



INSURETHEBOX DATA SHOWS ACCIDENT RISK INCREASES BY OVER 1/5 DURING FESTIVE SEASON

insurethebox highlights accident risk of the morning after as we head into the festive season

www.insurethebox.com

London, 18 December 2018 – From Brussels sprouts to mistletoe, December brings with it traditions aplenty, including seasonal get-togethers – and the increased risk of having a car accident. New data released by global pioneer of telematics car insurance insurethebox shows that accident risk increases significantly in the run up to Christmas by a total of 22%ⁱ.

Drink driving plays a key role in this risk, with young drivers 6.5ⁱⁱ times more likely to have an accident as a result of drink driving than someone in their 40s, according to data from insurethebox. The telematics provider echoes calls for drivers to be mindful of the season's increased accident risks following the release of THINK!'s Christmas road safety campaign on Fridayⁱⁱⁱ.

While many motorists leave their car keys at home for an evening out, insurethebox is also highlighting the amount of time it takes for the residual effects of alcohol to wear off the next day. The effects of alcohol diminish at about one unit per hour,^{iv} meaning that drivers may still be over the legal limit the next morning.

Even without adding alcohol to the mix, accident risk in December increases due to reduced daylight and poor weather conditions, with a greater likelihood of rain and ice. Indeed, insurethebox reports that during December, its customers are 76% more likely to trigger an Accident Alert^v.

Accident Alerts are part of an insurethebox telematics policy, and uses a number of data factors to assess a driver's possible involvement in a collision. If a significant G-Force impact is registered, insurethebox examines the time of day, whether the vehicle is still moving, and the type of road the vehicle is on. If insurethebox detects a high impact, its team will attempt to contact the customer to check they are alright. If insurethebox is unable to reach the policyholder, its team will review and make a decision on whether to call the emergency services with the location of the vehicle.

Simon Rewell, Road Safety Manager at insurethebox, commented: “While motorists are having fun during the festive season, we urge them to be mindful of the increased accident risk this time of year – in particular around drink driving. Drink driving significantly increases the possibility of an accident, and a drink driving conviction can include imprisonment, a fine of up to £2,500, a driving ban, and an increased insurance premium when the driver does get back on the road. It could also jeopardise an individual’s job if they drive for work. The largest proportion of failed breath tests actually happen in the early hours of Sunday mornings,^{vi} which is the most dangerous for young drivers on the road, even before adding the judgment impairing effects of alcohol. It’s just not worth the risk.”

ENDS

Media enquiries to:

Parm Heer/Patrick Moorcroft/Wendy Harrison

Tel: 0208 977 9132

Email: itb@harrisonsadler.com

Notes to Editors

insurethebox

insure The Box Limited launched in June 2010 with its first product, insurethebox, and now holds over 4.5 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. Insurethebox is owned by Aioi Nissay Dowa Europe Limited, 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.

ⁱ Analysis of insurethebox accident data. 22% increase in accident frequency in mid-December compared to the year average. Accident frequency is defined as the number of accidents per mile driven.

ⁱⁱ Comparing overall accident frequency by age band of insurethebox customers with drink drive accident frequency from 2016

ⁱⁱⁱ Think! Drink Drive Campaign <https://www.youtube.com/watch?v=eJPtigXq1MM>

^{iv} DrinkAware <https://www.drinkaware.co.uk/alcohol-facts/alcohol-and-the-law/can-i-drive-the-morning-after-drinking-alcohol/>

^v Analysis of insurethebox Accident Alerts – January – December 2017

^{vi} <https://www.gov.uk/government/statistical-data-sets/ras51-reported-drinking-and-driving> RAS51003.

Analysis of breath test failures between 00:00 and 11:00.