

What Scotland Looks Like for Motor Insurers

March 26 2025



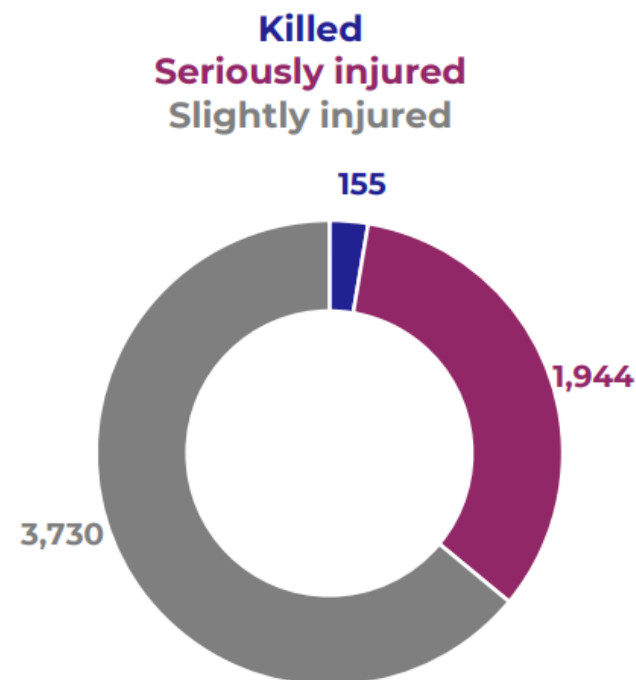
Finalised road casualty statistics for 2023

Casualties by severity

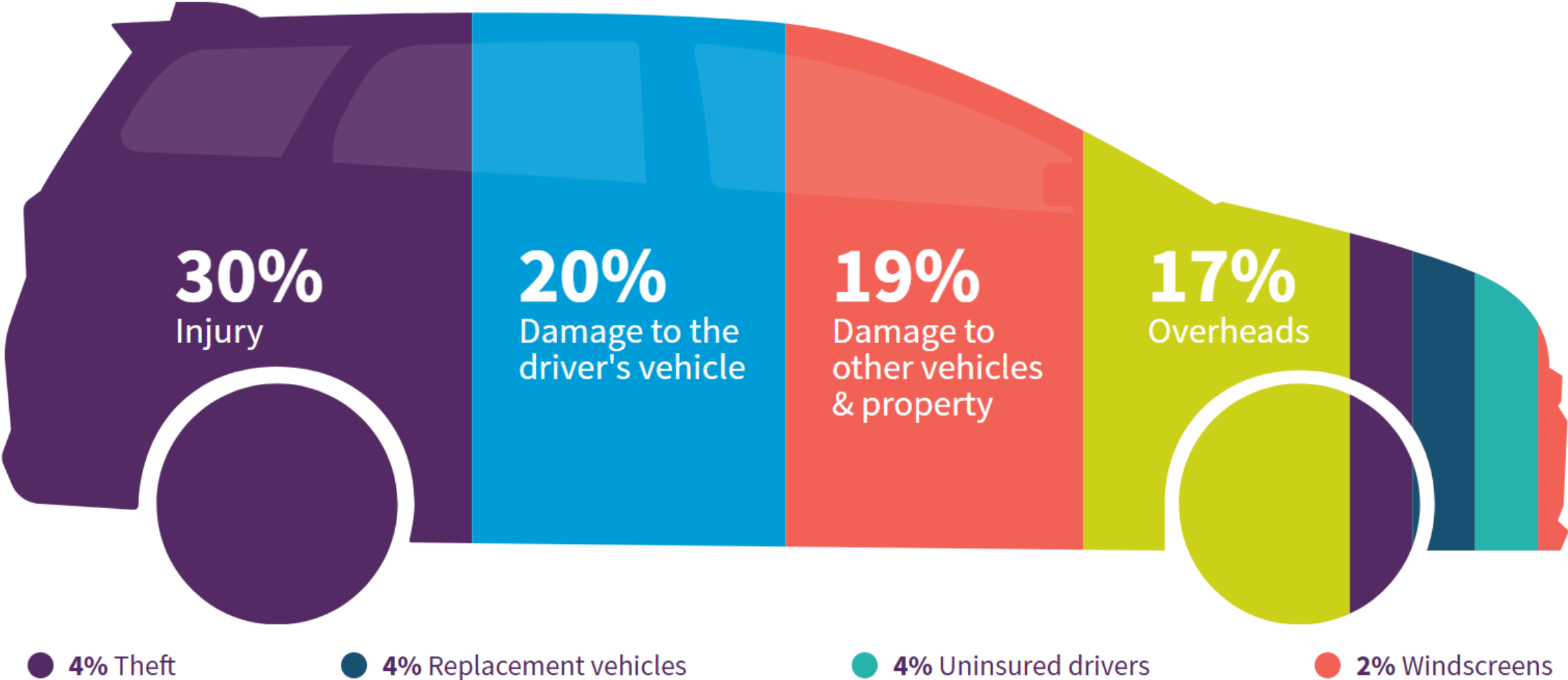
In 2023, 155 people were killed, 1,944 people were seriously injured and 3,730 people were slightly injured in road collisions.

