

## **Tackling the invisible threat for drivers**

**Insure The Box welcomes focus on 'fatigue' in 'Fit to Drive' Report and highlights insight provided by black box data**

[www.insurethebox.com](http://www.insurethebox.com)

London, 28<sup>th</sup> April 2016 – Leading insurance telematics provider, Insure The Box, has welcomed the recently published report, 'Fit to Drive', researched and developed by the Road User Behaviour Working Party (RUBWP) of the Parliamentary Advisory Council on Transport Safety (PACTS). Simon Rewell, Road Safety Manager at Insure The Box, believes that whilst the report highlights that alcohol remains the biggest risk factor for road safety, the issue of 'fatigue' has just as significant consequences and yet is harder to tackle with drivers.

"The 'Fit to Drive' report states that previous studies found it hard to identify the risk of fatigue - if a driver survived a fatigue related crash they were likely to deny culpability; if they did not survive then there was little evidence that fatigue was a cause. But this latest report, acknowledges the role fatigue plays in road safety which we are very pleased to see.

"The largest single insurance claim related to fatigue. That was for the Selby Rail Crash which occurred on 28<sup>th</sup> February 2001 when driver, Gary Hart, fell asleep at the wheel of his Land Rover, causing the derailment of a high speed train and 10 fatalities. Fatigue is now, therefore, widely accepted as a major contributory factor in fitness to drive, particularly in the early hours of the morning and on long distance journeys on major roads or motorways. But the big challenge is how to make drivers think about this invisible threat.

Insure The Box policyholders can buy an initial 6,000, 8,000 or 10,000 miles of cover. A telematics box installed behind the dashboard then monitors their driving and good drivers can receive up to 100 free bonus miles per month. Each policyholder has their own portal where they can check their progress, how many extra miles they have earned and how they could have earned more. As part of the feedback provided, drivers can see if they have driven for too long without a break and that this will impact the number of bonus miles awarded at the end of each month.

“Of course common sense should prevail. But drivers that have telematics boxes in their cars have the added advantage of seeing the facts in black and white as part of their driver feedback. This is beneficial for young drivers in particular, who are less experienced in knowing when fatigue is impacting their driving. In addition, telematics rewards drivers for good driving behaviour, incentivising policyholders to take regular breaks. So all in all telematics based insurance plays a crucial role in addressing the fatigue risk.”

“The ‘Fit to Drive’ report has identified that Highways England and other strategic road authorities should consider design treatments that can break up the monotony of long-distance driving” added Simon Rewell. “But, if we can get motorists paying more attention to their driving behaviour by learning from the insight they can gain from telematics data, then we have a chance of reducing this unseen risk in road safety.”

Ends

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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) insurer, now holding over 2.5 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), part of the major Japanese insurance group MS&AD, 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.

#### **PACTS**

The Parliamentary Advisory Council for Transport Safety (PACTS) is a registered charity and an associate Parliamentary Group. Its charitable objective is "To protect human life through the promotion of transport safety for the public benefit".

Fit to Drive? is a report written by Oliver Carsten, Professor of Transport Studies at Leeds University; Dan Campsall, Director of Road Safety Analysis; Nicola Christie, Senior Lecturer at UCL; and Rob Tunbridge, Independent Research Professional on behalf of the PACTS Road User Behaviour Working Party March 2016.