

Transport Committee

Oral evidence: Young and novice drivers, HC 169

Wednesday 7 October 2020

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[Watch the meeting](#)

Members present: Huw Merriman (Chair); Lilian Greenwood; Karl McCartney; Greg Smith.

Questions 78 - 187

Witnesses

I: Graeme Trudgill, Executive Director, British Insurance Brokers' Association; Nika Lee, Group Head of Actuarial, Insure the Box; and Laura Hughes, General Insurance Policy Manager, Association of British Insurers.

II: Paul Silverwood, Chair of Trustees, Under 17s Car Club Charitable Trust; Nicole Parker, Volunteer and Former Student, Under 17s Car Club Charitable Trust; Nicholas Lyes, Head of Roads Policy and Public Affairs Manager, RAC Motoring Services; and Lorna Lee, Campaigns Manager, AA.

Written evidence from witnesses:

- British Insurance Brokers Association ([RSY0051](#))
- Insure the Box Limited ([RSY0040](#))
- Association of British Insurers ([RSY0047](#), [YND0004](#))
- The Under 17 Car Club Charitable Trust ([RSY0027](#), [YND0012](#))
- The RAC Motoring Services ([RSY0014](#))
- The AA ([YND0011](#))



Examination of witnesses

Witnesses: Graeme Trudgill, Nika Lee and Laura Hughes.

Q78 **Chair:** This is the Transport Select Committee's inquiry on young and novice drivers. Can I ask the witnesses on our first panel to introduce themselves?

Graeme Trudgill: Graeme Trudgill, executive director at the British Insurance Brokers' Association—BIBA.

Nika Lee: Nika Lee, actuary at Insure the Box.

Laura Hughes: Hi. Laura Hughes from the Association of British Insurers. I am a manager in a general insurance policy team.

Q79 **Chair:** Thank you. Welcome to all three of you. We are very keen to get your evidence. We have had a couple of sessions. At the very first public evidence session, we heard from groups and academics and from Brake, the road safety charity, looking at what more can be done to reduce the collision rate for young and novice drivers, but of course that would come with restrictions in part.

We then had a really excellent session with some students from around the country, using Zoom, to try to get their points. Notwithstanding some of the dangers, which they understood, by and large they were not looking for their liberties to be restricted. We have had an interesting dynamic, and now we are keen to get your views across that space as well.

I will start by setting the scene with some of the statistics that have struck us. Young drivers are over-represented in collisions across Great Britain; drivers between 17 to 24 account for 7% of full driving licence holders but were involved in 16% of fatal and serious accidents in 2018, which is a worrying statistic. The number of car drivers aged between 17 and 24 killed on the roads is falling; 99 young car drivers were tragically killed in 2018, but that was a 37% drop from 2010 and a 78% drop from 1990, so it appears that things are improving even if there is still some way to go.

Notwithstanding those statistics on casualties, do young drivers account for a disproportionate number of claims when it comes to insurance?

Laura Hughes: Thank you very much for having me here today.

Yes is the answer. Our statistics set out not only a high number of claims, but the accidents they are in are fatal, often involve multiple injuries and a greater number of people. It is about 10% of the claims that we see for young drivers. We know that the serious crashes are due to the number of passengers, the level of distractions, night-time driving, high speeds and adverse driving conditions; that is what we see from the statistics and it reflects why premiums for young drivers are indeed high, because the risks are very high.

Q80 **Chair:** Thank you very much. Nika, what do you see at Insure the Box?



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Are a disproportionate number of your insured younger in any event, so it may be distorted?

Nika Lee: We are a member of ABI, so the statistics that Laura quoted include our experience. Our customers are mainly young drivers and novice drivers, and our claim frequency is higher than the industry average, which shows that younger drivers and inexperienced drivers have a higher claim frequency than the average driving population in the UK.

Q81 **Chair:** Graeme, do you accord with that, and do you have any other angle that you could add?

Graeme Trudgill: Yes, we do. Figures that we have show that drivers aged 17 to 24 are five times more likely to be involved in an accident that causes significant bodily injury to a third party or themselves, and they are three times more likely to be involved in a crash as a result of excessive speed and loss of control of the vehicle. Yes, I absolutely concur that they are a greater risk. It is due to a combination of age and experience, we believe.

Q82 **Chair:** Graeme, I would like to drill into that with my next question. You have touched on some of the matters, but we are keen to get a better understanding of the key reasons why young drivers are involved in a larger proportion of collisions, so it would be great to get the take of all three of you on that.

Graeme Trudgill: We concur with the Department for Transport's evidence that those incidents tend to be caused more by greater speeding, loss of control of the vehicle and the inexperience of the driver. When the police attend the scene of an accident, they usually record what they believe the causation was, and the factor of speeding, loss of control and an inexperienced driver, along with careless driving, tends to be the most dominant cause for young driver incidents, particularly on rural roads where they tend to go around the corners too fast, due to their inexperience. We see major incidents there, in the insurance industry.

Nika Lee: We are a telematics insurer so we have telematics data, which is actual driving data, on how young drivers are driving and using their vehicles on the road. Within the young driver segment, or among young drivers, there are young drivers who are more likely to speed and therefore have an accident. Younger drivers who tend to drive more safely are, therefore, less likely to have a crash.

However, when you look at driving behaviour and the broader age of drivers, driving behaviour alone does not explain why young drivers have higher claims than older drivers. The same driving behaviours—for instance, speeding, excessive speeding or persistent speeding—do not explain all the age variation that we see in the claims statistics.

Laura Hughes: I echo what both Graeme and Nika have set out. The reality is that young drivers are causing catastrophic injuries and having severe crashes because of lack of experience. There is a sense of recklessness, I suppose, and bravado from being young and inexperienced,



and often not having time to understand the road and the dangers that it presents when they have just learned to drive.

Q83 Chair: That being said, what do you believe accounts for the fall in the number of young drivers who are killed? It seems to suggest, looking at that particular evidence, that perhaps young drivers are driving in a better manner than previously, or is it down to car safety design technology, in your view?

Graeme Trudgill: We have looked at that in great depth, and since telematics policies were introduced—car insurance policies where the driver's driving is monitored—we have seen a correlation between the reduction in road traffic accidents for young drivers and the increase in take-up of telematics policies. Telematics policies have developed over the years, so you have the black box in the car, as Nika has, and there are other products now that plug into the OBD port—the diagnostics port in your car; you can have downloadable apps and a smart tag with Bluetooth that speaks to the app to give greater accuracy.

There are statistics from firms such as Marmalade that show that the average young driver accident rate is one in five, but when you have a telematics device it improves to one in 18, so it is more than three times safer. It is similar for some of the other providers. Carrot sees a 42% reduction in accidents with a telematics device, compared with a normal driver, and Ingenie sees a 46% reduction. LexisNexis reports a significant reduction as well, in line with Marmalade. We see genuine evidence of people moderating their driving behaviour; they consider it as like a co-pilot in their car giving them advice. They can check in using an electronic dashboard on their phone or on a website to see their driving score and whether their driving has been good that week.

Some providers give credits, discounts or vouchers if people's driving is good. If their driving is not so good, they might get a flag or a text message saying that perhaps they need to go on an Institute of Advanced Motorists course or they will not get the discount that month. Parents, who often pay young drivers' premiums, see that information as well, so the young driver is very conscious that their premium is already high because they are young but that they can take control of their premium and get a cheaper premium.

What we see most of all are the fabulous road safety improvements. We believe that the road safety improvements over the last few years, which you highlight, Mr Chairman, have been due to the uptake of telematics. We now see around 1 million telematics policies being used by young drivers on the road today.

Q84 Chair: You put it down more to telematics than to the design safety features of a car if there is a collision. Can you show that there are fewer collisions, on that basis, for younger people?



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Graeme Trudgill: Yes, we absolutely believe there are fewer collisions because of telematics. Telematics monitors things like your speed, your acceleration, your braking force, your mileage and your cornering. It can even send you a message if you are cornering too quickly on rural country roads; it will send you a message saying your grip is reduced by 25%, so it serves as an educational piece of information for a driver as well.

There is some improvement to be had from the technology in cars. Certainly, cars with autonomous emergency braking—AEB—are much safer than cars without it, but of course many young drivers can only afford smaller, older cars and do not have the benefit of the more modern cars with AEB, so that is another recommendation. We always say to a young driver that they should look for a car with autonomous emergency braking.

Q85 **Chair:** Nika, we are going to ask you specifically about telematics, so perhaps I could ask Laura to comment on the same field as Graeme. Do you believe that the reduced death rate is down to the design inside the car, telematics or the design of the road? Or are young people better drivers than when I was driving as a younger person?

Laura Hughes: The reality is that it is a mixture of it all. Clearly, telematics has a large part to play in being able to provide feedback, especially to drivers who are not doing so well. It offers them incentives and is certainly a great mechanism for enabling safe young drivers to obtain a more affordable premium, so we are fully supportive of telematics being a part of the picture.

Obviously, the design of cars has improved significantly and cars are becoming safer; they have a lot more warning systems both inside and out. That will play a part, but, as Graeme noted, it is more likely that young drivers have the less modern cars, and therefore maybe could lack some of those warning systems.

We also see the investment that the Government have put into the road system. The increase in that will play a part. It is a big mixture, but the question really is whether the number of deaths has decreased enough for the Committee to feel satisfied that roads are getting safer. From where we sit, telematics is a great part of the picture but it is not a panacea for road safety, which is why we are campaigning for graduated driving licences, in whatever form is suitable in the UK, to be made mandatory.

Chair: Thank you. We are going to drill further into telematics, black boxes and the cost of insurance, so Nika I will save you for the first question, which is from my colleague Karl McCartney.

Q86 **Karl McCartney:** My first question is to all the panel, but obviously I will start with Nika. We have just heard that black boxes, although we do not have empirical evidence, are improving road safety for young and novice drivers, and presumably their insurance is cheaper. What are your opinions about the growth of app-based telematics that can be used on smartphones and monitor driver behaviour, without being hardwired into the car itself?



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Is that going to replace black boxes in the near future, and would a similar reduction in insurance costs be brought forward for that?

Nika Lee: I believe apps have a role in providing telematics insurance and feedback to drivers on their driving behaviour. We do not rely solely on an app; we have hardwired boxes installed professionally. We send out a professional installer to install a box in the car, and that actual installation—

Q87 **Karl McCartney:** Can I stop you there? How much does it cost each driver to have that installed in their car?

Nika Lee: The cost has been coming down over many years—

Q88 **Karl McCartney:** It might well have been, but how much does it cost?

Nika Lee: Do you mean the box itself or the installation?

Q89 **Karl McCartney:** No, how much does it cost for the insured person to have that box installed in their car?

Nika Lee: The box itself is about £30, and then there is an installation cost that goes on top of that. I can come back with the exact numbers, but it would be about £80, combined with the box.

Q90 **Karl McCartney:** On top of their insurance costs, usually well over £1,000, you are then charging them £130 to have the black box installed.

Nika Lee: Overall, that is still cheaper than buying normal insurance.

Q91 **Karl McCartney:** That's as may be. How much do you charge to remove the black box from their car?

Nika Lee: We do not charge to remove the black box, but there is, depending on why the removal is made—if it is a cancellation, there is a cancellation fee that the customer—

Q92 **Karl McCartney:** Which is how much?

