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Cheapest cars to insure in every state

October 30, 2019 By Mark Vallett.

Ever wonder what is the cheapest car to insure where you live?

We have the answer for you. We ran the numbers to identify the cheapest 2019 car to insure in each state and came up with 15 vehicles. While many models ended up being the cheapest in multiple states, seven models (basically half) were the most affordable option in only a single state. Vehicles ranged from small cars, Jeeps, and minivans to a couple of pickup trucks.



Cheapest cars to insure 2019

Subaru was the big winner with three different models making our list. Fiat was competitive with two models on the list, as was Jeep, Mazda and Honda. All other automakers on the list managed to put only one model on the scoreboard.

Premiums varied dramatically, with Maine claiming the top spot. In the Pine Tree State, you can insure a Mazda CX-3 Sport for an extremely affordable \$695 a year. On the other side of the spectrum is Michigan, with the cheapest vehicle (Ford F-150) to insure coming in at \$2,051. This is not really a surprise; Michigan almost always tops the list of most expensive states for car insurance due to its unique unlimited personal injury protection benefits system. The national average came in at \$1,284.

When it came to the vehicle that was the cheapest to insure in the most states, the Fiat 500X Pop was the big winner, with 15 states. The Subaru Outback 2.5i grabbed second place with eight states while the Mazda CX 3 Sport , Jeep Wrangler Sport and Honda Odyssey minivan all tied for third with five states each.

These vehicles all have a few things in common, they are pretty affordable, loaded with safety features as standard equipment and tend to be driven by safety conscious drivers -- all things that insurance companies love.

The premium can vary pretty dramatically between states, even with the same car. As an example, insuring the Fiat 500X Pop can cost anywhere between \$815 in Wisconsin and \$1,384 in Montana, which is a 69 percent increase. The Subaru Outback 2.5i sees a similar range when it comes to premiums, going from a low of \$836 in North Carolina to a high of \$1,931 in Florida, which is almost always one of the most expensive states in the country for car insurance.

2019: Top 5 cheapest cars to insure in every state

You'll see in the table below which 2019 vehicles are the cheapest to insure in your state. Enter the name of a state to see the five cheapest vehicles, and their average rates for a full coverage policy. Keep reading for an analysis of which vehicles were the most affordable to insure in every state.

What cars are the least expensive to insure?

Search:

State	Make	Model	Style	
Arkansas	Fiat	500X Pop	4 Door Multi-Purpose	\$1,333
Arkansas	Mazda	CX-3 Touring	2WD 4 Door Utility	\$1,375
Arkansas	Fiat	500X Trekking	4 Door Multi-Purpose	\$1,380
Arkansas	Honda	Odyssey LX	5 Door Passenger Minivan	\$1,382
Arkansas	Honda	HR-V LX	4 Door 2WD Multi-Purpose	\$1,385
Arizona	Subaru	Outback 2.5i	4 Door Wagon AWD	\$1,248
Arizona	Subaru	Outback 2.5i Premium	4 Door Wagon AWD PZEV	\$1,269

What cars are the least expensive to insure?

Fiat Pop 500X

The Pop is the most affordable car to insure in 15 states which include:

- Alabama
- Arkansas
- Iowa
- Idaho
- Illinois
- Kansas
- Maryland
- Montana
- North Dakota
- Nebraska
- New Mexico
- Pennsylvania
- South Dakota
- Tennessee
- Wisconsin

Premiums for the Fiat Pop ranged from \$815 in Wisconsin to \$1,384 in Montana.

The Pop starts at \$24,700, making it a very affordable ride. It comes with numerous standard safety features along with a suite of available advanced safety options. It is popular with safety conscious drivers and is very affordable to repair. All of this combined with an excellent claim record pushed this vehicle to the top of the list.

