



Association of British Insurers

**Young Drivers: Road Safety and the Cost of Motoring**

*Interim report and consultation paper*

## Foreword

Every parent feels both pride and anxiety when their son or daughter passes the driving test. Pride in achievement, but worry that the roads are dangerous places for teenagers. Last year, the number of people who died on Britain's roads fell by 8 per cent - a real achievement. But, by contrast, the number of young drivers and passengers killed rose by 12 per cent. In total, 310 people aged 16-19 died.

The ABI and our members want to see these numbers fall. This is not, as some suggest, because we want to pay out less in claims: lower claims costs would rightly lead to lower prices in this competitive market. But it is because, as people with children ourselves, we want to reduce this loss of life that could and should be avoided.

We have therefore mined our industry's databases and are publishing research which identifies the causes of motor accidents among the young. We have used this information to propose 10 basic steps that drivers could follow to improve their safety and reduce their motoring costs.

We will also now campaign to raise the profile of road safety for young drivers in public debate. The ABI believes that more of the resources spent on road safety should be targeted on advising and helping young drivers to improve their road awareness and approach to driving. Through this consultation exercise, we also seek ideas on new and creative ways of reversing a sad and tragic trend on Britain's roads. We look forward to working with as many people as possible to achieve this goal.

Stephen Haddrill  
Director General  
Association of British Insurers



## Executive Summary

- Road accidents are estimated to cost the UK economy over £16 billion a year<sup>1</sup>. Although the overall number of deaths on British roads fell by 8% in 2004, fatalities among 16-19 year old drivers or passengers rose over the same period by 12.3%.
- In 2003, more than 2 out of every 1000 male full driving licence holders aged 17-20 were killed or seriously injured on UK roads. It is clear that action needs to be taken to tackle the problem of accidents involving young drivers.
- For these reasons, and in response to the Greenaway review on uninsured driving, the insurance industry is initiating a national debate on improving road safety among young, and particularly young male, drivers.
- The ABI has conducted its first ever survey of the insurance market for young drivers.
- The primary purpose of motor insurance is to provide the funds to pay for personal injury and property claims. But insurance also gives clear financial incentives for individuals to drive more safely.
- Young drivers pay higher insurance premiums than other drivers because their premiums reflect their higher claims levels. They make more claims, which are on average more expensive than those of other motorists. This is because they are involved in more accidents than other drivers.
- Their accidents are different from typical road traffic accidents; they are more likely than other drivers to *have* accidents, at weekends, in the evening, with their friends, when driving too quickly, in competition with other road users or while negotiating bends.
- If society wishes to reduce the number of accidents involving young drivers, it must tackle the underlying reasons that make many young drivers dangerous. Becoming a safer driver involves three elements: vehicle handling skills; road awareness; and a sensible attitude to the road. Young drivers lack awareness of road hazards, and often possess poor attitudes to the road.
- These attitudes encourage young drivers to drive in a risky way which, when combined with a driving error, results in road accidents.
- We would like to hear from all other stakeholders to the questions raised in this paper. We will then publish a final report, including an action plan for improving the safety record of young drivers, in the autumn.



This report is split into six sections:

- Section one: who are the young drivers?
- Section two: why are motoring costs for young drivers high compared with those of other drivers?
- Section three: why do young drivers face higher insurance premiums?
- Section four: what kind of accidents do young drivers have?
- Section five: how could we reduce the number of accidents involving young drivers?
- Section six: how could we reduce the costs of motoring for young drivers?

All responses should be sent to Paul Tew at the ABI by 29 July 2005.

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## Section one: Who are the young drivers?

This report considers the cost of motoring for young drivers, defined as motorists under the age of 30. Where possible, we have split young drivers into smaller age bands to enable more detailed analysis.

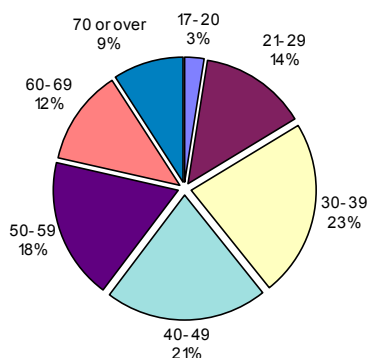
### The young driver market

Individuals<sup>2</sup> aged 17 and over are eligible to take the UK driving test. 49% of the population aged 17-20 had a full driving licence in 1991; by 2002 this had fallen to 32%, the lowest proportion since the 1970s. The decline seen in the percentage of the population with full driving licences aged 21-29 (from 75% in 1991 to 67% in 2002) was slightly smaller. There has also been a fall in the absolute number of 17-20 year olds with a full driving licence. By 2003, individuals aged 17-20 accounted for just 2.5% of full licence holders in the UK<sup>3</sup>.

**The number of young people with full driving licences is small and dropping.**

The decline in the percentage of young men with full driving licences has been greater than the decline among young women. And, the percentage of the total population with full licences has actually increased, as people now tend to continue to drive later in life.

**Chart 1: Licence holders by age group, 2003**



Source: ABI estimates derived from Department for Transport and UN Population statistics

The decline in the percentage of young people holding full driving licences results from a combination of factors. These include:

- a reduction in the pass rate for the driving test – down from 50% in 1992 to 43% in 2002<sup>4</sup>;
- participation rates among young people in higher education (HE) have risen while the level of state funding for student support has fallen, lowering the affordability of, and need for, car ownership. The participation rate in

**Car use has fallen among University students.**

**The decline in the number of young drivers has no single cause but increases in the costs of motoring have played a part.**

higher education among young people rose from 19% in 1990/91 to 35% by 2001/02<sup>5</sup>. A comparison of mode of travel by university students to and from five UK universities shows that, although the proportion travelling by car varied widely, there was a downward trend in car use over the period 1998-2004;<sup>6</sup>

- an increase in the costs of motoring and in the cost of learning to drive. In the past year, the rising cost of fuel and the impact of higher interest rates on financing costs have been the principal factors increasing the cost of motoring. Over the longer term, the costs of learning and insurance have risen. Even before insurance, learning to drive costs close to £1,000, as shown in Table 1 below:

**Table 1: The costs of learning to drive**

Provisional Licence	£38.00
Cost of lessons: 40 lessons at £20	£800.00
Practical tests: At a cost of £42 and a national pass rate of 43%	£97.86
Theory Test: At a cost of £20.50 and a national pass rate of 62.9%	£32.59
Additional materials: highway code and theory test book, practical driving test guide.	£14.78
<b>Costs of learning to drive</b>	<b>£983.23</b>

Source: Driving Standards Agency, [www.amazon.com](http://www.amazon.com), [www.2pass.co.uk](http://www.2pass.co.uk), Directgov

**Young driver characteristics**

Young drivers have quite different characteristics from the rest of the population:

