

Get Personalized **Car Insurance Quotes**

411006 AGE CURRENTLY INSURED?

I am married  
 I own my home  
 I've served in the military

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# California Car Insurance

By CarInsurance.com September 09, 2019

The average car insurance rate in California is \$1,518. Unlike nearly all other states, in California your credit history isn't allowed to be factored into your car insurance rate, and where you live is considered, but not given as much weight as in other states. California insurance companies primarily factor in the number of years you've been driving, your driving record and how many miles you drive when deciding how much you pay. But every company uses its own method for assessing risk. That's why the cost for the same policy can vary significantly among insurance companies – and why you should compare rates.

For example, in the state's priciest neighborhood for insurance, Los Angeles ZIP 90010, the highest rate among six carriers (\$3,680) is 194% more than the lowest (\$1, 253).

Learn how to buy the best California car insurance policy for your particular situation, what the average car insurance rates are for your neighborhood and how California state insurance and traffic laws work.

### California Car Insurance Rates by ZIP Code & City

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

90071 40 Male Full Coverage - \$100K/\$300K/\$100K **SEARCH**

**90071 - Los Angeles**

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

**Average Annual Premium: \$2,200**

HIGHEST RATE: \$2,884    LOWEST RATE: \$1,289

**START SHOPPING NOW**

## MOST & LEAST EXPENSIVE ZIP CODES in California

### MOST EXPENSIVE

- 📍 90010- LOS ANGELES: \$2,552
- 📍 90038- LOS ANGELES: \$2,507
- 📍 90020- LOS ANGELES: \$2,494
- 📍 90029- LOS ANGELES: \$2,488

### LEAST EXPENSIVE

- 📍 93441- LOS OLIVOS: \$1,071
- 📍 93437- LOMPOC: \$1,088
- 📍 93427- BUELLTON: \$1,091
- 📍 93401- SAN LUIS OBISPO: \$1,095

## Most expensive and least expensive ZIP codes for California car insurance

It comes as no surprise that Los Angeles area ZIP codes top the list for being most expensive in California for Car Insurance. Los Angeles has a population of around four million and an average population density of around 7,550 (people per square mile). The ZIP code with the highest rates, 90010, is in Koreatown which has the highest people per square mile in Los Angeles, an estimated 42,611.

On the opposite end of the spectrum, the cheapest car insurance ZIP code in California is in Los Olivos, a small town about three hours up the coast from Los Angeles.

Most expensive ZIP codes for California Car Insurance	Average annual rate
90010 Los Angeles	\$2,552
90038 Los Angeles	\$2,507
90020 Los Angeles	\$2,494
90020 Los Angeles	\$2,488

Least expensive ZIP codes for California Car Insurance	Average annual rate
93441 LOS OLIVOS	\$1,071
93437 LOMPOC	\$1,088
93427 BUELLTON	\$1,091
93401 SAN LUIS OBISPO	\$1,095

# Cheap car insurance in California

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## California car insurance requirements

Minimum bodily injury liability	\$15,000/\$30,000
Minimum property damage liability	\$5,000

California laws mandate that you carry minimum liability coverage limits of 15/30/5 on your vehicle. While buying just minimum coverage means you are getting the cheapest car insurance in California, you are only covered for damage you do to other drivers' cars and for others' injuries. That means your insurer won't pay for damage to your car or for your injuries if you cause an accident.

Keep in mind that a minor accident could easily exceed minimum liability coverage limits, leaving you responsible to pay for damages not covered by insurance. For example, if you have \$30,000 in bodily injury liability insurance and you cause an accident that costs \$50,000, you have to pay \$20,000 out-of-pocket. If you don't have the money on hand, your assets may be taken to cover the costs. California also has one of the lowest property damage liability limits in the country at just \$5,000. If you hit a car and it costs more than \$5,000 to fix it, you're on the hook for the rest of the bill.

