



Association of British Insurers

# Improving the Safety of Young Drivers

October 2012





## Executive Summary

---

Young drivers remain a major danger on the road, to themselves, their passengers and other road users, with study after study showing that young people are far more likely to be involved in a crash than older drivers.

Young drivers are grossly overrepresented in the official accident figures and each statistic represents a tragic waste of life that could be prevented. Inexperience, youthful bravado and sheer recklessness can all play a part in these accidents and we need tough action and meaningful reform to better equip young drivers to handle the dangers of driving.

The consequence of this is that the cost of insurance for young drivers has continued to rise. High motor insurance premiums for young drivers are the direct result of their poor safety record, and a result of the statistically higher risk that they will cause themselves, their passengers, or other road users severe and life-changing injuries which can require a lifetime of care to be paid for from the original premium.

In this paper, we detail the scale of the problem, analyse the factors behind young drivers' poor safety record, and set out a number of proposals which we strongly believe will reduce the risk posed by young drivers.

We have always approached the young driver problem primarily from a road safety perspective. The key objective is to improve the safety of young drivers. That their insurance premiums will reduce as a result will be an added benefit to society. However, we fully acknowledge that the Government has committed to reducing premiums for young people. Yet, the only way to do this is to make real changes to the way young people learn to drive. The key to lowering the cost of car insurance for young people is to make them better, safer drivers which will reduce the number of crashes they have.

Issues associated with young driver road safety are not unique to the UK and many other countries have improved road safety outcomes for young drivers by intervening and introducing meaningful reform. As such, the ABI has drawn on international examples as a starting point for our proposals to improve the safety of young drivers in the UK.

Based on extensive analysis, the ABI recommends the following measures:

- A minimum 12 month learning period before the driving test can be taken, enabling drivers to undertake supervised practice without an incentive to rush to take the practical test.
- A ban on intensive driving courses.
- The lowering of the age at which young people can learn to drive to 16 ½ years.
- The introduction of graduated driver licensing to include a restriction on the number of young passengers that can be carried by a young driver and a restriction on their driving during night-time hours.
- A lowering of the blood alcohol concentration for drivers aged between 17–24.

The ABI has long campaigned for safer roads. We have consistently argued that unless radical reforms are made, the poor safety record of young drivers will continue. If the number of crashes involving young drivers decreases, the financial risk they pose to an insurer will decrease and insurance premiums for young drivers will follow.

## Young drivers – a poor safety record

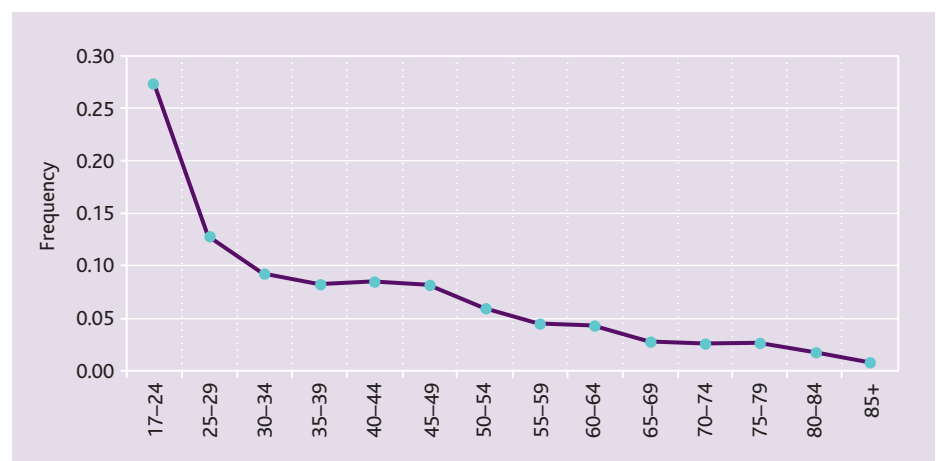
A recent review of the claims history of ABI members<sup>1</sup> clearly showed that young drivers (aged 17–24) were far more likely to have made a claim for more than £500,000 than drivers in other age groups. Put simply, young drivers are statistically more likely to be involved in major crashes. These crashes will often have devastating consequences involving life-changing injuries.

Other key findings include:

- 17–24 year olds with two years or less driving experience are much more likely to make a catastrophic claim involving life-changing injuries than newly qualified 37–44 year old drivers with the same driving experience.
- Young drivers are far more likely to make a catastrophic claim as opposed to a claim for a minor collision involving few injuries.
- Young drivers are far more likely to make a catastrophic claim that includes 3–5 bodily injury claims, indicating that their crashes involve a greater number of people.

Graph 1 below clearly demonstrates the sheer scale of the problem highlighting that young drivers are much more likely to have made a catastrophic claim than older, more experienced drivers.

**Graph 1: Proportion of catastrophic claims by age**



The figure of £500,000 is the benchmark for what is known as a 'catastrophic claim'. These claims are not 'bumps and shunts' but major crashes that will have serious consequences for the driver, their passengers and other road users, often involving lifetime care requirements for those injured in the accident.

<sup>1</sup> In May 2012 the ABI undertook a widespread data collection on young driver claims. We asked our members to tell us how many individual motor claims they have settled, or are expected to settle, between 2007 and 2011 which will be for more than £500,000. Over 2,500 claims were analysed from data provided by all major motor insurers. The graph on this page (and on the following pages) are taken from this data collection.

Real life examples of crashes involving major injuries (and extremely high pay outs) are outlined below:

The recently qualified driver (aged 19) lost control of the car on a country lane while driving at night. The single passenger suffered significant injuries and is now paraplegic requiring significant care and rehabilitation, the costs of which will run into many millions of pounds over his lifetime.

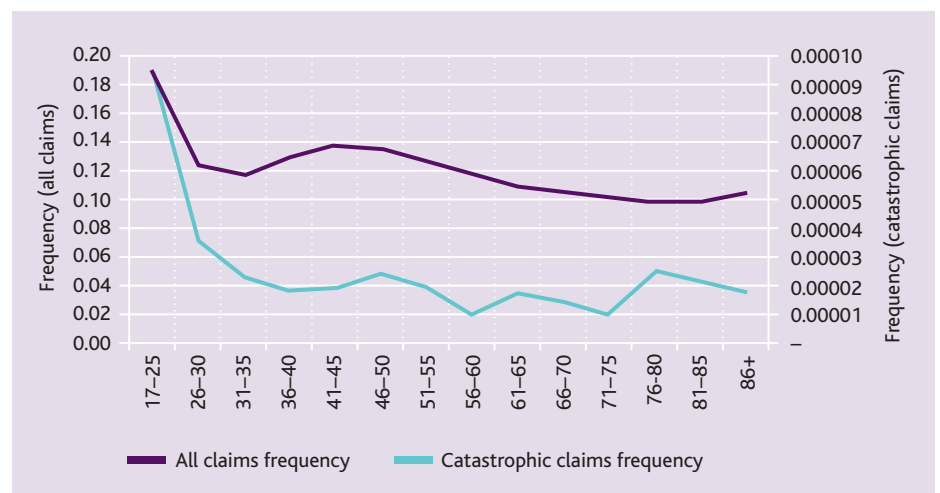
The young driver, who was carrying two passengers, lost control and collided with a parked vehicle. Due to the nature of the injuries sustained, the claim ran into millions of pounds as one of the passengers is now blind and epileptic and requires constant assistance.

