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Cars with the best safety ratings that are cheapest to insure: 2019

October 14, 2019 By Mark Vallet

Looking for a new car that is both safe and cheap to insure? The Insurance Institute for Highway Safety (IIHS) recently released its "Top Safety Picks" and CarInsurance.com ran the numbers on what it costs to insure those vehicles.

The IIHS breaks its rankings into Top Safety Picks and Top Safety Picks+. CarInsurance.com only looked at the Top Safety Picks+. To earn this ranking, cars must meet the following criteria:

- Good ratings in the driver-side small overlap front, passenger-side small overlap front, moderate overlap front, side, roof strength and head restraint tests
- Advanced or superior rating for front crash prevention
- Good headlight rating

The cost to insure the 42 Top Safety Picks+ on CarInsurance.com's list ranges from \$1,397 for the Subaru XV Crosstrek (22.9% less than the national average of \$1,812) to \$3,144 for a very luxurious Mercedes). The Mercedes is 73.5% above the national average.

You'll see in the table below how the safest 2019 cars rank on average insurance costs:

Make	Model	National average rate
Subaru	XV Crosstrek 2.0i	\$1,397
Mazda	CX-5 Grand Touring	\$1,424
Hyundai	Tucson Limited	\$1,451
Subaru	Outback 3.6R Touring	\$1,467
Acura	RDX Adv Package	\$1,519
Toyota	RAV4 LE	\$1,526
Subaru	Impreza 2.0i Limited	\$1,526

Subaru	Forester 2.5I Sport	\$1,529
Hyundai	Kona SEL w/tech	\$1,551
Kia	Niro Touring	\$1,566
Subaru	Legacy 3.6R Limited	\$1,569
Subaru	Impreza 2.0I Limited	\$1,622
Lexus	NX 300	\$1,626
Hyundai	Santa Fe XL SE Ultimate	\$1,634
Kia	Sorento SX Limited	\$1,673
Hyundai	Elantra GT	\$1,673
Toyota	Camry XSE	\$1,676
Honda	Insight Touring	\$1,678
BMW	X3 XDrive 30i	\$1,715
Hyundai	Sonata Sport	\$1,718
Kia	Soul EV+	\$1,718
Kia	Forte GT	\$1,765
Toyota	Avalon Limited	\$1,796
Dodge	Ram 1500 Longhorn Sport	\$1,810
Volvo	XC40 T4 Inscription	\$1,823
Kia	Optima SXL	\$1,849
Lexus	ES 350 S	\$1,860
Subaru	Ascent Touring	\$1,935
Mercedes	C300	\$2,014
Audi	Etron Prestige	\$2,044
Lincoln	Continental Black Label	\$2,189
Kia	Stinger GT2	\$2,193
Subaru	WRX STI Limited	\$2,198
BMW	340i	\$2,212
Mercedes	GLC63 AMG S 4Matic	\$2,302
BMW	540i XDrive	\$2,328
Genesis	G80T Sport	\$2,341
Audi	A6 2.0T Sport	\$2,475
BMW	X5 M	\$2,646
Mercedes	GLE63 AMG S 4MATIC	\$2,691

Genesis	G90 Ultimate	\$2,823
Mercedes	E63 AMG S 4MATIC	\$3,144

Regardless of how much you have earmarked for a new car, you should be able to find a vehicle that meets your needs and budget on our list. As an added bonus you can rest easy that you (or your family members) will be cruising the streets in some of the safest vehicles available.

Cars with the best safety ratings ranked by insurance cost

Let's take a look at the cars that have been awarded the IIHS Top Safety Picks+ designation and are fairly affordable to insure. Here is how the list breaks down by size of vehicle, as IIHS categorizes them.

Small Cars

When it comes to small cars, all but one of them are less expensive than the national average. The cheapest vehicle to insure in this category comes in 22% lower than the national average. The only car breaking the national average barrier is the Subaru WRX STI Limited. The Subaru is a fairly expensive and a high-performance car, two traits that rarely go hand in hand with low priced insurance.

Regardless of that vehicle, Subaru was the big winner in the small car category with four models hitting our list. Kia had three vehicles. Both of these automakers have made safety a top priority, putting advanced safety systems in even their base model vehicles.

