

Philadelphia Car Insurance

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Philadelphia car insurance rates

If you're researching auto insurance quotes in Philadelphia or trying to find cheap auto insurance in Philadelphia while shopping for a policy, you'll find all the information you need here. We provide average car insurance rates for Philadelphia listed by ZIP code and company. That way you can get a reference point for how much you can expect to pay. We'll also explain how coverage works, and how much car insurance you need.

Philadelphians pay some of the highest car insurance rates in the United States, and tops for [Pennsylvania car insurance](#) costs. Right now a policy in the City of Brotherly Love costs triple what the same coverage does in other parts of the state.

Though drivers in Philadelphia pay the most for car insurance in the state, regardless of where you live, you can save a considerable amount if you compare rates. This is why:

- No policy is priced the same by multiple insurers.
- They also use different formulas when deciding what you pay, which is why the price for the same policy varies by hundreds, or thousands, from one insurer to the next.
- For example, Philadelphia ZIP code 19132, with an average rate of \$3,189, is the most expensive in the city and the state, according to a CarInsurance.com analysis. The highest rate from insurers surveyed for that neighborhood (\$6,451) was \$5,078 more than the lowest (\$1,373), according our rate analysis.
- The wide range in rates from different insurers shows why it's wise to compare car insurance rates. Enter your ZIP code in the average rate tool below to see the price for a policy in your neighborhood, as well as the highest and lowest cost fielded from six insurance companies.
- Your age, your driving history, your credit and the type of car you drive, among other factors, are all used by insurance companies to calculate how much you pay. But where you live is typically used by insurers as a base line for the process, with other variables

either increasing or decreasing that amount. Insurance companies assess ZIP codes' risk levels based on the number and severity of car insurance claims within the area.

Philadelphia Car Insurance Rates by ZIP Code

Enter ZIP for average rate. Then enter Age, Gender and Coverage Level for customized rate.



19132 - Philadelphia

For 40 Year Old Male (Type: Full-100/300/100)

Average Annual Premium: **\$3,189**

HIGHEST RATE: \$6,451 LOWEST RATE: \$1,373

MOST & LEAST EXPENSIVE ZIP CODES in Pennsylvania

HIGHEST RATE:

- **19132- PHILADELPHIA: \$3,189**
- **19139- PHILADELPHIA: \$3,169**
- **19140- PHILADELPHIA: \$3,127**
- **19133- PHILADELPHIA: \$3,123**

LOWEST RATE:

- **16801- BOALSBURG: \$1,166**
- **16802- PENN STATE UNIVERSITY: \$1,191**
- **16823- BELLEFONTE: \$1,196**
- **17843- BEAVER SPRINGS: \$1,200**
- [METHODOLOGY +](#)

Car insurance comparison: Philadelphia

Here's how Philadelphia's highest average rate (\$3,189) compares to others, for a full coverage policy:

- \$2,023 more than the least expensive average rate (\$1,166) in the state, Boalsburg 16801
- \$1,667 more than the state average (\$1,522)
- \$517 more than the average rate for all of Philadelphia (\$2,672)
- \$1,834 more than the national average rate (\$1,355)

Average car insurance rates in Philadelphia by ZIP code

Here are the 10 most and least expensive ZIP codes for car insurance in Philadelphia. You'll see in the chart below that you can save \$3,000 to \$4,000 just by doing a car insurance comparison, no matter which address you call home.

ZIP code	Average annual rate	Highest rate	Lowest rate
19132	\$3,189	\$6,451	\$1,373
19139	\$3,169	\$6,507	\$1,343
19140	\$3,127	\$6,292	\$1,373
19133	\$3,123	\$6,338	\$1,373
19126	\$3,110	\$6,496	\$1,373
19121	\$3,109	\$6,160	\$1,373
19120	\$3,087	\$6,206	\$1,239
19124	\$3,074	\$6,108	\$1,239
19143	\$3,041	\$6,016	\$1,343
19141	\$3,040	\$6,068	\$1,373

ZIP code	Average annual rate	Highest rate	Lowest rate
19128	\$2,202	\$4,693	\$960
19118	\$2,208	\$4,539	\$960
19113	\$2,215	\$4,335	\$1,013
19092	\$2,311	\$3,873	\$726
19093	\$2,311	\$3,873	\$726
19129	\$2,372	\$4,750	\$1,000
19119	\$2,402	\$5,005	\$1,000
19106	\$2,433	\$4,778	\$897
19187	\$2,484	\$4,841	\$897
19188	\$2,484	\$4,841	\$897

