

# Best Car Insurance In Atlanta, GA



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## Get Personalized *Car Insurance Quotes*



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AGE

Currently insured?

Get Quotes

I own my home  I am married  Multiple vehicles?

Here you'll learn everything you need to know to buy the best car insurance policy in Atlanta for your particular situation. You'll see which carriers are rated as the best car insurance companies for customer satisfaction and what the average car insurance rates are for your neighborhood. You'll also discover how much you can save from knowing how to make smart choices about coverage. And, find out how rates for Atlanta drivers are affected by tickets, accidents and adding teen drivers.

## Who Has The Best Car Insurance in Atlanta, GA?

Deciding who has the best car insurance to suit your needs depends on what is most important to you. For some it may be price, while others may value customer service the most. Still others may be looking for the convenience of mobile apps, or a company that offers the most car insurance discounts. Below we list car insurance companies in Atlanta, and who they are the best at serving, based on CarInsurance.com's customer satisfaction survey of current policy holders and rate data analysis.

Best for	Company
Claims	Esurance
Value/Price	Safeco
Customer Service	Safeco
Websites/Apps	Safeco
Recommend	Safeco
Low Annual Mileage	Allstate F&C
Good Student	Nationwide Mutual
Bundle	Allstate F&C
Paid in Full	Progressive Mountain

## Cheap Car Insurance in Atlanta, Georgia

Geico Gen Ins Co and Owners Ins Co have the cheapest car insurance rates in Atlanta, based on our rate analysis for three different coverage levels. The driver profile is for age 30, with good credit and a clean driving record. You can see how major insurers rank for price in the chart below

Company	Liability Only - State Minimum BI/PD	Liability Only - 50/100/50 BI/PD	Full Coverage - 100/300/100 BI/PD - 500 Comp/Coll
Owners Ins Co	\$574	\$650	\$1,799
Geico Gen Ins Co	\$632	\$729	\$1,710
State Farm Mut Auto Ins Co	\$792	\$895	\$2,058
Progressive Mountain Ins Co	\$1,020	\$1,163	\$2,729
Allstate Prop & Cas Ins Co	\$1,173	\$1,319	\$3,375
Nationwide Gen Ins Co	\$1,417	\$1,449	\$2,300

## Car Insurance Coverage – How Much Car Insurance do I Need in Atlanta?

Below we'll explain what coverage you need to drive legally, which is your state required minimum liability limits, and what types of car insurance you may need to be truly protected.

### Minimum Car Insurance Requirements in Atlanta

Georgia car insurance laws require only that you insure yourself against bodily injury and property damage liability, so it's your choice whether to add coverage for yourself, your passengers, and your vehicle.

If you have a newer model car, it makes sense to get comprehensive insurance and collision coverage. In Georgia, comprehensive costs \$228 and collision costs \$782, on an average per year, according to a rate data analysis done by CarInsurance.com. These optional coverages come with a deductible. That's the amount you pay before your insurance company pays. Typical deductibles amounts are \$1,000, \$500 and \$250 – you choose which one you want. The higher the deductible is, the lower your rate will be.

The best car insurance coverage usually isn't the cheapest. You may be used if you're in an accident and your insurance doesn't cover all of the damages. That means your home or savings could be in jeopardy. To protect your assets, you should buy liability insurance in the following amounts:

- \$1,00,000 to pay for others' medical bills
- \$3,00,000 to pay for injuries to others in an accident you cause
- \$1,00,000 to pay for damage to others' property

You should also consider buying these optional coverages:

- Comprehensive, which replaces stolen cars and covers damage to your car from floods, fire, hail, vandalism.
- Collision, which pays for damage to your car from accidents.

The average rate for Atlanta drivers for a year of minimum coverage is \$935 according to our rate analysis. If you increased your coverage to 50/100/50, you would pay just about \$8.25 more a month, or \$99 more a year. You can get full coverage (100/300/100) by paying \$116.08 more a month, or an additional \$1,393 a year more than minimum-level coverage.

Atlanta average for:

- Minimum coverage: \$935
- 50/100/50: \$1,034
- 100/300/100: \$2,328

### Average Car Insurance Rates in Atlanta

CarInsurance.com analyzed car insurance rates from six car insurance companies for nearly every ZIP code in Georgia. Here's how Atlanta's highest average rate \$2,680 for ZIP 30315 compares to others, for a full coverage policy of 100/300/100 for a driver age 30:

- \$625 more than the least expensive average rate \$2,055 in ZIP code 30342
- \$815 more than the state average \$1,865
- \$921 more than the national average rate \$1,759

## Compare Car Insurance Quotes in Atlanta – How to Save on Insurance Policy?

You can save an average of \$1,731 annually on a full coverage policy in Atlanta by comparing car insurance quotes, according to CarInsurance.com's rate analysis. While savings will depend on your particular circumstances, this shows that there is a significant benefit to shopping your policy.