If you want more protection, it will cost more, but as you'll see in the chart below, additional coverage is typically affordable. Boosting coverage from the state minimum to higher liability limits costs \$101 a year or about \$9 a month. Hiking your policy to full coverage with a \$500 deductible costs, on average, \$1,027 more, or \$86 a month.

Coverage limits	Average annual rate
Liability Only - state minimum	\$491
Liability Only - 50/100/50 BI/PD	\$592
Full Coverage - 100/300/100 BI/PD \$500 Comp/Collision deductible	\$1,518

\*The table shows the average annual rate of nearly every ZIP code in California from up to six major insurance companies. Rates are for a male driver, age 40, with a clean record and good credit for a 2016 Honda Accord. Data was provided for CarInsurance.com by Quadrant Information Services.

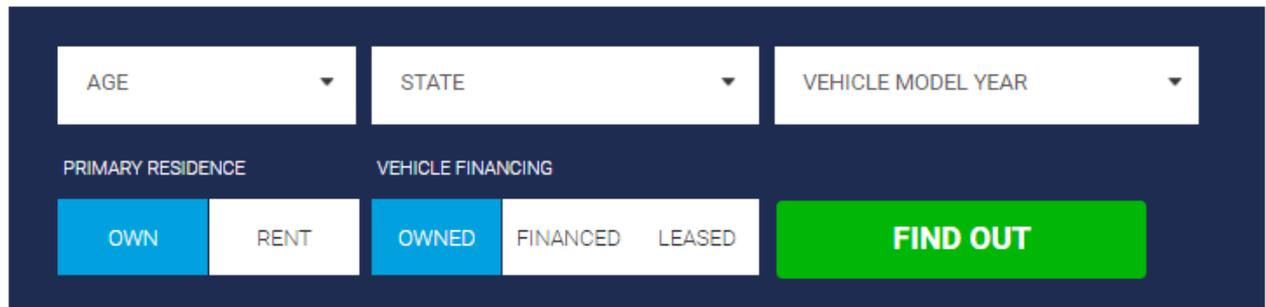
## Recommended car insurance coverage

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When deciding how much car insurance to buy, you need to assess your particular situation. To drive legally, you must buy at least the minimum liability insurance required by your state. If you didn't borrow money from a lender to buy your car and you don't have a lot of money or assets to protect, that might be a wise choice. If, however, you don't own your car

outright, you will be required to get comprehensive and collision coverage. Additionally, if you have a home and savings to protect, it's wise to buy more coverage.

Use our [How Much Car Insurance Do You Need?](#) tool to get a recommendation.



The image shows a dark blue interface for a car insurance recommendation tool. At the top, there are three white dropdown menus labeled 'AGE', 'STATE', and 'VEHICLE MODEL YEAR'. Below these are two sections: 'PRIMARY RESIDENCE' and 'VEHICLE FINANCING'. Under 'PRIMARY RESIDENCE', there are two buttons: 'OWN' (blue) and 'RENT' (white). Under 'VEHICLE FINANCING', there are three buttons: 'OWNED' (blue), 'FINANCED' (white), and 'LEASED' (white). To the right of these buttons is a large green button labeled 'FIND OUT'.

## Liability

The more money and assets you have, the more likely it is that you may be sued following a car accident. Unless you are determined to pay the lowest car insurance rate possible, we recommend you buy higher than minimum liability coverage. **If your net worth is:**

- **less than \$50,000**, choose at least 50/100/50
- **between \$50,000 and \$100,000**, choose at least 100/300/100
- **more than \$100,000**, choose at least 250/500/100

If you're leasing or financing your car, you automatically need coverage of 100/300/100 or higher.

## Collision and comprehensive

[Collision coverage](#) pays for damage to your car after an accident that you cause. [Comprehensive insurance](#) pays to replace stolen cars and for damages from vandalism, flooding, hail, fire and animal strikes. **If your car is:**

- **less than 10 years old**, you should strongly consider buying collision and comprehensive.
- **more than 10 years old**, only buy collision and comprehensive if your car is worth \$3,000 or more, if you couldn't afford to replace your car if it's wrecked, or if you just want more protection on your policy.