"Subaru's well-rated EyeSight suite of accident-avoidance technologies are now standard for 2019, which means that drivers who choose the base model still get the safety essentials," points out Kelsey Mays, senior editor of Cars.com.

If you are in the market for a small car, any of these are a great choice. Here is the complete list of small cars as well as their average insurance premium:

- **Subaru XV Crosstrek 2.0I:** \$1,397
- **Subaru Impreza 2.0I Limited:** \$1,526
- **Kia Niro Touring:** \$1,566
- **Subaru Impreza 2.0I Limited:** \$1,622
- **Hyundai Elantra GT:** \$1,673
- **Honda Insight Touring:** \$1,678
- **Kia Soul EV+:** \$1,718
- **Kia Forte GT:** \$1,765
- **Subaru WRX STI Limited:** \$2,198

Midsized Cars

Only five midsized cars qualified for the Top Safety Picks+ award. Subaru was again the big winner in this category with two models making the cut. The Subaru Outback 3.6R Touring was the cheapest to insure with an average premium coming in at \$1,467. That's an impressive \$345 below the national average. A robust suite of advanced safety features that come standard are the main reasons behind Subaru topping the charts.

The Outback 3.6R Touring comes standard with adaptive cruise control; pre-collision braking, lane departure and sway warning, as well as lane keep assist. Blind spot detection with lane change assist and rear cross-traffic alert, high beam assist (HBA) and reverse automatic braking are also standard, all on a car that only costs \$1,467 to insure.

Here is how the midsized car list shook out:

- **Subaru Outback 3.6R Touring:** \$1,467
- **Subaru Legacy 3.6R Limited:** \$1,569
- **Toyota Camry XSE:** \$1,676
- **Hyundai Sonata Sport:** \$1,718
- **Kia Optima SXL:** \$1,849

Midsized Luxury

Whenever the word luxury is introduced, you can expect higher insurance costs. These cars are no exception with all of them costing more to insure than the national average, although the Lexus was close, coming in at only \$48 higher.

Luxury cars tend to be the leading edge when it comes to safety features. The safety systems that are now becoming standard in less expensive cars (think the Subaru's) started out in luxury vehicles years ago.

Luxury cars are more expensive to insure for a couple of reasons. Insurers factor in price when determining a premium as they may have to repair or replace your vehicle with a new one if it is destroyed by an accident or other covered peril.

The other big reason is that luxury vehicles are expensive to repair due to the quality of materials (a wood interior is more expensive to replace than a plastic one) as well as the fact that these cars are loaded with costly technology. All of those safety features come with sensors and cameras, which are pricey to replace.

"High-end luxury vehicles are almost always more expensive for insurance because of repair costs," explains Carole Walker, executive director with the Rocky Mountain Insurance Information Association. "Materials used in

luxury vehicles are usually more expensive than the finishes in a more moderately priced vehicle."

Here is the midsize luxury list:

- **Lexus ES 350 S:** \$1,860
- **Mercedes C300:** \$2,014
- **BMW 340i:** \$2,212

Large Cars

A measly two large cars cleared the hurdle for the Top Safety Pick+ category. Much like Subaru, Toyota has started making the most of their advanced safety systems standard equipment on their vehicles. The Avalon is an excellent example. While the Limited (which made our list) is the top of the Avalon trim line, even the base model Avalon comes with Toyota Safety Sense as standard equipment.

The Avalon Limited starts around \$42,000 making it a fairly expensive car but it still costs less than the national average to insure.

Here is the big car list:

- **Toyota Avalon Limited:** \$1,796
- **Kia Stinger GT2:** \$2,193

Large Luxury

This is where the insurance premiums tend skyrocket. Large luxury cars are expensive and filled with pricey materials and technology. While none of these vehicles comes in under the national average to insure, the insurance bill is still fairly affordable compared to the sticker price of these beauties. Here is the large luxury list:

- **Audi A6 2.0T Sport:** \$2,475
- **BMW 540i XDrive:** \$2,328
- **Genesis G90 Ultimate:** \$2,823
- **Genesis G80T Sport:** \$2,341
- **Lincoln Continental Black Label:** \$2,189
- **Mercedes E63 AMG S 4MATIC:** \$3,144

Small SUV

SUVs and Crossovers have made a huge comeback in the automotive market. In fact, automotive industry tracker, LMC Automotive found that 84% of the vehicles sold by General Motors in the U.S. will be a truck or SUV by 2022 and Ford's ratio of SUV and truck sales will hit 90% while Fiat Chrysler's could go all the way to 97%.

