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## Idaho Car Insurance Rates

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Idaho drivers enjoy state car insurance rates that are among the nation's cheapest -- if they shop around. But in every ZIP code -- all of Idaho's cities and towns are mapped out below -- the lowest-priced insurance company is hundreds of dollars less than the most expensive for the same coverage.

### Idaho car insurance requirements

Idaho state law requires the following minimum car insurance coverage:

Minimum bodily injury liability:	\$25,000/\$50,000
Minimum property damage liability:	\$15,000

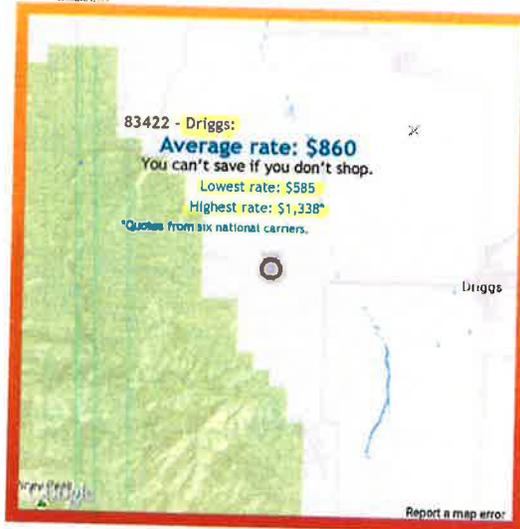
### Idaho Car Insurance Rates by ZIP Code & City

To learn more about the most and least expensive cities for car insurance, click the link below.

[Car insurance rate comparison >](#)

To ensure up-to-date information, please enter the ZIP you are interested in the box below. Clicking a ZIP within the map will display outdated data. We regret the inconvenience.

83422 [UPDATE](#) Top Cities



#### Priciest Neighborhoods In Idaho

- 83536: \$912  
KAMIAHI
- 83539: \$910  
KOOSKIA
- 83530: \$909  
GRANGEVILLE
- 83546: \$901  
PIERCE

#### Cheapest Neighborhoods In Idaho

- 83706: \$753  
BOISE
- 83647: \$762  
MOUNTAIN HOME
- 83712: \$765  
BOISE
- 83705: \$768  
BOISE

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### What you need to know about car insurance in Idaho

**Penny Gusner**  
CarInsurance.com  
Consumer Analyst

Idaho has very middle-of-the-road liability limits of \$25,000 per person and \$50,000 per accident for bodily injury and \$15,000 for property damage. If you have a family or own a home, the industry standard for protection is 100/300/50.

**Off-roading rules:** Off-roading on ATVs, UTVs, motorbikes and other specialty off-roading vehicles is popular in Idaho. The requirements vary depending on where you are riding. Registration of your vehicle is almost always needed, but insurance may not be unless you are also driving on state or city roads with your vehicle. Idaho's public lands agencies put together an off-highway vehicle recreation guide that explains where to ride and how to stay safe -- see it on their website, [stayontrails.com](#)

Someone may have just saved...

**\$464 / year\***

Actual quote delivered: 11 hours ago

Quote Range	\$1,054-\$1,518 per year
Age/Sex	30 / Male
State	Ohio
Vehicle	2013 CHEVROLET MALIBU 2LT W/EASSIST

### See how much you can save...

Zip Code	Age
83720	Select

Currently insured?

Select

[Submit Que](#)

Homeowner? Married?

Yes Yes

\*Average annual savings is \$540

### How popular is your state plate?



Currently Ranked 11

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Who voted for this plate:

- 15% of men surveyed liked this plate
- 14% of women surveyed liked this plate
- 69% of Idaho residents surveyed liked this plate

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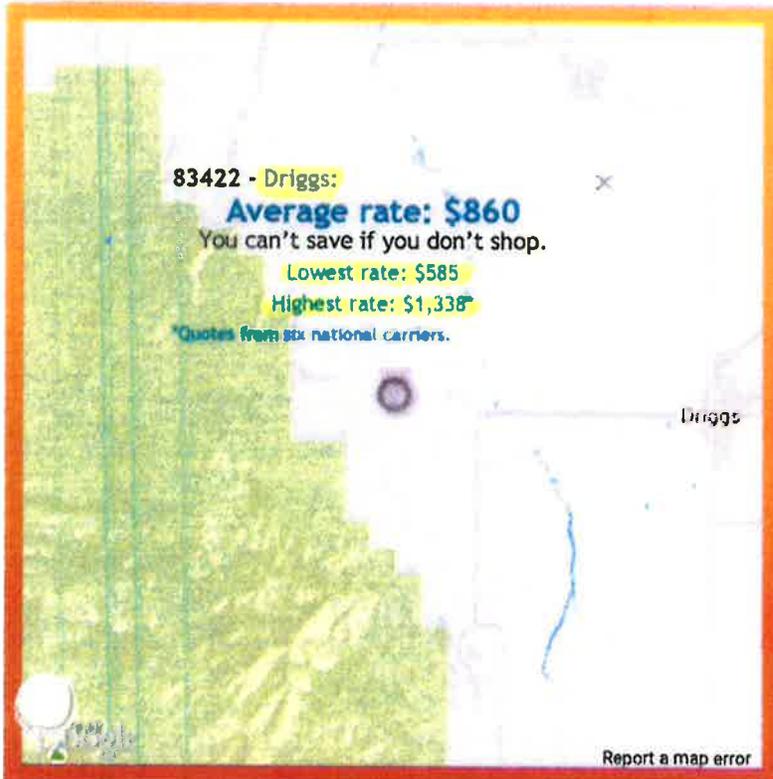
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## See how much you can

Zip Code	Age
83720	Select

Currently insured?

Select

Homeowner? Married?

Yes

Yes