Man Legally Changes Gender to Female for Cheaper Car Insurance

July 27th, 2018

A Canadian man who claims he identifies as 100% male legally changed the gender on his identification documents to female in order to save over $1,000 on car insurance.

The Alberta man, identified only as David to protect him against possible legal consequences, wanted to buy a brand new car and knew that his insurance costs would be high, due to his age (early 20s) as well as a collision and a ticket or two he had on his record. Still, the $4,500 a year quotation he got from an insurance company was even higher than he had anticipated, so he started thinking of ways of bringing the costs down. At one point, he asked the insurer what the cost would be for a woman in his exact situation and learned that his annual bill would be about $1,100 lower. That got him thinking...

"I was pretty angry about that. And I didn't feel like getting screwed over any more," David recently told CBC News, on condition of anonymity. "So I asked them to change my gender on my auto policy, and she's like, we can't do that."

Luckily, David, who was 23 at the time, learned that it could actually be done, but he had to have his gender changed on his birth certificate and driver's license before it could be reflected on his insurance policy. So he proceeded to do just that.

After doing some research, the young man found that all he needed to do was tell his doctor that he identified as a woman, or that he'd like to identify as one, and ask him for an official letter which he would later send to the Government along with a request for the gender change.

"It was pretty simple,"David said. "I just basically asked for it and told them that I identify as a woman, or I'd like to identify as a woman, and he wrote me the letter I wanted."

A few weeks after shipping the doctor's letter and some other paperwork to the Government, he received a new birth certificate indicating that he identified as a woman. With the new ID, he was able to change the gender on his driver license as well, and finally get a $91 monthly discount on his insurance policy.

"I was quite shocked, but I was also relieved. I felt like I beat the system. I felt like I won," the Canadian told CBC. "I'm a man, 100 per cent. Legally, I'm a woman. I did it for cheaper car insurance."

David said that he is aware that the method he used are supposed to be used by people who need to change their gender to reflect who they really are, and emphasizes that he didn't do it to show how easy it is for anyone to change genders or ridicule the LGBT community. He just wanted cheaper car insurance and this legal loophole allowed him to get it.

Steve Kee, a spokesman for the Insurance Bureau of Canada, told CBC that he had heard anecdotal reports of people legally changing genders to bring down the cost of their car insurance, but he doesn't know how widespread the practice is. He also pointed out that people who do this sort of thing expose themselves to potential repercussions.

"If you're going to declare on any document, you need to be truthful," Kee said. "If not, you're making a fraudulent claim. This could impact you for any future insurance application that you make, or any other aspect of your life."

(625 Words)

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