

Aioi Nissay Dowa Insurance Europe

MS&AD INSURANCE GROUP

Insurtech uses driver speeding data to educate footie fans

insurethebox analysis of driver behaviour during the 2018 FIFA World Cup reveals that speeding almost doubled among young drivers prior to big matches

London, 13 August 2018 – In a first for the UK insurance sector, telematics insurance pioneer, insurethebox, a brand of Aioi Nissay Dowa Europe (AND-E), has identified that speeding risk significantly increases for young football fans driving before big matches. insurethebox is promoting the message that no matter how important the game, young drivers could be scoring an own goal if they don't keep to the speed limit.

- **Young motorists' speeding increased by over a fifth in the hour before each of England's World Cup matches**
- **Speeding among young motorists increased by a whopping 43% before the Croatia semi-final**
- **In every game, the amount of speeding increased by a minimum of 7%, reaching up to 43%**
- **Speeding increased by 17% for the Tunisia match; 29% ahead of the Panama game; 7% in the hour before the Belgium match; 14% for the Colombia game; and 23% for the Sweden match**
- **Young drivers in the Midlands had the highest increase in speeding across England's campaign – speeding on average 62% more before England games**
- **Northern supporters were so excited for the knockout stages that the amount of speeding increased 71% compared to the group stage matches**
- **Speeding went up by 133% for football fans from the East of England in the hour before the Croatia semi-final**

The insurethebox analysis of driving behaviour during the FIFA 2018 World Cup shows that speeding increased by a fifth among 17-24 year old drivers in the hour before England matches. The more important the game, the greater the increase in speeding. And the risk heightened further when

matches were played at weekends. Over half of all serious accidents on country roads involving 17-24 year olds are due to loss of control – largely due to speeding¹ – and insurethebox believes it is vital to get the message out to young drivers to kill their speed.

Mike Swanborough, Chief Executive Officer of Aioi Nissay Dowa Insurance Company of Europe SE, commented: “The use of data to influence positive change is at the heart of our business. Over the last two years, our award-winning speed reduction campaign² has used unique insight to connect with customers who frequently speed, highlighting the risk of an accident and urging them to slow down and take more care. Our work has seen speeding instances among the highest risk drivers reduce by about 28%. This has cut the frequency of accidents among young drivers by 9%, reduced the damage caused when bumps do occur, helped save the distress of making a claim and, more importantly, reduced the risk of catastrophic injury.”

“We know that young drivers are four times more likely to crash in the first three months of their policy than their final three. And now, with this new insight, we can focus on a particular group of drivers with a targeted campaign.”

Liz Brooker, MBE, Vice Chair, RSGB added: “Helping young drivers to understand the risks associated with inappropriate speed is vital to help reduce the number of collisions and casualties caused by speeding. At Road Safety GB we believe that a combination of communication and intervention can deliver measurable results. Indeed, our National Conference later this year will set out to demonstrate how road safety professionals can combine the four ‘E’s’ – education, enforcement and engineering, underpinned by evidence – to deliver casualty reduction improvements. And this initiative by insurethebox will provide useful insight for that debate.”

Midlands fans hit the accelerator the most

During the World Cup, young drivers from the Midlands sped the most: during the group stage games their speeding increased by 46%³. This increased further through the knockout stages as England gained momentum, with speeding up by a massive 78%. Young drivers in the East of England ranked second overall, with a 133% increase in speeding before the Croatia semi-final – the highest in the country for this match.

¹ insurethebox analysis of serious accidents 2017

² <https://www.insurethebox.com/win-innovation-data-excellence-at-insurance-industry-awards/>

³ Analysis of insurethebox speeding data comparing the hour before England games kicked off against the same hour in the week before, which are broadly similar to the incidences of speeding one month before, indicating the same trend between one week and one month.

And while young drivers in the West of England appeared to stay within the speed limit during the group stages of the World Cup, when England played Sweden there was a 167% increase during the hour before the game. Fans in the North were also more excited by the Sweden game, recording a 161% increase.

Big game jitters

The insurethebox analysis suggests that the level of speeding among 17-24 year old drivers during the England World Cup campaign was largely dictated by the importance of the game. In the hour before England played Belgium, the likelihood of young drivers speeding increased by 7%. However, before England's semi-final against Croatia, there was a 43% hike in young motorists speeding and young motorists spent 1 in every 5 miles speeding compared to the usual average of 1 in every 9 miles.

Weekend matches also signalled a sharp rise in speeding. Across the tournament there was a 30% increase in the amount of speeding per mile before any weekend game. This is especially important for football fans in the UK, as games are most commonly played on weekends.

While speeding during the tournament can largely be attributed to young men, who increased their speed by an average of 38%, speeding among women drivers also increased by 31%.

Mike Swanborough added: "It's coming home' has been a popular message for football fans this summer. But fans must make sure that no matter how big the game, it is not worth the risks that come with speeding. insurethebox is leading this campaign to empower young drivers to better manage their behaviour so that they and other road users stay safe."

DATA CHARTS

ALL GAMES	
Region	Speeding Miles Change
Midlands	62%
East	51%
North	44%
South	38%
Lancashire/Yorkshire	37%
West	35%
London	32%
Wales	18%
Scotland	3%

GROUP STAGES	
Region	Speeding Miles Change
Midlands	46%
East	39%
South	33%
Wales	20%
Lancashire/Yorkshire	11%
London	10%
North	9%
Scotland	4%
West	0%

KNOCKOUT GAMES	
Region	Speeding Miles Change
North	80%
Midlands	78%
West	70%
Lancashire/Yorkshire	63%
East	63%
London	54%
South	43%
Wales	16%
Scotland	3%

Saturday 7 July 2018 - 3pm

SWEDEN

Region	Speeding Miles Change
West	167%
North	161%
Midlands	87%
Lancashire/Yorkshire	67%
East	44%
South	43%
London	36%
Wales	4%
Scotland	-29%

Wednesday 11 July 2018 - 7pm

CROATIA

Region	Speeding Miles Change
East	133%
Lancashire/Yorkshire	94%
Midlands	93%
South	84%
London	84%
North	83%
West	49%
Scotland	41%
Wales	18%

ENDS

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Notes to Editors

Aioi Nissay Dowa Insurance Company of Europe SE (AND-E)

AND-E is a subsidiary of Japanese insurer MS&AD Holdings, one of Asia's largest insurers. With a principal focus on providing auto-centric insurance products, either directly or on behalf of strategic partners, ANDIE offers both retail and corporate products with the approach tailored to best meet the local needs.

Currently the only Japanese insurer operating in the UK Retail and Motor Insurance sector, AND-E owns in Box Innovation Group Limited, which owns telematics provider insurethebox. Other subsidiaries include a life company, Aioi Nissay Dowa Life Insurance of Europe AG (ANDLIE), as well as Toyota Insurance Management SE (TIM), which provides Toyota's insurance expertise.

ANDIE has a close working partnership with Toyota Motor Corporation, the largest single shareholder of MS&AD Holdings.