



**Insure The Box urges government to embrace telematics as
PACTS highlights fall in breath testing
*Lethal combination of inexperience and alcohol increases crash risk
6.5 times for drivers under 20***

www.insurethebox.com

London, 18th October 2017 – Insure The Box, the pioneer of telematics insurance, has welcomed calls from the Parliamentary Advisory Council for Transport Safety (PACTS)¹ for the government to step up the fight against drink driving, particularly in young drivers who, its analysis shows are 6.5 times more at risk² of an accident as a result of drink driving than someone in their 40s. Insure The Box believes telematics should be front and centre in Government policy to help tackle drink driving as the insight from such policies can be used to target education to those most at risk.

Sarah Vaughan Head of Pricing at Insure The Box says: “As a telematics insurance provider committed to improving driving safety amongst young motorists, Insure The Box knows that young, male drivers out on a Friday or Saturday night are the most likely to get behind the wheel after a drink and should be a key focus in the fight against drink driving. While we welcome plans to introduce tougher sentences for dangerous drivers³, rather than just punish offenders after the event, we need to stop drink drivers before they even put the keys in the ignition. This is where telematics insurance, with its ability to change driver behaviour, has such a powerful role to play.

“The majority of drink drive penalties happen in the early hours of Saturdays and Sundays, times that are proven to be the most dangerous for young drivers even before you add the judgement impairing effects of alcohol. Analysis of our claims data shows accident risk increases three-fold at night for the under 25s compared to an increase of 50% for over 25s - the extra experience of older drivers leaves them far better equipped for the challenges of driving in the dark. If alcohol is involved, the youngest drivers see their accident risk rocket.

¹ <http://www.pacts.org.uk/2017/10/fifty-years-of-the-breathalyser-where-now-for-drink-driving/>

² Comparing overall accident frequency by age band of ITB customers with drink drive accident frequency from 2016 Stats 19 data RAS51010

³ <https://www.gov.uk/government/news/life-sentences-for-killer-drivers>

When young people take to the roads after even just one drink they are putting themselves, their friends and other road users in potentially grave danger. With this knowledge, we're in a strong position to engage with the most vulnerable of our drivers and encourage safer behaviour. We support PACTS in its calls for the Government to leverage technology such as telematics to help address this societal challenge.

The new report from PACTS highlights that breath testing by police is at a 15-year low. It is calling for an ambitious and comprehensive approach that takes account of resourcing realities and uses intelligence and technology better.

At the launch of the report, David Davies, Executive Director of the Parliamentary Advisory Council for Transport Safety, said: "Surveys consistently show that road users are concerned about drink driving, want more roads policing and would support change. The report shows there is no magic bullet to solving drink driving and the government needs to use all levers at its disposal."

