

AA Trust Urges Brussels Not to Penalise Women Drivers

The AA Motoring Trust is lobbying the European Unions Employment and Social Affairs Council to rethink its gender discrimination legislation that could cost young women drivers, in particular, several hundred pounds more in car insurance premiums.

Members of the Council meeting this coming Monday (4 October) are hoping to reach agreement on the full scope of the directive. However, the AA Trust is concerned that its supporters may not be fully aware of risk-based pricing and the implications of scrapping it due to the different way car insurance is priced on the continent, where it is the car, rather than the driver, that forms the basis of the premium.

The proposals originate from Anna Diamantopoulou, the EUs Commissioner for Employment and Social Affairs, and aim to enforce equal treatment of men and women in the supply of goods and services.

Bert Morris, Deputy Director of the AA Trust, says: We, of course, support banning discrimination where appropriate but in the case of car insurance, there are sound, statistical reasons for differential pricing. If the law is pushed through with no exemption for motor insurers, then they would not be able to pass on lower premiums that safer women drivers currently enjoy. It would mean that women drivers, who are statistically safer, subsidising the premiums of male drivers who make larger claims.

Morris says: We believe that a move to a one-size-fits-all approach would be a blunt instrument that would disadvantage those many women drivers who currently pay lower premiums than men. It would be an irony that European legislation designed to help women would work against their best interests in motor insurance.

NOTE TO EDITORS

The Employment and Social Affairs Council is meeting in Brussels on Monday (4 October) to discuss the directive. If motor insurers are not made exempt, women, who can pay up to a third less than men, would have to pay more for their car insurance potentially hundreds of pounds for young women drivers.

AA research* has consistently proven that young male drivers represent the highest risk on UK roads and that they are six times more likely to be killed behind the wheel than their parents.

Overall, men tend to drive faster and more aggressively than women and have more catastrophic accidents as a result. This causes more damage to all parties and leads to substantially higher insurance claims.

The pattern of accident involvement is also different. Men have a higher proportion of accidents on bends, while overtaking, and during the hours of darkness. They are also more likely to drink- and drug-drive and travel longer without stopping for a break.

The AA has been lobbying on the matter since May last year, when it first brought the proposals to the publics attention. The AA Motoring Trust gave evidence to a House of Lords committee that reported on 21 September 2004, and has been in regular consultation with Brussels through the Brussels bureau of the AIT & FIA, the European umbrella body for motoring organisations.

* The AA Foundation for Road Safety Research: McKenna, F.P., et al (1998) [Male and female drivers: how different are they?](#)

ends