When driving with two passengers, the young driver lost control of the car and hit a tree. The main injury was to a 20 year old passenger who suffered a severe brain injury. The nature of her injury means she now needs to live in an adapted property with 24/7 care provided to her for the rest of her life. The payout was in excess of £4 million.

These examples are not unique but are typical of serious young driver crashes. Passengers are often involved and the reason for the crash is usually loss of control of the car.

### Graph 2: Claims frequency by age, 2010

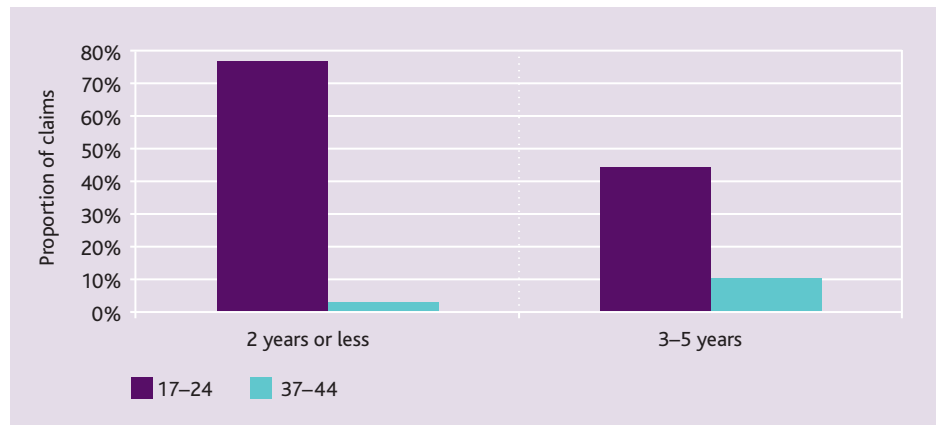
Graph 2 below confirms that young drivers are overrepresented in catastrophic claims. It shows that while they have a high overall claims rate, they have a significantly higher frequency (claims per policy) of catastrophic claims.



**Graph 3: Proportion of catastrophic claims by years of driving experience, 17–24 year olds and 37–44 year olds**

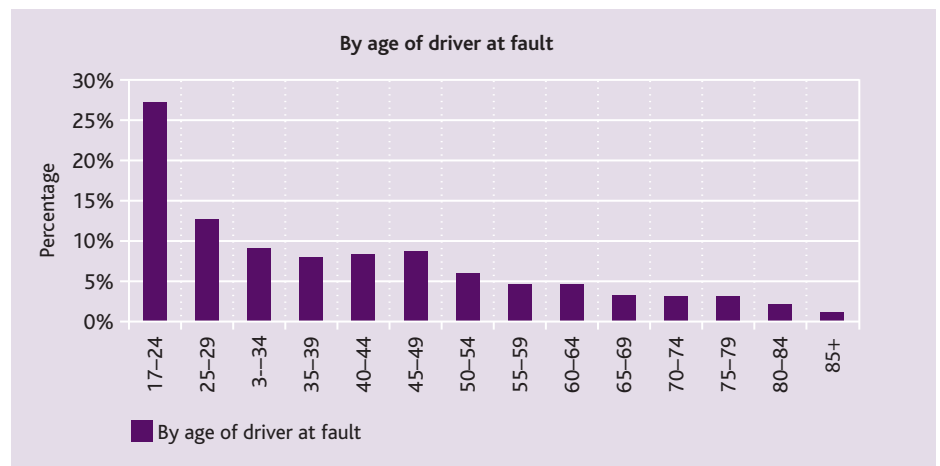
17–24 year olds with 2 years or less driving experience are much more likely to make a catastrophic claim than 37–44 year old drivers with the same driving experience.

This clearly demonstrates that it is the age of the driver – as opposed to their experience – that is the key factor impacting upon the likelihood of suffering a catastrophic injury in a crash.



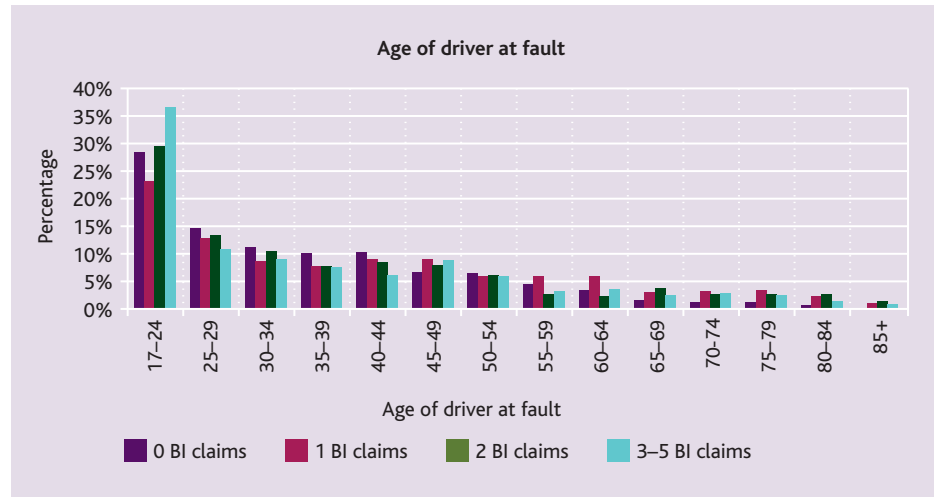
**Graph 4: Catastrophic claims with 1 or more bodily injury claims, by age of driver at fault**

Graphs 4 and 5 concern bodily injury claims associated with catastrophic claims. The graphs demonstrate that young drivers are more likely to be involved in a catastrophic claim that results in a bodily injury claim compared to older drivers.



**Graph 5: Catastrophic claims that include bodily injury claims**

Young drivers are far more likely to make a catastrophic claim that includes 3–5 bodily injury claims, indicating that the crashes they are involved in are more severe (causing multiple injuries) and that their crashes involve a greater number of people.



**Graph 6: Reported drivers, killed or seriously injured by age**

Taken from DfT accident statistics data from 2010 Graph 6 illustrates the scale of the problem. It shows that young drivers are grossly overrepresented in the statistics showing drivers who were killed or seriously injured in 2010.





