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Insure.com’s 2020 most and least expensive vehicles to insure

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It's official, the Mazda CX-3 came out on top this year as the least expensive 2020 vehicle to insure in our annual ranking of new models.

Every 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 CX-3 moved up from a fourth-place finish last year to take the checkered flag. The CX-3 costs a mere \$1,324 to insure which is a whopping \$580 less than the national average of \$1,904. The national average crept up \$92 this year which is an increase of roughly 5 percent. The Honda CR-V LX was second with a premium of \$1,333 and the Jeep Wrangler Sport S rounded out the top three.

In years past, SUV and CUVs dominated our list of least expensive cars to insure and 2020 is no exception. There were 15 SUVs and CUVs in the top 20 as well as five vans, one sedan and one pickup. There were a number of ties which is why those numbers add up to 22 instead of an even 20.

The other side of the list is made up of high-end sports cars and luxury rides that the majority of us will never be able to afford. This year, like last year, a Mercedes was the most expensive car to insure, the AMG GT-R will set you back \$4,082 a year for insurance, or \$141 more than last year's winner, Nissan's GT-R that placed third most expensive this year.

Enough chit chat, let's have a look at how least and most expensive vehicles to insure this year.

**#1 MOST & LEAST EXPENSIVE
2020 CARS TO INSURE**

Car Model	Insurance Premium
Mercedes AMG GT R	\$4,082
Mazda CX-3 Sport	\$1,324

Insure.com

Least expensive vehicles to insure

The Mazda CX-3 Sport jumped up from the fourth-place spot to grab the brass ring and it's slightly larger sibling the CX-5 tied for the eighth spot.

The CX-3 is a small CUV that is popular with families and comes loaded with safety features. The 148-horsepower engine will get you around but it's not powerful enough to impact your insurance premium.

"Given Mazda's track record for reliability, I am not surprised to see the CX-3 Sport as one of the most affordable vehicles to insure. When equipped with Mazda's Smart Brake Support and Adaptive Front Lighting technologies, the CX-3 earned an IIHS Top Safety Pick in 2019. This rating is among the many reasons why the CX-3 is affordable to insure," says Carl Anthony, Managing Editor at Automoblog.net.

Kelsey Mays, senior consumer affairs editors of Cars.com, agrees that the Mazda CX-3 "can be affordable to insure and buy. It starts well under \$25,000, even with all-wheel drive. Still, in testing for 2020 by the Insurance Institute for Highway Safety, the CX-3's automatic emergency braking gets respectable ratings against both vehicles and pedestrians. The system is also standard, not optional, which is nice to see in this class."

SUVs continued to dominate our list which mirrors the market in general. According to data from Marklines, truck and SUV full-year sales were up 2.6% to 12,234,492 units, while passenger car sales were down 10.1% to 4,813,233 units for 2019. Year-end data shows that large SUVs, small SUVs (this includes CUVs) and pickup trucks made up 61.4% of all auto sales in 2019 and our list reflects that with all of the top 10 least expensive to insure vehicles being SUVs expect for the Honda Odyssey. Only one car made our list, the Honda Fit LX Sensing came in at number 11.

The Honda CR-V LX came in second with an annual premium of \$1,333. Honda managed to put three vehicles in the top 10 (The CR-V, Odyssey and the HR-V LX) and a whopping five models in the top 20.

"In recent times, Honda has really drawn attention to their Honda Sensing package, a collection of advanced safety features. Honda Sensing is widely available across their product line regardless of trim level," points out Anthony.

Mays notes how the package is now standard. "The CR-V's base trim level hits a tried-and-true formula: It's relatively affordable and loaded with standard safety equipment. Lane-departure warning with steering assist is newly standard for 2020, as is forward collision warning with automatic emergency braking. The latter system is effective, too, securing top IIHS ratings against both vehicles and pedestrians." Advanced safety features help prevent crashes, which prevents claims, leading to lower insurance costs.

The Jeep Wrangler JL Sport S rounded out the top three. Jeep, which has put a number of vehicles on our least expensive to insure list over the last few years kept their streak going with two models in the top 10 (the Renegade Sport) and three in the top 20.

Jeeps are rarely considered luxury vehicles. They are usually pretty bare bones, and that makes them cheaper to insure. "Jeep owners typically drive slowly, parts are basic and readily available, leading to lower repair costs," says Michael Harley, executive editor for Kelley Blue Book.

Subaru also managed to get three cars on the list, the Outback 2.5I dropped a spot to come in fourth, while the Forester 2.5I finished 7th and the Crosstrek tied for 12th, the exact spot it finished last year.

