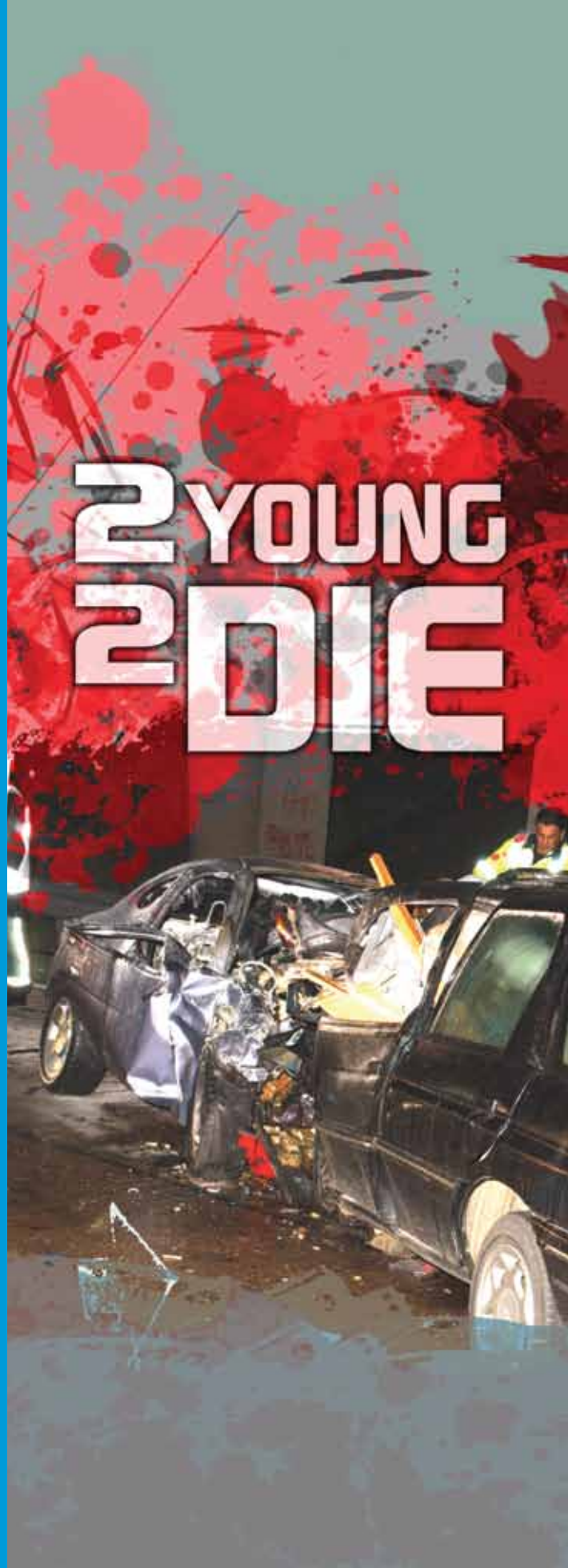


The **co-operative**
insurance



A Question of Speed

About The Co-operative Insurance

The Co-operative Insurance (CIS) insures almost three quarters of a million motor vehicles and is committed to improving road safety for everyone. CIS forms part of Co-operative Financial Services (CFS), which is an Industrial and Provident Society, CFS brings together The Co-operative Insurance Society (CIS) and The Co-operative Bank under common leadership. It is owned by The Co-operative Group (CWS) Limited, which is the largest consumer co-operative in the UK, democratically run for the benefit of its members.

In 2008, The Co-operative Financial Services was awarded the prestigious title of Company of the Year in the Business in the Community's Awards for Excellence.

About 2 Young 2 Die

The Co-operative Insurance and Brake, the national road safety charity, launched the **2 Young 2 Die** campaign in 2004 to promote responsible driving among 17 to 25 year-olds. So far, more than 670,000 people at schools, colleges and young offenders institutes across the country have seen the **2 Young 2 Die** DVD and education leaflets.

Earlier this year, the **2 Young 2 Die** website (www.2young2die.org.uk) was launched to provide an opportunity for young people to learn about the impact of irresponsible driving.

The website contains first-hand accounts of the horrors of road crashes from people who have been bereaved or seriously injured and includes sections on speeding, drink and drug driving, driving whilst tired, driving distractions, not wearing a seat belt and vehicle maintenance. The website has been specifically designed so it can be used within a classroom environment, by individuals and within groups such as young offenders institutions.

The website also provides an opportunity for young people to gain access to pay-as-you-go insurance, which The Co-operative Insurance believes will help to alleviate the problem of youngsters being priced out of the market because of escalating premiums.

Foreword

727 people were killed because of speeding in 2007. That is 727 families and countless loved ones whose lives will never be the same. Speed is among the biggest causes of death and injury on British roads, yet – as this report illustrates – the majority of people speed at some point, and it is seen by many as a non-crime, on a par with illegal parking or littering. This is a perception that we must change.

Many of the most serious collisions are caused, or their consequences exacerbated, because of someone driving well in excess of the speed limit or too fast for the conditions. Research shows that about one in seven drivers is an “extreme speeder” who regularly speeds, and by large margins. These people are playing Russian roulette with their lives and those of others, and they must be hit by the full force of the law.