# When do these crashes occur and why do they happen?

---

An understanding of how the number of young driver crashes might be reduced begins with an understanding of when and how they happen. In this section a number of factors are considered which contribute to young driver road crashes and further analysis is undertaken looking at why young drivers are more likely to be involved in a crash than older drivers, specifically focusing on their attitude to the road. There are usually a combination of factors which lead to a crash and it is often difficult to determine the exact cause. However, crashes involving young drivers are generally the result of one or more of the following:

- Driving at night
- Sharp bends and/or excessive speed
- Adverse driving conditions (principally driving in wet conditions)
- The increased chance of having a crash when carrying passengers
- The attitude of the driver

## 1) Driving at night

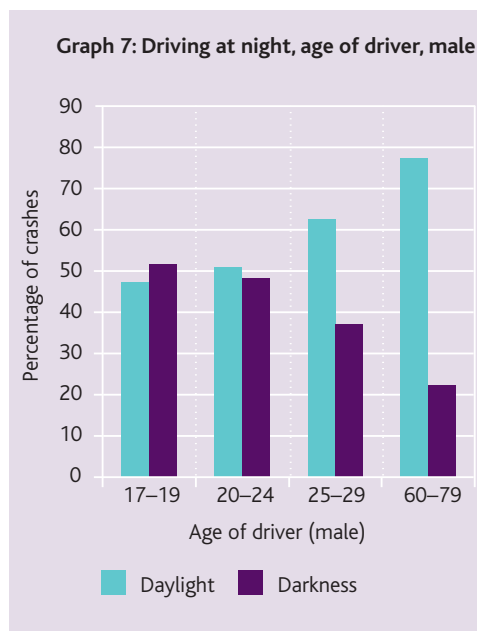
Driving in the dark requires different skills from driving during daylight hours. Young drivers travelling late at night are more likely to crash for a variety of reasons:

- driving at night is more difficult;
- many newly licensed drivers will have had less practice of driving at night;
- fatigue – thought to be a problem for teenagers at all times of the day – may be more of a factor at night;
- recreational driving that is considered to be high risk, sometimes involving alcohol use, is more likely to take place at night.<sup>2</sup>

Graph 7 taken from DfT data<sup>3</sup> clearly shows that over 50% of crashes involving 17–19 year-old male drivers that result in a serious injury or death occur at night. The figures are also high for the 20–24 age group with over 48% of crashes involving a serious injury or death occurring at night. Although not as pronounced as for males, Graph 8 clearly shows that the risk of a female being involved in a crash at night resulting in death or serious injury is higher for young drivers. Noteworthy is the fact that 40% of 17–19 year-old female drivers were involved in a crash resulting in death or serious injury compared to only 18% of female drivers aged between 60 – 79.

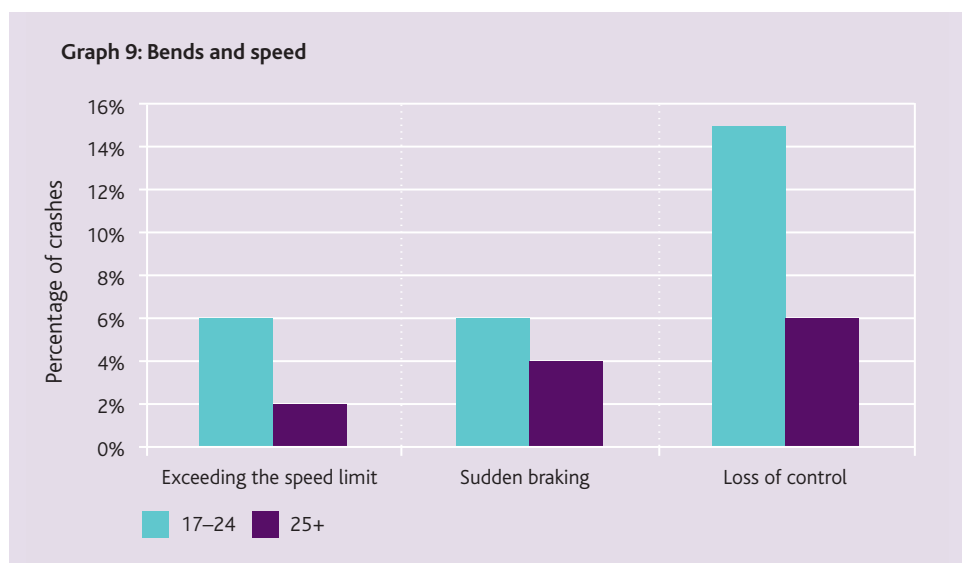
<sup>2</sup> Teenage Drivers: Patterns of risk, A Williams, Journal of Safety Research, 2003

<sup>3</sup> Department of Transport accident data for the seven years from 2000 to 2006



## 2) Bends and speed

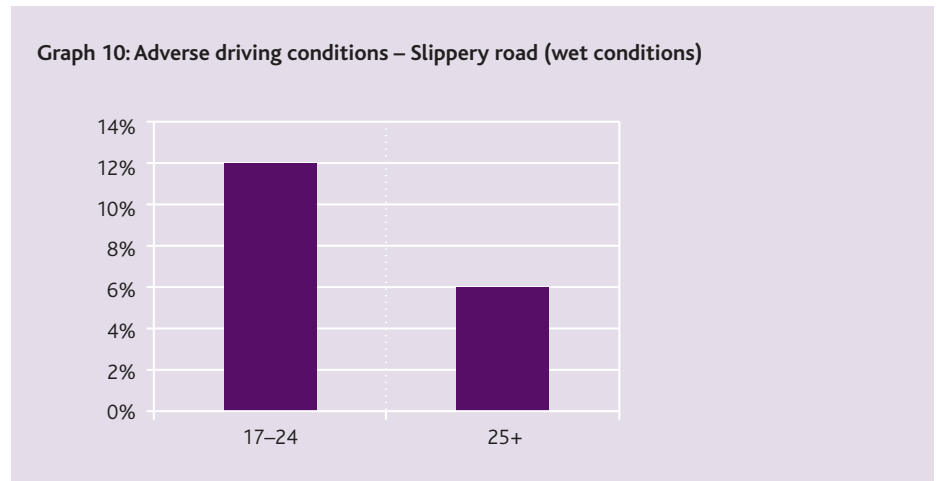
For the overview of road accidents involving young drivers in 2009, the Department for Transport published details of factors contributing to road accidents.<sup>4</sup> These factors clearly show that young drivers are more likely to be involved in a crash as a result of excessive speed, sudden braking and loss of control. Graph 9 shows that young drivers are three times more likely to be involved in a crash as a result of excessive speed and loss of control of the vehicle. Sudden braking is also a significant contributing factor with young drivers more likely to have a crash undertaking this manoeuvre than drivers aged over 25.



<sup>4</sup> Reported road accidents involving young car drivers: Great Britain 2009, Department for Transport, 2009

### 3) Adverse driving conditions

Wet roads require a different driving style from dry, clear conditions and statistics from the same DfT survey represented in Graph 10 clearly show that young drivers are twice as likely to have a crash on slippery roads than a driver aged over 25.



### 4) Passengers

Research has shown that the presence of friends can both distract young drivers and encourage them to drive in a more risky way. A study released in early 2012 highlights the strong association between the number of passengers in cars and the risk of a teenage driver dying in a crash. The report, 'Teen Driver Risk in Relation to Age and Number of Passengers,' was conducted by the American Automobile Association Foundation for Traffic Safety.<sup>5</sup> Relying on crash data from 2007 to 2010, the study's authors found that the likelihood that a 16 or 17 year-old driver would be killed in a crash increased with each additional passenger in the vehicle.

