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Disclaimer

Best Car Insurance Companies of May 2025

By John Dilmore | Edited by Quiana Darden-King, M.Ed | Updated: May 14, 2025 | Save

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USAA is No. 1 in our rating of the best car insurance companies, followed by Auto-Owners, Nationwide, State Farm, and Geico.

Zip Code | Compare Quotes

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Rating Details

How Much Does Car Insurance Cost?

Car Insurance Rates by State

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Key Takeaways

- USAA is rated highly for customer service, claims handling, and discounts.
- Auto-Owners was second in our rating and at or near the top of all subcategories we analyzed, including customer service and claims handling.
- More drivers are shopping around for coverage — up 10% from the previous year — according to a 2025 TransUnion report. Rising premiums are a major factor driving this trend.

USAA-1042
USAA v. PACid Technologies
IPR2025-00697

#1
USAA

#2
Auto-Owners

#3
Nationwide

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State Farm

#5
Geico

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#6
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The Best Car Insurance Companies in Detail

Based on our research, USAA is the top-rated car insurance company, but its policies are not available to the general public. No. 2-rated Auto-Owners may be the best choice for many drivers, but it only sells car insurance in 26 states. Nationwide, State Farm, and Geico round out the top 5 in our rating and sell policies in more states.

USAA »

4.9 ★★★★★ **U.S. News** Rating

PROS:

- ✔ Available in all 50 states and

CONS:

- ✖ Only available to military members,

Average National Rate: **$1,335**

Compare Quotes

(855) 939-3108

- No. 1 for customer service, claims handling, and discounts

Savings Vs Overall Average:
$733

USAA tops our rating of the best car insurance companies, and is at or near the top in all of the subcategories we looked at. It was No. 1 for customer service and claims handling, and also No. 1 in our best for seniors and best for discounts subcategories. It was No. 2 – behind Auto-Owners – in customer loyalty, most likely to be recommended, and most likely to be renewed.

The company also has the lowest average rate we found overall, and was the least expensive in our analysis for multiple categories of drivers, including young adults and drivers with a speeding ticket on their record. See our report on the cheapest car insurance companies for an idea of which insurers have the lowest rates, on average, for different driver groups.

USAA is one of the top-performing companies in all aspects of our rating, but since its policies are limited to its members, most drivers will want to explore what other insurers in our rating have to offer.

SEE FULL REVIEW »

These include:

- Bundle and save (multi-policy discount)
- Military on-base discount
- Good student discount
- Clean driving record discount
- Safe driver discount

SEE MORE DISCOUNTS

Auto-Owners »

4.7 **U.S. News** Rating

Average National Rate: **$1,619**

Compare Quotes

PROS:

- No. 1 for customer loyalty among companies in our rating
- Some of the lowest sample rates we found for teen drivers and seniors

CONS:

- Only available in 26 states

Savings Vs Overall Average:
$449

Auto-Owners is second overall in our rating of the best car insurance companies and No. 1 in multiple subcategories we

renewed. It is second, behind only USAA, in all other subcategories we looked at, including customer service and claims handling.

Its rates are cheaper than the national average in most driver categories in our analysis – including its sample costs for teen drivers and drivers with a DUI, two groups of motorists that are typically costly to insure.

Auto-Owners sells car insurance policies in the following states: Alabama, Arizona, Arkansas, Colorado, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Nebraska, North Carolina, North Dakota, Ohio, Pennsylvania, South Carolina, South Dakota, Tennessee, Utah, Virginia, and Wisconsin.

SEE FULL REVIEW »

Auto-Owners car insurance discounts

When shopping for car insurance, always remember to ask about discounts. Auto-Owners' potential discounts include:

- Multi-policy discount
- Payment history discount
- Green discount
- Multi-car discount
- Life multi-policy discount

SEE MORE DISCOUNTS ⌄

Nationwide »

4.1 ★★★★☆ **U.S. News** Rating

Average National Rate: **$1,621**

Compare Quotes

PROS:

- ✔ Scores well for customer loyalty with strong survey responses
- ✔ Rates are lower than the national average for all driver categories we researched

CONS:

- ✖ Fourth-highest sample rates in our analysis for drivers with a DUI

Savings Vs Overall Average:
$447

Nationwide is No. 3 in our rating, with an overall score of 4.1 out of 5. It is No. 3 in multiple subcategories we looked at, including customer service, customer loyalty, most likely to be renewed and most likely to be recommended. In each case, it is ranked behind only USAA and Auto-Owners, the top two companies in our rating of the best car insurance companies.

