

Press Releases

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Compare auto insurance across the nation: Insure.com reveals the most and least expensive states

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The most and least expensive states for car insurance, 2010		
Rank	State	Average Premium
1	Louisiana	\$2,510.87
2	Michigan	\$2,098.29
3	Oklahoma	\$1,869.39
4	Montana	\$1,857.96
5	California	\$1,774.41
6	South Dakota	\$1,772.83
7	Washington, D.C.	\$1,753.19
8	Georgia	\$1,751.42
9	Illinois	\$1,679.15
10	Connecticut	\$1,678.90
11	Arkansas	\$1,648.80
12	New Mexico	\$1,603.65
13	Rhode Island	\$1,595.97
14	West Virginia	\$1,589.69

15	Alaska	\$1,572.21
16	Wyoming	\$1,552.98
17	Maryland	\$1,550.13
18	Kansas	\$1,524.51
19	Kentucky	\$1,515.30
20	Colorado	\$1,480.97
21	Mississippi	\$1,474.94
22	New Jersey	\$1,473.73
23	New York	\$1,463.21
24	Texas	\$1,462.65
25	Florida	\$1,453.20
	National	\$1,429.26
26	Pennsylvania	\$1,420.78
27	Delaware	\$1,405.80
28	Missouri	\$1,390.59
29	Minnesota	\$1,381.09
30	Alabama	\$1,380.38
31	North Dakota	\$1,365.22
32	Hawaii	\$1,306.97
33	Indiana	\$1,302.51
34	Nevada	\$1,282.50
35	Washington	\$1,279.84
36	Utah	\$1,234.30
37	Virginia	\$1,233.36
38	Nebraska	\$1,210.74
39	Oregon	\$1,194.69
40	Idaho	\$1,183.47
41	South Carolina	\$1,182.18
42	Tennessee	\$1,170.12
43	Arizona	\$1,152.50
44	North Carolina	\$1,130.45
45	Massachusetts	\$1,043.80
46	Iowa	\$1,039.04
47	New Hampshire	\$1,011.23
48	Wisconsin	\$1,010.93
49	Ohio	\$999.86
50	Vermont	\$968.58
51	Maine	\$902.85

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

Insure.com’s new national survey of car insurance rates reveals that Louisiana has the highest average rates in the nation, followed by Michigan. Maine and Vermont can boast the lowest average rates.

The results came from a study that collected average auto insurance rates for more than 2,400 vehicles, based on 10 ZIP codes per state and rates from six large carriers, with averages calculated nationally and for each state. This allows you to compare auto insurance prices among the states.

“Consumers can finally get a clear picture of the hot spots for car insurance rates,” said Amy Danise, senior managing editor of Insure.com. “And our findings show that the financial ramifications of specific state laws and regulations are driving high rates in certain states. No matter how good your own driving record is, you’re paying for the decisions of lawmakers.”

Observations from insurance agents in these states reveal possible causes for the top and bottom states:

- In Louisiana, only cases with claims in excess of \$50,000 receive a jury trial. Thus, many are settled out of court near that amount, leading to pricey accident settlements and high insurance costs.
- Michigan law gives unlimited medical benefits for the life of accident victims, which all drivers end up paying for.
- In Maine, the lowest-cost state, commuter miles are low and state highways are not crowded, which helps reduce the number of crashes.

About the rankings: Insure.com’s state rankings reveal the relative cost of insurance among states. Insure.com commissioned a survey from Quadrant Information Services. Average insurance rates were calculated for more than 2,400 vehicles for model year 2010. Rates were based on a 40-year-old single male driver who commutes 12 miles to work. The sample policy had limits of 100/300/50 (\$100,000 for injury liability for one person, \$300,000 for all injuries and \$50,000 for property damage per accident) and a \$500 deductible on collision and comprehensive coverage. The policy included uninsured motorist coverage.

Insure.com’s rankings should not be compared to lists of “average expenditures by state,” which measure what people spend, regardless of whether the insurance is cheap or expensive. Insure.com’s list provides a picture of where car insurance is more or less expensive.

See the full article about [the most and least expensive states for car insurance in 2010](#).

Insure.com’s experts are available for interviews and can help you with auto, home, health and life insurance questions, including how to save money and how to solve claims problems.

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