



## Article Side

How Your Relationship Status Can Pay off in Auto Insurance Savings by [Sukhdeep](#)

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It may be the wackiest correlation ever, but did you know that your relationship status can actually have an effect on your auto insurance? You must be scratching your head right now, wondering how we connected one to the other. But we're here to tell you that it's true! According to [foxbusiness.com](#), Jesse Levey, a marketing agent from California, recently saved about \$200 a year on car insurance when he declared on his policy that he had a girlfriend. Upon adding his girlfriend to his insurance policy, the company immediately reduced his yearly premium by \$200! You may be wondering how he managed to accomplish this; here's how he did it.

When Levey included his girlfriend on his insurance policy, the car insurance company immediately examined her record alongside his. They found out that not only did Jesse have a good driving record, but so did his girlfriend. It perfectly made sense for Jesse to put in his girlfriend in the policy as they live together, and logically, she would be the one driving his car from time to time.

So, does this tell us that being in a loving and committed relationship immediately means a lower insurance rate? Here's the lowdown: Girlfriends are more beneficial to boyfriends in the insurance sense, because they are seen as "less risky" drivers compared to their partners. Insurance companies generally view women as more cautious and safe drivers compared to men. In the same way, insurance companies also view couples as better risks compared to single individuals.

In fact, women are so often perceived as better or safer risks that a lot of insurance companies offer discounts to family policies, which may not only include "normal" families, but even unrelated people who live under one roof. I guess the presence of a woman will not only mean there is a safer driver in the home, but there will be someone who will encourage the rest of the family members to be more cautious on the road too!

What's even more surprising is that getting married can bring down one's car insurance even more. Being in a commitment that is considered legal in the eyes of the law speaks of being responsible, and it supposedly follows that people in a committed relationship will take their spouse's advice and warnings into account, especially about driving.

However, there is a catch to all this. A man's insurance policy is lowered if he is dating or gets married to a woman with a fantastic driving record. If he goes the opposite route and ends up with someone with a history of accidents and tickets, then his insurance premium is bound to shoot up. As a final note, it would also be good to look into the family that you are marrying. If this family has an atrocious driving record, then you may be in danger of inheriting that and having it reflect through higher insurance rates.

Sam Briones is a freelance writer who covers an array of topics from finding cheap auto insurance to safety tips.

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