Subaru Outback 2.5i

This Subaru is one of three vehicles that Subaru put on our list. It is the cheapest car to insure in eight states which include:

- Arizona
- Florida
- Georgia
- Minnesota
- North Carolina
- New Jersey
- Oregon
- Utah

Premiums ranged from \$838 in North Carolina to \$1,931 in Florida. Car insurance in the Sunshine State is always expensive due to an extremely high percentage of uninsured drivers on the road. Roughly 26 percent of Floridians are cruising the streets without insurance which results in higher premiums for everyone. In addition, they have a high population of older drivers and tourists which leads to more accidents.

Subaru's tend to be very affordable to insure for a number of reasons but one of the biggest ones is the fact that all models come with a suite of advanced safety features as standard equipment. "Subaru's well-rated EyeSight suite of accident-avoidance technologies are now standard for 2019, which means drivers who choose the base model still get the safety essentials," points out Kelsey Mays, senior editor of Cars.com

Advanced safety features reduce the risk of an accident and a claim which always makes insurance companies happy and that leads to affordable rates.

Mazda CX 3 Sport

The CX 3 Sport is the most affordable vehicle to insure in five states which include:

- DC
- Hawaii
- Maine
- Mississippi
- Rhode Island

The Mazda CX 3 Sport managed to grab the top spot when it comes to the cheapest premium, costing only \$695 in Maine. On the top end of premiums, the Mazda cost \$1,619 in D.C. Maine is often in the top five for cheap car insurance for a couple of reasons. It is very rural which leads to fewer accidents and it also has a very low uninsured driver rate.

"Thanks to a very competitive market, Maine consumers are paying less for auto insurance than consumers in nearly every other state," Insurance Superintendent Eric Cioppa stated in a recent press release.

Currently, Maine has the lowest rate of uninsured drivers in the entire country. A mere 4.5 percent of drivers are out on the road without insurance which lowers insurance companies' risk, leading to affordable rates.

Like many other vehicles on our list, the CX 3 benefits from numerous advanced safety features that come as standard equipment. In addition, the

2019 Mazda CX-3 is an IIHS Top Safety Pick. It comes standard with advanced safety features that include front, side, and curtain airbags, a rearview camera, blind-spot monitoring with rear cross-traffic alert, and hill launch assist.

Jeep Wrangler Sport

Jeep managed to put two vehicles on the list and the Wrangler Sport is the most affordable car to insure in five states which include:

- New York
- Nevada
- Virginia
- Washington
- Wyoming

Premiums for the Jeep started at \$863 in Virginia and run up to \$1,453 in New York. Jeeps are usually cheap to insure and are often on cheapest cars to insure lists. The majority of jeeps tend to bare bones vehicles, which makes them cheap to repair, which insurers love. While they are designed for off-road use, many Jeep owners spend the majority of their time on paved roads so they don't get damaged as often as you would think, a positive for insurers.

Honda Odyssey LX

The Honda Odyssey is the only minivan to make the list but it was the cheapest vehicle to insure in an impressive five states including:

- California
- Colorado
- Connecticut
- Ohio
- West Virginia

Premiums for the Odyssey are very reasonable, ranging from \$1,025 up to \$1,624. The Odyssey is no stranger to cheap to insure lists. Insure.com puts together a most and least expensive cars to insure list every year and the Odyssey has been in the top five for eight of the last 10 years.

Like many of the vehicles on this list, the Odyssey is mainly driven by parents who are extra cautious out on the road. In addition, this minivan was named an IIHS Top Safety Pick for 2019. "This popular minivan is family-oriented, which means that most owners drive with plenty of caution. This helps keep the claim history relatively inexpensive, consisting of

scrapes and scratches, instead of costly crashes," says Michael Harley, executive editor for Kelley Blue Book.

Subaru Outback 2.5iPremium

The Outback 2.5i Premium is the cheapest vehicle to insure in just two states:

- Louisiana
- South Carolina

Premiums ranged from \$1,241 in South Carolina to \$2,014 in Louisiana. Due to its proximity to the coast and expensive damage done by hurricanes and other major storms, Louisiana is always one of the most expensive states to insure a vehicle.

Just like the Outback 2.5i we already talked about, the Premium version is loaded with active safety features via the EyeSight suite. This helps drive down the cost to insure all Subaru models. These types of safety features appeal to parents who tend to drive safer than the average driver out on the road, leading to fewer accidents and claims.

