

Are men or women the better drivers? AA Insurance checks the facts

Auckland – 28 August 2008 – It's an age-old question, debated at bars and dining tables around the country: are men or women better behind the wheel? AA Insurance has analysed both claims data and how drivers describe their own behaviour, and can report that while men are certainly more confident in their driving abilities, this isn't necessarily backed up by what actually happens on the road.

The 2008 AA Insurance Drivers Index, which surveyed 2,573 New Zealand drivers aged 18-75, reports that 25 percent of men describe themselves as impatient drivers, compared with 19 percent of women – and three quarters of those surveyed believe drivers are becoming more aggressive.

“Men are more inclined than women to exhibit a range of risk taking behaviours while on the road,” says Chris Curtin, CEO, AA Insurance. “Men are more inclined to speed, show aggression, fall asleep behind the wheel and to identify themselves as impatient.”

A relatively high 15 percent of men admit they exceed the speed limit most of the time, even if only by a few kilometres per hour, compared with only 9 percent of women. However, the majority of both genders admitted breaking the speed limit at least some of the time (79 percent of women and 78 percent of men).

Some 25 percent of men have momentarily fallen asleep at the wheel, compared with 13 percent of women. When asked what they would do if tired when driving, 51 percent of women say they would stop to take a power nap, compared with 46 percent of men.

Some 53 percent of men and 51 percent of women admitted yelling or gesturing at another driver for doing something they perceived as dangerous or rude. And 17 percent of men admit tailgating after becoming angry with another motorist, and 10 percent of women admitted the same.

However, both genders have firm views about how they should react to aggression on roads such as verbal abuse or hand gestures: either by signalling an apology and then concentrating on driving (52 percent, both genders) or ignoring the other driver completely (36 percent, both genders).

Analysis of historical claims data from AA Insurance reveals that on average women make around six percent more claims than men, but their average cost of claim is lower than men's.

"Insurance premiums usually take gender into account for these very reasons," says Chris Curtin, CEO, AA Insurance. "On average women make more claims than men, but men's claims are often more expensive than women's. Men are more likely to be involved in an accident due to overconfident or risky driving, and women are more likely to have had difficulty judging distances, but are generally more courteous on the road."

This pattern of men's behaviour being more aggressive and more impatient than women when on the road is borne out in the latest crash statistics from the Ministry of Transport: more men than women are involved in fatal crashes on New Zealand roads, and more men than women are injured as a result of road accidents. (Source: www.transport.govt.nz/annual-statistics-2006)

Despite these differences in attitudes and behaviour, men are considerably more confident about their driving abilities than women: 70 percent of men are confident they could train another person to drive, compared with only 54 percent of women.

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About AA Insurance

AA Insurance was launched in 1994 and is a joint venture between New Zealand Automobile Association and Suncorp-Metway Limited.

AA Insurance has over 300 staff servicing 130,000 plus customers and manages almost 300,000 policies. Over half of those policies cover motor insurance risks including cars, bikes, caravans, and motor homes, and the remainder are house and contents insurance.

AA Insurance Limited has an A+ (Strong) insurer financial strength rating given by Standard and Poor's (Australia) Pty Ltd on 17 May 2008. For further information visit www.aainsurance.co.nz

About the 2008 AA Insurance Drivers Index

The 2008 AA Insurance Drivers Index was conducted by the NZAA and is an independent internet survey of 2,573 drivers around New Zealand.

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