



CarInsurance.com Unveils Cheapest Texas Car Insurance

With sky-high gas prices, consumers can save on driving costs by finding the least expensive coverage options available in their state

Foster City, CA – April 22, 2022 – [CarInsurance.com](https://www.carinsurance.com), a one-stop online destination for car insurance information, this week released a list of auto-insurance companies offering the cheapest car insurance in Texas. With state gas prices close to \$3.80 per gallon, drivers looking to save money could offset high fuel costs with lower car insurance premiums.

Find the resource here: [What's the cheapest car insurance in Texas?](#)

CarInsurance.com's rate analysis finds Nationwide and State Farm have the cheapest car insurance rates in Texas. The insurers offer a full coverage policy with an average premium of \$100 per month.

The average cost of car insurance in Texas is about \$155 per month for a full coverage policy. A full coverage policy includes liability insurance--required by law in most states--and optional coverage such as comprehensive and collision insurance, which comes with a deductible.

In addition to Nationwide and State Farm, Geico, Auto Club Enterprises Insurance and Progressive also offer low car insurance rates in Texas:

Insurance Company	Average Monthly Rates: Full Coverage
Nationwide	\$100
State Farm	\$100
Geico	\$117
Auto Club Enterprises Ins	\$120
Progressive	\$153

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“Remember that insurance companies also offer cheaper policies for certain drivers,” says John McCormick, editorial director, CarInsurance.com. “And rates vary based on a number of factors such as a driver’s age, location, driving record, credit score, driving habits, and type of vehicle.”

Drivers in certain categories could see significant savings.

For instance:

- Married drivers pay 12% less than single drivers
- Texas drivers with clean records pay 39% less than drivers with a DUI
- Texas drivers in their 20s pay 61% lower rates for insurance than 16-year-olds

Car insurance companies set rates based on many factors. One of the most important is where a person lives. Companies look at the number and cost of car insurance claims in an area to determine how risky it is to insure a driver.

The city with the lowest auto insurance rates in Texas is Wichita Falls, at \$1,638 per year. Insurance companies use data about thefts, collisions, and vandalism to decide how likely it is for one of these things to happen in a particular city. Insurers also consider driving records, the type of car driven, and a car's age to determine premiums.

Below is a list of cities in Texas with the lowest auto insurance rates:

City	Avg. Annual Premium
Wichita Falls	\$1,638
Troy	\$1,641
Pendleton	\$1,643
Harker Heights	\$1,643
Kamay	\$1,647

McCormick is available for comment.

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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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