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**Title of Project:** Rohan's offer Supports Positive Actions (RoSPA)

**Abstract:** All young male drivers are treated as high risk in insurance terms, regardless of their actual individual level of risk. This results in every young male driver receiving an often unaffordable insurance premium for their first few years of driving. This could affect their ability to own or drive a car and therefore reduce their chances to gain vital post-test driving experience. It could also affect the amount of private practice they are able to achieve in their parents' cars if their parents cannot afford to include them as a named driver. The importance of post-test learning is recognised by the Driving Standards Agency in its "safe driving for life" initiatives. Lifelong learning as a driver is encouraged through the take-up of post-test courses.

**Aim:** To get a fairer insurance deal for young male drivers

**Date:** November, 2009



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## **Introduction**

All young male drivers are treated as high risk in insurance terms, regardless of their actual individual level of risk. This results in every young male driver receiving an often unaffordable insurance premium for their first few years of driving. This could affect their ability to own or drive a car and therefore reduce their chances to gain vital post test driving experience. It could also affect the amount of private practice they are able to achieve in their parents' cars if their parents cannot afford to include them as a named driver. The importance of post-test learning is recognised by the driving standards agency in its "safe driving for life initiatives. Lifelong learning as a driver is encouraged through the take-up of post-test courses.

Recent figures released by the Motor Insurers Bureau show that there are around 243,000 young drivers driving without insurance (BBC Newsbeat 26.08.09). Also, Road Safety Minister, Paul Clark, has stated that each year uninsured and untraced drivers kill 160 people and cost 400 million pounds in extra premiums (October 2009: ADI News: pp5).

This project is unique because I'm looking at the views of young male drivers themselves. I got them involved in my project as well by inviting them to the microwave session (a 4 hour safe driving workshop being developed by RoSPA) to make them have a better understanding of why insurance companies call us high risk.

## **Methodology**

What I decided to do and why?

1. Surveys
2. Young drivers workshop

I chose to do an online survey instead of focus groups or interviews because it is free and you can be completely anonymous. I could email it to people so they could forward the details to their friends or family plus the internet is a great place to advertise. The survey was mostly viewed on the RoSPA web site and Facebook. Another advantage of using the survey instead of individual face to face interviews or focus groups was that it was more cost effective and saved time.

Some of the questionnaires were completed using telephone interviews. The benefit of telephone interviews was that participants did not have to access the internet or read from a webpage. All they needed to do was share their views to the questions I was asking.

Everyone who filled out the questionnaires also got a chance to come to the RoSPA micro wave driving course to get a better awareness of the roads and what to expect when driving.. Myself and another three young male drivers attended the 4 hour course. I thought this course would go well with my project because it gives me a better understanding of why young drivers are more at risk. It was also an opportunity for me to learn more about defensive driving and what advanced training involves.

How I advertised the workshop:

I advertised through the RoSPA website and handed out flyers to local businesses. We also had a section on the survey for people to leave their email addresses so that we could email them details about the workshop.

## **Findings**

N = 118

### **Q.1. How old are you?**

- 17-19 years 69%
- 20-21 years 31%

More than two-thirds of respondents were in the lower age category.

### **Q.2. Which licence do you currently possess?**

- Provisional (you are learning to drive) 37%
- Full (you passed your test) 63%

Almost two-thirds of respondents held a full driving licence.

### **Q.3. Do you have your own car?**

- Yes 54%
- No 46%

Over half of respondents own a car.

### **Q.4. Whose car do you drive most often?**

- Relatives 57%
- None 39%
- Friends 3.7%
- Employers 0%

Over half of respondents drove a relative's car most often. Less than 4% reported driving a friend's car.

#### **Q.5. What is the most important reason to you for owning or driving a car?**

*Thematic analysis of this open question, revealed the following main categories of response:*

- **Socialising:** "Being able to travel to gigs and days out with my friends, family and girlfriend."
- **Music:** "My beat line."
- **Flexible transport:** "Getting around easier than having to wait stupid amounts of time for buses."
- **College and work:** "Because I need transport to work and college; the bus does my head in."
- **Sports and hobbies:** "To be able to get to and from rehearsals and concerts and not have to rely on my dad who spends most of his working day driving 100s of miles."

