

The ABI's Response to The Coroner's Office, Coventry and Warwickshire: Regulation 28 Report to Prevent Future Deaths

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About us

The ABI is the definitive voice of the UK's world-leading insurance and long-term savings industry, which is the largest sector in Europe and the third largest in the world. We are not a regulator, nor do we have powers to compel insurers to conduct their operations in specific ways.

We represent more than 300 firms within our membership including most household names and specialist providers, providing peace of mind to customers across the UK.

Our sector is productive, inclusive and essential to the UK economy and together, we are driving change to protect and build a thriving society.

Find out more at **abi.org.uk**

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The ABI would like to express our deepest condolences to the families and friends of Harry Purcell, Matilda Seccombe, and all those affected by the tragic events of 21 April 2023.

We have carefully considered the Coroner's detailed Report of 8 December 2025 and, in preparing this response, hope that we have addressed the concerns raised regarding the role of the insurance sector in helping to prevent future deaths.

We note the specific issues identified in section D of the Report, concerning industry practices around named driver arrangements, telematics adoption, and the communication of safety-related aspects of telematics to young drivers and their families. We also wanted to share information on how the wider motor insurance industry supports young drivers and improved road safety measures.

Industry support for young drivers and road safety

The primary purpose of motor insurance is to provide financial protection to vehicle owners for damage caused to their own vehicle, or damage or injury they cause to others. A minimum of third-party motor insurance is a legal requirement to drive on UK roads. The ABI is actively engaging with its insurer members through our Motor Insurance Roadmap to support young drivers, and we continue to advocate for progressive policy change at the government level. We strongly welcome the Government's recent Road Safety Strategy and endorse several key measures designed to protect young and novice drivers, as well as the wider public. The motor insurance industry also invests in and advocates for improved road safety to prevent accidents from occurring. This includes:

- **Graduated Driving Licences / Progressive Driving Licence:** The industry supports the introduction of phased driving licences, where new drivers gradually gain experience under lower-risk conditions. This system may include restrictions such as limits on carrying passengers, reduced alcohol limits, or engine size restrictions for a set period. The aim is to reduce risks for newly qualified drivers and encourage safer habits as they build experience.
- **Telematics-based Insurance:** Insurers offer telematics (or 'black box') policies that use technology to monitor driving behaviour, such as speed, braking, cornering, and the times of day the vehicle is used. Good driving is rewarded with lower premiums, while risky behaviour may result in higher costs, thereby incentivising safer driving, especially among young drivers.
- **Road Safety Education and Campaigns:** The industry invests in public awareness campaigns and educational initiatives—often in partnership with road safety charities—to inform drivers about the dangers of speeding, drink-driving, mobile phone use, and other risky behaviours.
- **Collaboration with Government and Stakeholders:** Insurers work closely with government bodies, police, and road safety organisations to advocate for policy changes and support national strategies aimed at reducing road accidents, such as supporting minimum learning periods and improved driving tests.
- **Data Analysis and Research:** By analysing accident data, claims trends, and emerging risks, the industry helps identify problem areas and inform both policy and product development, contributing to evidence-based improvements in road safety.

- **Product and Vehicle Innovation:** Development of insurance products that reward safe driving behaviour, such as no-claims discounts and incentives for installing advanced safety features or using telematics, further encourages safer driving. Additionally, insurers fund and support the work of Thatcham Research, the UK's automotive research centre, to enhance vehicle safety standards. Thatcham Research leads in testing and promoting advanced safety technologies and crash prevention measures, helping to make vehicles safer for all road users.

Industry Practice: Named Driver Arrangements

The ABI recognises the critical importance of accurately assessing risk, particularly in relation to young and newly qualified drivers, who unfortunately statistically face a higher likelihood of being involved in road traffic incidents. The buyer of the motor insurance policy should correctly declare the main user of the insured vehicle, as this helps insurers determine the level of risk associated with each policyholder. This practice is designed to prevent misrepresentation, known as “fronting”, where a more experienced driver is listed as the main policyholder, but a younger or riskier driver predominantly uses the vehicle. While we acknowledge that fronting was not a factor in this tragic accident, we have outlined below the steps that insurers take to help mitigate it.

While there is currently no single, industry-wide methodology for identifying higher-than-expected use by named drivers, this is because it can be difficult to identify, and insurers are, to an extent, reliant on the honesty of their policyholders. Nevertheless, insurers do employ a range of tools and data sources to detect potential fronting, including analysing patterns of vehicle usage, monitoring claims histories, reviewing telematics data, and looking for inconsistencies in declared information. For instance, insurers might flag policies where a named driver appears to be using the vehicle far more frequently than the main policyholder, or where telematics data suggests driving habits do not match the profile of the declared main user.

Telematics: Application and Communication

Telematics technology has become a vital tool in promoting safer driving among young motorists, providing real-time feedback and incentivising positive driving behaviours. However, the use of telematics remains optional for motorists, and neither the ABI nor its members have the authority to mandate its adoption. Requiring telematics for all drivers could limit consumer choice and potentially increase the cost of cover for some individuals. Nevertheless, the ABI is committed to working with its members to continue championing the benefits of telematics, encouraging its uptake among new and novice drivers to help improve road safety.

In addition to our work with insurers, the ABI collaborates with leading road safety charities, including BRAKE, RoSPA, and PACTS, to further strengthen our approach to telematics and its role in young driver safety. These partnerships enable us to draw upon expert knowledge and outreach capabilities to ensure that communications about telematics are both accurate and impactful, particularly in highlighting its potential to reduce risky driving behaviours and prevent accidents.

Furthermore, our engagement with the Department for Transport is central to these efforts. The ABI participated in the Stakeholder Panel of the Government's recent Motor Insurance Taskforce, where we advocated for the integration of telematics data into broader road safety initiatives.

Through these collaborative actions, we aim to support insurers in explaining the role of telematics—not only as a tool for premium calculation, but also as a way to enhance road safety for young drivers and the wider community.

Next Steps

As part of our established workstreams and priorities, the ABI will:

- Continue to work with our members to promote the use of telematics products for young and novice drivers.
- Continue to advocate for young and novice driver safety to the Government as part of the Road Safety Strategy, including progressive licensing.
- Continue to collaborate with road safety partners and government to promote awareness of the risks faced by young drivers, and support broader initiatives to reduce road traffic fatalities among this group.
- Continue to campaign to raise awareness amongst young drivers of motor insurance frauds, such as fronting and ghost broking, working alongside stakeholders, including the Driver and Vehicle Standards Agency.

We are committed to supporting the prevention of further tragedies and to playing our part in supporting safer outcomes for young drivers on the UK's roads.

For further information about our work or to discuss these actions in more detail, please contact the ABI through [REDACTED]