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Insure.com Examines Why It's Cheaper to be Married

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DARIEN, Illinois (February 11, 2009) -- Did you know that if you're married, you're probably saving money right now on insurance? In addition, you may be able to garner additional savings if you know where to look.

Car insurance: Your car insurance company has likely already used your marital status in calculating your premium, along with your age, driving record, where you live and other factors. It's a savings that most married people don't even know they're getting, and it's most significant for young married drivers.

Life insurance: You won't find rates based on marital status when you buy life insurance, but there are still ways couples can save together on life insurance.

It's possible to insure both a husband and wife under one life insurance policy at a price that's cheaper than insuring them both separately. Under a survivorship (also called second-to-die) policy, a husband and wife are insured together and the benefit is paid after the death of both. This kind of policy is commonly used by couples who want to provide funds for their heirs to pay sizeable estate taxes.

Premiums for survivorship life policies are almost always less expensive than if the same two people purchased separate permanent life policies.

In addition, a small number of life insurance companies offer a discount when two people in the same household buy policies.

Long-term care insurance: If you're shopping for long-term care (LTC) insurance, ask your agent about a couples discount. Almost all LTC policies provide discounts for married couples -- some by as much as 40 percent.

For more, read "Being Married Can Save You Money on Insurance" at </articles/generalinsurance/married.html>

About Insure.com

Originally founded in 1984 as Quotesmith Corporation, Insure.com owns and operates a comprehensive consumer information service and companion insurance brokerage service that caters to the needs of self-directed insurance shoppers. Visitors to the Company's flagship Web site, www.insure.com, are able to obtain free, instant [car insurance](#) quotes, instant [life insurance](#) quotes, home, business and [health insurance](#) quotes from leading insurers and have the freedom to buy online or by phone from any company shown. Insure.com also plays home to over 2,000 originally authored articles on various insurance topics and also provides free insurance decision-making tools that are not available from any other single source. Insure.com generates revenues from receipt of industry-standard commissions, including back-end bonus commissions and volume-based contingent bonus commissions that are paid by participating insurance companies. We also generate advertising revenues from the sale of Web site traffic to various third parties. Shares of the Company's common stock trade on the Nasdaq Capital Market under the symbol NSUR.

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