CarInsurance.com data show that comprehensive costs an average of \$151 in California yearly; collision is \$997. If you buy comp and collision, check our [guide to choosing a deductible amount](#).

## Uninsured/underinsured motorist

Uninsured motorist coverage and underinsured motorist coverage pays for damages if you're hit by a driver with no insurance or a driver with coverage that's insufficient to pay for your repairs and medical expenses. These should match the liability limits you choose. In most states, including California, these coverages are optional.

## Medical coverage (MedPay)

Medical payments coverage can help pay for the medical or funeral expenses of covered drivers and passengers after an accident, regardless of fault, up to \$25,000. In most states, including California, it's an optional addition to your car insurance policy. MedPay does the following

- Covers you and your passengers' medical expenses
- Pays for expenses after health insurance limits are exceeded
- Offers additional protection to insured drivers who are hit by a car while walking or biking

### If you and your passengers:

- **Don't have health insurance**, or have a plan that doesn't cover car accidents or has low limits, we recommend that you add medical coverage of at least \$5,000 to your car insurance policy.
- **Do have health insurance**, it's still a good idea to have medical coverage if you want the best protection in your policy, as it can pay out after your health benefits are maxed out.

## Gap insurance

If you got a loan to pay for your car and have an accident, gap insurance pays the difference between the cash value of your car and the current outstanding balance on your loan or lease.

- **If you're financing your car**, your car is less than one year old *and* you've put less than 20 percent down on it, you should buy gap insurance. If not, you don't need gap insurance.
- **If you're leasing your car**, it's a good idea to buy gap insurance if you don't already have the coverage in your lease agreement.
- **If you own your car outright**, you don't need gap insurance.

## Cheapest car insurance in California by company

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

- State minimum liability requirements
- Liability limits of \$50,000 per person/\$100,000 per accident and \$50,000 property damage
- Liability of \$100,000 per person/\$300,000 per accident and \$100,000 property damage, with comprehensive and collision at \$500 deductible

Company	State minimum average annual rate	50/100/50 average annual rate	100/300/100 average annual rate
Amco Ins Co	\$575	\$693	\$1,756
Farmers Ins Exch	\$604	\$723	\$1,932
Geico Gen Ins Co	\$253	\$313	\$944
Northbrook Ind Co	\$496	\$544	\$1,379
State Farm Mut Auto Ins Co	\$576	\$746	\$1,967
United Financial Cas Co	\$441	\$533	\$1,128

## Low cost auto insurance for one at-fault accident

Geico is the cheapest car insurance for drivers in California with a recent accident, coming in at about half the price of the most expensive, according to CarInsurance.com's rate analysis. You'll see below what you can expect to pay, on average, for California car insurance after an accident claim. Even after a car wreck, you can save money by comparison shopping. The difference between the highest rate and lowest rate is over \$2,000, so that's how much you can save.

Company	1 At-fault property damage accident over \$2K	2 At-fault property damage accident over \$2k	At-fault bodily injury accident
Allied AMCO PPA	\$2,922	\$4,092	\$2,922
Allstate Northbrook Indemnity	\$4,110	\$6,883	\$5,138
Farmers Ins Exchange	\$3,650	\$4,159	\$3,650
GEICO General	\$2,089	\$3,262	\$2,611
State Farm Mutual Auto	\$2,403	\$4,682	\$3,004
United Financial Casualty	\$3,313	\$4,318	\$3,313

## Who has cheapest car insurance for drivers with speeding tickets

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If you get a speeding ticket, chances are you'll see an increase in what you pay for car insurance, upon your policy renewal. Typically, you'll pay more for three years. But even with a traffic ticket, comparison shopping can save you money. For instance, you'll see that the difference between the highest rate and the lowest in the table below is \$1,320, on average, according to CarInsurance.com's rate analysis. That's how much you can save by comparing car insurance companies.