Advanced safety features always lower insurance premium and Subaru's are loaded with them, even the base models. "All Subaru Outback models are standard with EyeSight Driver Assist Technology, which includes active safety features like Advanced Adaptive Cruise Control and Lane Centering Function. Subaru has earned numerous awards for quality, including a 2020 IIHS Top Safety Pick for the 2020 Outback," says Anthony.

The Fiat 500X Pop closed out the top five. The Pop is a small car with an affordable starting price that is also loaded with safety features making it cheap to insure. "The 500X is one of the most underrated vehicles on the market. It's built on a Jeep Renegade platform, making it rugged and quite durable. The Fiat 500X includes seven airbags as well as Blind-spot Monitoring; Rear Cross Path detection; backup camera and adaptive cruise control. The starting MSRP of around \$25,000 is affordable; couple that with the lower cost to insure, and it's a small SUV worth considering for those on a budget.

"It should be noted that Fiat may be discontinuing the 500 lineup in the U.S. Fiat has already cut down its 2020 offerings in the U.S. to the 500X, 500L and the 124 Spider.

Finally, we have to mention the Honda Odyssey LX. The LX dropped all the way down to the number six spot after dominating the top spot for almost a decade. Out of the 10 years we've done the rankings, the Odyssey has placed in the top five for eight of those years.

Minivans tend to be very family-oriented which means most owners drive pretty carefully. This leads to fewer crashes and lower insurance costs. The Odyssey is one of three minivans to make the list, the Chrysler Pacifica Touring tied for 15th and the Dodge Grand Caravan SE tied for 20th.

As usual, SUVs and CUVs made up much of our list but at least one pickup hit the top 20. The GMC Canyon finished in 18th place while the Ford F-150 XL was the 27th cheapest vehicle to insure.

As you would expect, insurance rates went up across the board this year, but the price increase was reasonable. Our cheapest option this year, MazdaCX-3 Sport costs \$1,324 to insure while last year's top choice, the Honda Odyssey ran \$1,298. This is a mere two percent increase.

Rank	Make	Model	Average rate
1	Mazda	CX-3 Sport	\$1,324
2	Honda	CR-V LX	\$1,333
3	Wrangler	Sport S	\$1,334
4	Subaru	Outback 2.5i	\$1,335
5	Fiat	500X Pop	\$1,336
6	Honda	Odyssey LX	\$1,353
7	Subaru	Forester 2.5i	\$1,373
8	Mazda	CX-5	\$1,374
8	Jeep	Renegade Sport	\$1,374
10	Honda	HR-V LX	\$1,377
11	Honda	LX Sensing	\$1,379
12	Jeep	Compass Sport	\$1,392
12	Subaru	Crosstrek	\$1,392
14	Ford	Escape S	\$1,397
15	Chrysler	Pacifica Touring	\$1,403
15	Buick	Encore Preferred	\$1,403
15	Hyundai	Tucson SE	\$1,403
18	GMC	Canyon	\$1,411
19	GMC	Savana G2500 LS	\$1,413
20	Chevrolet	Express G 2500 LS	\$1,416
20	Honda	Pilot LX	\$1,416
20	Grand	Caraan SE	\$1,416

Most expensive vehicles to insure

The other side of the list is filled with cars that come with a high sticker price, a big engine under the hood and plenty of high-end finishes on the inside.

As usual, the majority of the vehicles on this side of the list are European, in fact only two American vehicles hit the top 10, a Tesla and a Dodge. Regardless of which country they hail from, all of the cars on the list are high-end luxury and sports cars that have a big, powerful engine under the hood and are bursting with cutting edge technology as well as luxury finishes. All of this leads to sky-high insurance bills.

The number one most expensive car to insure this year is the Mercedes AMG GT-R, moving up from the fourth spot last. Insuring this beauty will set you back \$4,082 a year. While that is certainly a big number, if you can afford the \$162,000 starting price, another four grand probably isn't going to break the bank.

"The AMG GT boasts excellent dynamics and a rip-snorting turbocharged V-8 that's good for 469 horsepower," says May. "If that isn't enough, you need to get your head checked. But Mercedes still has an answer: the 'R' variant, which cranks things up to 577 hp. With a sticker price north of \$160,000 and manufacturer-estimated zero-to-60 mph time of 3.5 seconds, it's little surprise the vehicle costs a pretty penny to insure.

"Mercedes put another two cars in the top 10 (the S65 AMG and the S560) with a total of five in the top 20. BMW matched Mercedes and also had five cars on our expensive list, Porsche and Audi put two on the board as did Tesla and Jaguar.

