



Get Personalized *Car Insurance 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 Miami 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 Miami drivers are affected by tickets, accidents and adding teen drivers.

## Who Has The Best Car Insurance in Miami, FL?

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 Miami, 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	Progressive
Value/Price	Mercury

Best for	Company
Customer Service	Safeco
Websites/Apps	Mercury
Recommend	Mercury
Low Annual Mileage	State Farm Mutual Auto
7+ Days Advanced Purchase	Allstate F&C
Bundle	Allstate F&C
Paid in Full	Allstate F&C

## Cheap Car Insurance in Miami, Florida

USAA Gen Ind Co and Geico Gen Ins Co have the cheapest car insurance rates in Miami, 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
USAA Gen Ind Co	\$447	\$608	\$1,553
Geico Gen Ins Co	\$655	\$891	\$1,932

Company	Liability Only - State Minimum BI/PD	Liability Only - 50/100/50 BI/PD	Full Coverage - 100/300/100 BI/PD - 500 Comp/Coll
Allstate Fire & Cas Ins Co	\$1,409	\$1,979	\$3,984
Progressive Select Ins Co	\$1,490	\$1,797	\$3,306
Allied Prop & Cas Ins Co	\$1,723	\$2,326	\$4,258
State Farm Mut Auto Ins Co	\$1,911	\$2,183	\$3,528

**Check our car insurance offers in Miami**

	<b>Progressive Insurance - #1 Rated Website</b>	<a href="#">GET QUOTE</a>
	<ul style="list-style-type: none"> <li>• Take advantage of E-sign, Safe Driver, Pay-in-full, Multi-Car and other Discounts</li> <li>• Fast, easy and reliable claims service available 24 hours a day</li> <li>• Bundle your auto and home policies for additional savings</li> </ul>	
	<a href="#">+ Highlights</a>	
	<b>Cheapest Florida Auto Insurance (Specialists)</b>	<a href="#">GET QUOTE</a>
	<ul style="list-style-type: none"> <li>• Florida Auto Insurance Rates, Free Info and Quotes</li> <li>• Compare Best Florida Rates Fast - DUI, Accidents OK</li> <li>• Find Discounts and Save Up To \$500 - Instant ID Cards</li> </ul>	
	<b>Cheap Auto Insurance</b>	<a href="#">GET QUOTE</a>
	<ul style="list-style-type: none"> <li>• Compare Quotes from several companies.</li> <li>• Bundle Auto and Home and Save.</li> <li>• Fast and Easy. Get your quotes today!</li> </ul>	
	<b>Looking to Save Money on Auto Insurance?</b>	<a href="#">GET QUOTE</a>
	<ul style="list-style-type: none"> <li>• Is your current insurer getting too expensive?</li> <li>• Farmers could save you up to 21% in Florida!</li> <li>• Get a free car insurance quote.</li> </ul>	
	<a href="#">+ Highlights</a>	

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

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 Miami

[Florida 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 Florida, comprehensive costs \$307 and collision costs \$639 , 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:

- \$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.

The average rate for Miami drivers for a year of minimum coverage is \$1,272 according to our rate analysis. If you increased your coverage to 50/100/50, you would pay just about \$29.92 more a month, or \$359 more a year. You can get full coverage (100/300/100) by paying \$151.83 more a month, or an additional \$1,822 a year more than minimum-level coverage.

Miami average for:

- Minimum coverage: \$1,272
- 50/100/50: \$1,631
- 100/300/100: \$3,094

## Average Car Insurance Rates in Miami

CarInsurance.com analyzed car insurance rates from six car insurance companies for nearly every ZIP code in Florida. Here's how Miami's highest average rate \$3,328 for ZIP 33125 compares to others, for a full coverage policy of 100/300/100 for a driver age 30:

- \$578 more than the least expensive average rate \$2,750 in ZIP code 33139
- \$1,166 more than the state average \$2,162
- \$1,569 more than the national average rate \$1,759

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

You can save an average of \$2,743 annually on a full coverage policy in Miami 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 overpay. For example, the highest rate from any carrier surveyed for ZIP code 33125 , the priciest ZIP code Miami car insurance, was \$4,448 . The lowest was \$1,511 . The difference is \$2,937 , 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.

## Miami Car Insurance FAQ's

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

A speeding ticket in Miami will hike your car insurance rates by an average of 26% , or about \$996 yearly. CarInsurance.com's rate analysis shows how much more drivers in Miami 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 Miami?



How much will an accident raise my insurance in Miami?



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



How much is SR-22 insurance in Miami?



## Miami commuters

The [average drive time](#) between 2013-2017 for Miami workers 16 and older to their job was 28.1 minutes, according to the U.S. Census. That's a bit longer than the national average of 25.5. The mean time calculated by the Census includes time spent waiting for public transportation, picking up passengers in carpools and other activities related to getting to work.

