

Insure.com's 2019 most and least expensive models to insure

By Mark Vallet

The Honda Odyssey minivan once again takes the checkered flag for being the least expensive 2019 vehicle to insure in our annual ranking of new models. Each year, Insure.com compares car insurance rates in every state for approximately 3,000 different vehicle models to find both the cheapest and most expensive vehicles to insure.

We pulled insurance quotes from six major insurance companies and averaged the premiums, so you have an accurate estimate of what it costs to insure the car of your dreams.

The Honda Odyssey moved back into the top spot this year after dropping to second place last year, behind the Jeep Wrangler. The Odyssey costs a mere \$1,298 a year to insure. That's \$514 less than the national average of \$1,812. In 2010, the first year Insure.com began its rankings of new models' insurance costs, the Odyssey cost \$1,095 to insure, so its coverage price has increased just \$203 in nine years.

The Jeep Wrangler Sport placed second. The Subaru Outback 2.5i rounded out the top three. Once again, SUVs and crossovers (CUVs) dominated the top 20 rankings, but a couple of pickups and a lone sedan also made the list.

Meanwhile, the most expensive vehicle to insure side of the list is chock full of pricey and very high-powered cars. Once again, Mercedes is the big winner when it comes to the most costly vehicles to insure, with a total of seven models on our top 20 list. However, it was the Nissan GT-R that came out on top with a \$3,941 annual insurance bill – and up \$772 from 2014 when it also ranked at the top of the most expensive list.

Check out our rankings below to find the perfect vehicle that comes with an affordable insurance bill.

Least expensive vehicles to insure

The Honda Odyssey took the top spot again, jumping up from No. 2 last year. The Odyssey is a long-time frontrunner on our list. Out of the 10 years we've done the rankings, it placed in the top five for eight of those years. It's been in the top 15 for the other two.

“This popular minivan is family-oriented, meaning most owners drive with plenty of caution. This keeps the claim history relatively inexpensive - scrapes and scratches, not costly crashes,” says Michael Harley, executive editor for Kelley Blue Book.

This year's rankings are dominated by SUVs and CUVs, which matches what is happening in the automotive market. According to industry tracker, LMC Automotive, 84 percent of the vehicles sold by General Motors in the U.S. market will be a truck or SUV by 2022. Ford's ratio of SUV and truck sales will grow to 90 percent and Fiat Chrysler's could hit 97 percent.

Only one sedan made our top 20 this year -- last year none did. The Honda Fit LX w/Honda Sensing is surrounded by sport utilities and minivans.

The Odyssey is not the only Honda on the list. Honda managed to put four vehicles into the least expensive to insure category, tying with Jeep. The Honda HR-V LX was No. 5, the CR-V LX followed in the sixth spot and the Fit LX w/Honda Sensing rounded out the Hondas in the 14th position.

Jeep managed an impressive showing for the second year in a row with four vehicles in our top 20. The Wrangler Sport was No. 2 in the least expensive category followed by the Renegade Sport (seventh place), the Compass Sport (10th) and Cherokee Latitude (15th).

Jeeps are rarely considered luxury vehicles. They tend to be pretty bare bones. That makes them cheaper to insure. “The Jeep Wrangler is the iconic off-road vehicle, which implies a rugged lifestyle. However, most Wranglers don't spend a lot of time off the pavement, so they are spared the rough service life. When they do get damaged, the body-on-frame vehicle is easy and inexpensive to repair, and parts are plentiful,” says Harley.

Subaru secured three spots on our list with the Outback 2.5i finishing third, the Forester 2.5i coming in ninth and the Crosstrek finishing in 12th. Subarus come loaded with active safety features which insurers love.

“The Subaru Outback 2.5i combines sure-footed all-wheel drive with a strong blend of ride comfort and handling prowess. Subaru's well-rated EyeSight suite of accident-avoidance technologies are now standard for 2019, meaning drivers who choose the base model still get the safety essentials,” points out Kelsey Mays, senior editor of Cars.com.

Alvin Reyes, of Automoblog.net, agrees. “The 2019 Subaru Forester is a Top Safety Pick by the IIHS. The base Forester also comes with Subaru's EyeSight Driver Assist Technology as standard. It includes automatic pre-collision braking and lane keeping assist. These are the main reasons why the 2019 Subaru Forester is cheap to insure,” he says.

