



## CarInsurance.com Unveils Guide to Buying Auto Insurance in California

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*Research shows California's most and least expensive ZIP codes, cheapest carriers, costs to add teen drivers, rates for seniors and rankings for best car insurance companies in the state.*

**Foster City, CA – September 11, 2019** – [CarInsurance.com](http://CarInsurance.com) just published a valuable resource for people who need to insure a vehicle in California. The guide provides details on risk factors ignored and considered by California carriers, average premium costs and specific rate information by age, gender, coverage level and ZIP code.

The article includes tools enabling consumers to determine how much car insurance they need and quickly search for customized rates in their area. This resource teaches people how to buy the best car insurance for their situation and explains how California's state insurance and traffic laws are applied.

Highlights from this research:

- California is one of the few states where your credit history isn't factored into your car insurance rate.
- Auto insurance carrier algorithms for risk assessments result in significant premium quote differences. For example the difference between the highest and lowest rates in one ZIP code is \$2,327 annually, with the highest rate 194% of the lowest rate.
- It may only pay to buy collision and comprehensive insurance for your older car if it is worth \$3,000 or more.
- Golden State drivers with one "at-fault" accident can save up to \$2,000 by comparing car insurance companies. The difference between the lowest rate and highest rate for those with speeding tickets is an average of \$1,320, which is how much you overpay if you don't shop your policy.
- It can cost as much as \$5,474 per year to add a teen driver to your auto insurance policy, but the cost ranges significantly.
- Interstate-5 had the highest number of fatal accidents in California, according to the National Highway Traffic Safety Administration's most recent data.

California recently joined five other states that ban consideration of gender when setting rates. Under the state's Proposition 103, drivers meeting certain conditions must receive a discount of at least 20% versus drivers who fail to meet specified criteria. View the complete guide: [California Car Insurance](#)

CarInsurance.com Editorial Director Michelle Megna is available for comment on this research.

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[CarInsurance.com](http://CarInsurance.com) is a one-stop online destination for car insurance information, providing unbiased, expert advice on how to shop for insurance plans, what consumers should pay and what coverage they can get from a policy. Since 2003, CarInsurance.com has been educating consumers through its breadth of expert content, tools, and in-depth studies to help site visitors make informed decisions about their car insurance.

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