SUVs tend to be fairly safe vehicles and driven by families whose main goal is to keep everyone in the vehicle alive and well. This leads to very affordable insurance rates. "Insurers not only consider your crash and claim record but also the claim record of everyone who drives that brand and model of vehicle," says Penny Gusner, senior consumer analyst at CarInsurance.com. "This means that if a vehicle type has a good safety and claim record, everyone benefits from lower insurance costs."

Every vehicle in this category (with the exception of the Volvo) came in well below the national average for insurance costs. Volvos tend to be loaded with safety features but they also come with a pretty substantial price tag. The XC40 starts at \$40,000, making it at least \$10,000 more expensive than the Mazda CX-5 (the cheapest to insure in this category).

Here are the rankings for small SUVs:

- **Mazda CX-5 Grand Touring:** \$1,424
- **Hyundai Tucson Limited:** \$1,451
- **Toyota RAV4 LE:** \$1,526
- **Subaru Forester 2.5I Sport:** \$1,529
- **Hyundai Kona SEL w/tech:** \$1,551
- **Volvo XC40 T4 Inscription:** \$1,823

Midsized SUV

These SUVs have higher insurance costs, but are still very affordable. It's no surprise that Hyundai, Kia and Subaru have made the list as they have all focused on advanced safety features in their vehicles.

Check out the safest and cheapest to insure midsized SUVs:

- **Hyundai Santa Fe XL SE Ultimate:** \$1,634
- **Kia Sorento SX Limited:** \$1,673
- **Subaru Ascent Touring:** \$1,935

Midsized SUV Luxury

Just like luxury cars, when you move into European nameplates, the cost of the SUV and your insurance will be headed up. Surprisingly, three of these vehicles are less expensive than the national average while the other three come in well over.

Safety features abound in luxury vehicles and these features will help lower your insurance costs. "Safety features, such as air bags, lane departure, back-up cameras and automatic restraint systems, are all factored into your insurance rates. If these technologies are found to reduce the risk of an accident or claim, it may

result in lower premiums for policyholders whose vehicles are equipped with these types of safety features." says Michael Barry, spokesperson for the media and public affairs division of the Insurance Information Institute.

However, all of these safety features and technology can also increase the vehicle's price and the cost to repair it, which impacts insurance prices. "All of the sensors, cameras and other technology in today's cars help push up the cost of insurance claims," says Walker. "A once minor repair has become more complex and costly. Complicated repairs can also add to the time a car spends in the repair shop which then and requires the use of a rental car, increasing the insurers costs."

Take a look at the luxury SUVs:

- **Acura RDX Adv Package:** \$1,519
- **Lexus NX 300:** \$1,626
- **BMW X3 XDrive 30i:** \$1,715
- **Mercedes GLC63 AMG S 4Matic:** \$2,302
- **BMW X5 M:** \$2,646
- **Mercedes GLE63 AMG S 4MATIC:** \$2,691

Large SUV

Only one large SUV managed to win the Top Safety Picks+ and it's an all-electric vehicle. Despite its high starting price (\$81,000), the Audi Etron is very affordable to insure. A wide range of standard safety features help keep your premium fairly cheap while an expensive battery under the hood and high-end finishes push your insurance costs up.

- **Audi Etron Prestige:** \$2,044

Large Pickup

If you need the hauling capacity of a pickup truck combined with numerous safety features and affordable insurance, this Dodge Ram is the only pickup to make our list. Pickups are usually fairly affordable to insure due to the fact that a good portion of them (the bed of the truck) are made entirely of metal and contain very few expensive components to replace. They are also popular in rural areas where accidents are fewer and farther between.

- **Dodge Ram 1500 Longhorn Sport:** \$1,810

Why safety features keep premiums low

Insurers like safety features, and particularly advanced safety features because they lower the risk a driver will be in an accident. Anything that lowers the chance that they will have to pay out a claim is always considered a plus on an insurer's scorecard.

Many of these safety features have proven their worth. An IIHS study found that blind spot cameras and sensors can reduce the blind area by about 90% for an object roughly the size of a small child. The NHTSA estimates that 267 deaths and 15,000 injuries are prevented each year thanks to rearview cameras. Rearview cameras have proven to be so effective that the National Highway Traffic Safety Administration mandated that all new cars built after May of 2018 have a rearview camera as standard equipment.

