

Press Releases

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Press release: Least expensive 2015 vehicles to insure: Jeeps, minivans and a Smart car

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March 17, 2015 (Foster City, CA) – The cheapest 2015 models to insure include two minivans, seven sport-utilities and the tiny Smart FORTWO, according to Insure.com’s annual ranking of the most and least expensive vehicles to insure.

The iconic Jeep Wrangler Sport 4WD repeated its cheapest-to-insure title, with an average rate nationwide of \$1,134. The most expensive model to insure was the 600-horsepower, \$150,000 Nissan GT-R Nismo at \$3,574 a year.

Average insurance rates for more than 1,500 models are available in an easy-to-use tool at Insure.com’s [car insurance comparison](#) page. Insure.com compared rates using an identical driver profile for all models at six major insurance carriers in multiple ZIP codes in each state.

Car insurance rates vary widely by state. The same buyer of that 2015 Jeep Wrangler would pay as little as \$694 a year in Maine or as much as \$2,027 in Michigan. A GT-R buyer in Montana would pay \$6,630 in Montana and \$2,012 in Hawaii.

The Insure.com tool displays rates for every model by state as well.

“Insurance rates are all about claims – how many and how big,” said Penny Gusner, consumer analyst at Insure.com. “Cars that are cheapest to insure typically are easy to repair or have fewer claims or both.”

The average rates below are for a 40-year-old single male driver with a good record. See the full methodology at the bottom.

The least expensive 2015 cars to insure

Rank / Make & model / Average annual premium

1. Jeep Wrangler Sport 4WD - \$1,134
2. Jeep Patriot Sport 2WD - \$1,136
3. Honda CR-V LX 4WD - \$1,160
4. Dodge Grand Caravan SE Plus - \$1,162
5. Honda Odyssey LX - \$1,163
6. Jeep Compass Sport 2WD - \$1,164
7. Subaru Outback 2.5i - \$1,176
8. Ford Edge SE 2WD - \$1,176
9. Smart FORTWO Pure - \$1,186
10. Ford Escape S 2WD - \$1,190

The most expensive 2015 cars to insure

Rank / Make & model / Average annual premium

1. Nissan GT-R Nismo - \$3,574
2. Mercedes-Benz SL65 AMG Convertible - \$3,573
3. Dodge SRT Viper - \$3,318
4. Porsche 911 Carrera S Cabriolet - \$3,216
5. Audi R8 5.2 Spyder Quattro - \$3,206
6. Porsche Panamera Turbo Executive - \$3,174
7. BMW 760Li - \$3,147
8. BMW M6 Convertible - \$3,115
9. Mercedes-Benz E63 AMG 4Matic Wagon - \$3,042
10. Mercedes-Benz CLS63 AMG 4Matic Sedan - \$2,972

“The Smart’s showing may seem like a surprise,” Gusner said. “But it has racked up years of consistent below-average losses from claims, and that’s what your insurance bill reflects.”

Methodology

Insure.com commissioned Quadrant Information Services to calculate average auto insurance rates for 2015 models. Averages were calculated using data from six large carriers (Allstate, Farmers, GEICO, Nationwide, Progressive and State Farm) in 10 ZIP codes per state. Not all models were available, especially exotic cars. More than 1,500 models are included in the 2015 study.

Least expensive rankings were based on the best-performing trim line of each model. Most expensive rankings were determined by the worst-performing trim line of each model.

Averages are based on full coverage for a single 40-year-old male who commutes 12 miles to work each day, with policy limits of 100/300/50 (\$100,000 for injury liability for one person, \$300,000 for all injuries and \$50,000 for property damage in an accident) and a \$500 deductible on collision and comprehensive coverage. This hypothetical driver has a clean record and good credit. The rate includes uninsured motorist coverage.

State averages were calculated by averaging the rates for all 1,522 models surveyed for each state.

Average rates are for comparative purposes only. Your own rate will depend on personal factors.

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