



**YOUNG DRIVERS ARE 30% MORE LIKELY TO HAVE AN ACCIDENT
IF THEY SPEED ON COUNTRY¹ ROADS**

Unique insurethebox data underlines the need for motorists to ‘drive for the conditions rather than the speed limit’ on country roads

www.insurethebox.com

London, 1 October 2018 – Analysis² from global pioneer of telematics insurance, insurethebox, reveals the increased risk for young motorists when driving on country roads:

- Young drivers are 30% more likely to have an accident if they speed³ on country roads
- A quarter of serious or fatal accidents⁴ happen on rural roads
- Over half of all serious accidents on country roads are due to loss of control
- 17 year olds are the most vulnerable road users because they spend a higher percentage of their time on country roads
- New drivers are three times more likely to crash in the first three months of their policy, compared to final three months

Due to higher speed limits, tighter bends and narrower lanes, country roads are more challenging for motorists whatever their level of experience. But new data from insurethebox shows that the youngest drivers, with the least experience, are the most vulnerable, especially if they speed. Insurethebox is, therefore, urging young motorists to ‘drive for the conditions rather than the speed limit’ on country roads.

According to the Department for Transport (DfT)⁵, in 2016 more than 4 out of 5 fatal casualties of young drivers occurred on rural roads. The DfT also found that collisions on rural roads were more likely to be fatal than those that occurred on urban roads.

Analysis of the insurethebox serious accidents data shows that 56% of all serious accidents were caused by a loss of control. Nearly a third (29%) of serious accidents on country roads are caused by

¹ insurethebox has a road classification system to define country roads using an external data source

² insurethebox analysis of serious accidents 2017.

³ insurethebox defines speeders as drivers who break the speed limit on country roads at least 2.5% of the time that they spend driving on country roads

⁴ insurethebox defines a serious accident as one resulting in a claim of £100,000 or more

⁵ https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/706516/young-car-drivers-factsheet.pdf

lane crossing or head-on collision and more than 1 in 5 (21%) are caused by pulling out into the path of another vehicle.

insurethebox analysis also found that new drivers are three times as likely to have an accident in the first three months of an insurance policy compared to their final three months. And the youngest drivers in the country (17 years old) are the most at-risk group, due to the higher percentage of time they spend driving on country roads.

Simon Rewell, Road Safety Manager at insurethebox commented: “The high level of risk for young drivers is likely to be due to a lack of experience and understanding of safe driving habits. Our goal is to help young motorists understand the risks they take, so that they can learn and adjust their behaviour quickly. A driver’s first year after passing their test is a vital time to create safe driving habits.

“Through the personalised insurethebox portal for each policyholder, and our proactive programme of communication, we give customers feedback on their driving to raise awareness of the ‘danger zones’. And we have clear evidence that this approach delivers genuine road safety benefits.”

Through a telematics black box installed in the vehicle, insurethebox uses individual driver data to determine the risk profile of each policyholder and calculate their premiums. insurethebox shares driving data with each customer through a personalised online portal, empowering them to better manage their driving habits in order to reduce their insurance risk profile – and therefore their premiums. insurethebox policies offer an initial 6,000, 8,000 or 10,000 miles of cover and bonus miles can be earned for good driving behaviour.

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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 Insurance Company of Europe SE (AND-E) subsidiary of Aioi Nissay Dowa Europe Limited and 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.

