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Women drivers escape premium rise

BY TIMES ONLINE

1 - A proposal which would have made most women drivers pay more for car insurance has been dropped by the European Commission.

5 - The EC's Gender Directive would have banned firms from offering cheaper insurance to women on the basis that they were statistically safer drivers.

Instead, a deal allowing insurance firms to take gender into account when setting charges has now been reached.

10 - Insurance firms offer different rates for cover based on gender and, as male drivers commit 85 per cent of serious motoring offences, women usually pay less.

15 - Jacqui Smith, the Deputy Minister for Women and Equality, told the BBC: "The rights we've enjoyed in the UK for nearly 30 years will now be enshrined in this directive for the benefit of all Europeans."

She added: "It's good news on insurance, but this directive covers much more than that."

20 - The directive will ensure equal treatment in a range of other goods and services including banking, pensions, insurance and housing.

Sex discrimination is illegal in the UK under the 1975 Sex Discrimination Act.

25 - A Lords EU Committee produced a report opposing the proposal last year, saying it would be wrong to penalise younger female drivers just for the sake of removing sex differentiation when younger males have far worse accident claims and convictions records.