"Safety features such as airbags, lane departure, back-up cameras, and automatic restraint systems all impact insurance rates," says Michael Barry, spokesperson for the media and public affairs division of the Insurance Information Institute. "If these technologies are found to reduce the risk of an accident, it could result in lower premiums for policyholders driving vehicles equipped with those safety features."

Jeep Wrangler Freedom

This is the second model Jeep put on the list and it is the least expensive vehicle to insure in two different states:

- Alaska
- Missouri

Regardless of which of these states you live in, with this Jeep, you will be paying below the national average for insurance. Premiums for the Wrangler Freedom came in at \$1,023 in Alaska and \$1,063 in Missouri.

The same reasons apply to this Jeep as the others on the list. They are not luxury vehicles and are pretty cheap to repair. A fairly low starting price also helps.

Hyundai Tucson Ultimate

The Tucson is popular on the East Coast, being the cheapest vehicle to insure in:

- Massachusetts
- Vermont

Premiums for this sweet ride come in under the national average in both states, costing a mere \$934 in Vermont and \$1,079 in Massachusetts. Car insurance in Vermont is usually very affordable due to the rural nature of the state. Insurers discount premiums in rural states because statistics show that less traffic leads to fewer accidents and claims.

The Tucson was recently awarded the IIHS Top Safety Pick+ rating which puts it at the top of the heap when it comes to safe vehicles. Despite the fact that the Ultimate is the top of the trim level for the Tucson, it starts at a very reasonable \$28,000.

Hyundai has taken safety to the next level by making SmartSense standard equipment on many of their vehicles. This package of safety equipment includes Forward Collision Avoidance Assist, Blind Spot Collision Avoidance Assist, Driver Attention Warning, Lane Keep Assist as well as High Beam Assist and a number of other safety systems.

Fiat 124 Spyder Classica

Surprisingly, the Fiat Spyder is the cheapest car to insure in Indiana, but that is the only state it made the grade.

The Fiat comes in below the national average by \$264 with a price point of \$1,020. While the Spyder is technically a sports car and a convertible to boot, it doesn't have a massive engine that often leads to higher insurance costs. Convertibles are almost always more expensive to insure as the tops can be easily cut, which either results in an expensive repair or a stolen car.

The Spyder has a couple of insurance rate positives that are probably responsible for its cheap premium. It's fairly cheap with a starting price of \$26,900 and comes standard with a variety of safety equipment. Regardless of the reasons, if you live in Indiana and are looking for a car that is fun to drive and easy to insure the Spyder is a great choice.

Mazda CX-3 Touring

The Mazda CX-3 is the cheapest car to insure in New Hampshire with a premium of \$915 which is a whopping \$369 below the national average. According to Insure.com, New Hampshire is the sixth cheapest state in the

country for car insurance, thanks to its rural nature and a fairly low rate of uninsured drivers.

Just like the CX-3 Sport, the Touring comes with a number of advanced safety systems as standard equipment and is a an IIHS Top Safety Pick, all of which leads to very affordable premiums.

GMC Canyon SL

The GMC Canyon is one of two pickups on the list and is the cheapest vehicle to insure in Texas with a premium of \$1,547.

Pickups are often inexpensive to insure as long as they are not loaded with luxury features that come with the top of the trim level trucks. The SL is the base model of the Canyon lineup with a starting price around \$21,000 which helps keep insurance costs low.

Another reason the Canyon is affordable to insure is that a good portion of the vehicle is made up of a steel bed that is easy and cheap to repair. If you live in Texas and need a solid truck that won't break the bank, the Canyon is a great choice.

Subaru Crosstrek

This is the third Subaru on our list and it's the most affordable car to insure in all of Delaware with an average premium of \$1,562.

Just like the other Subaru's, the biggest reason this car is affordable to insure is a long list of active safety features that come as standard equipment.

Ford F-150

While the F-150 is the cheapest car to insure in Michigan, it still comes with a pretty hefty price tag. A \$2,051 premium may seem expensive in other states but in Michigan, it's pretty reasonable.

