



Most and Least Expensive States for Car Insurance: Insure.com Study

May 19, 2020

Michigan drivers continue to pay highest car insurance costs

Foster City, CA – May 19, 2020 – It may be home to the “Motor City,” but Michigan, at nearly double the national average, also has the distinction of having the most expensive car insurance in the country. [Insure.com](https://www.insure.com), a comprehensive resource for insurance information, recently released its annual ranking of auto insurance costs, comparing all 50 states and Washington, D.C.

The five highest cost states for car insurance (average rate) in 2020 are:

- Michigan - \$2,878
- Louisiana - \$2,389
- Florida - \$2,239
- Texas - \$2,050
- California - \$1,968

Texas moved up to the fourth spot while California is now the fifth-most expensive state in the country for car insurance. While expensive, Californians can take comfort knowing that their average auto insurance rates are \$910 below their Michigan counterparts.

Insure compared data from six large carriers in 10 ZIP codes per state.

Maine reigned supreme as the cheapest state for car insurance for the second year in a row with an average premium of \$912, which is a whopping 40% below the national average.

The five cheapest states for car insurance in 2020:

- Maine - \$912
- New Hampshire - \$985
- Ohio - \$1,034
- Wisconsin - \$1,049
- Idaho - \$1,062

To read the full report and its methodology, please visit: [Car insurance rates by state, 2020 edition](https://www.insure.com/car-insurance-rates-by-state-2020-edition).

Penny Gusner, senior consumer analyst for Insure.com, is available to comment on this study.

Additional Resources:

- [Best Car Insurance Companies of 2020](#)
- [Car Insurance for High Risk Drivers](#)

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For more than 20 years, Insure.com has served as a comprehensive consumer resource for insurance information, offering expert advice, articles, news, and tools about car, home, health, and life insurance. Consumers have access to free car insurance quotes and guidance on finding the right insurance policy, saving money and solving claims problems.

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