A [study](#) issued by Data USA showed Miami commuters in 2017 logged in an average time of 26.9 minutes, still slightly higher than the national average.

Additional data compiled by Data USA in that same year found that 1.2% of the workforce in Miami are "[super commuters](#)," meaning they drive an excess of 90 minutes to their job.

Miami commuters:

- Drive alone: 68.1%
- Carpool: 8.93%
- Public transit: 10.1%

Also interesting to note in the study: Miami commuters' modes of transportation, which include carpooling, bicycling, driving alone, motorcycle and public transportation all remain relatively flat between 2013 and 2017. The popularity of [taking a taxi \(ride sharing service\) to work](#), however, shot up significantly and consistently during that same time period.

Study results released by NerdWallet in 2017 found that Miami is one of eight metro areas in which [Uber is a cheaper](#) option than driving to work, joining cities such as New York, San Diego, Detroit and Chicago.

### Miami congestion

Boston, Los Angeles, Chicago or Washington, DC, are known for clogged streets with drivers beeping and flipping the bird. They're frontrunners on the charts, indeed, for cities with lots of traffic congestion. But Miami, too, pulls a high ranking for congested cities traffic-wise.

In an [annual report](#) conducted by INRIX, Miami dropped from the [number 5 spot in 2017](#) to the 12th slot in 2018 on the "most congested urban areas in the U.S." list. Miami came in at number 73 in the world.

Miami trailed just behind Portland, OR, and Atlanta, GA, and ahead of Houston and Austin, TX. According to the study, Miami drivers spend 105 hours stuck in congestion per year.

Miami drivers lost up to \$1,470 per year due to congestion. That's much better than a place like Boston, which lost up to \$2,291.

GPS giant TomTom releases an annual traffic index annually, ranking the [most congested cities](#) by country and the world. With a 30% congestion level, Miami landed at number 9 in North America in a 2018 list that was topped by Mexico City, Las Angeles, Vancouver and New York.

That's a slight decline -- 1% -- from 2017. Miami also charted high as the most traffic-congested by world's standards, with TomTom listing the city as number 101.

### **Vehicle ownership**

Compared nationally, Miami households (and there are [some 164,734](#)) are within the average range for car ownership. The largest share of households in the city has one car, followed by two cars, according to [recent statistics](#) from Data USA. Less than 5% of households have five cars or more.

### **Miami motor vehicle crashes**

Miami-Dade County saw a total of 64,627 crashes in 2018, [according to a report](#) issued by the Florida Highway Safety and Motor Vehicles (FLHSMV). The Sheriff's Department investigated 33% of these crashes, while the police department investigated 44% and the Florida Highway Patrol 23%.

Miami-Dade County crashes, Jan. 1 through Dec. 31, 2018.

- Fatalities from all crashes: 326
- Injuries from all crashes: 31,287
- Fatal crashes: 307
- Injury crashes: 21,189
- Bicycle crashes: 821
- Bicycle fatalities: 18
- Motorcycle crashes: 1,084
- Motorcycle fatalities: 43
- Pedestrian crashes: 1,589
- Pedestrian fatalities: 96
- Hit and run crashes: 19,841
- Hit and run fatalities: 35
- Hit and run injuries: 3,249

### **Bicycle and pedestrian fatalities**

The Miami New Times [reported](#) in 2017 that South Florida area had the third highest death rate for pedestrians in the country. The region trailed only New York City and Los Angeles.

However, in a 2019 ranking from SmartGrowth, [Miami fell away](#) from that list. The state of Florida though topped the chart as the most dangerous state for walking in the U.S., with 5,433 pedestrian deaths occurring in the state from 2008-2017. That's 2.73 death rate per 100,000.

There were 263 fatal crashes that [killed a pedestrian or bicyclist](#) between 2011 and 2014 in Miami, according to a 2019 Vision Zero report prepared by the Miami-Dade Transportation Planning Organization. It said, "vehicle speed is the primary cause of pedestrian and bicyclist fatalities. A pedestrian (or bicyclist) involved in a collision with a motor vehicle traveling at 40 miles per hour has a 90% chance of being killed."

Fatal pedestrian/bicyclist crashes on local Miami local roads from 2011-2014, which represent 37% of all fatal crashes on local roads in Miami in that time period:

- 2011: 31
- 2012: 28
- 2013: 30
- 2014: 47
- Total 2011-2014: 136

Fatal pedestrian/bicyclist crashes on state Miami local roads from 2011-2014, which represent 33% of all fatal crashes on state roads in Miami in that time period:

- 2011: 24
- 2012: 5
- 2013: 48
- 2014: 50
- Total 2011-2014: 127

### **Miami fatal crashes**

The Miami-Dade Transportation Planning Organization issued a Vision [Zero 2018 report](#), sharing traffic and driving data for 2011-2014. A total of 749 were killed in a crash involving a vehicle in Miami from 2011-2014 on local and state roads.

