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Car Insurance For Lady Drivers

By Joseph Kenny

Car insurance companies prefer lady drivers to their gentlemen counterparts because they are

considered as much less risky drivers. It is not that the accident rates of ladies are low. They face as many accidents as males do. However, the damage caused by them is not as much in most of the cases. So, their claims after the accident are also less. That is why on an average women's car insurance premiums tend to be 30% lower than that of the male counterparts having same demographic profile.

They drive at speeds lower than men. Hence, accidents caused by lady drivers are not serious. So, even if they might claim as often as males do yet, in all they claim less amounts, giving insurers lesser premiums. Since the male drivers drive at higher speeds so even if they crash on their own, the loss is high. In case, the accident involves two vehicles in high damage state, it becomes an insurance company's nightmare.

A lady is regarded to be a better risk right from the age of 17. There are many premium discounts available for a young lady driver, like pass plus certificate. It is a series of extra lessons that a young lady driver learns following their test. It can gain you a discount of around 30% for the first year.

Some car insurance companies specialise in auto insurance for women drivers. Literally, these companies try to insure women drivers only. They don't even encourage getting a lady insured with her husband under combined policy. Because they can't give too much discount, as they have to think about her husband's high risk factors as well. So, they would prefer woman with woman. It means providing less risk in total, meaning lower premiums in total. That really clicks for them.

So, the calculation is simple – the lower premiums might mean that they don't make much profit. However, if they can get as many women as possible, then the volume of business can go high. Look out these companies if you are a woman. Lady car insurance quote includes legal cover as well. It helps you to claim back your excess from the third party in the event of a non-fault claim. You can further lower your premium by parking your car overnight in the garage, by getting extra driving license course, and maintaining a good driving record.

Joseph Kenny is the webmaster of the insurance site

<http://www.insure121.com/>

where you will find

information, news and links to the leading providers of car insurance

<http://www.insure121.com/uk-car-insurance.htm>

in the UK.

Women 'More Concerned About Fuel Increases'

By Kwik Fit

The results of a poll held in Australia have found that women drivers are more concerned about the costs of fuel than men.

Women, whose greater consideration for safe driving in many cases results in much lower car insurance premiums, also appear to be more considerate when it comes to the costs of petrol, according to the survey from NEWS.com.au and Coredata.

Some 86 per cent of women motorists said they were worried about the ever rising price of petrol, compared with a slightly lower 80 per cent of men.

Furthermore, 66 per cent of women surveyed said they were trying to economise on their overall petrol usage, while only 59 per cent of their male counterparts, who will generally pay higher car insurance premiums, said the same.

Almost half of women drivers revealed that they were looking to purchase a small car. Those shopping for female car insurance could benefit from such a move, as small cars generally have smaller car insurance premiums.

Contrastingly, under a third of men said they were considering buying a small car.

Petrol price worries are not unique to Australian women drivers – both male and female British drivers may have felt the strain on the pocket of rising fuel costs over the last few years.

And like in Australia, many men and women drivers in Britain may also be considering purchasing smaller, more fuel efficient vehicles to cut costs.

Buying a new car often provides a good opportunity to review car insurance policies and some providers specifically offer motor insurance for women, given their statistically better safety profiles.

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A survey earlier this year from the car manufacturers `Chrysler Group' found that men and women drivers felt differently about the standards of each other's driving, despite the fact they agreed on aspects of driving itself, such as evading objects and bad weather.

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