



## **The heavy cost drivers pay for an extra hour in bed Insure The Box analysis reveals that Autumn clock change increases evening accident risk by 30%**

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- **Following the Autumn clock change, accidents in November amongst drivers increase 30% between 5pm and 8pm compared to October\***
- **Overall, drivers face a 10% increase in accident risk in the month after Autumn clock change\***

London, 26<sup>th</sup> October 2016 – Insure The Box, the global pioneer of telematics-based car insurance, and a champion for young driver safety has identified that the risk of drivers having an accident in the 4 weeks following the clocks changing at the end of October increases by 10%. And if they are driving between 5pm and 8pm, when it's both dark and busy on the roads, the risk of having an accident rises dramatically by 30% compared to the previous month.

Insure The Box believes this is the first time telematics data has been used to calculate the exact risk of an accident in direct correlation with the annual Autumn Clock Change. The findings are based on analysis of 3 years of accident data from over 330,000 Insure The Box administered policies. With nearly 3 billion miles of driving data and associated claims, Insure The Box is in the unique position of being able to understand the anatomy of accidents. This includes knowing the exact time an accident occurs as the telematics black box fitted to each policyholder's car sets off an alert to Insure The Box when a significant accident is detected, so that the emergency services can be contacted.

Charlotte Halkett, General Manager Communications for Insure The Box said "There is no doubt accident risk increases as a direct result of the clocks going back one hour in Autumn. For many young drivers, the evenings after the clock change will be their first experience of driving in the dark, coping with quite different conditions including reduced visibility.

“There are still far too many young men and women killed or seriously injured on our roads and stopping the annual Autumn clock change could, from our analysis, save many young drivers from the risk of an accident. As we approach this year’s Autumn Clock Change weekend we are highlighting our findings to young drivers and hope to encourage them take a safe and sensible approach to driving as we head into the winter months.”

**ENDS**

\*Analysis of 11,700 accident claims – October/November 2013 – 2015. Based on incident time.  
[Analysis conducted by Insure The Box, October 2016](#)

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**Notes to Editors**

**Insure The Box**

Insure The Box Limited launched in June 2010 with its first product; insurethebox, and is the UK’s largest telematics (or black box) insurance provider, now holding nearly 3 billion miles of driving data and associated claims. As well as insurethebox and drive like a girl (another Insure The Box brand) it also administers other telematics offerings. Aioi Nissay Dowa Insurance Company of Europe Limited (ANDIE), subsidiary of Aioi Nissay Dowa Insurance Company Limited and part of the major Japanese insurance group MS&AD Holdings, Inc., acquired the majority stake in Box Innovation Group Limited (which is the 100% owner of Insure The Box) in March 2015. Together they are taking a leading role in the development of technologies that will change the face of motor insurance and the way we view the car.