### Why Does Comparing Car Insurance Quotes Save Money?

No two insurance companies will charge the same amount of money for the same policy. So if you compare car insurance quotes and opt for the lowest, you won't over pay. For example, the highest rate from any carrier surveyed for ZIP code 30315 , the priciest ZIP code Atlanta car insurance, was \$3,533 . The lowest was \$1,913. The difference is \$1,620, which is how much you could overpay. That's why car insurance comparisons are paramount to finding the best cheap car insurance for your situation.

## Atlanta Car Insurance FAQ's

### How much does insurance go up after a speeding ticket in Atlanta?

A speeding ticket in Atlanta will hike your car insurance rates by an average of 19% , or about \$352 yearly. CarInsurance.com's rate analysis shows how much more drivers in Atlanta can expect to pay, on average, for speeding and other common violations. Minor traffic violations, such as speeding, typically stay on your record for about three years, and you can expect to see the rate increase upon your policy renewal date. More severe infractions, such as DUI, typically stay on your record much longer.

### How much does insurance go up for tickets in Atlanta?

### How much will an accident raise my insurance in Atlanta?

### How much does it cost to add a teen driver to your insurance?

### How much is SR-22 insurance in Atlanta?

## Atlanta Commuters

The average drive time for Atlanta workers 16 and older to their job is 27 minutes, which is almost even with the national average of roughly 27.1 minutes (the 2018 average), according to the U.S. Census,

The mean time calculated by the Census based on figures from 2014-2018. It includes time spent waiting for public transportation, picking up passengers in carpools and on other activities related to getting to work.

Numbers compiled by Data USA showed that 4.04% of the workforce in Atlanta are "super commuters." That means they drive an excess of 90 minutes to their job. Data USA found that the average drive time for Atlanta commuters in 2018 was 25.6 minutes; that's still very close to the national average.

Of the commuters:

- Drive alone: 65.6%
- Public Transit: 9.98%

- Work at home: 9.62%

The percentage of commuters using public transit in Atlanta is higher than many other metropolitan areas. However, it doesn't come close to public transportation-heavy areas, such as San Francisco, which is 35.5% of commuters.

## Traffic Fatalities

Accident crash data is published and updated by the Georgia Governor's Office of Highway, and is broken down by county and type.

The U.S. Department of Transportation gave the following traffic fatalities for Fulton County:

- 2014: 77
- 2015: 104
- 2016: 130
- 2017: 115
- 2018: 130

The National Highway Traffic Safety Administration estimates that drunk driving kills approximately 10,000 people every year. Fatalities involving a crash with alcohol-impaired driver in Fulton County were:

- 2014: 19
- 2015: 31
- 2016: 36
- 2017: 27
- 2018: 36

## Vehicle Ownership in Atlanta

Compared nationally, Atlanta households are within the average range for car ownership.

The largest share of households in the city has two cars, followed by one car, according to recent statistics from Data USA. The 2018 results also showed that roughly 8% of Atlanta households had zero cars, and less than 2% had five cars.

A Census survey in 2016 showed that there were estimated to be 1.8 vehicles available per household nationwide.

For Atlanta, the study showed:

- 2015 Households Without Vehicles: 15.2%
- 2016 Households Without Vehicles: 16.4%
- 2015 Vehicles per Household: 1.31
- 2016 Vehicles per Household: 1.28

## Atlanta Congestion

Atlanta is a bit clogged with cars. The city came in at number 11 on the 2018 annual report compiled by INRIX on the "most congested urban areas in the U.S." list and landed in 71st in the "world's most congested cities for the 2018" traffic scorecard. The country's list is topped by Boston, Washington, DC, Chicago, New York City and Los Angeles.

In 2018, Atlanta drivers lost approximately \$1,505 each per year due to congestion, as compared to congestion-topper Boston, which lost \$2,291. According to the study, Atlanta drivers spend 108 hours stuck in traffic per year driving an average 14 mph during the last inner-city mile of travel.

And Atlanta ranked fairly high on another traffic congestion measurement report. GPS giant TomTom releases an annual traffic index, ranking the most congested cities by country and the world. With a 26% congestion level, Atlanta landed at number 22 in North America (number 17 in the United States) in a 2019 list that was led by Mexico City, Los Angeles, Vancouver and New York. The city's congestion had seen no change from 2018. Atlanta ranked as the 196th most traffic-congested by world's standards on the TomTom list.

So, we know that Atlanta has traffic. When is it best to travel on Atlanta's highways? Christmas. That day saw the least amount of traffic in 2019 in Atlanta, with 1% average daily congestion. The most congestion? Oct. 30 tops the list at 44%.

## The Most Dangerous Atlanta Highways

Security company A Secure Life analyzed three years' worth (2015 to 2017) of traffic fatality reports to discover which roads had the highest number of fatal car crashes from May through September. All data comes from the National Highway Traffic Safety Administration's Fatality Analysis Reporting System.

With 111 deaths spanning from 2015 to 2017 in those months, I-75 was the most deadly highway in Georgia. The highway in the state runs along the Route 41 corridor and slices the center of the state, heading through Valdosta, Macon and Atlanta.

However, poring over data from 2013-2015, Butler Wooten & Peak determined the 57 deadliest roads (or stretches of road), where five or more fatal crashes occurred within 2.5 miles of each other. That study was topped by Atlanta's I-20 at mile point 44, where five fatal crashes occurred during that time period.

