

# Sorry, but cheaper car insurance patronises women

Europe is right – it's just the same as saying that we empathise more or make better nurses than engineers



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The Observer, Sunday 6 March 2011

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Rash or not, the martial spirit of the Cameroons amounts to a spectacle of untrammelled virility. In the shape of the education secretary Michael Gove, if reports are correct, this country boasts a positive geyser of testosterone. He has argued with enormous vigour – fortunate Mrs Gove! – for military intervention to topple military dictators and thugs, as and when they appear. Nor should we forget his comrade, Liam Fox, his military ambition limited only by his dwindling hardware; George Osborne, burning with a righteous, democratic fire and David Cameron, during those brief days, or hours, when a sudden urge to dash over to Libya had yet to be reined in by American doubts about the potential consequences.

Even those who incline towards a more thoughtful approach would have to admit, in the light of modern neuropsychology, that the men could hardly be expected to control themselves, being in the grip of something much bigger than individual personality: hardwired male biology. Critics of armchair generals, those almost invariably male champions of no-fly zones and surging ground troops, might also reflect on the words of Professor Geoffrey Beattie, head of psychological sciences at Manchester University and resident psychologist on ITV's *Ghost Hunting With Celebrities*, who writes that men "exhibit higher levels of sensation-seeking and risk-taking in a wide variety of settings". Why is that, Professor Beattie? "The basis for this well-established sex difference has a hormonal and neurochemical basis – it is not simply a product of socialisation or experience." Quite possibly, your average upholstery-based brigadier, calling for something to be smashed to smithereens, pronto, is subconsciously attempting to attract mates and cannot help himself. And the male politicians and commentators, expert and otherwise, who urge cowardice or restraint? Well, let's just forget about them for the minute.

For his insights into male behaviour, we are indebted to Professor Beattie's long paper, [Sex differences in driving and insurance risk: understanding the neurobiological and evolutionary foundations of the differences](#). "Stone-age man did not drive," establishes the professor, right from the start. "But the legacy of his hunting, aggressive and risk-taking past – qualities that enabled him to survive and mate, thereby passing on his genes to future generations – are still evident in the way in which he typically drives his car." The professor's findings, which must have struck a chilling note for anyone assigned a nearby place in the departmental car park, were commissioned by the [insurance](#) company Esure, which summarised his 2008 paper as *Cavemen in Cars*.

Citing the research of Simon Baron-Cohen, favoured authority of the neuroscience best-sellers, on sex difference, Beattie explains why empathy-deficient males might express aggression as bad driving: "In evolutionary terms, this direct form of aggression is a very efficient strategy for establishing social dominance or resolving social conflict." It was also a highly efficient way of charging higher insurance premiums until last week's decision by the European Court of Justice, one which has caused distress in both male and female brains. What men gain from lower driving premiums they will lose in more miserly pension payouts. Women stand to lose, all round, from the court's ruling that to charge men and women different premiums amounts to sex discrimination. A spokesman for cavemen experts Esure, which owns the [Sheilas' Wheels](#) insurance company, produced some mournful testimony accompanied by an ad, on a newspaper

website, explaining why it was so unfair. For every one woman convicted of dangerous driving within two years of passing her test, he said, there would be 25 male offenders who had qualified at the same time: "It's a great shame, it's a sad day."

Certainly, for any woman who has witnessed the demented behaviour of wannabe Richard Hammonds, as biology impels them to sacrifice cars, pedestrians, even their own lives, the decision looks costly and unfair, if not on the tragic scale suggested by Sheilas' Wheels, which has little interest in the theoretical benefits for women of non-discriminatory life insurance.

Another reason, perhaps, why so many women have lamented the end of sexual determinism as applied to car insurance is that, for once, they had emerged as superior. Arguably, the ratio of car insurance premiums should reflect even more accurately the comparative carefulness of women, once you forget anomalies such as the stonktastic Princess Anne, repeatedly convicted of speeding, and Katie Price, talking on her mobile at the helm of a giant horse-mover, and Helen Chamberlain, the police superintendent recently fined for driving at 79mph in a 50mph zone.

While we are being fair, it seems reasonable to reward responsible young male drivers for resisting not only the mischievous promptings of their hormones, but a lifetime's cultural conditioning to the effect that a speed limit is actually a challenge, and a car a glossy, supercharged weapon specifically engineered for the humiliation of rivals and erotic mastery over fertile women. In fact, if insurers want to save on payouts to young male drivers, they might do better to agitate against advertising behaviour of the Nissan "Deutschland über rated" variety than against a ruling which, when you look at it, seems the only consistent outcome for any culture that believes that individuals are not enslaved by their own biology.

Driving insurance is an exception: popular thinking about biological difference usually concludes that women, with their allegedly diminished capacity for understanding and building systems, are hardwired to be inferior in status. Recall the then president of Harvard, Larry Summers, wondering if female underachievement in maths was not something innate? Following a no-confidence vote, Summers fled to the male-brained world of finance, but as Cordelia Fine establishes in *Delusions of Gender*, "the sheer stability and staying power of the idea that male and female psychologies are inherently different can't help but impress".

An unequal status quo which used to be attributed to, say, women's wandering wombs or to their faulty spinal cords, is now – just as ignorantly, since it is purely speculative – traced to the female brain. Fine calls it neurosexism.

Why, for example, are there barely any women at the top of politics? Not, the neurosexist will argue, because politics makes them so unwelcome. But because – it's a compliment, really – women's brains make them so rich in empathy. "People with the female brain," says Baron-Cohen, "make the most wonderful counsellors, primary school teachers, nurses, carers, therapists, social workers, mediators, group facilitators or personnel staff." And men? Why, their talents seem to lie more in the direction of science, engineering, law, banking, stuff like that. It's hardwired, a point made repeatedly last week as men expressed their indignation at non-stereotypical insurance treatment. "Men and women are different enough by nature that it seems fair to charge them different rates," declared the *FT's* Lex column. Must have been someone's time of the month.

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