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For Media inquiries : pr@insure.com

Insure.com Ranks Most Expensive and Cheapest Vehicles to Insure in 2022

By [Insure.com](https://insure.com) Posted on May 30, 2023

SUVs and CUVs dominate the cheapest-to-insure list, while Maserati and BMW models top it as most expensive

Foster City, CA – May 20, 2022 – Each year, insure.com compares car insurance rates in every state for approximately 3,000 different vehicle models to find the cheapest and most expensive to insure. The leading insurance comparison site collects quotes from seven major insurance carriers and averages the premiums to provide an accurate picture of what drivers may expect to fork over for car insurance based on makes/models.

Find the new resource: [Ranking the most expensive and cheapest cars to insure in 2022](#)

SUVs and CUVs continue to dominate our list of the cheapest cars to insure, making the cut due to the lower loss frequency of these models and safer owner profile for these vehicles.

"These vehicles tend to have much lower accident severity due to availability of parts and accessories, which can speed the repair time and save insurance companies money on the overall claim," says Ezra Peterson, senior director of Insurance Sales for Way.com in Fremont, California. "The prevalence of after-market parts for these mass-produced vehicles also helps keep total repair costs down."

This year, the Subaru Forester 2.5I Wilderness, Hyundai Venue SE and Honda CR-V LX are among the best bargains for car insurance premiums.

On the opposite end of the spectrum, the most expensive automobiles to insure include the Maserati Quattroporte, Maserati Quattroporte Modena Q4 and the BMW M8 Competition Gran coupe.

"Riskier driving habits, smaller overall vehicle distribution and a prohibitive cost of repairs for high-performance

luxury vehicles lead to elevated insurance premium rates,” says Laura Longero, executive editor for Insure.com. “An annual car insurance premium cost of \$5,118 for the Maserati Quattroporte Modena Q4 makes it the most expensive car on our list for 2022. It’s always smart to [compare car insurance rates](#) before purchasing.”

Longero is available to elaborate on Insure.com’s research and its findings.

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For more than 20 years, Insure has served as a comprehensive consumer resource for insurance information, offering expert advice, articles, news, and tools about car, home, health, and life insurance. Consumers have access to free car insurance quotes and guidance on finding the right insurance policy, saving money and solving claims problems.

Media contact

Charlene Arsenault

Public Relations Associate

carsenault@quinstreet.com

+1 650-578-6845

[LinkedIn](#)