But a great deal of speeding is marginal – perhaps a few miles per hour over the speed limit. This is easily dismissed as accidental, or inconsequential. But we know that if the unexpected happens, a few miles per hour can make the difference between life and death. Most of these drivers do not realise the risks they are taking. Yet about a third of drivers are part of this group of moderate speeders.

It is through a broad mix of measures that we can reach this group. Through publicity we can make clear that speeding a little can be just as harmful as speeding a lot. Through education we can teach drivers about the consequences of speed, and how to keep their speed in check. New technology such as Intelligent Speed Adaptation can make this task easier, while road engineering can help to steer drivers towards the right speed. Of course, targeted enforcement helps to control speeds at the most dangerous locations.

I’m optimistic that we can change the culture of speeding. Most drivers do not set out to break the speed limit, and agree that speeding is dangerous. Levels of speeding continue to decrease, and technology is making it easier for drivers to stick to the limit. More observance of the speed limits and/or driving for prevailing road conditions at appropriate speeds will save lives.



Jim Fitzpatrick MP, Road Safety Minister

A handwritten signature in blue ink, appearing to read 'Jim Fitzpatrick', written over a light blue background.





Executive summary

Eight people are killed on Britain's roads every day. That is equivalent to a jumbo jet crashing every month and means that each day eight families receive the news that a loved one has suffered a sudden death. Road fatalities have long-lasting consequences. They don't just impact the lives of those immediately involved, but also their families, friends and entire communities.

While the number of road crashes has declined in the past decade, they remain one of the country's biggest killers and the leading cause of deaths among 10-25 year olds. In Britain today, you are 10 times more likely to be killed in an accident on the road than to be stabbed to death, yet knife crime is described as being at epidemic levels.

Road crashes, on the other hand, are perceived as being unfortunate accidents that are part of our daily lives. There is little public outcry or demand for tougher action to deal with the problem. However, road fatalities are not unpreventable tragedies. They have real causes, including excessive risk taking and distractions, tiredness, alcohol or drugs and, one of the main causes, speeding.

To reduce the number of deaths on the road, the problem of speeding needs to be tackled. This requires more than education and Government initiatives, it needs the insurance industry to take a harder line with speeding drivers.

This report discusses the influences that have created a 'culture of speeding' in the UK and examines the attitudes of drivers to speed cameras and the law, their levels of knowledge about speed limits, and how this affects their behaviour on the road every day. The report also considers whether there are age and gender gaps.

Key findings

- Hollywood films, TV programmes and computer games have created a cachet and excitement about speed and cemented the notion that speed equals glamour.
- All age groups - including teenage males - believe young, male drivers are the worst offenders for speeding, even though they worry the most about the effect of their speeding.
- The perception that some youngsters seek excitement from driving was reinforced by the findings, which show that more than a third of those aged 17-18 and 26 per cent of those aged 19-21 break the speed limit at least once a day.
- There is a gender gap when it comes to attitudes to speeding. Almost twice as many men (26 per cent) as women (15 per cent) drive faster than the speed limit at least once a day. While more men are persistent speeders, women tend to be occasional speeders, with 22 per cent of saying they speed monthly.
- Surprisingly, there was little difference between the sexes when it comes to attitudes to people driving slowly. Both men (81 per cent) and women (83 per cent) believe it is just as dangerous to drive too slowly as it is to drive too quickly.
- Most drivers stick to the legal speed limit of 30 mph in built-up areas, where there is more traffic congestion and potential hazards. Still, 19 per cent said that they typically drive at 35 mph and 5 per cent said that they drive 10 mph above the limit.
- Speed limits on dual carriageways create the biggest confusion for drivers. Just 31 per cent of teenage drivers know the limit is 70 mph. Drivers in their 40s and 50s have no more knowledge about the limit than teenagers.
- Some 61 per cent of those questioned said they don't believe speed cameras help to prevent speeding. More than two-fifths even said they believe speed cameras can encourage reckless driving.



Speeding through the years

In the 50s, the pace of life was slower. People were more relaxed and had more time for each other. They worked close to their affordable homes and many travelled to their secure jobs on public transport. Cars were big, shiny and brash, and the emphasis was on cruising around the streets for maximum impact.

But a revolution was happening. Hollywood films had started to make driving fast appear glamorous. The notion that speed equals glamour was immortalised in 1955 with the death of film star James Dean in a head-on collision while driving his Porsche sports car. A road race enthusiast, Dean, 24, had been travelling to a race meeting in California when he was killed.

Then in 1968, Hollywood released a film that reflected the dramatic swing to a new rebellious era: *Bullitt*. Steve McQueen's undercover cop was involved in some of the most daredevil driving moves ever captured on celluloid. McQueen won acclaim for performing his own stunts in what is widely called the 'ultimate car chase', complete with jumps, turns and raw speed. McQueen's character in *Bullitt* still holds such gravitas that he was used to front a TV advertising campaign for Ford's Puma sports car more than 30 years after the film was released.

Another iconic film, *The French Connection*, showed Gene Hackman pushing his car to the limits in a high-speed car chase through the streets and subways of Brooklyn. The film featured a real-life crash involving a man who was on his way to work and was unaware of the filming. The scene was left in to enhance the film's realism.

The enormous success of these early films meant that Hollywood revved its engine on films involving car chases to the extent that some were made purely to showcase high-speed chases, spectacular crashes and the resulting impact, such as *The Fast & The Furious* and *Gone in 60 Seconds*.

