



## **Association of British Insurers response to the Northern Ireland Assembly Environment Committee's Consultation on The Road Traffic (Amendment Bill)**

### **About the ABI**

1.1 The Association of British Insurers represents the collective interests of the UK's insurance industry. The Association speaks out on issues of common interest; helps to inform and participate in debates on public policy issues; and also acts as an advocate for high standards of customer service in the insurance industry. The Association has around 400 companies in membership. Between them, they provide around 90% of domestic insurance services sold in the UK. ABI member companies account for almost 15 per cent of investments in the London stock market.

### **Executive Summary**

1.2 The Road Traffic (Amendment) Bill has been prompted by growing public concern about the impact of drinking and driving, as well as the high number of young and other new drivers involved in fatal and serious collisions.

1.3 The single biggest cause of accidental death of young people aged 15-24 is getting in a car and dying in a crash. Each year thousands of people are killed or seriously injured in a crash involving a young driver. This has to change.

1.4 Young drivers are grossly overrepresented in the official accident figures and each statistic represents a tragic waste of life that could be prevented. While there are many careful first time drivers, the reality is that 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.

1.5 In the United Kingdom as a whole, young drivers account for just 12% of licence holders, but they are involved in 25% of all road deaths and serious accidents. One in five young drivers will be involved in a crash within six months of passing their driving test. Carrying passengers increases young drivers' chances of being involved in a collision, with just three passengers almost tripling the chances of a crash<sup>1</sup>.

1.6 The insurance industry has long-campaigned for meaningful reforms to the way young people learn to drive. The campaign for change has wide support from the Road Safety Council of Northern Ireland and the Northern Ireland Road Safety Partnership, as well as UK-wide stakeholders such as - Association of Chief Police Officers, Brake – the Road Safety Charity, the National Federation of Young Farmers Clubs, and the Parliamentary Advisory Council for Transport Safety. Also, clearly the Northern Ireland's DOE Road

---

<sup>1</sup> Teen Driver Risk in Relation to Age and Number of Passengers, American Automobile Association Foundation, 2012



Safety section is taking the issue of road safety very seriously, considering the shocking television adverts that were shown on NI television earlier this year.

- 1.7 Changing the way young people learn to drive and making young drivers safer will also have an impact on the cost of motor insurance premiums in Northern Ireland. The current cost of insurance for young people reflects the high number of accidents, injuries and deaths that young drivers are involved in, so not only will these new rules make them safer, it should also lead to cheaper car insurance over time.
- 1.8 Insurers estimate that if the package of reforms proposed by the ABI in our Young Drivers Campaign was introduced in full, then premiums could drop by 15-20% for young drivers. The reforms proposed in this Bill, whilst not the full set of measures that the ABI has called for, will impact on premiums.
- 1.9 This is meaningful and progressive reform that sets an example for the rest of the UK. For too long, politicians have failed to grasp the nettle of changing the young driver testing and training system. This not only is irresponsible to young people but also puts other road users at danger. The ABI is hopeful that a change to the young driver testing and training framework in Northern Ireland will act as a major wake up call for the rest of the UK, as well as the Republic of Ireland.
- 1.10 Based on extensive analysis, the ABI recommends the following measures to be included in the Road Traffic (Amendment) Bill:
  - 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.
- 1.11 While this Bill falls short of the full measures the ABI is calling for (most notably with regards to night time driving), the Northern Ireland Executive is to be applauded for introducing a package of reforms based on the international evidence that Graduated Driver Licensing works.
- 1.12 Our full response is structured so that each of the clauses in the Bill is addressed in turn. The ABI is happy to be considered to give oral evidence to the NIA Environment Committee. The ABI is happy for our submission to be published on the Assembly website and included in the Committee's report on



the Bill, unless the Committee expressly decides otherwise. We have also attached our most recent publication on young drivers for the Committee.

