

## What Difference Does Women's Car Insurance Make?

Female drivers come in for their fair share of criticism from men on the road. They are apparently dangerous and drive way too slowly but that, of course, is a definite male perspective. Car insurance companies actually take the exact opposite view. They actively encourage women to take up their women's car insurance policies because they tend to be safer on the road. There are many reasons why this is the case, but on a like-for-like basis, women save money every time.

However, it is necessary to look into the financial and practical reasons as to why car insurance quotes are cheaper for women than men. The former can best be explained by the case of Mr and Mrs Bickley from a small village in the West Midlands. Their brand new Ford Focus needed insuring and so they both set about getting quotes.

Mr and Mrs Bickley live in a rural village with little crime so they have peace of mind that their car is safe. However, they take safety precautions by putting the car in the garage every night and setting the alarm system. They are both 29 and have several years no-claims bonus, with Mrs Bickley having 3 and Mr Bickley having 4.

To find the best deals, they both got separate quotes from two insurers - CIS and E-Sure. When both obtained the car insurance quotes, they found that Mrs Bickley would have to pay 107 less than her husband despite the fact that she had a year's less no-claims bonus!

Women receive lower car insurance quotes than men because they tend to have fewer serious accidents than men. In fact, they statistically have fewer accidents in general, and fewer claims as a result. Fewer claims ultimately mean that the individual insurer is far less likely to have to pay out high amounts and thus have a greater profit. This profit is passed on to the woman in the form of a discount!

Men tend to drive far more quickly on the roads than women and do get pulled up by the police for driving offences more. Men also apparently have a lower concentration level and so are more likely to get distracted by something as they are driving.

The choice of car is also a big part of why male car insurance premiums are higher. Men have a habit of buying faster and more powerful vehicles because women think practically rather than living out their fantasies. If anything happens to the powerful cars, whether stolen or in an accident, it costs more to fix or replace them, which contributes to the premiums as well.

There are also now specialist women's car insurance providers that will only offer cover for women. They will not insure men at all. Again, this makes the insurances out there more affordable for the female of the species and narrows the options for cheap car insurance for the men!

## About the Author

Did you ever wonder why [women's car insurance](#) quotes are always cheaper? Powerseeker can help you reduce [car insurance quotes](#) for lady drivers by explaining some amazing facts to women!

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