



California Auto Insurance Shoppers Can Save Big with CarInsurance.com's Resource

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Find out how much you can save on coverage by comparison shopping.

Foster City, CA – January 13, 2020 – [CarInsurance.com](https://www.carinsurance.com) just published a valuable cost-saving resource for California auto insurance shoppers. Drawing on in-depth analysis of the state's average insurance rates, and specific rate information by age, coverage level and ZIP code, this guide provides consumers with a convenient way to compare car insurance options.

The resource includes tools enabling consumers to determine how much car insurance they need and allows them to quickly search for customized rates in their area. The Golden State's average annual auto insurance premium of \$2,125 is 21% higher than the national average, so consumers may be wise to reduce costs by comparing rates.

By using CarInsurance.com's tool, drivers can find the average premium for their neighborhood by entering a ZIP code. They can also see the highest and lowest quote offered from the six major insurers surveyed. This shows how much consumers can save by shopping around for a policy. For example, even if you live in one of the most expensive California ZIP codes for car insurance, you can cut your rate by 50 percent or more in some cases by comparing costs, our analysis finds.

Drivers in Los Angeles ZIP code 90010 are among those who pay the highest average car insurance rates in California for full coverage, \$2,820 a year, according to CarInsurance.com's rate research. But the difference between the highest rate for the same policy in that ZIP code and the lowest is \$2,232, that's how much you can potentially save by comparison shopping.

Coverage in Los Olivos, among the least expensive ZIP codes in the state for car insurance, averaged \$1,118 a year. Even there, the same driver could pay as little as \$800 or as much as \$1,560.

Important information provided includes:

- Average car insurance rates for three coverage levels and six age groups, by ZIP code
- Rates and savings by coverage level, ZIP code and carrier
- Average rate increases for accidents and speeding tickets
- Best California car insurance companies based on customer satisfaction survey
- Information about insurance for low-income drivers
- Recommendations on car insurance coverage for California drivers
- Market share for the 10 largest auto insurance carriers in the state
- The most dangerous California highways and roads

"We thoroughly researched all items relevant to identifying the best car insurance options for Californians," explains Michelle Megna, editorial director for CarInsurance.com. "Our guide helps consumers in all age groups rapidly locate cost-effective coverage given their preferences, budget and driving history."

California is different from almost every other state when it comes to setting auto insurance rates. The state bans insurers from using gender and credit scores when setting rates. However, additional information may be collected, such as driving history, other drivers in the household and more. 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](https://www.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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