

There many factors affecting to **auto insurance premiums**. Each is a statistically based risk for a specific population. If the persons is associated with higher risk the auto insurance premium rate would be higher. We have included some of the risk factors below.

Age: drivers under the age of 25 can be considered at greater risk of being in an accident. Drivers between the ages of 50 and 65 can have safest records.

Gender: women are statically safer drivers compare to men

Marital status: if a person has identical driving record and he/she married then he/she will pay less than single person.

Geography: where do you live? In which area you live, that can affects to your auto insurance premium. Folks living in areas with little or no traffic are likely to spend less on insurance than those living in congested cities or suburbs because areas with a lot of traffic tend to see more accidents.

Driving Violations: Having an accident or moving violations on your record (speeding tickets, DWI, reckless driving, etc.) put you at a higher risk for accidents and will likely mean a higher premium. Some insurance companies will penalize you for your record for as many as five years from when the incident occurred. However, keep in mind, as your record improves, your premium will get lower.

Vehicle type: insuring a cheap vehicle will cost less compare to status symbol vehicle.

Accidents claims: A driving record that is clean and free of accidents will hold far better for you than lots of tickets and/or accidents.

Credit rating: better credit rating score can save you on insurance premiums.

Occupation: insurance company correlate risk depends upon your occupation.

Education: higher education can save on your premiums

Driving distance to work

Miles driven each year

Years of driving experience

Business use of the vehicle

Whether or not you currently have auto insurance and how high are your limits

Theft protection devices (often results in discounts)

Multiple cars and drivers (another opportunity for discounts)



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