



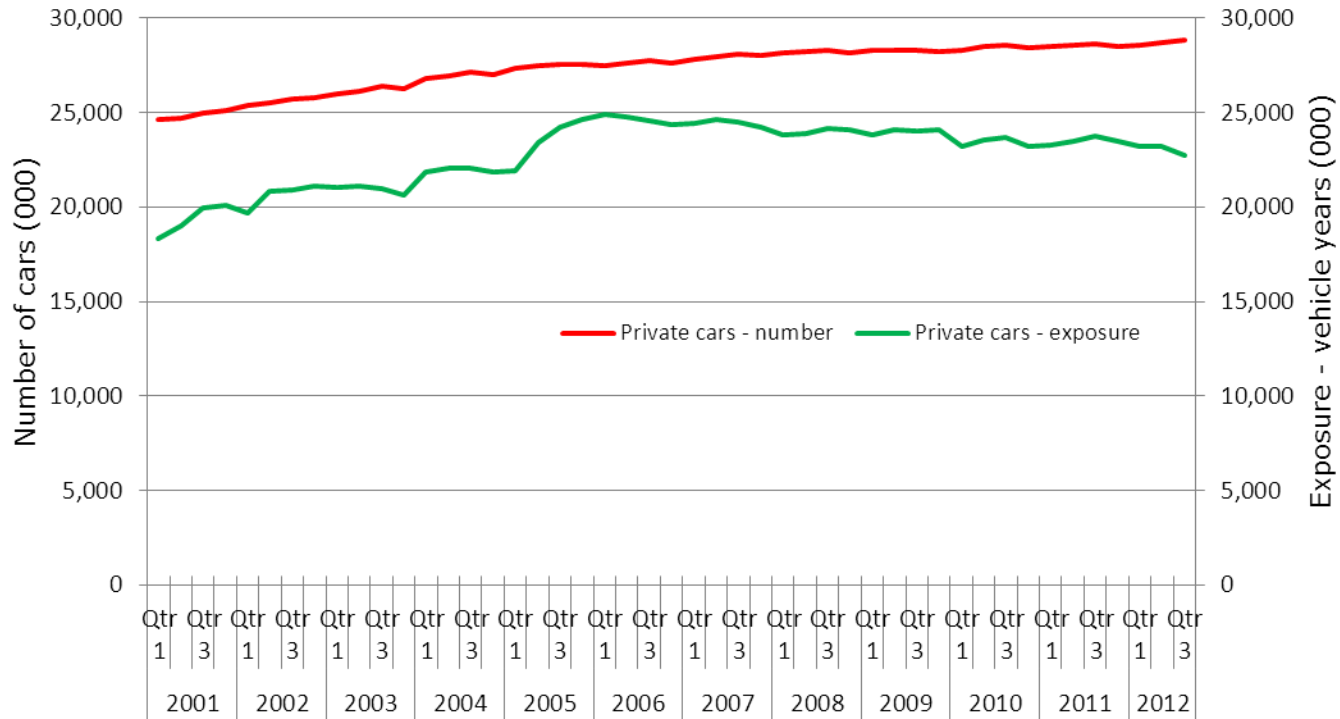
Association of British Insurers

## **Nick Starling, ABI**

*Trends in claims and what they mean for safety*

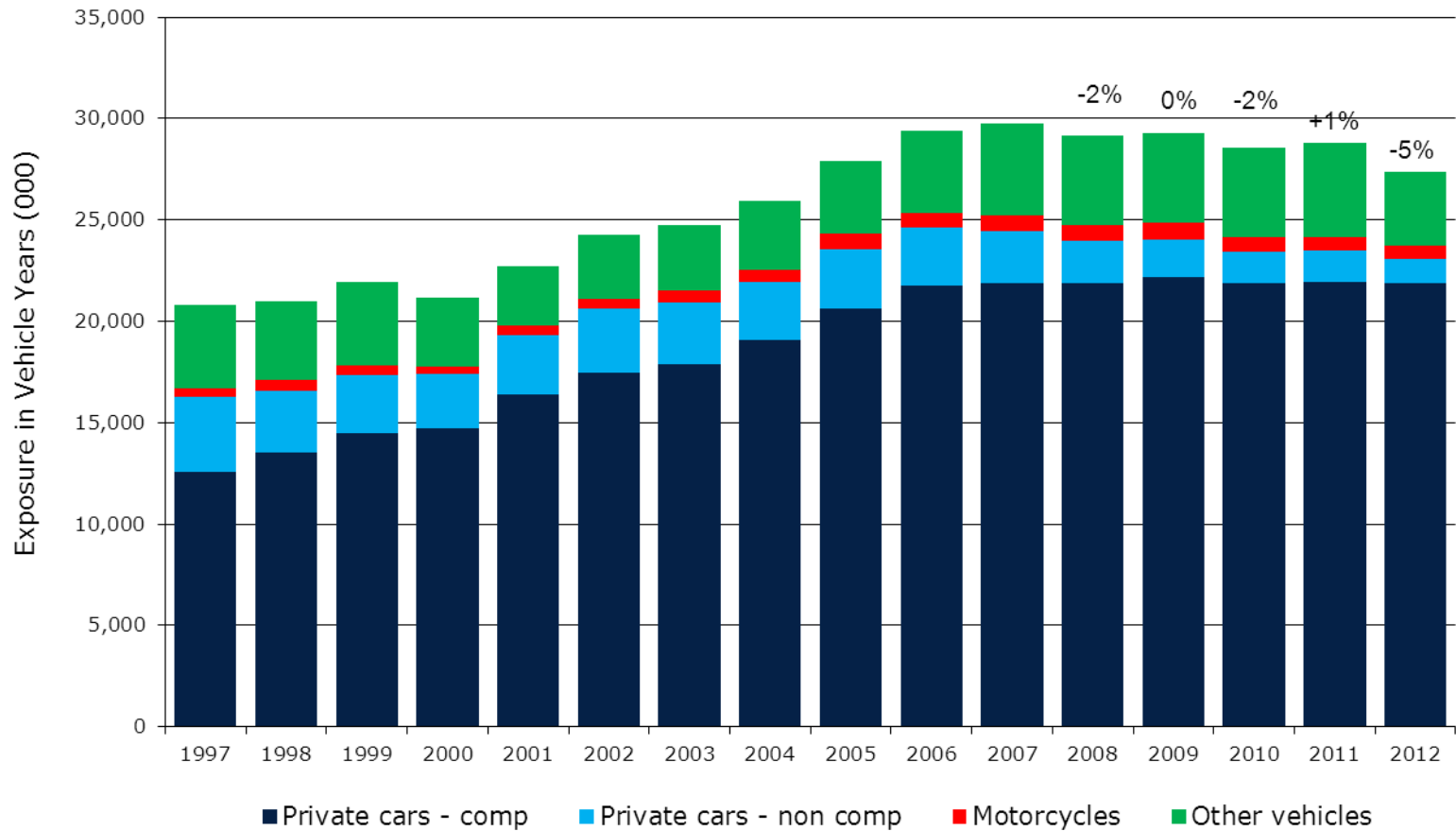