Crash fatalities:

- Motorist: 486
- Pedestrian: 221
- Cyclist: 42

### **Miami's most dangerous roads**

It's often reported that Miami's streets, roads and highways are some of the most dangerous in South Florida. Compounding that, Miami drivers often top "worst driver" lists.

Based on the Florida Department of Highway Safety and Motor Vehicles and fatal accident stats from the National Highway Traffic Safety Administration's (NHTSA) Fatality Analysis Reporting System (FARS) in 2017, Prosper Law created its list of the six most dangerous roads in Miami.

Miami's [most dangerous](#) roads:

1. Interstate 95
2. State Road 826/Palmetto Expressway
3. US-1
4. SR 821/Homestead Extension of Florida's Turnpike
5. US Route 441
6. SR-976/Bird Road

### **Miami's most dangerous stretches of road**

Lavent Law put together a study of Miami's high accident and collision rate, noting it's considered to have among the "worst drivers in the world."

The [four most dangerous stretches of road](#), according to Lavent Law:

- **I-95 Express Toll in Little River:** This stretch of road only measures 3.85 miles, but it is, by far, the deadliest in Miami with a rate of 7.01 fatalities per mile.
- **I- 95 in North Miami:** Approximately eight miles of I-95 in North Miami are particularly dangerous, touting a rate of 6.60 fatalities per mile.
- **NW 54th Street:** This stretch of road in Miami is less than two miles long, but has a fatality rate of 5.08 per mile.
- **NW 7th Street:** Part of NW 7th Street, measuring 2.56 miles, has a rate of 4.69 deaths per mile.

### **Most dangerous intersections in Miami**

In Lavent Law's look at Miami's high accident and collision rate, it broke down the most [dangerous intersections in the city](#):

- NE First Avenue and NE Sixth Street (Miami)
- Pines Boulevard and South Flamingo Road (Pembroke Pines)
- Brickell Avenue Drawbridge (Brickell)
- Dade Boulevard and Alton Road (South Beach)
- 36th Street and NW 8th Street (Doral)

### **Vision Zero initiative**

Joining hundreds of major cities across the country, Miami became a ["Vision Zero" city](#) with the mission of eventually ending all traffic injuries and fatalities in 2018.

A group of national organizations in 2014 originally adapted Vision Zero, which developed in Sweden, 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.

In Miami's first Vision Zero report, much of it summarizes how other Vision Zero missions are faring, including Los Angeles, Denver and NY.

## **DUIs**

There were [3,099 DUI original](#) violations in Miami-Dade County in 2017, according to the Miami Department of Motor Vehicles.

The percentage of [motor vehicle crash deaths](#) with alcohol involvement was 12.4% in Miami-Dade County between 2013 to 2017, based on [County Health Rankings](#). The rate has declined since 2008. The [DUI arrest rate](#) in 2018 for Miami-Dade County was 59 per 100,000 people. That, too, has declined since 2008.

## **Miami distracted driver law**

The Florida [texting and driving law](#) changed as of July 1, 2019, when texting while driving became a primary offense, which means you can be pulled over by law enforcement and fined for texting and driving in Miami or anywhere else in the state.

Fines and penalties of the new Florida texting law:

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- Take advantage of E-sign, Safe Driver, Pay-in-full, Multi-Car and other Discounts
- Fast, easy and reliable claims service available 24 hours a day
- Bundle your auto and home policies for additional savings

[+ Highlights](#)

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### Cheapest Florida Auto Insurance (Specialists)

- Florida Auto Insurance Rates, Free Info and Quotes
- Compare Best Florida Rates Fast - DUI, Accidents OK
- Find Discounts and Save Up To \$500 - Instant ID Cards

GET QUOTE



### Cheap Auto Insurance

- Compare Quotes from several companies.
- Bundle Auto and Home and Save.
- Fast and Easy. Get your quotes today!

GET QUOTE



### Looking to Save Money on Auto Insurance?

- Is your current insurer getting too expensive?
- Farmers could save you up to 21% in Florida!
- Get a free car insurance quote.

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- **Texting (first offense)** -- drivers fined \$30 and no points will be assessed to their driving record
- **Texting (second offense)** - a second texting and driving offense within five years will be considered a moving violation and carry a \$60 fine and three points on your driving record
- **Texting in a school zone** - two points added to the primary offense
- **Texting that results in a crash** - six points added to the primary offense



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Michelle is a writer, editor and expert on car insurance and personal finance. Prior to joining CarInsurance.com, she reported and edited articles on technology, lifestyle, education and government for magazines, websites and major newspapers, including the New York Daily News.



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