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Six in 10 say 'black boxes' have made them safer drivers

Six in 10 RAC Black Box Car Insurance customers believe that having a device fitted in their car to monitor their driving behaviour as part of their policy has made them into better drivers.

Research carried out with 1,359 <u>RAC Black Box Car Insurance</u> policyholders* of varying ages showed that 62% believed the telematics box and its Driver Score feature have helped them to become safer drivers. Just over a quarter (26%) were not sure whether it had made any difference while only 12% were convinced it had not.

The RAC Driver Score element of the policy monitors speed, acceleration, braking and cornering. Among the benefits listed by the 62% who felt their driving had improved were: 69% who claimed they had better awareness of what makes a safer driver; 58% who say they now rarely exceed the speed limit and 44% who stated their braking had become smoother. Thirty-nine per cent also said they now accelerate in a smoother way and 30% claimed they are better at keeping to a slower speed around bends.

When analysing the improvement in driving standards findings by age, those who said they had benefited the most were aged 17-20 (71%). The 24-44 age group was the next highest on 57%, but from there each subsequent age band up to and including the 70-plus group did not experience as much improvement from being able to monitor their Driver Score.

RAC Insurance managing director Mark Godfrey said: "We have always argued that black box, telematics devices help make drivers safer on the road, but it is very encouraging to hear first-hand from motorists we surveyed that they feel the boxes and the ability to monitor their own driving behaviour has

made them into safer drivers.

"It is great to see the policy is not just proving popular with younger drivers, but also with a high proportion of older motorists, many of whom have been driving for over 30 years, or in some cases even longer than that.

"We have worked hard to make RAC Black Box Car Insurance appeal to a cross-section of motorists by not restricting them with mileage limits or curfews, and it seems this is appreciated by many of our policyholders."

The research also revealed that RAC Black Box Car Insurance policies are being bought by a range of ages, not just young, newly qualified drivers. While 34% of those surveyed were aged 17-20 and 15% were 21-24, 11% were 25-29 and 5% were recorded in each age band from 30 through to 49. Interestingly, 7% of those questioned were in the 50-54 age bracket, while 2% were over the age of 80.

When asked whether they were actively looking for a black box-based policy when they were taking out their insurance, 58% of the 1,359 motorists surveyed said they were not. The percentage among young drivers was, however, far higher with 57% of those aged 17-24 saying they were looking for a black box policy.

Of the 42% who were actively looking for a black box policy, three-quarters (74%) thought it was the best way to get the lowest possible premium. This rose to 79% among those aged 17-24 and to 81% in young males (17-24) and to 78% for young women of the same age. A significant proportion (29%) said the reason they chose the policy was that they thought having their driving reviewed would make them a better driver.

Ultimately though, it was price and the trust of the RAC brand that made customers opt for RAC Black Box Car Insurance. Considerably more than half (57%) said price was the deciding factor, with this going up to 69% among 29 to 44-year-olds, whereas nearly half (47%) stated the trust engendered by the RAC name was what led them to purchase.

Other elements of the policy which affected customers' decision-making were: the fact that RAC Black Box Car Insurance does not have a curfew, with 71% stating this; and the ability to set your own mileage limit, something

which 47% said attracted them to the policy.

Any customers purchasing RAC Black Box Car Insurance and opting to add on the free 12-month vehicle-based RAC Roadside cover, or any higher levels of breakdown protection, can also automatically take advantage of the state-of-the-art RAC Connected breakdown service which remotely transmits information from vehicles' on-board diagnostics systems to the RAC, allowing important faults to be identified and fixed at the earliest possible opportunity. Any renewing RAC Black Box Car Insurance customers who have selected the RAC Breakdown cover are also eligible.

RAC Black Box Car Insurance works via a matchbox-sized device which tracks speed, braking and acceleration along with where and when the policyholder drives in order to calculate how safe they are through a Driver Score.

The policyholder can keep track of their driving performance by going to the RAC Black Box Car Insurance online portal or app to look at their easy-to-understand Driver Score. There are also hints and tips for improving the score through safer and more economical driving. The Driver Score is first calculated after the policyholder's car has been driven 200 miles and is then updated every seven days after the installation date.

For further information about RAC Black Box Car Insurance visit: www.rac.co.uk/blackbox or call 0330 1591 042.

Notes to Editors

* Research carried out by Online95 with 1,359 RAC Black Box Car Insurance customers in May 2018

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