

Press Release: Cheapest and Priciest Locations for Car Insurance

CarInsurance.com offers tool with car insurance rates for nearly every ZIP code in the nation.

Jan. 26, 2015 (Foster City, Calif.) – Detroit has the highest car insurance rates in the country, followed by Brooklyn and Philadelphia, according to an analysis of car insurance rates across the country.

CarInsurance.com, an independent quote-comparison website, analyzed rates for a 2014 Honda Accord with full coverage in 33,410 ZIP codes in the U.S.

Consumers can explore premiums across the country with CarInsurance.com's [average car insurance rates tool](#). Enter a ZIP code to see the average premium for the location, as well as the highest and lowest rates.

The Detroit-Warren-Livonia metro area, ZIP code 48277, earned the top spot with the highest average premium in the nation, a 130 percent increase over the Michigan average of \$2,226. Other ZIP codes in Detroit are almost as high.

Brooklyn's Flatbush neighborhood ranks second, jumping 151 percent from New York's average car insurance rate of \$1,542.

Top 10 most expensive locations for car insurance rates are:

- 1. Detroit, Michigan in ZIP code 48227: \$5,109**
(130 % increase over state average of \$2,226)
- 2. Brooklyn, New York in ZIP code 11226: \$3,877**
(151% increase over state average of \$1,542)
- 3. Philadelphia, Pennsylvania in ZIP code 19132: \$2,760**
(128% increase over state average of \$1,210)

- 4. Providence, Rhode Island in ZIP code 02903: \$2,749**
(38% increase over state average of \$2,000)
- 5. New Orleans, Louisiana in ZIP code 70117: \$2,542**
(53% increase over state average of \$1,657)
- 6. Los Angeles, California in ZIP code 90029: \$2,416**
(69% increase over state average of \$1,433)
- 7. New Haven, Connecticut in ZIP code 06525: \$2,291**
(50% increase over state average of \$1,527)
- 8. Baltimore, Maryland in ZIP code 21216: \$2,256**
(79% increase over state average of \$1,258)
- 9. Miami, Florida in ZIP code 33142: \$2,248**
(60% increase over state average of \$1,402)
- 10. Royalton, Kentucky in ZIP code 41464: \$2,104**
(42% increase over state average of \$1,484)

Many factors go into calculating car insurance rates, but a driver's location is typically used to kick off the process. ZIP codes are judged to have different risk levels based on the number and severity of car insurance claims within the area. From there, car insurance companies create the base rate used as the starting point for drivers buying coverage, and then add other pricing factors such as the driver's age, driving record and type of car.

Every car insurance company has its own base rate and does its own calculations, which is why it's important to comparison shop to get the best car insurance rates.

Top 10 least expensive locations for car insurance rates are:

- 1. Green Springs, Ohio in ZIP code 44836: \$647**
(16% lower than the state average of \$771)

2. Asheville, North Carolina in ZIP code 28704: \$671

(16% lower than the state average of \$800)

3. Biddeford, Maine in ZIP code 04072: \$709

(7% less than the state average of \$763)

4. Christiansburg, VA in ZIP code 24073: \$751

(16% less than the state average of \$899)

5. Boise, Idaho in ZIP code 83706: \$753

(9% lower than the state average of \$831)

6. Lake Havasu City, Arizona in ZIP code 86403: \$769

(25% lower than the state average of \$1,021)

7. West Lafayette, Indiana in ZIP code 47907: \$770

(14% lower than the state average of \$891)

8. Allouez, Wisconsin in ZIP code 54302: \$776

(15% lower than the state average of \$908)

9. Concord, New Hampshire in ZIP code 03303: \$785

(9% lower than the state average of \$864)

10. Normal, Illinois in ZIP code 61761: \$827

(17% lower than the state average of \$1,001)

"Our analysis showed a national average rate of \$1,231 for a Honda Accord," said Michelle Megna, managing editor of CarInsurance.com. "Several locations, including Palo Alto, California, and Denver, fall at the average."

Read the full article at <https://www.carinsurance.com/Articles/car-insurance-rate-comparison.aspx>

Methodology:

CarInsurance.com commissioned Quadrant Information Services to run auto insurance rates for a 2014 Honda Accord for 33,410 ZIP codes in the United States. We calculated rates using six large carriers (Allstate, Farmers, GEICO, Nationwide, Progressive and State Farm).

Averages are based on insurance for a single 40-year-old male who commutes 12 miles to work each day, with policy limits of 100/300/50 (\$100,000 for injury liability for one person, \$300,000 for all injuries and \$50,000 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.

About CarInsurance.com:

CarInsurance.com, an independent quote comparison website, has been offering drivers expert advice about the different [types of car insurance](#) and how to shop for them since 2003.

Using a combination of industry expertise and information drawn from thousands of online quotes delivered without obligation each month, CarInsurance.com is a source for unbiased answers and data about what consumers should expect from an insurance policy.

The site lets consumers compare multiple car insurance quotes online and purchase a policy online in minutes. CarInsurance.com is owned and operated by QuinStreet, Inc. (NASDAQ: QNST), one of the largest Internet marketing and media companies in the world.

QuinStreet is committed to providing consumers and businesses with the information they need to research, find and select the products, services and brands that best meet their needs.

Twitter: [@carinsurance.com](https://twitter.com/carinsurance.com)

Press Contact:

For public relations inquiries, please contact:

Public Relations

pr@carinsurance.com