**Women Pay More:**

**Auto Insurance Gender Discrimination in Louisiana**

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| **Auto Insurer** | **Average Premium Charged-35 Year Old Male** | **Average Premium Charged-35 Year Old Female** | **Premium Percentage Increase from Male to Female** |
| **Allstate** | $1,428 | $1,379 | -3% |
| **Auto Club**  | $1,655 | $1,655 | 0% |
| **GEICO** | $998 | $1,167 | 17% |
| **Kemper** | $1,246 | $1,092 | -12% |
| **Metropolitan\*** | $2,437 | $2,457 | 1% |
| **Progressive** | $1,285 | $1,374 | 7% |
| **Safeway** | $1,198 | $1,146 | -4% |
| **Southern Farm Bureau** | $565 | $576 | 2% |
| **State Farm**  | $931 | $931 | 0% |
| **USAA** | $678 | $699 | 3% |

\* Metropolitan has since been purchased by Farmers Insurance Group

Consumer Federation of America (CFA) analyzed auto insurance premium data for Louisiana drivers with clean driving records and found that several insurance companies discriminate on the basis of gender. Using 33,480 premium quotes that CFA purchased from Quadrant Information Services, CFA found that five of ten insurers tested charge women higher premiums than men, three charge men higher premiums, and two companies charge men and women equal amounts.

Aside from the unfairness of charging two good drivers different premiums solely due to their gender, insurers’ inconsistent use of gender indicates that it is not a reliable factor in risk-based pricing, as insurers do not agree on gender-based risk of loss.

The data, purchased by CFA from Quadrant Information Services, used insurers’ rate plans filed with the state to calculate the premium for a 35-year-old unmarried driver with no accidents, moving violations, license suspensions, or lapses in coverage, and who has a high school diploma and rents their home. They drive a 2011 Honda Civic LX and have a 12-mile commute, five days a week, for 12,000 miles driven annually. The premium quote is for insurance at the state minimum liability coverage requirement.