



# **Speed Awareness Courses**

## **The implications for insurance**

**CII New Generation Underwriting Group 2012**

**November 2012**

# Foreword

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The Chartered Insurance Institute (CII) is the leading professional body for Insurance and Financial Services. The CII exists to promote higher standards of integrity, technical competence and business capability across the industry.

The CII launched its New Generation initiative to bring together insurance professionals from the various CII faculties to consider and develop new and innovative ways to improve their sector. The New Generation groups are comprised of between eight and ten insurance practitioners, each member nominated by the senior management within their respective businesses, for significant achievement within their profession. The year-long New Generation Group initiatives are designed to complement the individuals' existing professional development programmes and broaden market understanding.

The programme requires each group to complete a thought leadership project aimed at improving collaboration in their faculty's area, for the benefit of customers and the reputation of the industry. The group had to choose a subject that they felt would enable them to make a difference to the profession.

This report presents the results of the group's examination of speed awareness courses and the implications for insurance.

Any queries regarding the CII's New Generation initiative can be directed to Ant Gould, Director of Faculties, CII (email: [ant.gould@cii.co.uk](mailto:ant.gould@cii.co.uk)).

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# Executive summary

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Speed is one of the main factors in fatal accidents on UK roads and continues to be one of the most common motoring offences. Increasing numbers of drivers are opting to attend speed awareness courses in lieu of a fixed penalty notice, conviction or endorsement. In 2011, 770,000 people completed a National Speed Awareness Course (NSAC).<sup>1</sup> These drivers were under no obligation to inform their insurers, who thus remained unaware of the speeding offence. This report aims to establish the effectiveness of speed awareness courses and whether they should be regarded as a material fact and disclosed as such.

The majority of speed awareness courses are privately run and their delivery, content and price vary between local police authorities. The NSAC is offered in most of England and Wales but a handful of areas, for example, Hampshire Police Authority, deliver courses independently of the national scheme.

Research suggests that educational courses can be a more effective method of combating speeding but there has been no national analysis carried out by the police on the impact of speed awareness courses on driver re-offending. This is due to the lack of data sharing between police authorities: the Association of Chief Police Officers (ACPO) owns the database containing the details of all attendees on the NSAC but this database is not accessible to police authorities outside of the national scheme. Unlike driver offence data, such as licence points and convictions, the Driver and Vehicle Licensing Agency (DVLA) does not hold speed awareness course details so they are not accessible to insurers. This means that ACPO is, ultimately, the only organisation with access to this information.

The long-term effectiveness of the courses needs to be determined in order to establish the relative risk of drivers who attend a speed awareness course compared to both drivers who received a speeding conviction and drivers who have not been caught speeding. In order to do this, a research project was written to bring together and analyse data from ACPO through the National Driver Offender Retraining Scheme (NDORS) and the insurance industry.<sup>2</sup> The project was ready to progress but we were not able to secure the final agreement of all parties and so it has been put on hold. It is a strong recommendation of this group that this research is carried out in the future.

The report proposes the following as its key recommendations:

- Research to be conducted into the long-term effectiveness of speed awareness courses and their impact on drivers' propensity to claim
- Course attendance to be centrally captured and shared between local police authorities to prevent drivers attending more than one course in a three-year period
- Improved guidance given by course facilitators to ensure the public have a clear understanding of what they should disclose to insurers

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<sup>1</sup> Meeting with NDORS, 1 May 2012

<sup>2</sup> See appendix 1 for full project scope

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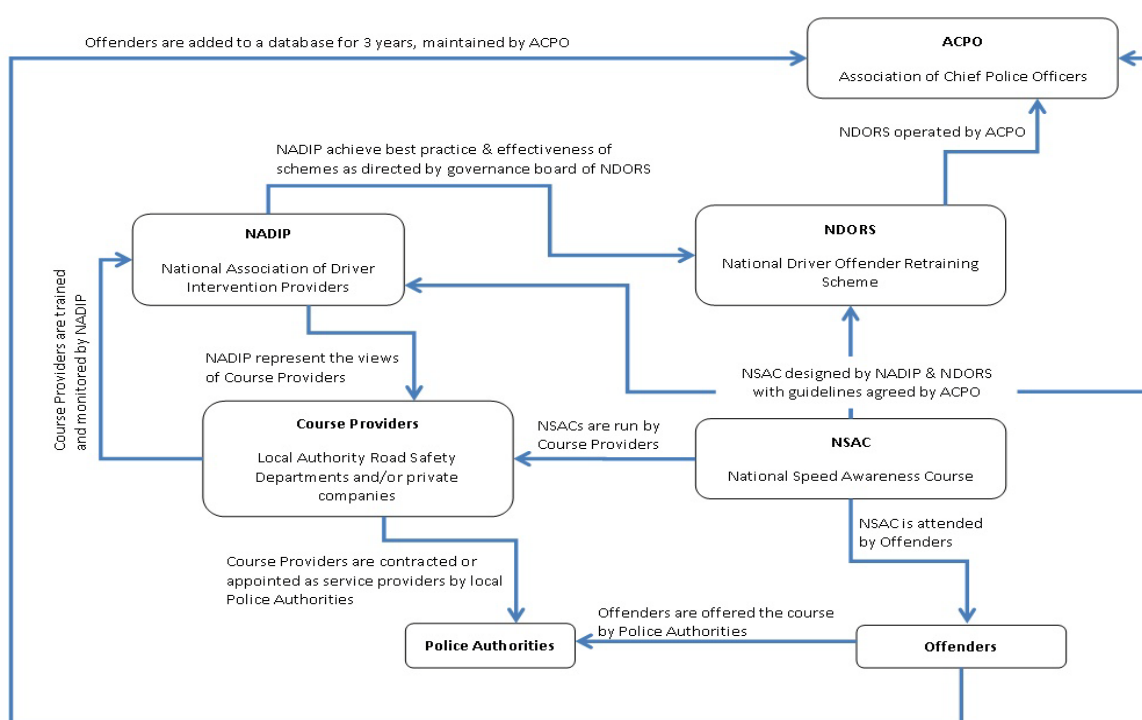
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# Key organisations and acronyms

Association of British Insurers	ABI
Association of Chief Police Officers	ACPO
Chartered Insurance Institute	CII
Department for Transport	DfT
Driver and Vehicle Licensing Agency	DVLA
Financial Ombudsman Service	FOS
Financial Services Authority	FSA
Motor Insurance Bureau	MIB
National Driver Offender Retraining Scheme	NDORS
National Speed Awareness Course	NSAC
Royal Automobile Club	RAC

**Figure 1: National Speed Awareness Course organisations and connections**



# 1. Project background

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## 1.1 Introduction

Over the past four years 7million drivers have been penalised for speeding.<sup>3</sup> Increasing numbers of drivers are, however, opting to attend speed awareness courses in lieu of a fixed penalty notice, conviction or endorsement.