#### **Q.6. What do you think most influences the way you drive?**

- My family 43%
- Other drivers 26%
- Government 'Think' campaigns, 15%
- My friends 11%
- TV programmes or magazines 3.5%

The two greatest influences were the young drivers' family, and other drivers. These were more important than friends and TV programmes/magazines.

#### **Q.7. What do you fear most about driving?**

*Thematic analysis of this open question, revealed the following main categories of response:*

- **Insurance:** "A traffic collision - my car insurance is already high enough."
- **Hurting:** "Putting other people at risk".
- **Nothing:** "I don't fear anything about driving."
- **Cost of repairs:** "Expensive damage caused to my car."
- **Traffic conditions:** "Driving next to a lorry on a major road."
- **Other road users:** "Rogue pedestrians."

- **Death:** “killing my passengers.”

These results show that people in the age group 17-21 have different fears about driving. We can see that most respondents have worries about being involved in an accident, but their specific fears are different. For instance, for some the fear is insurance going up as a result of a collision compared to those whose concern would be killing their passengers.

**Q.8. Are you an insurance policy holder?**

- Yes 52%
- No 48%

Over half the respondents have their own insurance policy.

**Q.9. Are you a named driver on somebody else's insurance?**

- Yes 47%
- No 53 %

More than half of respondents who said no to having their own insurance, said they were also not a named driver on someone else's policy.

**Q.10. How difficult have you found it to get affordable insurance cover?**

- Very difficult 63%
- Quite difficult 26%
- Not at all difficult 6%
- Not very difficult 6%

Almost two-thirds of respondents said it was very difficult to get affordable insurance. Overall 90% reported they had found some degree of difficulty.

**Q.11. How has the cost of insurance affected your ability to own or drive a car?**

*Thematic analysis of this open question, revealed the following main categories of response:*

- **Ability to own a car:**

"I can't really own a car at the moment because of the cost of insurance would be so high."

"I ended up selling my car and started using public transport again for nearly a year because of the cost of insurance prices."

- **Ability to privately practise as a learner:**

"I cannot afford to insure a car and therefore cannot practice for my driving test."

"I couldn't afford to get insured on my own car, so had to take out a shortened policy. I can't afford to have lessons at the same time."

- **Ability to afford other essentials:**

"I don't have enough money to spend on petrol and other essentials due to paying for insurance."

"It has made it a greater financial strain and reduced both the expense that could be spent on a car and petrol."

- **Parents having to pay the cost:**

"My mom pays it, £1900 at 17 and £1000 at 18 on a Volkswagen TDI."

"I won't be able to afford my own car, and I need to borrow money from my parents if I did so, which is a position I don't want to be in."

- **Extra jobs to be able to afford insurance:**

"Worked more hours at work to pay for insurance."

"I had to take part in activities such as washing cars, taking people to clubbing, delivery jobs for a Chinese restaurant because I couldn't afford it."

To summarise these responses the cost of insurance has affected people in common ways. The main ways reported here were: young male drivers can not afford to drive, afford to learn to drive, and it has affected their personal lives in that they took on extra work.



## **Feedback on microwave workshop**

*'As a young driver I do tend to think I know it all and I'm the best driver there is but doing the pilot microwave course and the learner driver course with RoSPA I see there's lots I don't know about defensive driving such as losing my concentration when I'm next to a 18 wheeler on the motor not knowing that if I drive to side of them and stay there, there's a chance they might not be able to see me and drive straight into me, looking out for feet's underneath cars in case a small child is playing and I can't c him and he decides to run out in front of my car so I feel it's been very helpful to me in ways...'*

**Rohan Bennett**

*'Microwave was an idea that I had for a number of years, but Rohan's project provided the framework and impetus to deliver a pilot session.*

*My experience in delivering microwave was that the cohort didn't seem to want to engage initially but when they did, they carried on past the planned finish time.*