# Number of licensed cars (DfT) and exposure



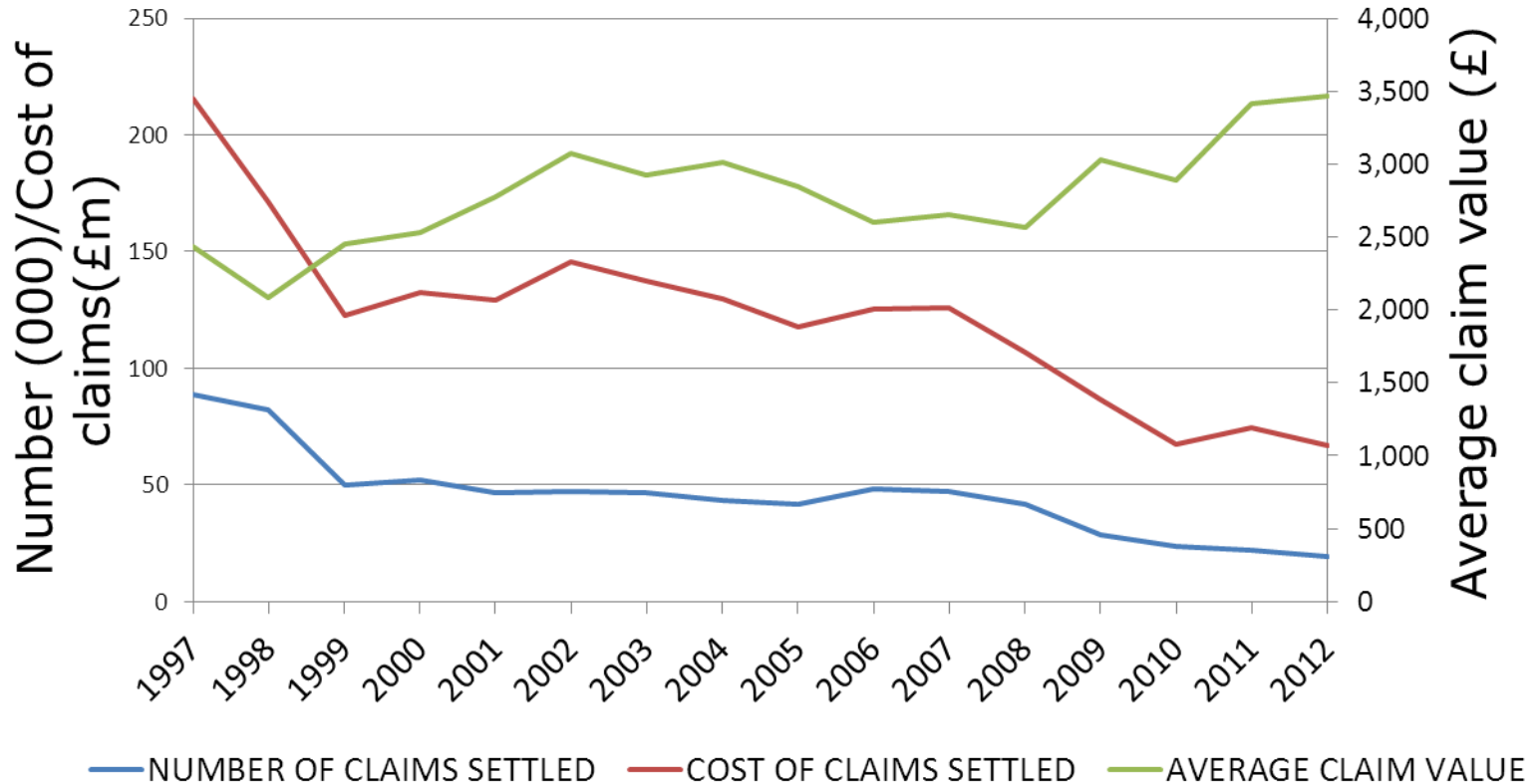


# Exposure – yearly trend



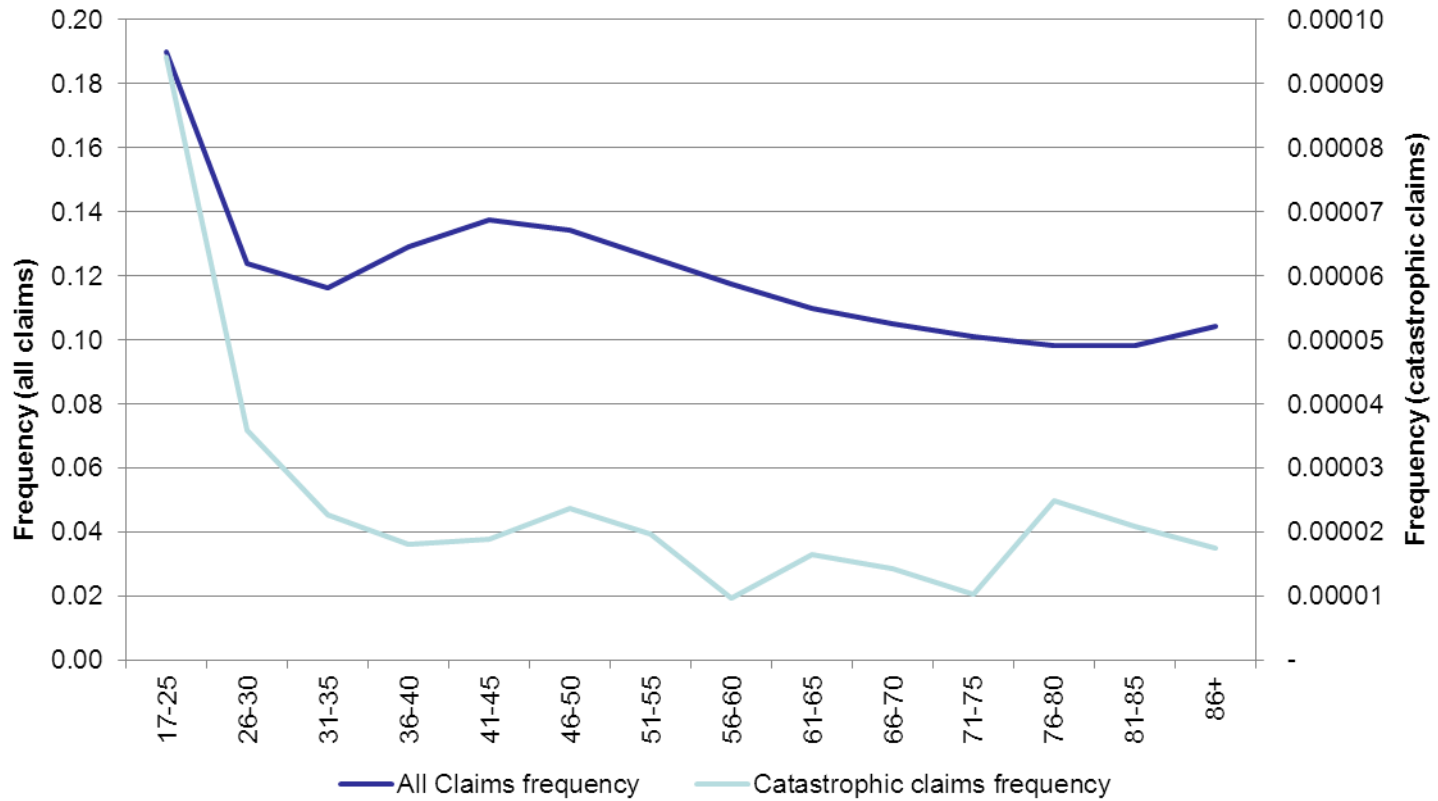