*Methodology for rates by ZIP code:

CarInsurance.com commissioned Quadrant Information Services to run auto insurance rates for a 2016 Honda Accord for more than 30,000 ZIP codes in the United States using six large carriers -- Allstate, Farmers, GEICO, Nationwide, Progressive and State Farm. (In cases where an insurer's rate wasn't available, another major carrier's rate was substituted.) Averages are based on insurance for a single 40-year-old male who commutes 12 miles to work each day, with policy limits of 100/300/100 (\$100,000 for injury liability for one person, \$300,000 for all injuries and \$100,000 for property damage in an accident) and a \$500 deductible on collision and comprehensive coverage. This hypothetical driver has a clean record and good credit. The rate

includes uninsured motorist coverage. Average rates are for comparative purposes. Your own rate will depend on your personal factors and vehicle.

Philadelphia car insurance requirements

Pennsylvania state law requires the following minimum car insurance coverage:

Minimum bodily injury liability	\$15,000/\$30,000
Minimum property damage liability	\$5,000
First party benefits (medical)	\$5,000

Cheapest car insurance in Philadelphia

The lowest [liability car insurance](#) limits your insurer offers is the cheapest policy you can buy. This will be the state minimum required to drive legally. In Pennsylvania, (written as 15/30/5) that means your liability car insurance would pay up to:

- \$15,000 for injuries you cause to others
- \$30,000 per accident
- \$5,000 for damage you cause to others' cars and property

Pennsylvania also requires you to buy a minimum of \$5,000 of [first party benefits](#) medical coverage. It pays medical expenses for you and anyone on your policy up to its limits, even if the accident was your fault.

Best car insurance in Philadelphia

Even a minor accident can put your savings and home in jeopardy if you have just the state required minimum of insurance. To protect your assets, you should buy liability insurance in the following amounts:

- \$100,000 to pay for others' medical bills
- \$300,000 to pay for injuries to others in an accident you cause
- \$100,000 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.

[Comprehensive insurance](#) and [collision coverage](#) are advised unless you have a very old car that's of little value. In Pennsylvania, comprehensive costs \$132 and collision costs \$301, on average per year, for drivers, according to the Insurance Information Institute. Unlike liability

insurance, 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.

Increasing your insurance from the state minimum to full coverage ,with a \$500 deductible, costs, on average, \$1,801 more, or \$150 a month. Hiking to higher liability costs just \$108 yearly, or \$9 a month. This is based on an analysis outlined below of rates fielded from six major insurers for Philadelphia ZIP codes.

Average Philadelphia rates for three coverage levels:

- State minimum average annual rate: \$871
- Liability only; 50/100/50 average annual rate: \$979
- Full coverage of 100/300/100, with comprehensive and collision: \$2,672

Who has the cheapest Philadelphia car insurance rates?

Below you'll see average annual rates for Philadelphia, ranked cheapest to most expensive, for three coverage levels:

Company	State minimum
Geico	\$420
Nationwide	\$507
State Farm	\$843
Allstate	\$1,128
Progressive	\$1,456
Company	50/100/50
Geico	\$466
Nationwide	\$539
State Farm	\$1,015
Allstate	\$1,207
Progressive	\$1,667
Company	100/300/100
Geico	\$1,064
Nationwide	\$1,381
State Farm	\$2,390
Allstate	\$3,155
Progressive	\$5,372

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

CarInsurance.com's rate analysis shows that drivers in Philadelphia can expect to pay, on average, up to about \$184 more a year for car insurance after minor violations such as speeding. More serious infractions, such as reckless driving can hike rates as much as \$1,641. Minor traffic violations typically stay on your record for about three years, and you can expect to see the rate increase upon your policy renewal date.

