

# The Cheapest Motorbike Insurance For The 2009 Superbikes



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Author: [Insurancewide](#)

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As regular as clockwork, the sunny months return and the major motorbike manufacturers launch their new models. As each progresses in the engineering stakes, the performance differences become marginal. It therefore leaves riders with personal preference and cost as their key decision making tools. So how does the new crop of litre superbikes rank in terms of motorbike insurance premiums?

## How The Litre Motorbikes Rank

With a consistent customer profile, the average motorbike insurance quotes from the UK market have ranked the 2009 motorbikes as follows:

- Bike Make and Model (% difference compared to the top ranked bike)
- MV Augusta F4 1000 R
- Suzuki GSXR 1000 K9 (+5%)
- Honda CBR 1000 RR Fireblade (+10%)
- Yamaha YZF-R1 (+10%)
- Aprilia RSV R Mille (+10%)
- Kawaksaki ZX10R (+20%)
- Ducati 1098 (+100%)
- Benelli Tornado TRE 1130 (+110%)

All [motorbike insurance](#) quotes are directly linked to the risk and the potential cost of a claim. So the key factors which define each

superbike insurance quote are; the chances of a claim being made (risk of theft or accident) and the potential cost (cost of the bike itself, the average cost of parts for repair and so on).

These factors shine through in the rankings! The European manufacturers are reknowned for more expensive parts, higher dealership costs and poorer reliability. They're also more rare and very desirable for thieves. It appears the Ducati and Benelli can't hide from these factors in their insurance costs.

Perhaps the surprise entity is the MV Augusta - possibly due to the lower sales volumes and perhaps a more "enthusiast" ownership group. The main Japanese models - the GSXR, CBR and R1 - are relatively similar for insurance costs. But the ZX10R appears a poorer cousin in the insurance stakes - perhaps paying for the slightly "nuttier" characteristic of the older models.

The interesting thing to look out for is what sort of discount (potentially based on less claims over a period of time) the motorbike insurance companies may apply to the Honda CBR 1000 RR with their new ABS system as opposed to the same model without it. The journalist reviews of the ABS system have been very positive and it is even rumoured to become compulsory on all Honda sports bikes within a matter of years.

### **About Insurancwide**

Insurancwide, also known as Insurancwide.com Services Limited, is an online insurance comparison website offering [insurance comparison](#) tools that allow users to search the market and procure the best insurance policies and quotes. Insurancwide was launched in August 1999 as the first insurance comparison website on the internet.

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### **Contact Details:**

Insurancwide.com Services Ltd  
90 Long Acre  
London  
WC2E 9RA  
Telephone Quotes: 0870 112 8245  
Telephone Our Head Office: 0870 112 8239  
Email Insurancwide: [enquiries@insurancwide.com](mailto:enquiries@insurancwide.com)