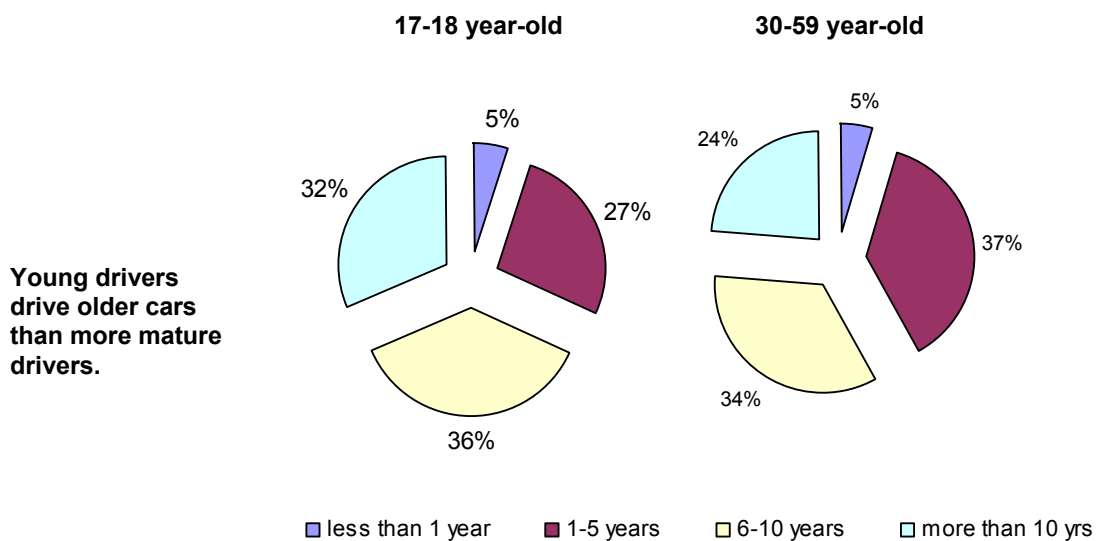
**Young drivers have characteristics distinct from the rest of the population.**

- they are more likely to rely on their parents for financial support. 56% of 20-24 year-old males live with their parents compared with only 8% of 30-34 year-old males<sup>7</sup>, while the majority of university students (53%) obtain financial help from their parents<sup>8</sup>;
- they are less likely to be in employment. Just 66.5% of 18-24 year-olds are in employment compared with 82.2% of 35-49 year-olds<sup>9</sup>;
- when in employment, they earn less on average than the rest of the population. Average annual full time earnings for an individual aged 18-21 are £12,215, compared with full-time average earnings across the population as a whole of £26,989<sup>10</sup>;

- they are less likely to have dependent children. 61% of families with a head of household under 24 years old have dependent children compared with 74% of families with a head of household aged 35-49<sup>11</sup>;
- more of their journeys are for pleasure. In research published in 2000<sup>12</sup>, 17-20 year olds were found to be approximately 50% more likely to have driven for pleasure in the last 12 months than older drivers. Young drivers are also more likely to carry young passengers as their friends may not be able to drive; and
- they inevitably have less experience of driving and driving hazards: over 75% of newly qualified drivers between April 2003 and March 2004 were 25 or under<sup>13</sup>.

The fact that young people have lower incomes or are reliant on support from their parents makes them more likely to have cheaper cars or be named drivers on their parent's insurance policy and driving their parent's car. This study focuses on drivers with a full driving licence who insure their own cars, whether bought by themselves or bought for them by their parents. References to 'insurers' are to insurance companies and brokers writing motor business in the UK.

**Chart 2: The varying ages of cars driven by policyholders**



**Young drivers drive older cars than more mature drivers.**

**Older cars offer less protection against theft and accidents.**

Source: ABI member survey, 2003

As Chart 2 demonstrates, the same percentage of young drivers drive a new car as the rest of the population. However, on average they drive older cars and a higher percentage drive cars more than 10 years old. As a result, cars driven by young drivers have less protection against theft and less protection for passengers in the event of an accident than an average car on UK roads.



**The proportion of young people passing the UK driving test has been declining since the early nineties. This is due to a decrease in pass rates for the driving test, greater numbers of young people going into higher education and the rising costs of motoring. Young drivers are less financially independent, more likely to drive for pleasure and less experienced at driving than the rest of us. Young drivers tend to drive older cars that offer less protection against theft and accidents.**

## Section Two: Why are motoring costs for young drivers high compared with those of other drivers?

Costs of motoring include financing, depreciation, fuel, insurance, MOT, maintenance and tax. These costs of motoring have a greater impact on the likelihood of young people driving since they have lower incomes.

According to the RAC Cost of Motoring Index<sup>14</sup>, insurance costs make up, on average, a little over 7% of the total costs of running a car. The average new car costs £5,291 per year to run, though these costs vary significantly depending on the type of car purchased. A small car, such as a Toyota Yaris, costs as little as £3,482, while a BMW 7 Series costs £16,757 per year to run.

Given their lower incomes, young people mainly choose cars that cost less to run. They often prefer to run older cars to minimise depreciation costs. However, the lower depreciation cost of older cars is offset to some extent by increased maintenance and MOT costs.

To illustrate this, we undertook a detailed analysis of the costs faced by a young male novice driver with a non-comprehensive policy who owns a small, low powered, second-hand Ford Fiesta. We compared these costs with those facing an experienced mature male driver with a fully comprehensive policy driving a more powerful, relatively new, Ford Mondeo saloon.

For the average 18-21 year old driver, the average cost of running a new car would represent over 40% of their annual income compared with 20% of the annual income of the average motorist. However, as set out in Table 2, young drivers are able to reduce the financial burden of motoring substantially through their vehicle selection and driving behaviour. In our example, it costs the 30-59 year-old male £6,443 per year to drive in comparison with the 17-18 year-old male who pays £2,222 per year. This is approximately 20% of both drivers' incomes.

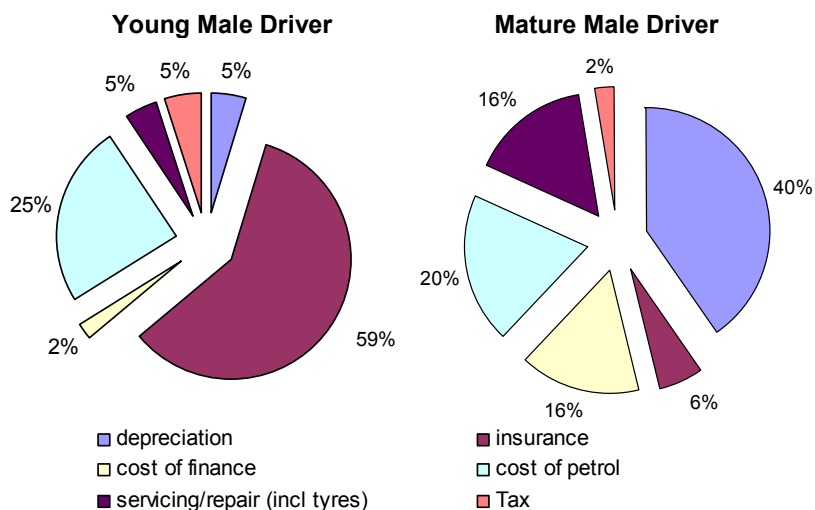
While the total cost is a similar proportion of income for young and old drivers, the split of this total cost between the various costs of motoring varies significantly. The young driver selects vehicles with depreciation, financing, petrol, servicing and tax costs. However, their insurance cost is likely to be higher and could account for more than 50% of total yearly running costs. As Chart 3 illustrates, this compares with the much more evenly-spread running costs faced by the older driver.