In 2010, 450,000 people completed a National Speed Awareness Course (NSAC) and this rose to 770,000 in 2011.<sup>4</sup> These drivers were under no obligation to inform their insurers, and as such, are an unknown risk. Since its introduction, the speeds at which the NSAC can be offered to drivers have increased, perhaps contributing to the rise in numbers. The current threshold means that the course can be offered to those who are caught driving at up to 10% + 9mph over the speed limit, for example 42mph in a 30mph zone.

The challenge for the industry is to establish what impact speed awareness courses have on the risk profile of policyholders and how this compares to drivers with penalty points for speeding and those who have not been caught speeding.

## 1.2 The implications for the insurance industry

A fundamental principle of insurance is that the premiums of the many pay for the claims of the few, and that each insured contributes an equitable premium, which represents the comparative risk they pose to the common pool out of which claims are paid.

The insurance industry relies heavily on statistical data and rating factors in order to accurately price insurance risks. It should be noted that each insurer is free to set its own underwriting criteria and premium rates. It is, however, generally accepted that those individual drivers with speeding convictions present a higher risk to the common pool due to their proven propensity for accidents. Motorists with speeding convictions are therefore usually charged higher insurance premiums than those without points or convictions.

It is estimated that the average insurance premium load for one conviction is 16%.<sup>5</sup> With the average motor premium at around £500 and insurers requesting offence history for three to five years, a customer with a conviction can expect to pay significantly more than a customer who avoided a conviction by attending a speed awareness course. This is a key selling point for speed awareness courses: a number of police websites included claims that the course would not affect insurance premiums until media attention in November 2012 on Admiral Group's policy of loading for speed awareness course attendance resulted in these references being removed or toned down.<sup>6</sup>

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<sup>3</sup> Metro.co.uk, '7million drivers caught speeding', in *Metro*, viewed on 20 November 2012, <<http://www.metro.co.uk/news/69200-7-million-drivers-caught-speeding>>

<sup>4</sup> Meeting with NDORS, 1 May 2012

<sup>5</sup> Group market research

<sup>6</sup> Pistonhead.com, 'Speed Course Hits Premiums', viewed on 19 November 2011, <<http://www.pistonheads.com/news/default.asp?storyId=26683>>

Of all drivers convicted of speeding in the past four years, around 1million have more than one conviction, raising the question of whether attending a speed awareness course should result in being treated as the same risk as someone who has not been caught speeding.<sup>7</sup>

### 1.3 Speed awareness courses

Speed awareness courses are offered by police authorities in lieu of traditional penalties as an educational alternative for drivers caught speeding within a specified range. The aim of the courses is to deter future speeding behaviour through a programme of education regarding the potential dangers of breaking the speed limit.

The courses are offered at the discretion of police forces around the UK and most forces offer the NSAC. There is no central budget for speed awareness courses and they are funded by the police forces and safety partnerships. The majority of providers are private companies and local authorities, although a few are run by road safety officers. The course fee, structure and content vary according to the local authority and not all police authorities offer the courses as an option. The NSAC provides a standardised course structure and content, although course fees still differ.

Drivers may opt to attend a speed awareness course only once every three years. If they are caught speeding again during this time they will have to accept a speeding conviction. For this reason their details are recorded on the NDORS database maintained by ACPO. It is, however, possible for a driver to attend a speed awareness course and avoid a conviction more than once every three years if they are caught in different police authorities who are not part of the national scheme and therefore cannot access the database. For example, a driver could attend a speed awareness course in Hampshire, City of London, Dorset and Manchester (or other NSAC-affiliated area) without the police in any of these areas able to check other police authority databases for previous course attendance.

## Conclusions

For insurers, drivers attending speed awareness courses instead of being given penalty points raise two major problems:

There is not any definitive research into the long-term effects of speed awareness courses on driving behaviour and the subsequent impact on insurance risk, or how the claims patterns of these drivers compare to motorists with and without convictions.

The public are not aware whether they have to disclose attendance at a speed awareness course to insurers and insurers do not know whether they should consider attendance on a speed awareness course to be a material fact.<sup>8</sup>

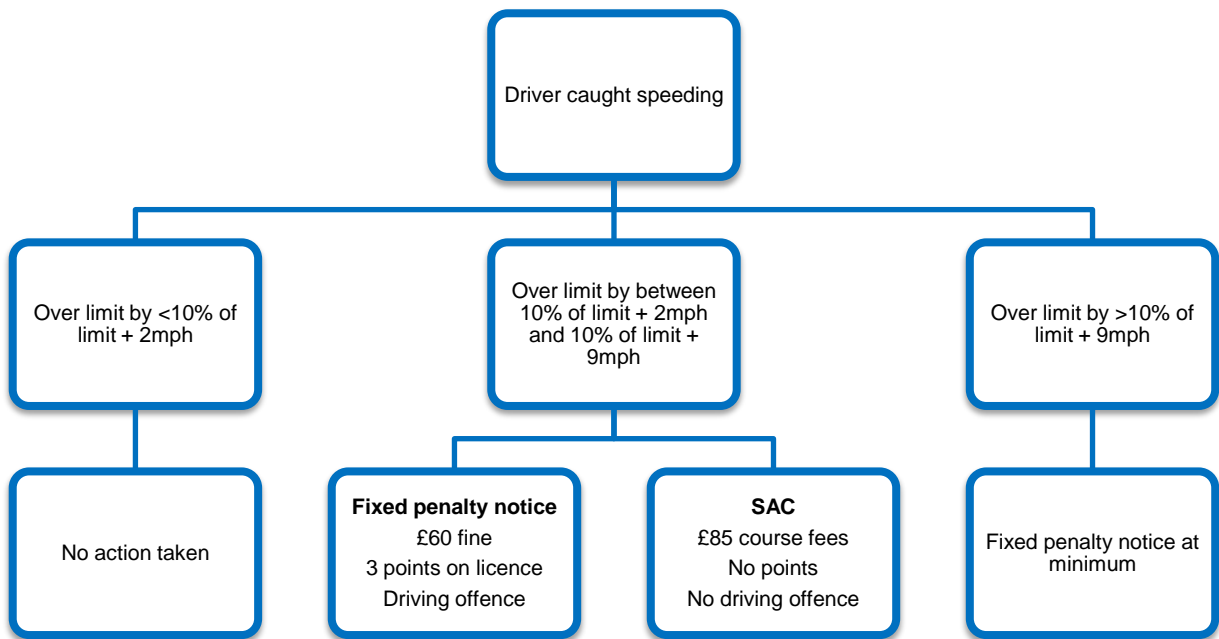
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<sup>7</sup> Metro.co.uk, op. cit.

