Admiral Group PLC

Collaborating across the industry to help young drivers build safer driving habits

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We're committed to supporting our motor insurance customers when things go wrong, but our role goes beyond just helping after an incident. We believe we also have a role to play in helping prevent road accidents from happening in the first place.

This week, James Armstrong, UK Motor Claims Director, joined a roundtable hosted by the Parliamentary Advisory Council for Transport Safety (PACTS) to discuss how telematics can help improve road safety, particularly for young and inexperienced drivers.

During the session, James and industry peers discussed how telematics can help young drivers develop good habits behind the wheel by providing regular feedback and support, as well as rewarding them with lower premiums for safe driving.

Our data shows that drivers aged 19 and under with a telematics policy have a lower claims frequency than those without one, with young drivers up to 37 per cent less likely to make a claim. We also see that telematics policyholders' claims are less severe than non-telematics product policyholders, with telematics policyholders much less likely to make a bodily injury claim.

The roundtable also explored how insurers and road safety organisations can work together to raise awareness of telematics, share insights and support initiatives that help reduce road incidents.

We have offered telematics products for more than ten years and believe that they can play an important role in helping young drivers stay safer on the roads. As one of the UK's leading motor insurers we see the impact that dangerous driving can have on all road users which is why we're supportive of initiatives that encourage safer driving habits and bring organisations together to reduce this harm.