

How Much Does Car Insurance Cost in Georgia?

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Did you know that the place where you live can wield a substantial influence on your automobile insurance rates? This factor holds significance even in states where ZIP codes aren't employed as a rate determinant. You might discern a noteworthy variance in the average cost of car insurance between your state and a neighboring one. The divergence in car insurance rates by state can often be substantial, spanning several hundred or even thousands of dollars.

For comprehensive coverage, the national annual average for car insurance stands at \$2,014, while minimum coverage costs approximately \$622 per annum. By collating 2023 car insurance premiums from Quadrant Information Services, along with a thorough investigation of insurance prerequisites in each state, Atlinj offers foundational insights to aid you at the outset of your insurance-acquiring journey.



Distinguishing between Minimum Liability and Full Coverage

Before delving into state-specific average car insurance expenses, it's pertinent to elucidate fundamental coverage classifications. The majority of states mandate minimum coverage, encompassing a blend of bodily injury liability and property damage liability. These insurance types facilitate the payment of medical bills for other drivers and reparations to their property, stemming from accidents you are liable for. Several states also stipulate the inclusion of uninsured motorist coverage, personal injury protection (PIP), or medical payments coverage (MedPay).

Embracing full-coverage car insurance encompasses collision and comprehensive coverage, augmenting the umbrella of liability coverage. Collision insurance caters to vehicle repairs post-accident, while comprehensive coverage shields your vehicle from harm caused by environmental elements, such as fallen tree branches and other natural occurrences, as well as theft and vandalism. If you possess an auto loan, your lender will likely require upholding a comprehensive policy.

Determinants of Car Insurance Expenses

The cost of car insurance depends on a wide range of factors. Insurance providers emphasize the subsequent criteria while determining auto insurance premiums:

- Driving record - Motorists with a history of violations bear higher premium costs;
- Credit history - Insurers measure credit scores as a gauge of financial responsibility;
- Age - Experienced drivers require reduced rates in comparison to their youthful counterparts;
- Marital Status - Married individuals commonly enjoy diminished car insurance premiums;
- Geographical location - Population density, the frequency of insurance claims, and the prevalence of uninsured drivers in your vicinity collectively impact premiums;
- Gender - The gender indicated on your driver's license has ramifications on insurance expenses, with male drivers typically facing higher costs;
- Vehicle type - Vehicles classified as luxury or high-performance translate to above-average insurance expenses.

Average Auto Insurance Costs in Georgia (2023)

Within the state of Georgia, the typical annual expenses on car insurance rest at \$915. Your rates can be influenced by variables such as the extent of coverage and your driving chronicle. Depending on your driving history, you can anticipate the ensuing average payments:

Untarnished history: \$915 per annum
Speeding citation: \$1,184 per annum
Fault-assigned collision: \$1,479 per annum
DUI offense: \$1,660 per annum

The aforementioned rates are pertinent to all-encompassing coverage policies. Policies encompassing only the essentials typically exhibit considerably lower costs.

What Factors Contribute to Moderate Insurance Rates in Georgia?

Car insurance premiums maintain a moderate level in Georgia. The average annual car insurance expense amounts to \$915, a figure that is \$139 below the national average of \$1,054.

These relatively lower rates are likely attributed to several factors, including Georgia's moderate traffic density, reduced incidence of vehicle theft, and the availability of more affordable insurance providers. Nevertheless, it's important to note that personal elements such as age and driving history can still lead to higher insurance rates in Georgia.

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