<sup>8</sup> See appendix 3 for evidence of public confusion on internet forums and in response to news articles



**Figure 2. The options available to a driver caught speeding**



## 2. Project definition

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### 2.1 Project aims

- Raise industry awareness of the impact of speed awareness courses on insurance
- Promote road safety and driver improvement
- Analyse the impact of speed awareness courses to determine the effect on driver behaviour and subsequent risk of being involved in an accident
- Resolve the confusion of the general public as to whether attendance on a speed awareness course should be disclosed to their insurers

### 2.2. Project scope

In order to answer the aims of the project, the scope must include an analysis of the claims performance of drivers who have attended a speed awareness course. This can then be compared to the performance of drivers with and without penalty points to accurately determine the level of risk posed by drivers following a speed awareness course. This analysis requires access to data from ACPO on course attendance and a large amount of industry claims data.

It is not the purpose of this project to provide recommendations for individual insurers or to suggest rating factors. The purpose is to provide information for the industry and to highlight a potential gap in industry awareness.

### 2.3 Project approach

The project focused on background research followed by data analysis and active research.

### 2.4 Background research: understanding speed awareness courses

In order to inform our analysis, key sources were identified for background research:

- |                                      |                                         |
|--------------------------------------|-----------------------------------------|
| • ACPO                               | • Local police authorities              |
| • NDORS                              | • DVLA                                  |
| • National Road Safety Board         | • Motor Insurance Bureau (MIB)          |
| • Financial Services Authority (FSA) | • Association of British Insurers (ABI) |
| • Financial Ombudsman Service (FOS)  | • Academic publications                 |
| • Individual insurance companies     | • RAC Foundation                        |

### 2.5 Data analysis and active research

We decided to focus on the following methods of research:

- |                                                                                               |                            |
|-----------------------------------------------------------------------------------------------|----------------------------|
| • First-hand attendance at speed awareness courses                                            | • Consumer surveys         |
| • Interviews with speed awareness course co-ordinators                                        | • Twitter and social media |
| • Data analysis: Mapping insurance claims data against speed awareness course attendance data |                            |

## 3. Background research

### 3.1 National Speed Awareness Course background<sup>9</sup>

The police have been operating the National Driver Offender Retraining Scheme (NDORS) as a pre-Criminal Justice disposal option for minor moving road traffic offences since 1991. This was developed from the recommendations in the Road Traffic Law Review 1988.

They are run entirely by the police to a corporate arrangement and the course provision is usually procured from a mixture of private and public sector contractors from road safety/driver training professions. The offenders pay for the cost of the course in lieu of the penalty that is in place for the offence and an incentive is that no penalty is recorded against them on completing the course. It is enforced by the sanction of reverting to the original process in default of an offender not completing a course.

An offender can only access a course once in a three-year period; further offences of a similar nature by the offender within the three-year period will be dealt with via the Criminal Justice system. To enforce this regime, the Association of Chief Police Officers (ACPO) maintains a national register of offender data of those attending these courses.

The National Speed Awareness Course was born out of the success of the National Driver Improvement Scheme. The fundamental point of any course is that education, as an alternative to prosecution, must be based on a driver's mistake, rather than a reckless or intentional act, with the objective that the offender benefits from the course and from there on ultimately contributing to road and community safety, with potential environmental benefits also.

The course is an alternative to prosecution for all speed bands and classes of vehicle speeds except in 20mph zones. Previous driving history is not taken into account when this offer is made.

Table 1 illustrates the minimum speeds at which motorists will be prosecuted, the maximum speed at which a speed awareness course can be offered and the speed at which a fixed penalty notice is no longer offered, and a court summons issued instead.

**Table 1: National Speed Awareness Course eligibility criteria**

Speed Limit	ACPO bottom level threshold [10%+2mph]	Speed Awareness level: not more than [10%+9mph]	Summons after
30	35	42	50
40	46	53	66
50	57	64	76
60	68	75	86
70	79	86	96

<sup>9</sup> 'NDORS National Speed Awareness Course Guidance Notes Version 1.9', Ian Aspinall, ACPO, October 2011

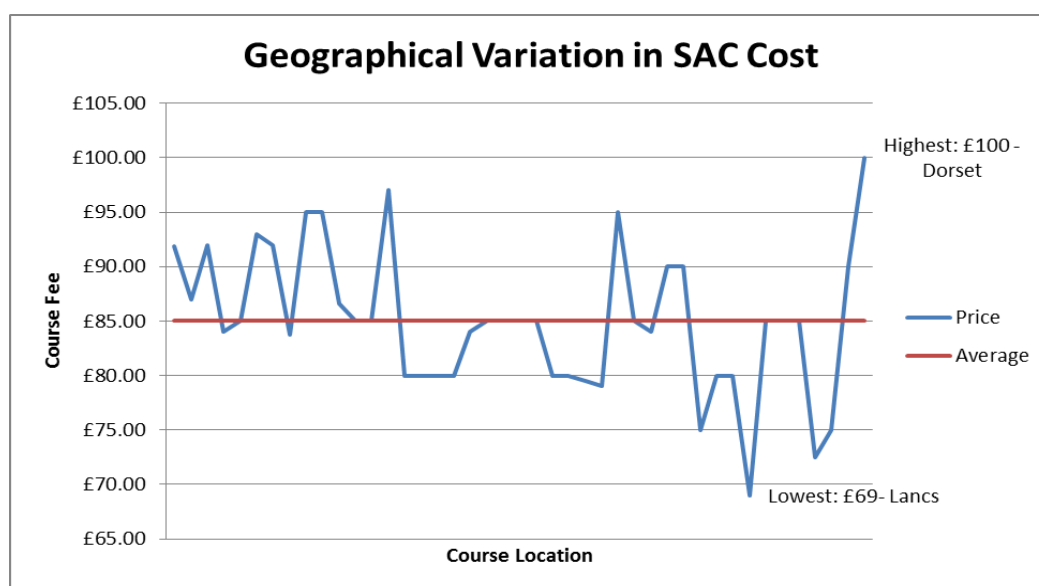
### 3.2 Local authority course structure and variations

There is a disparity between different areas of the country which inevitably has the potential to influence the conclusions of this research. The courses are run by registered course providers, which are private companies or local authorities contracted by the police, but not part of the police.

There was firstly a need to understand the process of arranging for a speed awareness course in a local authority. Each police constabulary will appoint a service provider in their area to deliver these courses. Many service providers will be members of the National Association of Driver Intervention Providers (NADIP).<sup>10</sup> The NADIP has been established to ensure the quality and consistency of delivery of courses throughout the UK.

