

Press Releases

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Insure.com Study Finds Most and Least Expensive Trucks to Insure – Many Cheaper than Sedans

By [Insure.com](https://insure.com) Posted on October 23, 2019

Trucks may be big in size, but it doesn't mean their insurance premiums have to be.

Foster City, CA – October 23, 2019 – What's more American than owning a truck? They may be large in size, but that doesn't mean the insurance premiums have to be. insure.com, a one-stop destination for unbiased, expert advice on health, life and home insurance unveiled a new slideshow to assist consumers looking for the least expensive pickups to insure. The most expensive are also listed to help more Americans keep extra cash in their wallets.

Insure.com found many trucks are cheaper to insure than sedans. The annual average nationwide for trucks in 2019 was \$1,662 compared to the average for cars at \$2,072 - a 20% savings. The most expensive pickup trucks in the study are 11% more expensive than the national average for cars and 69% more expensive than the cheapest truck.

Trucks tend to run cheaper than cars due to a variety of reasons:

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- Trucks are favored in rural areas, which tend to have a lower frequency of accidents.
 - Truck repairs can be cheaper.
 - Trucks are more likely to protect occupants and absorb a crash impact than a car. This lessens collision coverage costs, but may stoke the liability costs (bigger vehicles can do more damage to others).
 - Base models don't come with bells and whistles that base model sedans may carry. These models have lower insurance premiums because there are not high-tech parts and features that increase repair costs.

Top Three Trucks that are Least Expensive to Insure:

1. Nissan Frontier
2. GMC Canyon
3. Ford F-150

Top Three Trucks that are Most Expensive to Insure:

1. Ford F-450
2. Ford F-350
3. GMC Sierra

To view the full slideshow which includes the entire list of top five trucks that are most and least expensive to insure, visit: [2019: 5 most and least expensive pickups to insure](#)

Insure.com Senior Consumer Analyst, Penny Gusner, is available for comment on this study including why trucks tend to run cheaper than cars and how car insurance companies determine full coverage rates. Gusner is an expert on car insurance procedures, rates, policies and claims, with a decade of experience answering consumer questions.

About Insure.com

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For 35 years, [Insure.com](#) 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.

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