

# Press Releases

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## Insure.com Reports Highest and Lowest Insurance Rates for Used Cars

By [Insure.com](https://insure.com) Posted on June 9, 2023

2006 Honda Odyssey LX is cheapest to insure: \$992/year

Foster City, CA – July 29, 2021 – Drivers buy used cars to save money, but if they purchase certain models, they may get sticker shock when they find out how much it costs to insure them. To help prevent consumers from financially driving off a cliff due to high insurance rates, [insure.com](https://insure.com), a comprehensive resource for insurance information, releases a report listing the 2006 to 2020 car models that cost the most and least to insure.

The guide and tool come at a time when used car sales and prices are at record highs, so budgeting for the full cost of ownership may be more important than ever. Early results of an ongoing Insure survey show that nearly 53% of those who purchase used cars fail to consider the cost of insurance in their car-buying decision.

The new report, [Buying and insuring a used car: Most and least expensive 2006 to 2020 models](#), finds that budget conscious drivers can choose used car models such as Honda, Chrysler, and Dodge to save on insurance, which have rates ranging from \$922 to \$958 per year.

The top five least-expensive used car models to insure in 2021:

- 2006 Honda Odyssey LX: \$922
- 2006 Chrysler Town & Country: \$923
- 2006 Dodge Caravan SE: \$925
- 2007 Honda Odyssey LX: \$936
  
- 2007 Dodge Caravan SE: \$937

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At the other end of the spectrum, Maserati holds nine of the top ten slots in the most-expensive used cars to insure—with rates ranging from \$4,248 to \$5,102, while Porsche tops the list with an average annual premium of \$5,239.

The top five most expensive used car models to insure in 2021:

- 2015 Porsche 918 Spyder: \$5,239
- 2019 Maserati Quattroporte GTS GranSpor: \$5,102
- 2018 Maserati Quattroporte GTS Granspor: \$4,778
- 2017 Maserati Quattroporte S: \$4,723
- 2018 Maserati Gran Turismo MC Centennia: \$4,623

All cars were evaluated based on 100/300/50 coverage with a \$500 deductible.

The new Insure guide offers comprehensive information on how to purchase a used car, including strategies for researching cars, making a decision, getting an inspection, and negotiating with dealerships.

“Although used cars can be more affordable than newer models, it’s still important to factor insurance costs into your budget when deciding on which car to purchase,” advises Penny Gusner, senior consumer analyst for Insure. “Our interactive used car insurance tool can help drivers view the rates they may pay on different car models and we explain the [car insurance rate factors](#) that can impact premiums.”

Gusner is available to comment on how drivers can make the best used car choice by considering insurance costs when making a purchase decision and taking advantage of an [auto insurance advisor](#) tool.

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