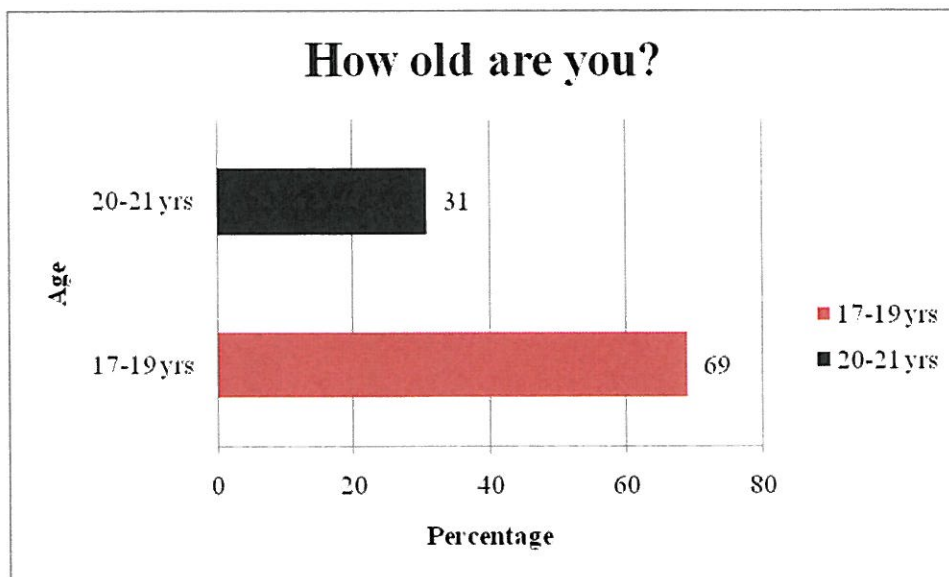
*My main impression was that they thought the rules and procedures needed to pass the driving test should be enough to keep them safe. The realisation that with greater awareness, there is a possibility that more crashes can be avoided gradually dawned on them and proved to be highly motivational. It would have been good to have a practical session to help embed this message.'*

**Rick Wood**

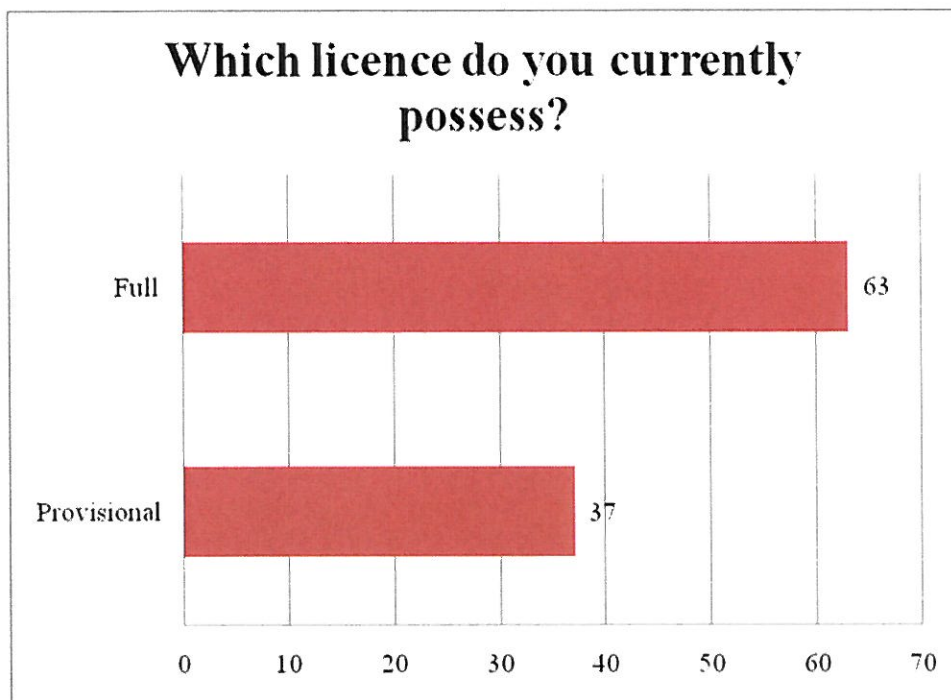
**Driver Training & Quality Assurance Manager**