The report reaffirms the findings originally reported in the 2000 study by Chen et al.<sup>6</sup> which was the first study to categorically highlight that the risk of a crash increases relative to the amount of passengers in a vehicle. That report found that having one, two or three passengers increased the per-trip risk of driver death by 39%, 86% and 182% respectively, for 16-year old drivers.

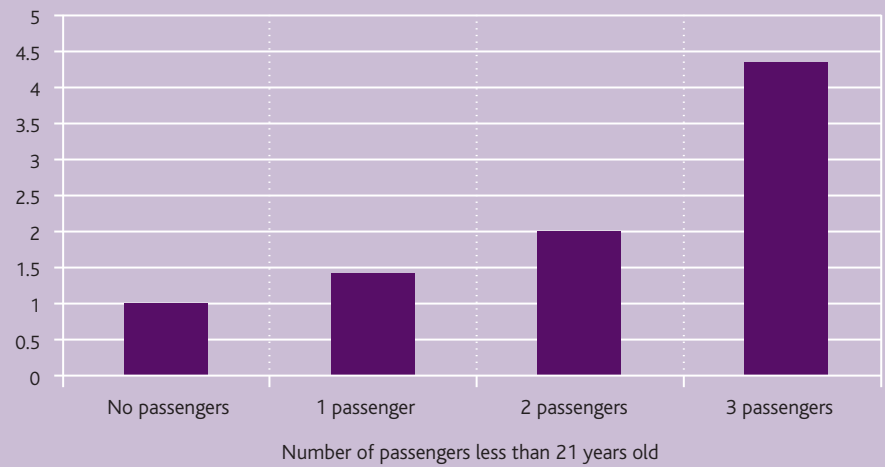
The updated report found that the likelihood of a 16- or 17-year-old driver being killed in a crash, per mile driven, increased 44% when carrying one passenger, 98% when carrying two passengers and roughly 300% when carrying three or more passengers younger than 21.

Graph 11 shows that young drivers carrying two young passengers are twice as likely to be killed as those driving alone; and they are four times more likely to die if they have three young passengers.

<sup>5</sup> Teen Driver Risk in Relation to Age and Number of Passengers, American Automobile Association Foundation, 2012

<sup>6</sup> Ibid.

**Graph 11: Relative risks of driver death per mile driven in relation to combination of passengers in the vehicle**

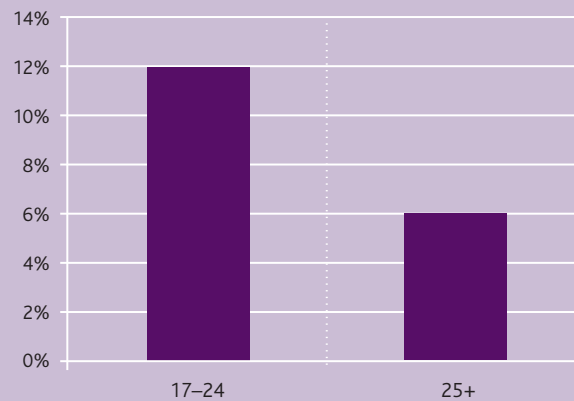


### 5) Attitude of driver

The attitude of a young driver plays a significant role in road accidents. In its 2008 analysis of the on the spot (OTS) road accident database<sup>7</sup>, the Department for Transport identified a number of 'contributing factors' leading to a crash, two of which relate to the attitude of the driver.

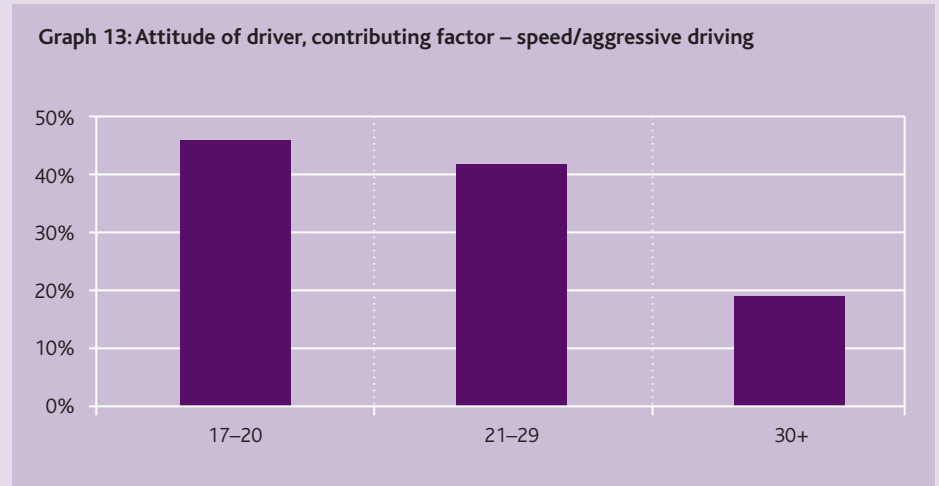
Graph 12 clearly shows that young drivers are far more likely to be involved in a crash due to being careless, reckless or in a hurry than drivers aged over 25.

**Graph 12: Attitude of driver, contributing factor – reckless or in a hurry**



<sup>7</sup> Analysis of the On the Spot (OTS) Road Accident Database, Department for Transport, 2008

Graph 13 looks at speed/aggressive driving as a contributing factor and demonstrates that young drivers are significantly more likely to have crashes that involve 'speed/aggressive driving'.



## Why are young drivers over-represented in accident statistics?

'When you pass your test you go a bit wild. You think: I can do what I want now. Well, I did anyway.' [F, 19]

'If you actually did drive like they taught, you would be a hazard.' [M, 20]

'The first time you're on your own you feel really alone. You sit there thinking I can do what the hell I want now! That's when you get your accidents.' [M, 20]

'Around two years ago I passed my test and I started driving stupidly, speeding and stuff. And then the novelty wore off of being a driver, not just a learner. When you're a driver, you feel like you have a right to drive at the speed you want because you passed your test. I knew I was speeding but I didn't think anything of it.' [F, 19]

From academic papers and from feedback from young drivers themselves, it is clear that the attitude of young drivers is a major contributing factor which helps explain why they are prone to more accidents than older more experienced drivers.

Below, we set out a number of quotes from young drivers which are taken from the Cohort II Study of Learner and Novice Drivers. This study was carried out in 2007 and, in a series of surveys, samples of novice drivers were asked to provide information on their driving, attitudes to driving, and accident experiences from the initial period of learning to drive to the end of their third year of driving.

The quotes clearly show that the majority of young drivers are overconfident in their ability and express an immature attitude to driving<sup>8</sup> (see left).

