

Press Releases

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Most and Least Expensive States for Car Insurance: Insure.com Study 2021

By [Insure.com](https://www.insure.com) Posted on May 18, 2021

Foster City, CA – May 18, 2021 – The Pelican State merges ahead of Motor City's home this year to become the most expensive state to insure a car. The 2021 [insure.com](https://www.insure.com) report shows Louisiana swiping the top spot from Michigan, which was the reigning champ for seven straight years.

Louisiana, however, is no stranger to the list, having been in the top five nearly every year since the beginning of this report, available here: [Car insurance rates by state, 2021 edition](#)

"While most states experienced rate declines over the past year, the cost of insurance in Louisiana leaped by 19%," explains Penny Gusner, senior consumer analyst for Insure.com, "The average premium in the state is now \$2,839, making it 99% more expensive than the national average."

In Louisiana, uninsured and underinsured drivers combined with "easy lawsuits" are pushing up the rates in a major way. Some 11.7% of drivers in the state cruise the roads uninsured, according to recent Insurance Information Institute statistics.

Insure, a comprehensive resource for insurance information, recently released its annual ranking of auto insurance costs, comparing all 50 states and Washington, D.C.

The five highest cost states for car insurance (average rate) in 2021 are:

- Louisiana - \$2,839
- Michigan - \$2,112
- Florida - \$2,082

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- California - \$1,966
 - Missouri - \$1,895

California revs up a lane to finish fourth, while Missouri leaps a massive 25 spots to round out the most expensive states for auto insurance. It's notable that while the Show Me State makes a significant stride this year, there is still a \$944 annual premium gap between Missouri and Louisiana.

Insure compared data from six large carriers in 10 ZIP codes per state.

As in 2020, Maine and New Hampshire top the list this year for the states with the lowest car insurance costs. Maine's average premium, which drops from \$912 last year to \$858 this year, is less than 40% of the national average.

The five cheapest states for car insurance in 2021:

- Maine - \$858
- New Hampshire - \$885
- Wisconsin - \$938
- Idaho - \$985
- Ohio - \$992

While the state, and even the neighborhood in which the driver lives influences his or her car insurance rate, other factors also come into play. These include driving record, credit score, age and gender. [Comparing car insurance rates](#) is important before settling on a policy.

"It frequently pays to shop around for the [best insurance companies](#)," adds Gusner. "It's important to remember that rates fluctuate based on a host of factors that stretch beyond location."

Gusner is available to comment on this study and advise on how consumers can use this data to their advantage when searching for auto insurance.

About Insure

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For more than 20 years, Insure has served as a comprehensive consumer resource for insurance information, offering expert advice, articles, news, and tools about car, 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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