The company also received positive feedback from survey respondents in terms of claims handling, with 59% indicating they were completely satisfied with how their

companies, Nationwide has the fourth-lowest overall average rate we found, behind USAA, Erie, and Auto-Owners.

SEE FULL REVIEW »

Nationwide car insurance discounts

Potential discounts available from Nationwide include:

- Multi-policy discount
- Defensive driving discount
- SmartRide (usage-based insurance program)
- Anti-theft devices discount
- SmartMiles (based on miles driven)

SEE MORE DISCOUNTS

State Farm »

4.0 U.S. News Rating

Average National Rate: **$2,150**

PROS:

- Affordable premiums for motorists with less-than-perfect driving records

CONS:

- Sample premiums for senior drivers are higher than the national average

say they're very likely to renew their policies

Savings Vs Overall Average:

-$82

State Farm, with a score of 4.0 out of 5, finished at No. 4 in our rating. The company is in the top half of companies researched in all of the subcategories in our rating, including customer service, claims handling, and customer loyalty. State Farm's overall sample premium is higher than six of the 10 companies in our rating and is just above the national average. Its rates are below the national average in a number of specific driver categories we analyzed, including for people with blemishes on their driving records, like a speeding ticket, accident, or DUI.

SEE FULL REVIEW »

State Farm car insurance discounts

State Farm customers may be able to take advantage of discounts to help them save money, including:

- Drive Safe & Save discount (driver tracking program)
- Steer Clear discount
- Accident-free driving discount
- Defensive driving course discount
- Good driver discount

SEE MORE DISCOUNTS

Geico »

3.9 ★★★★☆ U.S. News Rating

Average National Rate: **$1,778**

Compare Quotes

PROS:

- ✔ Sample rates are below the national average in all driver categories researched
- ✔ Of those surveyed, more than 75% are likely or very likely to recommend Geico
- ✔ Has a number of possible discounts to help lower costs

CONS:

- ✖ Does not offer gap insurance

Savings Vs Overall Average:
$290

Geico is No. 5 in our rating of the best car insurance companies with an overall score of 3.9 out of 5. It finished near the middle of the pack in many of the subcategories we analyzed, such as customer service and claims handling, but was No. 4 in our rating of companies most likely to be

The company's sample rates are the fifth-lowest among the companies we reviewed, coming in below the national average. It also has rates lower than the national average for many groups of drivers in our analysis.

SEE FULL REVIEW »

Geico car insurance discounts

Geico has discounts that can help customers save on their premiums. Discounts that may be available from Geico include:

- Air bag discount
- Anti-lock brakes discount
- Anti-theft system discount
- Daytime running lights discount
- New vehicle discount

SEE MORE DISCOUNTS

Allstate »

3.8 U.S. News Rating

PROS:

- Easy to contact customer service, according to customer feedback

CONS:

- Rates are higher than the national average in most driver categories

Average National Rate: **$3,374**

Compare Quotes

855-939-2513

discounts with a score of 4.3 out of 5

Savings Vs Overall Average:
-$1,306

Allstate tied for fifth in most likely to be recommended, is tied for sixth in customer loyalty, and is No. 6 in most likely to be renewed. It scored better among the best car insurance companies for discounts, tying for fourth. Allstate has the highest average rate among companies we reviewed, and its sample premiums are above the national average in all driver categories we researched.

SEE FULL REVIEW »

Allstate car insurance discounts

Potential discounts from Allstate include:

- Multi-policy discount
- Anti-lock brake discount
- Anti-theft device discount
- EZ pay plan discount
- Paperless discount

SEE MORE DISCOUNTS

3.8 ★★★★☆ U.S. News Rating

Average National Rate: **$2,170**

Compare Quotes

PROS:

- ✔ No. 3 in our rating for claims handling and discounts
- ✔ In our survey, 57% of respondents were completely satisfied with customer service

CONS:

- ✖ Only sells car insurance policies in 19 states
- ✖ Higher-than-average rates in some driver categories

Savings Vs Overall Average:
-$102

American Family is tied at No. 6 in our overall rating of the best auto insurers with a score of 3.8 out of 5. It is third in claims handling and fifth for customer service, but finished lower (10th) in customer loyalty. It was No. 3 in the rating of best car insurance companies for discounts. The company's sample premiums are just below the national average for drivers with a DUI, but in most other driver categories its rates are just above the national average.

