

Press Releases

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Press release: Maine cheapest state to insure a new car; Michigan most expensive

By [Insure.com](http://insure.com) Posted on April 14, 2015

FOSTER CITY, Calif. (April 14, 2015) -- Drivers in Maine, Ohio and Idaho pay a third less than the national average to insure a new car, according to a new data analysis from Insure.com.

Motorists in Michigan pay by far the most, nearly 90 percent more than the national average.

The car insurance comparison website surveyed rates from six major carriers across multiple ZIP codes in all 50 states and Washington, D.C., averaging rates for the 20 best-selling vehicles nationwide. Those models, led by the Ford F-series pickup, represented 40 percent of the U.S. new-car market in 2014.

"The car you drive matters, of course," said Insure.com consumer analyst Penny Gusner. "But where you live usually matters more."

Last year's best-selling car, the Toyota Camry LE, costs an average of \$1,363 nationwide to insure for Insure.com's sample driver, a 40-year-old homeowner with a clean record. But that same driver would pay as little as \$843 in Maine and as much as \$2,662 in Michigan.

Here are five least-expensive states, ranked on the average cost to insure 2015 editions of the 20 best-selling vehicles, and how they compare with the national average.

1. Maine: \$805, 39% less than the national average of \$1,311

2. Ohio: \$843, 36% less

3. Idaho: \$877, 33% less

4. Iowa: \$886, 32% less

5. New Hampshire: \$905, 31% less

Here are the five most-expensive states and how they compare with the national average:

47. Florida: \$1,742, 33% more than the national average

48. Louisiana: \$1,774, 35% more

49. District of Columbia: \$1,799, 37% more

50. Montana: \$1,886, 44% more

51. Michigan: \$2,476, 89% more

You can see how all states compare at Insure.com's [Car Insurance Comparison](#) page.

What accounts for dramatic differences from state to state, even for the same driver in the same car?

"Laws make a big difference. Each state makes its own rules, and some of them result in bigger or more frequent insurance claims," Gusner said.

Other factors that influence rates can include high theft rates, widespread fraud and a higher concentration of drivers in urban areas, Gusner said. Those also mean rates change not just from state to state but from ZIP code to ZIP code.

"Your driving record and your car are the same no matter where you live," she noted, "but change your ZIP code just a couple of towns the wrong way and your rates can double."

Methodology

Insure.com commissioned Quadrant Information Services to calculate auto insurance rates from six large carriers (Allstate, Farmers, GEICO, Nationwide, Progressive and State Farm) in 10 ZIP codes per state. Rates were compiled in January 2015.

We averaged rates in each state for the cheapest-to-insure 2015 model-year versions of America's 20 best-selling vehicles and ranked each state by that average. Rates are for comparative purposes only within the same model year.

Rates 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. The hypothetical driver has a clean record and good credit. The rate includes uninsured motorist coverage. Actual rates will depend on individual driver factors.

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