

NimbleFins reveals the cheapest popular cars to insure

The NimbleFins data experts have studied car insurance costs for the 3 most popular cars in the first half of 2024, in order to identify the cheapest to insure.

LONDON, UNITED KINGDOM, August 2, 2024 /EINPresswire.com/ -- To help motorists choose a car that costs less to insure with comprehensive cover, NimbleFins ran a study of the [cheapest car insurance](#) for the three most popular cars in the UK through the first half of 2024. The three cars in the study were the Ford Puma (26,374 new cars registered in H1 2024), the Kia Sportage (24,139 new cars) and the Nissan Qashqai (22,881 new cars). According to the Society of Motor Manufacturers and Traders (SMMT), these are the three makes and models with more than 20,000 new vehicles registered through June 2024 in the UK.

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Erin Yurday

NimbleFins compared over 100 insurance providers and quoted policies for a 35-year-old driver with a good driving history (e.g. no accidents or previous claims) and who lives in a typical area of England with reasonable insurance rates. The car is parked on a private driveway and used for social, domestic and pleasure driving only.

In order to estimate minimum insurance costs for these vehicles, NimbleFins averaged the five cheapest quotes found.

The results showed that, of the three popular car tested, the Nissan Qashqai is the cheapest to insure for the sample driver. Across all trim levels (Acenta, N-Connecta, N-Design, Tekna and Tekna+), the cheapest five insurance quotes averaged to under £400. The N-Connecta was the cheapest, at £367, while the Tekna+ was the most expensive, at £389.

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Cheapest car insurance companies in the UK	As of 2024
Allianz	£380
Direct Line Group (Churchill Essentials)	£419
Admiral (Essential)	£465
AXA (Swiftcover)	£515
Aviva (QuoteMeHappy)	£682
UK average price paid for car insurance	£635



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The next cheapest to insure of the group was the Ford Puma (the most popular new car in the UK in the first half of 2024). For this vehicle, the study found a cost of £419 for comprehensive car insurance for a Titanium trim level, which is 8.5% more expensive to insure than the Qashqai N-Connecta. The ST-Line Puma cost £422 to insure while the more expensive ST version cost £477.

Finally, for the Kia Sportage, the version that was cheapest to insure was the petrol engine, with a cost of £458 for comprehensive cover. This is 19% more expensive than the cheapest-to-insure Nissan Qashqai (the N-Connecta). For other Sportage versions, the Hybrid cost £486 to insure while the Plug-In Hybrid cost £510 to insure.

Generally speaking, comprehensive car insurance costs tend to align with the value of the underlying vehicle being covered. For example, the Titanium Ford Puma starting on-the-road (OTR) price is £25,800, which is lower than the petrol Kia Sportage starting OTR price of £29,390. And within a make and model, more expensive versions typically garner higher insurance rates.

However, the data identified one surprise: while the Nissan Qashqai had the lowest insurance rates, it is the most valuable vehicle in the group, with a starting OTR price of £30,135 for the Acenta trim.

Erin Yurday, the CEO and Founder of NimbleFins, said: "Car insurance quotes are highly variable from one vehicle to the next, and one driver to the next. Even factors like post code can have a significant impact on rates. For this reason, it's important for a motorist to get quotes and compare rates for themselves before making a buying decision."

NimbleFins' customers can now access a host of features on their UK [cheap car insurance](#) guide, including a new scoring system for 10 of the largest UK car insurance companies, in-depth provider reviews, an assessment of which are the cheapest car insurance providers in the UK and the ability to get quotes from more than 100 providers.

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