American Family car insurance is available in the following states: Arizona, Colorado, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Minnesota, Missouri, Nebraska, Nevada, North Dakota, Ohio, Oregon, South Dakota, Utah, Washington, and Wisconsin.

American Family car insurance discounts

American Family has a number of potential discounts that may help reduce your premium. These include:

- Multi-vehicle discount
- Multi-policy discount
- Loyalty discount
- Early bird discount
- Multi-product discount

SEE MORE DISCOUNTS

Farmers »

3.7 U.S. News Rating

Average National Rate: **$3,253**

Compare Quotes

PROS:

- Scores of 4.0 out of 5 for customer loyalty and most likely to be renewed
- Most survey respondents said they are satisfied with how claims were resolved

CONS:

- Has higher sample premiums than most other insurers in our analysis

Savings Vs Overall Average:
-$1,185

company is tied at No. 7 for customer service, is No. 8 in claims handling, and is tied at No. 4 for customer loyalty. Farmers has some of the highest rates on average in our analysis. Its overall sample premium is the second-highest among the 10 companies we reviewed, and is more than $1,100 above the national average.

SEE FULL REVIEW »

Farmers car insurance discounts

Farmers has a number of potential discounts, including:

- Alternative fuel vehicle discount
- Anti-theft devices discount
- Business/professional group eligibility
- Bundling with other insurance products, such as home, life, renters, and umbrella coverage
- Paying by electronic funds transfer (EFT) discount

SEE MORE DISCOUNTS

Progressive »

3.4 U.S. News Rating

PROS:

- Has the lowest rates in our analysis for drivers with a

CONS:

- Ranked last in the most likely to be renewed subcategory

PROGRESSIVE®

Average National Rate: **$1,848**

Compare Quotes

- Offers a wide selection of discounts
- Has competitive rates for drivers with poor credit

Savings Vs Overall Average:
$220

Progressive is tied for ninth, with Erie, in our rating of the best car insurance companies. It finished at or near the bottom in many of the subcategories we analyzed, including customer service (No. 10), claims handling (No. 10), and customer loyalty (No. 9). It is sixth in the rating of best car insurance companies for seniors, and tied at No. 7 for discounts.

Our rate analysis found that Progressive's costs are lower than the national average in most driver categories, and it has the cheapest rates in our study for drivers with a DUI on their record.

SEE FULL REVIEW »

Progressive car insurance discounts

Potential discounts available from Progressive include:

- Multi-policy discount
- Multi-car discount
- Continuous insurance discount
- Snapshot: safe driver discount

Erie »

3.4 ★★★½☆ U.S. News Rating

Average National Rate: **$1,532**

Compare Quotes

PROS:

- ✔ Lowest rates for teen drivers among companies we reviewed
- ✔ No. 3 in our rating of best car insurance companies for seniors

CONS:

- ✖ Erie only sells car insurance in 12 states and Washington, D.C.

Savings Vs Overall Average:
$536

Erie is tied with Progressive at No. 9 on our list of the best auto insurers. In several of the subcategories we researched, Erie finished at or near the bottom – but is tied at No. 6 for claims handling, and is No. 3 among the best car insurance companies for seniors. It is the eighth-rated company for customer loyalty, most likely to be recommended, and most likely to be renewed.

Where Erie really stands out is cost. It has some of the lowest sample premiums in our

drivers, generally the most expensive age group to insure. Its car insurance policies are only available in 12 states and Washington, D.C.

Erie car insurance state availability: Illinois, Indiana, Kentucky, Maryland, New York, North Carolina, Ohio, Pennsylvania, Tennessee, Virginia, Washington, D.C., West Virginia, and Wisconsin.

