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Insure.com's Annual Survey Ranks the Most and Least Expensive Cars to Insure

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February 8, 2012 (Foster City, CA) – This year's insurance bargain is the Toyota Sienna LE, which ranks as the least expensive 2012 model vehicle to insure, according to Insure.com.

Meanwhile, the 2012 Audi R8 Spyder Quattro, a two-seat V10 convertible, has gunned its way to the top of the rankings as the most expensive vehicle to insure.

Insure.com's annual list of national average auto insurance premiums provides drivers with a view of how more than 900 models compare with one another when it comes to the cost of insurance coverage. Insure.com also offers consumers a <u>car insurance comparison</u> tool that makes it easy to compare rates for particular vehicle models or types, such as SUVs.

A variety of factors can push a vehicle's <u>car insurance quote</u> higher or lower, including the frequency of crashes for that model, the cost of repairs, the cost to insurers when a vehicle is declared a total loss and the cost of bodily injury claims.

"Minivans have always had a strong showing in our 'least expensive' rankings," said Amy Danise, editorial director of Insure.com. "They regularly prove to be safe, economical vehicles. And, notably, we're seeing pickup trucks back on the 'least expensive' list after an absence last year."

The 2012 rankings also show Audi making a strong entrance onto the "most expensive to insure" list, which was primarily dominated last year by Mercedes and Porsche.

The rankings were based on average car insurance rates for a representative driver. For the sample driver used in the study, it would cost \$2,273 more per year to insure the Audi sports car than it would to insure the Sienna

minivan.

- For more, see the most and least expensive 2012 vehicles to insure.
- The least expensive 2012 vehicles to insure per year, according to Insure.com, are:
- 1. Toyota Sienna LE: \$1,111
- 2. Toyota Sienna 4 cyl: \$1,114
- 3. Jeep Patriot Sport: \$1,116
- 4. Jeep Compass Sport: \$1,118
- 5. GMC Sierra K1500 Regular Cab: \$1,121
- 6. Chevrolet Silverado 1500 Regular Cab: \$1,125
- 7. Dodge Grand Caravan SXT: \$1,129
- 8. Ford Escape XLS: \$1,137
- 9. Toyota Sienna 6 cyl: \$1,139
- 10. Chevrolet Silverado 1500 Extended Cab: \$1,143
- 11. Dodge Journey SXT: \$1,143
- 12. Honda Odyssey LX: \$1,146
- 13. Kia Sportage: \$1,151
- 14. Hyundai Santa Fe GLS: \$1,152
- 15. Jeep Wrangler Unlimited Sport: \$1,154
- 16. Nissan Frontier S King Cab: \$1,162
- 17. Nissan Frontier SV King Cab: \$1,163
- 18. Hyundai Tucson GL: \$1,166
- 19. Ford Escape XLT: \$1,167
- 20. GMC Canyon: \$1,167
- The most expensive 2012 vehicles to insure per year, according to Insure.com, are:
- 1. Audi R8 Spyder Quattro Convertible: \$3,384
- 2. Mercedes CL600 Coupe: \$3,307
- 3. Mercedes S600: \$2,948
- 4. Audi R8 4.2 Quattro Coupe: \$2,903

- 5. Porsche Panamera Turbo: \$2,738
- 6. BMW 750i Hybrid: \$2,701
- 7. Porsche 911 Turbo Convertible: \$2,674
- 8. Porsche 911 Turbo S Convertible: \$2,674
- 9. Mercedes CL65 AMG Coupe: \$2,669
- 10. BMW 750Li Hybrid: \$2,641
- 11. Mercedes SL63 AMG Convertible: \$2,615
- 12. Mercedes CL63 AMG Coupe: \$2,613
- 13. Jaguar XKR Supercharged Convertible: \$2,585
- 14. Mercedes S63 AMG: \$2,542
- 15. Mercedes C63 AMG Coupe: \$2,532
- 16. Audi A8 L Quattro: \$2,513
- 17. Mercedes SL550 Convertible: \$2,458
- 18. Nissan GT-R Coupe Turbo: \$2,457
- 19. BMW 750XI: \$2,446
- 20. BMW 750i: \$2,430

Survey methodology

Insure.com commissioned Quadrant Information Services to provide auto insurance rates for more than 900 car models from six large carriers (Allstate, Farmers, GEICO, Nationwide, Progressive and State Farm) in 10 ZIP codes per state. Rates were not available for all models, particularly exotic cars.

Averages are based on insurance 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. Average rates are for comparative purposes. Actual rates will depend on individual driver factors.

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