Nika Lee: I do not have the numbers, but I am happy to get back to you on that.

Q93 **Karl McCartney:** Do either of the other witnesses want to answer the question? What do you think about apps replacing black boxes and the cost of black boxes being installed?

Graeme Trudgill: The apps are now proving more popular. The boxes have been the dominant type of telematics policy for a long time, but now more and more apps are coming out. They are becoming more accurate by having a smart tag that you put behind your rear-view mirror on your windscreen; it uses Bluetooth to pair with your phone. Once it is paired with your phone, it can do things like tell if you are texting on your phone or using your phone inappropriately while you are driving. It is another measure—another safety measure—that is introduced to help reduce incidents. The providers that—



Q94 **Karl McCartney:** It might well be another measure and another safety measure, but it is another Big Brother measure, isn't it?

Graeme Trudgill: Young drivers are very open to telematics policies now. When they first came out 10 years ago, the *Daily Mail* called them the spy in the car, but if a young driver can save 30% on their premium, and their parents want them to have it because they know they will be a safer driver, then—

Q95 **Karl McCartney:** I am sorry to interrupt you. You claim they save 30% on their premium, but we have just heard they are probably then spending 10% or 15% more to have the black box installed. Perhaps there will be a cost for having an app instead of a black box, and obviously there is a cost as well if you cancel your insurance or do not carry on with that insurer after a year and have to have the black box removed.

Graeme Trudgill: There is no cost to download the app, and various providers do not charge for the black box; it is accommodated in part of the overall premium to begin with.

Q96 **Karl McCartney:** That is reassuring to hear. Thank you.

Graeme Trudgill: The app is proving to be a new way for people to access insurance, get cheaper insurance and an insurance that means that they are a safer driver. There are other benefits. We have looked at some of the evidence; 60% of new driver policyholders look at their driving score between one and five times a week, so they are monitoring how they are doing. They keep on top of it and make a conscious effort to drive more safely and improve their score, so we would encourage the apps. There are more and more of them coming now.

Q97 **Karl McCartney:** Laura, do you want to add anything?

Laura Hughes: It is something that is improving through time. The black box is in the car and can provide feedback, but there are costs associated with putting it in. We have heard reports of apps telling people they are driving too fast when they are on a train and things like that. There are certain benefits and negativities to both, but the technology is advancing and the apps are becoming better and better as time goes on.

Q98 **Karl McCartney:** We spoke to a group of school and college students two weeks ago, who were concerned about the high cost of insurance for young people and the effect it can have perhaps on their motivation or their ability to drive, especially in rural areas.

We are told that black boxes, or apps, will help bring down insurance costs, particularly for young people, but when determining insurance costs, in your opinion, what is the biggest impact on the cost? Is it the driver's age, where they live, or how new the driver is, or is it that because they have a black box they are going to get a bigger reduction on their astronomic premium? Astronomic is my word; one of the young people used the word "horrific" to describe the cost of insurance, and many of us as parents would agree with that.



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Laura Hughes: There is a huge range of factors, some of which you have just mentioned, that go into how an insurer calculates an associated premium. What most people do not understand is that the premium is largely based on the risk, and the highest cost or associated cost for high premiums is because of the high catastrophic injuries and the millions of pounds that often have to be paid out on insurance policies when somebody has had life-changing injuries and needs 24-hour care for the rest of their life. That sort of—

Q99 **Karl McCartney:** How often do those accidents happen where the driver is young and not insured at all?

Laura Hughes: Sorry, could you repeat the question?

Q100 **Karl McCartney:** How often do those accidents happen when the young driver is not insured at all?

Laura Hughes: I would have to get back to you on that and speak—

Q101 **Karl McCartney:** The insurance industry picks up the tab for that as well, and we all, as premium buyers, pick up the tab for that. If you, as the insurance industry, keep making it more and more expensive for young people to drive, unfortunately the incidents of young people who do not even pay insurance but continue to drive on the roads and potentially cause accidents, catastrophic or otherwise, are certainly going to go up, are they not?

Laura Hughes: Potentially, yes. The current premium for an 18 to 20-year-old is £948; that has come down slightly from last year, which was over £1,000 and I think we can see—

Q102 **Karl McCartney:** That is to drive what type of car and to have what sort of telematics included? Is that everything you can possibly have?

Laura Hughes: That is the average premium, looking across the board, across the UK.

Q103 **Karl McCartney:** Do you know how much it would cost, say, for instance for a 17 or 18-year-old to drive a 21-year-old Golf, under—

Laura Hughes: That is a commercial decision for an insurer to make, taking into account the various factors that they choose and the level of appetite they have, so—

Q104 **Karl McCartney:** Do you think £1,500 is reasonable—

Laura Hughes: I wouldn't be able to comment on what the appropriate cost is.

Q105 **Karl McCartney:** Most people would see that as outrageous.

Laura Hughes: That is where we are looking at the benefits that telematics can bring to safe drivers; they can have those types of boxes installed or use the app and prove to their insurer that they drive safely. Where we have seen the benefit is that safe young drivers, who take care



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and are responsible, are able to prove to their insurer that they are safe and get a much more affordable—

Q106 **Karl McCartney:** After a year of driving and having no accidents and therefore having a year's no-claims bonus, would that bring it down to the £900 level, do you think?

Laura Hughes: That would be dependent on various insurers—

Q107 **Karl McCartney:** I will take that as a no. If it was a yes, I am sure you would have said yes. We will move on.

Laura Hughes: I cannot comment on the specific—

Q108 **Karl McCartney:** I understand it is difficult for you; you are not an insurer, but you represent them. Graeme?

Graeme Trudgill: Sorry, is the question about average premiums?

Q109 **Karl McCartney:** Yes. What would bring down the premiums for young drivers? Is it just whether they have a black box? Is it their age? Is it perhaps that they have one year's no-claims bonus because they have driven for a year with their own insurance and not had any accidents?

Graeme Trudgill: A year's no-claims bonus traditionally has been a discount of about 30%, so that would be a significant benefit, and we would always encourage a young driver to have that safe—

Q110 **Karl McCartney:** Is that looking at having a black box or an app?

Graeme Trudgill: Yes, a no-claims bonus can also apply to black box policies, but, of course, everybody is different. The three main rating factors are the driver, the vehicle and the area where you live. The driver, in our members' view, is the principal factor because of their age, their experience, convictions, occupation and mileage. Everything to do with them is the principal thing. Insurance is all about risk-based pricing, so the driver who is using the car every day is the primary rating factor.

Q111 **Karl McCartney:** Thank you for that, Graeme. Nika, I have given you a chance to listen to the other answers. Is there anything you would like to add to what has been said?

Nika Lee: It is just about how we use the driving behaviour information to give back to customers and reward customers on their renewals. You asked what would drop the premium the next year. In 2019, we gave, on average, a 36% discount to young drivers renewing for the first time. That group are above average good drivers, so it indicates that, as a telematics insurer, we recognise safe driving behaviour and the customers get the benefit in terms of the reduced premium.

Q112 **Karl McCartney:** It is interesting to hear that commercial decision that 36%, on average, is the reduction that the drivers receive, but is that part of your customer retention or client retention?

Nika Lee: Sorry, what was the question?



Q113 **Karl McCartney:** Because you offer them after the first year, if they have not done anything wrong, a 36% reduction, how many of your original insured young drivers stay with you as customers?

Nika Lee: The safer drivers we reflect in the premium, and there is higher retention than the ones where we tell them that they are not such safe drivers so they are not getting the benefit. It is not as high as some of the more mature drivers.

The problem is that, as they gain more experience, they do not like to have the box fitted in their car, so naturally customers who have gained a no-claims bonus, and can get potentially a better deal out in the market because they have more experience, will leave whether we offer them a discount or not, just because we have a box in their car.

Q114 **Karl McCartney:** Along with the answer to my first question where you are going to provide me with some statistics and some in-depth detail, could you do that for me on the question I just asked, about the numbers of people who are retained or move off? Is that okay?

Nika Lee: I will have to get back to you with the exact number if that is okay.

Karl McCartney: Thank you very much.

Q115 **Chair:** I want to go back to a few things Karl touched on. First, Nika, do young drivers, when they move away from telematics, revert to their original behaviour, or what would be their original behaviour without the telematics in place, or does that tend to stay with them?

Nika Lee: We only offer telematics insurance—

Chair: Yes, of course.

Nika Lee: Most young drivers who leave us have the box removed. However, what we see is that telematics on its own is not enough to change driving behaviour. Often, people forget that they have a box installed in their car, and unless we communicate on a regular basis and give feedback on a regular basis on their driving behaviour, we do not see the driving behaviour improving. It is more that telematics is an enabler for us to engage customers and promote safe driving behaviour.

Q116 **Chair:** Thank you. Sorry, I asked you a rather unfair question because of your product range.

Laura, the ABI has been critical of the effectiveness of telematics without further reform, and we are going to touch on the graduated licence side. You stated that “young drivers who are unwilling to change their unsafe behaviours are unlikely to take out telematics insurance” and that “telematics alone is not a viable alternative to...reform.” Could you expand a little on that statement?

Laura Hughes: Certainly. Telematics is a great mechanism, a technological advancement, especially for young safe drivers to obtain



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much more affordable premiums. We are very supportive of telematics. We are not critical of it as a mechanism; it is part of the picture, but there is no independent research that has proved its benefits. We know that there is research from various companies that have commercial interests, and that is absolutely fine.

With graduated driving licences, the evidence is indisputable. Across the world, you can see those measures being in place and causing significant reductions in crashes.

Q117 **Chair:** I will not steal Greg and Lilian's thunder, because they are going to ask you a lot of detail on that. Karl touched on this: looking at the numbers of young drivers—not passengers, but drivers—who are tragically killed, do you have the breakdown of those who had telematics, but sadly were tragically killed none the less, those who did not have telematics but were insured, and those who had no insurance at all? Do any of you keep those statistics?

Laura Hughes: We do not collect that level of data, unfortunately.

Q118 **Chair:** Is that the case across the insurance field? Graeme, you wouldn't have that either.

Graeme Trudgill: No. It is potentially something that could be looked into, but we do not have that data at the moment.

Q119 **Chair:** I am surprised at that because, in a way, one would assume that those who have telematics would be at the lower end, but without data it is very hard to fix policy. Graeme, just staying with you—

Laura Hughes: We can certainly look at that. To touch on the telematics point, one of the key issues is that it is not going to change driving behaviour. If you are a bad driver, you are unlikely to take out a telematics policy. As Nika highlighted, if you are a bad driver it may be the case that you have to pay more for a telematics policy or your telematics policy gets cancelled.

The question for the Committee is whether making telematics mandatory, or something like that, has the potential to leave a proportion of dangerous drivers unable to access either affordable insurance or unable to be insured entirely. That is what we very much want to avoid. We want to try to get the issue up front when they are learning to drive.

Q120 **Chair:** Provided that the insured person is driving within the telematics requirements, it should make insurance cheaper, should it not?

Laura Hughes: Yes, definitely. The main benefit for a high proportion of young drivers who drive safely is that they can get affordable premiums. Then we are looking at those who drive badly and need to learn how to drive more safely, essentially; there is a risk that they would end up not being able to be insured because they are such high risk.