The second most expensive to insure car is a full-on sports car with a 5.2-liter dual-injection V10 under the hood. The Audi R8 cranks out 602 horsepower and can go over 200 miles an hour. A sky-high price tag (the R-8 starts at \$170,000) combined with a huge engine and an out of this world top speed will always lead to an expensive insurance premium.

"Sports cars and high-end luxury vehicles are usually much more expensive to insure because of repair costs. The finishes in these vehicles is often much more expensive than the materials used in a more moderately priced vehicle," says Carole Walker, executive director with the Rocky Mountain Insurance Information Association.

Insurers always factor in the price of the car when setting a premium because if the car is damaged or destroyed by a covered peril, they will be on the hook for the repair costs or even replacing your vehicle altogether.

It's not just the price tag insurers look at, they will also factor in repair costs. Luxury cars are bursting at the seams with high-end (which means expensive) materials. A teak wood interior is always going to cost more to repair than plastic and leather seats are much more expensive than fabric.

On top of all the luxurious materials, luxury cars are loaded with technology. The latest technology always ends up in luxury vehicle before trickling down to more affordable options. All of that tech makes repairs and claims much more expensive, leading to higher rates.

In the midst of the European nameplates there are a couple of vehicles made in the U.S. Tesla managed to put two vehicles on the list this year. The Model X Performance finished in 8th place while the Model S Performance finished 16th. Teslas come with both a significant price tag as well as high end performance but one additional component is also responsible for its high insurance cost. The giant battery under the hood is very expensive to repair or replace, pushing insurance costs even higher.






The Dodge Challenger SRT Hellcat Redeye was the other American made car to hit our list with an 9th place showing. The Hellcat Redeye can run the quarter mile in 10.8 seconds at 131 mph. "This rear-wheel drive "muscle car" boasts one of the most powerful engines on the market, which increases its potential for a crash" points out Harley.

As usual, there were a number of convertibles on the list, a total of three to be exact. Convertibles will also be more expensive to insure as they are easier to steal and vandalize due to the less than solid roof. A damaged convertible roof can be a very expensive repair and insurers charge for it.

Rank	Make	Model	Average rate
1	Mercedes	AMG GT R	\$4,082
2	Audi	R8 5.2L V10 Quattro Performance	\$4,033
3	Nissan	GT-R	\$3,994
4	BMW M8	M8 Competition XDrive convertible	\$3,953
5	Mercedes	S65 AMG	\$3,911
6	BMW	M760i xDrive	\$3,814
7	Porsche	Panamera GTS Turbo	\$3,800
8	Tesla	Model X Performance	\$3,798
9	Dodge	Challenger SRT Hellcat Redeye	\$3,768
10	Mercedes	S560 convertible	\$3,766

Rank	Make	Model	Average rate
11	BMW	I8	\$3,761
12	Porsche	911 Carrera GT3 RS	\$3,732
13	BMW	840i convertible	\$3,679
14	Audi	S8 L Quattro	\$3,672
14	Mercedes	S63 AMG 4Matic	\$3,672
16	Tesla	Model S Performance	\$3,574
17	Mercedes	Maybach S650	\$3,565
18	BMW	750i XDrive	\$3,470
19	Jaguar	F-Type SVR	\$3,443
20	Jaguar	XF Sportbrake Prestige	\$3,425

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Always get insurance quotes when car shopping

Car sales in 2019 managed to beat out the National Automobile Dealers Association (NADA estimates of 16.8 million, with 17.1 million cars being sold. This is a 1.6% decline compared with 2018. Auto analysts are predicting that 2020 will see sales of roughly 16.7 million to 17.1 million vehicles.

If you are shopping for a new ride in 2020, always get an insurance quote for any vehicles you are seriously considering. "You should always consider the cost of insurance when shopping for a new car," says Gusner. "Insurance costs can vary dramatically between vehicles, which pushes up the total cost of ownership. Make sure you have the budget for both the car and its insurance.

"Sky high insurance premiums (which come with a number of our most expensive cars to insure) can quickly make a vehicle unaffordable, pushing your dream car out of reach. "If you cannot easily afford the insurance premium, you really can't afford the car," advises Gusner.

If you need a loan or lease to put your fantasy car in your garage (who doesn't) you will need to carry full coverage which includes collision and comprehensive. These coverages can increase your overall insurance costs but will step up to repair your car if it is damaged in an accident, fire, flood, vandalized or even if a deer manages to put a dent in it. When shopping for insurance be sure these coverages are included.

We can help you find an affordable policy for just about any car 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. If you're looking for an older car, we have a used car rate tool as well.

