

Press Releases

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Insure.com Ranks the Most and Least Costly States for Car Insurance Rates

By [Insure.com](#) Posted on March 14, 2011

Foster City, CA March 14, 2011 – Insure.com released a national survey today of [car insurance rates](#) by state. The rankings reveal above-average rates in Michigan, Louisiana and Oklahoma and lower-than-average car insurance premiums in Vermont and South Carolina. Surprisingly, a consumer's driving record is not always the biggest factor in determining prices. Instead, Insure.com found that a number of non-driver-related factors have a significant effect on the average cost of car insurance for consumers in different states.

The percentage of uninsured drivers in a given state, along with other factors like weather and state insurance laws, are in large part what determine the average cost of auto insurance premiums.

"We often think of car insurance prices strictly in terms of our own personal details, like our driving record and our coverage amount," said Amy Danise, senior managing editor of Insure.com. "But Insure.com's rankings demonstrate how factors like state laws and the judicial system can be the driving force behind high rates."

Michigan holds the spot as the most expensive place for auto insurance because it's the only state that guarantees unlimited personal injury protection payments by law, which is very costly for insurance companies. Louisiana is the second most expensive state because of its judicial system, which generally favors individuals—meaning that insurance companies tend to lose in court, again driving up costs for insurers. By comparison, a representative driver in Vermont pays 87 percent less for insurance coverage than the same driver in Michigan because of the lower level of traffic congestion in Vermont and the large number of insurers competing for business.

Here are all 50 states and the District of Columbia ranked by the average annual premium that a representative driver would pay, according to Insure.com. The national average is \$1,561.

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1. Michigan, \$2,541
 2. Louisiana, \$2,453
 3. Oklahoma, \$2,197
 4. Montana, \$2,190
 5. Washington, D.C., \$2,146
 6. California, \$1,991
 7. Mississippi, \$1,896
 8. New Mexico, \$1,896
 9. Arkansas, \$1,836
 10. Maryland, \$1,807
 11. North Dakota, \$1,794
 12. Connecticut, \$1,786
 13. Rhode Island, \$1,747
 14. Wyoming, \$1,714
 15. Hawaii, \$1,707
 16. South Dakota, \$1,707
 17. Georgia, \$1,670
 18. New Jersey, \$1,663
 19. West Virginia, \$1,633
 20. Kentucky, \$1,629
 21. New York, \$1,627
 22. Minnesota, \$1,614
 23. Washington, \$1,584
 24. Missouri, \$1,563
 25. Indiana, \$1,518
 26. Colorado, \$1,508
 27. Texas, \$1,492
 28. Delaware, \$1,489

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29. Florida, \$1,476
 30. Nebraska, \$1,470
 31. Pennsylvania, \$1,468
 32. Kansas, \$1,461
 33. Alaska, \$1,454
 34. New Hampshire, \$1,334
 35. Massachusetts, \$1,328
 36. Idaho, \$1,325
 37. Alabama, \$1,306
 38. Oregon, \$1,306
 39. Nevada, \$1,300
 40. Illinois, \$1,290
 41. Arizona, \$1,280
 42. Utah, \$1,272
 43. Virginia, \$1,237
 44. Iowa, \$1,179
 45. North Carolina, \$1,154
 46. Ohio, \$1,152
 47. Tennessee, \$1,146
 48. Wisconsin, \$1,128
 49. Maine, \$1,126
 50. South Carolina, \$1,095
 51. Vermont, \$995

Insure.com also ranks the most and least expensive vehicles to insure in its annual [car insurance comparison](#) survey.

Methodology

Insure.com commissioned a survey from Quadrant Information Services. Rates are based on a 40-year-old single male driver who commutes 12 miles to work. The sample policy had 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. The policy included uninsured motorist coverage.

Read the full article at [Car insurance rates by state: The most and least expensive places to buy auto insurance in 2011](#).

About Insure.com

Insure.com is a comprehensive resource for insurance information for consumers, including articles, news and tools about [car insurance](#), home, health and life insurance. Consumers have access to free [car insurance quotes](#) and guidance on finding the right insurance policy, saving money and solving claims problems.

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