

Press Releases

For Media inquiries : pr@insure.com

Press Release: Michigan and Maine continue to reign as most and least expensive states for car insurance

By insure.com Posted on March 7, 2016

Mar. 7, 2016 (Foster City, CA) – Not only do Maine residents get to enjoy beautiful rocky shorelines and fresh catch-of-the-day specials, they also pay the lowest car insurance rates in the country.

insure.com's annual rankings of the most and least expensive states for auto insurance found Maine remains the cheapest state in the union for the second year in a row with an average annual policy price of \$807.

Michigan also holds on to its title of the most expensive state for the third consecutive year, with an average rate annual premium of \$2,738 – more than double the national average of \$1,325.

See the full story, including the average insurance rates for every state and the top 20 best-selling vehicles, at [insure.com's Car insurance rates by state, 2016 edition](#).

Top five least expensive states to insure for 2016

1. Maine
2. Ohio
3. Wisconsin
4. Idaho

5. New Hampshire

The top three are least-expensive group regulars. Maine, Ohio and Wisconsin have all been in the top five multiple times since the report began in 2010.

“Most of the least expensive states don’t have as large metropolitan areas as the most expensive group. With less congestion comes fewer accidents and less risk for insurers. It’s one of the most straight-forward aspects lowering car insurance premiums in those states,” says Penny Gusner, consumer analyst for Insure.com. “Ohio has an extremely competitive insurance industry. There are more than 650 issuers competing for business within the state.”

Top five most expensive states to insure for 2016

1. Michigan
2. Montana
3. New Jersey
4. Louisiana
5. Oklahoma

“The factors that cause Michigan to be the most expensive aren’t likely to change any time soon,” says Gusner. “Michigan’s no-fault requirement, while trying to curb insurance fraud, causes astronomical rates. It then creates a high percentage of drivers who cannot afford to be insured – raising rates even more so. It’s a dangerous cycle.”

The Insure.com report uses the average rates for the 20 best-selling vehicles for 2016 to date. By highlighting the most popular vehicles, averages are more accurate without high-end sports or luxury cars slanting the data.

Real figures from easy-to-use tools

Insure.com provides consumers with an interactive map showing insurance information per state that can aid the consumer in making an informed choice of auto insurance coverages. The site also has an [easy-to use tool](#) for viewing nationwide [car insurance rates for 2016 vehicles](#) or looking at state specific average rates, and allows you to compare up to 10 vehicles at once.

Methodology

Insure.com commissioned Quadrant Information Services to calculate auto insurance rates from six large carriers (Allstate, Farmers, GEICO, Nationwide, Progressive and State Farm) in 10 ZIP codes per state. Rates were compiled in February 2016.

We averaged rates in each state for the cheapest-to-insure 2016 model-year versions of America’s 20 best-selling vehicles and ranked each state by that average. Rates are for comparative purposes only within the same model year.

Rates 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. The hypothetical driver has a clean record and good credit. The rate includes uninsured motorist coverage. Actual rates will depend on individual driver factors.

About Insure.com

Insure.com provides a comprehensive array of information on auto insurance, home insurance, health insurance and life insurance. The site offers an extensive library of originally authored insurance articles and decision-making tools that are not available from any other single source, including its extensive [car insurance discounts](#) tool. Insure.com is owned and operated by QuinStreet, Inc. (NASDAQ: QNST), one of the largest Internet marketing and media companies in the world. QuinStreet is committed to providing consumers and businesses with the information they need to research, find and select the products, services and brands that best meet their needs. The company is a leader in visitor-friendly marketing practices. For more information, please visit QuinStreet.com.

Twitter: @InsureCom

Press contact:

Brad Bennion

bbennion@quinstreet.com

650-703-6349