Company	Average Rate
GEICO General	\$1,602
Farmers Ins Exchange	\$2,156
State Farm Mutual Auto	\$2,300
United Financial Casualty	\$2,589
Allstate Northbrook Indemnity	\$2,760
Allied AMCO PPA	\$2,922

## How much does it cost to add a teen driver in California?

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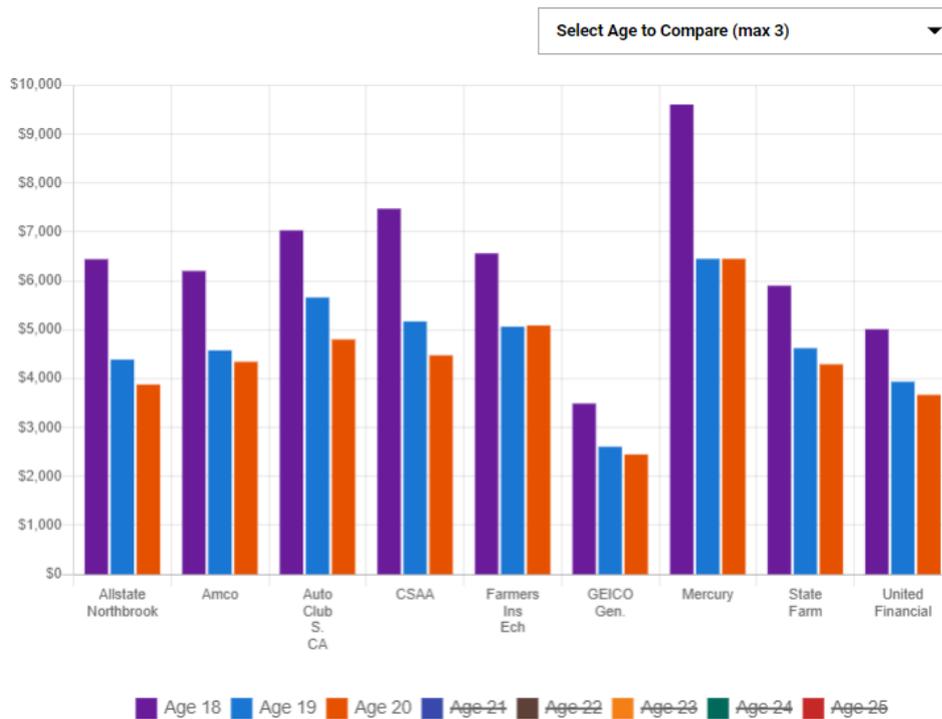
It costs a lot of money to add a teen driver to your policy, no matter where you live. In California, it can be as much as \$5,474 more a year, according to CarInsurance.com's analysis of rate data. Geico's cost after adding a driver age 16 to your policy is the lowest, at a bit more than \$3,180 a year.

Company	Average Rate	Average Rate after adding female teen	\$ Increase (female)	Average Rate after adding male teen	\$ Increase (male)
Allied AMCO PPA	\$1,993	\$5,805	\$3,813	\$6,675	\$4,683
Allstate Northbrook Indemnity	\$1,909	\$6,184	\$4,275	\$7,725	\$5,816
Farmers Ins Exchange	\$2,156	\$5,845	\$3,689	\$9,414	\$7,258
GEICO General	\$1,193	\$3,099	\$1,906	\$3,264	\$2,071
State Farm Mutual Auto	\$1,836	\$4,077	\$2,241	\$5,272	\$3,436
United Financial Casualty	\$1,609	\$1,609	\$0	\$1,609	\$0

