

BATTLE of the sexes

Which is the better driver & why

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SOURCES

Female

- Quality Planning study - a company that validates policyholder information for auto insurers.
Quality Planning focuses exclusively on providing rating integrity solutions to auto insurers; the company was founded in 1985 and is headquartered in San Francisco.
- US DOT and NHTSA.
- AAMI Statistics.
- CA Dept of Insurance.
- Insurance.com

BETTER DRIVER ☒ ☐

REASONS

Male

- Males break more traffic laws and drive more dangerously than women.
- Males are at least 50% more likely to be cited for reckless driving, seat belt violations, speeding, failure to yield and stop sign/signal violations.
- Men cause more accidents and expensive damage.
- Males drive drunk more often than females.
- Males have much higher numbers of car crashes than females
- Men commit more offenses than women.
- Males pay more insurance premiums.
- Females have fewer violations.

P 342139

- IMPORTANT -
PLEASE READ THE NOTES OVERLEAF

VIOLATIONS FOR WHICH MEN SCORED AT LEAST 50 PERCENT HIGHER THAN WOMEN

TYPE OF VIOLATION & RATIO F:M

Reckless driving 1 to 3.41	DUI 1 to 3.09
Seatbelt Violation 1 to 3.08	Speeding 1 to 1.75
Failure to yield 1 to 1.54	Signal Violation 1 to 1.53

12,747*
Female Drivers
KILLED

29,722*
Male Drivers
KILLED

* Persons killed, by sex; Male; Female in 2006

FATAL PASSENGER VEHICLE CRASH INVOLVEMENTS

Per 100 million miles traveled, by driver age and gender, April 2001 - March 2002



Driving under the influence (DUI)

Males drive drunk more often than females.

Female's DUIs up 14.3%

Male's DUIs down 19.7%

	1998	2007		1998	2007
DUIs	126,119	162,493	DUIs	676,911	626,371
Drivers	91,875,439	103,276,909	Drivers	93,104,738	102,464,936
% with DUIs	0.14%	0.16%	% with DUIs	0.73%	0.61%

Crash Dummies

Males have garnered higher numbers than females.

Type	Female	Male
Fatal	14,099	40,804
Injury	1.3 million	1.7 million
Property	3 million	4.3 million
Total	4.4 million	6.1 million

INSURANCE COSTS

Premium	Insurance Company	Premium
\$674	21st Century	\$682
\$648	AAA	\$639
\$755	Allstate	\$741
\$862	Esurance	\$868
\$804	Farmer's	\$892
\$860	Fireman's Fund	\$860
\$579	GEICO	\$605
\$772	The Hartford	\$760
\$1,218	Liberty Mutual	\$1,272
\$690	Nation Wide	\$665
\$715	Progressive Choice	\$740
\$877	State Farm	\$930

Quotes are based on a man or woman with liability coverage only, 9 to 15 years of driving experience, who drives 7,600 to 10,000 miles per year, has no violations or accidents and lives in Culver City, Calif. This is a sample of insurance companies operating in the state. It is not an actual quote. Calculations are based on insurance company filings made with California.



OFFENSES



Are men or women better drivers?



The need for speed