Q121 **Chair:** Without the data that demonstrates that telematics is safer, there



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is the danger that those who do not have telematics end up paying more for their insurance than they otherwise should. I am trying to draw that correlation together.

Graeme Trudgill: Insurance is all about risk-based pricing, and that is why one of the UK's leading insurers has said that the average young driver telematics premium is £1,100, which is much cheaper than a non-telematics policy. We believe there are far fewer incidents. All the providers who offer telematics and non-telematics policies at the same time have evidence that they believe there are far fewer incidents, and that is why they can offer a cheaper premium.

The fact that every single provider is offering a lower price and saying that it works is a good amount of evidence in itself. Where we are coming from is that there are about 5 million young drivers—half provisional, half full driving licences—and there are about 1 million telematics policies, so there is still a great opportunity for increased penetration, more road safety and more lives to save.

One of our key proposals for Government is not to make telematics mandatory at all, but to look at insurance premium tax relief, and to have a zero rate of insurance premium tax to act as a carrot to get young drivers who are considering their first car insurance into a telematics type of policy. Then they can moderate their driving, and have the co-pilot with them looking at their driving and feeding back; they can check on the dashboard how they are doing with their driving performance and benefit from cheaper premiums. As I said, the parents look at it all the time, so there is a double pressure on the young driver to make sure that they drive responsibly.

We genuinely believe that it is a fantastic way forward. We think that the improved road safety numbers are, to a great degree, down to the million telematics policies out there now. If one of the recommendations from this august Committee was for Government to consider a zero rate of insurance premium tax for telematics policies for young drivers, we think that would be a very welcome step, and would encourage more young drivers to use telematics, particularly as they are the most penalised by insurance premium tax. They have average higher premiums, so they obviously pay more tax. If we could give some sort of tax relief, it could be a real injection for young driver road safety.

Nika Lee: Although we do not have data or statistics comparing telematics and non-telematics customer claim frequency, we have been successfully running a speeding reduction campaign using data. We compare the drivers who go through those campaigns, which are about communication and regular feedback. We have clear evidence of the importance of that regular feedback in driving claims frequency and the propensity for speeding behaviour. We have seen that communication can reduce speeding behaviour—how much they speed per miles driven—by over 20%. There is a 21% reduction, which translates into roughly 7% in claims reduction.



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The data can be used. We have evidence to prove how telematics data can be used in a successful communication and speeding reduction campaign programme to reduce claims. We have been running that campaign for the past four years and we estimate that we have prevented just over 1,000 accidents and, of those, 34 would have been severe injury claims.

Graeme Trudgill: The Road Safety Foundation conducted some work in this area, and they believe that reducing IPT to a zero rate would reduce the number of KSI incidents by 1,036 over a seven-year period. That evidence from the Road Safety Foundation is probably worth looking at.

Chair: Thank you. We are keen on data, so it is very helpful of you to signpost that. We may come back to insurance pricing if we have time. We are very keen to drill into the components of graduated driver licensing, which Laura touched on, and your views on that.

Q122 **Greg Smith:** Good morning, everyone. I am going to be honest with you: I am really struggling with the concept of graduated driver licences because, if you tell a young person that they cannot drive at night or they cannot carry passengers, it is up there with the argument that, if only people were not ill, it would take a lot of pressure off the NHS. Of course, if you stop people driving at night, you will get fewer night-time incidents, but if they do not drive at night, how are they ever going to learn to be able to drive at night, and to drive in the different environments and in circumstances that night-time driving brings? Likewise on rural roads, if you do not drive on rural roads, compared to urban roads or motorways or whatever it might be, you are never going to learn how to handle a vehicle on those roads safely and responsibly, and in the manner we all want to see everybody drive.

People learn to drive for a reason, particularly young people, but it is a point relevant to anyone, whatever time of life they learn to drive. They want to get from A to B; they want to go to work; they want to go and see their friends; they want to go and see their granny in the middle of the village somewhere or whatever it might be. If you layer in all of those restrictions, surely we are just delaying them learning about those conditions to a future point when they are going to cause the same problems and accidents, if they do something that causes them to have an accident or a collision or corner too fast and end up in a ditch. We are just delaying it until the point when they actually experience it. I would welcome your comments on that.

Graeme Trudgill: I completely understand your points and agree with many of them. We are not pursuing graduated driving licensing, as an association. We understand that there could certainly be some benefits from a minimum learning period, to ensure that young drivers are not fast-tracked through and on the road before they have genuinely had enough experience during training, so we are not pursuing GDL.

Our main road safety proponents, other than telematics, are to have road safety on the national curriculum and to look at courses like AA DriveTech.



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If someone has gone on a speed awareness course, there is additional training and education to be had, and those learnings could be part of the driving test procedure, the theory test.

We are not pursuing GDL. If GDL were to come about, it would need to look at the right balance between social mobility and road safety. We absolutely recognise that young nurses need to get to a night shift at a hospital and things like that, so we agree with what you are saying there. It is all about balance, at the end of the day.

Nika Lee: I am not going to comment directly on GDL. We have seen evidence about the restrictions that we are trying to put in on night-time driving and rural roads; they all present a higher risk when we look at the claims frequency. It is not just night-time driving; speeding during the night-time is a lot more dangerous than speeding during the day-time. We need to think about how to limit dangerous driving behaviours during more dangerous times or dangerous road conditions. Any programme that could encourage drivers, or give them an opportunity to learn, would go a long way to making the road safer for our young drivers.

Laura Hughes: As you know, we have been campaigning for graduated driving licences for a long time and we will continue to do so. The reason for that is the indisputable evidence about the benefits that a graduated driving licence brings. On the comments about driving in the dark and driving on rural roads, one of the aspects of a graduated driving licence is a minimum 12-month learning period. The benefit that would bring is that you would be driving through the summer and the winter; therefore you would be driving in the dark and you would likely get a lot more experience on rural roads.

Looking at night-time restrictions, the ABI and its members believe that restrictions on passengers in the car during the learning period and probation licences are the right thing to do. If we were making the policy, we would make the strictest policy there is, because the evidence about night-time driving and other things is indisputable. However, we are very conscious that you do not want to restrict the social mobility of young people and that the strictest version of GDL might not be right for the UK. It is very important that this Committee considers which elements might be right for the UK and looks at how you can bring in exceptions or perhaps just pick certain elements of some of the measures that we suggest would be good.

It was really positive to see in the Government's policy statement last year that they are going to look further at graduated driving licences. We are very keen to understand what that looks like. The Northern Ireland Executive are looking at a trial for graduated driving licences. We would very much welcome those two things being taken forward.

Q123 **Greg Smith:** What research have you done among customers—young drivers who are going to buy insurance because the law says they have to, rightly so, or their parents who are going to pay for it? What research have



you done among them to find out what they want—what the consumer wants? We took evidence from some very articulate, fantastic young people in our last session, and, for example, 13 out of 14 of them were absolutely horrified at the concept of a night-time restriction. They realise that, okay, in the summer it might not be totally horrendous, but, certainly through the autumn and winter, telling them that they cannot drive at 4 would mean that if they were in a sixth form, and lucky enough to have a car, they could not drive home after school, or after sixth form. It would mean, basically, that they could not do anything after 4 pm in the height of winter. What research have you done among customers, consumers of insurance, as to their view on that?

Laura Hughes: We certainly would not suggest that people cannot drive in the dark. We would advocate not driving between 11 pm and 4 am. We certainly would not want to restrict the lives of people who were coming back from college or going to their evening job, or whatever it is. There would be opportunities for carve-outs, even in the middle of the night, to be able to do that. ABI has not done specific research on it, but the RAC Foundation and the TRL have various research that indicates that graduated driving licences, and specifically two main elements—distractions from having passengers in the car and night-time driving—should be looked at in detail.

Q124 **Greg Smith:** Perhaps I could dig into that a little bit deeper. It might be fine for a 17 or 18-year-old coming back from sixth form, although it might put a restriction on some things—I know we are in 10 pm curfew land at the moment, but hopefully that will not carry on forever—so they cannot go to something that finishes after 11 pm or something like that. Perhaps it is someone who has shift work, maybe in the NHS, maybe in a factory, and works overnight; maybe their shift finishes at 3 in the morning, for whatever reason, at a time when public transport is not as readily available as in the day-time.

What is it saying to people who have gone to the expense of learning to drive, which is considerable, and have gone to the expense of insuring their vehicle, potentially buying a vehicle? What does it say to them if the insurance industry, or anyone else, turns round and says, “You’ve gone through all this expense, you’ve learned to drive, you’ve spent”—as I think we have heard—“55 or 60 quid an hour on a driving instructor for 20, 30, 40 hours, but we don’t trust you”? What impact is that going to have on young people’s life chances, starting out in the early part of their career?

Laura Hughes: The reality is that it is saying that the evidence stacks up that you are at more danger of having an accident at night. There is evidence looking at that. I totally understand the arguments about social mobility, and I certainly think there would be opportunities to look at exceptions to the rule. We are saying that we would instigate this as a public policy intervention if the ABI was creating it. Clearly, we are not, and we would be more than happy to work with the Committee and the Government on looking at the right balance between improving road safety and reducing the risk of significant collisions for young people, and allowing



them to have social mobility. It is certainly something that we would be able to look at with you in more detail.

Q125 **Greg Smith:** This is my last point and then I will pass to my colleague Lilian Greenwood, who also wants to talk about this topic. Would it not be better—what are your thoughts—to change the way we teach people to drive? When I learned to drive in the mid-1990s, I pretty much did it entirely in an urban environment because that is where the driving test was going to be, so that is where my driving instructor took me.

Would it not be better to expand the requirements of learning to include night-time, motorway, rural roads, and every different condition? Something we have not touched on, and we did not really bring out in the telematics discussion, is the difference between driving what typically young people learn to drive in—very low-powered, sub-100 horsepower front-wheel drive cars—and what they might, as their careers progress, if they are lucky enough, drive in later in life, 300, 400, 500 horsepower rear-wheel drive cars, which are very different to drive in certain conditions.

Wouldn't it be better to teach people all those different conditions, all the different ways you can drive, as part of the initial learning process, so that once they have passed the test, once they have satisfied that they have gone through all of those steps, they are free to enjoy the liberty that being able to drive brings them, without the same restrictions, but of course in a responsible and safe manner within the law?

Laura Hughes: Absolutely. What we have seen is that young people lack experience in driving, which is why we suggest a 12-month learning period when you can obtain a level of experience that you might not be able to obtain if you were just learning for a few months, or were doing one of those intensive one-week courses where you learn for one week and then pass your test, but do not get the life experience of driving in different environments. We would absolutely support the route of learning for a long period of time to be able to get experience and understand the roads and their dangers a lot better.

Greg Smith: My last comment on that is that I have greater faith in our young people to be able to learn in all of those conditions, if instead of having 30 hours training just in a town or just in a village, or whatever it might be, they get breadth of experience in the same time period. I will pass on to my colleague Lilian Greenwood.

Q126 **Lilian Greenwood:** Thanks, Greg. Good morning, colleagues. Laura, can I check? In the proposals you are putting forward for a graduated driving licence, there are a number of different aspects. Are there ones that you think are particularly important, or are evidentially more important, in reducing the number of killed and seriously injured young people?

