

Insure.com Reveals The Most and Least Expensive 2010 Vehicles To Insure in Interactive Tool

Insure.com has released its annual rankings of average car insurance rates across the county, including the most and least expensive cars to insure. The Porsche Carrera GT2 two-door coupe is the most expensive vehicle to insure among 2010 models.

Foster City, CA (prHWY) March 15, 2010 - Insure.com's annual ranking of average car insurance rates reveals that the Porsche Carrera GT2 two-door coupe is the most expensive vehicle to insure among 2010 models. A 40-year-old male would pay a national average of \$2,943.78 for car insurance annually -- and that's assuming the driver has a good driving record.

On the other end of the scale is the Mazda Tribute I (2WD four-door SUV) -- the least expensive 2010 vehicle to insure among the more than 2,400 vehicles examined. Looking across other categories, the Dodge Caliber is the least expensive passenger car to insure, the GMC Canyon WT (2WD 2 Door 2.9L) is the least expensive pickup to insure, and the Honda Odyssey LX (5 Door 2WD SOHC) is the least expensive minivan to insure.

You'll find average premiums for more than 2,400 vehicles, including national and state averages, in Insure.com's new interactive car insurance comparison tool.

The profile of the average person who drives a particular model has great influence on the premiums for that vehicle. Costs for collision and comprehensive coverage are based on the model's "loss history." For example, small cars that are often driven by young, inexperienced drivers tend to be more expensive to insure. Car insurance rates also tend to rise with horsepower.

The Least Expensive 2010 Vehicles to Insure

Make & Model, Style & Type, Avg. national premium

- 1. Mazda Tribute I 2WD (4 Door Utility) \$1070
- 2. Honda Odyssey LX (5 Door 2WD SOHC Van) \$1095
- 3. Mazda Tribute I (4WD 4 Door Utility) \$1103
- 4. Chrysler Town & Country LX 2WD (4 Door 3.3L Wagon) \$1119
- 5. Jeep Wrangler X (4WD 2 Door 3.8L Utility) \$1124
- 6. Mazda Tribute S (2WD 4 Door Utility) \$1128
- 7. Dodge Grand Caravan SE (2WD 4 Door 3.3L Wagon) \$1131
- 8. Toyota Sienna CE (4 Door Wagon) \$1133
- 9. Hyundai Tucson GLS (2WD 4 Door Utility) \$1133
- 10. Kia Sportage LX (2WD 4 Door Utility) \$1138
- 11. Honda Odyssey EX (Honda Odyssey EX) \$1140
- 12. Hyundai Santa Fe GLS (4 Door 2WD Utility) \$1141
- 13. Jeep Patriot Sport (2WD 4 Door Utility) \$1146
- 14. Honda CR-V LX (5 Door 2.4L Utility) \$1146
- 15. Dodge Grand Caravan C/V (2WD 4 Door Van) \$1147
- 16. Mazda Tribute S (4WD 4 Door Utility) \$1147



- 17. Toyota Sienna LE (4 Door Wagon) \$1149
- 18. Dodge Journey SE (2WD 4 Door 2.4L Utility) \$1150
- 19. Ford Escape XLS (4WD 4 Door SUV) \$1150
- 20. GMC Canyon WT (2WD 2 Door 2.9L Truck) \$1152

Source: Insure.com, from a study commissioned by Insure.com from Quadrant Information Services

The Most Expensive 2010 Vehicles to Insure

Make and Model, Style & Type, Avg. national premium

- 1. Porsche 911 Carrera GT2 (2 Door Coupe) \$2944
- 2. Mercedes S65 AMG (4 Door Sedan) \$2863
- 3. Dodge Viper SRT-10 (2 Door Coupe) \$2852
- 4. Porsche Panamera Turbo AWD (4 Door Sedan) \$2837
- 5. Dodge Viper SRT-10 (2 Door Convertible) \$2816
- 6. Mercedes CL600 (2 Door Coupe) \$2755
- 7. Audi R8 (2 Door Coupe AWD) \$2752
- 8. Porsche Panamera S (4 Door Sedan) \$2745
- 9. Mercedes SL600 (2 Door Convertible) \$2716
- 10. Porsche 911 Carrera Turbo (2 Door Coupe AWD) \$2706
- 11. Mercedes CL65 AMG (2 Door Coupe) \$2699
- 12. BMW M6 (2 Door Convertible) \$2689
- 13. Mercedes S600 (4 Door Sedan) \$2667
- 14. Mercedes SL65 AMG Black Series (2 Door Convertible) \$2655
- 15. Mercedes SL65 AMG (2 Door Convertible) \$2653
- 16. Mercedes CL63 AMG (2 Door Coupe) \$2646
- 17. BMW M6 (2 Door Coupe) \$2627
- 18. BMW 760Li (4 Door Sedan) \$2565
- 19. Jaguar XKR Portfolio SC (2 Door Coupe) \$2537
- 20. Jaguar XKR Supercharged (2 Door Coupe) \$2533

Average Car Insurance Premiums for the Top 10 Selling Vehicles

Make and Model Average national premium (Averaged across all styles for model)

- 1. Ford F-Series pickup \$1493
- 2. Toyota Camry \$1275
- 3. Chevrolet Silverado pickup \$1383
- 4. Toyota Corolla \$1303
- 5. Honda Accord \$1301
- 6. Honda Civic \$1363
- 7. Nissan Altima \$1399
- 8. Honda CR-V \$1162
- 9. Ford Fusion \$1355



10. Dodge Ram pickup - \$1468

Premium source: Insure.com, from a study commissioned by Insure.com from Quadrant Information Services. Top-selling vehicles in 2009 according to Reuters.

To arrive at the average premiums, Insure.com commissioned a study from Quadrant Information Services that calculated premiums for a 40-year-old male driver (see full profile below) using car insurance rates from six large carriers in 10 ZIP codes per state. Not all models are available for calculating average rates, especially exotic cars, which is why you won't see Bentleys and Lamborghinis on the list -- although you can assume those carry hefty insurance bills.

Averages are based on a single 40-year-old male driver who commutes 12 miles to work, 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. The policy includes uninsured motorist coverage. Rates were averaged across 10 ZIP codes in each state and six major insurance companies. Average rates are for comparative purposes; your rate will depend on your personal factors.

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