## Graphical representation of findings

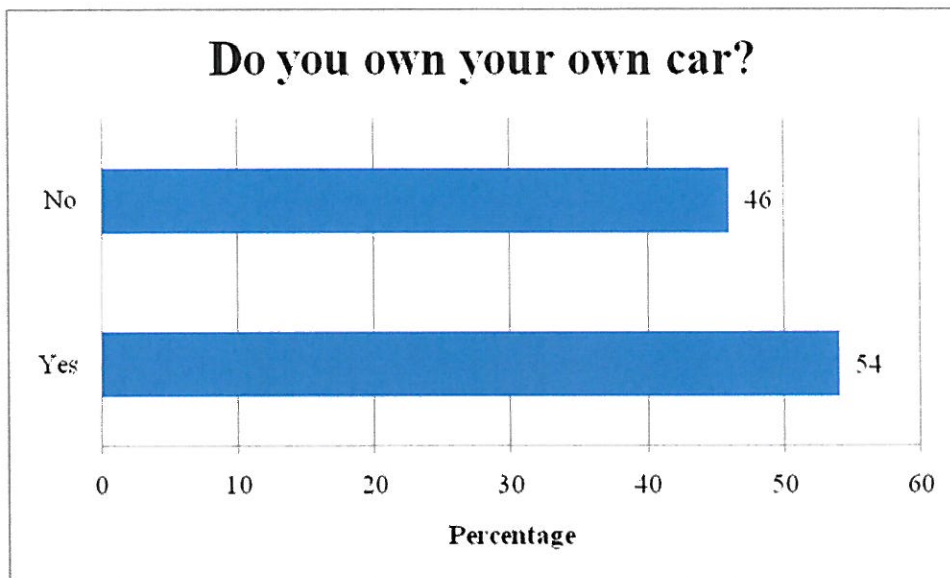
### 1. How old are you?



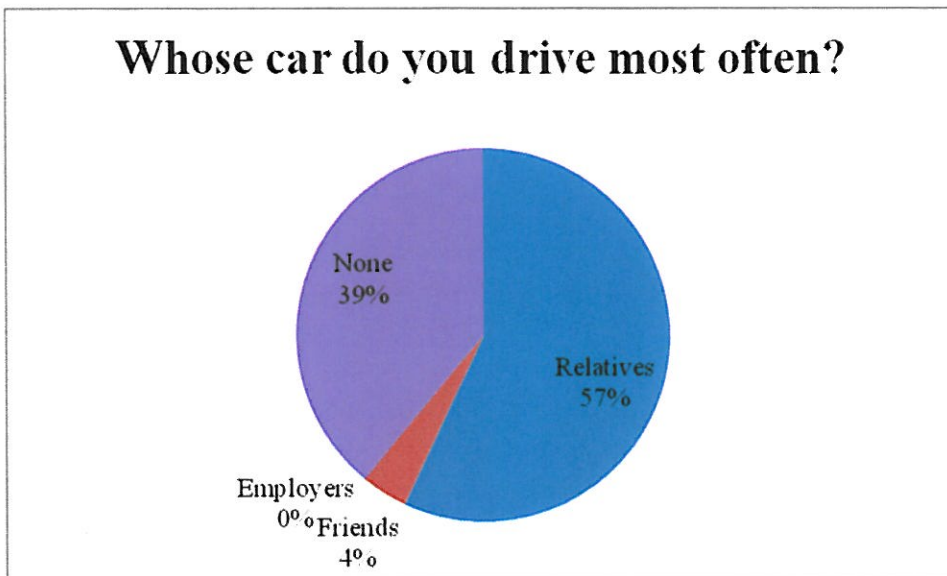
2. Which licence do you currently possess?