SEE FULL REVIEW »

Erie car insurance discounts

Erie provides opportunities for eligible customers to save on their premiums with car insurance discounts. Potential discounts include:

- Safe driving discount
- Car safety equipment discount
- Multi-car discount
- Multi-policy discount
- Reduced usage discount

SEE MORE DISCOUNTS

Car insurance discount availability and eligibility requirements can vary by state. Contacting an insurer is the best way to learn about specific discounts that may help reduce your costs.

INSURANCE Protecting what matters most

Comprehensive auto coverage for accidents, theft, damage, and liability.

Get a quote today »

Redirects to USN Insurance, a wholly owned subsidiary of U.S. News & World Report.

What Is the Best Car Insurance Company?

USAA occupies the No. 1 spot in our rating, and also finishes ahead of the competition in a number of subcategories we looked at, including customer service and claims handling. But USAA's car insurance policies are only available to current and former members of the military and their families. Auto-Owners, which is available to the general public and operates in 26 states, is No. 2 in our rating. It also performed well in many key areas.

Best for Customer Service: USAA and Auto-Owners

Best for Claims Handling: USAA and Auto-Owners

Best for Customer Loyalty: Auto-Owners

Most Likely to be Recommended: Auto-Owners

Most Likely to be Renewed: Auto Owners

Best for Seniors: USAA and Auto-Owners

Best for Discounts: USAA and Auto-Owners

Best for Customer Service: USAA and Auto-Owners

members, veterans, and their families. Auto-Owners, which is available to the general public, is second for customer service. Sixty-four percent of USAA policyholders surveyed described themselves as completely satisfied with the ease of contacting the company's customer service, while 60% said they were completely satisfied with the service provided.

Auto-Owners' customers provided similarly positive feedback: 61% were completely satisfied with how easy it was to get in touch with customer service and 61% were happy with the service they received.

Nationwide was No. 3 in this subcategory and State Farm was No. 4.

Best for Claims Handling: USAA and Auto-Owners

USAA and Auto-Owners were Nos. 1 and 2, respectively, for claims handling. When asked about the ease of filing a claim, 65% of USAA customers surveyed were completely satisfied; 67% were completely satisfied with how their claim was resolved. For Auto-Owners, those numbers were 44% and 61%, respectively.

American Family was No. 3 for claims handling, while Nationwide and State Farm are tied at No. 4.

Best for Customer Loyalty: Auto-Owners

Auto-Owners scored 4.9 out of 5 for customer loyalty. Sixty-four percent of its policyholders surveyed said they were very likely to renew their policy; 56% described themselves as very likely to recommend the company to someone shopping for car insurance. USAA was No. 2 with a score of 4.8. Nationwide (4.2) is third, while State Farm and Farmers are tied at No. 4 with scores of 4.0 out of 5.

Best for Seniors: USAA and Auto-Owners

Our rating of the best car insurance companies for seniors relied on survey results from respondents 55 and older. USAA, which only seniors with a direct or family connection to the military can purchase, was No. 1, followed by Auto-Owners. Both companies have competitive rates for this age group: USAA has the most affordable rates for female and male senior drivers, while Auto-Owners is the fourth-cheapest for female senior drivers and the third-cheapest for male seniors.

Best for Discounts: USAA and Auto-Owners

The top companies in our rating for discounts, USAA and Auto-Owners, received similar feedback in this area from respondents to our survey. About 44% of both USAA and Auto-Owners policyholders surveyed indicated they are completely satisfied with policy discounts offered by each company. American Family was No. 3 for discounts, while Allstate and State Farm are tied at No. 4.

Learn more about discounts in our report on car insurance discounts you can get.