What the experts have to say

Our list makes it clear that the target audience, sticker price, repair costs and safety features incorporated in a vehicle absolutely impact the cost of insurance. Vehicles designed with families in mind tend to come loaded with safety features and rank high on our least expensive to insure list.

"Safety features such as airbags, lane departure, back-up cameras and automatic restraint systems are all factored into an insurance premium, and typically push your insurance rate down" says Gusner.

A smaller engine combined with a simple design will almost always result in an affordable insurance premium. The 2020 Subaru Forester 2.5I fits this mold perfectly, making it the 7th most afford vehicle on our list. "Safe, slow, and simple is a recipe for low insurance rates, points out Harley.

One other factor that can lower an insurance rate is how popular a vehicle is, more sales leads to lower repair costs because parts are readily available. It's almost always easier to find a part for a Toyota than a Ferrari. The 2020 Honda CR-V LX highlights this fact. "The Honda CR-V LX is safe, reliable, relatively slow, and high production numbers all drive insurance costs down, says Harley.

On the other hand, a high sticker price and expensive repair costs combined with luxury appointments results in a shocking insurance premium. A prime example is the 2020 Mercedes S65 AMG, number four on our list. "This German flagship is chock-full of expensive luxury appointments and innovative electronics that drive repair costs skyward," advises Harley. While safety technology helps keeps drivers and passengers safe out on the road, it can also push up the cost of claims and that can raise rates for all drivers. "The sensors and other technology in today's cars has pushed up the cost of insurance claims," says Walker. Simple repairs have become more expensive due to the sensors and cameras that are now stuffed inside most vehicles and that leads to more expensive claims for everyone.

Factors that insurers consider when setting a premium

Insurers look at a long list of factors when setting a premium and while one of those is the vehicle you drive, other factors often have a bigger impact.

Most insurers will take the following factors into consideration when setting your car insurance rates:

Driving record: This should come as no surprise, but insurers put a fair amount of weight on your driving record. Tickets and accidents will absolutely push up your premium, in some cases, dramatically. The good news is that this factor is completely under your control, keep your nose clean out on the road for the best rate.

Location: Where you keep your ride each night can impact your rates. Insurance companies consider your address because they will have to cover the cost of your vehicle if it is stolen so the riskier your neighborhood, the more you will pay for insurance. Urban areas tend to be more expensive than rural areas due to crime rates as well as the probability of accidents, more drivers equals more accidents.

Credit score: The majority of insurance companies take credit scores into account when setting a premium, unless it's not allowed. If you live in California, Hawaii, or Massachusetts, your credit score cannot be considered as a rating factor. Credit scores can have a major impact on your premium, according to an Insure.com rate analysis, drivers with poor credit pay 71% more on average for car insurance than drivers with good credit.

The reason insurers like credit scores is pretty simple, statistical analysis shows that drivers with lower credit scores tend to be involved in more car insurance losses and higher claim payouts than drivers with a good credit score.

Gender and age: Insurers love statistics and the data shows that young drivers tend to be bad drivers. Inexperience combined with raging hormones leads to tickets and car accidents. Newly licensed drivers are usually the most expensive to insure and young males are more costly than females. As they get a few years of experience under their belts rates should drop and become more affordable.

Vehicle you drive: Our list makes one thing perfectly clear, the car you drive definitely impacts your premium. Sport and luxury cars will always be more expensive to insure than a family friendly car. "Drivers of minivans and other family vehicles are usually focused on keeping their little ones safe so they're more likely to follow the traffic laws. Minivans are also some of the safest vehicles on the road," points out Melanie Musson, car insurance expert for CarInsuranceComparison.com.

There are a number of factors that insurers look at in regard to the vehicle you want to insure:

Price: If your car is damaged or destroyed by a covered peril, your insurer will have to fork up to replace or repair it so the more your car costs, the more expensive it will be to insure. "One of the biggest differences between the least and most

expensive cars to insure is the cost to replace and repair the vehicle. Insurers always factor in the cost of replacement or repair in the event of a future accident," says Greg Fowler with AutoInsureSavings.

If you want to keep your insurance costs low, look for a less expensive car and stay away from luxury and high-end sports cars.

Repair costs: It will always cost more to repair a Ferrari than a Mazda and your insurer will absolutely take repair costs into account when setting a premium. High-end cars are typically loaded with cutting edge technology and expensive materials, making them pricey to repair, a cost your insurer will have to shoulder if you are in an accident and make a claim.

"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: Insurance companies love data and they keep reams on it. One data point that will impact your rates is the claim rate of your particular vehicle. If your vehicle has a high claim rate (it is a favorite of car thieves) you will pay more for car insurance 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 2020 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 2020 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.

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