

Press Releases

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Press release: Honda Odyssey, Chrysler Town & Country are least expensive used vehicles to insure for 2006 – 2016 model years

By [Insure.com](https://insure.com) Posted on March 18, 2018

March 19, 2018 (Foster City, CA) – The 2006 Honda Odyssey LX and 2006 Chrysler Town & Country give a minivan one-two punch for topping [Insure.com's](https://insure.com) first ever rankings for the least expensive used vehicles to insure among models from 2006 to 2016. The No. 1 spot on the most expensive list is claimed by the 2013 Mercedes S65 AMG.

See the full story, including rankings by model year, at [Insure.com's 2010 -2016 most and least expensive used vehicles to insure](https://insure.com/2010-2016-most-and-least-expensive-used-vehicles-to-insure).

Insure.com's industry-first data analysis of used vehicle insurance costs comes at a time when used vehicle sales at dealerships have increased for seven years straight, with the majority (57%) of used models sold being six to 10 years old, according to the National Independent Auto Dealers Association. Despite consumer-friendly financing that has mitigated a jump in the average retail sales price of used cars (a record-breaking \$19,189, up 3.4 percent, according to Edmund's), average loan payments hover around \$364 for used cars, according to Experian. So, you'll see drivers are still taking on fairly high monthly payments and will want to be confident they've made the right – and most affordable – choice. Insure.com's used car rate tool gives consumers who are fueling this trend the information they need to make informed decisions when researching which vehicle to buy.

The average annual nationwide rate for full coverage for the 2006 Honda Odyssey LX is only \$922 while the Chrysler Town & Country comes at just a dollar more at \$923, more than three times cheaper than the most expensive car to insure, the 2013 Mercedes S65 SMG, with an annual rate of \$3,070.

“The family-friendly 2006 Honda Odyssey and Chrysler Town & Country are the leaders on the least expensive list,” says Penny Gusner, Insure.com’s consumer analyst. “Being over 10 years old and a favorite of mature parent drivers and having a great safety record avails these models to cheaper insurance premiums.”

The top 10 list of inexpensive used vehicles to insure is dominated this year by various minivans, sport utilities and Jeep models.

The least expensive cars to insure for model years 2006 - 2016

Rank / Year, Make & model / Average annual premium

1. 2006 Honda Odyssey LX - \$922
2. 2006 Chrysler Town & Country- \$923
3. 2006 Dodge Caravan SE- \$925
4. 2007 Honda Odyssey LX- \$936
5. 2007 Dodge Caravan SE- \$937
6. 2007 Chrysler Town & Country- \$944
7. 2008 Honda Odyssey LX - \$952
8. 2006 Ford Escape XLS (4WD) - \$956
9. 2006 Jeep Wrangler SE - \$957
10. 2006 Ford Escape XLS (2WD) - \$958

The most expensive used cars to insure for model years 2006 - 2016

Rank / Year, Make & model / Average annual premium

1. 2013 Mercedes S65 AMG - \$3,070
2. 2015 Mercedes SL65 (convertible/2-Door) - \$3,035
3. 2015 Nissan GT-R Nismo - \$3,027
4. 2012 Mercedes S65 AMG - \$2,984
5. 2015 Nissan GT-R Black Edition - \$2,975
6. 2014 Mercedes SL65 AMG (convertible/2-Door) - \$2,969
7. 2015 Mercedes S65 AMG (sedan/4-Door) - \$2,954
8. 2014 Jaguar XKR-S - \$2,933
9. 2015 Jaguar XKR-S - \$2,927
10. 2015 Mercedes SL63 AMG (convertible/2-Door) - \$2,925

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."

Car insurance premiums vary considerably by state. For example, the annual car insurance rate could cost as low as \$549 for a 2006 Honda Odyssey LX in Maine, while the same driver would pay \$1,834 in Michigan. An owner of a Mercedes S65 AMG in North Carolina would pay an annual premium of \$2,015, however, if living in Connecticut would pay \$4,674. 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 2010 - 2016 model vehicles

An easy-to-use tool at Insure.com's [used car insurance](#) page allows drivers to review insurance rates for more than 1,700 models. You can view nationwide auto insurance premiums for the decade of 2006 to 2016, 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, whether shopping for a new or used car, 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 models for 2006 to 2016. Averages were calculated using data from six large carriers (Allstate, Farmers, GEICO, Nationwide, Progressive and State Farm) in 10 ZIP codes per state. More than 1,700 models are included in the study.

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.

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

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