According to Insure.com, the average annual premium in Michigan is \$2,611, making it the most expensive state in the country for car insurance. Michigan has a unique no-fault car insurance scheme, which requires all drivers to carry Personal Injury Protection (PIP) coverage but the difference between Michigan and other PIP states is the coverage limits. Michigan guarantees unlimited, lifetime medical benefits to auto accident victims, which dramatically increases an insurer's risk, resulting in higher premiums for everyone. Recent auto reform laws that go into effect in July 2020 will change this, but for now, the old rules still apply.

The F-150 is not a luxury truck, a low starting price and the fact that it is cheap to repair leads to reasonable insurance costs.

"When Ford introduced the all-new aluminum F-150 in 2015, they intentionally included some body construction designs that make it easier to replace and repair different body parts of the truck," says Mark Williams with Cars.com.

Honda Fit LX with Honda Sensing

The second Honda on our list is the Fit and it's the most affordable in Kentucky with an average premium of \$1,358.

This is an entry-level car with a very low starting price of around \$16,000 and a fairly small four-cylinder engine under the hood. Less powerful engines lead to lower insurance costs as they are typically driven more slowly, leading to fewer accidents. Honda Sensing is a suite of advanced safety features and includes Collision Mitigation Braking System, Road Departure Mitigation System, Adaptive Cruise Control as well as Lane Keeping Assist System.

Chevrolet Traverse L

The 15th and final vehicle on the list is the Chevrolet Traverse with an annual premium of \$1,535 in Oklahoma.

It is a bit of a mystery why the Traverse made our list. While it has a fairly affordable starting price (\$31,000) it's definitely not the cheapest vehicle on the list. This is a base model Traverse which comes with most standard safety features but very few advanced safety systems. However, large SUVs are often the car of choice for families who don't want to drive a minivan and low crash and claim rates can absolutely impact the price of insurance.

The car is not the only thing insurers consider when setting your rates

The car you drive will absolutely impact your insurance premium, regardless of which state you live in, but it is definitely not the only factor insurance companies consider. It's important to remember that these premium quotes are an average and may not reflect the premium you will actually pay for car insurance. Here are just a few of the things that insurers consider when setting a premium:

Your vehicle: The car you drive is an important factor and as our list points out, smaller, safe, family friendly vehicles usually make up the bulk of cheap to insure lists. What you won't find in our rankings is high powered sports and luxury vehicles which almost always cost a bundle to insure.

Credit score: Insurers have embraced the credit score as a major factor when setting a car insurance premium so keep your score in good shape for the best rates. A CarInsurance.com rate analysis of the [worst states for drivers with bad credit](#) found that drivers with poor credit pay roughly 71 percent more on average for car insurance.

Driving record: This is a major consideration and completely under your control. [Tickets and accidents](#) on your record will absolutely push your rates up and if there is more than one ticket or accident on your record in a short amount of time, your premium will quickly become unaffordable. Keep your driving record clean for the best rates.

Location: Insurance companies not only look at what state you live in but your neighborhood as well. Urban areas tend to be more expensive than rural areas due to higher rates of crime and accidents. High crime rates in your area will bump up your premium.

Repair costs: Insurers love data and another major factor that they look at is the cost to repair a specific vehicle. Many of the cars on our list have very reasonable repair costs and parts that are readily available. Reasonably priced family cars tend to be cheaper to insure than luxury vehicles, due to the materials used, a teak wood interior is much more expensive to repair than a plastic one.

Advanced safety features can also impact insurance costs: "Most new vehicles are loaded with technology and that can lead to a safety discount, but all of that technology also comes with increased repair costs," says Penny Gusner, Consumer Analyst at CarInsurance.com. See our guide to [cars with the highest safety ratings](#) that are cheap to insure for more details.

Claim rates: Insurance companies also track claim rates on specific vehicles. If the car you drive is popular with criminals, you will end up paying a higher premium for your vehicle regardless of whether you have ever had a car stolen. The same is true for accident claims.

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