Insure.com Unveils the Most and Least Expensive Popular Cars to Insure in 2009

By Insure.com Posted on December 16, 2008

DARIEN, IL (December 16, 2008) - Car insurance premiums can add substantially to the annual cost of operating your auto. Insure.com has calculated the average national premiums to insure the nation's 20 best-selling vehicles.

<table>
<thead>
<tr>
<th>Vehicle</th>
<th>Average annual premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009 Honda Odyssey</td>
<td>$1,216</td>
</tr>
<tr>
<td>2009 Honda CR-V</td>
<td>$1,240</td>
</tr>
<tr>
<td>2009 Ford Escape</td>
<td>$1,245</td>
</tr>
<tr>
<td>2009 Ford F-series pickup</td>
<td>$1,275</td>
</tr>
<tr>
<td>2009 Honda Civic</td>
<td>$1,329</td>
</tr>
<tr>
<td>2009 Honda Accord</td>
<td>$1,331</td>
</tr>
<tr>
<td>2009 Chevrolet Impala</td>
<td>$1,348</td>
</tr>
<tr>
<td>2009 Chevrolet Malibu</td>
<td>$1,355</td>
</tr>
</tbody>
</table>
2009 Ford Fusion  $1,363  
2009 Ford Focus  $1,369  
2009 GMC Sierra pickup  $1,383  
2009 Chevrolet Cobalt  $1,384  
2009 GM Pontiac G6  $1,386  
2009 Toyota Prius  $1,396  
2009 Nissan Altima  $1,427  
2009 Toyota Tundra  $1,432  
2009 Chevy Silverado  $1,481  
2009 Toyota Camry  $1,506  
2009 Toyota Corolla  $1,538  
2009 Dodge Ram pickup  $1,553  

What makes a vehicle cost more or less to insure? Car insurance companies focus on "loss history" for your particular model: Is it stolen frequently? Do they pay a lot of accident claims for your vehicle? Is it totaled more than other cars? Are there usually passenger injuries in a crash? All these factors play into your premium, along with your own driving characteristics: your age, where you live, your driving record and your annual mileage.

If you're looking to buy a different car, whether new or used, find out the impact on your insurance bill before you buy. Even model years of the same vehicle can carry premium differences depending on their loss histories. You can compare different vehicles through online quotes, or give your insurance agent a call to ask for quotes for the vehicles you are considering.

No matter what vehicle you tool around in, you may be paying more than necessary for insurance. Make sure you're getting all the discounts to which you're entitled from your insurance company.

Methodology

Insure.com's list is based on the 20 best-selling autos in the U.S. through September 2008, according to Reuters.

We assumed a single male driver, age 40, who owns his own home and car, has a bachelor's degree and no accidents or driving convictions. The insured works as an administrator in a hospital and drives 12 miles to work each way, five days a week.

The policy limits for our sample driver were $100,000 per person and $300,000 per accident for bodily injury and $50,000 for property damage. Minimum Personal Injury Protection (No-Fault) was included where applicable. The policy has a $500 deductible for comprehensive and collision losses.

Quotes were obtained from six insurance companies in seven ZIP codes across the nation (where available). The insurance costs for each auto were then averaged across all ZIP codes and companies.

About Insure.com

Originally founded in 1984 as Quotesmith Corporation, Insure.com owns and operates a comprehensive consumer information service and companion insurance brokerage service that caters to the needs of self-directed insurance shoppers. Visitors to the Company's flagship Web site, www.insure.com, are able to obtain free, instant car insurance quotes, instant life insurance quotes, home, business and health insurance quotes from leading insurers and have the freedom to buy online or by phone from any company shown. Insure.com also plays home to over 2,000 originally authored articles on various insurance topics and also provides free insurance decision-making tools that are not available from any other single source. Insure.com generates revenues from receipt of industry-
standard commissions, including back-end bonus commissions and volume-based contingent bonus commissions that are paid by participating insurance companies. We also generate advertising revenues from the sale of Web site traffic to various third parties. Shares of the Company’s common stock trade on the Nasdaq Capital Market under the symbol NSUR.

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