**Through choices of vehicle, motoring costs are roughly equalised as a proportion of income.**

**Insurance in our example makes up more than 50% of the young driver's total running costs.**

**Chart 3: Breakdown of costs faced by young and mature drivers**

The composition of running costs varies widely between drivers.



**Table 2: Example costs of running a car over a year**

	17-18 –year old single male student, driving a 10-year-old Ford Fiesta 1.25 LX, which is stored on the street. Driving 6,000 miles annually. Third party fire and theft coverage	30-59 year old, male, driving a 12 month old Ford Mondeo Saloon 2.0i Zetec. Stored in a locked garage. Driving 12,000 miles annually. Fully comprehensive insurance.
Depreciation	£106	£2,591
Insurance	£1,311	£382
Cost of finance	£50	£1,014
Petrol costs	£545	£1,266
Servicing	£100	£1,030
Tax	£110	£160
<b>Total</b>	<b>£2,222</b>	<b>£6,443</b>

Source: ABI estimate using ABI member survey, [www.wisebuyers.co.uk](http://www.wisebuyers.co.uk), [www.autotrader.co.uk](http://www.autotrader.co.uk), RAC motoring index Q2 2004.

Insurance costs provide the incentive for drivers to drive less powerful vehicles.

The cost of insurance, although higher for young drivers, creates the incentive for young people to drive lower-powered vehicles, which incur lower insurance premiums. The ABI has conducted a wide-ranging survey of its members to better understand the young driver market. This showed that the most popular vehicles driven by 17-18 year old drivers have engines between 1.1-1.5 litres. This compares with 1.6-2.0 litres for 30-59 year olds. Car performance is also measured by the ABI vehicle group rating system. Vehicles are rated on an ascending 20-point scale according to the perceived risk that they will be involved in an accident and the relative cost of repair. Younger drivers are more likely to drive cars that fall into lower risk groups compared with older drivers.

As well as creating incentives to drive less risky cars, insurance creates a powerful financial incentive to avoid accidents. No-claims discounts can lead



to a substantial reduction in insurance costs after one year of accident-free driving. Insurance companies are also offering accelerated accrual of no-claims discounts and credit for periods of safe driving on a parental policy or other periods of accompanied driving. More recently, a pilot study has been run using new technology that records when the vehicle is being driven, which could allow policies to differentiate insurance prices for driving during daytime and nighttime.

Nevertheless, despite these incentives, many young drivers are still failing to take many relatively simple steps which could substantially reduce their motoring costs. In a telephone survey of 1,500 17-24 year-olds<sup>15</sup>, only 13% said they were influenced by the cost of insurance when buying their cars and 33% based their decisions on style and image. In light of these findings, this report sets out 10 simple steps that young drivers could take to reduce their costs of motoring. These are outlined in section six and we would welcome stakeholders' views on these proposed actions and how best to spread the message to young drivers.

**With their lower incomes, without careful choices, the costs of motoring for young people present a greater financial burden than for older motorists. However, our case study shows that in practice, through vehicle choice and driving behaviour, the financial burdens of motoring are similar for young and older drivers as a proportion of their income. But, the breakdown of running costs varies substantially for young and older drivers. For a young, inexperienced driver, insurance can account for more than 50% of their motoring costs compared with just 6% for an experienced driver. Young drivers are more likely to own less powerful cars that fall into lower risk categories and therefore reduce their insurance costs. However, young drivers are not currently taking all the other possible steps that could reduce their motoring costs.**

## Section three: Why do young drivers face higher insurance premiums?

**Risk pricing creates a financial incentive for drivers to reduce their accident risk.**

### How do insurers price insurance?

Insurance companies set premiums for individuals according to the probability of making a claim and the probable size of any claims. Individuals with similar levels of expected claims are likely to be charged a similar premium. This is known as risk pricing.

Risk pricing introduces incentives for drivers to reduce their insurance premiums by convincing the insurance company that they are less likely to make a claim, through a track record of safe driving. For example, drivers might be encouraged to drive lower performance cars or undertake additional driver training. A driver with a fully comprehensive policy might expect premiums to be higher for a high performance car than a second-hand small hatchback. This is because the former would cost more to repair in the event of an accident. As insurance premiums depend upon the risk both of claims for theft and accidents, risk pricing has the beneficial effect of encouraging care over vehicle security and safer driving.

**Moving away from risk pricing would price risky drivers into the market and into higher performance cars.**

A move away from tailored risk pricing would reduce or remove these incentives because the behaviour of the individual motorist would have no effect upon the premium that he or she paid. Safer drivers would pay more than under the current system and would subsidise riskier drivers. The “riskiest” drivers would gain the most in lower premiums. As their insurance costs would no longer be affected by their behaviour, they would start to drive more powerful cars or take less care on the road.

**Canadian evidence supports the road safety benefits of risk pricing.**

Experience in Canada illustrates the impact of moving away from risk pricing. In four provinces the Government provides insurance and premiums that are averaged across all risks. Other provinces have market-based systems with premiums tailored to the individual risks. In the provinces where individual risk pricing is not applied, fatalities are 18% higher and young male admissions to hospital 59% higher.<sup>16</sup> The likeliest explanation for these differences is that the public insurance systems produce too many subsidised higher risk drivers.

**Young drivers make more claims than other drivers.**

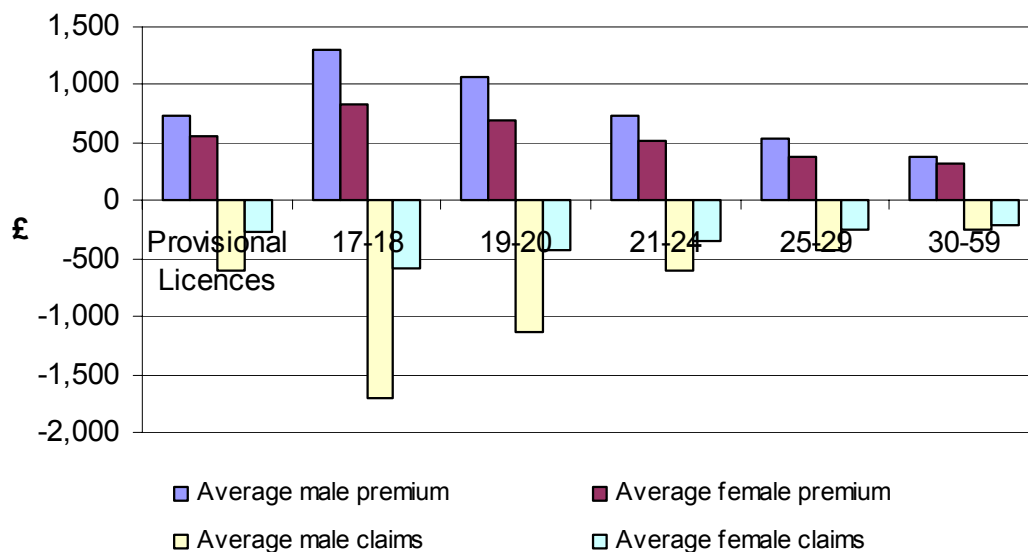
### Claims by age

The ABI survey of the young driver insurance market assessed the profile of claims by age. The results are illustrated in Chart 4. It reveals that, for young drivers, both the number of successful claims made and the average cost of claims is higher than for older drivers. For example, in 2003, 17-18 year old males were over twice as likely as 30-59 year old males to make an insurance claim. The average value of each successful claim made by a 17-18 year old male was £4,473, compared with £1,459 for a 30-59 year old

male. 17-19 year-old females were a third more likely than 30-59 year-old women to make a claim and the average value of each successful claim was £2,734, compared with £1,260 for 30-59 year-old female drivers.

