

Press Releases

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Press release: Louisiana tops state rankings of car insurance rates; Maine is lowest

By [Insure.com](http://insure.com) Posted on March 18, 2013

March 18, 2013 (Foster City, CA) – Driving a Mercedes-Benz CL65 AMG coupe in Oregon will inflict the most painful car insurance bill possible in the nation – more than any other vehicle or state of residence – with an average annual premium of \$5,867 (and that’s for a driver with a clean record).

Driving a Toyota Tacoma pickup in Wyoming is the cheapest possible combination of vehicle and state for insurance rates, with an average annual premium of \$698.

Insure.com’s annual study of [car insurance rates](#) in each state shows who’s paying the biggest bills. Overall, when averages of all vehicles are considered, Louisiana and Michigan are the most expensive places to buy auto insurance. Maine residents enjoy the lowest average annual rates. (See rankings below.)

Frequent and expensive auto insurance claims among residents propel states to the top rankings. Rural states often benefit from their lack of urban areas, which are hot spots for accidents and claims, helping keep rates down.

“Louisiana can’t catch a break,” said Amy Danise, editorial director of Insure.com. “It is consistently at the top of our rankings. One way to mitigate the rate pain is to buy the cheapest car to insure in the state, which is the Jeep Patriot Sport in Louisiana. The worst choice would be a Mercedes-Benz S65 AMG sedan, which carries the highest rates in Louisiana.”

The dollar figures below are calculated by averaging the rates of more than 750 vehicles in the 2013 model year.

The most and least expensive states for car insurance – 2013

1. Louisiana - \$2,699
2. Michigan - \$2,520
3. Georgia - \$2,155
4. Oklahoma - \$2,074
5. Washington, D.C. - \$2,006
6. Montana - \$1,914
7. California - \$1,819
8. West Virginia - \$1,816
9. Rhode Island - \$1,735
10. Kentucky - \$1,725
11. Connecticut - \$1,723
12. New Jersey - \$1,697
13. Alabama - \$1,667
14. Missouri - \$1,638
15. Massachusetts - \$1,625
16. Pennsylvania - \$1,604
17. Delaware - \$1,586
18. Hawaii - \$1,583
19. Texas - \$1,545
20. Arkansas - \$1,545
21. Maryland - \$1,528
- National average - \$1,510
22. North Dakota - \$1,501
23. Wyoming - \$1,496
24. Alaska - \$1,455
25. Utah - \$1,438
26. Kansas - \$1,435

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27. Minnesota - \$1,432
 28. New Mexico - \$1,431
 29. Tennessee - \$1,408
 30. South Dakota - \$1,397
 31. Oregon - \$1,387
 32. Nebraska - \$1,384
 33. New York - \$1,369
 34. Florida - \$1,364
 35. Mississippi - \$1,345
 36. Nevada - \$1,341
 37. Virginia - \$1,322
 38. Illinois - \$1,322
 39. South Carolina - \$1,288
 40. Colorado - \$1,271
 41. Wisconsin - \$1,228
 42. Arizona - \$1,227
 43. Washington - \$1,226
 44. Indiana - \$1,183
 45. Vermont - \$1,176
 46. Idaho - \$1,133
 47. New Hampshire - \$1,112
 48. Ohio - \$1,106
 49. North Carolina - \$1,085
 50. Iowa - \$1,028
 51. Maine - \$934

Forces behind the rates in the highest and lowest states include:

No. 1: Louisiana: A high portion of Louisiana drivers who are in accidents file bodily injury claims. Also, car accident lawsuits for less than \$50,000 go before elected judges rather than juries, and the elected judges are seen as siding with consumers more than the insurance companies.

No. 2: Michigan: Michigan residents carry heavy financial burden under the state's guarantee of unlimited, lifetime personal injury protection (PIP) benefits for treatment of injuries from a car accident. Car insurance companies pay out the first \$500,000 for medical treatment, and expenses above that are paid by the Michigan Catastrophic Claims Association. Everyone's premium includes an assessment from the association, which is \$175 per vehicle for 2013.

No. 51: Maine: Agents in Maine credit the state's rural landscape with helping to hold down claims and insurance rates. They also think Maine's graduated licensing program, which places tight restrictions on young drivers, helps reduce accidents.

"Even if you live in a state with high average rates you can probably reduce your bill," said Danise. "Shopping around is the best way to save the biggest amount. But even if you don't want to switch insurers, you can ask your company if you're getting all possible discounts and check insurance rates before you buy your next car – similar vehicles can have large insurance differences."

See the full article at </car-insurance/car-insurance-rates.html>.

Insure.com's recent [car insurance comparison study](#) and tool rank the most and least expensive 2013 vehicles to insure in each state and nationwide.

Survey methodology

Insure.com commissioned Quadrant Information Services to provide [auto insurance rates for more than 750 car models](#) from six large carriers (Allstate, Farmers, GEICO, Nationwide, Progressive and State Farm) in 10 ZIP codes per state.

Rates for all vehicles were averaged in each state to create the rankings. Rates are for comparative purposes within the same model year.

Rates are based on insurance 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. The hypothetical driver has a clean record and good credit. The rate includes uninsured motorist coverage. Actual rates will depend on individual driver factors.

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