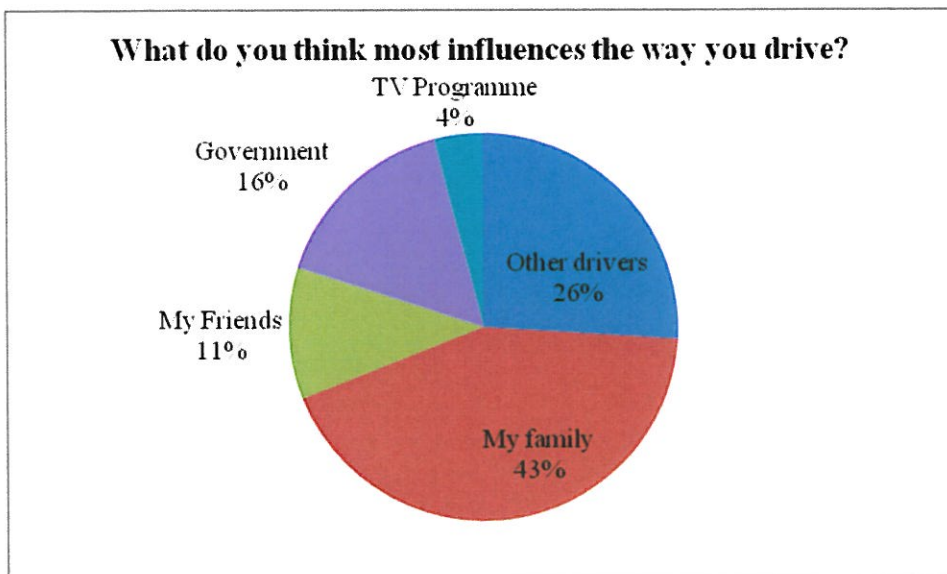
3. Do you have your own car?



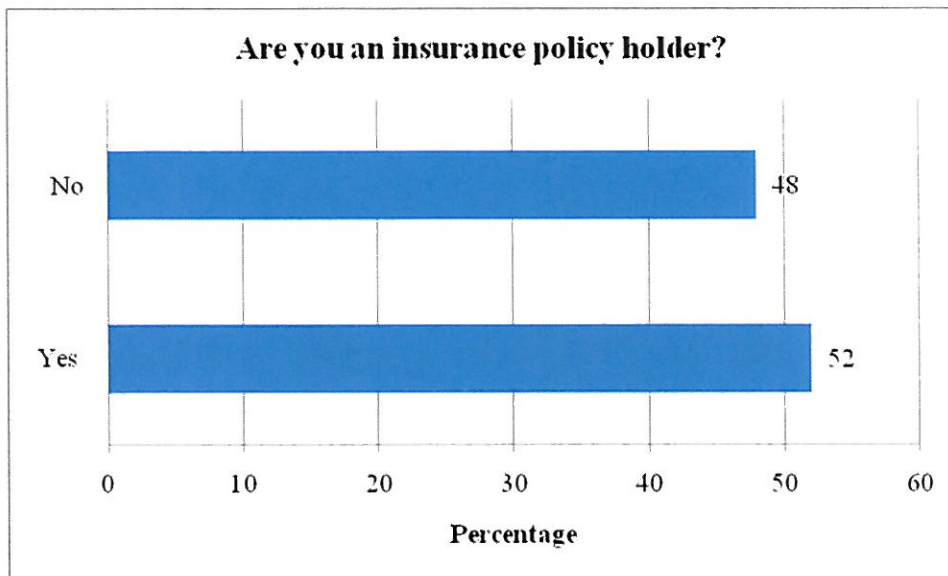
4. Whose car do you drive most often?



