Insurance Navy Names The Top Motorcycles That Are The Lowest Cost to Insure in New Blog Post

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Insurance Navy is no stranger to motorcycle insurance, with summer now in session and riders taking to the streets on their bikes. There is a diverse set of motorcycle types out there like cruisers, touring, and sports bikes ?each with its own capabilities and engines. These factors often are key in determining how much the motorcycle will cost to insure, along with personal factors about the rider. By looking at their customer base of motorcycle riders and comparing the motorcycles on the market and commonly bought, Insurance Navy has been able to determine the motorcycle types that cost below average to insure in a new blog post, that can be found here ?the top five cheapest motorcycles to get insured are as follows.

Honda Shadow Phantom: Cruisers are typically less to insure than sports bikes, and the Shadow Phantom from Honda is no exception. Average motorcycle insurance rates are anywhere from $60 to $75 a month ?that?s about $720 to $900 annually. When it comes to a Honda Shadow Phantom, insurance rates run for about $114 annually for an average and experienced motorcycle rider. For younger riders, it?s around $600 annually, which is still below average. Because of this, the Shadow Phantom is one of the least expensive motorcycle cruisers to insure.

Yamaha V-Star: The V-Star from Yamaha is still in the cruiser category of motorcycles, so you can expect some low insurance rates when it comes down to it. To be exact, this motorcycle is designed for new motorcycle riders with scaled-down features that make handling the bike easier and safer. Because of this, insurance rates for a V-Star are around an annual $400 to insure for the average rider ?another motorcycle cruiser that is extremely cheap to insure compared to what is average.

Harley Davidson Softail Standard: The most popular motorcycle in the business, Harley Davidson, has some pretty reliable bikes, and the Softail Standard is one such motorcycle cruiser designed for light touring. These types of motorcycles are also known for their longevity and reliable mileage. Some owners of a Harley Davidson Softail Standard report that their motorcycle insurance rates are in the ballpark of $200 annually ?far, far below the national average. Harley Davidson has the safety ratings to back this up, several riders and policyholders of Insurance Navy have found.

Kawasaki Ninja: Sportsbikes are designed for speed and off-road handling. Because of the bikes lighter build and lucrative parts, sports motorcycles are targeted for theft more than cruisers are. This is one of many reasons that sports bike insurance is more than cruiser coverage. The Ninja from Kawasaki is a great sports motorcycle for beginner riders with plenty of adaptive driving features. Full coverage for a Ninja motorcycle is around $400 to $500 annually, again just cutting it under the average Insurance Navy has found.

Royal Enfield Classic: This cruiser is a great blend of past style and modern features for an all-around safe motorcycle riding experience. The Enfield Classic also has a modest asking price, so motorcycle riders get their money's worth. This is also the case for motorcycle insurance coverage for them, with insurance rates averaging anywhere from $200 to $500 ?once again below the average.

Insurance Navy is a provider of non-standard auto insurance, selling products in over 30 storefronts, a call center, and online (www.insurancenavy.com) in Illinois, Indiana, Georgia, Wisconsin, Texas, and California. In addition to auto insurance, the company sells other financial products and services, including homeowners insurance, renters insurance, and roadside assistance.

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