Speed Equals Glamour

The association of speeding with excitement and thrills has also been channelled to drivers in their own homes via programmes such as *Top Gear*, and in adverts for high performance cars, computer games and websites such as YouTube. How much influence these have on the way drivers act behind the wheel is still being debated.

However, Stephen Stradling, Professor of Transport Psychology at the Transport Research Institute at Edinburgh Napier University, believes that “there has been a cachet and excitement built up about speed. Car manufacturers and marketers have grasped this and used it to sell all kinds of products from cars to computer games and films.”

David Neave, Director of General Insurance at The Co-operative Insurance, agrees: “It is undoubtedly the case that TV and films have influenced the increase in speeding over the years. Switch on your TV and you’ll see a speeding car or an exciting chase. Programmes such as *Top Gear* are all about fast cars. *Top Gear* is devoted to speeding and it is targeting a younger audience.”

Cathy Keeler, Deputy Chief Executive at Brake, says more controls need to be in place when it comes to promoting high performance cars, with more emphasis on safety and less on speed. She says: “Research shows that for many people, their vehicle represents freedom, independence and mobility. When this is the case, people are more likely to push their skills and their car to the limit.

“Marketers should avoid overtly promoting high performance and speeding. The regulations around marketing of speed should be tightened.”

Car-cooned Society

Among the biggest changes in the past two decades has been the design of cars and improvements to road surfaces. Modern car design shields drivers from the reality of their speed. Cars are faster, more powerful and more reliable. Drivers place reliance on the car’s features, such as ABS brakes and crumple zones, to protect them. Added to that, roads are much better engineered, so they feel smoother. The effect is like being “car-cooned”, according to Mr. Stradling.

He says: “Thirty years ago, driving a Spitfire sports car at 50mph felt fast. Today, driving a modern car at 50mph wouldn’t feel fast at all. It would be a smooth ride in your in-car armchair, surrounded by your favourite music. The improvement in cars means that we have a higher tolerance to speed. It’s like the effect of a drug; you need to step up the dose, to go faster, to get the same hit.”

“Driving is an unnatural act. We are designed to travel at 4-5 mph. But the innovation of technology and the pace of life have put people under pressure to move faster. And we are much more car dependent now because we tend to live a distance away from where we work.”

Changes in lifestyle have had a significant effect on the way people drive. The pace of life is now frenetic. People are reluctant to sit still, stand in queues or wait in traffic. That means drivers often take more risks to navigate slower vehicles, according to research by Stradling.

Stradling’s own research found that 39 per cent of drivers say they break the speed limit on an empty road in the daytime. This rises to 40 per cent at night. Even more significant is the number of drivers who say they speed when running late (41 per cent) or simply to keep up with traffic (45 per cent), according to Stradling.

The high levels of congestion combined with pressure on time result in stress for drivers and many use this as an impetus to speed, says Neave. “The roads are often congested so when drivers see an empty road it is the chance to make-up time and put their foot down. Those who want to drive within the limit find that other drivers sit on their bumper. Drivers think ‘life is faster, therefore I’ll drive faster and take more risks’.”





A shift of gear

The common perception of speeding drivers is that they are young and male. Almost 3,000 under-25s are killed or seriously injured on the road each year, and a third of young male drivers will crash within two years of passing their driving test, according to the Driving Standards Agency (DSA).

As well as taking two seconds longer to spot and react to hazards such as a car pulling out of a junction or someone crossing the road, young drivers are often over-confident about their driving skills and under the influence of a 'thrill' they gain from the sudden freedom of driving. Peer pressure is also significant for youngsters; they are influenced to drive faster and take more risks when travelling with friends, according to the DSA.

The rise of the boy racer

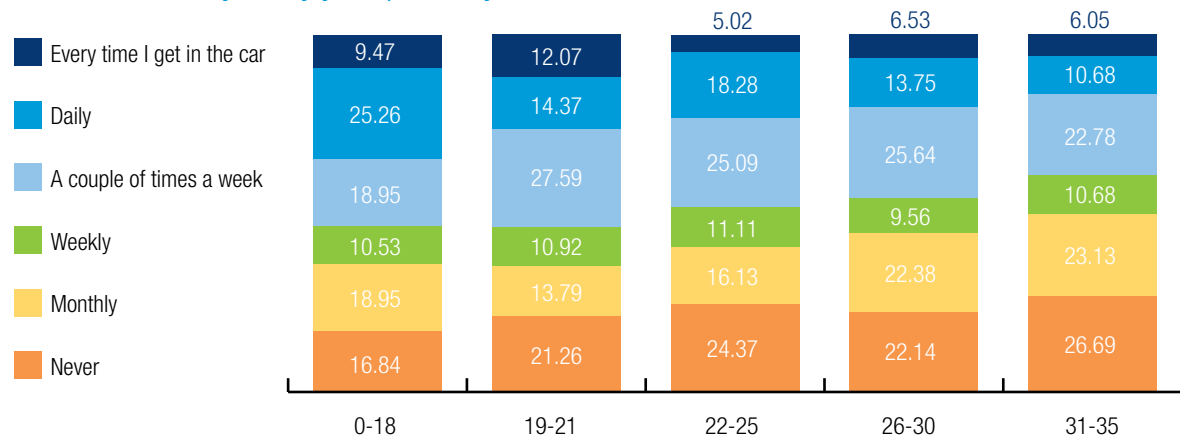
Our research shows that all age groups - including teenage males - believe young, male drivers are the worst offenders for speeding, even though they worry the most about the affect of their speeding.