There were 582 child casualties reported in 2023, representing 10% of all casualties. Five children were killed, and 178 children were seriously injured.

Road casualties by severity, 2023



What does my premium pay for?



Claims Settled for Private Car - Scotland

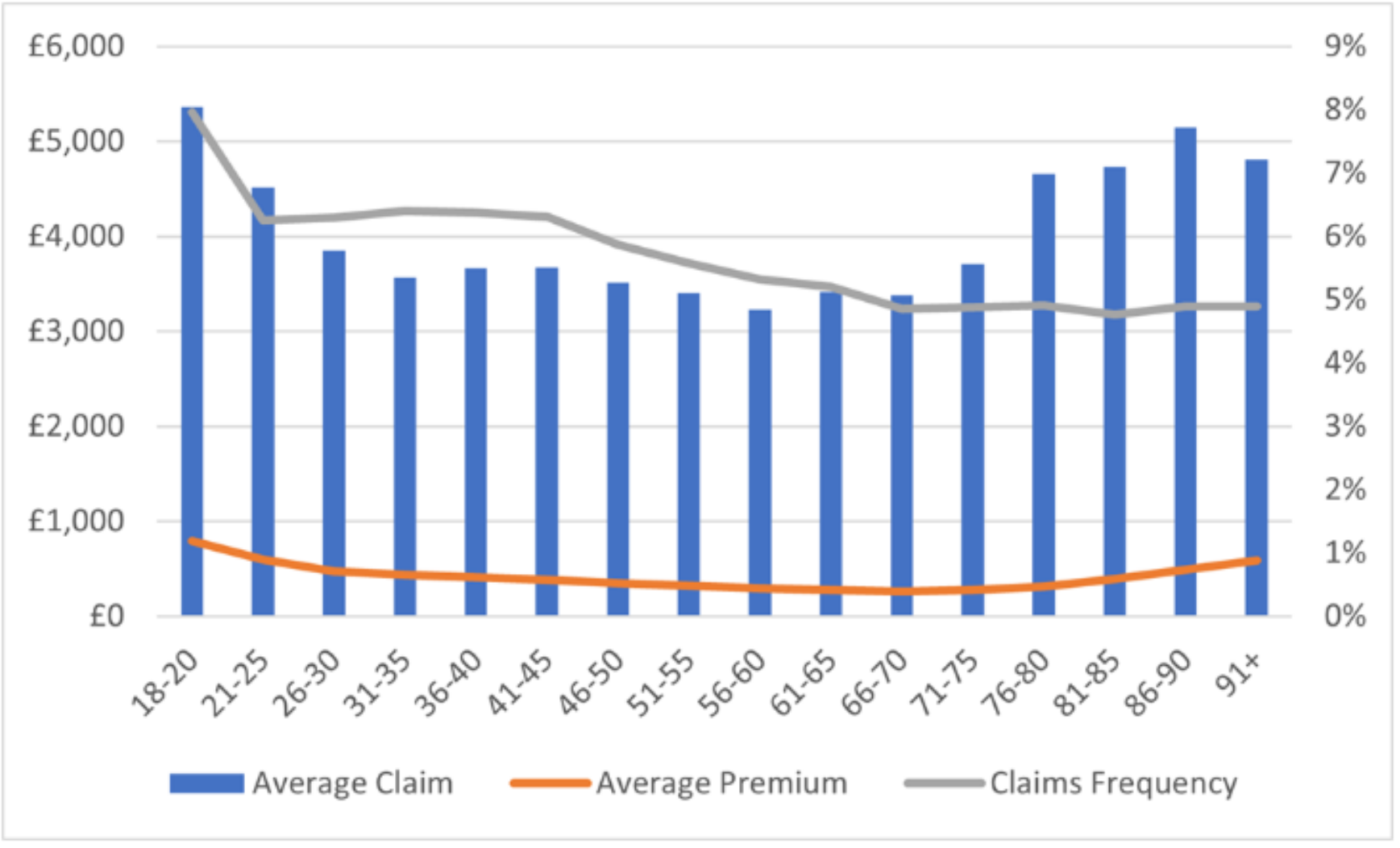
Number of Claims Settled (000s)