Given the risk-pricing model described earlier, this claims record leads to young drivers paying higher insurance premiums. The average 17-18 year-olds motor premium in 2003 was £1,137 compared with £358 for a 30-59 year-old. Furthermore, the different claims experience of young men and women is partly reflected in the higher premiums paid by 17-18 year-old male drivers compared with their female peers.

**Chart 4: Average motor premiums and claims per year by age and sex (for 2003)**



Note: This chart does not provide a measure of profitability, as expenses and investment returns will be important determinants of the overall level of profitability.

Source: Survey of ABI members writing motor business

**Claims on a motor insurance policy follow accidents or vehicle theft.**

**Determinants of claim costs**

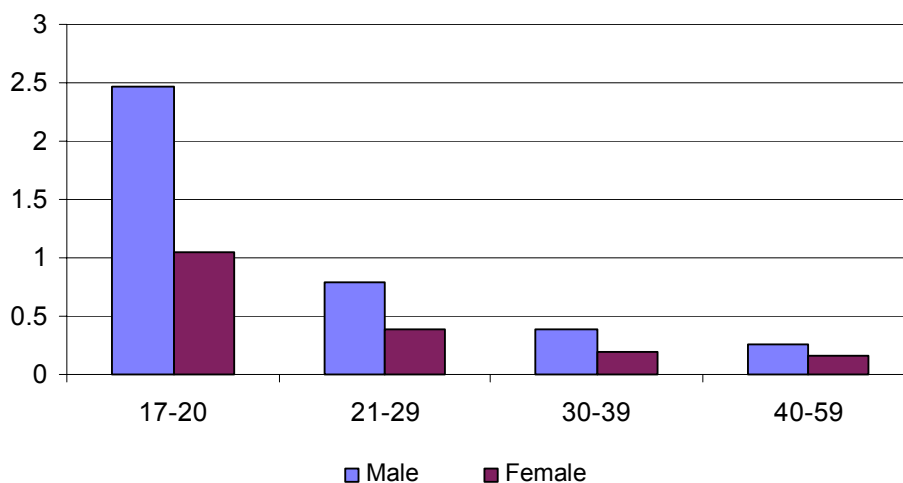
So why are claims involving young drivers more frequent and more expensive than those involving other drivers? Insurance claims are generally made in two circumstances: either following an accident, or a theft of or from the vehicle. In 2003, around 90% of insurance claims, by number and value, were the result of an accident rather than theft.

**Young drivers are far more likely to be involved in serious road accidents.**

### Accidents

Young drivers are more likely to be killed or seriously injured in a road traffic accident than other motorists. Young males in particular are at greatest risk: 17-20 year-old male drivers are almost ten times more likely to be killed or seriously injured while driving than 40-59 year-old males. This is illustrated in Chart 5. In fact, in their first year of driving, one driver in five is involved in an accident<sup>17</sup>.

**Chart 5: Car drivers killed or seriously injured per 1,000 licence holders, 2003**



Source: ABI estimate derived from Department for Transport, Road Traffic Statistics and UN population data

The average size of claim resulting from accidents involving young drivers is much higher than for other drivers. The size of claims following accidents is influenced by two factors: the cost of repairing or replacing damaged vehicles and compensation for personal injuries. Repairing or replacing vehicles, may be less expensive for accidents involving young drivers, as their vehicles are likely to have a lower replacement cost, notwithstanding the cost of repairing or replacing any other vehicles involved in the accident. However, the main factor determining the cost of motor claims is personal injury. The level of compensation for motor accidents involving serious injuries is calculated by considering lost earnings, future care costs and pain and suffering. The characteristics and number of individuals injured will determine the claims cost of an accident.



**Personal injury claims from accidents are higher for young drivers.**

Young people with serious long-term injuries attract higher levels of compensation for the same long-term injury than an older person in the same occupation because they face lost earnings stretching over a longer period of their lives. In short, therefore, young drivers are both more likely to be involved in serious accidents and these accidents are likely to be more costly, since they result in higher levels of compensation.

**Theft is not a major driver of claims costs for young drivers.**

***Theft***

As young drivers are more likely to drive older cars with fewer security features, they may also be more likely to make a claim for theft than other drivers. However, the cost of any theft claim is likely to be lower than for other drivers as the value of the car stolen is likely to be lower.

**Distinguishing low risk drivers from high-risk drivers is difficult without previous driving experience.**

***Identifying lower risk young drivers***

This analysis shows that young drivers are more likely to make a claim and explains why the size of claim is likely to be larger. This is why the insurance costs for young drivers tend to be higher. Furthermore, unlike with older motorists, insurance companies do not have access to a track record of previous driving experience to enable them to refine their risk analysis.

In an attempt to differentiate better between low and high risk young drivers, many insurance companies have supported the Pass Plus initiative. This is a voluntary training scheme available to drivers in the first year after passing their driving test. Pass Plus improves road skills and allows new drivers to gain driving experience. Insurers supporting the scheme offer drivers taking Pass Plus a discount on the price of their insurance policy. This discount normally exceeds the cost of the course itself and many insurance companies subsidise the course. By the second year, a claims history can then be used to differentiate between individuals.

**Young, particularly male, drivers face relatively high insurance premiums because they represent a worse risk than other motorists. 17-18 year-old males are more than twice as likely to make an insurance claim as other drivers, which on average will be three times higher than 30-59 year-olds. Higher accident rates make 17-20 year-old male licence holders almost ten times more likely to be killed or seriously injured while driving than 40-59 year old males. Experience in Canada suggests that moving away from risk pricing by subsidising young drivers would result in higher fatality rates on UK roads, particularly among young drivers.**

## Section Four: What kind of accidents do young drivers have?

We have shown that insurance costs are higher for young drivers because they are involved in more accidents and that these accidents lead to higher claims. To understand what can be done to reduce the accident rate of young drivers, it is first important to identify the kinds of accidents involving young drivers.

### Analysis of the type of accidents

The causes of a road traffic accident and the interaction between these different factors are complex. Poor handling skills, bad decisions, low levels of concentration, vehicle malfunction and perhaps even just bad luck can all lead to accidents on their own or in combination.

We have principally drawn upon two key sources: STATS19 and the Cohort Study. The most comprehensive source of statistical information on UK road traffic accidents is compiled by the Department for Transport and held in the STATS19 database. Data is held on accidents, vehicles involved and any subsequent casualties.