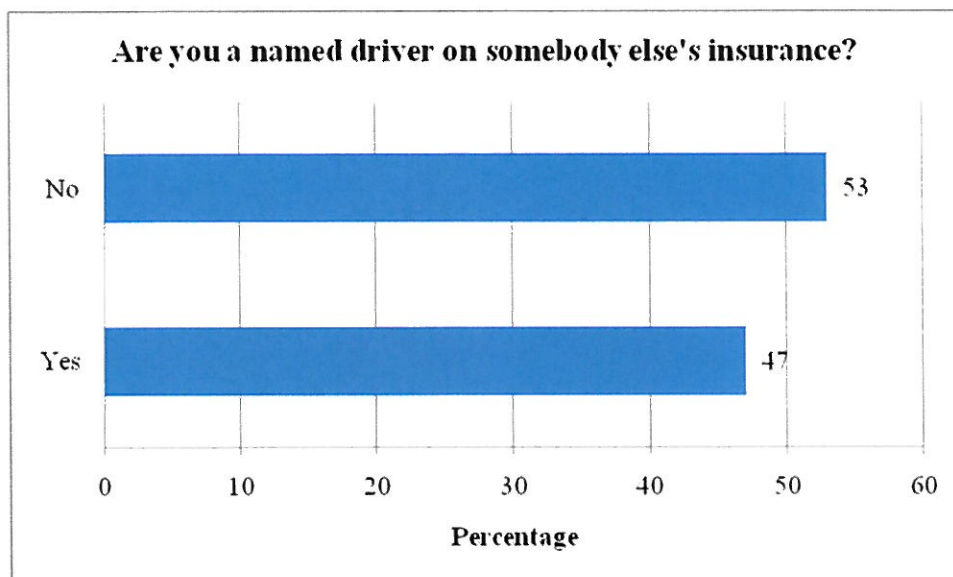
6. What do you think most influences the way you drive? (please select only one)



8. Are you an insurance policy holder?

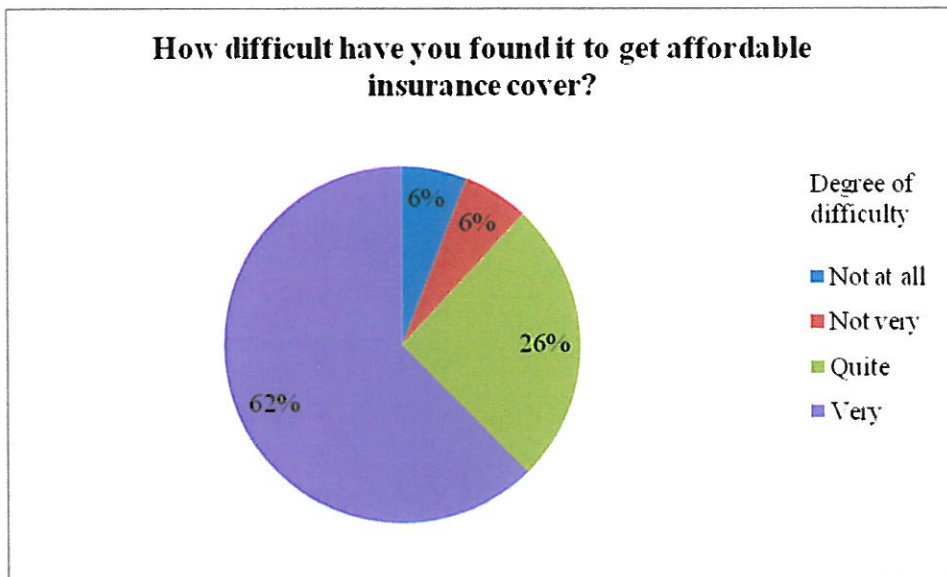


9. Are you a named driver on somebody else's insurance, e.g. your parent's insurance?





10. How difficult have you found it to get affordable insurance cover?



## **Conclusion**

From the survey findings it has been shown that the cost of insurance is a significant issue felt by young male drivers and their families. The effects of high insurance prices have both immediate and long-term effects. In the short-term young people are facing financial strain if they persist in owning or driving a car: taking additional paid employment whilst they are still at school or college for example. This extra employment can involve driving for work, so they are actually increasing their road risk in order to afford their insurance.

