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Insure.com Reveals Top Ten Most & Least Expensive 2008 Vehicles to Insure.

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Insure.com Reveals Top Ten Most & Least Expensive 2008 Vehicles to Insure

Dodge Ram Pickup, Chevy Silverado C/K Pickup, and Toyota Prius top list of most expensive vehicles to insure; Chrysler Town & Country named least expensive

Consumers urged to avoid costly surprises, weigh car insurance prices before purchase

DARIEN, IL (Jan. 15, 2008) – Insure.com, Inc., (Nasdaq: NSUR) today released the 2008 Insure.com Car Insurance Ranking Report, its fourth annual listing of the most and least expensive vehicles to insure in the coming year. Culled from a list of the 20 best-selling cars and small trucks in the U.S., Insure.com determined that the three most expensive autos to insure are the Dodge Ram, Chevrolet Silverado-C/K Pickup and Toyota Prius. The three least expensive autos to insure for the 2008 model year are the Chrysler Town & Country, Ford Escape, and GMC Sierra Pickup. Based on a list of the 20 top-selling vehicles in the nation, Insure.com calculated average car insurance premiums across three states and multiple insurers to put together the 2008 report.

[Top 10 Least Expensive Vehicles To Insure](#)

[Top 10 Most Expensive Vehicles To Insure](#)

1. Chrysler Town & Country
2. Ford Escape
3. GMC Sierra pickup
4. Chevrolet Impala
5. Ford Econoline Club Wagon
6. Ford Fusion
7. Ford F-series pickup
8. Honda Civic
9. Toyota Camry
10. Toyota RAV-4

Vehicles can land on the most expensive list for numerous reasons. They may be targets of theft, which can increase comprehensive premiums for all owners of that model; they may have high repair costs, which can increase collision premiums; or passengers may suffer more injuries in accidents, which can affect personal injury protection premiums.

Insure.com's 2007 report named the Chevy Cobalt, Dodge Ram Pickup, and Ford Focus as the most expensive vehicles on the list. The Chevrolet Silverado, GMC Sierra Pickup, and Chrysler Town & Country were named the least expensive cars to insure in 2007, showing a substantial increase in insurance cost for the 2008 Chevrolet Silverado. Insure.com has compiled and published its annual Car Insurance Ranking Report for the past four years. Individuals can view the previous reports online at www.insure.com.

Report serves as a wake-up call for consumers to investigate insurance costs prior to purchasing a new vehicle

The 2008 Insure.com Car Insurance Ranking Report strives to make consumers more informed in the new-car buying process. Investigating and obtaining auto insurance quotes can save consumers the possible negative financial surprise before they drive their new car off of the dealer's lot. However, there's still a long way to go. Robert Bland, Chairman and CEO, states that too often consumers do not take into account the price of auto insurance while purchasing a vehicle.

"Too many consumers neglect to get an auto insurance quote during the buying process. Instead, they blindly purchase a car and add it to their policy before discovering just how much their premium has changed," explains Bland.

Katherine Mazeika, editor of Insure.com, recommends that car buyers comparison shop for auto insurance quotes in order to secure the best rates. Consumers may also want to investigate the savings in switching to a vehicle that's more insurance-friendly. Mazeika also notes that consumers can keep auto premiums low by getting all the discounts to which they're entitled, keeping their driving record clean, and maintaining a good credit score.

Auto premiums stabilize

The good news for consumers considering a vehicle on the most expensive to insure list is that auto insurance rates stabilized in 2004/2005 according to a report issued by the National Association of Insurance Commissioners (NAIC) in September 2007. This auto database report provides the average costs associated with personal automobile insurance nationwide and features state-by-state auto insurance data. Despite steady auto insurance rates, certain popular cars are still pricey to insure, with additional insurance premium variations occurring on a state-by-state basis. In 2005, the average cost of auto insurance declined by 1.3%, according to the database report. New Jersey has the highest average annual expenditure (\$1,182), followed by the District of Columbia (\$1,113) and Louisiana (\$1,070).

Ranking methodology

Based on a list of the 20 top-selling vehicles in the nation, Insure.com calculated average premiums across three states and multiple insurers to put together the 2008 Insure.com Car Insurance Ranking Report. In order to develop the insurance premium for each of the autos, we assumed a single male driver, age 40, who owns his own home, has a bachelor's degree and no accidents or driving convictions. The insured works as an administrator in a hospital and drives 5 miles to work one way.

The policy limits for our imaginary driver were \$100,000 per person and \$300,000 per accident for bodily injury and \$50,000 for property damage. Minimum Personal Injury Protection (No-Fault) was included where applicable. The policy has a \$500 deductible for comprehensive and collision losses.

The list of top-selling of vehicles was provided by the automotive industry as reported by Reuters News Service. Insurance premiums were then developed for three different cities, one on each coast and one in the Midwest. Quotes were obtained from four different insurance companies in each city. The insurance cost for each auto was then averaged across all three cities and all insurance companies to come up with the final results.

The vehicles in the 2008 Insure.com Car Insurance Ranking Report are on the top 20 best-selling vehicles list for numerous reasons, none of them insurance related. When it comes to purchasing a vehicle, a consumer's final

decision is usually based on the overall desire to own the vehicle without taking into account the possibility of high insurance rates. Although consumers typically do not obtain auto insurance quotes before purchasing a new vehicle, knowing the average insurance rates for the nation's top-selling vehicles lends itself to a more practical car buying experience.

Recent accolade for Insure.com

In its November 2007 issue, Kiplinger's Personal Finance once again named Insure.com as a "Best Site" for life insurance. In a special report titled "The Best List: 25 Web sites You'll Want to Bookmark," Kiplinger's stated that Insure.com offers "accurate price quotes from up to 30 top insurers, along with detailed criteria you must meet to qualify for those rates."

About Insure.com

Insure.com provides a comprehensive consumer information service and companion insurance brokerage service that caters to the needs of self-directed insurance shoppers. Visitors to the Company's flagship Web site, www.insure.com, are able to obtain free, instant car insurance quotes, instant life insurance quotes, home, business and health insurance quotes from leading insurers and have the freedom to buy online or by phone from any company shown. Insure.com also plays home to over 2,000 originally authored articles on various insurance topics and also provides free insurance decision-making tools that are not available from any other single source. Insure.com generates revenues from receipt of industry-standard commissions, including back-end bonus commissions and volume-based contingent bonus commissions that are paid by participating insurance companies. We also generate advertising revenues from the sale of Web site traffic to various third parties. Insure.com was originally founded in 1984 as Quotesmith Corporation. Shares of the Company's common stock trade on the Nasdaq Capital Market under the symbol NSUR.

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