On driving experiences after the test, respondents commented:

'I've got better now I don't have to concentrate so much on driving properly – so I can drive with one hand on the wheel. You can steer faster with one hand going round a corner rather than going 10-to-2.' [M, 17]

'After the test I drove like a bit of a prat really. I passed first time, was a bit arrogant and thought I was a very good driver. I then had a crash. I thought I was excellent until I had the crash.' [M, 21]

'You learn from your mistakes, don't you?' [M, 21]

Research on the perception of risk by young people builds on the feedback quoted above and has demonstrated that many young drivers sustain perceptual biases, most notably an optimistic bias whereby they assume that their risk of a crash or injury is lower than it actually is.<sup>9</sup> In their study *Young Driver Attitudes*, Stradling and Meadows report that 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 or thrill-seeking. They are more likely to assess their driving as decisive and are more confident than women, who view their own road behaviour as considerate and responsible. In contrast to older drivers, both male and female young drivers consider themselves to be relatively intolerant, inconsiderate, and impatient drivers. Younger drivers even view breaking the speed limit as a much less important factor in causing road accidents than older drivers.<sup>10</sup>

Ultimately, the indication is that, although young drivers may have been taught to drive safely, they frequently over-estimate their abilities and underestimate dangers which, coupled with a desire to show off, leads to some young drivers driving in dangerous and high risk ways.

<sup>8</sup> The Good, the Bad and the Talented: Young Drivers' Perspectives on Good Driving and Learning to Drive, Department for Transport, 2007

<sup>9</sup> Road Safety Research Report No. 70, Department for Transport, Strecher et al, 2007

<sup>10</sup> Young Driver Attitudes, S. Stradling, M. Meadows, Department for Transport, 2001

# What can be done to improve road safety for young drivers? – Lessons from abroad

---

The danger of young drivers to themselves and others is a problem across the world. As a result, a number of governments and jurisdictions worldwide have introduced measures aimed at countering the problem, the most significant and successful reform being the introduction of graduated driver licensing.

## Graduated Driver Licensing

Graduated driver licensing is designed to delay full licence issue, allowing beginners to obtain their initial driving experience under lower risk conditions. It is divided into three stages: a minimum supervised learning period, an intermediate licence period that places restrictions on the newly qualified driver, and the acquisition of a full, unrestricted, driving licence available after completion of the first two stages. Restrictions during the intermediate stage (sometimes referred to as the restricted stage) include limits on the numbers of passengers that can be carried, due to the statistically higher chance of being involved in a crash while carrying passengers, and a ban on driving at certain times during the night due to the higher risk of a road accident during night-time hours.

Graduated driver licensing has been introduced in the United States, Canada, Australia and New Zealand, and Ministers in Northern Ireland have also indicated their intention to introduce a graduated licensing scheme. Although programmes differ from country to country (and from jurisdiction to jurisdiction within a particular country), they all adhere to a fundamental philosophy of providing a phased approach to full driver licensing with clearly defined stages that gradually expose drivers to the risks they will face after obtaining a full driving licence. The schemes have received the support of key stakeholders including law enforcement agencies and the parent of young drivers. Surveys have been produced which have assessed the success of graduated driver licence schemes and these are outlined below.

## United States

### Overview

As in the United Kingdom, young drivers in the United States are overrepresented in car crashes, with the Insurance Institute for Highway Safety (IIHS) reporting that motor vehicle crashes are the leading cause of death among adolescents.<sup>11</sup> The high rate of road deaths amongst young drivers prompted many State policymakers to develop graduated licensing systems in the early 1990s and today all 50 US States and the District of Columbia have implemented a form of graduated driver licensing. In common with most graduated licensing schemes, during the restricted stage there are two restrictions: across all States there is a curfew, after which night driving is not permitted without an adult present.

<sup>11</sup> Graduated Driver Licensing – Questions and Answers, Insurance Institute for Highway Safety, 2010

Exemptions apply to this rule on a State-level basis with some States allowing young drivers to drive to/from work and to medical appointments. In addition, across all States there are restrictions on the number of passengers that can be carried during the intermediate stage, with exemptions applied on a State by State basis.

### **Nation-wide Analysis**

Success rates vary by State but, overall, the introduction of graduated driver licensing has been deemed a success and there are many studies to support this. One of the most noteworthy and high profile study was conducted by the John Hopkins Bloomberg School of Public Health's Centre for Injury Research and Policy.<sup>12</sup> The researchers used data from 1994–2004 collected by the National Highway Traffic Safety Association's Fatality Reporting System and the U.S. Census Bureau to examine various graduated driver licensing programs and fatal crash statistics in 36 U.S. states with graduated licensing schemes and seven States that had, at the time, not implemented a graduated licensing scheme.

Comparing States which had the core elements of a graduated driver licensing programme to States without a graduated scheme, the study reported an 18 percent difference in fatal crashes involving 16-year-old drivers. The study also found a 21 percent reduction in fatal crashes when programmes included an age requirement in addition to night-time driving restrictions and either 30 hours of supervised driving or passenger restrictions.

### **Experience of individual States in the U.S.**

To support the above data, a number of important statistics/figures can be shown by examining studies which have focussed on graduated driver licensing on a state by state basis. In North Carolina for instance, Foss et al. reported a 19% decline in crash rates per 16-year-old driver and a 23% decline in crashes per 100,000 population following graduated licensing implementation.<sup>13</sup> More recently, a 2004 study evaluated Michigan's graduated licensing programme and found a 19% reduction in crashes involving 16-year-old drivers.<sup>14</sup> In California, the number of fatal and at-fault injury crashes among 16 year-old drivers declined by 23% following implementation of the graduated licensing programme in 1998 and, in addition, teenage passenger deaths and injuries in vehicles driven by 16 year-old drivers also declined by 40%.<sup>15</sup> In Connecticut, following the introduction of a graduated licensing scheme, vehicle crash rates decreased by 40% for 16-year-old drivers and 30% for 17-year-old drivers between 1999 and 2008. Furthermore, during night-time restricted driving times, vehicle crash rates decreased by 54% among 16-year-old and 49% among 17-year-old drivers and vehicle crash rates with passengers decreased by 65% for 16-year-old and 53% for 17-year-old drivers.<sup>16</sup>

<sup>12</sup> Graduated Driver Licensing Programs and Fatal Crashes of 16-year-old Drivers: A National Evaluation, Susan P. Baker, MPH, LiHui Chen, PhD, and Guohua Li, MD, DrPH, Johns Hopkins Bloomberg School of Public Health, 2006

<sup>13</sup> Initial Effects of Graduated Driver Licensing on 16-Year-Old Driver Crashes in North Carolina, Robert D. Foss, John R. Feaganes, Eric A. Rodgman, Journal of the American Medical Association, 2002

<sup>14</sup> Driver education and training: future research needs. J Shope, and C Bingham, Chronicle of the American Driver and Traffic Safety Education Association, 2004

<sup>15</sup> Evaluation of California's graduated licensing system, T Zwicker, A Williams, N Chaudhary and C Farmer, Insurance Institute for Highway Safety, 2006

<sup>16</sup> Impact of Connecticut's graduated driver licensing system on teenage motor vehicle crash rates, S Rogers, C Bentley, B Campbell, K Borrup, University of Connecticut School of Medicine, 2011





## Canada

### Overview

In Canada, driver licences are issued by the government of the province or territory in which the driver resides. As a result (and much like the United States), specific regulations relating to driving licenses vary from province to province, although overall they are quite similar in that they apply the key elements of graduated driver licensing; a three stage licensing system which includes a restricted license. Graduated driver licensing began in Canada in 1994 and since then nearly every province has implemented some form of graduated licensing programme. No national survey has been undertaken and as such, to evaluate the schemes in Canada, individual provinces must be looked at.