Most Likely To Be Recommended: Auto-Owners

Auto-Owners is the company in our rating that's most likely to be recommended. The top spots in this subcategory are occupied by:

PLACE	COMPANY	SCORE
1	Auto-Owners	4.9
2	USAA	4.8
3	Nationwide	4.4
4	Geico	4.2
5 (tie)	Allstate	4.1
5 (tie)	State Farm	4.1

Most Likely to be Renewed: Auto Owners

Among companies in our rating, Auto-Owners is the No. 1 most likely to be renewed, with USAA No. 2. The top insurers are:

PLACE	COMPANY	SCORE
1	Auto-Owners	4.9
2	USAA	4.8
3	Nationwide	4.1
4 (tie)	State Farm	4.0
4 (tie)	Farmers	4.0

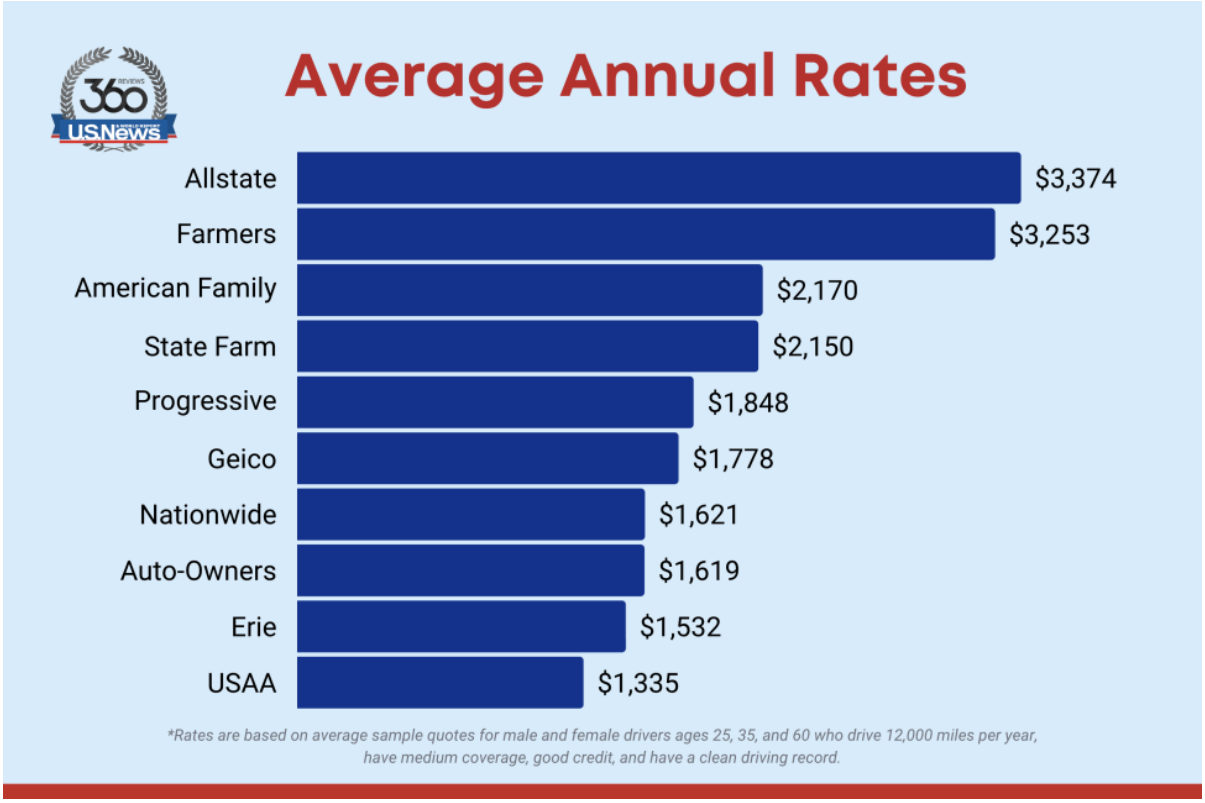
Compare the Best Car Insurance Companies

Reset | Best Rating | Cost (Low to High) | Cost (High to Low)

BRAND	U.S. NEWS RATING	AVERAGE ANNUAL RATE	SAVINGS OVERALL AV
USAA »	4.9 U.S. News Rating	$1,335 MORE	$733 MORE
Auto-Owners »	4.7 U.S. News Rating	$1,619 MORE	$449 MORE
Nationwide »	4.1 U.S. News Rating	$1,621 MORE	$447 MORE
State Farm »	4.0 U.S. News Rating	$2,150 MORE	-$82 MORE

How Much Does Car Insurance Cost?

Our research found that the average cost of car insurance among companies in our rating is $2,068 per year. Remember that car insurance premiums are highly individualized and based on several considerations, so you could pay more or less than the average. The sample rates in our analysis were generated in November 2023 and are for comparison only.



