



NIGHT TIME CURFEW FOR YOUNG DRIVERS NOT THE WAY TO GO
insurethebox warns against penalising young motorists and argues for a focus on
encouraging safer driving behaviour

www.insurethebox.com

London, 22nd February 2018 – insurethebox, the global pioneer of telematics-based car insurance, believes proposed driving licence changes that would ban young motorists from driving at night is an ineffective and punitive solution to a very real problem in the fight against the high numbers of young drivers involved in serious accidents.

Under new proposals¹, a 'Graduated Driving Licence' could restrict 17-24 year olds from driving after dark for up to two years after they pass their test. This would essentially impose a curfew that could have a serious impact on young people's social mobility and ability to earn. The licence is proposed as a way to reduce the number of young drivers killed on the roads – motorists aged 17-24 are involved in 18% of all crashes on UK roads.²

Instead of imposing curfews, insurethebox supports continuous learning with a 'carrot, rather than stick' approach; empowering young drivers to manage their driving behaviour by providing information on their driving habits and ways to stay safe through its online portal and engagement with its customers.

"We don't see a curfew on driving as a workable or fair solution," explains Sarah Vaughan, Head of Pricing at insurethebox.

"New drivers continue to be a huge challenge when it comes to improving road safety and reducing road deaths. It's welcome news that the Government is recognising that the current one-stop driving test is leaving new drivers woefully underprepared for the variety of road

¹ Theresa May, House of Commons 8 February 2018

² https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/448039/young-car-drivers-2013-data.pdf

conditions they will face and the responsibility that comes with being behind the wheel but we don't believe that a night-time curfew is the right way forward.

“Imposing punitive measures on young drivers could have an unfair impact on their lives, such as hampering their earning potential if they work in jobs which require night shifts or late-night duties like shelf filling at supermarkets or bar work. There are also questions around how this proposal will affect different locations, given that darkness falls as early as 5pm in certain regions of England – even earlier during winter – and may last until 7:30 am, when many young motorists will need to have left home for school or work.

“Our 3.5 billion miles of telematics data does show that driving after 11pm significantly increases the risk of an accident for young motorists. There are however numerous other road risks that new drivers struggle with and unless we help drivers to improve their skills, we are effectively asking new drivers to ‘learn on the job’ at the potentially very high price of other peoples’ lives.

“At insurethebox, we have been able to improve road safety by proactively engaging with customers to help them identify the risks they pose to themselves and other motorists and road users. We have seen great success with this approach – for example by contacting drivers who speed we have reduced speeding by 20% or more, improving road safety not just for our customers but also the public. Safer drivers also benefit from cheaper car insurance from insurethebox, which is a great incentive.

“By increasing awareness of the dangers on the roads and arming drivers with tools to improve, we help young motorists become safer drivers and reduce their insurance premiums without the need for curfews or bans on how they drive.”

ENDS

Media enquiries to:

Parm Heer/Elsa Findlay/Wendy Harrison

Tel: 0208 977 9132

Email: itb@harrisonsadler.com

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 over 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.