

# Press Releases

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## Press release: Jeep Wrangler named least expensive vehicle to insure for 2018; Mercedes S65 AMG most expensive to insure

By [Insure.com](https://www.insure.com) Posted on October 9, 2018

Oct 9, 2018 (Foster City, CA) – The Jeep Wrangler Freedom tops Insure.com’s annual rankings for the least expensive vehicle to insure. The No. 1 spot on the most expensive list is claimed by the Mercedes S65 AMG, keeping its spot two consecutive years in a row.

See the full story at [Insure.com’s 2018 most and least expensive vehicles to insure](https://www.insure.com/2018-most-and-least-expensive-vehicles-to-insure).

This year, Jeep climbed back to the top spot of inexpensive vehicles to insure after a few years of being edged out. Jeep has four models in the top 20, the most of any manufacturer.

“The basic model Jeeps come with less creature comforts than a minivan, like the Honda Odyssey, but that also allows Jeep owners to get a lower car insurance premium,” Penny Gusner, Insure.com’s consumer analyst notes. “The cost to insure the Jeep Wrangler , \$1,169, is nearly 30 percent lower than the national average of \$1,645. But all the vehicles on the least expensive list will save drivers lots of money. The average premium of our top 20 is just \$1,276, that’s \$476 less.”

Insure.com compared rates using an identical driver profile for all models at six major insurance carriers in multiple ZIP codes in each state and the District of Columbia. See full methodology at the bottom.

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The least expensive cars to insure for 2018

| Rank | Make/Model            | Average annual premium |
|------|-----------------------|------------------------|
| 1.   | Jeep Wrangler Freedom | \$1,169                |
| 2.   | Honda Odyssey LX      | \$1,181                |
| 3.   | Subaru Crosstrek      | \$1,236                |
| 4.   | Subaru Outback 2.5I   | \$1,238                |
| 5.   | Fiat 500X             | \$1,244                |
| 6.   | Mazda CX-3 Sport      | \$1,248                |
| 6.   | Mazda CX-5 Sport      | \$1,248                |
| 8.   | Jeep Compass Sport    | \$1,257                |
| 8.   | Honda HR-V LX         | \$1,257                |
| 10.  | Ford Escape S         | \$1,258                |

The most expensive cars to insure for 2018

| Rank | Make/Model                      | Average annual premium |
|------|---------------------------------|------------------------|
| 1.   | Mercedes S65 AMG (convertible)  | \$3,890                |
| 2.   | Mercedes S63 AMG                | \$3,670                |
| 3.   | Mercedes Maybach S650           | \$3,558                |
| 4.   | Porsche Panamera S              | \$3,545                |
| 5.   | BMW M6 Gran Coupe               | \$3,493                |
| 6.   | BMW Alpina B7 XDrive            | \$3,465                |
| 7.   | BMW I8                          | \$3,460                |
| 8.   | Nissan GT-R Nismo               | \$3,458                |
| 9.   | Mercedes SL65 AMG (convertible) | \$3,449                |
| 10.  | Mercedes AMG GT S               | \$3,430                |

Car insurance companies calculate rates based on a variety of risk factors, including the make and model's history of claims and claim costs. "Cars that are cheaper to insure typically have fewer claims and are easier and less costly to repair. They also will cost much less to replace than vehicles on the expensive list," says Gusner. "Vehicles that cost less to insure are normally those driven by safe drivers, such as those carrying around kids. More parents have moved to driving SUVs, and as a result we have seen SUVs take over the least expensive list."

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Updated tool allows you to compare average car insurance rates for 2018 model vehicles

An easy-to-use tool at Insure.com's [car insurance comparison](#) page allows one to review insurance rates for more than 3,600 models. You can view nationwide auto insurance premiums for 2018 vehicles or explore state-specific average rates, as rates can vary tremendously from one state to another. For instance, the Jeep Wrangler Freedom costs on average \$654 annual to insure in Maine while in Florida its over twice the cost at \$1,990 (a difference of \$1,336).

The tool also allows you to compare up to 10 vehicles at once; a great way to compare car insurance rates on various vehicles before making a decision on which one to buy. Knowing the cost of insurance is a vital part of the car-buying process because it affects your overall car budget.

"It's a very bad idea to purchase a car and then find out the cost of insurance. The car insurance premium may make the car unaffordable to you," says Gusner. "Shop for your car and its insurance all at the same time so you'll know the costs of both will fit your budget."

### Methodology

Insure.com commissioned Quadrant Information Services to calculate average auto insurance rates for 2018 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 3,600 models are included in the 2018 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 3,600 models surveyed for each state.

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

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