

How To Get The Cheapest Female Car Insurance Quote

Have you ever asked yourself why female car insurance premiums are usually lower than men's auto insurance rates, the main reason is women drivers, as a whole, aren't involved in as many claims as their male counterparts. The reasons for this are not conclusive but point towards a few known facts such as the speed at which women are more likely to drive at plus they are less likely to drive sports vehicles.

For these reasons, female car insurance providers are happy to provide a discount on their insurance premiums not afforded to male drivers. The problem is that although both sexes actually face similar driving conditions, when a man has an accident, the damage to the vehicle is normally far greater than if a woman had been driving. This is why women drivers can expect to receive anything up to almost a third off an equivalent policy for a man who had similar profile to that of the woman.

Because it is a known fact that women drivers generally drive within the speed limits, any accidents they do have are of a more minor nature which means repairs do not cost as much thereby keeping premiums down. Since men generally drive at higher speeds, when they have an accident, the loss is high and when the accident involves two vehicles with high amounts of damage, it becomes an insurance company's nightmare.

Women are even considered to be a better risk even when they have only just passed their driving exam.

There are now a number of [female car insurance](#) providers that have set up purely to aim their auto insurance policies at women and even married women cannot have their husband as a named driver. The reason for this is the greater risk the man poses with regard to an accident, thereby increasing the chance of a claim on the policy.

These companies may exist with a lower profit margin than most large insurers but they are able to attract many customers to make up for the shortfall in individual premium shortfalls. For many women, it is now quite normal to arrange car insurance that also provides legal protection in the event of claims.

You can further lower your premium by parking your car overnight in the garage, by attending extra driving course and maintaining a good driving record.

One last point to consider is the size of the insurer, specialist women only insurance companies are usually smaller and may not be able to compete with a general insurance company that is much larger. The best advice is to shop around and obtain insurance rate quotes from a number of different companies before you decide on the policy that's best for you.

About the Author

Author of this article, Dola Raheem provides detailed information on how to find cheap Female Car Insurance. He professes special interest and expertise in [Affordable Car Insurance](#) and helps ladies get the most use from internet insurance resources.

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