Search:

Violation	Average rate	Rate after violation	Dollar increase	Percentage increase
Reckless driving	\$2,274	\$3,916	\$1,641	72%
Operating a vehicle in a race (highway racing)	\$2,274	\$3,869	\$1,594	70%
DUI/DWI first offense	\$2,274	\$3,464	\$1,189	52%
Careless driving	\$2,274	\$3,174	\$899	40%
2 speeding tickets 11 mph or over	\$2,274	\$3,076	\$802	35%
Lapse of coverage for 60 days	\$2,274	\$2,685	\$411	18%
Lapse of coverage for 7 days	\$2,274	\$2,594	\$319	14%
Lapse of coverage for 15 days	\$2,274	\$2,594	\$319	14%
Lapse of coverage for 30 days	\$2,274	\$2,594	\$319	14%
Driving without a license or permit	\$2,274	\$2,528	\$253	11%
Failure to stop	\$2,274	\$2,464	\$189	8%
Failure to yield	\$2,274	\$2,464	\$189	8%
Following too closely	\$2,274	\$2,464	\$189	8%
Improper turn	\$2,274	\$2,464	\$189	8%
Improper/illegal pass	\$2,274	\$2,464	\$189	8%
Speeding 30+ over limit	\$2,274	\$2,459	\$184	8%
Speeding ticket 1-5 MPH over limit	\$2,274	\$2,459	\$184	8%
Speeding ticket 6-10 MPH over limit	\$2,274	\$2,459	\$184	8%
Speeding ticket 11-15 MPH over limit	\$2,274	\$2,459	\$184	8%
Speeding ticket 16-29 MPH over limit	\$2,274	\$2,459	\$184	8%
Driving without insurance	\$2,274	\$2,320	\$46	2%
Seatbelt ticket	\$2,274	\$2,288	\$14	1%

***Methodology:** CarInsurance.com commissioned Quadrant Information Services in 2019 to field rates from up to six major insurers for up to 10 ZIP codes in the city for the following driver profile: male, age 40, good credit, clean driver record, driving 2017 Honda accord. We compared the clean record driver rate to the rate for various tickets and accident claims to get the average

percentage and dollar increase, for the coverage level of 100/300/50; with comprehensive and collision and \$500 deductible. These are estimates; your actual rate will depend on your personal rating factors.

How much will an accident raise my insurance in Philadelphia?

When you file a claim for an accident that's your fault, typically your car insurance rates will increase. The table below shows how much for drivers in Seattle can expect to pay for common car insurance claims.

Search:

Claim	Average rate	Rate after claim	Dollar increase	Percentage increase
2 At-fault property damage accident over \$2k	\$2,274	\$4,844	\$2,570	113%
Hit and run - injury	\$2,274	\$4,057	\$1,782	78%
Hit and run - property damage	\$2,274	\$3,894	\$1,619	71%
1 At-fault property damage accident over \$2K	\$2,274	\$2,888	\$613	27%
At-fault bodily injury accident	\$2,274	\$2,888	\$613	27%
1 At-fault property damage accident under \$2K	\$2,274	\$2,354	\$80	4%
2 comprehensive claims for over \$2k	\$2,274	\$2,337	\$63	3%
1 comprehensive claim for over \$2k	\$2,274	\$2,274	\$-	0%
1 comprehensive claim for under \$2k	\$2,274	\$2,274	\$-	0%

Adding a teen driver to your insurance

Teen drivers are inexperienced, and are involved in more accidents than older drivers, so they cost more to insure. In Philadelphia, adding a 16-year-old to your policy will hike your rates by about \$2,100 annually, or 93 percent. If you're insuring a teen driver of any age, you can get expert tips, more rate data by age and details from our ["Parents guide to insuring a teen driver."](#)

How much does insurance go up for bad credit?

Drivers with bad credit pay more than those with good credit, regardless of where they live. In Philadelphia, drivers with bad credit can expect to pay 79 percent more than drivers with good credit, or \$1,805 more a year, according to CarInsurance.com's rate analysis. Pennsylvania ranks 10th among the [worst states for drivers with bad credit](#). Still, you can save by comparing car insurance companies if you get a credit ding, as some are more forgiving than others.

CarInsurance.com's rate analysis found that drivers with bad credit can save, on average, \$167 a month by comparing rates.

SR-22 insurance

If you're convicted of a serious offense, such as DUI or reckless driving, you may be required to have your insurance company file an [SR-22](#) form on your behalf. An SR-22 is a car insurance company's guarantee to the state that you are carrying the legally mandated coverage. If you are required to have an SR-22 filed, your car insurance rates will increase. CarInsurance.com data show that for drivers in Philadelphia, your rate will go up by an average of \$1,369, or 60 percent.