

Press Releases

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Insure.com Announces Most and Least
The full rankings of average car
insurance premiums are available on
MSN Money at <http://articles.moneycentral.msn.com/marketplace/auto-insurance/insurance-premiums-main.aspx>. Expensive Vehicles to Insure

By [Insure.com](http://insure.com) Posted on June 2, 2009

Insure.com, Inc. (ticker: NSUR, exchange: NASDAQ) News Release - 6/02/2009

Insure.com Announces Most and Least Expensive Vehicles to Insure

DARIEN, Illinois (June 2, 2009) -- Results from extensive research conducted by Insure.com, Inc. (Nasdaq: NSUR) reveal the most and least expensive cars to insure.

Insure.com calculated average car insurance premiums for almost 300 vehicles in model year 2009.

Topping the most expensive to insure list is the Nissan GT-R, which Nissan bills as a "multi performance supercar"

that delivers fantasy driving. Its average annual premium is \$2,533. Compare that price to the lowest-premium vehicle, the Hyundai Santa Fe at \$832, and you can see how your car choice can deliver a surprising insurance bill.

The GT-R's supercharged engine helped drive it to the top of the list. It's a 3.8-liter twin-turbocharged 24-valve V6 with 485 horsepower. Compare that to the Honda Accord Coupe EX-L V6, with a horsepower of 271. Or take the Smart Fortwo, the smallest car available and one of the least expensive to insure, which has 71 horsepower.

Owners of the GT-R buy it for power and speed, and their driving habits are often reflected in frequent and expensive insurance claims.

GT-R owners who are young with less-than-spotless driving records could easily see their annual car insurance premiums zoom to several thousand dollars.

Sports cars dominate the most expensive roster, along with theft favorites like the Cadillac Escalade.

The 20 most expensive 2009 vehicles to insure			
Rank	Average premium	Vehicle	Class
1	\$2,533	Nissan GT-R	Sports car
2	\$2,446	Dodge Viper	Sports car
3	\$2,236	BMW M6	Sports car
4	\$2,186	Ford Shelby GT500	Sports car
5	\$2,088	Mercedes-Benz G-Class	Large SUV
6	\$2,071	Audi S8	Large passenger car
7	\$2,020	BMW M5	Sports car
8	\$1,912	Hummer H2	Large SUV
9	\$1,881	Lexus IS F	Sports car
10	\$1,819	Porsche 911	Sports car
11	\$1,762	Chevrolet Cobalt SS	Sports car
12	\$1,717	Jaguar XK Series	Sports car
13	\$1,714	BMW M3	Sports car
14	\$1,694	Cadillac XLR	Sports car
15	\$1,637	Audi R8	Sports car
16	\$1,603	Land Rover Range Rover	Large SUV
17	\$1,592	Cadillac Escalade EXT	Truck
18	\$1,587	Honda S2000	Sports car
19	\$1,584	BMW X6	Large SUV
20	\$1,577	Mercedes-Benz SL-Class	Large passenger car

If low premiums are more your speed, the least expensive list contains a good selection of SUVs, minivans and passenger cars. Low insurance rates tend to reflect a vehicle's safety because drivers of those models have submitted fewer and less-expensive insurance claims.

The 20 least expensive 2009 vehicles to insure			
Rank	Average premium	Vehicle	Class
1	\$832	Hyundai Santa Fe	Midsize SUV
2	\$840	Kia Sportage	Small SUV
3	\$848	Hyundai Entourage	Minivan

4	\$857	Kia Sedona	Minivan
5	\$870	Kia Rio5	Small wagon
6	\$871	Honda Odyssey	Minivan
7	\$881	Smart Fortwo	Small passenger car
8	\$911	Saturn VUE	SUV
9	\$913	Mazda Tribute	SUV
10	\$915	Chrysler Town & Country	Minivan
11	\$921	Scion xB	Small wagon
12	\$929	Mazda Mazda5	Minivan
13	\$936	Volkswagen Passat	Passenger car
14	\$939	Jeep Wrangler	SUV
15	\$951	Honda Accord	Passenger car
16	\$954	Suzuki Forenza	Passenger car
17	\$955	Lincoln Town Car	Passenger car
18	\$957	Mazda Truck	Pickup
19	\$959	Chevrolet Impala	Passenger car
20	\$960	Dodge Grand Caravan	Minivan

If you're looking to get the lowest car insurance price possible, these rankings can point you in the direction of vehicles that can help you get there, said Amy Danise, editor of Insure.com. Maintaining a good driving history and good credit are also crucial to getting good rates. Your age and location also have a big impact. Shopping around is the No. 1 easiest way to lower your rate, even if you can't change your other 'risk' factors.

Save money no matter what car you drive

Even if you're not in the market for a new car and don't want to change insurance companies, there are ways you can lower your car insurance bill immediately:

- Trade higher deductibles for lower premiums – but make sure you can afford your deductible in case you crash your car
- Drop collision and comprehensive on older cars, especially vehicles with low resale value.
- Make sure you're getting all the discounts to which you're entitled. Have you recently installed a car alarm, lowered your annual mileage or even changed jobs? All these could qualify you for a discount.
- Buy your home/renters policy and car insurance policy from the same company, for a multiline discount.

About the rankings: To compare car insurance rates, Insure.com used a driver profile of a 40-year-old single male who drives 12 miles to work 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. Policies quoted include uninsured motorist coverage of 100/300. Rates were averaged across multiple ZIP codes and insurance companies. Average rates are for comparative purposes; drivers' own rates will depend on age, driving history, location, discounts and other factors.

Average premiums for the profile used ranged from \$2,533 to \$832. When all vehicles were averaged together, the Chevy Tahoe ranked at the center, with an average car insurance premium of \$1,169.

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