Mazda slipped into fourth place with the CX-3 Sport. The CX-5 Sport managed an 11th place finish.

“Similar to the Subaru Forester, the 2019 Mazda CX-3 is also an IIHS Top Safety Pick. And even though it's a small CUV, it is packed with advanced safety features including front, side, and curtain airbags, a rearview camera, blind spot monitoring with rear cross traffic alert, and hill launch assist,” says Reyes.

While SUVs and CUVs were the big winners this year, a couple of pickups also made the cut. The Nissan Frontier S tied for 15th place, the exact spot it was in last year. The GMC Canyon SL dropped to 19th (from 14th last year).

All of these vehicles are a bargain to insure but insurance prices have definitely gone up from last year. Our cheapest option, the Odyssey, costs \$1,298 to insure compared to the last year's top choice, the Jeep Wrangler, which ran \$1,169. This is an 11 percent increase. The Jeep Wrangler saw a significant rate increase, going from \$1,169 to \$1,304, a jump of \$135 or 11.5 percent.

“Vehicles on the least expensive list tend to be driven by families, which means more mature driving and perhaps because the inside may be a bit of a locker room for their kids the car

owner isn't worried about exterior small scuffs and doesn't make claims for minor items," says Penny Gusner, Insure.com consumer analyst.

Rank	Make	Model	Average rate
1	Honda	Odyssey LX	\$1,298
2	Jeep	Wrangler Sport	\$1,304
3	Subaru	Outback 2.5i	\$1,306
4	Mazda	CX-3 Sport	\$1,307
5	Honda	HR-V LX	\$1,325
6	Honda	CR-V LX	\$1,333
7	Jeep	Renegade Sport	\$1,338
8	Ford	Escape S	\$1,344
9	Subaru	Forester 2.5i	\$1,347
10	Jeep	Compass Sport	\$1,349
11	Mazda	CX-5 Sport	\$1,352
12	Subaru	Crosstrek	\$1,353
13	Buick	Encore 1SV	\$1,354
14	Honda	Fit LX w/Honda Sensing	\$1,358
15	Nissan	Frontier S	\$1,361
15	Jeep	Cherokee Latitude	\$1,361
17	Dodge	Grand Caravan SE	\$1,363
18	Ford	Transit Connect XL	\$1,366
19	GMC	Canyon SL	\$1,369
20	Chevrolet	Traverse L	\$1,374

Most expensive vehicles to insure

On the flip side, our most expensive cars to insure are mainly very expensive high-end luxury or sports cars.

"Drivers of vehicles on the expensive list pay a lot of money for the vehicle, so if it has extra horsepower, will likely want to try it out. Also, they will mind if their car gets a scuff and will want to get minor damages fixed up to keep their expensive 'baby' in excellent shape," notes Gusner.

While the majority of cars on the list come with a European nameplate, the No. 1 most expensive car to insure is a Nissan. The Nissan GT-R jumped up from eighth place to the top spot, coming in with a national annual average rate of \$3,941.

The GT-R has 3.8-liter twin-turbo V-6 under the hood. The engine puts out 565 horsepower and pushes it to a maximum speed of almost 200 M.P.H. "Nissan's fastest vehicle is race-ready right out of the showroom -- many owners literally track them. As expected, high insurance rates mirror their aggressive service life and likelihood to be involved in an accident," warns Harley.

The GT-R is not the only vehicle on the list that was designed for drivers who like to go fast. In fact, 14 of the 20 cars on the most expensive to insure list have the word “turbo” in their name, many of them have a high speed reaching 200 mph. All of that power will almost always result in pricey insurance.

After the Nissan, German carmakers take over with Mercedes, BMW and Porsche filling out the top 10. Mercedes is the king of expensive to insure cars with seven different models hitting our list (same as last year). BMW managed to fill five slots.

A big price tag will always lead to high insurance premiums and most of these vehicles come with a huge sticker price. The Mercedes S65 AMG (No. 8 on our list) starts at shocking \$232,000.

When you move into this price range, your premium is definitely headed up. Insurers factor in the price of your car when setting a premium because they may have to help buy you a new one if it is destroyed by a covered peril or accident (as new cars should always carry collision and comprehensive coverage).