Some 67 per cent of teenage drivers said they worried about the dangers of speeding, the same as those in their mid-40s (66 per cent). Drivers in their mid-20s (77 per cent) were found to be the most concerned about the potential problems caused by speeding.

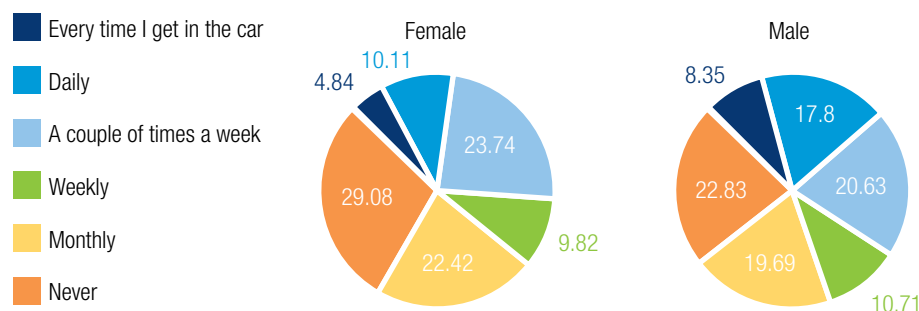
Despite this concern, the perception that some youngsters seek excitement from driving was reinforced by the findings, which show that more than a third of those aged 17-18 and 26 per cent of those aged 19-21 break the speed limit at least once a day.

Moreover, just 17 per cent of 17-18 year-olds and 21 per cent of 19-21-year-olds said that they never speed. That compares with almost half of drivers aged over 56.

How often would you say you speed in your car?



How often would you say you speed in your car?



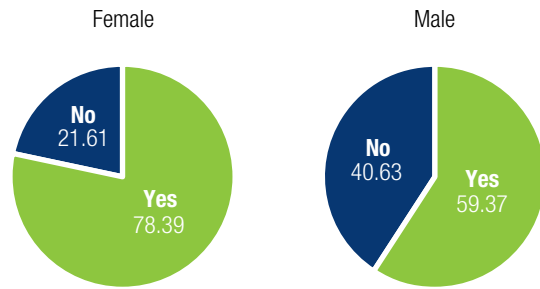
Persistent and reckless

The research also shows a gender gap when it comes to attitudes to speeding. Almost twice as many men (26 per cent) as women (15 per cent) drive faster than the speed limit at least once a day. While more men are persistent speeders, some women are occasional speeders - some 22 per cent say they speed monthly.

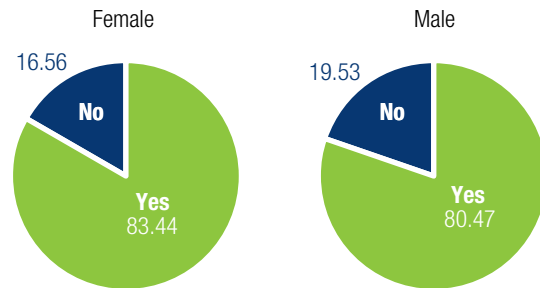
Women's restraint behind the wheel may be explained by their attitudes to the dangers of speeding. An overwhelming 78 per cent said they worry about the potential fall-out of speeding, compared with 59 per cent of men. Women are also more likely to judge it reckless to travel at 10 mph, or even 5 mph, over the speed limit.

Surprisingly, there was little difference between the sexes when it comes to attitudes to people driving slowly. Both men (81 per cent) and women (83 per cent) believe it is just as dangerous to drive too slowly as it is to drive too quickly because other drivers are more likely to take risks to overtake, the report found.

Do you worry about the dangers of speeding?



Do you think that people who drive too slowly are just as dangerous as people who drive quickly?



“While women are less likely to commit driving offences such as speeding and are significantly less likely to committ offences of causing death by dangerous driving, there is no room for complacency. With more equality in work and women more likely to drive for business than ever before, they have more exposure to the roads and drive higher mileage, often under time pressure. We must make sure that the “gender gap” is closed in the right direction by raising standards all round, rather than by seeing women drivers increasingly taking the same risks as their male counterparts,” says Brake’s Ms. Keeler.



Case study

Nick Bennett was just 18 on 25 July 2002 when he set off for work in his Vauxhall Corsa SRI sports model with his girlfriend, Vicky. He dropped her off before continuing the rest of the way. He soon came up behind two slow moving cars.

Nick says: "I thought 'God they're going slow, I'm going to overtake'. I pulled out, thought I could make it, and the last thing I remember is raising my arm to protect my face."



As Nick overtook the cars, he pulled out into the path of a three-tonne lorry, which ploughed head-on into his Corsa. He woke up in hospital three weeks later, but drifted in and out of consciousness for three months.

"While I was in a coma I had a 'bite reflex'. Anything that made me jump made me clench my teeth together, even if my tongue was in the way. I had to have part of my tongue and my two front teeth removed. There were tubes and wires everywhere."

