

Press Releases

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Insure.com Announces Most and Least Expensive Cars to Insure for 2021

By [Insure.com](#) Posted on April 21, 2021

Foster City, CA – April 21, 2021 – Savvy shoppers know to compare prices and features when buying a new (or used) car, but also understand that choosing auto insurance is a significant component of the cost of car ownership. [Insure.com](#), a comprehensive resource for insurance information, releases its 12th annual ranking of the most and least expensive new vehicles to insure. Each year, Insure.com compares car insurance rates in every state for approximately 3,000 different vehicle models.

The new report, [Ranking the most expensive and cheapest cars to insure for 2021](#), finds the Chrysler Voyager minivan peeling into first place this year, with the lowest national average insurance premium of \$1,272 annually.

The top five least expensive new cars to insure in 2021

1. Chrysler Voyager L: \$1,272
2. Honda CR-V LX: \$1,285
3. Mazda CX-3 Sport: \$1,294
4. Fiat 500X Trekking: \$1,301
5. Honda HR-V LX: \$1,322

“SUVs and CUVs continue to dominate the list of cheapest vehicles to insure,” notes Penny Gusner, senior consumer analyst for Insure.com. “Every vehicle in the top 10 is in the utility category, except for the top-place Voyager. These results support the depth of the SUV trend that continues to dominate.”

High-end luxury and sports cars tend to attract more aggressive drivers, say experts, with cars marked by big engines and flashy finishes speeding to the top of the most-expensive-to-insure list. This year’s most costly to

insure is led by Maserati, with the top five spots commanded by only three automakers. In a major shift, no Mercedes models made the top 10; last year, three of its vehicles were in the top 10.

This year's five most expensive new cars to insure

1. Maserati Quattroporte S GranSport: \$4,823
2. Maserati Ghibli S Q4 GranSport: \$4,208
3. Tesla Model S Performance (Plaid): \$4,143
4. Tesla Model X Performance (Plaid): \$4,025
5. BMW M760i xDrive: \$3,914

"It behooves consumers to factor insurance costs into the overall financial figures when buying a new car," explains Gusner. "It's critical to research and [compare insurance rates](#) because they often vary significantly between vehicles, increasing the overall cost for owning a car. Of course, car insurance [rates are also affected](#) by things such as the driver's record, credit, age and other factors."

Insure.com's car insurance comparison tool, included in the report, allows readers to review insurance rates for nearly 3,000 new models. They can find national auto insurance premiums for 2021 vehicles and view state-specific average rates to compare costs for up to 10 vehicles at a time.

Gusner is available to comment on this study.

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