USN&WR

Car Insurance Rates by State

State/City	Overall Average Rate

Arizona	$1,626
Arkansas	$1,814
California	$1,782
Colorado	$1,663
Connecticut	$1,567
Delaware	$2,231
Florida	$2,551
Georgia	$1,432
Hawaii	$1,241
Idaho	$992
Illinois	$1,266
Indiana	$1,190
Iowa	$1,215
Kansas	$1,486

**Rates are based on average sample quotes for male and female drivers ages 25, 35, and 60 who drive 12,000 miles per year, have medium coverage, good credit, and a clean driving record.*

How To Shop for Car Insurance

When shopping for the best car insurance policy, start by understanding your state's requirements. If you finance or lease your car, you'll also want to check on your lender or lessor's requirements. After that, you can determine what you want to prioritize – price, coverage options, customer service, or a combination of all three.

How to find the best car insurance company for you +

How car insurance works +

How to compare quotes +

Types of car insurance +

Factors effecting the cost of car insurance +

How much car insurance you need +

Car insurance discounts +

The Rising Cost of Car Insurance

The average cost of car insurance among companies in our rating has increased more than 40% year-over-year, according to our research. To provide consumers with a general idea of car insurance costs, we analyzed rates from all 50 states for some of the nation's largest auto insurers. The average cost among insurers we reviewed is $2,068 per year, compared to $1,459 a year ago, an increase of $609.

According to a November 2024 report from the Bureau of Labor Statistics, motor vehicle insurance rates increased 12.7% in the last 12 months.

What is causing car insurance rates to increase?

The Rising Cost of Car Insurance

$2,068	$1,459	$609
2024 National Average Rate	2023 National Average Rate	Year Over Year Increase

Factors like speeding tickets, accidents, moving, and more can cause your rate to increase. However, the insurance industry has experienced the following challenges over the last few years, contributing to the skyrocketing costs.

- **Vehicle repair costs:** The parts and labor required to repair vehicles are more expensive. This leads to higher claims and more expensive insurance premiums.
- **Extreme weather:** Climate change is increasing the risk of vehicle damage. As we experience more frequent extreme weather events – such as flooding, hail, and more – there can be an influx of car insurance claims for damage.
- **More frequent and severe car accidents:** According to LexisNexis Risk Solutions, the severity and frequency of property damage and bodily injury claims have increased since 2020. Additionally, total loss claims are up 29% since 2020.
- **Driving behavior:** LexisNexis also reports that speeding violations, DUIs, and distracted driving are increasing.

rates.

Best Car Insurance FAQ

Who has the best car insurance? +

Which car insurance is the cheapest? +

How can I find the best price on car insurance? +

Does car insurance cover theft? +

Will my insurance cover my rental car during repairs? +

Can I insure a car that's not in my name? +

Can I get better rates by switching car insurance companies? +

Next Up in Car Insurance

Alison Tobin

Car Insurance Discounts You Can Get

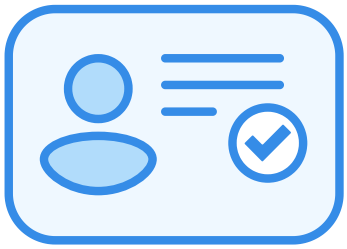
Rachael Brennan

How Car Insurance Works

Alison Tobin

Best Cheap Low-Mileage Car Insurance

Alison Tobin



Best Cheap Car Insurance for Young Adults

Cherise Threewitt

How Do Those Car Insurance Tracking Devices Work?

Alison Tobin

Methodology: How We Found the Best Car Insurance Companies and Collected Our Rates

1. We researched the car insurance companies people care most about.

U.S. News analyzed and compared a variety of publicly available data, including internet search data, to determine which car insurance companies and agencies Americans are most interested in. We identified 43 car insurance companies before excluding 32 of them during our analysis. This exclusion process removed companies with an internet search volume of less than 4,400 searches per month, and companies without at least one mention among professional reviews. We surveyed 4,242 consumers in January 2024 and excluded companies that were not identified by a sufficient number of consumers as the company they opened a policy or filed a claim with between 2019 and 2024.