In addition, luxury cars come with high repair costs due to the quality of the materials used (teak wood is more expensive than plastic) and the fact that they are often loaded with the latest technology. “Sports cars and high-end luxury vehicles are almost always more expensive to insure because of repair costs. The materials used in these vehicles is often more expensive than the finishes in a moderately priced vehicle,” says Carole Walker, executive director with the Rocky Mountain Insurance Information Association

Tesla made the list for the second year in a row. The Model S can hit 155 mph (it’s fast) and starts around \$65,000 (it’s expensive) for the standard setup. In addition, the large and expensive battery under the hood as well as the technology packed inside increases the cost of repairs.

A convertible roof can also result in a budget busting premium. Convertibles are pricey to insure. That’s because they’re easier to steal and vandalize due to a less than solid roof. Three convertibles made our list, and they are all Mercedes, the S65 AMG and SL63 AMG as well as the SL550.

Rank	Make	Model	Average rate
1	Nissan	GT-R	\$3,941
2	Mercedes	Maybach S650	\$3,917
3	Porsche	Panamera	\$3,887
4	Mercedes	AMG GT R	\$3,751
5	BMW	M760i xDrive	\$3,705
6	BMW	M6 Gran Coupe	\$3,637
7	BMW	I8	\$3,603
8	Mercedes	S65 AMG	\$3,585
9	Mercedes	SL63 AMG	\$3,549

10	Mercedes	S560 4MATIC	\$3,514
11	Porsche	911 Carrera GT3 RS	\$3,458
12	Mercedes	Maybach S560 4MATIC	\$3,393
13	Land Rover	Range Rover SV AUTOBIO Dynamic	\$3,356
14	Jaguar	F-Type SVR	\$3,350
15	Tesla	Model S 75D	\$3,300
16	BMW	M5	\$3,275
17	Jaguar	XJ R575	\$3,257
18	Mercedes	SL550	\$3,218
19	BMW	750I XDrive	\$3,216
20	Jaguar	XF Sport Brake Prestige	\$3,199

Check insurance rates while shopping

Car sales stayed pretty flat last year with 17,274,250 vehicles driving off of dealer lots. This is a measly 0.3 percent increase over last year. The pain (for automakers) will continue in 2019, according to National Automobile Dealers Association (NADA). The NADA is forecasting vehicle sales of 16.8 million, which would represent about a 1.1 percent decline.

If you are going to be a car buyer in 2019, remember to pull insurance quotes on any vehicle you are seriously considering. "It is always advisable to consider the cost of insurance when shopping for a new car," says Gusner. "Insurance costs can vary dramatically between vehicles, pushing up the cost of ownership. Make sure you have the budget for the car and its insurance."

High insurance costs can transform your dream car into a nightmare if it comes with an unaffordable monthly insurance premium. It can put a once affordable vehicle into the budget busting category. An expert rule of thumb is that if you cannot easily afford the insurance premium, you can't truly afford the car.

Remember, if you are financing your new dream ride, your lender will require that you carry full coverage. That coverage includes collision and comprehensive. This can increase your insurance costs. Make sure all quotes you receive include this required coverage.

We can help you find an affordable policy for just about any car (supercars excluded) quickly and easily. The Insure.com comparison tool, which is located at the top of this page, makes comparing insurance rates simple. You compare the cost of insurance on up to 10 different vehicles, so you can narrow down your choices before you make a final decision on a car.

Even if you are not in the market for a new car, you should shop your insurance coverage at least once a year.

What the experts say

Our list clearly shows that safety features and the target audience of a vehicle (families vs. driving enthusiasts) can impact insurance rates, as can the initial cost of the vehicle and repair costs.

Vehicles loaded with safety features that tend to be driven by parents or other fairly responsible drivers make up the majority of our least expensive list. “Safety features such as airbags, lane departure, back-up cameras and automatic restraint systems all factor into insurance rates. If these technologies are found to reduce the risk of an accident, it may result in lower premiums for policyholders whose vehicles are equipped with these safety features.” says Michael Barry, spokesperson for the media and public affairs division of the Insurance Information Institute.

The sticker price, high repair costs and what is under the hood can result in a sky-high premium. The 2019 BMW M760i xDrive, No. 5 on our most expensive list, is a good example. “It's little wonder that the M760i xDrive costs a bundle to insure, it's a small fortune to buy in the first place. The ultra-luxury sedan's six-figure price offers amenities like hot-stone massaging seats, retractable footrests and fragrance-enhanced ventilation — plus a 601-hp, twin-turbocharged V-12 that took just 3.5 seconds to scorch 60 mph,” says Mays.

