

# Press Releases

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## Press release: Insure.com releases rankings of the most and least expensive states for car insurance

By [Insure.com](http://insure.com) Posted on March 6, 2012

March 6, 2012 (Foster City, CA) – Insure.com’s 2012 study of average [car insurance rates](#) across the country reveals that Louisiana leads the nation in auto premiums. Last year’s study showed Louisiana at No. 2, down a notch from the No. 1 perch in 2010.

Other expensive states are Oklahoma and Michigan. (See full rankings below.)

Maine, Iowa and Wisconsin are the best places to live this year if you value low car insurance bills.

The rankings are based on Insure.com’s 2012 [car insurance comparison](#) study, which also includes average premiums for more than 900 models.

Premiums in any state can be affected by a variety of unfortunate factors, such as:

- Having a significant portion of uninsured drivers. Such drivers cause crashes for which they can’t pay.
- A state’s insurance laws.
- The level of competition among carriers.
- Severe weather that produced above-average claims in the last year.

The most expensive states

The highest-premium states in this year’s survey have their own particular trouble spots:

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- Louisiana: Auto insurance claims in Louisiana must reach \$50,000 before they go to a jury trial. Lawsuits involving claims for less go before elected judges, who tend to side with the “little guy” (their constituents) over the insurance companies. Insurers must pass these costs on to consumers.
  - Oklahoma: Oklahoma’s state animal is the massive bison, which could be an appropriate symbol for the state’s giant auto premiums as well. Roadways full of uninsured drivers and storm losses have resulted in high costs.
  - Michigan: The state’s unusual no-fault insurance system guarantees unlimited, lifetime medical benefits to car accident victims. Victims’ insurance carriers pay the first \$500,000, and then are reimbursed for any amount above that threshold by the Michigan Catastrophic Claims Association. This year’s assessment, which goes to support the claims association, is \$145 for each insured vehicle.

“Many of these problems are outside the control of drivers,” said Amy Danise, editorial director of Insure.com. “But even if you live in an expensive state, you can hold down your insurance costs by keeping your driving record as clean as possible and selecting a car that is cheap to insure.”

### State rankings

The rates shown below are for comparative purposes and are an average of premiums in each state for all 900-plus vehicles in Insure.com’s 2012 survey. Your own rates will depend on your personal factors and the model you drive.

1. Louisiana: \$2,536
2. Oklahoma: \$2,047
3. Michigan: \$2,013
4. West Virginia: \$2,002
5. Washington, D.C.: \$1,866
6. Montana: \$1,856
7. Rhode Island: \$1,830
8. Wyoming: \$1,732
9. [California](#): \$1,709
10. Georgia: \$1,694
11. Connecticut: \$1,665
12. Texas: \$1,661
13. Florida: \$1,654
14. Delaware: \$1,652
15. New Jersey: \$1,608
16. Pennsylvania: \$1,598
17. Hawaii: \$1,594
18. Kentucky: \$1,572
19. Mississippi: \$1,502
20. Missouri: \$1,455
21. Alaska: \$1,431
22. North Dakota: \$1,426
23. New York: \$1,431
24. Kansas: \$1,410
25. Massachusetts: \$1,378
26. Maryland: \$1,372
27. Alabama: \$1,345
28. Arkansas: \$1,334
29. Colorado: \$1,322
30. Utah: \$1,315
31. Washington: \$1,305
32. South Dakota: \$1,303
33. Indiana: \$1,301

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34. Virginia: \$1,297
  35. New Mexico: \$1,274
  36. Minnesota: \$1,264
  37. Nebraska: \$1,244
  38. Oregon: \$1,241
  39. Tennessee: \$1,228
  40. Nevada: \$1,223
  41. Illinois: \$1,192
  42. Arizona: \$1,176
  43. New Hampshire: \$1,133
  44. South Carolina: \$1,108
  45. Ohio: \$1,099
  46. Vermont: \$1,063
  47. North Carolina: \$1,022
  48. Idaho: \$1,011
  49. Wisconsin: \$987
  50. Iowa: \$985
  51. Maine: \$889

For more on the states rankings, see the full article at </car-insurance/car-insurance-rates.html>.

#### 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.

We then averaged rates for all vehicles in each state to create the rankings of [affordable car insurance](#).

Rates 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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