Nick's brain stem was severely twisted in the crash. This affected his mobility, speech and nervous system. He uses a wheelchair and can only walk with a frame.

The crash has also had a big impact on Nick's social life. "I used to be very active, mad keen on football and keeping fit. I was a snowboarder and semi-pro footballer. I used to have a good social life, always out with mates, my girlfriend or going to work. Most of my old friends have disappeared now so it's really only my family that I see, although I have new friends."

Nick now relies on his family for help with every day tasks such as getting dressed and preparing meals. "It really bugs me needing help because I've always been so independent and haven't had to rely on anyone to help me. It's so frustrating," he says.

Speed & the regions

The lure of a motorway with its long, wide straights or a rural road with little traffic and demanding twists and turns can tempt motorists into pummelling their accelerators and pushing their driving skills to the maximum. But this can have fatal consequences - drivers are almost three times more likely to be killed on a non-built-up road than an urban one, according to the Department for Transport.

Rural roads accounted for 1973 deaths in 2007 - nearly two thirds of fatal collisions and over 80 per cent of deaths among car occupants. Speeding is a large part of that. Yet, many of these roads operate at the national speed - 60 mph - which is often higher than the maximum safe speed for these roads.

Accidents on rural roads are more likely to involve only one car, making it likely that drivers have been tempted to test themselves or their car beyond their limits. Often drivers are lulled into a false sense of security on rural roads because they are quieter than urban routes.

Our research shows that most drivers stick to the legal speed limit of 30 mph in urban areas, where there is more traffic congestion and potential hazards. Some 72 per cent of those questioned said they drive within that limit.

Still, some 19 per cent said they typically drive at 35 mph in 30 mph zones and 5 per cent usually drive 10 mph above the limit. This is significant when you consider that at 35 mph a driver is twice as likely to kill someone as they are at 30 mph. At 40 mph, only 10 per cent of pedestrians would survive being hit by a car.

Looking at driving habits around the country, those in the West Midlands are most likely to ignore the 30 mph restriction. A quarter regularly drive at 35 mph and 8 per cent drive at 40 mph, the research shows. Londoners and East Midlands are close behind. Those in the North East, South West and Wales (all at 14 per cent) are most likely to stay within the speed limits in urban areas.

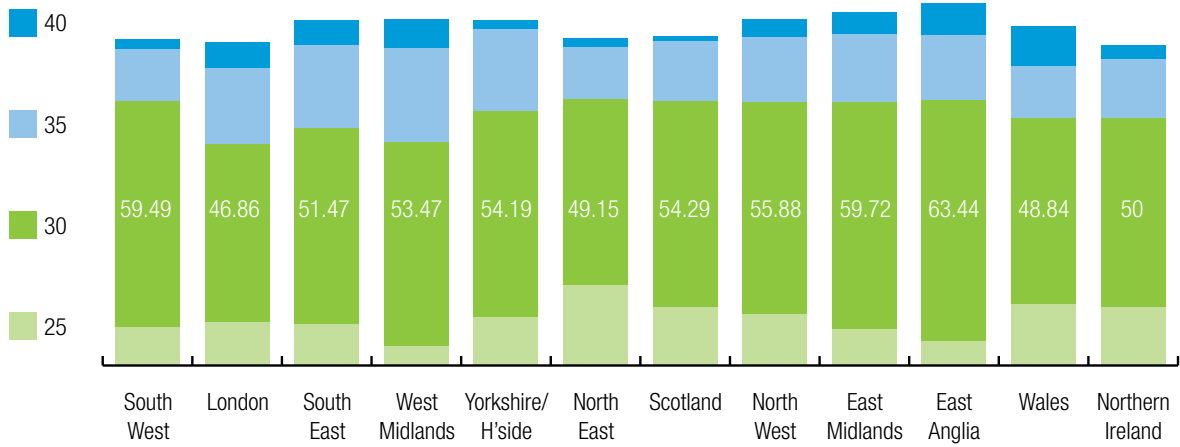
On motorways, more than a third of people said their speedometers regularly show speeds of 75 mph to 100 mph. A further third say they drive at the speed limit of 70 mph and a fifth drive below the limit on the motorway, at speeds of between 60 mph and 70 mph.

In contrast to their habits on urban roads, 37 per cent of Welsh people questioned clock up speeds of more than 75 mph on motorways. Almost 40 per cent of drivers in the South East, where traffic congestion is high, hit speeds of more than 75 mph on motorways.