## Cheapest auto insurance for young drivers: Ages 18 to 25

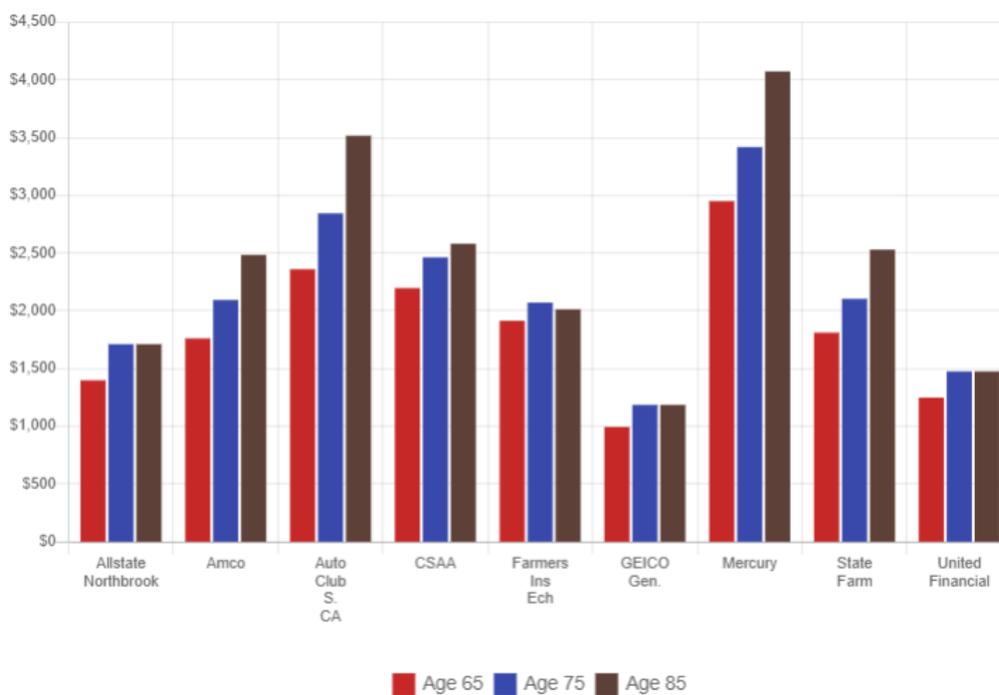
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You'll see in the chart below which car insurance companies have the lowest rates for young drivers buying a full coverage policy. [Average car insurance rates](#) by age data shows that drivers typically pay higher rates until age 26, when rates begin to drop as drivers gain more experience on the road. But even young drivers can save money by comparing car insurance rates to see which company has the lowest rates, by qualifying for student discounts and by staying on their parents' policy as long as possible



## Senior drivers: Cheap auto insurance for California drivers age 65 to 85

Below you can see how average rates compare, by company, for drivers age 65 and over, buying a full coverage policy. Comparing car insurance quotes is always one of the best ways to save on coverage, regardless of age, but another way to trim costs for seniors is by qualifying for mature driver discounts.



# Best car insurance in California

Rankings are based on Insure.com's "Best Insurance Companies" survey of 3,700 policyholders in the western United States. Customers were asked to rate their carriers on the customer service, claims handling, value and were asked if they would recommend the company and if they would renew their coverage. All scores are out of 100.

Rank	Company	Score
1	Allstate	90.63
2	Liberty Mutual	90.49
3	USAA	88.82
4	Auto Club of Southern California (Auto Club Enterprise Insurance Group)	88.18
5	American Family	87.76
6	Geico	86.85
7	The General	86.39
8	Safeco	86.30
9	State Farm	86.16
10	Progressive	85.42
11	Metlife	85.16
12	CSAA Insurance Group	84.12
13	Farmers	80.45
14	Esurance	80.26
15	Hartford	78.75
16	Nationwide	77.28
17	Travelers	75.76

Get Personalized **Car Insurance Quotes**

I am married  I own my home  I've served in the military

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# Largest car insurance companies in California