### Ontario

In April 1994, the Ministry of Transportation for the province of Ontario introduced the first graduated driver licensing scheme in Canada. The initial province sponsored study carried out in 1998 found that upon the introduction of a graduated driver licensing programme, there was a 31% reduction in vehicle crashes among those aged 16–19 years old and a 42% reduction among those aged 20–24 years old.<sup>17</sup>

### Nova Scotia

A graduated driver licensing scheme was introduced in Nova Scotia in 1994. Results from research carried out evaluating Nova Scotia's scheme confirm the effectiveness of the programme. A 2001 study looking at 16 year olds using before and after comparisons (1993 versus 1995; the first full year of the programme) showed there was a 24% reduction in crash rates. Furthermore, crashes in 1996 were 36% lower than in 1993, showing that the initial reduction was sustained.<sup>18</sup> A more recent follow-up evaluation of the specific and long-term effects of the Nova Scotia programme confirmed the results described above.<sup>19</sup> Nova Scotia plan to further strengthen their existing graduated licensing programme by introducing an exit test which must be passed after the restricted phase in order to obtain a full licence.<sup>20</sup>

### British Columbia

In British Columbia, the graduated driver licensing scheme was introduced in 1998. A 2004 study conducted an evaluation of the scheme by examining differences in per-driver crash rates and violations before (August 1996 to July 1997) and after (August 1998 to July 1999) the programme was implemented. They found a 13% reduction in the overall crash rate of young drivers participating in the scheme and a 16% reduction after adjusting the data for age, gender and driver time.<sup>21</sup>

<sup>17</sup> Graduated licensing system evaluation, P Boase and L Tasca, Ontario Ministry of Transportation, 1998

<sup>18</sup> The safety value of driver education and training, Mayhew et al, Injury Prevention, 2001

<sup>19</sup> Specific and Long-Term Effects of Nova Scotia's Graduated Licensing Program, Mayhew et al, Traffic Injury Research Foundation, 2002

<sup>20</sup> Correspondence with Road Safety Manager, Nova Scotia Department of Transportation and Infrastructure Renewal, June 2012

<sup>21</sup> Graduated licensing program: Interim evaluation, S Wiggins, Insurance Corporation of British Columbia, 2004



## New Zealand

### Overview

Along with the United States, Canada and many other developed countries, road traffic accidents in New Zealand are one of the major causes of death amongst young people. Figures from 1985 show that young drivers aged between 15 and 19 drove only 8% of the annual mileage but comprised 27% of all drivers in motor vehicle traffic injury crashes.<sup>22</sup> In response to the overrepresentation of young drivers in traffic crashes, the New Zealand Parliamentary Select Committee on Road Safety proposed a graduated driver licensing system and the amended driver licensing system was introduced in 1987.

The three stage scheme applies to all new drivers aged 15–24 and the essential elements comprise a 6-month learner license (supervised and instructional driving) and an 18 month restricted license stage, with restrictions on night-time driving and the number of passengers than can be carried. During the restricted phase, the night time driving restriction applies between 2200 and 0500 and no passengers under the age of 20 years are allowed to be carried unless they are dependents, a spouse or qualify as a supervisory driver. In addition, a blood alcohol limit of 0.03 mg% applies at learner licence and restricted licence stage. To graduate to the full licence, an on-road exit test focussing on higher-order skills must be passed.

### Analysis

The first study to examine the impact of graduated driving licensing on traffic crashes involving young people was conducted in 1992. This study focused on the 15- to 19-year age group and compared the crash rates of drivers in this age group with those aged 25 years and older. The results showed that immediately following the introduction of graduated driver licensing, there was a marked decrease in the rate of 15- to 19-year-old drivers involved in crashes compared with drivers 25 years old and older. While the effect partially dissipated after two years, by 1992, research confirmed that there was a continuing 8% reduction in the proportion of crashes involving drivers aged 15–19 years.<sup>23</sup>

A further study was conducted in 1996 which took into account traffic-related hospital admissions for the period 1978–1992. The results showed that after graduated driver licensing was implemented, there was a 23% reduction in hospitalised injuries among the 15 to 19 year-old age group. Demonstrating the effectiveness of the scheme, the analyses of hospital admissions for the other injury groups showed no consistent trend (for example, sports injuries decreased 12% while assaults increased 10%).<sup>24</sup>

From the results of these evaluations, the major impact of New Zealand's graduated driver licensing scheme was a marked decrease in the number of crashes involving young drivers. The scheme can therefore be viewed as a success given the fact that road safety outcomes for young drivers were improved significantly.

<sup>22</sup> A graduated driver licensing system, Ministry of Transport, 1985

<sup>23</sup> The New Zealand graduated driver licensing system, Road Traffic Safety Research Council, A Firth and W Perkins, 1992

<sup>24</sup> An evaluation of the New Zealand graduated driver licensing system accident. J Langlely, A Wagenaar, and J Begg, Accident Analysis and Prevention, 1996

In February 2010, the New Zealand Government approved Safer Journeys: New Zealand's Road Safety Strategy 2010 to 2020. The document contains a number of recommendations relating to the licensing scheme. It acknowledged that improvements could be made to further reduce the crash risk of young drivers by aligning New Zealand's current graduated licensing scheme with more recent schemes such as those in the United States, Canada and Australia. The major change is the increased age at which young drivers can apply for a learner licence. The age has increased from 15 to 16, with the age at which a young driver can obtain a restricted licence changing to 16.5.

## Australia

### Overview

Driver licensing laws vary between the States and Territories of Australia but the laws are all very similar, with each jurisdiction operating a graduated driver licensing scheme. Graduated driver licensing first commenced in Australia in the mid-1960s with New South Wales introducing a provisional licence for a 3 year period in 1966. Today, all Australian states, have introduced a form of graduated driver licensing with the most recent jurisdiction, Victoria, introducing a scheme in 2010.

Compared with the United States, New Zealand and Canada, relatively few detailed surveys have been conducted analysing the effectiveness of graduated driver licensing in Australia.<sup>25</sup> However, as Australian jurisdictions continue to develop their graduated licensing programmes, studies are beginning to emerge. The most wide-ranging study focuses on Victoria and examines the crash involvement of first and second year probationary drivers before and after the introduction of the graduated licensing scheme, compared to other drivers.

### Analysis

The scheme implemented by Victoria consists of a minimum 12 month learner period followed by an on-road driving test and a probationary period of four years for those aged under 21 years. During this restricted period young drivers are limited to carrying one passenger.

