

# Press Releases

For Media inquiries : [pr@insure.com](mailto:pr@insure.com)

## Insure.com Ranks the Most and Least Costly States for Car Insurance Rates

By [Insure.com](http://insure.com) Posted on March 14, 2011

Foster City, CA March 14, 2011 – Insure.com released a national survey today of [car insurance rates](#) by state. The rankings reveal above-average rates in Michigan, Louisiana and Oklahoma and lower-than-average car insurance premiums in Vermont and South Carolina. Surprisingly, a consumer's driving record is not always the biggest factor in determining prices. Instead, Insure.com found that a number of non-driver-related factors have a significant effect on the average cost of car insurance for consumers in different states.

The percentage of uninsured drivers in a given state, along with other factors like weather and state insurance laws, are in large part what determine the average cost of auto insurance premiums.

"We often think of car insurance prices strictly in terms of our own personal details, like our driving record and our coverage amount," said Amy Danise, senior managing editor of Insure.com. "But Insure.com's rankings demonstrate how factors like state laws and the judicial system can be the driving force behind high rates."

Michigan holds the spot as the most expensive place for auto insurance because it's the only state that guarantees unlimited personal injury protection payments by law, which is very costly for insurance companies. Louisiana is the second most expensive state because of its judicial system, which generally favors individuals—meaning that insurance companies tend to lose in court, again driving up costs for insurers. By comparison, a representative driver in Vermont pays 87 percent less for insurance coverage than the same driver in Michigan because of the lower level of traffic congestion in Vermont and the large number of insurers competing for business.

Here are all 50 states and the District of Columbia ranked by the average annual premium that a representative driver would pay, according to Insure.com. The national average is \$1,561.

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1. Michigan, \$2,541
  2. Louisiana, \$2,453
  3. Oklahoma, \$2,197
  4. Montana, \$2,190
  5. Washington, D.C., \$2,146
  6. California, \$1,991
  7. Mississippi, \$1,896
  8. New Mexico, \$1,896
  9. Arkansas, \$1,836
  10. Maryland, \$1,807
  11. North Dakota, \$1,794
  12. Connecticut, \$1,786
  13. Rhode Island, \$1,747
  14. Wyoming, \$1,714
  15. Hawaii, \$1,707
  16. South Dakota, \$1,707
  17. Georgia, \$1,670
  18. New Jersey, \$1,663
  19. West Virginia, \$1,633
  20. Kentucky, \$1,629
  21. New York, \$1,627
  22. Minnesota, \$1,614
  23. Washington, \$1,584
  24. Missouri, \$1,563
  25. Indiana, \$1,518
  26. Colorado, \$1,508
  27. Texas, \$1,492
  28. Delaware, \$1,489

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29. Florida, \$1,476
  30. Nebraska, \$1,470
  31. Pennsylvania, \$1,468
  32. Kansas, \$1,461
  33. Alaska, \$1,454
  34. New Hampshire, \$1,334
  35. Massachusetts, \$1,328
  36. Idaho, \$1,325
  37. Alabama, \$1,306
  38. Oregon, \$1,306
  39. Nevada, \$1,300
  40. Illinois, \$1,290
  41. Arizona, \$1,280
  42. Utah, \$1,272
  43. Virginia, \$1,237
  44. Iowa, \$1,179
  45. North Carolina, \$1,154
  46. Ohio, \$1,152
  47. Tennessee, \$1,146
  48. Wisconsin, \$1,128
  49. Maine, \$1,126
  50. South Carolina, \$1,095
  51. Vermont, \$995

Insure.com also ranks the most and least expensive vehicles to insure in its annual [car insurance comparison](#) survey.

#### Methodology

Insure.com commissioned a survey from Quadrant Information Services. Rates are based on a 40-year-old single male driver who commutes 12 miles to work. The sample policy had 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 policy included uninsured motorist coverage.

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Read the full article at [Car insurance rates by state: The most and least expensive places to buy auto insurance in 2011](#).

About Insure.com

Insure.com is a comprehensive resource for insurance information for consumers, including articles, news and tools about [car insurance](#), 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.

Jessica Cultra

479-739-2690

pr(at)insure(dot)com