## KEY ISSUES

### **Part 2: DRINK-DRIVING**

#### ***Clause 2. “The prescribed limit”***

- 1.13 The ABI wants zero tolerance on alcohol, meaning that young drivers should not consume any alcohol before driving.
- 1.14 The ABI calls for the lowering of the alcohol limit to 20mg of alcohol per 100ml of blood (from the current 80mg). This would, in effect, act as a zero limit as consuming 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.

### **Part 3: LEARNER AND NEW DRIVERS**

#### ***Clause 16. “Minimum age for licence: small vehicle”***

- 1.15 The ABI supports 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 17.5. We therefore propose to lower the age in which young drivers can start learning to 16 ½ years.
- 1.16 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.
- 1.17 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.

#### ***Clause 17. “Provisional licence to be held for minimum period in certain cases”***

- 1.18 The ABI supports the introduction of a 12-month minimum learning period before the practical driving test can be taken, enabling drivers to undertake supervised practice without an incentive to rush to take the practical test.



- 1.19 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.
- 1.20 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.

### **Clause 20. “Changes to restrictions on learner and new drivers”**

#### **A reformed syllabus**

- 1.21 The ABI has consistently argued that unless radical reforms are made to the learner driver syllabus, the poor safety record of young drivers will continue.
- 1.22 The ABI urges reform of the learner driver syllabus so that more of it includes higher speed dual and single carriageways and busy town centres. Given that speed is a significant factor in motor accidents involving novice drivers, it is important to ensure that learner drivers have experience of driving at speed before they are allowed to drive unaccompanied and may alleviate some of the concerns expressed by individuals that they are unprepared.
- 1.23 As the practical test currently stands, there is a too great a focus on vehicle control and skill and it does not adequately test drivers on different types of roads. However, it is important that there are sufficient dual-carriageways within a reasonable distance of the test centre to ensure that this can be enforced. If this is not the case, it may be more beneficial for this to be included within the driving lessons, but not examined.

#### **Speed limit**

- 1.24 The ABI supports allowing learners and restricted drivers to drive at the current posted or national speed limits in the same way as all other drivers.
- 1.25 The data provided in the Bill consultation states that almost a fifth of all new drivers have a collision within the first six months of driving, which would suggest that the current speed restrictions are not effective.

#### **A ban on night time driving**



- 1.26 The ABI believes there should be a curfew on night time driving. 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. Department of Transport data 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<sup>2</sup>.
- 1.27 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 and or drug use, is more likely to take place at night.
- 1.28 Exemptions will apply, allowing young drivers to get to work or education. The international evidence has shown that there are no impacts on the local economy by introducing a night time driving restriction.

### Passenger restrictions

- 1.29 The ABI believes there should be passenger restrictions for new drivers under 25, which would be a 6 month period after passing their test when drivers are not allowed to carry passengers under a specified age, except immediate family members. The restriction should not apply if there is a supervising driver present (aged 21 years or older and who has held a full driving licence for three years).
- 1.30 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.
- 1.31 The report, 'Teen Driver Risk in Relation to Age and Number of Passengers,' was conducted by the American Automobile Association Foundation for Traffic Safety. 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. Other international 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

---

<sup>2</sup> Department of Transport accident data for the seven years from 2000 to 2006



Committee urged the UK 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.

- 1.32 There should be exemptions to this rule, just as there are in the USA, Canada, Australia, New Zealand and in the scheme planned for Northern Ireland. The purpose of exemptions is to enable new young drivers to travel to work or further education.

### **Conclusion**

- 1.33 The ABI would welcome the opportunity to work closely with the Department and the Committee for the Environment on the further development of the legislation.

### **For further information, please contact:**

James Dalton, Assistant Director (Head of Motor & Liability)

[seth.williams@abi.org.uk](mailto:seth.williams@abi.org.uk)

020 7216 7354

Scott Pendry, Policy Adviser (Motor)

[scott.pendry@abi.org.uk](mailto:scott.pendry@abi.org.uk)

020 7216 7392