# Number and cost of claims, 1997 - 2012



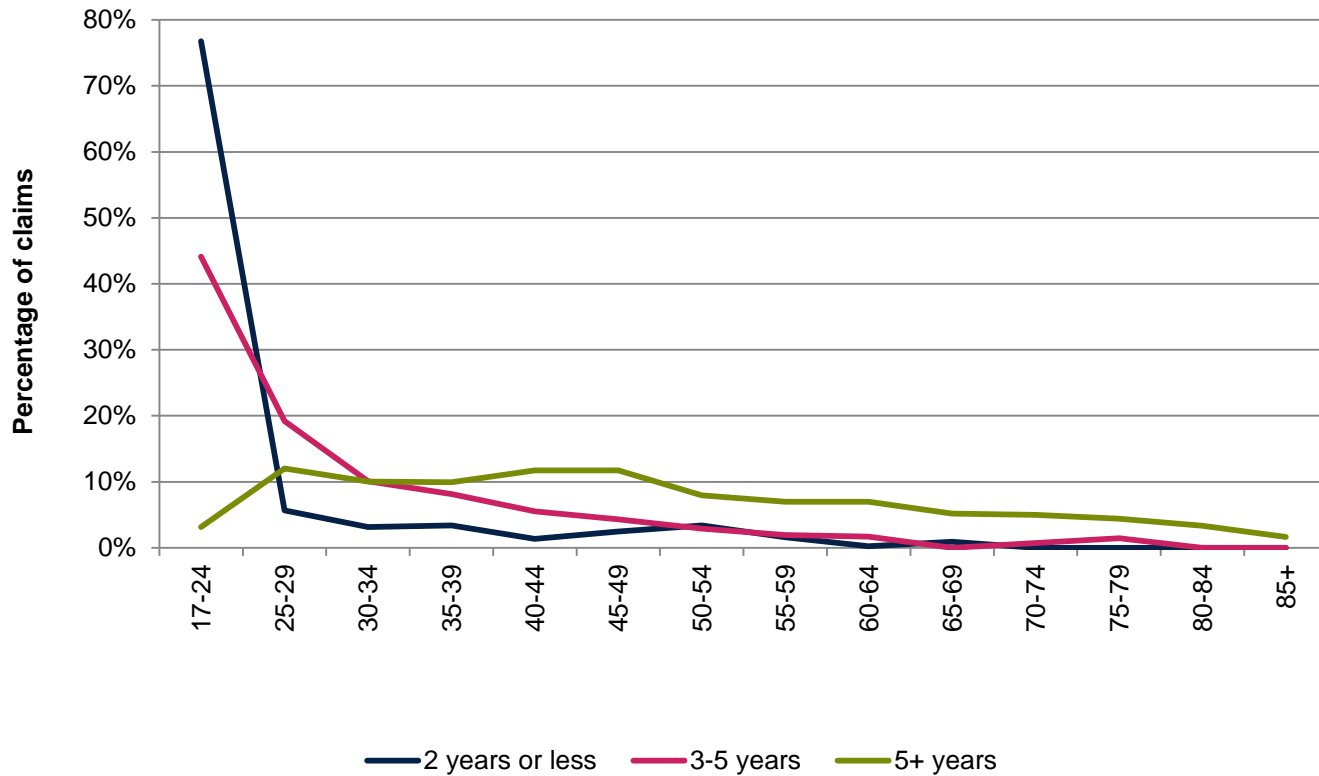


# Frequency of claims, 2007 - 2011



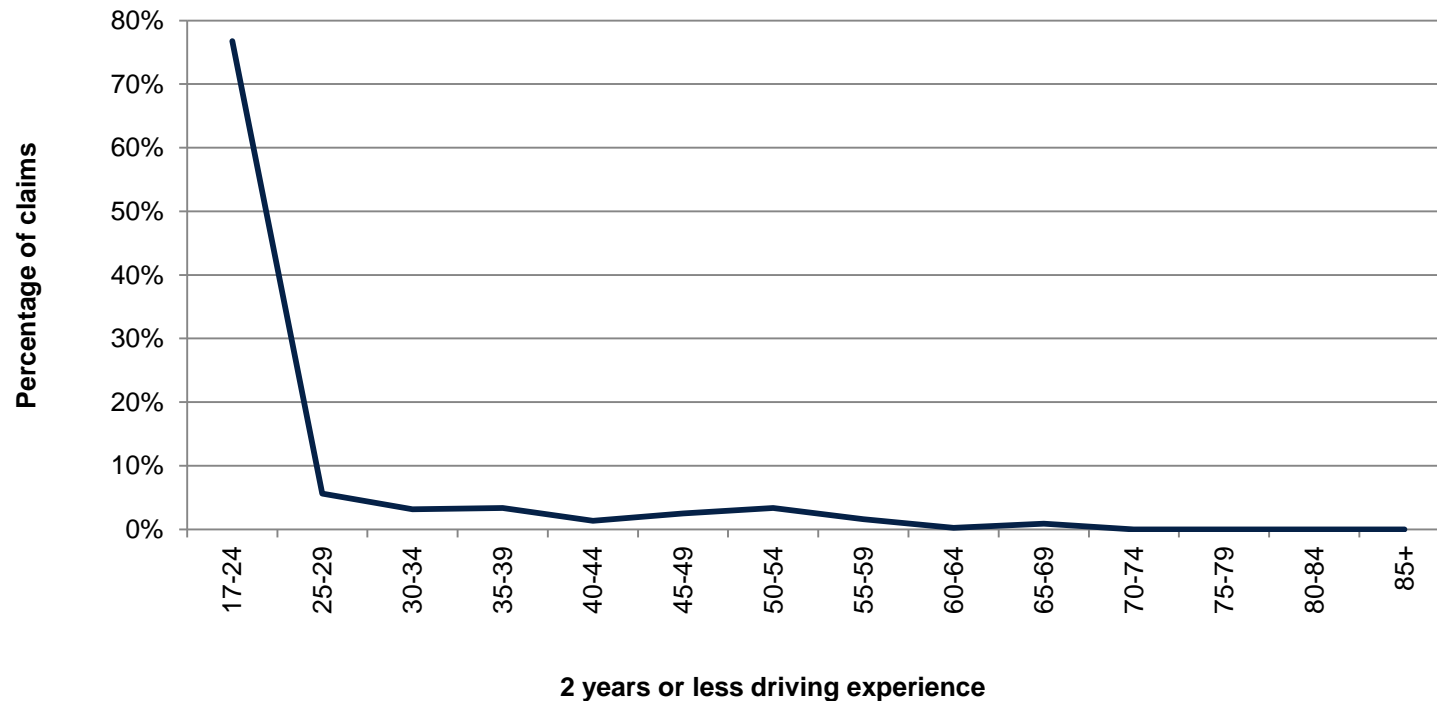


