

Men Break More Traffic Laws, Drive More Dangerously Than Women

by NAMIC

Quality Planning, the ISO company that validates policyholder information for auto insurers, has released proprietary findings that reveal dramatic differences in the number and type of traffic violations received by men versus women. The findings show that when it comes to traffic laws women are far more observant of them than men and that the laws violated more frequently by men are those laws designed to safeguard people and property.

Topping the list is the finding that men are cited for reckless driving 3.41 times more than women. Reckless driving is considered one of the most serious traffic offenses by courts because it implies a disregard for the rights and safety of persons or property.

Quality Planning analyzed 12 months' of 2007 policyholder information for U.S. drivers, comparing the number of moving and nonmoving violations for both men and women. Overall, the data shows that men are much more likely to receive a traffic citation than women. This difference in driving behavior is consistent across all age groups.

Violations for which men scored at least 50 percent higher than women:

TYPE OF VIOLATION (RATIO M:F)

Reckless driving (3.41)

DUI (3.09)

Seatbelt violations (3.08)

Speeding (1.75)

Failure to yield (1.54)

Stop sign/signal violation (1.53)

"We were not surprised to see that men have slightly more " about 5 percent " violations that result in accidents than women," said Dr. Raj Bhat, president of Quality Planning. "And because men are also more likely to violate laws for speeding, passing, and yielding, the resulting accidents caused by men lead to more expensive claims than those caused by women."

Interestingly, women drivers were also about 27 percent less likely than men to be found at fault when involved in an accident. This again underscores the finding that women are on average less aggressive and more law-abiding drivers attributes that also translate to fewer accidents.

Source: ISO

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