MORE TH>N marks Road Safety Week with Speed Down, Save Lives call to drivers

- **Road Safety Week** – new survey reveals two thirds of drivers regularly speed
- **MORE TH>N** reveals real results in getting drivers to reduce speed – incentives really work
- Over half of drivers believe visually striking deterrents would encourage them to slow down

In spite of the well-documented risks and dangers associated with speeding, and the range of measures and deterrents in place – from road signs to speed cameras, threats of fines and points on the license - millions of British drivers continue to do it each day.

A new study from MORE TH>N to mark this year’s Road Safety Week shows that almost two thirds of Britons admit to regularly exceeding the speed limit each day. A quarter (25%) said that the threat of a speed awareness course was not a big enough deterrent to speeding on a regular basis.

As part of its ongoing dedication to encourage safe driving MORE TH>N is making a number of new interventions to help keep speed down on Britain's roads, focusing on addressing the psychology behind speeding.

- MORE TH>N SMART WHEELS insurance uses telematics technology for new drivers to monitor every journey, creating a score based on their observed driving behaviour, and offering cash rewards in return for displaying good habits. To date, MORE TH>N has paid out over £2 million to its customers.

- Customer research from MORE TH>N SMART WHEELS’ clearly shows that encouraging drivers to set positive targets can also help to improve road safety. In a recent trial, MORE TH>N’s behavioural scientists found its worst drivers improved their performance by 10% when they set targets.

- MORE TH>N employs behavioural scientists who use their expertise to build a picture of their customers’ attitudes to speeding and other aspects of safe driving and more implicit motivations. This has helped to inform their overall strategy for incentivising and communicating positive driving behaviour.

One such approach explored by the team in the run up to Road Safety Week is the value of making people more instantly aware of the risks associated with their actions when they speed, by using visually striking images as part of road signs.

This takes inspiration from previous, hard-hitting TV advertising campaigns that adopted a graphic approach to illustrate the dangers of speeding, but would expose drivers to images when they are actually behind the wheel.

MORE TH>N tested the concept of visual deterrent speed signs with 2,000 motorists, where they were backed by over half (58%) of those surveyed as potentially having a real impact on their driving. Respondents said the signs were effective because they made them more tangibly aware of the dangers of speeding (67%), followed closely by the fact that they were so shocking (56%) and due to being more scared about crashing their car as a result (38%).

**Kenny Leitch, global connected insurance director, said:**

“At MORE TH>N, we want to help make Britain’s roads as safe as possible. We know parents and young drivers worry about their early driving experiences. We’re ensuring that our customer journey, communications and product design are all tailored towards promoting safe driving in a way that we
know is likely to make a real difference and change behaviour. Above all this is driven by our understanding of what really works, based on reputable behavioural science that ensures we’re looking after young inexperienced drivers by promoting safe driving in the most effective way.”

“While it may sound like a particularly radical idea to introduce visual deterrents alongside speed limit signs, our early research has shown that the adoption of a ‘cigarette-pack approach’ could be another way tap into the human motivations that can promote good driving and prevent speeding.”

To mark this year’s Road Safety Week, MORE TH>N has also created the world’s first ever online driving game where it pays to drive safely. Rather than finishing in the quickest possible time, the aim of the retro-style video game is to get to the destination as safely as possible – collecting coins, avoiding collisions, keeping to the speed limit and letting the grannies cross the road! The full game is available to play at http://www.morethansmartwheelsgame.com/

-ENDS-

For more information, please contact Cow PR - morethan@cowpr.com / 020 7234 9150

Notes to Editors

Research conducted by OnePoll on behalf of MORE TH>N Car Insurance. 2,000 motorists were surveyed.

Key Findings from the Survey:

- 14% of those that speed admit to having picked up a fine in the last five years
- One in 10 of those (11%) have paid in excess of £250 over the same time period in fines
- 15% have attended a speed awareness course to avoid having points put on their licence
- 2% of those polled confessed to having had their licence revoked as a result of repeated offences in the past
- 3% meanwhile have been involved in an accident as a result of their speeding tendencies
- 21% have had a near miss when driving as a result of speeding
- 4% have attended a speed awareness course, only to be caught for speeding again after they attended
- 35% re-increase their speed just 10m after they pass a speed camera

As part of the study, MORE TH>N also asked motorists to give reasons for why they were most likely to break the speed limit. The top reasons were as follows:

- Being in a rush (30%)
- Failing to regularly check their speedometers (30%)
- Trying to keep up with other cars on the road (28%)
- Thinking the speed limits are set too low (16%)

The study also revealed in what situations people would be most likely to take more care in their driving. The most popular reasons given were as follows:

- Driving in bad weather (74%)
- When driving in roads you might not know as well (68%)
- When driving with family or friends (64%)
- When driving with a pet in the car (31%)

About MORE TH>N

MORE TH>N is the direct financial services arm of RSA. Established in 2001, the company offers car, home, pet, business and travel insurance.
About MORE TH>N SMART WHEELS

Background

MORE TH>N SMART WHEELS is a telematics based insurance product that monitors every journey new drivers make. By assessing every mile for smooth acceleration, braking and keeping within the speed limits, MORE TH>N creates a driving score for each journey. These scores can be monitored in near real time through an online dashboard and act as an incentive for drivers to maintain these scores as they are rewarded with cash back for their safer driving.

MORE TH>N has paid out over £2m in rewards to its customers. However the company has now moved beyond just financial incentives, employing behavioural scientists who use their expertise to help direct activity that encourages even more drivers to keep within the speed limits – slowing down to save lives.

MORE TH>N has conducted a number of surveys and experiments to build a picture of their customers’ attitudes to speeding and other aspects of safe driving and more implicit motivations. This has helped them form their overall strategy for incentivising and communicating positive driving behaviour.