# Catastrophic claims by age and years of driving experience of driver at fault



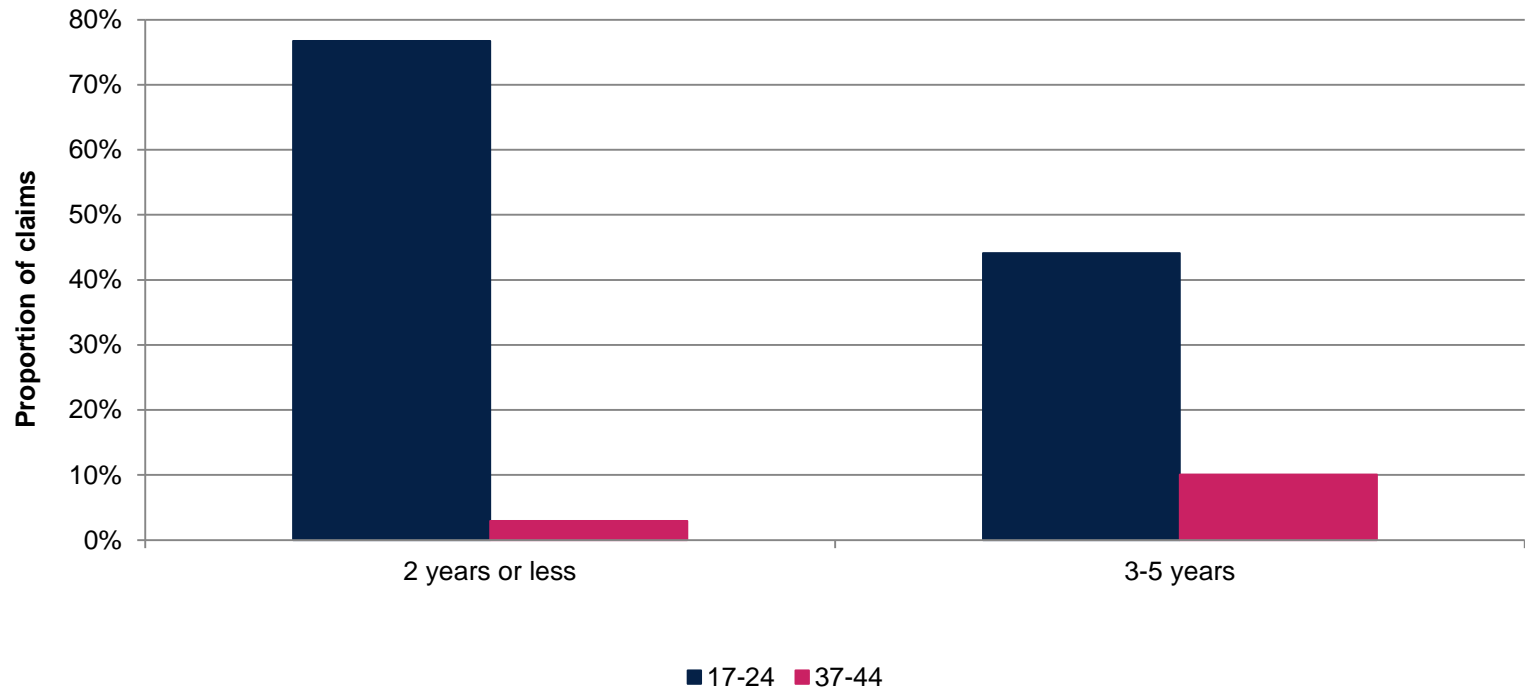


# Catastrophic claims for inexperienced drivers, by age