The research confirms the effectiveness of graduated driver licensing with key results showing that after one year there was a reduction of 23% of first-year drivers (18–20 years) involved in casualty crashes compared with a control group of full licence-holders aged 26–38 years. Furthermore, looking specifically at the passenger restriction, the survey showed that there was a 57% reduction in first year drivers involved in casualty crashes while carrying two or more peer passengers, with a corresponding 58% reduction for involvements in fatal and serious injury crashes, when compared with the control group of drivers.<sup>26</sup>

<sup>25</sup> Correspondence with Road User Behaviour Manager, 'VicRoads' – the State and Road Traffic Authority of Victoria, Australia, June 2012

<sup>26</sup> Victoria's Graduated Licensing System Evaluation Interim Report, D Healey, J Catchpole, W Harrison, VicRoads, 2012

## Discussion

The evidence from the United States, Canada, New Zealand and Australia clearly demonstrates that graduated driver licensing schemes are effective public policy interventions in improving the road safety of young drivers. Closer to home, this evidence has not been over-looked. In 2007, the Transport Select Committee urged the Government to modernise the driver testing regime by introducing graduated driver licensing in the UK. The Committee cited the international evidence, highlighting the fact that all the countries listed above have lower young driver casualty rates than the UK. In its response to the Committee, the then Government instead pledged to improve the driver education system by improving road safety education. While improving road safety education is important, there is no evidence that it has a quantifiable or demonstrable effect on collision risk, and its continued use should be set against much lower expectations in terms of what it can contribute directly to the safety of new drivers.<sup>27</sup>

In Northern Ireland, Environment Minister Alex Attwood has prepared proposals that will introduce a graduated driver licensing scheme to Northern Ireland. The key measures include introducing a 12 month minimum learning period, developing a more structured syllabus, introducing a restricted phase where there is a limit of the number of passengers a new driver can carry, and a lowering of the blood alcohol limit for the duration of the two year restricted period.

In March 2011 Transport Scotland, the Executive agency of the Scottish Government responsible for Road Safety, published a report on the findings of a national debate on young driver safety. The report was commissioned to meet a commitment in Scotland's Road Safety Framework to "conduct a public debate on young driver issues including graduated licences and additional training". Although driver licensing is not devolved and is reserved to Westminster, the Scottish Government confirmed that the report was intended to help determine what policy initiatives or practical interventions may be implemented to support a reduction in young driver casualties in Scotland. The majority of Scottish stakeholders involved in the debate were supportive of a form of graduated driver licensing with views expressed that progression to a full unrestricted license should be linked to restrictions placed on those under 20.

In light of the overwhelming international evidence, the ABI strongly supports the introduction of graduated driver licensing throughout Great Britain which would mirror the current regime for motorbike licensing which follows the principles of graduated licensing. In the section that follows, we outline our proposals and provide supporting evidence for each measure.

<sup>27</sup> How Can We Produce Safer New Drivers, Helman et al, Transport Research Laboratory, 2010



## How can we improve the situation in the United Kingdom?

The current UK licensing system allows a young person to drive unaccompanied and with no restrictions as soon as they pass their practical driving test unlike with a motorbike where they have graduated licensing. It is therefore unsurprising that many young people try to pass it in as little time as possible, many taking just a few months to learn the skills required to pass the test. The result is that inadequate emphasis is placed on the benefits of gaining road experience and, subsequently, young drivers can have little experience of driving in different road and traffic conditions. It is unsurprising that these drivers with the least experience subsequently go on to have the highest crash rates when fully licensed.

Measures implemented in the UK to date, including reforming and strengthening road safety education, have only had a marginal impact in reducing young driver crashes. Fundamental change is needed and the introduction of a graduated driver licensing system in the UK is the key reform needed.

### ABI Proposed Measures

- **A minimum 12 month learning period before the driving test can be taken, enabling drivers to undertake supervised practice without an incentive to rush to take the practical test.**

As the international evidence and experience shows, a minimum supervised learning period is a key component of graduated driver licensing schemes. For some countries this period lasts six months although the most common minimum learning period is 12 months. Section Two clearly illustrated that young drivers are more likely than older drivers to crash during adverse driving conditions and during night-time hours. As a result, the ABI is supportive of a 12 month minimum learning period as this allows the learner to experience driving conditions associated with a wide variety of road and traffic conditions, including driving in adverse weather conditions and low light conditions. By gaining a wider driving experience, the driver will be better prepared for solo driving after passing the test.

- **The lowering of the age at which young people can start learning to drive to 16 ½ years.**

By calling for a minimum learning period of one year, the age at which individuals are able to take their driving test would by default increase to 18. We therefore propose to lower the age in which young drivers can start learning to 16 ½ years. Implementing a mandatory minimum learning period in conjunction with lowering the age at which a young driver can obtain a provisional licence offers significant potential to reduce road casualties by enabling and incentivising young people to learn to drive for a full year before attempting their first practical test.

60% of people think a 12 month learning period would be effective in reducing crashes.<sup>28</sup>

71% of people would support a restriction on young drivers carrying passengers.<sup>29</sup>

Allowing young people to obtain a provisional licence at 16½ mitigates the impact on their mobility that would result from having a 12 month mandatory minimum learning period starting at age 17. In practice, this will mean that few young people will be adversely affected as they will undertake their practical test at a similar age to the current system.

- **A ban on intensive driving courses.**

Within the proposal to introduce a 12 month learning period is a ban on intensive driving courses which typically take place over a two-week period. These courses place little emphasis on accumulating road experience during the learning period and as a result young drivers are not likely to have gained sufficient driving experience to be safe road users after completing these courses.

- **Introducing graduated driver licensing for drivers under the age of 25.**

**During the intermediate phase, restrictions would be placed on the number of passengers a young person can carry and the time of day they can drive.**

Graduated driver licensing would form a natural extension of the first stage of learning to drive; the minimum one year period. After passing a test, the driver would proceed to the intermediate stage, which should last two years. There would be restrictions on the number of passengers a young person could carry and the time of day they could drive with possible exemptions for work or medical appointments. These restrictions would last 6 months after passing the driving test. In addition, there would be a further restriction – the lowering of the blood alcohol concentration for young drivers – lasting for the full restricted period of two years. A second driving test at the end of the two year period would then be undertaken to ensure that drivers have the required competencies to drive in accordance with the Highway Code.

- **The intermediate period: restricting the number of passengers young drivers are able to carry for a period of 6 months.**

The presence of young passengers in a car can both distract young drivers and encourage them to drive in a more risky way. The chart outlined in section 2 concerning the impact of carrying passengers clearly shows that the collision rate for young drivers increases with each additional passenger carried: The research reveals that the fatality risks to 16- or 17-year-old drivers: increases by 44% when carrying one passenger; doubles when carrying two passengers; and quadruples when carrying three or more passengers.

A requirement for the learner driver to experience driving in different road, weather and traffic conditions could be achieved through a minimum 12 month learning period. However, it would be difficult to introduce an element of training in carrying passengers and for this reason, As Section Three has shown, post-test restrictions are common across the world: in the US, Australia and New Zealand, young drivers are banned from carrying passengers (or have severe restrictions in place) for 6–24 months after passing their test.