The attendee will pay a course fee of, on average £85, instead of a fixed penalty notice of £60.<sup>11</sup> While speeding fines go to the Treasury, fees for speed awareness courses are retained by police forces and safety partnerships. The prices in each area are set by the individual police force that commissions the courses, not the course providers, which explains the variations in price by up to 17%. Figure 3 demonstrates these.<sup>12</sup>

**Figure 3: Geographical variation in speed awareness course fees**



The National Speed Awareness Courses are administered by multiple external service providers. The areas that are currently not a part of the NDORS National Speed Awareness

<sup>10</sup> Note: A list of areas covering the scheme can be found on the NADIP website:

<[www.driver-improvement.co.uk](http://www.driver-improvement.co.uk)>

<sup>11</sup> Note: the Government has consulted on raising the fixed penalty notice for motoring offences from £60 to £90.

<sup>12</sup> See appendix for full details of cost by location.

Scheme are City of London, Hampshire, Dorset and Wiltshire.<sup>13</sup> Any course attendance data for these police authorities is not entered into ACPO's NSAC database and there is no data-sharing between the local authorities running independent courses and the NSAC database.

Current service providers for speed awareness courses include AA DriveTech, TTC Group, Drivesafe and local county or borough councils.

### **3.3 First-hand experience of speed awareness courses**

Group members attended three speed awareness courses to assess the content and gain feedback from attendees and co-ordinators. Two of the courses were part of the NDORS scheme and one was independent.

#### **National Speed Awareness Course (Solihull, attended 13 and 27 June 2012)**

A large part of the course covered how to determine the speed limit of a road, the different limits for different vehicles and speed management skills. The impact of speeding and its consequences was only briefly mentioned.

The instructor told attendees that the official line from Telford Training Consultants (the course providers) was that insurers did not need be notified of course attendance. He did confirm that policyholders are expected to give full disclosure to their insurers but that the course could not affect insurance as it is not a conviction. This is a confusing message as it indicates that course attendees both did and did not need to inform insurers of their attendance.

On the later course the instructor advised that "unless the company specifically asks if you have attended, you don't need to tell them". They then put forward the suggestion that speed awareness courses "could be looked on by insurers as a positive feature and reduce your premium".

The course instructors suggested that they would like to see more incentives for driver education including from the insurance industry. They supported introducing a question set which would ask whether a customer had been on a driver education course. This would be useful in developing the question set as it avoids erroneously including a speed awareness course as a conviction.

#### **Independent Speed Awareness Course (Hampshire, attended 2 May 2012)**

The emphasis of the course was on education and concentrated on speed perception, the human cost of collisions and the consequences of speeding. The instructors advised that the course was new and had been changed to fit in more with the NDORS guidelines.

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<sup>13</sup> Note: City of London, Hampshire and Dorset all run their own speed awareness courses. Wiltshire does not currently offer any type of speed awareness course.

Attendees were told that, as the course was not a conviction, it did not need to be disclosed to their insurer. They were told to always be honest and to answer yes if asked whether they had been on a speed awareness course.

The course instructors said that there had been very little research into re-offending and that they would be interested in research on the long-term impact of the course.

Participation at all three courses was good and the instructors dealt well with the few deemed to not be engaging properly. The courses were informative and certainly suggested that there would be at least a short term focus on improving driving behaviour but there is no data analysis to demonstrate how long this benefit might last.

### 3.4 Public perception of speed awareness courses

#### Social media

In order to establish the public experience of speed awareness courses accounts were set up on Twitter and Facebook.

Facebook yielded few results as it relies on building a network through either friends or fans and the speed awareness page attracted few of either.

Twitter users were reluctant to respond personally to questions about the effectiveness of the courses. This is possibly due to a perception that our research was linked in some way to NDORS or the police.

Twitter did give an indication of the public perception of the speed awareness courses as tweets during or after a speed awareness course were monitored and rated positive, negative or neutral.

A random selection showed that opinion was split quite evenly with slightly more negative responses than positive. The tweets also indicated that the public perception of the value of speed awareness courses is low but this becomes higher among those who have actually attended a course.

**Figure 4: Analysis of twitter opinion**

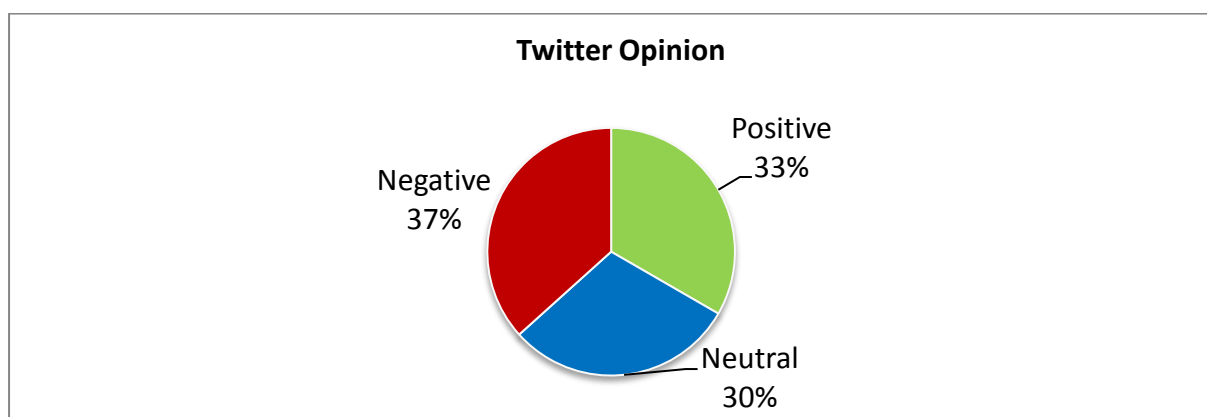


Figure 5: Speed awareness course perception on Twitter



### Public confusion

Discussions on internet forums and message boards along with comments on news articles indicate that the general public are confused as to whether or not they should be disclosing their attendance on a speed awareness course.

At the time of publication, Admiral Group is the only insurance provider to have publicly stated that they will apply a premium load for attendance at a speed awareness course. Initial analysis indicates that Admiral are loading customers who disclose speed awareness

course attendance by around 7%, in comparison to their load for an SP30 speeding conviction which is around 13.5%.<sup>14</sup>

Admiral include SAC as a conviction code so will only be capturing the data from customers who answer yes to having committed a motoring offence which resulted in a fixed penalty notice, conviction, endorsement, disqualification or pending prosecution. By definition speed awareness courses do not fall in to any of those categories.