On the other hand, a reasonable price, plenty of safety features and hamster wheel of a motor helps to keep rates affordable. The Honda HR-V LX exemplifies this, “This entry-level Honda is mechanically simple and relatively underpowered- - owners don't drive aggressively. Low repair costs also help to keep insurance rates low,” points out Harley.

Unfortunately, the cost of claims has been rising in recent years for cars on both sides of the list, mainly due to technology. “All of the sensors and other technology in today's cars have pushed up the cost of insurance claims,” says Walker. What was once a minor repair has become much more complex and costly. Complicated repairs also add to the time a car spends in the repair shop and usually requires the use of a rental car.”

Factors that can move your premium up or down

When it comes to setting a premium, insurers take a number of factors into consideration. There is no doubt that the vehicle you drive will impact your rates but it's not often the most important one.

The majority of insurers will take the following factors into consideration when setting your car insurance rates:

Credit score: This can be a main factor for insurers in states that allow it. According to an Insure.com rate analysis, drivers with poor credit pay 71 percent more on average for car insurance than drivers with good credit. “All insurers have come to the conclusion that there is a correlation between credit worthiness and the probability of having a claim,” says Travis Biggert, chief sales officer with HUB International. Keep your credit score in the acceptable range to keep your premium affordable.

Driving record: This one is fairly obvious and falls completely under your control. Tickets and accidents will quickly push your rates into the unaffordable territory. Keep your nose clean out on the road to enjoy the lowest premium.

Location: Insurance companies have to pay out if your car is stolen so they will take into consideration where your vehicle sits every night. “Insurance companies are constantly looking at data to justify rates. Where you live can definitely have an impact on rates if there

is a higher incidence of theft or vandalism near your home compared with other areas of town,” says Biggert.

“Urban areas usually have a higher rate of accidents and theft than rural areas, so rates are higher,” says Biggert. “Each geographic area has its own set of risks, and the insurance carriers know what they are and how often they occur.”

Gender and age: Young (newly licensed drivers) will be the most expensive to insure and statistics show that young males are the worst of the young drivers. Once they have a few years of experience under their belts, rates should start to drop.

Statistics show that women overall tend to be involved in fewer accidents so premiums are usually lower for female drivers until they hit middle age, then males and females are basically on par for the cost of car insurance

Vehicle you drive: As our list clearly shows, the car you drive can have a major impact on your rates. Luxury cars will typically carry a hefty premium while family-friendly rides tend to be cheaper. When evaluating your vehicles insurance companies consider the following among other factors:

- **Repair costs:** A Mercedes will almost always cost more to repair than a Kia due to the technology and expensive materials used in the vehicle. “While most new vehicles are packed with technology that can result in a safety discount, all of that technology can also add to the repair costs,” says Walker.

Claim rates: Insurers keep reams of data and one thing they look at closely is claim rates for each particular car’s make and model. If you are driving a vehicle that has a high claim rate, you will be paying a higher premium regardless of whether you have ever made a claim or not.

How to use our rankings

When shopping for a new car, you should always take the cost of insurance into consideration. The cost of insurance can actually put a once affordable car out of reach for many people.

We are here to help. The Insure.com comparison tool, located at the top of this page, makes comparing insurance costs easy. It lets you compare the cost of insurance on up to 10 different vehicles, so you can narrow down your choices.

Use our least/most expensive list as a starting point. Then you have narrowed down, your choices our comparison tool will let you get a quote quickly and easily on any vehicle you are considering. If you are in the market for a used vehicle instead of a new one, check out our used car buying guide and insurance rates tool.

Both of our tools show the national average as well as state average annual rate. That makes it easy to go onto the next step and shop for a great car insurance policy at a price you can afford.

Methodology

Insure.com commissioned Quadrant Information Services to calculate average auto insurance rates for 2019 models. Averages were calculated using data from six large carriers, such as Allstate, Farmers, GEICO, Nationwide, Progressive and State Farm, in 10 ZIP codes per state. Not all models were available, especially exotic cars. More than 3,000 models are included in the 2019 study.

Least expensive rankings were based on the best-performing trim line of each model. Most expensive rankings were determined by the worst-performing trim line of each model.

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