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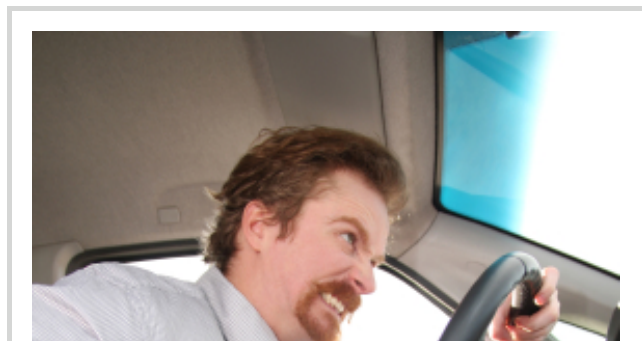
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## Women pay less for auto insurance than men — but it's for good reason

As the stereotype goes, women are more skittish and unsure drivers than men, but studies show women ultimately are safer and far less likely to be involved in serious accidents. Insurance companies take that to heart, offering women [cheaper rates](#) for comparable policies than they do male drivers, with all other circumstances being equal.

“The gender gap in insurance is especially real under the age of 25,” says Anne Fleming, president and CEO of consumer review site [Women-Drivers.com](#). “Under the age of 25, male drivers are absolutely paying more than their female counterparts when they drive the same car, are the same age and have the same coverage.”

That, she says, is because younger men tend to be more aggressive and reckless behind the wheel. While the cost gap closes a bit after age 25, it never fully closes. According to a study done in early 2010, the national median insurance rate for women is \$698 for a six-month policy. Men pay \$765 for the same coverage.



Fleming says women over age 25 pay about 9 percent less for the same [auto insurance](#) coverage as men the same age — again, on an apples-to-apples basis.

Russ Rader, a spokesman for the Insurance Institute for Highway Safety, offers this explanation for the gender discrepancy:

“Men typically drive more miles than women do, which



Men tend to be more aggressive behind the wheel than women. That behavior contributes to higher auto insurance premiums for male drivers.

exposes them to more highway risks. And they are more likely than women to engage in risky driving practices, which drives up their crash rate. They're more likely to drink and drive or speed, and less likely to use seatbelts. The crashes they are involved in are often more severe."

According to a 2007 study by Carnegie Mellon University for the AAA Foundation for Traffic Safety, men are 77 percent more likely than women to die in a car accident, based on miles driven. And while the study found that the highway death rate was higher for an 82-year-old woman than a 17-year-old male, the frailty of the older person was to blame — not a higher accident rate in the older demographic.

"Women are 50 percent less likely to be involved in a DUI or have one on their record than men," Fleming says. "They're also 10 percent less likely to have a moving violation on their records. And part of this goes to their earning power. Women's vehicles have an average sticker

price that's about 8 percent less than their male counterparts." That translates to less powerful, less sporty cars.

The Insurance Institute for Highway Safety says that numbers for men in accidents are higher across the board than for women. According to 2009 research, men were the drivers in 70 percent of all fatal traffic crashes that year. Men also were responsible for more than half of percent of passenger deaths, more than two-thirds of pedestrian deaths, 90 percent of motorcycle deaths and 87 percent of deaths involving bicyclists.

That being said, all of those numbers are going down — thanks, in part, to improved vehicle safety.

"In the last few years, fatal crash rates have declined significantly for both men and women," Rader says. "We're seeing that they're down 48 percent for women and 45 percent for men, based on miles driven."

### Aggression behind the wheel

And some of the disparity between the genders may be based on how we're raised. Traffic psychologist [Leon James](#), says boys and girls get some of their aggressive tendencies from their upbringing.

"The reason for the gender differences among young drivers is attributable to culture and socialization practices," James says. "Men are more violent and aggressive than women in all departments and areas. This is part of the socialization training of young boys and girls. So when they sit behind the wheel, the socialization training takes over and young men will express more aggressiveness than women."

### Male and female drivers: The great divide

- ♂ Men are 77 percent more likely than women to die in traffic accidents.
- ♂ Traffic deaths in 2009 totaled 23,726 for men and 10,070 for women.
- ♂ Male drivers age 16 to 23 have a fatality rate four times higher than the national average.
- ♂ The death risk for men ages 21 to 24 who drive motorcycles between midnight and 4 a.m. is 45,000 percent higher than normal.

Sources: Traffic STATS, Insurance Institute for Highway Safety, AAA Foundation for Traffic Safety, Carnegie Mellon University

The numbers tell the tale: Male drivers face far more risks on the road than female drivers.

But even though the statistics may be disheartening, men shouldn't give up hope — the gender gap, at least in terms of auto wrecks, is narrowing.

“Women are the heads of households to a very high degree, and they're behind the wheel more,” Fleming says. “For whatever reason, she is experiencing more stressful conditions behind the wheel, and she's multitasking just as much as men are.”

Women, she says, now buy 54 percent of all cars sold in the United States and account for 65 percent of all leased cars. “Women are buying sportier cars as well — they're a little bit faster, they're two-door coupes, and they're from higher-end brands,” Fleming says.

For women, that may mean more accidents down the road.

“In general, our society is arranged in such a way that women are beginning to do everything men are doing,” says James, the traffic psychologist. “This means more aggressive driving in all areas.”

—*Kim Fernandez*

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