This has caused much confusion amongst the public who are being told by course providers that they do not have to declare unless asked specifically about attending a course, but at the same time Admiral are applying premium loading to customers who (wrongly) answer yes to the convictions question. Evidence of this confusion can be seen in figures 6 and 7.<sup>15</sup>

**Figure 6: Message board discussion of speed awareness courses**

Quote:

Originally Posted by **ricardovich**

*I have just called Admiral for their advice on the matter and basically this is what they said:*

*"What these people facilitating the **speed awareness** courses don't tell you is that it makes no difference whether or not you've done the course for your insurance, you were still caught for speeding **and thus have a driving conviction on your record**. You **MUST** inform your insurance company of this on renewal of you policy or some or all of your cover may be void and you may be charged a back dated fee to cover any premium taken out without telling the insurer of your conviction". "You may not have points on your licence but you still have a driving conviction and you need to tell the insurance company".*

That's a bare-faced lie, and the insurance industry wonders why we despise them?!

Quote:

Originally Posted by **rs65**

*Admiral policy wording says:-*

*Please tell us when you renew your insurance of any motoring convictions or fixed penalties you or any driver on your policy had during the year, or any pending prosecutions*

*Could a speeding prosecution be considered 'pending' until you have actually attended the course?*

I am not an expert but, to me, a pending prosecution means that a prosecution has been started (summons issued / charge brought) but not yet concluded.

Others may know better though.

<sup>14</sup> Group market research

<sup>15</sup> For further examples please see appendix 3



**Figure 7: Public response to Admiral's speed awareness course loading policy**



### **3.5 Consultation with key stakeholders**

#### **National Road Safety Board**

Discussions with a member of the National Road Safety Board confirmed that there is no data available regarding re-offending rates for the three years following attendance at a speed awareness course in the area he covers. It was suggested that ACPO would be able to provide data on any research into course effectiveness.

Our contact advised that he wanted to engage the DVLA in taking a sample of 10-15% of course attendees and cross-referencing their details against the DVLA database for any driving offences committed in the subsequent three-year period but has so far been unable to do this due to a lack of funding.

At speed awareness courses in his area currently attendees are asked to answer a questionnaire on completing the course. Most of the information contained therein is qualitative but drivers are asked whether the outcome of the course will affect the way they drive in the future. Most people answer yes to this question which would indicate that driver risk is perhaps initially lowered by attendance at a speed awareness course.

He believes there is a strong argument for a continuing development programme for drivers in order to enhance road safety and ensure that motorists maintain the skills they learnt in order to pass their driving test.

This discussion highlighted a potential consumer issue for insurers if they begin asking whether their policyholders have attended speed awareness courses: if an underwriter awards a lower risk rating for those who have taken a course, it may be viewed as penalising those who were not offered one due to lack of availability in their area. Insurers would also need to analyse the impact of the different courses (independent course content may differ to that of the NSAC).

### **Driver and Vehicle Licensing Agency (DVLA)**

The DVLA confirmed that driving endorsement information is retained for the periods as specified in road traffic law. These endorsement details are recorded on the paper counterpart of the driving licence and are also held electronically on the DVLA's database. In circumstances where the driver accepts a speed awareness course as an alternative to a speeding conviction, the DVLA is not notified as they only record endorsable fixed penalties and court convictions related to motoring offences.

### **Financial Services Authority (FSA) and the Financial Ombudsman Service (FOS)**

The FSA advised that they had not been made aware of any contested claims or complaints referred to on the basis of speed awareness courses and their disclosure.

The FOS also advised that they were not aware of any motor claims that had been repudiated on the basis of non-disclosure of attendance at a speed awareness course. The opinion of the FOS was that insurers would need to make it very clear to customers at the point of sale that they considered speed awareness course attendance to be a material fact which must be disclosed. As the policyholder has no motoring convictions they would not be expected to declare that they had attended a course unless an insurer asked the question specifically.

### **Motor Insurance Bureau (MIB)**

Discussions with the MIB confirmed our viewpoint that this was a topic that warranted further investigation, although they also raised concerns that the intended introduction of the Driver Licence Number (DLN) look-up facility for motor insurers in 2013 could render it futile. This is because speed awareness course data is not captured by the DVLA and the option to ask the question specifically will potentially be removed by the introduction of DLN look-up. One consideration for the industry would be to add speed awareness course attendance data to the DLN look-up database.

Following these discussions we discovered that the issue speed awareness courses had been previously raised with the MIB by ACPO who had been in touch to say that an emerging interest had been noted from the insurance industry around speed awareness courses. The MIB had then directed ACPO to speak to the ABI.

### **3.6 Academic research**

There has been some academic research into the effectiveness of speed awareness courses as an alternative to penalty points but it is predominantly focused on theory and methods of evaluating the courses. The research conducted into the continuing impact of a speed awareness course on driver behaviour after the course is limited as it relied on drivers volunteering their follow-up response and only looked into the first three months after course attendance.

#### **Department for Transport Road Safety Research Report No. 115**

The Department for Transport commissioned MVA Consultancy and the University of Strathclyde to:

- Devise a methodology suitable for any later evaluation of the road safety impact of speed awareness courses
- Propose and recruit a suitable 'control group' for any later evaluation, and collect comprehensive data from them. This control group is a sample of drivers who would have been eligible to take part in a speed awareness course, but who were not given this option because a course is not currently offered in their area

The research used a questionnaire measuring demographics, self-reported speeding behaviour and 12 socio-cognitive variables, including attitudes and intentions to speed. Its intention was to better understand speeding behaviour.

The research confirmed the result of previous studies in so much as women and older drivers anticipated a negative response from speeding when compared to younger drivers and men, concluding that women and older drivers were not less likely to speed but had more safety orientated attitudes.

The concluding recommendation of the report was for further evaluation of the assessment of the extent to which existing courses are successfully changing the variables examined.<sup>16</sup>

#### **Evaluation of the National Speed Awareness Course**

ACPO and the Association of National Driver Improvement Service Providers (ANDISP) commissioned Brainbox Research to examine the longer term effectiveness of the NSAC.

Data was collected from consecutive courses run in the participating sites during the initial data collection period from September to December 2010. A total of 2070 people took part in the research and were asked to complete three questionnaires: one before the course; one after the course; and a follow-up question three months after the course.

The researchers were confident that their findings on the long-term effects of the course are valid because they achieved a 31% response rate at the follow-up questionnaire. However, it

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<sup>16</sup> Department for Transport Road Safety Research Report No. 115, 'Monitoring Speed Awareness Courses: Baseline Data Collection', September 2010

is possible that drivers who did not feel they had improved their driving were less likely to respond. The report highlights:

“Across a range of 18 psychological predictors, non-responders differed from responders on only two: that they would get greater enjoyment if they drove faster than the speed limit on rural roads and on dual carriageways or motorways.”

Of the 31% who responded at the follow-up, 99% reported that they had changed their driving after attending the course, notably driving more slowly, being more aware of the road environment and of their speed, and feeling less stressed while driving. While 9% described how they had found it difficult to break their driving habits, and that they sometimes felt pressure from other drivers to speed up, particularly on motorways, 90% reported that they had not experience any difficulties in applying what they had learnt.

