

## Womens Car Insurance: Women As Better Drivers!

Women drivers have a reputation on the road, although it really depends who you are talking to as to what that reputation is. Other drivers, male drivers, on the road are constantly bemoaning the bad women drivers out there that do not drive off at an acceptable speed (within the limit). However, car insurance providers love them because they do tend to have several advantages over their male counterparts. This is one reason as to why womens car insurance is generally cheaper than the same level of insurance for male drivers. There are several reasons why this is so in the eyes of insurers.

Before looking at those reasons, it is important to check out just how much of a difference there can be between a male and female car insurance quote. Mr Bickley and his wife, Mrs Bickley, obtained quotes online for their brand new Ford Focus.

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.

The Bickleys went to E-Sure and CIS directly to get individual car insurance quotes as well as a couples one to compare the prices. Mr Bickley, having 4 years more no claims bonus, should have had lower quotes, but Mrs Bickleys quote was 107 less instead, all because she is a woman!

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!

Speed is also an issue because men do tend to drive at higher speeds than women, which is a proven fact given that more men get in trouble with the police for driving related offences. They also tend to get distracted much more easily.

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.

Womens car insurance can also be found for a cheaper overall price because there are specialist providers for the female drivers out there. These insurers are exclusive. As such, women get more affordable cover over their male counterparts.

## About the Author

Did you ever wonder why [womens car insurance](#) quotes are always cheaper? Powerseeker can help you lower [car insurance quotes](#) for lady drivers by giving away some amazing facts to women!

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