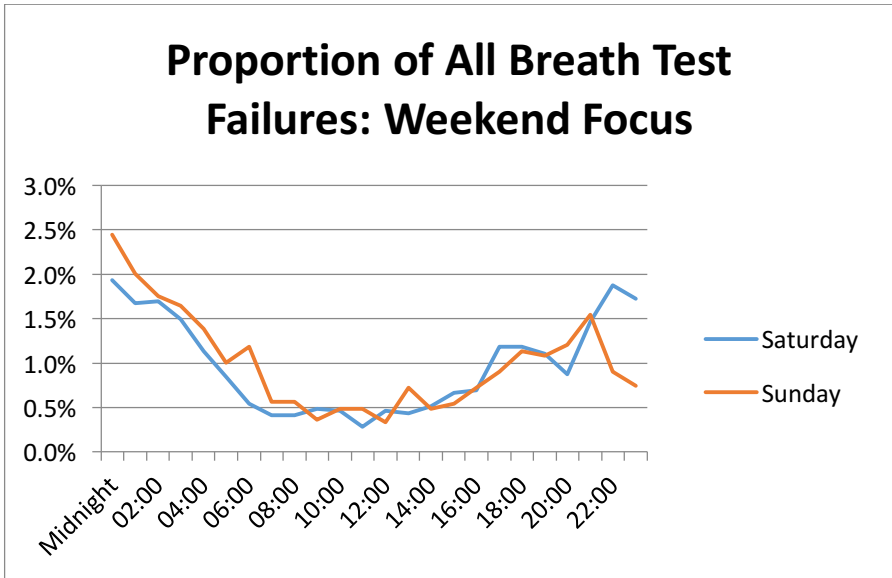
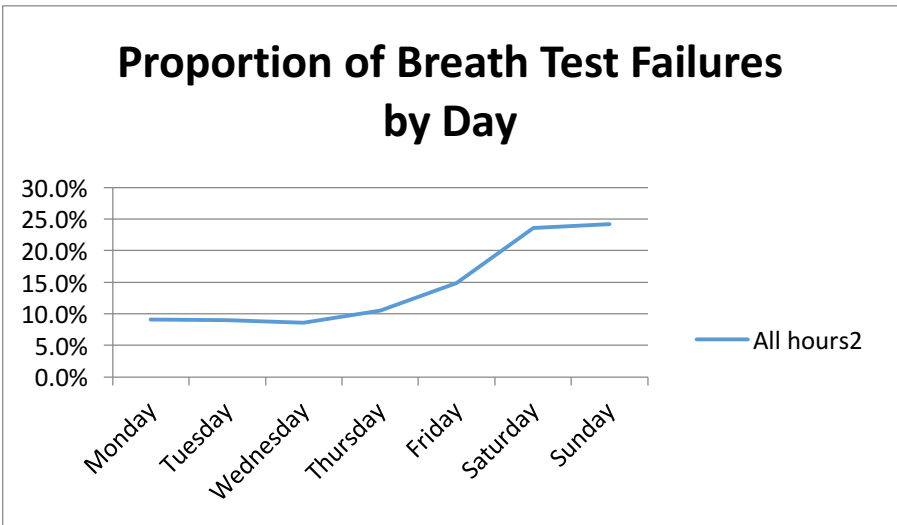
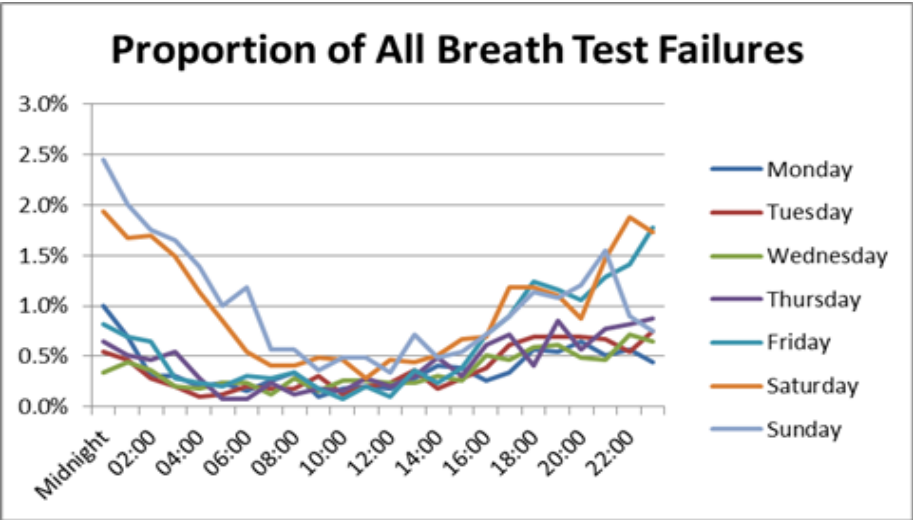
Sarah Vaughan of Insure The Box continues: "Reducing road deaths and reducing drink driving are intrinsically linked. We know telematics can help save lives so telematics has to be a lever in this fight."

As an example of the power of telematics data, over the past 17 months Insure The Box has undertaken an award winning speeding campaign⁴, communicating with customers directly to stress the high probability of an accident, urging them to slow down and take more care. As a consequence, speeding instances amongst the highest risk drivers have been reduced, on average, by 15%. And the biggest reduction in speeding is seen in 17 year olds who, on average, reduce their speeding frequency by 20%. If all insurers could mirror this, Insure The Box calculates that 50 lives could be saved on the roads each and every year.

"We believe our speeding campaign demonstrates the very real 'life and death' value of the insight delivered by telematics", concludes Sarah. "We would therefore like to see much more government support of telematics insurance, recognising the vital role it can play in helping young drivers become safer drivers."

Ends

⁴ <https://www.insurethebox.com/win-innovation-data-excellence-at-insurance-industry-awards/>



Sources for the above – DfT Stats 19 Data

DRINK DRIVING CONVICTION STATISTICS (2005 - 2015)

A total of 613,090 people were **charged with drink driving** during this period. Statistics show that 595,093 (97%) of defendants charged were subsequently convicted while 17,997 (97%) were not convicted.