Participants were given a list of potential positive and negative things they might get out of driving faster than the speed limit. The most common positives are getting to their destination faster, not feeling pressure from cars behind, and not holding up other drivers. Before the course 81% of participants identified at least one positive reason to speed and this decreased to 51% after the course. Worryingly, at the follow-up three months later, this figure rose to 72%, almost returning to its pre-course level.

Overall the study concluded that the NSAC produces positive changes in attitudes with drivers perceiving fewer advantages and more disadvantages of speeding. Further study is needed, however, as this research only included a small proportion of the total number of drivers now attending speed awareness courses and the long-term effects of the course beyond three months have not be established.<sup>17</sup>

### **3.7 Consumer survey**

We decided that it would be useful to arrange a consumer survey in order to gauge public opinion and to gain useful statistics that were not readily available elsewhere. The idea was to compare the performance and responses of members of the general public who had attended speed awareness courses with those who had not.

As such we approached four research agencies via the CII and gave them the following background:

- Principle of insurance is that everyone contributes premiums in accordance with the risk they bring to the pool. If one participant is undercharged, then by implication others are unfairly overcharged
- It has been statistically proven that individuals with speeding convictions are a worse risk than equivalent individuals without speeding convictions
- However, many police forces are offering drivers the opportunity to avoid a speeding conviction subject to attending a speed awareness course (SAC)
- If those attending SACs are not required to disclose the fact they have been on a course when buying insurance, they may be undercharged to the detriment of the pool

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<sup>17</sup> ‘Evaluation of the National Speed Awareness Course’, Brainbox Research, July 2011

- Police forces in different regions offer different variations of the SAC with some offering limited classroom-based learning whilst others offer more extensive theory plus practical sessions
- Currently there is not sufficient data to establish the effectiveness of SACs which is where the consumer research will come in

We then outlined our specific sampling requirements along with a draft questionnaire:

- We wish to focus on targeting a representative sample of those that have attended SACs in the past to understand their views on how it has since influenced their driving
- We roughly estimate that the number of people who have attended an SAC will be a fraction of 1% of the adult population. However we still need a sample size large enough (ideally 1,000) to make the results robust
- We wish to understand whether different types of SACs (i.e. more or less comprehensive) have different implications for driving behaviour. We will therefore need a split of the results by region; South West, South East, Eastern, Midlands, North East, North West, Scotland and Wales
- We wish to ask the general adult population (ideally 1,000) for their views on SACs.
- We want to understand how views on SACs differ across demographic groups for both the SAC population as well as the general population

Three of the research agencies struggled with the sample size required for attendees of SACs. However, Ipsos Mori had quite an innovative approach as follows:

- We would use a 'web cruiser' tool to screen our entire panel for respondents who have attended an SAC, and then target those individuals to complete the survey. This should allow us to achieve 1,000 SAC attendees with a single survey wave
- This approach has benefits (e.g. it is the most cost-effective way of achieving the SAC sample), but it is also important to be aware that all survey respondents are self-selecting for both the nationally representative and SAC samples; furthermore, only those SAC attendees who respond to the web cruiser question will then go on to complete the survey, and these are likely to be more engaged online panellists whose views may vary from those of the population who are aware of, or who have attended, SACs as a whole

This made Ipsos Mori by far the best value for money at c. £10k +VAT.

## **Results**

Sponsorship of the survey was sought from various organisations including the RAC foundation, CII and the Transport Research Laboratory; however we were not able to secure financial support. This resulted in the survey not being progressed. A full research proposal has been put together by Ipsos Mori, and can be re-used if funding becomes available.

## 4. Data analysis & recidivism project

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Following our preliminary research it was agreed that analysis of the claims performance of drivers in the three years subsequent to attending a speed awareness course was necessary in order to establish the course's impact on insurance risk. This analysis would require access to the claims performance data of a large proportion of UK drivers, as well as to the ACPO database on which the details of attendees are stored.

### 4.1 Individual insurer data

We first investigated whether individual insurers' statistics demonstrated that drivers with convictions reduced in line with an increase in people attending a speed awareness course.

This was problematic as the performance data that insurers currently hold will include some SAC attendees whose impact cannot be understood as ostensibly they appear to be the same as those who have not been caught speeding. Changes in an insurer's rating may cause a swing in the number of offenders on their books, regardless of any change in overall numbers.

New business data was analysed by accident year and compared to the number of speeding convictions declared at outset over the past eight years. The data showed that the proportion of customers with convictions hadn't changed greatly over the last eight years, although there is a little evidence that the number has fallen since 2010.

During the quotation process insurers typically ask for all convictions in the last three to five years so it may take time for any real long-term fall in the conviction rate to become apparent, and again, changes in underwriting may affect results.

770,000 people attended a National Speed Awareness Course in 2011 and according to the DVLA there are currently 37.5million full UK licence holders. This means that the difference in insurers' statistics over the past five years may not be visible as yet due to the small percentage of attendees (2%) compared to the larger motoring community.

### 4.2 ACPO

A meeting between ACPO, the ABI and members of the New Generation group took place in February 2012.

The meeting was arranged following a complaint ACPO received from an attendee of a speed awareness course after their insurer had loaded their motor insurance premium as a result of their attendance on the course. The insurer in question was not disclosed. The ACPO representative asked the ABI if they could instruct their members to discontinue this, as not having to disclose attendance was seen as a benefit of attending a SAC.

The ABI advised that this could not be done because the industry cannot collectively decide, be instructed, or even steered on what is a relevant rating factor. To do so could be contrary to anti-competition law and must be avoided at all costs. We explained that as part of our

project we wanted to research the impact of speed awareness courses on a driver's road safety, with the aim of making impartial information available to the insurance industry.

We suggested the following information as a starting point:

- Number of attendees on speed awareness courses each year since they were introduced
- Number of fixed penalties issued for speeding each year in the same period
- Number of attendees committing further speeding and road traffic offences after attendance at a SAC
- Number of drivers with penalty points for speeding committing further speeding and road traffic offences

The data asked for would be preferably at a national level and also broken down by police authority/geographic region. Details of the history of the drivers before the speed awareness courses in respect of previous convictions and/or courses would also be useful.

A formal request for ongoing collaboration between our group, the ABI and ACPO was made and permission for this collaboration was subsequently granted. We were advised that a research project had recently been commissioned which could assist us, funded by ACPO, the RAC Foundation, and potentially the Department for Transport.

ACPO agreed to issue guidance to the National Speed Awareness Course providers, that attendees need only disclose their attendance if they are specifically asked by insurers. If they are only asked about convictions or penalty points, they can truthfully answer 'no'.

#### **4.3 Recidivism project**

Discussions led to all parties agreeing that evidence was needed to show the effect of attending a speed awareness course on long-term driver behaviour and this could be done by mapping insurer claims data with the NDORS data to show the difference in risk between those who have never been caught speeding, those who opted to attend a speed awareness course and those with speeding convictions.