Laura Hughes: Yes, certainly. It is worth referring to the RAC Foundation and the TRL research into graduated driving licences and some of the elements. The evidence suggests that night-time driving and passengers



in the car are the two main areas that would have the greatest effect. I am very aware that those are the two areas that would reduce the social mobility of young people today, so they are the two most controversial. If you want to have the biggest impact on reducing road collisions for young people, those are the two areas we would recommend, but we are very conscious that that would impact their ability to get around at the same time.

Q127 Lilian Greenwood: Your proposal, or the suggestion you are making, is that the night-time restriction would be between 11 pm and 4 am, and that would be for the first six months after you passed your test. The restriction on young passengers would be for a period of six months after you passed your test. Is that right?

Laura Hughes: Correct, yes.

Q128 Lilian Greenwood: Do you think it would be worth considering exemptions—for example, for young people who have passed their test? You can imagine that some young people might have small children at the age of 17, 18 or 19. I wouldn't have thought you would want a situation where a young mum or dad wasn't able to drive with their child in the car. Do you think it is worth having exemptions, for example, for family members or for travelling to and from work, and what difference would that have on the effectiveness of reducing crashes and casualties?

Laura Hughes: Clearly, there is going to be a need for exemptions for those who have night-time jobs or have young children. In Canada, for example, they have various exemptions for family members being in the car and other elements like that. That is totally up for a review of what would work best in the UK, what would be most appropriate for young people and how there can be a system that works effectively in both allowing people to move about and get on with their daily lives and reducing the risks that are posed. It would be very important to make sure that we look at that.

Forgive me for referring to my notes. The evidence from TRL and the RAC Foundation shows that there are no impacts on the local economy by introducing night-time driving restrictions, but you would need to look at carve-outs specifically for those who do not have the ability to use public transport or are young parents or something like that.

Q129 Lilian Greenwood: Graeme, you said earlier that your association is not pursuing a graduated driving licence. Even though I understand the reasons, and you set out in your evidence some that I want to pursue a bit further, Laura described the evidence around a GDL as "indisputable". Do you believe a GDL would save lives and prevent life-changing injuries, or do you think Laura is wrong?

Graeme Trudgill: It has the potential to improve road safety. We agree with the minimum learning period. Part of our proposal is to consider extra learning as part of the driving test, like the AA DriveTech course and other similar courses. Rather than wait until you have been convicted for



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speeding, all the things you learn on a speed awareness course should be brought forward, as Greg was saying earlier, so that you learn more before you are let loose on the road. A minimum learning period could serve as a benefit for all.

Beyond that, on the social mobility restrictions, we do not make public policy; that is not up to us. Our indisputable evidence is that, since 1 million telematics policies were introduced, road safety for young drivers has improved by a third. It is quite an easy thing to look at IPT relief, compared with primary legislation on driving licences. We agree with the AA about the national curriculum and better education for young people in schools. Those are our preferences and those are our reasons.

Q130 Lilian Greenwood: Do you believe, or can you present evidence, that suggests that telematics and improved road safety education can achieve the same outcomes, in terms of reducing young people killed and seriously injured on our roads, as elements of a graduated driving licence, such as a restriction on driving late at night or carrying passengers for a period of six months after you have passed your test?

Graeme Trudgill: It is very difficult to say, isn't it? We have looked at international studies and studies in the US on GDL, and how drivers have 20% less experience because of the restrictions they have had on things like night-time driving, so we very much appreciate that this is a positive ABI initiative to improve road safety, and there is nothing wrong with looking to push for that. We believe that the other ways of doing it, through telematics, through the national curriculum, and through extra driving courses like AA DriveTech, are more practical and do not impinge on people's social mobility to the degree that a full-on GDL max could do. The minimum learning period, which is something we all agree on, could really help people and better prepare them before they are let loose on the roads. I have three teenagers, so I look at this very closely.

Q131 Lilian Greenwood: Sure. I would like to drill down a little bit more into the evidence that your organisation submitted. One of the key reasons you gave for not supporting a graduated driving licence is that it would reduce employment opportunities. The national travel survey found that 13.5% of all 17 to 19-year-old full driving licence holders report driving to or from work between 9 pm and 6 am. What proportion of 17 to 19-year-olds are full licence holders? Do you know?

Graeme Trudgill: I have some stats regarding young drivers. I think that, up to 24, about half are provisional licence holders and half are full. I am not sure about the cut-off at 17 to 19, but we can certainly look into that further.

Q132 Lilian Greenwood: If you looked across all 17 to 19-year-olds, clearly it is not going to be 13.5% of all 17 to 19-year-olds—maybe 6% or 7%. If you changed the hours, who would be impacted by a driving ban between 11 pm and 4 am? Do you know what proportion of 17 to 19-year-olds, even full licence holders, would be impacted by that ban? There might be lots of



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people travelling around between 9 pm and 11 pm, but not so many after 11 pm for work. What is the comparative figure?

Graeme Trudgill: We would have to look into that further, to be honest.

Q133 **Lilian Greenwood:** Do you know what the difference in employment rates is between young people aged 17 to 19 with a full driving licence and those who have no driving licence?

Graeme Trudgill: We do not have that data, no. Certainly, some of them will be in education at that stage.

Q134 **Lilian Greenwood:** The reason I ask is that you take the view that the introduction of a graduated driving licence would have negative effects on the economy and impact young people's employment. I, too, am the parent of three young people, none of whom learned to drive when they were in their teenage years, and all of whom had part-time jobs and were in education. I am just genuinely interested whether that is supported by the evidence.

You suggest in your evidence that it would have a disproportionate impact in certain parts of the country because it gets dark early. Those concerns about a graduated driving licence seem to make a connection between a night-time ban meaning not driving after dark, whereas what is proposed is not driving very late at night, after 11 pm. Can we confirm that those two things are different and that no one is suggesting that people should not be able to drive once it is dark?

Graeme Trudgill: Absolutely. If there is any introduction of GDL with some sort of curfew, so to speak, it needs to be clarified whether it is a time-based curfew or a light-based curfew. What we have been talking about today is a time-based curfew.

Q135 **Lilian Greenwood:** Thank you. I asked Laura earlier about the possibility of exemptions. You gave a couple of examples in your evidence that I thought were very sensible of the ways in which a curfew might disadvantage people. Would you support a curfew, or would you contemplate a curfew, if there were exemptions that might deal with the particular things you raised, such as young parents not being able to take their children in their car? Do you think exemptions could provide a way forward to your association being more favourably disposed towards elements of graduated licensing?

Graeme Trudgill: From BIBA's perspective, if someone with a telematics box could be exempt from GDL, because their driving is being closely monitored and managed anyway, that would be a very welcome step. If GDL were to be introduced, exemptions including people who have to work late at night, young mums who have young children, or people with telematics devices would be most welcome.

Q136 **Lilian Greenwood:** Thanks. I have a question for all of you about the blood alcohol limit. Nearly all the students we spoke to as a Committee, which admittedly was only a small group, agreed or believed that the blood



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alcohol limit for young drivers should be at zero milligrams. I see, in the RAC's evidence, that they also found strong support for a lower drink-drive limit. Is that something that you, as representatives of the insurance industry, would support?

Nika Lee: I will let Laura confirm the industry point of view, but zero tolerance on alcohol is something that Insure the Box, as an insurer, certainly supports. When young drivers—our customers—have accidents, often alcohol is involved. We have seen evidence in the industry studies and other studies that alcohol has an impact on driving behaviour and the likelihood of a roadside accident, so yes is the answer.

Laura Hughes: Yes, we would support that. In our evidence, we talked about there being a 20 milligram per 100 millilitre blood alcohol content in the first two years after the six months of graduated driving licence. That is a slightly confusing way of putting it. Essentially, it means there is a zero ban because one alcoholic drink would probably put you over that limit. You need to look at the current generation of young drivers; they are quite healthy and into wellness and wellbeing, and I do not think alcohol is as big a concern as perhaps it was in previous generations, but, yes, we would fully support that.

Graeme Trudgill: We would support a lower rate for young drivers. I am conscious that some medications have a degree of alcohol in them, so perhaps not an absolute zero rate, but certainly a low rate would be absolutely acceptable, yes, for the right reasons.

Q137 **Lilian Greenwood:** One of the other suggestions I saw in one of the pieces of evidence that was submitted to us was that there should be restrictions on the engine size of cars that young drivers are permitted to drive. Can I quickly get your views on that? Laura, do you have a view on whether it would be reasonable or sensible to restrict the engine size of cars that young drivers can drive?

Laura Hughes: It is not something that has come up while I have been in this role. I can see that there could be benefits, but is that restricting people too far? Is that where there is a role for telematics, in making sure that they are driving the vehicle responsibly? Lots of questions, not many answers, I am afraid.

Q138 **Lilian Greenwood:** I have found it. The AA-Populus driver poll in May 2020 found that more than half felt that capping the engine size of a vehicle would be the best way to improve safety. Graeme, what is your association's view on that?

Graeme Trudgill: So many accidents with young drivers occur in small-engine Corsas and Polos and things like that anyway that it is probably not the silver bullet that we are looking for, to be honest with you. Many young drivers might use their parents' car, which might have a slightly bigger engine, so that probably is not a key solution in what we are trying to do with road safety.



Lilian Greenwood: Thanks very much.

Q139 **Chair:** We have heard that young drivers have a higher collision rate than their proportion as licence holders. Is the same true for, for example, the cohort over 70 or 75? I do not know who has statistics on that.

Graeme Trudgill: There are some statistics, and over 85 it deteriorates significantly.

Laura Hughes: I would have to come back to you with specific statistics, but we know that elderly drivers have a higher number of accidents than those in the middle age bracket, but elderly drivers tend to have small bumps and knocks at much lower speeds and do not cause the fatalities and number of deaths and significant injuries that young people cause. They tend to drive more slowly, and there is a lot less impact than from the young driver pressures that we see.

Q140 **Chair:** I would be quite interested in that data. What could happen is that an older person might be going slower, but the impact of the other driver could be greater because the other driver might be going at greater speed, so I would be quite interested in the data.

The reason I asked is that, if we are saying that it makes sense to have some of these restrictions from the GDL system in place for those who have a disproportionate collision rate, why should it not apply to much older drivers in the same way that you advocate, Laura, that it should apply to younger drivers? I sometimes feel that they are a little picked on, in the sense that they would not be able to do what generations above have been free to do and, indeed, be free to learn from their mistakes. We all know that you only start learning to drive once you have passed your test.

Laura Hughes: We have specific calls for eye tests and reviews of elderly drivers, if you refer back to the evidence that we submitted to this Committee, probably about a year and a half ago, when the topic was much broader. We have further information on that. In the information that the ABI would be able to provide, the statistics are on claims data, as opposed to anything more detailed on the specifics of crashes and speeds and things like that.

Chair: Thank you. I do not have time to put that to the other witnesses. We have partnered with all three of you before in taking evidence, so we are very grateful indeed for yet another good session with you. You are very welcome to stay on and listen to what the other witnesses have to say. Graeme, Nika and Laura, thank you very much indeed and I wish you a good remainder of your day.

Examination of witnesses

Witnesses: Paul Silverwood, Nicole Parker, Nicholas Lyes and Lorna Lee.