**A significant body of literature exists examining the characteristics of young driver accidents.**

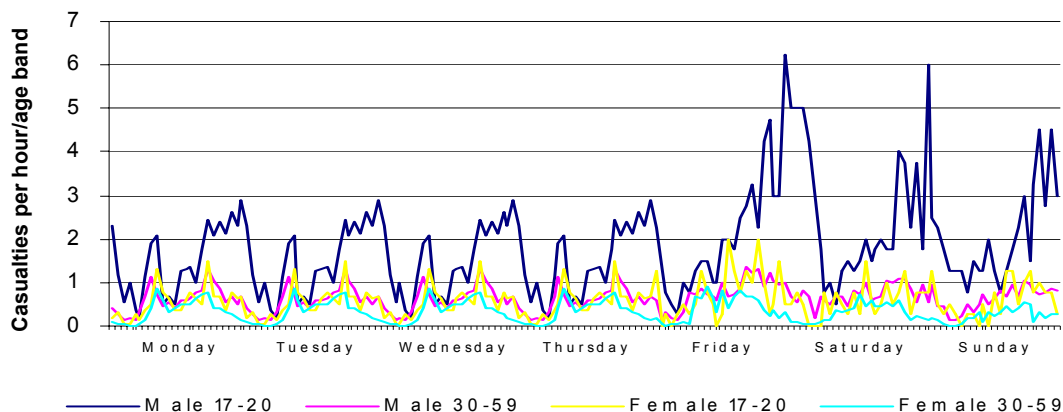
The “Cohort Study of Learner and Novice Drivers” is one of the most in-depth studies of novice driver experiences to date. It was carried out by the Transport Research Laboratory on behalf of the Department for Transport<sup>18</sup>. In a series of six interrelated surveys, samples of novice drivers who took the UK driving test in 1988 and 1989 were asked to provide information on their driving and accident experiences from the initial period of learning to drive to their first three years of driving. In light of changes to the driving test in the years since the first Cohort Study, the Transport Research Laboratory is currently undertaking a new cohort study which will begin reporting results later this year. These studies, together with other research, assess the types of accidents young drivers have and the actions that cause them.

### *Night-time single vehicle accidents*

**Compared with other drivers, young drivers are more likely to crash at night and be driving the only vehicle involved.**

Young male drivers are much more likely than other groups of drivers to have an accident at night, most particularly during weekends. Other drivers tend to have accidents during the busiest times on the roads, i.e. the commuting periods before and after work. This is illustrated in Chart 6. In 1999 over 40% of accidents involving males aged 17-19 were at night, compared with fewer than 30% for males aged 30-39. 17-19 year-old men were also three times more likely than 30-39 year-old men to have an accident involving no other vehicle.<sup>19</sup>

**Chart 6: Casualties per hour (serious and fatal) per year in age band (for 2003)**



Source: Department for Transport, 2003

**Young drivers have approximately twice the proportion of their accidents while negotiating a bend than older drivers.**

***Bends and speed***

Both male and female drivers aged 17-19 have approximately twice the proportion of their accidents while negotiating a bend compared with drivers aged 30-39. 17-19 year-old males were also found to be over 50% more likely than female drivers of the same age to have an accident when negotiating a bend.<sup>20</sup>

Analysis of fatal driving accidents<sup>21</sup> shows that excess speed was a key determining factor in an individual's likelihood of having an accident. In particular, young males were more likely to be killed in accidents while driving too fast for the road conditions than any other drivers.

**Young drivers fail to change their driving style to reflect road conditions.**

***Adverse Driving Conditions***

The driving style required in dry, clear conditions is different from that required when the road surface is wet or otherwise adversely affected. Analysis of STATS19 data suggests that young drivers fail to appreciate this. 17-18 year-old male drivers have 30% more of their accidents when the roads are wet compared with 30-59 year-old male accidents.<sup>22</sup>

**Young drivers are more likely to be at fault for their accidents than older drivers.**

***Liability***

Not only are young drivers more likely to be involved in accidents, young drivers are also more often at fault for their accidents than older drivers<sup>23</sup>. Furthermore, despite the fact that female novice drivers in the Cohort Study attach similar levels of blame to themselves for accidents as do male

novices, females are actually less likely to be at fault than male drivers for their accidents.

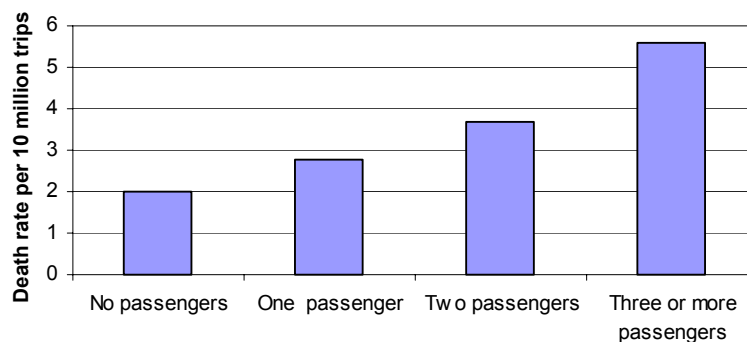
**Carrying their friends increases the likelihood of young drivers crashing.**

### **Passengers**

The youngest drivers on UK roads are also most likely to change their behaviour for the worse as a result of peer pressure. The presence of friends can both distract young drivers and encourage them to drive in a more risky way. The crash risk of young, particularly male, drivers increases when they carry their contemporaries as passengers, and this risk increases with each additional passenger carried<sup>24</sup>.

Similarly, fatal accident data for North America, where individuals in many areas can start driving at 16, show that, compared with those carrying no passengers, the risk of a fatal accident for 16-year-old drivers is 39% higher when carrying one passenger, 85% higher carrying two passengers and 182% higher with three or more.<sup>25</sup> This is shown in Chart 7.

**Chart 7: US Driver Fatalities per 10 million trips for 16 year-old drivers**



Source: Chen et al (2000), US

### **Driving under the influence**

Many accidents involving young drivers occur while they are drunk or have taken drugs. The incidence of such offences amongst older drivers is much lower. In 2002, 31% of all 20-29 year old car drivers killed were over the legal alcohol limit compared with an average of 19% across all car drivers.<sup>26</sup>

**Young drivers are more likely to engage in competitive behaviour on the roads.**

### **Competitive Driving**

Young male drivers also appear far more likely to indulge in competitive behaviour by driving dangerously among other motorists. Between 1999 and 2003, 17-18 year-old males had 70% more of their accidents involving "interaction or competition with other road users" than 30-59 year-old male



drivers.<sup>27</sup> These accidents are also much more likely to cause serious injury to the driver and passengers alike.

**Accidents involving young drivers have very different characteristics from those involving other drivers. Young, particularly male, drivers are much more likely to have accidents at the weekend, at night, driving at speed or round bends, without the involvement of other vehicles, and while carrying passengers. Furthermore, young males are more frequently at fault for their accidents than either females or older drivers.**

## Section Five: How could we reduce the number of accidents involving young drivers?

If society wants to reduce the number of accidents involving young drivers, how could it do so? This section seeks to answer this question by examining what makes a ‘good driver’ and identifying where the skill gap currently lies.

Skills are just one of the three elements of becoming a safe driver:<sup>28</sup>

1. **Technical skills:** mastering the technical skills of vehicle handling and positioning;
2. **Road awareness:** learning the formal and informal rules that enable a driver to “read the road” and anticipate hazards; and
3. **Attitude to the road:** the manner in which the car is driven.

### Technical skills

In practice, young drivers have relatively good vehicle control skills because they have recently received driving lessons and have fast reaction times. A lack of vehicle handling skills does not appear to explain the higher incidence of young male driver accidents. Furthermore, despite the fact that vehicle-handling errors during the driving test were more common amongst female drivers, accident data show that they subsequently have a lower accident rate than novice male drivers following the driving test.

