

Insure A GoGo Comments on Contention Surrounding the ECJ Gender Directive

LONDON, UK, September 30, 2013 /EINPresswire.com/ -- The European Court of Justice passed legislation that makes it against the law to factor gender into the calculation of insurance premiums for those seeking insurance.

On March 1, 2011, The European Court of Justice passed legislation that makes it against the law to factor gender into the calculation of insurance premiums for those seeking insurance. The European Court of Justice argued that offering different premiums depending on gender is a form of discrimination and goes against the European Union's intent to eliminate any form of inequality. Yet since the passage of this legislation, many have debated the fairness of the directive.

Men have traditionally paid higher premiums due to the fact that they statistically cost more in car accidents. It is generally considered a clear and irrefutable fact that men cost car insurance providers more money. Since the new legislation has been passed, women have been paying about 25 percent more in car insurance premiums while men have had a somewhat easier time finding lower cost cover.

The new legislation has stirred up controversy and left many female drivers bitter about having to foot the bill for the poor driving habits of men. The fact that the increased risk of insuring a male driver can be statistically proven has made many feel that the changes are illogical and unfair to women. Insurance providers can continue to use other factors such as location and age in determining premium amounts.

Detractors of the new legislation argue that insurance must inherently be a discriminating business. If insurance providers do not properly analyze and make predictions on the situation brought by each individual customer, they will likely lose profits. According to detractors of the new legislation, it is perhaps wrong to define insurer's methods for <u>determining premiums</u> as discriminating when it is more accurately described as simply recognizing the different characteristics of each client.

The UK government has predicted that the results of the <u>ECJ Gender</u> will be largely negative. Jeff Miller, managing director of Insure a GoGo, has expressed his scepticism of the continued enforcement of the ECJ Gender Directive.

"The ECJ Gender Directive is costing everyone more - both insurance companies and motorists.

I have a feeling that the legislation will be modified eventually due to the controversy."

InsureaGoGo is a UK car insurance authority that assists thousands of UK motorists every week in finding the best possible insurance cover. Highly experienced in the UK insurance market, InsureaGoGo.co.uk provides website users with exhaustive amounts information on available insurance options and policy features.

Founded by a group of college friends, Insureagogo aims to fill the gap left by many larger insurance companies by not being conflicted with affiliations to companies in the market. This way customers get every deal available and not just from affiliated insurers.

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