Q141 **Chair:** We now come to our second panel. Hopefully, you can see and hear us; we can certainly see you, and hopefully we will hear you as well. Would



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you introduce yourselves?

Paul Silverwood: My name is Paul Silverwood. I am the chair of the board of trustees of the Under 17 Car Club Charitable Trust.

Nicole Parker: I am Nicole. I was a volunteer, and I took part in the Pathfinder scheme for the Car Club Charitable Trust.

Nicholas Lyes: I am Nicholas Lyes. I am head of roads policy at the RAC.

Lorna Lee: I am Lorna Lee. I am the campaigns manager at the AA.

Q142 **Chair:** Good morning, all four of you; thank you very much. Hopefully, you heard some of the evidence this morning when we took evidence from the insurance industry. I will ask you the first question we asked them. It is around the Government's statistics that young drivers are over-represented in road traffic collisions, making up just 7% of licence holders but being involved in 16% of all fatal and serious collisions. Can I ask your opinion as to what the key factors are behind those high collision rates?

Lorna Lee: As you said, the statistics show that accidents for young and novice drivers have been too high for too long. It is something we are glad the Government are looking at. Something needs to be done about it.

In terms of the underlying factors that are driving those casualty rates and accident statistics, there is a combination of things. It is perhaps lack of experience in a variety of different forms of the learning-to-drive process that we are certainly in favour of looking at. We are in favour of looking at all the options available to us.

It is something that can start very young. It is about how we educate young people in road safety from the first time they get into a car. The whole period of learning before they are even old enough to get into a car is something that needs to be looked at very carefully. It needs to be looked at in combination with the rules we already have in place to keep drivers safe when they are a new driver, how those rules are enforced, and what measures and resources there are to enforce them.

Q143 **Chair:** Thank you, Lorna, for the opening. Perhaps we can go from the AA to the RAC.

Nicholas Lyes: From our point of view, there are probably two main factors, one of which is lack of experience. Younger drivers simply do not have the experience that older drivers have. The second is attitude to risk. We know from studies that younger drivers, more especially younger male drivers, tend to have a different attitude to risk-taking from other drivers on the road. That leads to all sorts of different behavioural factors when they are driving at a younger age. If you look at some of the Department for Transport's statistics, loss of control and drivers who are in a hurry or being slightly reckless on the road tend to be some of the bigger contributory factors.



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There is other data that we have on behaviour, which I am sure we can go into through the session. From some of our analysis, in-vehicle distractions tend to be more prevalent among younger drivers than those in other categories.

Q144 **Chair:** Paul and Nicole, perhaps you can bring in the concept of the Under 17 Car Club and what you see as the key factors for the high collision rate, and what you try to do to eradicate them. Paul, it makes sense to start with you and then we can get Nicole's experience as well.

Paul Silverwood: At the Under 17 Car Club Charitable Trust, which I will call the trust from now on, we have two operating arms. One is the Under 17 Car Club itself, which takes youngsters from the age of 11 through to 18. We also have our Pathfinder programme, which is for rising 17s, mostly 16-year-olds and a few 15-year-olds. It is an intensive five-day programme that involves parents, as does the car club itself, using the parents' vehicle. It is as much about teaching the parents to teach the child as it is about us teaching the student.

We do not so much teach as educate, in that what we are trying to do is to get them to make their own decisions, rather than to put them through some indoctrination. We need to give them the powers to understand risk on the road, to appreciate hazards and then to take the appropriate action. It is around attitudinal behaviour rather than technical skill. That comes as well, but the key to what we do is the fact that they are doing it before they are 17, and therefore it is a privilege. If you can get all of that learning out of the way before they are 17 or 18, while they are in learning mode because they are in full-time education, you have done the bulk of the work.

Q145 **Chair:** Nicole, as I understand it, you went through the Under 17 Car Club and now you teach, so you have a great perspective. Where do you think people are going wrong who have not been in the same position as you and are young drivers?

Nicole Parker: I believe that people younger than me—I am now 21—have the wrong attitude to driving. When you turn 17 and you can start going to driving lessons, people do not treat it as a privilege, as Paul said. People think of it as almost a right. I don't think they have the right behaviours instilled in them from the beginning.

I started to learn at 15 or 16 with Pathfinder. I believe it gave me the right behaviours and the right attitude to driving; that it should always be a privilege and that, obviously, it can always be taken away from you if you do not behave in the right way.

Q146 **Chair:** Nicole, I want to ask about mobile phone usage. It is often said that younger people are less likely to drink alcohol and drive than the generations above, but research would seem to suggest that mobile phone use is in the opposite direction. Research by GoCompare found that 58% of 18 to 24-year-olds admitted to using their phone while they were



driving, despite knowing it is illegal, compared with 34% of all drivers. That may be because older drivers are not used to using mobile phones or may not even have one, but what seems to be going on with your cohort with regard to mobile phone usage?

Nicole Parker: With mobile phone usage, there is completely different behaviour, as against drink-driving. Around my age group and lower, drink-driving is an absolute no. I know quite a lot of people call their friends out for doing it. I do not think it is seen as what used to be cool or whatever.

However, with phone usage I feel it is more of a casual thing. I feel that my age group are not aware of the damage it could cause. Because they are young, they feel they can multitask, and are more aware of hazards and what could be approaching. I do not think they feel that using your phone is as bad as drink-driving.

Q147 **Chair:** Lorna and Nicholas, you will be aware that this Committee called for the laws around mobile phone usage to be tightened up. What more do you think the Government should be doing to address the increased usage of mobile phones, by younger people in particular?

Lorna Lee: It is obviously a really big issue. We have similar research that shows it is a problem. We had a big campaign around driver distraction back in 2017, just before the new penalties for mobile phone use came in, through the AA Charitable Trust. As part of that, we did some AA-Populus research, which showed that just over 50% of young drivers said that they could not bear to put their phone away or turn it off when they were getting into a car, compared with 20% of drivers overall. Twenty per cent overall is not a great figure either, but for it to be so much higher among young drivers clearly indicates that there is a difference in attitude towards phones in that age group.

It was interesting to hear Nicole talk about the difference in attitudes to drink-driving and to mobile phone use. As part of the campaign, we looked at trying to tap into that and make mobile phone use as socially unacceptable as drink-driving is among the general driving population, particularly among younger drivers.

It is something that needs to be looked at. Obviously, under the new drivers Act, there are measures in place. If a new driver in the first two years of having a licence gets six points for using their mobile phone, they will lose their licence in the first two years and they would have to retake their test. For some of them that might involve more lessons, but they would have to retake their test.

There are some rules in place to try to act as a deterrent against people using their mobile phones. One of the key things is catching them doing it, so it is about the enforcement of some of the rules we already have, making sure that there are enough traffic police. For us, it would be a combination of those two things. It needs greater education, with more campaigns. Nicole has been through a fantastic system, where she benefited from a



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greater degree of education than the vast majority of young people before they get in a car.

It is about switching attitudes. We are so tuned in to technology now and we are all so used to having our mobile phones with us. The screens are there all the time. It is not just a phone any more; that is part of the trouble. It is not just somebody's phone; it is their email and their games, and for young people it is music.

There are some practical things you could do at an educational level, but the messages are only going to get in once someone is receptive to them. Nicole heard those messages at an age when she was receptive. For us, that is key. Combining that with enforcement would, hopefully, see those figures come down.

Q148 **Chair:** Nicholas, how much do you think it is down to younger people having more reliance on their phones all the time, and how much is it that they tend to drive cars that do not have the in-built technology that allows them to operate them through the car mechanics?

Nicholas Lyes: I think it is both. We have put out some figures today on the uses of mobile phone technology in the vehicle, and they show that in some circumstances younger drivers—the 17 to 24-year-old age bracket—have double the rate of the all-age bracket. For example, we found that around 18%, almost one in five younger drivers, have in the last 12 months used their phone to make a video call while driving. We separate the figures between stationary at traffic lights, for example, and actually while driving. It is much more prevalent.

Lorna probably got it right when she said that there is a bit more of an addiction among younger people to using a mobile phone. I am in my late 30s. Anecdotally, some of my younger relatives' phones are pinging off left, right and centre all the time. I imagine that when that is going on in a vehicle it is hugely distracting. It is a combination of both, Chair.

In terms of where the Government should be focusing, the Government changed the penalties. We saw almost immediately that there was a drop in the number of people using handheld mobile phones while driving. Unfortunately, like most of these things, attitudes start to relax after a while and people forget about campaigns, penalty changes and things like that. We need consistent and concerted effort on the education and campaign front.

There are loopholes that need to be closed. There is a loophole in the law at the moment on "for interactive purposes." The Government have indicated that they are prepared to deal with that, so we hope they do it soon. Technology and enforcement are vitally important. We have lost a significant number of road traffic police, but there is more technology that can detect people using handheld mobile phones at the wheel, through cameras. We would like the Home Office and the Department for Transport



to work together to look at different types of camera technology that can be used and get them type approved.

Q149 Chair: Paul, I am quite intrigued. If you start to train young people from the age of 12 upwards, that is also about the same time that many will be getting their phone. Do you find through your organisation that you are able to instil the driving culture in them before the phone has taken over, whereas someone who has not gone through your course and starts learning at 17 has already been indoctrinated by phone before car?

Paul Silverwood: It is a bit of both. Our Pathfinder students tend to be around 16, so mobile phone usage is very much part of their lives, and a very important part of their lives. What we are trying to do is make mobile phone usage while driving socially unacceptable, in the same way that, while drink-driving in my parents' generation was perfectly acceptable and almost something to do for fun, nowadays drink-driving is not socially acceptable.

We do that with our students in two ways, one of which is with a number of mobility scooters that have been donated to us. We set up a course with small traffic cones and get them to drive on it. Then we ask them to do the same thing while using a mobile phone, while talking to us, while answering questions and trying to text, and with beer goggles. In that way, they can actually see the difference in their concentration and how badly they perform while they are trying to multitask. You cannot multitask when you are driving.

We have a number of sessions with groups of our students on assertiveness, peer pressure and so on. Therefore, they begin to see that a lot of the behaviours of other people, who perhaps have not been through the course, are not socially acceptable and will impact on their ability to drive safely and responsibly.

Q150 Chair: My colleague Sam Tarry was going to take this question but I think we have lost his link. It is about the Department for Transport's road safety statement and two-year action plan. Nicholas, the RAC welcomed the road safety statement and the action plan that set out some specific measures aimed at young drivers. Which key proposals did you particularly support, and where do you believe the statement and action plan can go further?

Nicholas Lyes: From the point of view of the action plan, we as an organisation liked the idea of looking at different ways of intervening with younger drivers. The 2020 plan, for example, looks at different ways in which we can intervene with younger drivers at a certain point. There is some evidence that suggests that perhaps the classroom approach has not worked as well as some of the other approaches.

From the point of view of where the Government should perhaps focus, some of the statistics and data we are looking at right now through our report on motoring suggest that in-vehicle distractions are much more of a problem than, say, drink-driving, and even speeding to a certain degree.



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Our evidence suggests that younger drivers speed a little bit more than average on slower roads, the 20 mph and 30 mph limit roads, but they pretty much stick to the speed limits, as much as anybody else, on the higher speed roads.