### Road Awareness

As with any skill, the saying “practice makes perfect” has a ring of truth for drivers. Many young drivers overestimate their safety and ability on the road, because of their lack of experience and understanding of the behaviour of other drivers.

The Cohort Study tested road awareness by interviewing newly qualified drivers. Two-thirds of one sample wished to improve their driving skills, and only half believed that a newly qualified driver would be able to cope with any driving situation that might arise. New drivers worried in particular about situations that occur less frequently, and a substantial proportion felt in some doubt about their ability to predict the actions of other drivers.

Road awareness also extends to drivers’ appreciation of road conditions and ability to adapt their driving style where necessary. The relatively high percentage of young driver accidents which occur during adverse driving conditions, suggests that young drivers lack the judgement to always slow down when necessary.

**Young drivers know that they lack road awareness.**

**Half of the accidents involving young drivers were explained by attitudinal factors.**

Research suggests that ‘technical skills’ and ‘road awareness’ can be developed through improved tuition and greater experience on the road. But skill deficits only explain approximately half of the accident involvement of younger drivers. Driver attitudes are key in explaining the incidence of accidents amongst younger drivers.<sup>29</sup>

### **Attitude to the road**

Attitudes to the road are shaped by the psychological characteristics of the driver. 17-20 year-olds in particular derive personal identity and empowerment from driving. Young males enjoy driving more, and are more inclined to drive for pleasure and seek thrills. They are more likely to assess their driving as decisive and confident compared with women, who are more likely to assess their driving as considerate and responsible. In contrast to older drivers, both male and female young drivers consider themselves as relatively intolerant, inconsiderate, and impatient drivers.<sup>30</sup>

**Younger drivers appear to have a naïvely high level of confidence in their judgement of the appropriate driving speed.**

Younger drivers view breaking the speed limit as a much less important factor in causing road accidents than older drivers. They also develop a naïve level of confidence in their driving ability, thinking that breaking the speed limit is less important than not “driving too fast for the conditions”.<sup>31</sup>

### **Combinations of factors lead to accidents**

Attitude remains the most important determinant of an individual’s likelihood of having an accident. However, unpicking the inter-relationship between road violations<sup>32</sup> and errors, and the extent to which age or experience explains risk characteristics, remains an area of intensive research.

### **Violations**

Driver attitudes are reflected in their willingness to break both formal and informal road laws. When drivers in the Cohort Study were asked to report how frequently they committed driving violations, men scored higher than women and young drivers higher than older drivers. Forsyth (1992) observed that driving instructors who accompanied novice drivers judged that the greater speeds exhibited by younger drivers were neither safe nor appropriate for the road conditions.

**Poor attitudes appear to coincide with high levels of driving violations.**

Tuohy et al (1992) concluded that while young drivers have a good knowledge of how they should drive, they generally drive irresponsibly in practice.

Higher violation rates are linked in turn to higher accident rates. Maycock and Forsyth (1997) showed that male drivers who considered themselves as “much better drivers” than their peers were on average 68% more likely to be at fault for their accidents than those who thought they were worse drivers.

**Those caught speeding were 50% more likely to be involved in a crash.**

Drivers considering themselves to be risk averse had 35% fewer accidents than those who did not. The study also showed that committing more violations was statistically linked to a higher probability of being involved in an accident. Drivers admitting to committing violations frequently had a 75% higher accident liability than those who rarely committed any.

Forsyth, Maycock, Sexton (1995) found that motorists who had previously been warned by the police for motoring offences were 39% more likely to be at fault in an accident than those who had not been warned by the police. Similarly, those motorists who had received a fixed penalty notice or summons had a 65% higher accident rate than average. Those caught speeding were 50% more likely to be involved in a crash than those who had never been caught speeding. The authors concluded that the minority of drivers who attracted the attention of the police were much more likely to be involved in accidents.

#### ***Violation + error = Crash***

Parker and Stradling (2001) observed that accidents are almost always preceded by a driving error. However, errors alone do not explain accidents. Drivers committing violations reduce their safety margins so that in the event of a driving error, they are more likely to be involved in an accident.

**Road violations leave drivers unable to recover from simple driving errors, leading to accidents.**

Take the example of a young driver who drives round a bend at excess speed. While he may not be guaranteed to crash his vehicle, by driving at excess speed he has reduced his safety margins. In the event of a driving error, there will be a greater chance of a crash. Similarly, when road conditions are poor, drivers who fail to adjust their driving to take account of this, further reduce their ability to recover from an error.

Of course, not all drivers who commit a high number of driving violations are young male drivers and not all young male drivers commit a high number of driving violations. However, young males are over-represented in the 'high' violator group and most studies conclude that this is one reason that young drivers are over-represented in road traffic accidents, and are often unaware of why their accident has occurred.

Young drivers can be unaware of the risk that their driving places them in.

**Excerpts from police interviews:**

**Driver A:** *'I had reduced my speed to a speed slightly faster than the speed limit, but one which normally I would expect to be able to take the corner without difficulty at all. Even though I drifted a bit, I am sure that I never reached a point when I was totally out of control.'*

**Driver B:** *'I wasn't doing anything wrong, it just went.'*

**Driver C:** *'I wasn't going too fast, it just went.'*

**Driver D:** *'Well, it was alright yesterday when my friend drove round it.'*

**Driver E:** *'I feel it was because of the road surface.'*

**Driver F:** *'I can't understand... I think something was on the road.'*

Source: Clarke, Ward and Truman (2002)

Age is an important factor in explaining accident rates.

### Age vs Experience

We have identified a lack of road awareness and poor attitudes as primary contributory factors to the high accident rates experienced by young male drivers. It might be argued that while road awareness could be improved through experience on the road, attitude is more dependent upon the age of the driver.

Mayhew et al (2002) sought to isolate age as a factor through an examination of accident rates for novice drivers of different ages in Nova Scotia. Over the first 6 months, there was a sharp decline in the accident rate for the 16-19 year-old novice drivers, though accident rates remained higher than for more mature new drivers of equivalent experience over the whole of their first 24 months of driving. This suggests that age is a significant contributory factor in safer driving, probably - in part at least - because older drivers tend to be more responsible drivers irrespective of the length of time they have spent driving.

**While evidence suggests that young male drivers possess adequate vehicle handling skills, the same cannot be said for their 'road awareness' skills. Young male drivers acknowledge that they are ill-equipped for difficult and unusual driving situations and lack confidence in anticipating the actions of other road users, often leading to accidents. Many young drivers also possess poor attitudes to the road. Poor attitudes feed through into higher numbers of driving violations and subsequently higher accident rates.**



## Section Six: How could we reduce the costs of motoring for young drivers?

Our analysis shows that the cost of motoring faced by young, particularly male, drivers is high because:

- many fail to take a number of easy steps to reduce motoring costs, such as driving lower powered vehicles;
- they are more likely to make an insurance claim as a result of their high accident rates; and
- of the nature of the accidents they have.

Measures are needed to lower the risk of accidents and hence reduce costs of motoring for young drivers.