of driver at fault





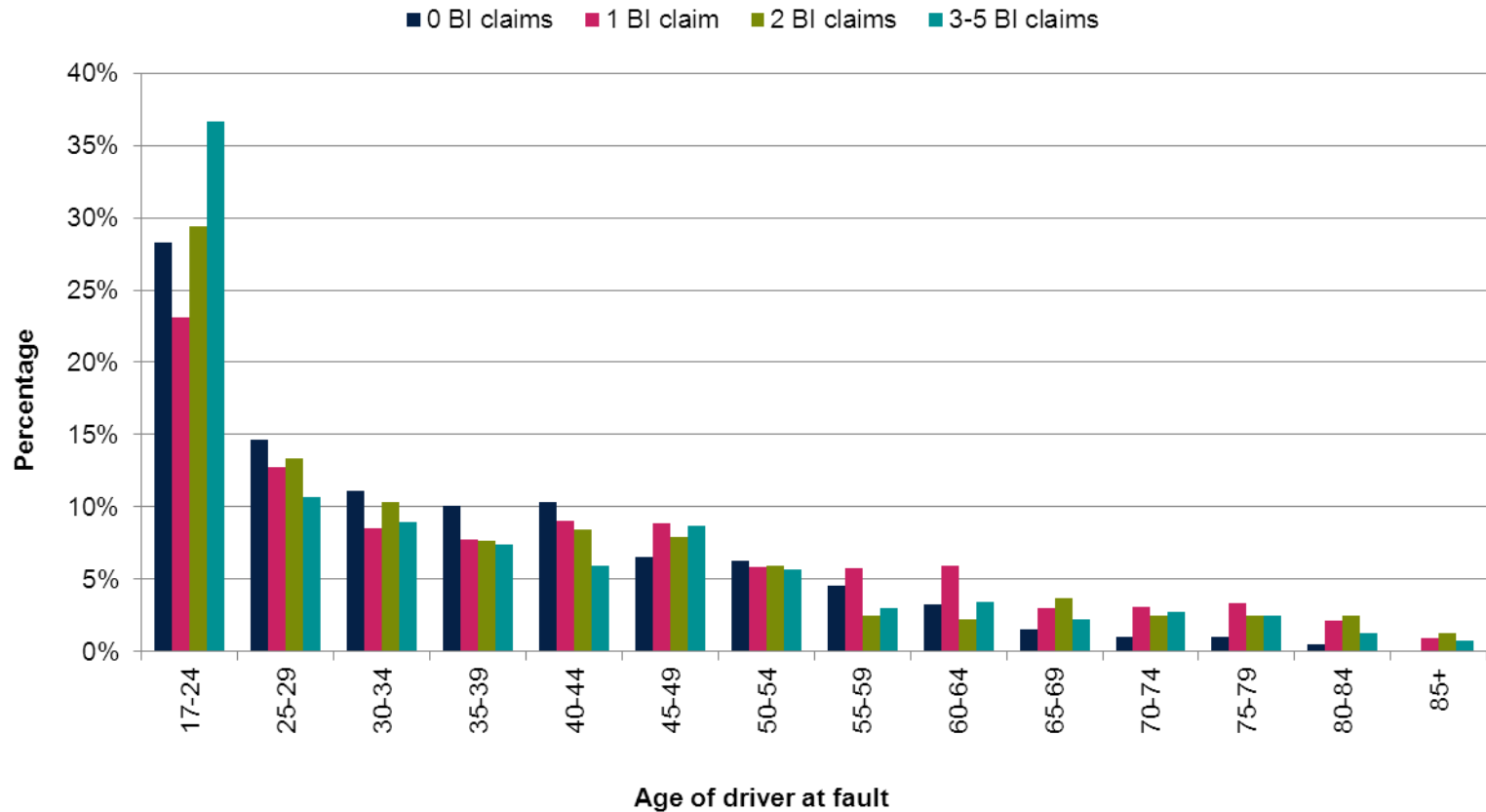
## Proportion of catastrophic claims by years of driving experience, 17-24 year olds and 37- 44 year olds







# Catastrophic claims that include bodily injury claims





# ABI Proposals

- *Meaningful reform is needed*
- No more 'tinkering around the edges'
- The introduction of Graduated Driver Licensing:
  - A minimum learning period
  - Restrictions after passing the test
  - Lowering the Blood Alcohol Concentration
- The international evidence is compelling