<sup>28,29</sup> Survey findings based on fieldwork conducted online by YouGov between the 25th August and 3rd September, 2012. The survey results are based on responses from 3,742 adults aged between 18 and 70, and weighted to obtain a GB representative sample. ABI Quarterly Consumer Survey 2012 Q3.

**The ABI is supportive of a 6 month period in which drivers aged under 25 are not allowed to carry passengers under a specified age, except immediate family members.**

The restriction will not apply if there is a supervising driver present (aged 21 years or older and who has held a full driving licence for 3 years).

Like the USA, Canada, Australia, New Zealand and the proposed graduated driver licensing scheme in Northern Ireland, further exemptions will apply. Should a passenger restriction be considered by the Government, specific exemptions will need to be considered, taking into account a number of factors such as employment and/or education needs.

58% would support restrictions on night-time driving for new drivers.<sup>30</sup>

- **The restricted period: A night time driving restriction between 2300 – 0400 during the first 6 months of driving.**

As we have already pointed out in section two, late night driving increases crash risk among young drivers for a variety of reasons such as driver fatigue, lack of driving experience and recreational driving at night.

Given the increased risk of a young driver crashing during night-time hours, the ABI advocates a night-time driving restriction where young drivers are banned from driving between 2300 and 0400. Exemptions will apply, allowing young drivers to drive to their place of employment/education. The international evidence has shown that there are no demonstrable impacts on the local economy by introducing a night time driving restriction.

- **A lowering of the blood alcohol limit to 20mg/100ml during the intermediate phase.**

A lowering of the alcohol limit to 20mg of alcohol per 100ml of blood (from the current 80mg) would, in effect, act as a zero limit as, if consumed, an alcoholic drink would push this limit beyond 20mg/100 ml of blood. The 20mg also allows for consumption of alcohol linked with products such as mouthwash and confectionary which contain small amounts of alcohol.

## **Enforcing the restrictions contained within the intermediate (restricted) phase**

**Self-enforcement:** Driving laws in the UK are already to a large degree self-enforcing. That is, individuals are inclined to abide by laws that codify accepted principles of behaviour. Wearing a seatbelt, refraining from using a mobile phone and obeying the speed limit are all examples of laws that are, for the vast majority, self-enforcing. Motorists are fully aware of the sanctions that they will face for non-compliance and tough sanctions such as loss of licence/significant fines could be introduced to accompany graduated driver licensing.

<sup>30</sup> Survey findings based on fieldwork conducted online by YouGov between the 25th August and 3rd September, 2012. The survey results are based on responses from 3,742 adults aged between 18 and 70, and weighted to obtain a GB representative sample. ABI Quarterly Consumer Survey 2012 Q3.



**Police Support:** The Police obviously play a key part in enforcement and their support of graduated driver licensing is essential. The Head of Roads Policing at the Association of Chief Police Officers has publicly called for a graduated driver licensing scheme to be implemented throughout the UK. In addition, discussions involving the Police in other areas of the UK have taken place, with the Head of The Association of Chief Police Officers in Scotland (ACPOS) and the Chair of the Wales Senior Traffic Officers Conference both lending their support to a graduated driver licensing scheme. A number of officers take the view that the enforcement of restrictions contained within graduated licensing would be no more difficult than enforcing other motoring offences. The support of the Police is therefore not a major obstacle to enforcing graduated driver licensing, although continued engagement and assistance will be needed when negotiating with Government.

**International experience:** The international evidence from the United States, Canada, Australia and New Zealand has shown that young drivers comply with the restrictions contained within the second stage. Correspondence with officials in Canada and New Zealand has confirmed that non-compliance with restrictions is low. In New Zealand, the level of non-compliance is similar to other driving offences such as speeding and driving while using a mobile phone. Ontario's experience of graduated driver licensing is similar, with violations of the restrictions contained within the second stage at similar levels to driving offences such as failing to comply with traffic lights and exceeding the speed limit.

**Parental support:** Given the age range of the young driver, parental support is a key factor that ensures young drivers comply with the restrictions contained within the second stage of graduated licensing schemes. These schemes give parents a set of rules and restrictions most would want and these rules empower parents. There is considerable evidence from the United States, Australia and Canada that parents highly approve of graduated driver licensing given it improves the safety of the roads for their children. This further re-enforces the view amongst young drivers that adhering to the restrictions is an expected behavioural requirement.



## Conclusion

---

Young drivers are in far more catastrophic crashes than they should be given their numbers. It is clear that this is the result of their age and attitude, rather than just a lack of experience, and certain factors such as driving at night, carrying passengers, wet conditions and excessive speed increase the likelihood that they will be involved in a crash. The liberal regime in which young people learn to drive at present is not working; it is out-dated, not fit for purpose and young people are paying a price for our failure to act.

The situation can be improved and countries similar to ours such as the United States, Canada, Australia and New Zealand, have introduced bold measures that have improved the safety of young drivers, namely introducing graduated driver licensing. In most jurisdictions where graduated licensing has been implemented, the restrictions contained in the second phase include a limit on the number of passengers a young driver can carry and a restriction on driving during night-time hours. These restrictions are not arbitrary but have been applied as a direct result of the factors that we know lead to accidents. Gradually lifting these restrictions allows young drivers to experience higher risk situations over a longer period of time than they currently do, ensuring they have built up an improved skill-set to cope with these new situations. Exemptions apply meaning that the restrictions are not too onerous and importantly, have not had any demonstrable negative impact on the economies in which the schemes are applied.


The international evidence points to the overwhelming success of graduated licensing schemes. Based on this the ABI strongly believe that robust reform should be introduced to the driver training and testing regime throughout the UK – with the adoption of graduated driver licensing being the key measure. Introducing the fundamental change that is required will not be easy but past experience has shown that it can be done. The requirement to wear a seatbelt and the clamp down on drink driving are just two examples where intervention has worked. Despite public concern at the time, it now seems absurd that at one point, driving without wearing a seat belt was allowed and drink driving was a major problem. Intervention has worked in the past and it can work now.

Introducing a 12 month minimum learning period, developing a more structured learning syllabus, introducing a restricted phase where there is a limit of the number of passengers a new driver can carry, and lowering the blood alcohol limit, are all critical components of a graduated driver licensing scheme. Evidence from abroad points to the fact that there have been no major problems associated with enforcing the restrictions. This, coupled with strong support from both the Police and parents, means we firmly believe these proposals can be applied in the UK.

Insurers want to see premiums for young drivers come down to more affordable levels, but the key point is that the only way this can happen is to make them safer drivers. Put simply, if young driver road traffic crashes decrease, the risk they pose to an insurer decreases and insurance premiums for young drivers will follow. Bold action is needed to ensure young driver motor insurance becomes affordable and more importantly, by putting into place a graduated licensing scheme and other safety measures, the Government will make sure that fewer young people are killed and injured on our roads.

The insurance industry believes now is the time to make a real change for the better by improving road safety to ensure that the young drivers of today become the older drivers of tomorrow.





For more information, contact:

Association of British Insurers  
51 Gresham Street  
London EC2V 7HQ

020 7600 3333  
[www.abi.org.uk](http://www.abi.org.uk)