The long-term effect is indeed on their driving risk: By being unable to take advantage of private practice with their parents whilst learning to drive, young male drivers are reducing their structured learning experience. In addition, if young male drivers cannot afford to drive until one or more years after passing their test, there will be an enforced prolonged period between their learning and their first solo-driving. The findings also demonstrate the large influence that the family has on young male drivers. Yet the cost of insurance is preventing them from helping their sons learn and stay safe on the roads.

The workshop piloted in this report suggests one format which further training could take. It would be hoped that young drivers who demonstrate that they have taken steps to reduce their novice driver risk, be credited with reduced premiums. This report has shown that genuine reduced premiums would be a sufficient incentive for young drivers to take steps towards further driver training.

## **Recommendations**

1. RoSPA should talk to ABI about possible equivalent recognition between further training offered by RoSPA and the Pass Plus, as a qualification which already offers discounted insurance
2. RoSPA should consider developing a 'microwave' workshop for young male drivers
3. ABI should investigate ways to address the issue of treating young male drivers as a generic 'high risk' group

## **Appendix**

### **MICROWAVE DRIVING**

#### **THE YOUNG DRIVER TOLL**

We learn that in 2007 138 teenage drivers (presumably 18 and 19 year olds) were killed on our roads so here are some facts to assist all in understanding what this might mean:

##### **In 2007**

- 1086 drivers under 20 years of age were killed or seriously injured  
821 were male
- 1426 drivers between 20 -24 were killed or seriously injured  
1025 were male
- Newly qualified drivers and their passengers account for one in five of all car deaths
- A young driver is ten times more likely to be involved in a serious crash than an experienced driver
- 20% of new drivers have a crash within the first twelve months of passing their test.

#### **Step 1: Microwave Driving**

The concept behind Microwave Driving is that new/young/inexperienced drivers can attend training workshops to develop awareness to make them safer whilst driving. Research suggests that new drivers are late in recognising risk although this improves with experience. Experience gained gradually over 10 years/100,000 miles enables drivers to recognise risk early enough to avoid incidents. Microwave Driving workshops are designed to develop the kind of awareness that experience gives in a much shorter time frame – as little as half a day can help a new driver recognise risk early enough to enable avoidance rather than collision. This means that we can quickly target the group of individuals who are most likely to be involved in an incident on the road whilst driving and raise their awareness of the risk that they face.

It is envisaged that new drivers could be targeted at the point of passing their driving test (with DSA help) and encouraged to attend a half day workshop designed to form a self help group of 20 at low cost.

This would cost £20 for 20 people and would allow RoSPA to use a qualified ADI and RoSPA trainer to deliver workshops to drivers. The workshop would be a half day session which would include topics such as:

- Awareness of risk
- Autopilot
- Road signage and what it means
- Speed Awareness
- Driving dynamics
- Fit to drive
- Fatigue
- Safe Route Planning
- Vehicle Checks
- Parking
- Eco driving
- Attitude
- Overtaking

**Step 2: Fresher Driving**

Aimed at those drivers who want to develop their driving especially those that are looking to drive for work. Fresher driving is based on DFS Driver Development (at normal cost) and puts into practice much of the learning received in the Microwave Driving workshop. Ideally the training would be delivered on a 2:1 ratio, full day. The driver will be assessed on their competence and receive a report and certificate that can be used when applying for a job (van or car driver). This could be developed as an NVQ. Training vehicles would need to be sourced – both car and van. These vehicles could be liveried making sponsorship (by manufacturers) attractive. It may also be possible to find sponsors to subsidise the cost of training such as insurance companies.

**Step 3: Join a local RoADAR group and work towards the Advanced Test**

RoSPA Advanced Drivers and Riders is a section of RoSPA one of the foremost safety advisory and training organisations in the world. Local groups have been formed to offer free training, support and advice to any drivers who wish to improve their driving and pass the advanced test.

RoSPA Advanced Drivers and Riders operate in a very practical style by creating local groups of volunteers, all of whom have passed the advanced test and have been trained to pass on their knowledge to others. Groups often work closely with police advanced drivers and instructors to ensure that the standards outlined in Roadcraft, the police drivers handbook, are maintained.

**Rick Wood**

**Driver Training & Quality Assurance Manager**