It is the in-vehicle distractions where perhaps more attention needs to be focused. I am just putting out some other data that suggests that younger people are more likely to have arguments with their passengers in the vehicle. That in itself is a distraction. If I was to tell the Government where they should approach interventions with younger drivers, it would be looking at in-vehicle behaviours and in-vehicle distractions among the younger and novice driver category.

Q151 **Chair:** Lorna, what is the AA's position on the statement and the action plan, if indeed you have one?

Lorna Lee: On the statement, we were pleased that there was a lot of emphasis and talk about the education of younger children and the benefits of them having a safe experience when they are walking and cycling, and how that can help build a positive attitude to road safety as they grow up. Sometimes, if we only talk about the young driver problem and only refer to young drivers when we are doing it, we miss one of the biggest opportunities to influence their behaviour, which is when they are children growing up.

There is some information about smartphone zombies—children walking along, pedestrians—and the danger of using a mobile phone when you are a pedestrian and not paying attention to the road. If you can get the message into children when they are still pedestrians that having a mobile phone when you are walking along the road can be dangerous, and that a road is an environment you need to pay attention to and there are inherent risks surrounding you, you can build up an attitude of responsibility before they are even old enough to sit in the driver's seat of a learner driver car. It is making sure that information is there for them and that those opportunities are there for them.

There are lots of good bike-riding schemes that instil good attitudes. Bikeability is a really good scheme that helps to encourage and teach children how to stay safe on their bikes and how to navigate the road system safely. Building knowledge and a good attitude in them can help to progress them into being responsible drivers when they are old enough.

Chair: Nicole and Paul, I am going to save you for Greg Smith, who is going to drill a bit further into potential reforms to the learning process.

Q152 **Greg Smith:** I had not heard of the Under 17 Car Club Trust before the papers for today's meeting came through, but what a fantastic initiative it is. We know from so many parts of life that, if you teach a child to do something at a much younger age, they generally pick it up and are able to understand it a lot better. As they grow up, become teenagers and are in their adult life, they are much better for it. We see that with languages



and all sorts of different areas.

Can I ask colleagues from the trust, in your experience, have we actually got right the point at which we allow people to learn to drive in this country? There are other countries in the world that allow you to learn to drive at a younger age. In most states of America, it is 16. Have we got the balance right at the moment? Could we be doing far more as a country to get people at a younger age—probably not the under-10s—understanding the mechanics of a vehicle and how to operate a vehicle, both in terms of the technical challenge and, as you talked about earlier, the theory side of different conditions and the different outcomes that might come about if they are holding a phone, if it is raining, snowing, dark or whatever it might be? What are your views on that?

Paul Silverwood: It is difficult. There is evidence that in France, where you can start at 16 with a parent, their road safety is not as good as ours. In some states in America you can start at 14 or 15, and their road safety is not particularly good either. I am not sure that age is necessarily the issue.

On the DfT plan that you discussed earlier, I was disappointed because I do not think it goes far enough. We need a fundamental change in the way we teach youngsters about driving. It should start before they get their provisional licence and go on after that, so that they get some experience, having been appropriately trained, before they get the benefit of lower insurance premiums. I suggest some kind of advanced test rather than a graduated licence. That drives all the wrong behaviours. You can imagine someone with a curfew of 11 pm being caught out late for whatever reason, and then rushing, speeding, to try to get home before the curfew. That is not the right behaviour. It is also extremely difficult to enforce.

Let's go back and educate them in the right way first, and then give them a provisional licence and go through a much more stringent testing programme. Unfortunately, ADIs are judged on their pupil pass rate through the test. What they should be judged on is how safe their pupils are; how many convictions they have over the first two years after passing their test. That is a judgment of ADI capabilities.

Q153 **Greg Smith:** I am keen to hear Nicole's view, but can we dig into that a little bit and what it would look like? I mentioned an idea to the insurance industry in the previous session. Along the theme you were just talking about, would it be better to lock into the learning process all the different driving conditions that you will find on the road, no matter what age you learn at, whether younger or later in life? Instead of simply having your driving lessons around the town, village, city or wherever you happen to live, the learning process, which would then have to be incorporated into the testing process that you talked about, would include every different type of road, including motorways, in my opinion. It would include having passengers in the car. It would include night-time as well as day-time driving, and rural roads as well as inner-city or town roads, with schools and lots of pedestrian crossings and things like that.



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Would you support that being locked into the learning process? I have great respect for all our driving instructors, but at the moment there is nothing that compels them to push their students outside the area they happen to live in or will be tested in.

Paul Silverwood: I am sure that some do. Our curriculum at the Under 17 Car Club includes a skid pan. It includes night driving. It includes motorway driving. In so far as we can replicate both urban and country road environments, given that we operate on private roads because obviously we cannot do what we do on public roads, the one thing we do not have is white van man and other irresponsible drivers. That is not to say that all white van men are irresponsible, but you get my drift. The short answer is yes.

Q154 **Greg Smith:** A bit of a bugbear of mine is that a lot of young people, through financial necessity due to the cost of the vehicle and the insurance premium, learn to drive in very low-powered vehicles—sub-100 horsepower, 1.0 litre and 1.2 litre vehicles. Should they also be given, before they get their test, the experience of driving, say, a 300 horsepower rear-wheel drive vehicle that will behave very differently cornering a country lane in the wet from the vehicles they are learning in? Should we be exposing people to different mechanical conditions, as well as different road conditions?

Paul Silverwood: Yes, absolutely. Again, part of our curriculum includes front, rear and four-wheel drive vehicles. The skid pan session that we use has them doing the same exercise in a front-wheel drive car, getting out and doing another one in a rear-wheel drive car, and then back again, so that they understand the difference in dynamics. Another part of the curriculum is high-speed driving or advanced driving, so that they understand how to set the car up, how you balance the car through a corner and look ahead. All of that is covered.

One thing we cannot replicate is weather conditions, but with regular attendance they are bound to get a pretty good gamut of weather, with night driving and so on. The only thing we will not drive on is ice.

Q155 **Greg Smith:** That is fascinating; thank you. Although my own children are only three and eight months, I hope you are still going by the time they are teenagers and I can sign them both up to your courses.

Paul Silverwood: We have been going over 40 years so there is a pretty good chance.

Q156 **Greg Smith:** Nicole, what are your views on the comments we have just heard, from your experience of how it worked out for you and where we could push it further?

Nicole Parker: Paul has said all I would say. From my point of view, being 16, I got to drive many a different car. I think I drove 40 cars before I even learned on the road. They ranged from a little Seat Ibiza to a Corsa, to an Aston or a Jaguar. I got to drive a Land Rover as well. It gives you the



breadth of knowledge to understand that you cannot just hop into a car and drive it, because they all behave differently. It gave me understanding of how cars behave on the road. I have driven in ice and snow. I do not think I would have had the confidence to do it or feel that I was responsible enough to do it, if it was not for Pathfinder.

We do activities like brake and avoid. We recreate someone jumping in front on the road, and you have to look for opportunities to avoid the hazard and get out of the way safely from all the other cars. It teaches you to stop, breathe, look around and then decide what your next step is, rather than hastily acting on something that could be catastrophic.

You need to teach young people how to drive before they get on the road. Pathfinder gives people the opportunity to learn but not have all the other nervousness—the white van man, people rushing to try to get to work and people not understanding that it is your first lesson and you do not even know how to control the car yet. Giving you confidence before you go on the road is invaluable.

Q157 Greg Smith: Among your peers and friends, presumably some learned to drive without going on the course, and you did the course. Is there an appreciable difference in the way they drive and the way you drive? Obviously, don't name them. I do not want you to betray any confidences, but is there an appreciable difference?

Nicole Parker: Yes. There has been many a time when I have been in a car with one of my friends who passed and thought if only I could say, "Can you get out and I will drive back, please?" Sometimes, with driving instructors and even examiners, I do not know how some people get through. For instance, I was in sixth form and we were all learning to drive at that point. I had not yet passed, but one of my friends said, "It is give way to the left, isn't it?" I was like, "Oh dear."

There has been many a time when I feel that I have had such a good grounding of knowledge, and it is a shame that other people have missed out on it.

Q158 Greg Smith: I do not know whether you listened to the first session of witnesses, but there was a lot of talk about the graduated driver licence that we are going to discuss in a minute. There was talk of telematics and so on.

Having done the Pathfinder course and having had that extended learning, that much broader learning about the mechanics of driving, as well as the mental agility of driving, if an insurance company came to you and said, "We're going to charge you an extra thousand quid unless we can monitor the way you drive, with sensors in the accelerator," and things like that, or if they said to you, "We don't trust you to drive at night so we don't think you should," how would you react?

Nicole Parker: I actually had a black box in my first year, purely because the insurance was so expensive that I could not afford it without, and I



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only had a 1.2 Corsa; it was not a beast of a thing or anything. I was with a company that did not have curfew, which was important to me. I felt that, if I wanted to drive to a party or a get-together, I wanted to be able to know that I would be the one driving home and be safe, rather than someone else saying, "I can give you a lift," and that kind of thing.

I think my black box company was fair. I got pretty much top results all the time, but there were some cases where they would get me on cornering. That was going through the seven bends in Gloucestershire, which are really tight, but if you know how to take the corners, it is safer to take them properly rather than slowing right down and stopping all the rest of the traffic moving. Pathfinder taught me how to take corners, how to control the car properly and keep stable, but they would pick that up as being an amber.

Eventually, I pretty much got full marks and they invited me to Silverstone to do an experience day. I do not agree with the curfew on black boxes. I think it limits people so much. Also, it is constantly in your mind. Like Paul said, if you have a curfew at 11 but you are having a good time with friends, or you are at work and your boss will not let you go, you are more likely to speed home so that you do not get points, or whatever the penalty might be for the insurance. It creates more risk and the mentality, "I need to get home as quickly as possible."

Q159 Greg Smith: I absolutely agree with you. That is an interesting point about the telematics. Of course, in many respects whether you take a bend safely or not is a pretty binary outcome. You either get round to the other side of the bend in one piece or you are in a ditch, hedge or wall. It is a pretty binary outcome.

Do you think the insurance companies understand that their telematics are not sophisticated enough to get that you are perfectly safe taking a corner at 45 that can be taken at 45 because you have been trained to do it? Do you think they are never going to get that point?

Nicole Parker: It can vary. I was lucky with the insurance company I was with. However, some of my friends on other companies' black boxes did not get any money back on their insurance. It said they were poor. I would not say that their driving was particularly unsafe, like going round corners or braking, but it is not what would be deemed perfect. I think that is very unfair. When you have literally just learned to drive and all you have ever known is being in a learner car, and then you go on your own, and situations happen that you never thought of, it is not fair to be almost penalised for that in the first year of driving.

Greg Smith: I agree with you. Thank you very much for that insight.

Chair: We are going to delve into the graduated driver licensing options now and what those components would look like.

Q160 Lilian Greenwood: Good morning, witnesses. I think all of you have some reservations about graduated driver licensing. I would be interested to



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know how you respond to the evidence we have received from the Transport Research Laboratory, which states that its introduction could save 41 lives a year.

Is there an acceptance that a graduated driving licence would lead to a reduction in the number of road deaths and serious injuries among young people, but you think that the costs of doing it, in terms of the restrictions it would place on young people, are too high, or do you dispute the evidence that has been presented on its effectiveness?

