

CarInsurance.com's 2020 Average Rate Tool Helps Drivers Identify Savings in their ZIP Codes

The site's newly updated car insurance ZIP code calculator lets users compare rates from up to six insurers and estimate savings that can be as much as \$1,700

Foster City, CA – February 26, 2020 – [CarInsurance.com](https://www.carinsurance.com), a one-stop destination for unbiased, expert advice on car insurance, today released an updated version of its average car insurance rate tool, which provides quotes for three coverage levels and multiple ages based on ZIP codes.

Drivers can enter a ZIP code in CarInsurance.com's average car insurance rates tool to see the average premium for their location, as well as the highest and lowest rates. The difference between the highest and lowest rates is the amount you can potentially save on a policy by comparison shopping for the lowest price.

"We encourage drivers to scrupulously comparison shop, so they aren't leaving possibly hundreds of dollars on the table," said CarInsurance.com Editorial Director Michelle Megna.

"Let's look at Portland, Oregon, ZIP code 97232 as an example, because it has the same average rate as that of the nation. When using the ZIP code calculator we discovered a difference among insurance providers of \$1,723 between highest and lowest estimates. That's a big number for many families, and can make a huge and positive impact on everyday budgets."

The data shows that the average rate for full coverage has gone up 22% since 2017, which is the last time CarInsurance.com updated the rates by ZIP code tool. The current national average for full coverage is \$1,758. However, the

state-required minimum coverage is up just 4% since 2017, and standard liability limits have gone up 16%.

By comparison shopping, the average savings for a full coverage policy is up to \$1,647, based on CarInsurance.com's analysis of rates for nearly every ZIP code in the country

Why focus on ZIP codes

ZIP codes tell insurers the risk level to cover consumers, based on the number and severity of car insurance claims in a local area. While factors like the driver's age, driving record and kind of car are also factored in, the ZIP code surprisingly reigns supreme.

CarInsurance.com finds that the most expensive ZIP codes are in Detroit (48226), New York City (11212), and New Orleans (70117). The least expensive are located in Bridgewater (ME - 04735), Lebanon (NH - 03766) St. Mary's (OH - 45885) and Blacksburg (VA - 24060)

Use the [ZIP Code Calculator](#) and read the full report on CarInsurance.com. Michelle Megna is available to comment on how consumers can save money when shopping for auto insurance.

About CarInsurance.com

[CarInsurance.com](#) is owned and operated by QuinStreet, Inc. (Nasdaq: [QNST](#)), a pioneer in delivering online marketplace solutions to match searchers with brands in digital media.

QuinStreet is committed to providing consumers and businesses with the information and tools they need to research, find and select the products and brands that meet their needs. CarInsurance.com is a member of the company's expert research and publishing division.

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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