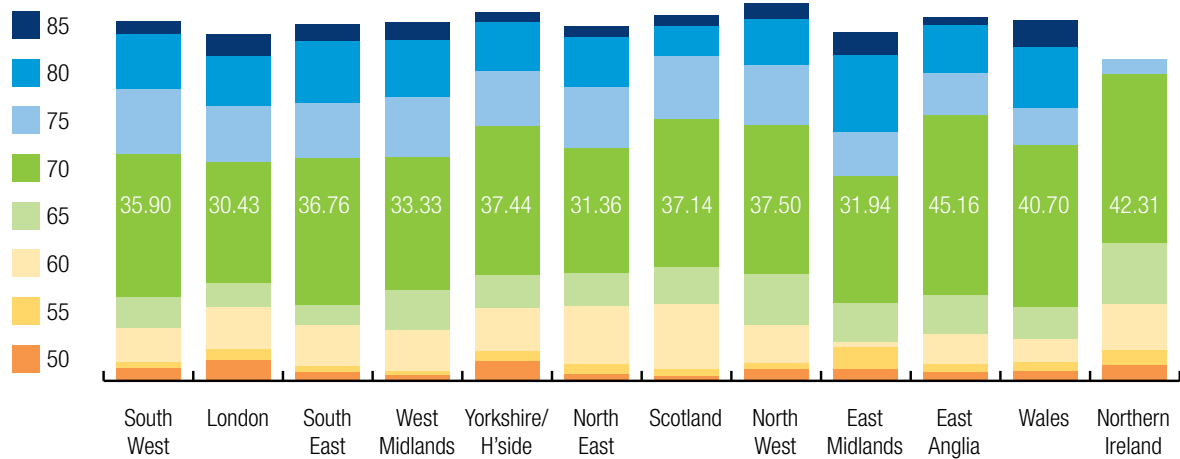
East and West Midlands are again among the worst offenders for speeding on motorways. Some 42 per cent of East Midlands and 36 per cent of West Midlands drive at speeds of 75 mph or more on motorways. Interestingly, more than 41 per cent of those in the two regions believe driving only becomes irresponsible when it hits 20 mph above the maximum speed limit.

The attitude of drivers in the East and West Midlands to speed limits reflects the problem of road accidents in these two regions. The West Midlands ranks second only to London as the region with the most road casualties - some 11,644 people were killed or injured on the roads there in the year to March 2008, according to figures from the Department for Transport.

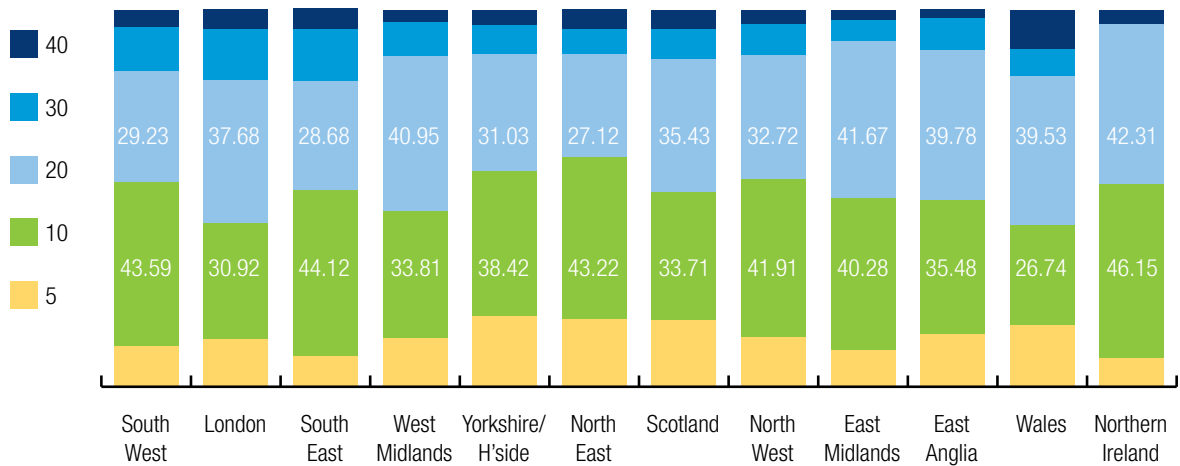
What speed do you usually drive at, in built-up, street-lit areas? (MPH)



What speed do you usually drive at on motorways? (MPH)



How many miles per hour above the speed limit do you think constitutes irresponsible driving?(MPH)





The knowledge gap

The research has so far shown that a significant, though minor proportion of drivers find it acceptable to drive in excess of speed limits because of the frenetic pace of life, the pressure of other road users pushing traffic along and the connection of speed with glamour through film and TV. The report also examines whether there is another explanation for some drivers' excessive speed: lack of knowledge.

Our findings show that the majority of drivers understand the potential consequences of speed - it reduces the amount of time needed to avoid a crash, increasing the likelihood of a crash occurring and the severity of it. But worryingly, there is often a lack of knowledge about what the legal speed limits are, which means drivers play a dangerous guessing game.

Brake's Ms. Keeler says the theory part of a driving test does not prepare people for the realities of the road. "It is worrying that the driving test allows people to pass when they don't know the speed limits. People swot-up to pass the test, but don't necessarily learn things that are useful in everyday driving."

Younger and older drivers are the least aware of the legal restrictions on speeding, according to the research. Transport psychologist Mr. Stradling believes all drivers should attend refresher training such as speed awareness courses throughout their lives.

Stradling says: "Older drivers go to speed awareness courses saying they shouldn't be there because they are not boy racers, but they come out saying that it has given them a chance to review their driving for the first time since they passed their test. It would be hugely beneficial if speed courses were introduced for everyone with in-classroom and in-car elements to ensure they are aware of the law and keep their driving habits safe."

Teen confusion

Speed limits on dual carriageways create the biggest confusion for drivers. The current speed limit for these major roads is 70 mph unless otherwise stated. However, the research shows that many drivers are baffled by the difference between this speed limit and the 60 mph-national speed limit.

