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RAC comments on reported increase in the number of compensation claims by victims of uninsured drivers

The Motor Insurer's Bureau has seen a 10% increase in the last 12 months in the number of claims it is dealing with from victims of accidents with uninsured drivers.

RAC insurance director Mark Godfrey said: “Although the facts need to be confirmed, there is a clear suggestion here that we might be seeing an increase in uninsured drivers on our roads – which, if true, would be a cause of concern. Industry figures from 2016 suggest there are around a million

uninsured drivers on UK roads and that's a figure we want to see come down, not go up.

“If it does turn out to be true there a number of potential factors at play. Drivers have faced three increases in Insurance Premium Tax in two years – making it, in the RAC’s view, a genuine stealth tax on motorists. It now stands at 12% and means that those who pay the largest premiums – most often younger drivers and those with less experience – pay more in tax. We are concerned spiralling premiums might encourage some drivers to risk driving without insurance, which in turn has the potential to increase premiums still further for everyone. We have also expressed concern that the Government’s changes to the way in which life changing injury compensation payments are calculated are also forcing up premiums unnecessarily, and would call for the result of the review by Ministry of Justice which were due on the 3rd August to be published as soon as possible

“Uninsured drivers represent a risk to everybody and we urge the Government to take these findings seriously and provide reassurance to motorists that they will act if needed.”

The press office email address is press.office@rac.co.uk and media centre is at media.rac.co.uk. **Please note:** the press office is unable to help with individual customer enquiries - please visit the [RAC contacts page](#) to find the right contact.

About the RAC

The RAC, an iconic UK brand, provides complete peace of mind to nearly 14 million UK private and business drivers, whatever their motoring needs. As well as its premium nationwide breakdown assistance service – with an expert branded patrol workforce attending more than two million breakdowns every year – it offers a wide range of market-leading products across insurance, legal services, vehicle inspections and service, maintenance and repair. Included in this is the first-of-its-kind nationwide Mobile Mechanics service which brings the garage to homes and workplaces.

At the forefront of new solutions for business fleets and consumers, the RAC's breakdown service is electric-ready with mobile EV charging technology and can be called on using [myRAC](#) – the all-in-one route planner, fuel finder and breakdown reporting app.

Visit the [RAC website](#).

Contacts



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