	Year	Bodily Injury	Theft			Property Damage	Accidental Damage	Windscreen only	Replacement Vehicle	Other Claims	Total
			Total theft	Theft of a Vehicle	Theft from a Vehicle						
	2021	12	1	1	0	38	45	51	13	1	120
	2022	13	2	1	0	45	65	65	18	1	156
	2023	14	2	2	0	50	77	64	21	1	171
	2024	14	2	2	0	60	89	54	23	1	168

Gross Claims Paid (£m)

	Year	Bodily Injury	Theft			Property Damage	Accidental Damage	Windscreen only	Replacement Vehicle	Other Claims	Total
			Total theft	Theft of a Vehicle	Theft from a Vehicle						
	2021	112	9	9	0	136	130	10	21	4	419
	2022	192	11	11	0	176	208	11	31	5	578
	2023	207	18	17	0	228	294	15	40	5	834
	2024	215	13	13	0	213	241	11	26	3	747

Average claim, average premium and claims frequency motor insurance by age



Roadmap to Tackle Insurance Costs

We want to help keep the costs of motor insurance under control and we're working with our insurance firm members, partner organisations, regulators and the government to do so.

February 2024



Around the corner

There are initiatives where we need to work with partners to make progress, which means they'll a little take longer to progress.

4 Improve road safety and road infrastructure

Through campaigns and road improvement initiatives we can improve road safety. To do this we will work with key stakeholders such as government bodies like THINK! and the Health & Safety Executive (HSE), fellow member organisations like Road Safety GB and charities such as Brake, ROSPA, and the Road Safety Trust.

Through the Parliamentary Advisory Council for Transport Safety (PACTS), of which we a member, we will continue to lend our support to initiatives that will make the roads safer but also improve the state of our highways and associated infrastructure, given that poor road maintenance can contribute to accidents and vehicle damage.

5 **Support new and novice drivers**

Young and inexperienced drivers pose a greater risk to themselves and other road users. We believe more should be done to support them.

We are calling for the adoption of graduated driving licences, where new licence holders take a phased approach to full road use. This involves avoiding the most dangerous elements of driving (e.g. late-night driving or carrying numerous passengers) in the early phases of driving and adding broader allowances as the driver gains more road experience. The effectiveness of such licences is clear from the wealth of evidence in jurisdictions where they have been introduced, such as Australia, Canada, New Zealand and the United States, where they have been highly effective in reducing young driver casualties. We are working with UK government and devolved nations to move this plan forward.

We will also continue to explore technological solutions such as expanding our support of telematics policies which take into account how vehicles are driven when setting the premiums.

8 Advocate for safety-focused vehicle technology

Making assisted safety features mandatory in new cars would contribute to road safety. This is the case across Europe, where countries adopt regulation known as GSR2 (General Safety Regulation 2).

The UK is currently considering adopting the same set of rules and we would strongly support doing so. This would mean all new cars would have measures such as advanced driver distraction warnings, driver drowsiness and attention warnings, and intelligent speed assistance.

Beyond assisted systems, automated vehicles could revolutionise road safety but only if legislation ensures user and system safety. We are working to feed into the evolving Automated Vehicles Bill, including making clear that insurers should be able to access relevant vehicle data, to be able to deal with claims quickly and ensure that victims are properly compensated.

Thanks for your attention