Lorna Lee: First, the term graduated driving licence can encompass a lot of different measures. There are some things that we would react positively to or can be flexible on. There are other things, the more overly restrictive measures post-test, that we have reservations about because of social mobility. Everything needs to be looked at.

Any kind of graduated driving licence that was brought in would need to be tested thoroughly before it was implemented to see exactly the effect that it had on casualties and on people's ability to get on and live their lives, and to be able to use their driving licence for the very reason they got it. If that is because they need to get a job, need to get to college or pick their kids up after childcare—whatever the reason that they need a driving licence—we would not want them not to be able to drive because of those restrictions.

We would be happy to support a mandatory logbook. It has been raised before as to what a driving lesson will cover and how that can vary between ADI to ADI. Our driving instructors, the AA and BSM, already use a logbook system. Learners have feedback and a record showing that they have not only covered the technical elements that will get them through the driving test, but that they have had discussions around passengers, alcohol, in-car distractions and mobile phone use. It is about trying to make sure that they have driven on different roads, as has already been discussed, and whether they have had a motorway lesson with their driving instructor, as long as they live close enough to one, or have been on a dual carriageway with their driving instructor if they do not, so that they have some experience of fast roads. Making sure that they have driven in different weather conditions is also important.

A logbook would go hand in hand with making sure that they had a variety of experience. We would look at some kind of minimum learning period. At the moment, some people have a very intensive course of driving lessons. There is nothing to stop them doing that at the moment. There is nothing to stop them having four hours of lessons every day for two weeks. At the moment, they would not get a test date, but in normal times they would try to book a driving test and have it done in two weeks. That is not something we have ever been particularly supportive of because it does not give breadth of experience.

It is important that a variety of experience is gained as much as possible when you are a learner. I think someone said earlier that you do not learn



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to drive until you have passed your driving test. To a certain degree, a lot of people feel like that, and have historically felt like that, but that should not be the case. You should be getting that experience before you have passed your driving test, so that you feel you could deal with situations. You could wake up the day after you passed your driving test and it is pouring with rain, but you have never driven in rain before or had to navigate puddles or worry about whether the braking distance is the same. That is definitely something we would be happy to look at.

Q161 Lilian Greenwood: The things that you would be most concerned about are things like the restrictions on passengers and a ban on driving late at night for the first six months.

Lorna Lee: Yes.

Q162 Lilian Greenwood: Paul, can I ask you the same question? You made a really important point about the dangers of a curfew, with people driving quickly to get home before a curfew kicked in. Are there any other comments you want to make about a graduated driving licence? In particular, do you accept the TRL research that shows that a graduated driving licence would lead to a significant improvement in road safety?

Paul Silverwood: I am not going to attack what TRL have put out as their opinion. It is conjecture really. If I said to you, "If you adopted the Pathfinder scheme and you could reduce the number of young driver accidents by half," I think you would bite my hand off. In fact, we can reduce it fivefold, through the evidence that we have submitted. We now have 20 years' worth of data from the Under 17 Car Club and Pathfinder that has been consistent, in that the incidence of young drivers having collisions is far reduced. Instead of it being one in four or one in five in the first six months after passing your test, it is one in 20.

Q163 Lilian Greenwood: Should the Pathfinder course be mandatory?

Paul Silverwood: Personally I think it should, but I do not like making things mandatory. If you look at what you did with motorbikes, when you made bike training compulsory before they went on the road, you could do that with Pathfinder very easily. What we have is a blueprint that is replicable in any part of the country.

Q164 Lilian Greenwood: What would be the practicalities of rolling Pathfinder out on a far wider base and having far more people undertake it? Is there a capacity issue? Presumably, there would be.

Paul Silverwood: Not necessarily. We have grown from nothing, when we started Pathfinder in 2008, to now running seven events a year in school holidays and half term. All of that is without any paid employees. As a charity, we do not have any staff; we run entirely with unpaid volunteers. We use Institute of Advanced Motorist observers as a large part of our instructors on Pathfinder. Again, they give their time freely, so it is not necessarily a financial issue. It is simply having the willingness locally.



We are lucky to be supported by the police and crime commissioners of West Mercia and Gloucestershire. They see the difference that we are making, particularly in rural communities. Gloucestershire has a lot of rural roads and quite a high incidence of young driver casualties.

Q165 Lilian Greenwood: What proportion of young drivers in the areas where you are operating come through Pathfinder, as opposed to just learning in other ways? I am trying to get an idea of the scale at which we would have to increase the availability of those courses for them to make a significant impact on road safety.

Paul Silverwood: I am afraid I do not have the figures for the young drivers who do not come on our courses. I can certainly give you figures for those who do. It varies. The typical cohort is about 32 to 36 students per course that we run. As I say, we run seven. The one in Yorkshire is lower; it is having slower take-up. It is a question of local funding and finding a suitable venue, because obviously we cannot do it on the public highway.

Q166 Lilian Greenwood: Nicole, do you have a view on the suggestion that young drivers should be subject to certain restrictions—for example, on the number of passengers that they can carry for the first six months after they pass their test?

Nicole Parker: Obviously, I had more training than the normal young person, but when I passed my test I found I was taking nearly a full load in the car. I was giving my younger cousins lifts. I was giving my parents lifts. I was giving school friends lifts. A lot of people from school were car-pooling if they lived in more rural areas where you could not get a bus. When they had passed their test, they took each other to and from school. To enforce that you could not take passengers, or you could only take one other person, would be such a limiting experience to young people.

Q167 Lilian Greenwood: You obviously felt a very confident driver as a result of completing the Pathfinder test, but you also described travelling in a car with one of your schoolmates and feeling unsafe, because you felt that you wanted to offer to drive. I can understand you advocating for others to do the training that you did, but do you understand the concern that many people express about young drivers carrying passengers for the first few months because of the higher incidence of crashes that they are involved in, particularly the higher incidence of passengers in the car being badly injured?

Nicole Parker: I totally understand where the insurance companies are coming from; obviously, they work from the statistics and data that they get. It is true. If younger people who have just passed their test have a full car load, and there is music on, or if people are using social media and the driver wants to play up to it, it will all impact the new driver. However, Pathfinder instils behaviours in you so that, if it is becoming too overwhelming, they have told us how to deal with it. You pull over and say, "This isn't fair. Can we all just be calm?" You choose not to take those



people again if you can get to your destination. There are different ways of overcoming the impact young people have in a car with a young driver. I think that probably one of the most important things to teach young people when they are learning to drive is how to deal with their passengers.

Q168 Lilian Greenwood: Thank you very much; that is really helpful. Nicholas, the RAC is critical of GDL, but it seems to be primarily around the night-time driving ban. We talked in the previous session, as you may have heard, about the possibility of exemptions—for example, for those who need to use their car to drive to work at night. Would that change the view of the RAC, or do you think that exemptions are not a help and that things like curfews and restrictions on passengers are not the way to go?

Nicholas Lyes: We are generally not opposed to GDL, but we have serious concerns about some aspects of GDL. It is primarily the night-time curfew aspect that we are concerned about. It is important that younger drivers get as much experience as they possibly can in all types of conditions.

Based on the previous session and the discussions that took place, I think there are ways to mitigate that. Certainly, GDL can be part of an alternative to improve safety among younger drivers. Some of the evidence that we have heard today, particularly from Paul and Nicole as well as from Lorna and me, shows that there are other ways forward that could be considered.

We have a learning system in place at the moment. We could look at how we can change that learning process right now. I do not think that the learning system we have right now is particularly robust. We could look at something like a minimum 12-month period of learning. We could look at a ban on intensive driving lessons and things like that. We could look at how to teach drivers to look after their vehicles with safety checks—for example, checking their tyre tread and all those sorts of things.

That is all part of the process of becoming a driver. It is about looking after your vehicle. It is about driving safely. It is about understanding the hazards on the road ahead. We have a learning process as it stands. Is it fit for purpose? It is probably not as strong as it could be. We could potentially go down the road of looking at how we can reform that, rather than necessarily going straight to GDL first.

Q169 Lilian Greenwood: The information you shared on your RAC opinion panel from March 2019 was really interesting. Many of the restrictions were supported by both younger people and older people, the driving curfew and restricting new drivers to slower speeds being the exceptions.

Could I ask about the blood alcohol limit for young and novice drivers? We have received evidence calling for it to be lower for young and novice drivers than for the rest of the driving population. Is that a policy you support, and what impact do you think it would have on collision rates?

Nicholas Lyes: Yes, we think that could certainly be an option. Evidence from drivers, generally speaking, suggests that they would be supportive of it. Even younger drivers would be supportive of it, but some of the



evidence we have does not suggest it is especially a massive problem among 17 to 24-year-olds. The evidence we have suggests that actually in-vehicle distractions tend to be more of a problem than drink-driving.

Q170 Lilian Greenwood: If there was a restriction imposed around the blood alcohol limit, would you agree with the college students we spoke to that the limit should be set to zero? In the previous session, 20 was suggested, which is effectively zero.

Nicholas Lyes: Yes, I think 20 would be better. We always have to take into consideration that there are problems with absolute zero in how people's blood alcohol level could be read. I would say that 20 is probably more sensible.

Q171 Lilian Greenwood: Could I ask the other witnesses the same question? Would you support a lowering of the blood alcohol limit for young people, and what rate do you think it should be set at? Nicole, do you have a view on that?

Nicole Parker: It would only be my personal opinion. I know from my friends and my age group, and a bit lower, that it is socially unacceptable to drink and drive. If anyone ever tries to say anything about it, a lot of people will just give them a look and tell them that it is not okay, which is good. I would be more than happy with it lowering, but not zero; I would agree with more than zero, around 20. I am not a scientist, so I do not quite know how it all works, but I would say the lower the better. It gives people more chance to be aware that it is still not okay to drink and drive.

Q172 Lilian Greenwood: Paul, does Pathfinder as an organisation have a view? Do you think the lower alcohol limit should just be for young people, or should it be across the board?

Paul Silverwood: I think it should be across the board. Again, you are driving the wrong behaviour. Let's say we have the lower limit up to the age of 21. As soon as you get to 21, you will think, "Hey, I can now have a drink and drive, as long as I don't have too many." Let's do it for everybody if we are going to do it at all.

Nicole Parker: I agree with Paul.

Q173 Lilian Greenwood: Lorna, what is your view about the blood alcohol limit and the impact it would have on collision rates?

Lorna Lee: I looked at the research that you conducted with young people. It was really interesting that they were so in favour of lowering the limit. We would support lowering it to effectively zero. As everyone says, it should be around 20, which would account for some of the anomalies that can be brought up. Effectively, it would be zero tolerance, so you could not have a drink. That is always our message to all drivers. If you are going to be drinking, you should not be driving; if you are driving, you should not be drinking. It is very simple.



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It was a small group in that research, but it was overwhelming. They are clearly receptive to the idea, which is positive. It is obviously socially unacceptable to drink and drive. Lowering the limit for them would make the message even clearer that it is not something that can be done.

It is still an issue among the age groups. The latest stats show that 16 to 24-year-olds represent about 24% of drink-drive casualties, compared with about 20% in the overall driving population. They are over-represented in casualties, so it is something that should definitely be looked at.