### Encouraging better choices

The ABI has developed 10 simple steps that young drivers could take if they wish to reduce the costs of motoring. The steps aim to encourage young drivers to choose and drive more efficient and safer vehicles, to reduce their likelihood of theft and accident and therefore potentially their insurance premiums, and to reduce other costs of motoring:

**The ABI has proposed 10 steps for young drivers to highlight how better choices could lower the cost of motoring.**

### The ABI's 10 steps to achieve lower cost motoring for young drivers

**1) Drive safely.** The most effective way for you to reduce your motoring costs is to drive safely. Insurers will base their expectations of future accident risk in part upon past driving experiences. The best way to illustrate you are a safe driver is – unsurprisingly - to make fewer insurance claims, or even better, no claims! Just one year without a claim can result in substantial premium reductions in the second year, with 30-60% discounts not uncommon.

**2) Choose lower risk vehicles.** The type of car you drive is taken into account when setting your premium. Many factors, such as the performance of the vehicle being driven, are related to the risk that you will make an insurance claim. Other factors, such as the cost of spare parts and new car prices, indicate the potential cost of a claim. You can therefore pay lower premiums by carefully selecting vehicles with lower risk group ratings. For more details on risk categories and which cars are considered high risk, visit: <http://www.abi.org.uk/carinsurance>. It is also worth avoiding modified vehicles (body kits, alloy wheels, expensive sound systems etc) which can be particularly expensive to repair, make the car more attractive to thieves, and therefore usually incur a higher premium.

**3) Improve your vehicle's security.** Insurers and brokers will be able to advise on additional security features that could be fitted to reduce the risk of theft. Premium discounts may be available if you fit additional security devices to your vehicle. Devices range from a simple crook-lock to a vehicle tracking system. Premium discounts may also be available if your vehicle is stored in a garage or on a driveway.

**4) Buy a lower value car.** Brand new cars can lose a lot of their value in the first year alone.<sup>33</sup> Different models hold their values to varying degrees. However, the best single way to avoid high depreciation costs is to buy used cars with lower initial values.

**5) Check for faults.** While used cars can provide excellent value for money, they remain more likely to develop faults compared with new cars. Minimise future servicing costs by checking thoroughly for telltale faults. If you are not confident in your ability to check for such faults, consider paying for a professional inspection. There are also several online guides to the reliability of used cars, for example [www.whatcar.co.uk](http://www.whatcar.co.uk). An additional safeguard to buying the right vehicle is to obtain a car data check. This verifies the genuine history of the vehicle and so gives the purchaser peace of mind.

**6) Change how you drive.** The way in which a car is driven can have a big impact on costs of motoring and also on the environment. Driving at slower speeds and with less braking and accelerating can significantly lower petrol consumption, leading to lower ongoing driving costs and fewer emissions. Furthermore, less braking and accelerating can result in less wear and tear to a car, lowering repair costs. Think carefully when driving about how an improved driving style can save money and reduce your impact on the environment.

**7) Use your car less.** Many insurers take annual mileage into account when calculating premiums because the shorter the time the vehicle is on the road, the lower the accident risk and, therefore, the premium. If you reduce your mileage, you will also make savings on fuel costs, and the reduced wear and tear should subsequently result in lower servicing charges.

**8) Consider your insurance needs.** For example, you could opt for a higher excess on your policy. However, while this would reduce your insurance premium, this would require you to pay a larger amount in the event of a claim, and so will not be suitable for all drivers. It is also worth considering if you want the comfort of cover for fire or theft protection or whether you would rather retain this risk yourself and opt for a cheaper insurance policy.

**9) Shop around for your insurance.** From a selection of quotes, the AA found that a 17-19 year-old driver could save an average of 46% by shopping around for their insurance. There are specialist young driver brokers and insurers who can advise you. Shop around and do not settle for the first quote you're given.<sup>34</sup> Additionally, if you currently pay monthly premiums using a payment scheme that involves interest, consider paying annually because this is often cheaper in the long run. You should take into account any interest that may be payable should you pay by credit card.

**10) Take additional driving qualifications.** Many insurers offer discounts for drivers who have additional driver accreditations, such as Pass Plus, which promotes safer driving.

These steps tackle the fact that many young drivers have poor awareness of the potential impact of the type of car they purchase on the cost of motoring. Young drivers should be fully informed about the choices they face which impact upon their costs of motoring. This information needs to be delivered to young people before they decide which car to purchase. We welcome views on these proposed steps, and how best to reach young drivers with the information they contain.

*Question 1: How could we best deliver the messages contained in the ABI's proposed ten steps to achieve lower cost motoring for young people?*

*Question 2: Do the ABI's proposed 10 steps contain all the messages needed? What other messages might we need to include?*

**Uninsured driving can lead to serious repercussions.**

Some young drivers also underestimate the likelihood and repercussions of breaking the law while driving - for example driving uninsured, or under the influence of alcohol. Following the Greenaway review of uninsured driving, the Government is seeking to use a variety of measures to increase the likelihood of detection when driving without insurance. Drivers caught can receive penalty points, be fined, and from 6<sup>th</sup> July may have their vehicle confiscated. Furthermore, insurance companies have the option to recover claims costs from uninsured drivers.

*Question 3: How could young people be made aware of the full repercussions of being caught driving while uninsured?*

### **Reducing accident rates**

Reducing the number of accidents is perhaps the most obvious way in which the cost of motoring can be lowered for young drivers as well as the most desirable. Lower claims for accidents would result in lower insurance premiums. Our analysis has highlighted three areas that proposals to lower accident rates might address:

- technical skills;
- road awareness; and
- attitudes to the road.

**Reducing the accident rate of young drivers is both socially desirable and the key to lower cost motoring.**

### **Technical skills**

A lack of technical skills does not seem to be the main explanatory factor for young drivers' high accident rates. Potentially, though, improvements in technical skills before and after the driving test could still reduce accident rates. Accreditation schemes such as Pass Plus are designed to improve

**A variety of options are available to increase technical skills.**

driving skills (as well as road experience) and the course enables insurance companies to identify those individuals with more advanced driving skills. It is possible that future schemes could concentrate more on helping to identify individuals with higher skill levels rather than actually attempting to improve skill levels. Driving skills could be improved in a variety of ways, for example through changes to the main driving test, making Pass Plus compulsory or developing other accreditation schemes.

*Question 4: What measures to improve technical skills do you believe would have the largest impact in reducing road accidents? Why?*

*Question 5: What measures could be taken to better differentiate young drivers with greater skill levels from those drivers with lower skill levels?*

### **Road awareness**

**Poor understanding of the road contributes to high accident rates. Measures to improve it could be introduced either before or after passing the driving test.**

Research suggests that road awareness has an important impact on the likelihood of individuals being involved in an accident. Increased experience improves road awareness and reduces accident rates. In particular, young drivers appear to have a poor understanding of the impact that changes in weather conditions have on road surfaces and the likelihood of having an accident.

Efforts to improve road awareness should aim to increase drivers' experience before allowing unrestricted access to driving. Such measures could include:

- facilitating increased informal accompanied practice in addition to formal driving lessons;
- introducing a minimum amount of practice time before taking the test, perhaps through the use of log-books;
- introducing a minimum time spent on a provisional driving licence;
- wider use of Pass Plus, perhaps making it compulsory and incorporating it in the driving test;
- changes to the driving test to ensure that individuals are tested on a greater variety of road conditions, for example wet roads, and tested on knowledge of road hazards;
- compulsory practice at night before taking the test; and
- compulsory practice on higher speed roads.

