

Press Releases

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Press release: Jeep Wrangler Sport is least expensive car to insure; Ohio has lowest auto insurance rates

By [Insure.com](http://insure.com) Posted on February 24, 2014

Feb. 24, 2014 (Foster City, CA) – If you're looking for an insurance bargain, consider a Jeep. And if you live in Ohio, you're enjoying the lowest average car insurance rates in the nation.

Insure.com's annual study pinpoints the most and least expensive vehicles to insure and ranks the states for insurance premiums. Average insurance rates for 855 vehicles can be found in an easy-to-use tool at Insure.com. All results can be accessed through Insure.com's [car insurance comparison](#) page.

In this year's rankings of 2014 models, Jeep snagged a remarkable seven of the 20 "least expensive to insure" spots. Despite the adventurous spirit conveyed by Jeeps, their low rates are a reflection of safe driving and low claims rate by Jeep owners.

The most expensive 2014 vehicle to insure is aptly nicknamed "Godzilla" for its high performance and lightning-fast speed. The Nissan GT-R Track Edition carries the highest average premiums in the nation. The GT-R reaches not-so-legal speeds in a blur, where small driving mistakes lead to expensive claims. The GT-R is also a monster to repair: The carbon fiber material used in its body panels generally can't be repaired after a crash – it has to be replaced. Even a minor accident in the GT-R can result in an expensive claim.

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 2014 cars to insure

Rank/Make & model/Average annual premium

1. Jeep Wrangler Sport - \$1,080
2. Honda Odyssey LX - \$1,103
3. Jeep Patriot Sport - \$1,104
4. Honda CR-V LX - \$1,115
5. Jeep Compass Sport - \$1,140
6. Chrysler Town & Country Touring - \$1,140
7. Subaru Outback 2.5i - \$1,144
8. Dodge Journey SE - \$1,149
9. Honda Odyssey EX - \$1,149
10. Dodge Grand Caravan SE - \$1,158
11. Jeep Patriot Latitude - \$1,161
12. Ford Escape S - \$1,170
13. Jeep Grand Cherokee Laredo - \$1,171
14. Jeep Wrangler Sahara - \$1,172
15. GMC Acadia SLE-2 - \$1,185
16. Chevrolet Traverse LS - \$1,188
17. Toyota Sienna L - \$1,190
18. Hyundai Santa Fe Sport - \$1,194
19. Accord Sport - \$1,209
20. Jeep Wrangler Rubicon - \$1,209

The most expensive 2014 cars to insure

Rank/Make & model/Average annual premium

1. Nissan GT-R Track Edition - \$3,169
2. BMW M6 - \$3,065
3. Mercedes-Benz CL550 4Matic AWD - \$3,019

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4. Mercedes-Benz SLS AMG GT - \$2,986
 5. Porsche Panamera Turbo S - \$2,970
 6. Audi R8 5.2 Spyder Quattro - \$2,917
 7. Mercedes-Benz G63 AMG - \$2,887
 8. Audi A8 L 6.3 Quattro - \$2,869
 9. Jaguar XKR Supercharged - \$2,854
 10. Jaguar XK - \$2,610
 11. Mercedes-Benz GL63 AMG - \$2,609
 12. Porsche Panamera 4S - \$2,598
 13. Audi S8 Quattro - \$2,598
 14. Porsche Panamera S - \$2,597
 15. Mercedes-Benz CLS550 4Matic AWD - \$2,582
 16. BMW 650i - \$2,544
 17. Mercedes-Benz C63 AMG - \$2,507
 18. BMW 640ix - \$2,484
 19. Audi R8 V10 Quattro - \$2,448
 20. Mercedes-Benz GL550 4Matic AWD - \$2,438

“Family cars generally have the lowest auto insurance premiums,” said Amy Danise, editorial director of Insure.com. “People ferrying kids are always the safest drivers, and that holds down rates on popular family vehicles. What we’ve seen over the last few years of this study is that SUVs are replacing minivans as the family vehicle of choice.”

Insure.com’s study also includes state rankings of car insurance rates. The results are calculated by averaging the rates of all 855 vehicles surveyed for each state, from the cheap Jeeps to the expensive sports cars. Michigan tops the state rankings this year, followed by West Virginia and Georgia.

Drivers in Ohio, Maine and New Hampshire benefit from the lowest auto insurance premiums in the nation.

The most expensive states for car insurance in 2014

1. Michigan
2. West Virginia
3. Georgia
4. Washington, D.C.

5. Rhode Island

The least expensive states for car insurance in 2014

47. Iowa

48. Idaho

49. New Hampshire

50. Maine

51. Ohio

"In each state, auto insurance rates are a mix of many ingredients, most of which consumers can't control," said Danise. "Urban areas, traffic conditions, state insurance laws, competition among insurance companies, the percentage of uninsured drivers and natural disasters all swirl together to influence rates – sometimes in unsavory ways."

Michigan, for example, at No. 1, has a notorious law that guarantees unlimited lifetime benefits to those injured in car accidents. Auto insurance companies pay the first \$530,000 for every case. In addition, Detroit has sky-high insurance rates and many uninsured drivers, which affect the state average.

"But you can control your own driving," said Danise. "A record that's free of tickets and accidents helps hold down your premiums. Every time you get behind the wheel, you can 'save money' on your future insurance bills by paying attention to the road and other drivers."

Methodology

Insure.com commissioned Quadrant Information Services to calculate average auto insurance rates for 2014 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 850 models are included in the 2014 study.

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 855 models surveyed for each state.

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

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