We secured the assistance of a large UK motor insurer in providing claims data to be matched to speed awareness course attendees in order to map their claims performance. It was agreed that the project would be beneficial to all parties as the insurer claims data would enable access to more accident information than the data collected by the police because the police do not attend all road traffic accidents. Concerns were raised about the risks of sharing sensitive data and how the costs, intellectual property rights and publishing rights could be managed. The project scope can be found in appendix 1.

Unfortunately final agreement for the project to go ahead was not obtained and therefore the data analysis has not been possible. This research could, however, be carried out in the future if all parties can agree on a suitable way forward. The initial plan was for our research to form part of a larger project examining re-offending after a speed awareness course, which we believe has now been put on hold. Increased public and insurer interest in the issue will hopefully help to ensure that the matter is progressed.

## 5. Conclusion

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Driver rehabilitation in the place of punitive action is a key development in the attempt to reduce motoring offences. Whilst the intention of speed awareness courses and others like them could bring risk management benefit and overall improvement in driver behaviour, the implications for the insurance industry are still unclear. Beyond that, the level of knowledge and understanding of what speed awareness courses are, when they are used and how insurers consider them is varied and unclear among the public and within the insurance industry.

This report has highlighted the variation in course practice across the country, with different providers, instructors, and even basic content. Consultation with key industry bodies such as ACPO, NDORS, and the DVLA highlighted the lack of overall co-ordination and analysis of the long-term impact of speed awareness courses. The ABI are similarly unable to provide specific guidance due to potential competition conflicts.

A solution to this confusion was highlighted and planned through statistical research combining the data of the police, the DVLA and insurers. This would provide a definitive understanding of the impact speed awareness courses have on driver behaviour and subsequent propensity to be involved in a claim. This will ultimately allow individual insurers to make an informed decision on how to treat these drivers and clarify the issue for the general public.

This study would also benefit the police who can use the results to continue to promote road safety through driver education with the development of driver improvement courses. We would therefore strongly recommend carrying on this research in the future, potentially with the backing of the wider insurance industry, in order to fully achieve the aims of the project.

Given the increasing numbers of motorists attending speed awareness courses, it is important that the police and insurance industry work together to ensure a sharing of knowledge and understanding. Speed awareness course instructors must have clear information on how insurers treat the drivers on their courses and the industry must understand the theory behind speed awareness courses and how they differ from traditional punishments for motoring offences.

As long as speed awareness course attendees represent an undefined risk for insurers there is the potential for a cautious approach to be taken and for speed awareness course attendees to find that their premiums are affected negatively by their course. It is therefore vital for the industry, speed awareness course organisations and the general public that the research project outlined in this report is completed.



## 6. Recommendations and next steps

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Having noted the confusion among the public about whether to disclose attendance on a speed awareness course to insurers, the project group obtained assurances from NDORS that guidance would be provided to NSAC providers to ensure that they deliver the correct message to attendees regarding the insurance position, i.e.

- If an insurer asks about whether you have attended a speed awareness course, you have to disclose it to them
- If an insurer does not ask about speed awareness courses, you do not need to disclose attendance to them

Insurers are beginning to consider how to act on the issue of speed awareness courses and to facilitate this, we propose a series of seminars and discussions, via local CII institutes, to debate the subject. ACPO have previously expressed interest in joining such discussions and we are happy to facilitate this.

It is important to properly establish the relative risk of those who attend speed awareness courses compared to other drivers and the insurance industry will need to take this forward. In order to meet the report aims, and complete the analysis work started by the project group, our key recommendations should be implemented.

### Key recommendations

Progression of the data analysis project. This would require NDORS to release SAC data to complete analysis. There may need to be more involvement from governing bodies such as the ABI in order to provide adequate funding and resource.

Insurers to consider asking whether customers have attended a driver improvement course as a result of a motoring offence, so that they can begin data capture to facilitate their own statistical analysis.

ACPO and local policy authorities to arrange for attendance at any speed awareness course, regardless of local authority, to be centrally captured to eliminate the risk of drivers attending more than one course in three years, and so that any future analysis can be carried out on a truly national basis.

Funding to complete consumer survey and gain public input.

Once data analysis is complete, publish findings to ACPO, insurance industry and other interested parties

# Appendix 1: Establishing the insurance risk of speed awareness course attendees – project brief

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## **The business problem or opportunity**

Road safety is critical to motor insurers as a reduction in motor accidents results in lower claims costs overall.

A fundamental principle of insurance is that each insured contributes an equitable premium, which represents the risk that they present, to the common pool out of which claims will be paid. The insurance industry relies heavily on data in order to accurately price insurance risks but it should be noted that each insurer is free to set their own underwriting criteria and premium rates. It is, however, generally accepted that those with speeding convictions present a higher risk to the common pool and are therefore, in general, charged higher insurance premiums than those without.

It is not currently known whether those who have attended speed awareness courses present a higher or lower risk to the common pool.

The situation as it stands has created confusion for both members of the public and insurers, with neither certain of the impact a speed awareness course has on a driver in terms of risk and insurance. Anecdotal and online evidence suggests that the general public is unsure as to whether attendance on the courses constitutes a material fact, as well as a lack of consistency in how insurers are reacting if attendance is disclosed.

This research will give an indication of the likelihood of those who have attended a speed awareness course to become involved in a road accident or “fault claim”. This information should further clarify the achievements of the courses for all parties including NDORS, the insurance industry and the general public.

## **Project objectives**

- To use insurance data to assess the driving performance of speed awareness course attendees
- To establish the likelihood of people who attend a NDORS speed awareness course being involved in a road traffic accident
- To compare the likelihood of speed awareness course attendees being involved in a road traffic accident with drivers in possession of speeding convictions and with drivers who have not been caught speeding
- To identify differences in results depending on demographic features (e.g. regional variations, age, type of vehicle, etc)
-

## **Project scope**

It is proposed that, in order to achieve the above objectives as efficiently as possible, the claims data held by insurers be mapped against the NDORS and DVLA databases in order to demonstrate the claims performance and subsequent driving behaviour of speed awareness course attendees.

[Insurance company] have volunteered claims data to be used for the research. As [insurance company] hold approximately 20% of UK private motor insurance policies, this should be a sufficiently large sample size to produce valuable results. [Insurance company] are also willing to carry out the data mapping and analysis free of charge.