*Question 6: What measures to improve road awareness before taking the driving test do you believe would have the largest impact in reducing road accidents? Why?*

*Question 7: What do you believe would be the relative costs and benefits of your favoured proposals? Is there any published evidence to support this analysis?*

**Graduated licences could limit the number of accidents while improving driving skills, but doubts remain over their practicability.**

Alternatively, measures could be introduced to improve drivers' experience after they have passed their driving test, but before they receive an unconditional full driving licence. These measures fall under the general heading of "graduated licences". During the period between passing the test and receiving a full driving licence, a number of restrictions can be placed on the driver and when/what/how they can drive. These could include:

- accompanied driving only;
- restricted times of driving;
- restricted places that they can drive;
- restrictions on the type of vehicles;
- speed limiters; and
- zero alcohol limit for drivers with less than (say) two years on a full driving licence.

*Question 8: How practical would it be to introduce graduated licences?*

*Question 9: Which types of graduated licences would be most effective in improving driving experience and lowering accident rates? Are there any suggestions that we have missed?*

*Question 10: What are the costs and benefits of the suggestions for graduated licences? What evidence exists to support these costs and benefits?*

*Question 11: What other measures can you suggest that would increase driver experience? What evidence is available for their costs and benefits?*

*Question 12: What is the role of parents in improving their child's choice of vehicle and/or driving behaviour?*

### **Driver attitude**

Academic research has found that driver attitude is an important determinant of an individual's likelihood of having an accident. It is also likely to be more difficult to change driver attitudes than to improve technical skills or road awareness.

**Changing attitudes could have the single biggest effect in reducing accident rates.**

Despite this, there are a number of potential ways in which stakeholders, including the insurance industry, can influence driver attitudes. These could include:

- better education in school on the dangers of driving, prior to reaching driving age;
- more information at testing stations on the dangers facing newly qualified drivers;
- raising the age at which the driving test could be taken;
- retesting for those involved in accidents or road offences in their first year of driving;
- faster no-claims discounts for newly qualified drivers;
- restrictions on the number of passengers new drivers are allowed;
- better use of technology, for example black boxes to inform drivers about the types of behaviour that increase their insurance premiums; and
- dramatic advertising drawing attention to the dangers of speeding and other road hazards for young drivers.

*Question 13: Which measures would be most likely to be effective in improving young driver attitudes, thus reducing the likelihood of young drivers having accidents? Are there any options that we have missed?*

*Question 14: What are the costs and benefits of the suggestions for influencing driver attitudes? What evidence exists to support these costs and benefits?*

### **Subsidising the cost of young drivers**

**The impact of subsidising young drivers could be an increase in the number of accidents and deaths on UK roads.**

A variety of measures could be introduced to lower the cost of driving for young people through subsidies, for example through subsidising the cost of insurance or through reductions in vehicle excise duty ('car tax'). However, lowering the cost of motoring for young drivers without linking it to their risk would simply encourage more risky behaviour, higher-powered cars, and, as seen in Canada, more accidents. The ABI does therefore not support any measures to reduce the cost of insurance for young drivers without a commensurate reduction in risk levels.

*Question 15: Do you agree that a policy of simply lowering insurance costs for drivers without a commensurate reduction in risk level would be contrary to road safety aims?*



All responses to this consultation should be sent to Paul Tew at the ABI by 29<sup>th</sup> July 2005. Following this consultation, the ABI will launch a final report on *Young drivers: road safety and the cost of motoring* in the autumn. This will include an action plan to improve road safety and therefore lower the cost of motoring for young drivers.

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- <sup>1</sup> "Reducing at-work road traffic incidents", Department of Local Government and Regions, November 2001.
- <sup>2</sup> Drivers must be at least 17 years old (or 16 if currently getting Disability Living Allowance at the higher rate (mobility component)). They must have passed the theory test and meet the legal eyesight standards. Additionally drivers must meet DVLA standards regarding medical conditions and disabilities and have notified the DSA prior to the driving test of any hearing problems, language difficulties, movement restrictions or adaptations fitted to their vehicle.
- <sup>3</sup> National Travel Survey, 2003.
- <sup>4</sup> Department for Transport Transport Statistics, 2004.
- <sup>5</sup> Figures refer to the number of home domiciled young (under 21) initial entrants to full time and sandwich undergraduate courses, expressed as a proportion of the average 18 to 19 year old Great Britain population. Department for Education and Skills, 2004.
- <sup>6</sup> University of Leeds Travel Survey Background, 2004. Which surveyed: Leeds University, Leeds Metropolitan University, University of Hertfordshire, University of Cambridge and Bristol University.
- <sup>7</sup> National Dwelling and Household Survey and Survey of English Housing, Office of the Deputy Prime Minister; Labour Force Survey, Office for National Statistics.
- <sup>8</sup> Prospects, 2004.
- <sup>9</sup> First release Labour market statistics April 2005, covers the period December 2004-February 2005.
- <sup>10</sup> Annual Survey of Hours and Earnings, ONS, 2004
- <sup>11</sup> Census 2001, National Report for England and Wales – Part 2, table S006.
- <sup>12</sup> Stradling and Meadows (2000).
- <sup>13</sup> Driving Standards Agency, 2005.
- <sup>14</sup> RAC Motoring Index, 2004, Q2.
- <sup>15</sup> Article "Young Drivers Spend Cash On Flash" [www.bsm.co.uk](http://www.bsm.co.uk)
- <sup>16</sup> Mullins, Mark "Public Auto Insurance: A mortality Warning for Motorists" The Frazer Institute.
- <sup>17</sup> Pass Plus.
- <sup>18</sup> The Transport Research Laboratory is no longer an executive agency of the Department for Transport. Ownership was transferred to a subsidiary of the Transport Research Foundation on 1<sup>st</sup> April 1996.
- <sup>19</sup> Maycock (2002).
- <sup>20</sup> Maycock (2002).
- <sup>21</sup> Broughton et al, (1998).
- <sup>22</sup> STATS19 database (1999-2003).
- <sup>23</sup> Carsten et al (1989)
- <sup>24</sup> Regan and Mitsopoulos (2003)
- <sup>25</sup> Chen, L. H., S. P. Baker, et al. (2000). "Carrying passengers as a risk factor for crashes fatal to 16- and 17-year-old drivers." *Jama* 283(12): 1578-82. Cited in BBC "Teenage drivers 'die showing off' (March 2000).
- <sup>26</sup> Department for Transport, 2003.
- <sup>27</sup> STATS19
- <sup>28</sup> Identified by Parker and Stradling (2001).
- <sup>29</sup> Clarke, Ward and Truman (2002).
- <sup>30</sup> Stradling and Meadows (2000).
- <sup>31</sup> Maycock (2002).
- <sup>32</sup> 'Violations' refer to both breaking the Highway Code and instances of "bad" driving practices, ie being rude to other drivers.
- <sup>33</sup> [www.channel4.com](http://www.channel4.com) "Drive down motoring costs"
- <sup>33</sup> Derived from AA Motor Premium Index, April 2004

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