Just 31 per cent of teenage drivers know the limit is 70 mph; 20 per cent think dual carriageways have a maximum 60 mph limit and 11 per cent opted for 50 mph. Drivers in their 20s and 30s are most likely to know the correct speed limit, whereas those in their 40s and 50s have no more knowledge about the limit than teenagers.

Teenage drivers didn't fare better when asked what the maximum speed limit is in built-up areas. Fewer than 60 per cent of 17-18-year olds know the limit is 30 mph. More than a quarter wrongly believe the speed limit is between 35 mph and 65 mph, and 13 per cent think they can't drive faster than 20 mph in towns and cities.

While dual carriageways confuse older drivers, the research shows a strong correlation between age and knowledge on 30 mph roads. Four-fifths of drivers at age 22 know the speed limit for built-up areas, compared with 90 per cent of 41 year-olds who answered correctly.

Regional variations

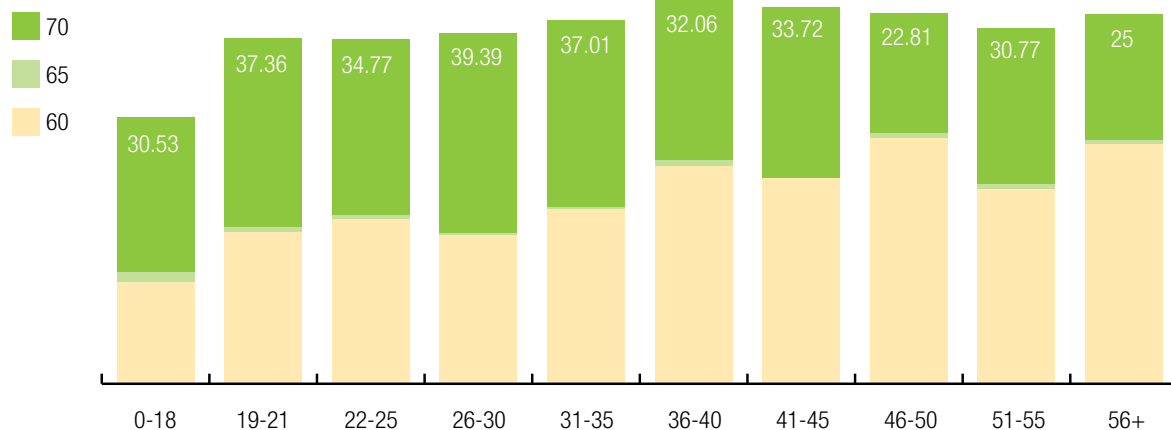
There are big variations in drivers' knowledge across the country. Only a quarter of those in London and the North West are aware of the speed limit on dual carriageways, followed by drivers in Yorkshire (34 per cent) and the South East (38 per cent). Drivers in East Anglia (55 per cent) were most likely to know the correct limits, the findings show.

Even on motorways, there was confusion about the maximum limit. More than a fifth of drivers in London, the South West and North East don't know that the maximum limit is 70 mph. Most of those who answered incorrectly believe the limit is lower, including 13 per cent of drivers in the North East who suggested a limit of between 60 mph and 69 mph and 7 per cent who think it is below 40 mph.

What is the current speed limit for motorways? (MPH)



What is the current speed limit for dual carriageways?



Speed & the law

One of the biggest debates surrounding road safety has focused on speed cameras. The traditional yellow fixed cameras provoke accusations from motoring groups that they are used as a stealth tax, and praise from road safety campaigners for their role in cutting fatal road accidents.

Last year, Ian Johnston, President of the Police Superintendents' Association, acknowledged speed cameras as a source of friction between the public and the police. In a speech to fellow police officers in September 2008, Johnson called for a review of speed cameras, but still defended the need for them.

The number of speed cameras around the country has risen to 4,737, from 1,672 between 2001 and 2007, according to the Department for Transport. The increase in the number of cameras and the rise in speeding fines from £40 to £60 meant that revenue earned from cameras jumped to £120 million in 2007, from more than £10 million in 2001.

At the same time, the number of deaths on the road fell in 2007 (the latest period that figures are available) to just below 3,000 for the first time since records began in 1926.

At sites where fixed speed cameras are installed, there has been an average drop in the number of deaths and serious injuries by 42 per cent, according to the Department for Transport.

However, 61 per cent of those questioned in our research said they don't believe speed cameras help prevent speeding. More than two-fifths even said they believe speed cameras encourage reckless driving.

The Co-operative Insurance's Mr. Neave says: "The Government's action against speeding has created a climate of public against state. People think that Big Brother is out to get them rather than thinking about the fact that speeding and dangerous driving cause fatal accidents."

Playing Cat and Mouse

One of the criticisms of the traditional fixed cameras is that they only detect speeding drivers on small sections of roads and drivers immediately speed up once they have passed the cameras. "It's a game of cat and mouse with authority rather than people seeing cause and effect," Neave adds.

Our research shows that almost three-quarters of drivers regularly speed because they are confident that the current network of speed cameras won't detect them. Some 43 per cent of drivers said they slow down as they approach cameras and immediately speed up again once past the detection zone. Younger drivers are most likely to consider



speed cameras a nuisance that slows them down for a short period of their journey.

To alleviate the problem of drivers avoiding speed cameras, new time-over-distance speed cameras are being trialled. These digital cameras work in clusters to monitor drivers' average speed across a much broader area. The new cameras would work in a network making it impossible to evade detection, as they cover every entry and exit point along a route. There is less information about average speed cameras because they are not currently widely used. However, the limited data available shows that they cut the number of deaths and serious injuries by half.