Other dangerous roads in Atlanta include: Lee Street SW; Martin Luther King Jr. Drive SW and Old National Highway.

### Atlanta Among "Most Dangerous Urban Areas to Drive In"

In a list topped by Baton Rouge, LA, which averages 52 traffic-related deaths each year, Atlanta is considered the sixth most dangerous urban area to drive in, according to a 2019 report from Opelika-Auburn News.

Notably, Savannah, GA, ranked second on this list, with 16 fatalities per 100,000, which is the equivalent to 23 deaths per year. Behind Dallas, TX, Detroit, MI and St. Louis, MO, is Atlanta, where the chances of being involved in a collision are 49.4% higher than the national average. According to the data collected for this study, there were a reported 11.3 fatalities per 100,000.00 people in Atlanta. That shakes out to an average of 55 deaths per year on Atlanta roads.

### Vision Zero Initiative: Should Atlanta Adopt One?

A group of national organizations originally adapted Vision Zero in Sweden in 2014. The group looked to establish a national strategy on highway safety referred to as Toward Zero Deaths (TZD). It focuses on data-driven topics, such as safer drivers, safer passengers, safer users, enhanced medical services, safer infrastructure and safer vehicles.

Hundreds of cities have signed on to Vision Zero initiatives. Atlanta isn't one of them. Several news reports point to the initiative being on the city's radar, particularly as it's named in a job posting for a new transportation commissioner.

The Atlanta Bike Coalition in 2017 included a call to sign on to a Vision Zero initiative, stating: "Atlanta should aspire to make streets safer for everyone regardless of their choice of travel modes. The unfortunate reality is that the number of roadway crashes increased from 2011-2014 across Metro Atlanta. The numbers are highest in Fulton County. In 2017 alone, 115 people died on streets in Fulton County, 36 of whom were walking, and two of whom were on bikes. None of them should have died while trying to get to where they were going.

"In making Atlanta streets safer for everyone, it is imperative to set a city goal of zero traffic deaths by adopting a 'Vision Zero' strategy for the City of Atlanta. Vision Zero starts with a simple premise: traffic fatalities and severe injuries are preventable."

## Most Dangerous Intersections in Atlanta

Intersections are, by nature, dangerous. Some are worse than others, either because of design, high traffic or both.

According to Hasner Law, the most dangerous intersections in the Atlanta metro area include:

- Memorial Drive and North Hairston Road in Stone Mountain
- East Park Place and Stone Mountain Highway in Stone Mountain
- Covington Highway and Panola Road in Lithonia
- Cobb Place Boulevard and Ernest Barrett Parkway in Kennesaw, and
- Jimmy Carter Boulevard and Peachtree Industrial Boulevard in Norcross

## Killed While walking: Pedestrian Deaths in Atlanta

Walk Score rates any address in the United States, giving it a "walkability score," which determines how walkable a particular street or intersection may be.

With a population of 420,003, Atlanta isn't footloose and fancy free in the "walkability" category. It came in as the 42nd most walkable large city in the U.S., with a "walkability score" of 48. Atlanta got a transit score of 47 and a bike score of 45.

As with any major city, Atlanta also struggles with pedestrian-related crash fatalities and injuries. Between 2008 and 2017, drivers struck and killed 49,340 people who were walking on streets in the U.S. That equates to more than 13 people per day -- or one person every hour and 46 minutes.

There were 1,782 pedestrian deaths between 2008 and 2017 in Georgia, which has been ranked the sixth most-dangerous state in the country for pedestrians, according to a 2019 report called "Dangerous By Design" from Smart Growth America. The Atlanta-Sandy Springs-Roswell, GA, metro area ranked as the 25th most dangerous in the country for pedestrians, with 1,005 deaths during that time period. That's an annual pedestrian death rate of 1.79 per 100,000 people.

Smart Growth, too, measures pedestrian death increases by district, with District 13 (which includes southern Atlanta) ranking at number four on this list, with an increase of 22 pedestrian deaths from 2008 to 2017.

## DUIs

The Georgia Department of Driver Services maintains DUI data that shows the total count of Administrative License Suspensions (ALS), Refusals and Driving Under the Influence (DUI) convictions processed at DDS within a calendar year, summarized by process year and by county.

The following are those for Fulton County in 2018:

- Total ALS: 490
- Total refusals: 1,052
- Total first DUIs: 1,472
- Total second DUIs: 233
- Total third DUIs: 43

According to the Atlanta Police Department, the following DUI arrests occurred in the city:

- 2018 DUI arrest: 921
- 2019 DUI arrest: 902
- 2018 Larceny from auto: 10,330
- 2019 Larceny from auto: 9,57

#### Distracted Driver Law in Atlanta

All drivers operating a motor vehicle on any highway of Georgia are prohibited from:

- Holding or supporting, with any part of the body, a wireless telecommunications device or stand-alone electronic device.
- Writing, sending or reading any text-based communication, including a text message, instant message, email or Internet data.
- Watching, recording or broadcasting a video or movie.

The penalties are \$50 for the first conviction, \$100 for the second and \$150 for the third or more.