



New CarInsurance.com Analysis Points Out Which of the Safest Cars Are the Most Affordable to Insure

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FOSTER CITY, Calif., Oct. 17, 2019 /PRNewswire/ -- CarInsurance.com, a one-stop destination for unbiased, expert advice on car insurance, released today new research on what it costs to insure the safest vehicles on the road. By analyzing the top safety picks from a recent Insurance Institute for Highway Safety (IIHS) report, CarInsurance.com's experts broke down which vehicles are the most affordable when it comes to rates.

Of the over 40 safest cars listed in the IIHS report, the cheapest option to insure is the Subaru XV CrossTrek, at \$1,397 a year. That's quite a deal considering it's 22.9% less than the national average of \$1,812. The most expensive option found a price of \$3,144, for a luxurious Mercedes E63 AMG S 4MATIC.

One of the analysis highlights is that safety features play a significant role in keeping costs low when insuring a vehicle. Insurers particularly like features like blind-spot cameras and sensors, because they lower the risk that a driver will be in an accident.

"One thing to keep in mind is that while sophisticated vehicle safety features are considered a bonus by insurance companies, they can also adversely affect insurance costs," said Michelle Megna, managing editor of CarInsurance.com. "For instance, the cameras, sensors and computer parts within newer vehicles can potentially break with even the slightest fender bender, raising repair costs. Since no one wants to skimp on safety, it's important consumers also look at other areas within their control to keep premiums low, such as credit score, driving record and other factors."

CarInsurance.com found the lowest cost to insure the Top Safety Pick+ category [from the IIHS](#), which is broken down below, grouped by the size of the vehicle.

Small Cars

All of the top five are less expensive to insure than the national average (\$1,812), which gives potential buyers plenty of reason to choose small for their next purchase.

- **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

Midsize Cars

Only five midsize cars qualified for the Top Safety Picks+ designation, but yet again, Subaru cleaned up. The cheapest of these is still \$345 below the national average:

- **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

Midsize Luxury

This category is where car insurance prices start to rise above the national average (\$1,812), but the biggest reason to buy in this category is that manufacturers tend to use safety systems in luxury vehicles years before they trickle down to smaller options. Another factor in the cost relates to how expensive it would be to repair or replace your car, should it need major work.

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

Picks for large cars, large luxury, small SUV, Midsize SUV and so on can all be found online. For the full analysis and a description of our methodology visit CarInsurance.com: <https://www.carinsurance.com/cars-best-safety-features-cheapest-to-insure>

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