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Rank	Company	Premiums Written	Market Share
1	State Farm Group	3,910,351	14.34%
2	Farmers Insurance Group	3,158,814	11.59%
3	Berkshire Hathaway Insurance Group	2,502,854	9.18%
4	Allstate Insurance Group	2,446,564	8.97%
5	USAA Group	1,218,792	4.47%
6	Progressive Insurance Group	1,147,186	4.21%
7	Liberty Mutual Insurance Companies	929,058	3.41%
8	Nationwide Group	649,410	2.38%
9	Travelers Group	246,416	0.90%
10	American Family Insurance Group	66,296	0.24%

Source: A.M. Best; State/Line (P/C Lines) - P/C, US; Data as of November 28, 2018

## California car insurance laws

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### California bans use of gender in pricing auto insurance

California joins five other states that have either banned the use of gender in pricing auto insurance or that require unisex pricing, says CarInsurance.com Senior Consumer Analyst Penny Gusner. Insurers have until July to submit gender-neutral auto rating plans to the state's Insurance Department for review.

Using gender is somewhat controversial as insurance companies maintain it's a fair practice based on their actuarial research, while consumer advocates argue it is discriminatory. "The California ban comes on the heels of another law that went into effect there this year, which allows residents to choose 'nonbinary' rather than 'male' or 'female' on driver licenses. I wouldn't be surprised if other states begin to consider prohibiting the use of gender when setting car insurance rates as more people and state legislators are challenging the notion of using just 'male' and 'female' on identity forms," says Gusner.

Novice female drivers will generally be impacted the most, by paying more, if gender is taken out of the rate calculation. Female drivers from age 16 to 24 pay, on average, around \$500 less (15 percent) a year for car insurance compared to their male counterparts, according to CarInsurance.com's rate analysis. Our rate data show from age 25 to 65 rates for males and females are within five percent of each other, with rates for males a tad cheaper from

age 45 to 75. After age 75, females start again to pay less, but only around 7 percent, or \$100, annually.

The use of gender in setting auto rates highlights how much state insurance laws can differ. Another example: there are three states (California, Hawaii and Massachusetts) that prevent credit history from being used to set car insurance rates. There are also varying laws and rules on how rates, and rate hikes, are regulated.

Other states that ban use of gender in determining car insurance rates: Hawaii, Massachusetts, Montana, North Carolina and Pennsylvania. In Michigan the use of gender in setting rate is technically prohibited but reports suggest that a loophole in the law allows the practice.

### **California roads with the most fatal accidents**

Here are the highways and roads where the most fatal accidents happened in 2017, according to the most recent data available from the Fatality Analysis Reporting System research compiled by the National Highway Traffic Safety Administration:

<b>Roads</b>	<b>Number of Fatal Accidents</b>
I-5	125
US-101	85
SR-99	79
I-15	72
I-80	44
I-10	36
SR-1	24
SR-70	23
SR-58	23
SR-4	23

### **Good Driver Discount**

Under Prop 103, drivers who meet these conditions must receive rates at least 20 percent lower than a driver who does not meet these criteria at the same car insurance company:

- Has been licensed for at least three consecutive years
- Has no more than one point on his or her driving record for past three years
- Has not been convicted of DUI in past seven years
- Has not been in an at-fault accident for past three years

## **CAARP: California Automobile Assigned Risk Plan for high-risk drivers**

In California, if you cannot find a car insurance company that will insure you, you can get liability coverage through the California Automobile Assigned Risk Plan (CAARP). This plan is designed for high-risk drivers who are unsuccessful in obtaining insurance from companies that sell non-standard policies.

The plan works by taking your application and assigning it to an insurance company. All insurance companies licensed in the state must accept CAARP applicants. The number of CAARP assignments is based on insurance company market share. The more policies an insurance company issues, the larger the portion of CAARP assignments it is required to take.

The rates used by the plan are the same no matter what insurance company issues the policy. The plan also offers installment options. After three years with a clean driving record, you can get out of the CAARP program and buy a standard policy.

