

The following are pieces of background information and the results of a premium analysis conducted by OnlineAutoInsurance.com. The analysis is meant to show how premiums vary based on vehicle type.

Trade-in values for the four models used in the analysis:

2009 Mitsubishi Lancer	\$10,125
2009 Mustang Shelby GT500 Convertible 2D	\$39,450
2009 Mercedes-Benz CLS550 Coupe 4D	\$47,700
2009 Hummer H2 Sport Utility 4D	\$47,800

Source: kbb.com

Quotes for a six-month, 50/100/10 liability policy:

2009 Model	Average	Quote A	Quote B	Quote C	Quote D	Quote E
Ford Mustang Shelby	\$378	\$299	\$332	\$358	\$420	\$481
Mercedes-Benz CLS550	\$372.60	\$306	\$339	\$368	\$421	\$429
Mitsubishi Lancer	\$419	\$332	\$374	\$404	\$432	\$553
Hummer H2	\$459.20	\$350	\$396	\$428	\$440	\$682

Quotes for a six-month policy with 50/100/10 liability protection and comprehensive and collision coverage with \$1,000 deductibles:

2009 Model	Average	Quote A	Quote B	Quote C	Quote D	Quote E
Mitsubishi Lancer	\$866	\$811	\$856	\$777	\$769	\$1117
Hummer H2	\$1,040.40	\$1,001	\$1,095	\$969	\$814	\$1,323
Mercedes-Benz CLS550	\$1,464.60	\$1,211	\$1,303	\$1,114	\$2,017	\$1,678
Ford Mustang Shelby	\$1,508.80	\$1,918	\$2,018	\$1,664	\$970	\$974

Average dollar amount and percentage of average premium quote attributable to collision and comprehensive coverage:

2009 Model	Dollar Amount	Percentage
Mitsubishi Lancer	\$447	52 %
Hummer H2	\$581.20	56%
Mercedes-Benz CLS550	\$1,092	75%
Ford Mustang Shelby	\$1,130.80	75%

Note on methodology: All quotes are for a handful of California insurers. Quotes were generated based on a single driver profile: A 30-year-old, married male living in the 90039 ZIP code of Los Angeles who has a clean driving record and drives an average 12,000 miles a year