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2019: 5 most and least expensive pickups to insure

Last updated: Oct. 23, 2019

By Penny Gusner, Insure.com

Pickup trucks continue to be the most popular vehicle to buy nationwide and there is a wide variety of choices, from the basic one you could use around a farm to a decked-out luxury one that is good for commuting or a night out on the town with your special someone.

While trucks are big in size, it doesn't mean their insurance premiums have to be. We ran the numbers and 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. That comes to a 20% savings for trucks over cars.

Of course, the fancier and more decked out the truck is the more its insurance costs will be. The most expensive pickup trucks in our study are 11% more expensive than the national average for cars and an astounding 69% more expensive than the cheapest truck in our study.

Pickups with lower premiums are typically smaller, basic models with modest sticker prices. They aren't as powerful or as tricked out as the trucks that top the expensive list.

Car insurance companies determine full coverage rates for vehicles by looking at a variety of factors, including cost to repair and replace parts, claim histories of the model and the location where it's garaged, to name a few.

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

- Trucks are favored in rural areas, which tend to have a lower frequency of accidents. That's one reason why trucks, overall, may have less accidents and claims than sedans that are mostly in-town vehicles.
- Truck repairs can be cheaper. The bed of the truck is sheet metal that is easy and cost-effective to repair.

- Trucks are more likely to protect the occupants and absorb a crash impact than a car. This brings down the collision coverage costs, but may also stoke the liability costs as a bigger vehicle can do more damage to others.
- Base models don't come with bells and whistles that base model sedans may carry. So, these models have lower insurance premiums since there are not lots of pricey high-tech parts and features that jack up repair costs.

Read on to find out the top five cheapest and most expensive pickup trucks to insure in 2019.

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Toyota Tacoma SR

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By Penny Gusner, Insure.com

2019 Toyota Tacoma SR 2WD 2 door

Annual average insurance cost: \$1,405

The Toyota Tacoma came in fifth for a second year. Tacoma is a popular pickup, which means that there will be no shortage of parts in stock to make repairs. Cheaper parts helps keep repair costs down and that helps keep insurance rates low as well. While still a more basic model, the Tacoma comes with a nice package of safety features to keep you and your family safe.



Chevrolet Colorado

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2019 Chevrolet Colorado 4 door 2 WD

Annual average insurance cost: \$1,375

The Chevy Colorado is the sister vehicle to the second-place vehicle, the GMC Canyon, so it's no wonder the Colorado placed fourth. This model Colorado is another entry-level pickup, so no bells and whistles here but still a rugged vehicle that has sufficient safety features.



Ford F-150

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2019 Ford F-150 2WD

Annual average insurance cost: \$1,374

Ford has three pickups on our ranking lists -- this is the only one on the cheap side. The Ford F-150 has come in third consistently for the last three years. This truck comes with a V-6, the only one on the cheap list to do so. However, the F-150 still has low repair costs. This is because it's built of parts that are easy to replace and repair.



GMC Canyon SL 2WD 4 door

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2019 GMC Canyon SL 2WD 4 door

Annual average insurance cost: \$1,369

Second place for cheapest truck to insure in 2019 is the GMC Canyon. This is the base model for a midsize pickup that is known for its reliability. GMC also has a truck on the most expensive list that costs over \$650 more a year to insure.



Nissan Frontier

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2019 Nissan Frontier S 2WD King Cab

Annual average insurance cost: \$1,361

The Frontier topped the cheap list in 2017, took second place in 2018 and is back on top for 2019. This entry level model is a solid choice as it comes with a payload capacity of 900 pounds and can tow up to 3,800 pounds. Nissan has produced the Frontier since 2014 so there should be an ample supply of parts to keep repair costs low, which in turn helps keep insurance rates affordable.



Chevrolet Silverado

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Chevrolet Silverado 3500HD High City 2WD CNG

Annual average insurance cost: \$1,942

On the expensive side, the Chevy Silverado 3500 heavy duty High City took 5th place. This model also has the option of running on compressed natural gas (like the third place GMC Sierra). The Silverado 3500HD boasts a touch-screen navigation and infotainment system as well as a superior sound system. It costs over \$65,000, thus having a pricier insurance premium than base level models.



Ford F-250

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By Penny Gusner, Insure.com

Ford F-250 SD Limited 4WD Turbo Diesel

Annual average insurance cost: \$2,006

Taking 4th place on the expensive list is the Ford F 2-50 super duty limited that is a four-wheel drive turbo diesel. It is built tough and cranks out 450 horsepower. This truck comes with a luxury



interior and a pretty hefty price tag, starting around \$80,000. Luxury and power come with a price, not only with the purchase cost but with the annual insurance premium.

GMC Sierra

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GMC Sierra 2500HD SLT 2 WD CNG

Annual average insurance cost: \$2,026

The GMC Sierra is a heavy duty truck that has the capacity to run on compressed natural gas (CNG) has a base sticker price of \$53,000 and comes in third for priciest for pickup insurance in 2019. Features, whether in the engine, body or interior, that are more specialized, like the CNG, also raise car insurance costs. This is because the repair costs or replacement of the vehicle will cost the insurance company more.



Ford F-350

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By Penny Gusner, Insure.com

2019 Ford F-350 SD Lariat

Annual average insurance cost: \$2,213

Another Ford pickup takes second place for most expensive pickup truck to insure in 2019. The F-350 super duty Lariat is another powerful truck. It has 385 horsepower and a gas flex fuel engine, and a luxurious interior which all help hike up the cost of car insurance. Impressive tech features that come standard in the F-350, like the SYNC 3 that allows you to have voice control over navigation, sound system and other features, also boost up the sticker price and insurance premiums.



Ford F-450

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By Penny Gusner, Insure.com

2019 Ford F-450 SD King Ranch 4WD Turbo Diesel

Annual average insurance cost: \$2,296

The winner for most expensive truck to insure in 2019 is the Ford F-450 Super Duty that is both a four-wheel drive and turbo diesel. It is the third Ford on the expensive list and comes with high horsepower and hauling capabilities, plus a plush interior with luxurious features. The high sticker price, \$72,000 or more, adds to the reasons why it costs a pretty penny to insure the Ford F-450.



Compare truck insurance rates

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By Penny Gusner, Insure.com

Whether you are buying a bare-bones or luxury pickup truck, you should research the cost of insurance before buying, and build it into your budget. You don't want to wind up with a new truck that you can't afford because you didn't anticipate what you have to pay for coverage. You can check [national and state-by-state average rates for most all 2019 pickup trucks](#) before you go shopping. Or, if you decide your transportation needs are better met by another type of vehicle, check out our guide to insuring all types of new vehicles and see the [national and state average premiums for 2019 model vehicles](#). Remember, it's best to compare car insurance rates from at least three companies. And, while the price you pay coverage is important, also check out [company reviews](#) and complaint ratios so you know that the company is dependable.

Methodology

Insure.com in 2019 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. This article includes rate data on just the five most and least expensive pickups to insure.

The insurance costs listed here reflect the average of what an unmarried 40-year-old male can expect to pay for a year's worth of coverage if he commutes 12 miles to work each weekday, has a clean driving record and good credit. Estimates also assume drivers get "100/300/50" policies (\$100,000 injury liability for one person, \$300,000 for all injuries and \$50,000 per accident for property damage), plus collision and comprehensive coverage with \$500 deductibles.

All price figures refer to manufacturer's suggested retail pricing for a given model's indicated trim line, excluding options, rebates and destination fees.

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Homeowner?	Married?	Served in the Military?
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