



Cheap Car Insurance: Factors that Affect Your Car Insurance Rates

When it comes to auto insurance rates, who you are determines what you pay.

Automobile insurance premiums are based on a large number of factors, some of which you can control, and some of which, alas, are incontrovertible facts of life. Statistically, a sixteen-year old boy with a 300 horsepower sports car in a big city is far more likely to hit something than a 35 year-old married guy driving a minivan around the suburbs.

While you can't change your age and some other factors, there are things that you can do to keep insurance premiums as low as possible.

Factors you CAN'T change that impact your auto insurance rates:

- **Your age**
Dick Clark and Sophia Loren notwithstanding, aging is unavoidable. And while you may be a mature-looking teen or a youthful octogenarian, the oldest and the youngest drivers are far more likely to have accidents.
- **Gender**
Whether it's the mothering instinct or fewer NASCAR fantasies, women statistically make safer drivers.
- **Marital Status**
Ok, you can change this, but there have been no reports of people marrying simply to lower their insurance rates.

Factors you CAN change that impact your auto insurance rates

- **Geography**
Where you live matters. For instance, those living in rural America are far less likely to have a collision or a stolen car than those living in a city. But, sometimes even just moving across the street can change your rate.
- **Driving violations**
Speeding tickets, running red lights, failure to yield, etc. all count toward your auto insurance rate.
- **Your vehicle**
If you must have that cherry red Corvette or the Ferrari Testarossa, be prepared to pay for it. Your insurance premiums will be higher.
- **Accident claims**
While you can't change the past, keeping your slate clean and free of accidents will hold you in better stead than lots of fender benders.
- **Credit rating**
That's right — many insurance companies view having a poor, or even no credit history as suggestive of higher risk.
- **Occupation**
A little easier said than done. Believe it or not, insurers have found correlation between your occupation and risk. Makes sense that the pizza delivery guy could be a higher risk!

Other factors that go into determining premiums:

- Miles driven per year
- Distance to work
- Occupation
- Years of driving experience
- Business use of the vehicle
- Whether or not you currently have auto insurance
- Theft protection devices (often results in discounts)
- Multiple cars and drivers (another opportunity for discounts)

Overwhelmed?

It can be more than a bit confusing when trying to decide the best and most affordable coverage for your vehicle. Like anything else, get good advice.

Please note that this description/explanation is intended only as a guideline.

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