Chair: We now go to the final section. I apologise, witnesses, but thanks to the great evidence you are giving we are running slightly over. The final section is on telematics, black boxes and the cost of insurance, and continues the discussion we had with the previous panel. Karl McCartney is going to cover this.

Karl McCartney: Thank you; I was waiting to come in on the last session but I am quite happy to kick off this session.

Chair: Do throw in what you had from before, Karl; it is all yours.

Q174 **Karl McCartney:** I want to ask something on graduated vehicle licensing. It was interesting to hear from the first set of witnesses, and obviously from the four we have in front of us. I quickly want to know this from the four of you.

I am quite a libertarian. I think that people, yes, do not have the right to drive and it is a privilege, but if we are going to start imposing graduated driving licences on young people, do you also think we should be—as it looked like the ABI were pushing for in a very totalitarian sense—pushing for graduated driving licences for older people? They are susceptible, from the different parts of the statistics on crashes, regardless of what type of crashes they are. What are your views, for your organisation or personally, on that particular issue?

Lorna Lee: Graduated driving licences for older drivers is not something we have ever pushed for. It is not something I have ever heard floated until this morning.

Q175 **Karl McCartney:** So why pick on young drivers?

Lorna Lee: For younger drivers, we would support certain elements of a graduated scheme, but we would not be in favour of overly restrictive curfews or the passenger restrictions. We would be happy to bring in measures that focused more on education before they have passed their driving test, such as a logbook that showed they had had certain experiences with their driving instructor, and perhaps a mandatory learning period, but not curfews and passenger restrictions. That is partly because of social mobility. It would make it very difficult for some people to go about their lives. The reason for learning to drive would perhaps be negated for them if they could not travel to work or school.



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They are very difficult to enforce. It would be impossible for a police officer to tell if a car was driving back. The panel before were talking about exceptions for different people. You could perhaps have an exception for a nurse who was driving back from her shift at three in the morning. That is all very well, but how will a police officer know that that car has a nurse in it? It is very difficult for them to judge that on sight.

Similarly, with passenger restrictions, how will they know that the people in the car with you are your children or your cousins, which perhaps you might be allowed, as opposed to your friends or children that you are driving around? It is very difficult to enforce for those reasons.

Q176 **Karl McCartney:** I am conscious that we need to go on to insurance, so I want to stop you there. I want to ask you this, very particularly. You said you do not want to see graduated driver licences for older people. Do you want to see people regularly tested all the way through their life, say every five years?

Lorna Lee: It is not something we have called for—*[Inaudible.]*

Q177 **Karl McCartney:** How far do you go *[Inaudible.]* individual liberty—

Lorna Lee: Sorry?

Chair: Karl, there is a big gap between you saying something and Lorna hearing it. You need to give each other a bit of time. Ask your question again, Karl, and give a bit of time.

Q178 **Karl McCartney:** Sorry, Lorna. How much do you think people's liberties should be taken away from them? Do you believe that people should be tested regularly every five years throughout their driving life?

Lorna Lee: That is not something we have called for. We have not called for regular testing throughout someone's life. There are options available for people to choose, if they want refresher lessons. Refresher lessons are pretty popular with our driving schools. People often come back to us of their own accord if they realise that they lack confidence in a certain area. We run schemes through our charitable trust, where we give free training for people. They self-refer; it often tends to be people who have had a break from driving and realise that they have lost confidence and skills. They voluntarily come back and ask for lessons themselves.

Q179 **Karl McCartney:** Paul, I am going to come to you because you started first of all.

Paul Silverwood: Personally, I think everybody should be tested every five years, but if you fail it should not be that you cannot drive. There should be a period during which you get refresher training and get your driving up to an appropriate standard. That standard should be applied to all the foreign drivers who come into this country driving HGVs and so on. I do not think they are up to a particularly high standard, judging from what I see on the roads. Personally, yes, I think we should be testing everybody every so often.



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Q180 **Karl McCartney:** On graduated driving licences for old people, instead of picking on young people do you think we should be picking on old people too? It may be a little closer to home for you; you are probably nearer maybe 65 than 70.

Paul Silverwood: Very kind. You talk about graduated licences. Does that mean that an older person cannot carry passengers or cannot go out after 11 o'clock at night? It comes back to this again. We should be testing and making sure that their driving is up to an appropriate standard, for everybody.

Old people are a particular problem. There is evidence from Wiltshire Police, which is probably about eight years old. They did an analysis of the STATS19 form over three years in Wiltshire, with a particular focus on young drivers. The vast majority of them crash at night in the early hours of the morning. The vast majority of them have one person in the car and do not involve another vehicle. None of them had passengers. I think the passenger thing is a bit of a misnomer. The ones that hit the headlines are like the four young lads who crashed recently at Derry Hill in Chippenham and very sadly were all killed. That kind of thing hits the headlines and then it is, "Oh my goodness, if he wasn't carrying passengers he'd be fine." No, that is not it. Let's educate them.

Nicholas Lyes: I do not think graduated driving licences for older drivers would be appropriate. You have to look at the causes of road traffic collisions in younger drivers, which are different from causes of road traffic collisions in those aged 70 and over.

Q181 **Karl McCartney:** But if certain organisations or individuals are pushing for graduated driving licences for young people, surely we can have different types of graduated licences for older people. That is my devil's advocate question to you. Do you think it is politically acceptable?

Nicholas Lyes: I don't think it is politically acceptable. What I would say is that you have to look at what is causing the road traffic collisions in the first place in different age groups to then assess whether or not certain interventions are needed. I do not think that you will need graduated driver licensing for older people. I think graduated driver licensing among younger people is an option, but there are other options that could be looked at first.

Q182 **Karl McCartney:** That chimes with the evidence you gave earlier. Nicole, I come to you finally on this issue.

Nicole Parker: As a young person's opinion, when I passed my driving test at 17, I was doing everything that everyone else does. I was driving people. I was driving friends and family. I don't think that the graduated driving licence would be of benefit. However, we need to educate people more. If things are becoming too much or if you do not feel confident or comfortable taking people in your car, just tell them. You have to be strong enough to tell people that you do not want to do that yet. That should be fine, but I do not think there should be a legal rule on it. It comes down to



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policing it. How would it be policed? We cannot even police people using their phones and getting caught at a good enough rate yet, so I do not think that graduated driving licences would really be a benefit.

In regard to the elderly, again it comes down to education. If they do not pass a certain standard of driving, they should be educated more and be put through a test.

Q183 Karl McCartney: Moving on to insurance, I have my own particular view about the insurance companies. I think it is a monopoly and I think that they treat young drivers especially as a cash cow, as they do all of us who pay our premiums. They still make vast amounts of profits every year.

Is there anything you want to tell me about insurance and insurance companies? Are they doing enough to enable young drivers to be on the road, or do you think that the Government should look at the Australian model, which is where insurance is paid for by the Government, or at least part of it? There are different options. You might not be aware of the Australian model, but just give me some thoughts about insurance companies.

Nicole Parker: From personal experience, my insurance premium was over £1,000 for my first year. At the moment, Pathfinder currently has no discount benefit, which I think is a real shame. I feel that, if you have undertaken the Pathfinder experience and you have been successful, you will be a better driver. We have proven, and the stats show, that you are less likely to have an accident.

I paid over £1,000 for my first year. That was with a black box. Without a black box, for my car, I think it was going to be £2,500 for my first year. Obviously, a lot of factors come into that, but at the end of the day I am a girl, which apparently is supposed to lower the insurance, and I do not live in a particularly rough area. That should mean that my car is safer, according to insurance companies, yet my car insurance was still so high. I think it was for the second year as well; it was just under £1,000 for my renewal, which was not a considerable amount less, given that I had a no-claims bonus.

Nicholas Lyes: I have to confess that I do not know a lot about the Australian model. In fact, I know very little about it. What I would say is that there is an argument that when it comes to telematics—the RAC provides telematics-based black box insurance—the Government could look at the insurance premium tax rates and lower those. I am sure that the Treasury will turn round and say that it is going to cost them too much money, but the counter-argument is that road traffic collisions cost the UK economy about £35 billion. Arguably, there would be a saving through encouraging younger people to take up black box telematics at a lower price.

Lorna Lee: It is similar to what Nick just said. We provide insurance at the AA. Having the Government look at taking IPT off telematics products is



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something we would support. IPT is 12% at the moment, so that would bring it down. As it is 12% and is standard across all insurance products, because young drivers have a higher premium, that 12% equates to a greater amount for them than it would for someone with a cheaper premium. It would have a disproportionately better impact for them if it came off telematics products. That is something that we would support. Obviously, it might help to encourage more of them to take out the telematics product after they have had the first year discount, which I think people were saying earlier is about 30%.

Q184 **Karl McCartney:** What would you think if the Government provided some form of insurance for young drivers and basically cut the legs off the insurance companies and industry in insuring young people?

Lorna Lee: I am afraid that I do not know very much about the Australian model either. We would want them to look at IPT, to take IPT off telematics.

Paul Silverwood: The insurers could hold the key to reducing premiums. If they advocate that youngsters go through Car Club or through the Pathfinder scheme and get pre-licence training, if it is delivered appropriately and has proven results, they could significantly lower the premium without reducing income to the Exchequer.

Q185 **Karl McCartney:** A bit like AIM, where you can get benefits with various insurers if you go through one of their courses and become an advanced motorist—*[Inaudible.]*

Paul Silverwood: For Car Club, we have an arrangement with Carrot, which benefits our members, but we do not have the same for Pathfinder.

Karl McCartney: Understood. Hopefully, you can change that before too long. Thank you all very much indeed.

Q186 **Chair:** I have one last question. Paul, your organisation is quite sceptical about telematics. Obviously, the insurance companies are willing to charge less with telematics, which would suggest that there is some impact from them. Logic would dictate that there would be impact as well. Can you articulate your concern? We know that you are all about safety, so where doesn't it work?

Paul Silverwood: Where the telematics restrict your time. As Nicole was saying earlier, her cut-off was 11 pm. I do not think that is fair. The telematics should be monitoring the vehicle. One of the issues I have with it is that the vehicle could be shared with other members of the family, siblings or the boyfriend or whoever. It is not necessarily the young person who is insured who is the sole driver. There are issues with it.

In principle I am for it, because the results are that youngsters with telematics in the car have fewer accidents, but let's try to do it in a fair way.

Q187 **Chair:** Nicole, the last word from you. Is your feeling that it works in general but has a few rough edges that need smoothing out, or is that



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putting words into your mouth?

Nicole Parker: No. I would say that is right. In principle, at the back of your mind you think, "I have a black box. It's going to measure how I am driving, so I need to drive well." The only thing for me was about the cornering. If you do something more confidently than maybe a new driver would be expected to do, it will mark you for that. That is a bit unfair. If you were, like me, learning to do your advanced driving, having a black box would affect your score and obviously your advanced driving performance as well.

It depends on the algorithms that the different insurance companies use for the black boxes. How do they know how a new driver is expected to drive? How is that measured? If they were improved and it made the insurance premiums cheaper, and they were reliable, I cannot see a problem.

Chair: Thank you all for a really interesting and insightful evidence session. It will very much drive our conclusions. Lorna, Nicholas, Nicole and Paul, thank you very much. We have taken more of your time, but it was because the evidence was so solid. Thank you again.