

Press Releases

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Press release: Two Honda models named least expensive vehicles to insure for 2016; Dodge GT Viper most expensive to insure

By [Insure.com](http://insure.com) Posted on February 23, 2016

Feb. 23, 2016 (Foster City, CA) – The Honda Odyssey is not simply a suburban staple and efficient mover of kids, pets, and groceries. As it turns out, it's also a staple of a sensible budget. Two Honda vehicles have topped [Insure.com's](http://insure.com) 2016 least expensive vehicles to insure list.

The Honda Odyssey LX and the Honda CR-V LX were ranked the two cheapest vehicles to insure in 2016. The Nissan Frontier S King Cab cracked the top 10 least expensive vehicles to insure – a first for a pickup truck.

"The Nissan Frontier is a nice addition to the cheapest vehicles to insure," says Penny Gusner, Insure.com's consumer analyst. "The Frontier isn't that surprising to be the first truck to get in the top 10. It has done well in safety tests and has better-than-average claims for its class of pickup trucks."

See the full story at [insure.com's 2016 most and least expensive vehicles to insure](http://insure.com).

After being a runner-up twice, once in 2010 and again in 2014, the family-friendly Honda Odyssey LX earned the cheapest-to-insure spot with an average rate nationwide of \$1,113.

Jeep is also well represented on the list with four vehicles in the top 10: The Sport varieties of the Wrangler, Patriot, Compass, and Cherokee. While the Jeep Wrangler Sport has been the king of cheap insurance for the past couple of years, it's not surprising that a minivan is now at the top. Minivans topped the cheapest list in both

2012 (Toyota Sienna) and 2011 (Chrysler Town & Country).

"Family vehicles, like the Honda Odyssey, are typically cheaper to insure due to the drivers being responsible people, usually parents of little ones, who drive with care," says Gusner. "You don't normally get left in the dust by a minivan – that's left to the sports cars topping the most expensive list."

The least expensive cars to insure for 2016

Rank/Make & model/Average annual premium

1. Honda Odyssey LX - \$1,113
2. Honda CR-V LX 2WD - \$1,170
3. Dodge Grand Caravan AVP - \$1,174
4. Jeep Patriot Sport 2 WD - \$1,180
5. Jeep Wrangler Sport 4WD - \$1,181
6. Jeep Compass Sport 2WD - \$1,190
7. Ford Escape S 2WD - \$1,194
8. Buick Encore Sport Tour 2WD Turbo - \$1,200
9. Jeep Cherokee Sport 2WD - \$1,203
10. Nissan Frontier S King Cab Pickup 4.0L- \$1,204

The most expensive cars to insure for 2016

The most expensive model to insure for 2016 is the Dodge GT Viper with a nationwide average car insurance premium of \$4,048. Billed as "handcrafted in Detroit," the Viper's 645-horsepower, V-10 engine can propel you up to 60 mph in about 3 seconds and costs over \$90,000.

Rank/Make & model/Average annual premium

1. Dodge GT Viper - \$4,048
2. Mercedes SL65 AMG - \$3,797
3. Mercedes S600 BI-T- \$3,539
4. Mercedes S63 AMG 4Matic - \$3,513
5. Porsche Panamera S Executive - \$3,484
6. Nissan GT-R Nismo - \$3,476
7. BMW M6 Gran Coupe - \$3,309
8. LandRover Range Rover SV Autobiography Black LWB- \$3,245
9. Audi RS7 Quattro Prestige - \$3,229

10. Porsche 911 Carrera GT3 RS - \$3,212

Compare average rates for more than 2,300 models

Average insurance rates for more than 2,300 models are available in an easy-to-use tool at Insure.com's [car insurance comparison](#) page. You can view nationwide rates for 2016 vehicles or look at state specific average rates, and a new function allows you to compare up to 10 vehicles at once.

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.

Car insurance companies determine rates on many risk factors, including the make and model's past claim and claim costs. "Cars that have fewer claims and cost less to repair are the ones on which you're going to get better annual car insurance rates," says Gusner.

However, car insurance premiums vary greatly by state since each area of the nation has different risks and claim histories. An annual car insurance premium could cost as low as \$651 for a 2016 Honda Odyssey in Maine, while the same car owner would pay \$2,387 in Michigan. A Dodge Viper owner in North Carolina would pay only \$2,052 – or \$7,942 if living in Montana.

The average rates below are for a 40-year-old, single, male driver with a good record. See full methodology below.

Methodology

Insure.com commissioned Quadrant Information Services to calculate average auto insurance rates for 2016 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 2,300 models are included in the 2016 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 2,300 models surveyed for each state.

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

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