This is the second Norwich Union Insurance Index developed to help inform and educate homeowners and drivers about how to protect their property and cars.

Produced bi-annually, the Norwich Union Insurance Index is based on an in-depth analysis of our claims data since 2000. Each year is broken into four quarters to help analyse and understand patterns in insurance claims.

The Index Report includes data on five key types of claims:

1. Car collision
2. Car theft
3. Household theft
4. Household weather
5. Household fire

This Index looks specifically at car collision claims and is supplemented by consumer research carried out amongst a representative sample of almost 700 motorists in March 2004.

For other indices please refer to back page of the report.

The Crash Index

- Despite an increase of 18%* in traffic volumes in the past ten years, claims relating to car collisions have remained fairly stable.

This could be attributed to a combination of factors including: increased traffic calming measures, more speed cameras, greater awareness of the dangers of drink driving and speeding, and new cars having better tyres and brakes.

- Although the level has remained relatively constant, car collisions are common - every year there is one claim for every eight policies.

- Outside the countdown to Christmas, the day before Good Friday – Maundy Thursday, is one of the worst days for collisions. Norwich Union experiences an increase of 20% more claims as more people take to their cars for the Easter break.

- There are more car collisions in the winter months due to fewer daylight hours and dangerous road conditions caused by rain, ice and snow.

- More car collisions happen on a Friday than any other day of the week, and the fewest occur on Sunday. This is down to volume of traffic on the roads.

- The best day for drivers is Christmas Day with the deserted roads helping to reduce the number of claims of an average day by half.

*Increase compared to the previous ten years.
Confident Collisions

93% of UK drivers claim to be very confident behind the wheel. Just 2% of male drivers admit to occasional nerves when driving, compared to 12% of women motorists.

But according to collision data, drivers are over-estimating their ability and safety on the road. 73% of drivers have been involved in an accident and the average motorist has had two collisions.

This over-confidence is further demonstrated by the fact that 59% of drivers believe they would still be able to pass their driving test if they took it today.

In reality the Institute of Advanced Motoring estimate that 70% of drivers would actually fail their driving test the second time round.

Perceptions of Other Road Users

Although nearly 40% of motorists believe young males to be the worst type of driver, 62% admit that driving ability is down to the individual.

Young male drivers [17-24 years old] believe themselves to be the most confident motorists, yet 91% of those questioned had been involved in an accident of some description.

Conversely the majority of young people [51%] think that older drivers are the worst on the road.

Motorists’ experiences of the worst type of driver:

<table>
<thead>
<tr>
<th>Driver</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Young male (under 25)</td>
<td>39</td>
</tr>
<tr>
<td>Older (over 65)</td>
<td>19</td>
</tr>
<tr>
<td>White van</td>
<td>11</td>
</tr>
<tr>
<td>Mini-cab</td>
<td>7</td>
</tr>
<tr>
<td>Mums on the school run</td>
<td>6</td>
</tr>
<tr>
<td>Young female (under 25)</td>
<td>4</td>
</tr>
<tr>
<td>4 x 4</td>
<td>3</td>
</tr>
<tr>
<td>Sports car</td>
<td>2</td>
</tr>
<tr>
<td>Other</td>
<td>9</td>
</tr>
</tbody>
</table>
**Familiarity Breeds Contempt**

The majority of car collisions [65%] take place within a mile of a motorist’s home address.

Driving instructors attribute this to the fact that drivers become complacent and under-estimate risks when driving in their local area.

**Law & Order**

Over 90% of UK motorists would like to see harsher punishments for drivers caught without insurance. The current penalty of a small fine was considered too lenient.

However, over a third of these law abiding citizens would drive off without leaving any contact details if they accidentally bumped or scratched a parked car.

**Battle of the Sexes**

Although 58% of men think they are better drivers than their partner, only 2% believe that men are safer drivers than women.

And when it comes to collisions, men are slightly more likely [75%] to have had an accident than women [71%].

On average men are more likely to pass their driving test first time round [60%] compared to women [52%].

The research also indicates that the driving test has become harder to pass over time. 70% of drivers over 65 passed first time when they took their tests, compared to just 46% of 17-24 year olds.

**Where Collisions Take Place**

- At a junction: 23%
- On a country road: 14%
- At a roundabout: 7%
- Just a normal road: 11%
- On the motorway: 6%
- In a traffic jam: 6%
- Whilst trying to park the car: 6%
- On a main road: 6%
- On a dual carriageway: 3%
- Other: 4%
The graphs and commentary included are based on Norwich Union claims data. Graphs relate to claims from the period January 2000 to the end of December 2003. Graphs show the number of claims per 1,000 policies.

Car theft

Car theft has continued to fall over the past ten years, with a decrease of 22% in the last three years. One of the reasons for this is the improvement in security systems in new cars.

Household theft

Household theft continues to fall with a decrease of 16% between 2000-2003. The level of claims is similar to that of car theft with one claim per 80 policies.

Household weather

It is difficult to interpret or predict trends in the number of weather-related claims because of the variable nature of weather patterns. 2003 had the lowest number of claims for over 10 years.

Household fire

Claims for household fire are relatively few, at approximately one per 300 policies. Increasing usage of smoke detectors has helped keep this figure down. Although occurrences are fairly erratic and difficult to predict, they are more likely to occur during the hotter and drier summer months.

Methodology and contacts

Norwich Union commissioned Taylor Nelson Sofres to speak to 673 motorists throughout the UK about their experiences of driving and their views on other road users in March 2004.

Media contacts: Charlotte Speedy or Matt Buchanan at QBO Bell Pottinger on 020 7861 2424/Sally Leeman at Norwich Union on 01603 684 225

*DEFRA 2002