Driving / Attempting to Drive with excess alcohol			
YEAR	Convictions (Total)	Convictions (Male)	Convictions (Female)
2005	72,127	63,319	8,808
2006	72,145	63,015	9,130
2007	69,594	60,060	9,493
2008	62,635	53,078	9,493
2009	59,761	49,945	9,658
2010	50,536	41,883	8,358
2011	47,539	39,196	8,185
2012	44,642	36,298	8,164
2013	40,683	33,208	7,317
2014	37,853	30,537	7,147
2015	37,578	30,357	7,007
TOTAL	595,093	500,896	92,679

Source: Ministry of Justice, Criminal Justice System Statistics Publication

CONVICTIONS UNDER S.5(1)(A) OF THE ROAD TRAFFIC ACT 1988 (DRIVING A MOTOR VEHICLE WITH ALCOHOL CONCENTRATION ABOVE PRESCRIBED LIMIT) [11](#)

Department for Transport statistics

<https://www.gov.uk/government/publications/reported-road-casualties-great-britain-annual-report-2016>

RAS51004

Reported breath tests and breath test failures by road user type and age, Great Britain, 2016

Number of drivers or riders/percentage

	Involved in accident	Tested	Tested as percentage of involved	Failed as a percentage of		
				Failed ¹	Involved	Tested
Car drivers						
Under 17	89	32	36	4	4.5	12.5
17-19	8,209	5,064	62	147	1.8	2.9
20-24	19,508	11,109	57	611	3.1	5.5
25-29	20,336	11,126	55	650	3.2	5.8
30-34	18,942	9,670	51	485	2.6	5.0
35-39	16,507	8,622	52	381	2.3	4.4
40-49	30,273	16,076	53	562	1.9	3.5
50-59	23,201	12,709	55	301	1.3	2.4
60-69	13,185	7,404	56	145	1.1	2.0
70 and over	11,518	6,325	55	64	0.6	1.0
Age not report	23,539	1,065	5	74	0.3	6.9
All ages	185,307	89,202	48	3,424	1.8	3.8

Department for Transport statistics

www.gov.uk/government/publications/reported-road-casualties-great-britain-annual-report-2014

RAS51010

Estimated number of reported road accidents involving a car drink driver, by driver age, accidents per licence holder and per mile driven:

GB, 2010 to 2014 average and 2014

	Number / Rate					
	Car driver drink drive accidents		Drink drive accidents per 100 thousand licence holders		Drink drive accidents per billion miles driven	
	2010 to 2014	2014	2010 to 2014	2014	2010 to 2014	2014
Under 17	10	0
17 - 19 ¹	360	260	27	20	115	91
20 - 24	1,210	1,020	42	36	102	80
25 - 29	990	910	33	30	54	49
30 - 34	730	710	24	23	32	30
35 - 39	530	480	17	16	21	20
40 - 49	870	780	13	12	14	12
50 - 59	470	430	8	7	10	8
60 or over	280	290	3	3	6	6
All ages ²	5,550	4,940	16	14	23	20

Source: National Travel Survey, STATS19, coroners and procurators fiscal

1 Figures based on a small NTS sample.

2 Includes age not known.

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[Notes and definitions see: www.gov.uk/transport-statistics-notes-and-guidance-road-accident-and-safety](http://www.gov.uk/transport-statistics-notes-and-guidance-road-accident-and-safety)

Last updated: 29 September 2016

Next update: September 2017

The figures in this table are National Statistics

Department for Transport statistics

RAS51012

Reported drink drive accidents¹, by time of day: 2015

Hour of day	Accidents	Percentage
	2015	2015
0	306	8%
1	255	6%
2	223	6%
3	184	5%
4	141	4%
5	107	3%
6	109	3%
7	81	2%
8	89	2%
9	69	2%
10	67	2%
11	76	2%
12	69	2%
13	107	3%
14	103	3%
15	108	3%
16	153	4%
17	200	5%
18	227	6%
19	238	6%
20	222	6%
21	268	7%
22	270	7%
23	276	7%
All ²	3,948	100%

Source: STATS19, coroners and procurators fiscal

The figures in this table are National Statistics

1 Does not include estimates for accidents where a breath test or blood alcohol test was not available (e.g - hit and run

2 Includes cases where hour of accident is unavailable

[Notes & Definitions](#)

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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 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.