2. We created objective Overall Ratings based on an analysis of third-party reviews.

U.S. News' insurance team applied an unbiased methodology that includes opinions from professional reviews and our consumer survey.

Our scoring methodology is based on a composite analysis of the ratings and reviews published by credible third-party professional and consumer review sources. To calculate the ratings:

(a) We compiled two types of third-party ratings and reviews:

- Professional Ratings and Reviews. Many independent car insurance evaluating sources have published their assessments of car insurance companies and agencies and their policies online. For our analysis, we included 12 third-party professional review sources that our research team deemed reputable and well-researched. Rather than relying on a single source, U.S. News believes consumers benefit most when these opinions and recommendations are considered and analyzed collectively with an objective, consensus-based methodology.
- Consumer Survey. We surveyed 4,242 consumers in January 2024 who opened a policy or filed a car insurance claim in the last five years. The survey

whether they'd recommend the company and if they planned to renew their policy.

Please note that not all professional and consumer rating sources met our standards for quality and trustworthiness. Therefore, some sources were excluded from our model. To meet our criteria for objectivity, the professional and consumer sources evaluated by our editorial team are judged on several metrics. Professional sources are assessed on their methodology, journalistic independence and brand reputation, while consumer sources are evaluated on their methodology, user verification and quality control, and brand reputation.

(b) We standardized the inputs to create a common scale.

The third-party review source data were collected in a variety of forms, including ratings, recommendations and accolades. Before including each third-party data point in our scoring equation, we had to standardize it so that it could be compared accurately with data points from other review sources. We used the scoring methodology described below to convert these systems to a comparable scale.

The scoring process first converted each third-party rating into a common 0 to 5 scale. To balance the distribution of scores within each source's scale, we used a standard deviation (or Z-Score) calculation to determine how each company's score compared to the source's mean score. We then used the Z-Score to create a standardized U.S. News score using the method outlined below:

- Calculating the Z-Score: The Z-Score represents a data point's relation to the mean measurement of the data set. The Z-Score is negative when the data point is below the mean and positive when it's above the mean; a Z-Score of 0 means it's equal to the mean. To determine the Z-Score for each third-party rating of a company, we calculated the mean of the ratings across all companies evaluated by that third-party source. We then subtracted the mean from the company's rating and divided it by the standard deviation to produce the Z-Score.
- Calculating the T-Score: We used a T-Score calculation to convert the Z-Score to a 0-100 scale by multiplying the Z-Score by 10. To ensure that the mean was

- Calculating the common-scale rating: We divided the adjusted T-Score, which is on a 100-point scale, by 20 to convert the third-party rating to a common 0-5 point system.

(c) We calculated the Overall Score based on a weighted-average model.

We assigned source weights to each source used in the consensus scoring model based on whether our editorial team deemed them to be reputable and well-researched. The source weights are assigned on a 1 to 5 scale. Any source with an assigned weight less than 2 was excluded from the consensus scoring model.

Finally, we combined the converted third-party data points using a weighted average formula based on source weight. This formula calculated the consensus score for each evaluated insurance company, which we call the Overall Rating for this category.

To get comparative insurance rates for this study, U.S. News worked with Quadrant Information Services to analyze a report of insurance rates in all 50 states from most of the largest national car insurance companies, though not every company operates in every state. Quadrant obtained publicly available rate data that car insurers file with state regulators. Our study rates are based on profiles for male and female drivers aged 17, 25, 35 and 60. Vehicles used include the 2018 and 2023 Honda Civic, 2018 and 2023 Toyota RAV4, and 2018 and 2023 Ford F-150, with annual mileages of 6,000 and 12,000 for each one. Three car insurance coverage levels were used, as were credit tiers of good, fair and poor. Clean driving records, as well as records with one accident, one speeding violation, or one DUI, were also used in the calculations of certain driver archetypes. To get the average annual rate used in our analysis, we computed the mean rate for male and female drivers ages 25, 35 and 60 who drive 12,000 miles per year, have medium coverage, good credit, and a clean driving record. The rates are for comparative purposes only and should not be considered “average” rates available by individual insurers. Because car insurance rates are based on individual factors, your car insurance rates will differ.

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SMALL BUSINESS INSURANCE INSURANCE GLOSSARY

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