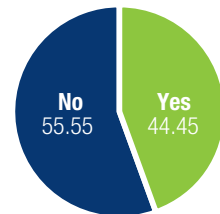
The Government has also announced plans to reduce speed limits on some rural roads and residential areas as it aims to cut road deaths by a third by 2020.

Jim Fitzpatrick MP says: "Time-over-distance speed cameras that monitor drivers' average speeds across a broad area are increasingly being used, with early results showing good casualty reductions. The Government is working to promote evaluation of these cameras."

This is likely to increase the number of drivers who are caught speeding and consequently, reduce the frequency that they flout the limit. Just a quarter of those questioned had been caught speeding, despite the higher number who admit to the offence.

Stradling says: "People know that speeding is breaking the law, but compared to other crimes it rates low. Criminologists say that it is not the extent of the penalty, but the likelihood of detection that deters criminal behaviour. That is why the new cluster speed cameras have such a high compliance rate."

Do you think speed cameras encourage reckless driving?

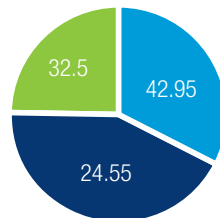


Do speed cameras make you slow down on Britain's roads?

Yes, I drive slower everywhere

Yes, I put my foot on the brake as I approach the camera, and speed up when I pass it

No





Changing the culture of speed

The research illustrates that the UK still has a 'culture of speed', which road safety groups and the Government are working hard to combat. Changes in society have made breaking the speed limit - and all of the reasons that drivers use to excuse it - seem acceptable.

Society has a markedly different perception of speeding than drink driving. In the late 1970s, drink driving was viewed in the same way as speeding. Drivers worried about being caught by the police rather than causing a fatal accident. Today, the biggest risk that drivers consider when speeding is getting fined or banned. While a reduction in speed limits may curb some drivers from speeding, there needs to be a fundamental change in the attitudes of drivers.

The Co-operative Insurance's Mr. Neave says: "When people drink they know that their reactions are impaired. But they don't associate the same hazard with speeding. There needs to be a shift in people's attitudes to speeding. It must be possible to create the same stigma towards speeding as exists now against drink driving."

Brake's Ms. Keeler agrees: "Some people see speeding as being acceptable because so many people do it. Our aim is that speeding becomes as socially unacceptable as drink driving. And that is an achievable aim."

The Co-operative Insurance is calling on the insurance industry to do more to change drivers' perceptions of speeding and tackle the growing problem. There should be an industry-wide programme of public education and a change in the way insurers treat speeding convictions when pricing cover, Mr. Neave says.

He continued: "The Government is doing much more than the insurance industry to curb speeding with cameras, fines and advertising to educate drivers. What are insurers doing? There are no campaigns and insurers tend to view speeding convictions more leniently."

"In most cases, even after two speeding offences, whilst the premium will increase, drivers will still easily get insurance. Speeding offences are not considered in the same league as drink driving convictions, yet can have a more devastating impact," he says.

The insurance industry can face substantial claims from crashes caused by speeding drivers costing in excess of £5 million. Insurers bear not only the cost of replacing a car or clearing up an area where there has been an accident, but also the cost of constant care, which can be required for the rest of someone's life.

2 Young 2 Die

Crashes involving young drivers are often more serious - between 11pm and 6am, 40 per cent of accidents involving young drivers result in death.

The risk posed by young motorists has meant that over the past 12 months the average cost of motor insurance for these drivers has risen by four times the rate of inflation. Industry figures show that in 2008, young drivers suffered an 11.5 per cent increase in their insurance premiums, compared with an inflation rate of 3.1 per cent. The average cost of insurance for drivers under 25 now stands at £1,463.

By penalising all young drivers, the insurance industry threatens to create an 'uninsurable generation', which is priced out of the market, adding to the already growing problem in the UK. Mr. Neave says insurers must introduce a better system of penalising those who flout the law and rewarding those who drive responsibly.

As part of its ongoing "2 Young 2 Die campaign" in association with Brake, the national road safety charity, (which includes an educational research pack and interactive website) The Co-operative Insurance is educating young drivers on the dangers of speeding, driving under the influence of drink and drugs, distractions such as travelling with friends and excessive risk taking. So far, the campaign has reached 670,000 youngsters across the country.

Mr. Neave concluded:

"The Co-operative Insurance is taking big steps towards changing young drivers' behaviour through the '2 Young 2 Die' campaign. But the rest of the insurance industry needs to do more to tackle the menace of speeding head-on."

About this report

This report discusses the influences that have created a 'culture of speeding' in the UK and examines the attitudes of drivers to speed cameras and the law, their levels of knowledge about speed limits, and how this affects their behaviour on the road every day. The report also questions whether there are differences in age and gender when it comes to attitudes to speeding.

The report is based on three main strands of research: a survey of about 3,000 individuals across the UK; a series of interviews with experts on road safety and insurance; and case studies of individuals who have been affected by speeding.

Our thanks are due to the survey respondents and interviewees for their time and insight. Special thanks also to Jim Fitzpatrick MP, Road Safety Minister.

Legal note

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