

PRESS RELEASE

**ONE IN FOUR BRITS TO PUT THE BRAKE ON DRIVING TO WORK
AS MORE THAN LAUNCHES NEW 'LOW MILER' CAR INSURANCE**

- New research from insurer MORE THAN uncovers two distinct driver types post-pandemic – low milers and higher milers.
- One in six (17%) drivers predict using their cars less, even when restrictions fully lift, with nearly a quarter (24%) driving less miles for commuting.
- An average of 1,044 miles fewer miles to be driven to and from work, compared to 2019, with those with finance and legal jobs anticipated to see the highest falls.

The pandemic has accelerated a long-term decline in the number of miles Brits drive according to car insurer MORE THAN, which today launches a new mileage-based car insurance product in response to the emergence of two distinct driver types – 'low mile' and 'higher mile' drivers.

As COVID-19 restrictions ease, MORE THAN reveals that 17% of UK drivers expect to use their car less over the next year, compared to pre-pandemic levels, with respondents predicting more time spent at home (55%), relying more on online delivery services (28%) and permanent changes to their working patterns (26%) as key reasons behind them driving less in the future.

Nearly a quarter (24%) UK drivers said they will be driving less miles commuting to work compared to before the pandemic. On average, those saying they will drive less for commuting to work expect to be spending 75 fewer days¹ – or 1,044 fewer miles² – commuting per year compared to before the pandemic. Those working in financial and legal sectors expect to see the biggest falls in miles for their daily commute compared to pre-pandemic levels.

Some changes to Brits' daily routines brought on by the pandemic, however, are here to stay. Of the 2,318 UK drivers surveyed by MORE THAN, one in four (25%) say they'll be using their cars less for running daily errands over the next year, while more than a fifth (21%) say they'll be driving less often for a weekly food shop. However, three in ten (30%) intend to drive more to visit family and friends, while 28% expect to use their cars for more one-off day and weekend trips.

The average number of miles Brits drive has seen a steady two-decade decline, with the latest UK National Travel Survey showing that the average miles driven fell from 9,200 miles in 2002 to 7,600 miles in 2018³. Looking ahead, UK drivers expect to drive

¹ Respondents who say they'll be driving less to work expect to use their car to commute an average of 2.43 days per week when restrictions are fully lifted. This is compared to 3.86 days per week in 2019. Multiplied by 52 weeks, this comes to 126 days, compared to 201.

² Assuming the workplace who say they'll be driving less to work is an average of 14.04 miles from their home, and they'll drive to work 126 days of the year, compared to 201 in 2019.

³

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/823068/national-travel-survey-2018.pdf

an average of 5,926 miles in 2021, according to MORE THAN, down from an average of 7,018 miles in 2019.

Anthony Aronin, Head of Telematics Insurance at MORE THAN, said: *"How we drive and use our cars won't be the same for some as we come out of this pandemic. With more flexible working arrangements and less commuting, some people will likely be driving less. Recognising this need, we want to ensure everyone has access to insurance that best suits their needs. That's why we're launching MORE THAN Low Miler, an innovative way of linking premiums to the miles customers drive, giving those who drive fewer miles a fairer deal."*

Designed in partnership with global vehicle and data driving business IMS (Insurance & Mobility Solutions), MORE THAN's Low Miler usage-based product uses a smart device to provide a fairer way of offering car insurance for those who use their cars less often or travel shorter distances.

MORE THAN Low Miler customers select a mileage allowance for the year, up to a maximum of 7,000 miles, and then are sent a device that plugs into the vehicle via a socket inside the car or under the bonnet. The device tracks customers' mileage, regularly updating them on the miles they've driven and allowing them to buy top-up miles if they need to.

The benefits of driving less miles are also uncovered by MORE THAN's study, with 73% of those UK drivers intending to drive less saying that they'll be able to save more money on petrol, while 55% say low mile driving is better for the environment. One in ten (10%) say that driving less often reduces their likelihood to get road rage.

Bob Skerrett, CEO of IMS, Insurance Division, said: *"We've built a strong relationship with MORE THAN as suppliers of connected insurance technology, and the mileage-based approach is the optimum way forward at this stage in the insurance revolution. Low Miler is undoubtedly the right product at the right time. The partnership reflects our international experience, particularly in North America, where we provide the technology for similar insurance products."*

MORE THAN's Low Miler will complement its existing car insurance products to provide policies that best suit their needs, as 45% of drivers surveyed expect their mileage to return to pre-pandemic levels, with 27% even expecting it to increase. The trend of urban dwellers moving to more rural areas is believed to be an important factor behind this, with one in eight (12%) of these drivers saying that moving further away from their workplace means longer car commutes over the next year.

MORE THAN has also worked with IMS on its SMART WHEELS product over the past five years, which offers Black Box insurance for young drivers.

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NOTES TO EDITORS

Research commissioned by MORE THAN and conducted by Censuswide with 2,318 UK drivers between 16th April and 19th April 2021. All percentages have been rounded down to the nearest percentage point. Censuswide abides by and

employs members of the Market Research Society which is based on the ESOMAR principles.

About MORE THAN

MORE THAN is the direct financial services brand of Royal and Sun Alliance Insurance plc. Established in 2001, the company offers car, home, pet and business insurance.

About IMS (Insurance & Mobility Solutions)

IMS (Insurance & Mobility Solutions), part of Trak Global Group (TGG), is a global provider of connected car solutions, services, and analytics to insurers, mobility operators, OEMs and governments. IMS is the developer of the cloud-based IMS DriveSync® connected car platform which has received industry acclaim for its ability to offer customers a data source-agnostic, multi-device strategy through which a multitude of B2B and B2C propositions can be taken to market. More info at www.ims.tech.