

Press Releases

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Press release: Honda Odyssey and multiple Jeep models found least expensive vehicles to insure for 2017; Mercedes S65 AMG tops most expensive list

By [Insure.com](http://insure.com) Posted on June 19, 2017

June 19, 2017 (Foster City, CA) –The Honda Odyssey LX tops [insure.com's](http://insure.com) annual rankings for the least expensive vehicle to insure. The No. 1 spot on the most expensive list is claimed by the Mercedes S65 AMG, pushing down last year's most expensive vehicle, the Dodge Viper, to second place.

See the full story at [insure.com's 2017 most and least expensive vehicles to insure](http://insure.com).

"The family-friendly Honda Odyssey tops the least expensive list for the second year running," says Penny Gusner, Insure.com's consumer analyst. "Being a favorite of mature parent drivers and having a great safety record avails it to cheaper insurance premiums."

The average annual nationwide rate for the Honda Odyssey LX is only \$1,112, about three and a half times cheaper than the most expensive car to insure, the Mercedes S65 AMG convertible, with an annual rate of \$3,835. But those buying the Mercedes can likely afford the cost of insurance. The Odyssey's MSRP is only \$29,850 compared to the S65 AMG convertible that comes in at \$247,900, nearly eight times the cost of the Odyssey.

The top 10 of inexpensive vehicles is dominated this year by various Jeep models, making up half of the list.

“Jeeps are known for their adventurous spirit; I can only theorize that the adventuresome owners are less likely to claim for every scratch or ding compared to other drivers,” Gusner surmises. “Fewer claims and being a responsible driver would lead to lower car insurance rates.”

The least expensive cars to insure for 2017

Rank / Make & model / Average annual premium

1. Honda Odyssey LX - \$1,112
2. Jeep Renegade Sport 2WD 4 door- \$1,138
3. Jeep Wrangler Black Bear 4WD 2 door- \$1,148
4. Honda CR-V LX 2WD- \$1,170
5. Jeep Compass 2WD 4 door- \$1,183
6. Subaru Outback 2.5l Wagon AWD- \$1,187
7. Jeep Cherokee Sport 2WD 4 door - \$1,188
8. Buick Encore 2WD turbo- \$1,190 (tie)
8. Jeep Patriot Sport 2WD 4 door - \$1,190 (tie)
10. Subaru Forester 2.5l AWD - \$1,196

The most expensive cars to insure for 2017

Rank / Make & model / Average annual premium

1. Mercedes S65 AMG (convertible) - \$3,835
2. Dodge GTS Viper - \$3,779
3. Mercedes S63 AMG 4Matic (convertible) - \$3,624
4. Maserati Quattroporte GTS - \$3,547
5. Mercedes S550 (convertible) - \$3,502
6. Mercedes C43 4Matic (convertible) - \$3,418
7. Mercedes Maybach S600 - \$3,355
8. Mercedes SL65 AMG (convertible) - \$3,322
9. Nissan GT-R Nismo - \$3,313
10. Audi R8 5.2L V10 Quattro - \$3,267

Insure.com compared rates using an identical driver profile for all models at six major insurance carriers in multiple ZIP codes in each state and the District of Columbia. See full methodology at the bottom.

Car insurance companies calculate rates based on a variety of risk factors, including the make and model's history of claims and claim costs. "Cars that are cheaper to insure typically have fewer claims and are easier to repair. They also will cost much less to replace than vehicles on the expensive list," says Gusner. "Vehicles that cost less to insure are normally those driven by safe drivers, such as those ferrying around children. As more parents have moved to driving SUVs, we have seen SUVs take over the least expensive list."

Car insurance premiums vary considerably by state. For example, the annual car insurance rate could cost as low as \$703 for a 2017 Honda Odyssey LX in Maine, while the same driver would pay \$2,179 in Michigan. An owner of a Mercedes S65 AMG owner in Idaho would pay an annual premium of \$2,016, however, if living in Wyoming would pay \$6,656. That is due, in part, to each area of the country having its own distinct risks and claim histories.

Tool allows you to compare average car insurance rates for 2017 model vehicles

An easy-to-use tool at Insure.com's [car insurance comparison](#) page allows one to review insurance rates for more than 2,800 models. You can view nationwide auto insurance premiums for 2017 vehicles or explore state-specific average rates.

The tool also allows you to compare up to 10 vehicles at once; a great way to compare car insurance rates on various vehicles before making a decision on which one to buy. Knowing the cost of insurance is a vital part of the car-buying process because it affects your overall car budget.

"It's a really bad idea to buy a car and then find out the cost of insurance. The car insurance premium may make the car unaffordable to you," says Gusner.

Methodology

Insure.com commissioned Quadrant Information Services to calculate average auto insurance rates for 2017 models. Averages were calculated using data from six large carriers (Allstate, Farmers, GEICO, Nationwide, Progressive and State Farm) in 10 ZIP codes per state. Not all models were available, especially exotic cars. More than 2,800 models are included in the 2017 study.

Least expensive rankings were based on the best-performing trim line of each model. Most expensive rankings were determined by the worst-performing trim line of each model.

Averages 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. This hypothetical driver has a clean record and good credit. The rate includes uninsured motorist coverage.

State averages were calculated by averaging the rates for all 2,800 models surveyed for each state.

Average rates are for comparative purposes only. Your own rate will depend on personal factors.

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