To buy a CAARP policy, you have to work with an agent who is certified by the state to assist in getting drivers these special policies. Start by calling the number below to be paired up with a “certified producer” in your area who will help find an insurer for you. Afterwards, you and your assigned certified producer will work with the insurance company’s agent to get you an appropriate policy.

To Find a CAARP Certified Producer, call 1-800-622-0954

## **Insurance for low-income drivers**

If you are low-income, you may be eligible for the California Low Cost Auto Insurance program, which permits lower liability limits of:

- Bodily injury liability - \$10,000 person / \$20,000 per accident
- Property damage liability - \$3,000 per accident

The low-cost program (rates range from about \$241 to \$556 a year; discounts are available for those who have had a clean driving record for three years) is available to drivers who meet the following criteria:

- Have a valid California driver’s license
- Own a vehicle valued at \$25,000 or less
- Be at least 19 years old and meet income eligibility guidelines

Income eligibility requirements per household effective February 2016 are:

- 1 person - \$29,700.00
- 2 people - \$40,050.00
- 3 people - \$50,400.00
- 4 people - \$60,750.00
- 5 people - \$71,100.00

## **Pure comparative negligence**

California is among the 13 states that have a pure comparative fault rule. States with pure comparative negligence laws let all drivers recover some payment for their damages, even if

they are mostly to blame. For example, a driver 70 percent at fault in an accident could make a claim for damages against the other driver's liability coverage but expect to receive only 30 percent of the claim amount.

## Claims

You should file a claim promptly after an accident. Your policy should state what is required of you, which may say a reasonable time period or give a specific time-frame in which to make the claim. For instance, you typically must file a stolen car claim within 30 days of the theft.

California requires an acknowledgment of all claims within 15 days. Under California law, insurance companies are required to accept or deny the claim within 40 days after receiving proof of the claim. If the claim is accepted, payment must be made within 30 days from the date settlement was reached.

You have up to three years to file a property damage lawsuit.

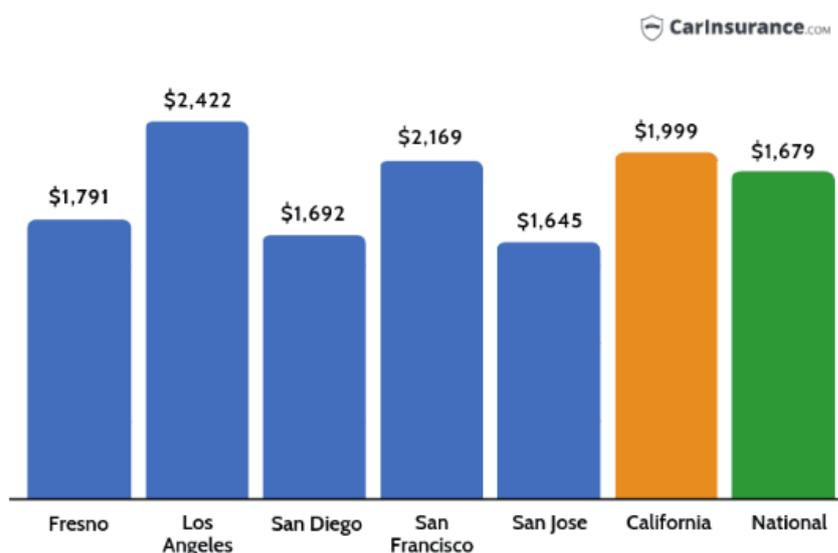
## Medical claims

California law requires that you file medical claims within two years of the incident. You have up to two years after the incident to file a personal injury lawsuit.

# Average annual car insurance rates for major cities in California

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Below you'll see how average annual rates for several of the largest cities in the state compare to state and national averages. Rates are for coverage of \$100,000 per person/\$300,000 per accident in liability and \$50,000 of property damage coverage, with comprehensive and collision carrying a \$500 deductible.



Average Rates for Top 5 Cities in California

# Car insurance for cities in California

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Find out what the most expensive and the cheapest car insurance rates are by ZIP code, as well as how they compare statewide.

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