However, safety features can be a double-edged sword when it comes to insurance. While they help lower your insurance costs through discounts, they also raise your insurance costs in some cases. Most advanced safety systems are complicated and make use of numerous cameras, sensors and computers. This makes the cost of repairing these cars higher which are passed on to drivers in slightly higher base premiums.

The latest safety features

New safety features hit the market just about every year. Here are just some of the latest features you should look for on a new vehicle:

- **Forward-collision warning:** This is a visual and/or audible warning that is intended to alert the driver of an impending collision and help prevent an accident.
- **Automatic emergency braking:** Vehicle brakes are automatically applied when the system detects an accident is about to happen. Automatic braking will hopefully prevent an accident or reduce your speed before the accident.
- **Pedestrian detection:** This system detects pedestrians and issues a warning sound or automatically applies the brakes to prevent a collision.
- **Lane departure warning:** This system will make a visual or audible warning to alert the driver that they have crossed the lane markings on the road.
- **Lane keeping assist:** Makes automatic corrective steering or braking if the vehicle crosses the lane markings.
- **Blind spot warning:** An audible or visual warning will happen if another vehicle is in your blind spot.
- **Rear cross-traffic warning:** If an object or vehicle which is out of your rear camera range is moving into your path, this system will notify you via a visual or audible notification.
- **Rear automatic emergency braking:** Vehicle brakes are automatically applied to prevent you from backing into something behind your vehicle. This can be triggered by a rear cross traffic warning system.

- **Lane-centering assist:** This system provides continuous active steering input to stay in your lane.
- **Adaptive cruise control:** This cruise control system uses lasers, cameras and radar to keep a safe and constant distance between your car and the one ahead of you. The system will bring your car to a complete stop if traffic in front of you stops.

Factors that insurers consider

Insurance companies consider a number of factors when setting your premium and while the car's safety rating is considered, it's definitely not the only (or even most important) element they will examine. Here are a few of the things they consider

Credit score: Your credit score has become a major factor when setting insurance premiums and if you have poor credit you will pay more for insurance. According to CarInsurance.com's rate analysis, drivers with poor credit pay roughly 71% more on average for car insurance. Keep your credit score in the acceptable range to keep your premium affordable.

Driving record: This is pretty obvious and one of the more important ones. Tickets and accidents will push your rates up and if you have numerous tickets and accidents, expect your rates to quickly move into the unaffordable territory. Keep your nose clean out on the road to enjoy the lowest premium.

Location: Live in a neighborhood with crime? Expect to pay more for insurance. Insurers have to pay out a claim if your ride is stolen so they consider where you park it every night. "Where you live can definitely have an impact on your insurance rates" says Travis Biggert, chief sales officer with HUB International. "Urban areas usually have a higher rate of accidents and theft than rural areas, so rates tend to be higher."

Your vehicle: As our list makes clear, the vehicle you drive impacts your rates. Small, more basic cars tend to be more affordable while high powered sports and luxury cars carry a hefty premium. Insurers also take into account a vehicle model's claims history. So, for instance, mini vans tend to have low rates because they are typically driven by parents who are safe drivers that file few accident claims. Your best bet is a family friendly car that is loaded with safety features.

Repair costs: Insurers keep reams of data and have a accurate idea of what each car costs to repair. Luxury cars tend to cost much more to repair than a standard vehicle and that cost is reflected in your insurance premium. This is where advanced safety features can push up your insurance premium. "Most new vehicles are packed with technology and that can lead to a safety discount, but all of that technology can also increase repair costs," says Walker.

Claim rates: Just like repair costs, insurers track claim rates on each specific type of vehicle. If your vehicle is popular with thieves, for whatever reason, you will be

paying more for insurance than the owner of a vehicle that is rarely stolen, regardless of whether you have ever made a claim for a stolen car or not.

Gender and age: Young drivers are always the most expensive to insure. Statistics show they are bad drivers who take too many risks. As they gain experience behind the wheel, premiums drop and eventually get to normal levels assuming they stay ticket- and accident-free. Males tend to be more expensive to insure than females as statistics show they are involved in more accidents than females.