



DON'T LET THE CLOCK CHANGE TURN INTO FRIGHT NIGHT

Accident risk increases by over a third in the drive home from work after the clocks go back, insurethebox data reveals

25 October 2018 - New analysis from insurethebox, global pioneer of telematics car insurance, reveals a 34% increase in accident rates among motorists driving between 5-8pm in the weeks directly following the October clock change¹. The clock change brings with it a number of challenging driving conditions such as reduced daylight and the onset of rainy and wet conditions and according to insurethebox analysis, pushes up the risk of accident incidences by over a third across the UK on the 'home time' commute following the clock change.

- ***Male drivers are most at risk with a 37% increase in accidents between the hours of 5-8pm***
- ***Female drivers see a 30% increase in accidents in the 'home time' rush hour after the clocks change***
- ***Speed increases accident rates at any time of the day, but young drivers who speed at night between midnight and 7am are 3 times more likely to have an accident than those who speed during the day²***
- ***Scotland, Lancashire/Yorkshire and the Northern counties have the highest increase in accidents between the hours of 5- 8pm after the clock change at 50%, 49% and 46% respectively***
- ***There's a 35% increase in accidents between 5pm and 8pm by drivers in Wales and 34% in the Southern counties***
- ***Only drivers in London, the East of England, the West and the Midlands recorded an increase in accidents of less than the national average at 33%; 30%; 26% and 25% respectively***
- ***Morning rush hour (6-9am) accidents jump in Wales and the Midlands after the clocks go back, by 52% and 34% respectively***

Young drivers aged between 17-25 with less experience on the roads are likely to be more vulnerable than older more experienced drivers – especially if this is their first experience driving in wintry conditions since passing their test, as their normal drive home from work will be much darker than usual after this weekend. The risk of having an accident increases when road conditions are poorly lit, wet and slippery. insurethebox research shows that male drivers are most at risk of an

¹ Insurethebox analysis of driving data, based on driving data and claims data from 2014-18

² Compared to those who speed during the day

accident with a 37% increase in accidents between the hours of 5-8pm compared to female drivers, who see a 30% increase in accidents.

And it's not just home time: Wales and the Midlands saw the biggest increase in accidents during the morning rush hour. Between the hours of 6-9am the likelihood of having an accident increased by over one-half in Wales (52%) and over one-third in the Midlands (34%).

Scotland and the North saw the highest accident increases overall, suggesting that the clock change and early darkness have the biggest impact on drivers in the North.

Sarah Vaughan, Head of Pricing at insurethebox, commented: "insurethebox data shows that accident risk increases as a direct result of the clocks going back. For many young drivers, the evenings after the clock change will be their first experience of driving in the dark, coping with different conditions like reduced visibility. insurethebox holds over 4 billion miles of driving data accumulated over nearly 10 years, and this extensive dataset means we can spot trends and help our customers – before they need to make a claim. As the clocks change this weekend, we are highlighting our findings to encourage all motorists to be mindful of the lower visibility and watch out for wet weather."

Sarah Vaughan continued: "insurethebox has been encouraging young drivers to cut their speed over the last 2 years, and through proactively contacting drivers who frequently speed we have seen a 28% reduction in speeding instances among the highest risk drivers and cut the frequency of accidents in young drivers by 9%. That's 80,000 drivers reducing their speed, nearly 1,000 serious road traffic accidents prevented, and numerous fatalities and serious injuries avoided."

insurethebox top tips for safer driving as the clock change approaches

1. Drive below the speed limit to give yourself more time to react to things like cyclists without lights, pedestrians in dark clothing
2. Don't dazzle other drivers: keep your lights clean and turn your headlights on before sunset. Keep your interior light off and avoid leaving your main beams on
3. Keep your windshield clean to avoid increased glare
4. Slow down: reduce speed to correspond to the amount of water on the road, as heavy rainfall leaves roads wet and slippery which reduces tyre grip and increases the risk of skidding – even for careful drivers
5. Avoid hard braking and turning sharply for better control of the vehicle and to avoid wheel locking

6. Hang back: allow ample stopping distance between the cars in front as stopping distances are doubled on wet roads. Motorists should be at least four seconds behind the car in front; ten seconds when driving on icy road surfaces.

insurethebox clock change regional analysis

	UK	East	Lancs/ York	London	Midlands	North	Scotland	South	Wales	West
Overall change in Accidents	12%	10%	19%	8%	10%	33%	22%	12%	7%	1%
Change in Accidents 5pm-8pm	34%	30%	49%	33%	25%	46%	50%	34%	35%	26%
Change in Accidents 6am-9am	8%	-17%	14%	12%	34%	19%	11%	-8%	52%	-28%

ENDS

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Notes to Editors

insurethebox

insure The Box Limited launched in June 2010 with its first product, insurethebox, and now holds over 4 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. Insurethebox is owned by Aioi Nissay Dowa Europe Limited which is part of the major Japanese insurance group MS&AD Holdings, Inc.. The group is taking a leading role in the development of technologies that will change the face of motor insurance and the way we view the car.