The options available for completion are as follows:

- Option (A): NDORS and DVLA release data from their national database. [Insurance company] would then match insurer claims data (from [insurance company]) against it. To guarantee accurate matching full name, date of birth and post code would be required.
- Option (B): To further protect against DPA issues, an alternative is to only partially match data, e.g. by using a partial DLN to identify matches across the three databases. This means that full names and addresses would not need to be included in the data released by any party. Results may not be as accurate as those suggested in option (A).
- Option (C): [Insurance company] submit claims data to NDORS and NDORS carry out the matching and analysis. This would mean that the analysis could not include as much claims information as in Option (A). Actual claims data would not be released but rather a suitably adjusted proxy for it. NDORS would then need to depersonalise the resulting merged file of Factors, Claims, Convictions and SACs (including summarising the data over some of the factors although this would then reduce the statistical validity of any analysis as the std errors would be artificial). This would then be returned to [insurance company] in order for the proxy claims to be replaced with the actual data. [Insurance company] would then complete the analysis. (See appendix)

The group data will be comprised of millions of customer records with data covering at least a 3-year period. Within that data, any customers who have attended a speed awareness course should be marked, along with the date of attendance. This will enable us to measure both the long and short term benefits of the course and whether there is any difference between the two.

## **High Level Project deliverables**

- A measure of improvement in driver performance following the course
- A comparison of driving performance improvement rates between those convicted of speeding and those who attended a speed awareness course

- A clear indication of the potential claims propensity of drivers who have attended a speed awareness course

## **Risks**

### **Data Protection:**

The main risk is that confidential and sensitive personal and criminal data may not be used for purposes allowed by, or may not be kept secure in accordance with, relevant legislation and good practice.

Steps to mitigate this risk include:

- The parties would be required to sign non-disclosure agreements which detail the processes for handling the Data in a secure environment (basis requirements include any server on which Data is processed to be separate from any other systems capable of sharing, storing or processing Data).
- We need to ensure that the work is consistent with the purpose for which the Data was collected. Initial opinion is that the Data collected by NDORS can be used for research for road safety purposes. As we are examining the likelihood of accidents the purpose of the research is specific to road safety. It is usual for insurance companies to advise their customers that their data may be used to carry out research and it is not necessarily any more specific than this. It usually also states that data may be passed onto other organisations for the purposes described. We will need [insurance company] to clarify exactly how they are allowed to use consumer data but it is not envisaged that this will cause any problems.
- [Insurance company] will not be able to use the data for pricing or other commercial purposes and this will be outlined in the non-disclosure agreement.

### **Public Relations:**

Whilst it is not envisaged that any negative publicity may result from the study, it is acknowledged that the risks include publishing of results that may not reflect well on some, or all, of the parties involved. Any results of the data matching study will be shared with NDORS before publication. It will not be shared without the prior permission of NDORS.

### **Property Ownership:**

- Ownership of any Data at all times remains with the Data Controller
- Any proposed report submitted to NDORS for approval prior to publication
- [Insurance company] will be acknowledged for their contribution

## **Constraints**

- Budget – If [insurance company] carry out the mapping and analysis the costs of this will be carried by [insurance company]. The New Generation group are not making any charge for their time.

## **Interfaces**

- NDORS/ACPO/DfT
- CII New Generation Underwriting Faculty Group
- [Insurance company]

## **Costs & Benefits**

### **Benefits:**

The insurance industry is heavily reliant on data and therefore captures a large amount of specific data about its customers. We can provide demographic analysis regarding speed awareness course attendees (not in relation to individuals but groups as a whole) as well as information focussing on accidents, which could potentially be broken down further to assess those accidents involving no injuries, minor and/or severe injuries and fatalities. As the police only hold data on RTAs where the police were called out, the insurance industry data on accidents is much wider and will provide valuable insight to the parties involved. The current recidivism project is designed to evaluate reoffending rates but this data will enable the group to assess safety more specifically. This presents an opportunity to prove the effect of speed awareness courses and to assess any possible room for improvement, whether it be to all courses or to a particular segment, e.g. in a particular geographic region or to a certain age group. The ultimate benefit is to improve road safety. It should be noted that Option (A) will facilitate analysis using a broader range of criteria than Options (B) or (C).

[Insurance company] has confirmed that they are willing to carry out the mapping and analysis work free of charge so if either Option (A) or (B) is selected there will be no costs to any other party in relation to this aspect. The costs of assessing the risk need to be established.

If Option (C) is chosen, NDORS need to assess and bear the costs of analysis themselves.

## **Data sharing process**

[Insurance company] supply a file which looks like:

DOB ; Name ; Postcode ; MMYYY ; Factor 1 ; (etc.)

for ~6 million records (2 million for 3 years)

where MMYYYY is the policy period

Factors 1-5 would be interesting rating factors (e.g. gender/age)

Claims variables would be claims indicators such as claims numbers and amounts (but coded in such a way that they are meaningless to anyone but [Insurance company] but with the code keyed to the Factors 1-5).

DVLA / NDORS would merge on their fields using DOB ; Name ; Postcode ; to give a file that looks like

DOB ; Name ; Postcode ; MMYYY ; Factor 1 ; Factor 2 ; Factor 3 ; Factor 4 ; Factor 5 ;  
Claims Variable 1 ; Claims Variable 2 ; Claims Variable 3 ; Conviction Datafield 1-X ;  
SpeedCourse Datafield 1-X

Data fields would ideally be course place and date or conviction code and date for all of their convictions / courses.

DVLA / NDORS then delete the DOB and Name fields and truncate the postcode to District so that [Insurance company] can profile by this and then re-sort the file so that they cannot know who is who but leave all of the individual records on so that [insurance company] can profile more easily.

An alternative to this is for DVLA / NDORS to summarise the file by levels of the Factors 1-5 and their fields (i.e. add up the claims fields) and [insurance company] can still backwards engineer the correct claims. This method would sacrifice the ability to know for certain that the claim happened after the conviction or SAC so the first method keeping the raw anonymous data is preferable.

[Insurance company] would then take the anonymous file and profile it as instructed, for example:

- Chance of claim following a SAC vs. following first SP30 vs. no violation
- Split by age or other factors

## Appendix 2: Notes of first-hand experience of speed awareness courses

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### **Solihull 13/06/2012 and 27/06/2012**

The course was run by Telford Training Consultants (TTC). They receive details of who attends the course from West Midlands Police. They are a national driver training organisation and operate speed awareness courses in the following areas:

- Avon and Somerset
- Cumbria
- Devon and Cornwall
- Durham
- South and Mid Wales
- South Yorkshire
- West Mercia
- West Midlands

### **How do the awareness courses operate and who can attend?**

This scheme will allow the police service to divert low-end speeding motorists to education as opposed to the Fixed Penalty System.

There are a number of constabularies who have adopted the National Speed Awareness Scheme, created to educate drivers and riders about the dangers of driving at both excessive and inappropriate speeds.

Any driver who is detected driving at the speed identified as suitable in a force area and who has not previously attended a course within a 3 year period, will be offered a course in the area where the offence is committed or in an area where the national scheme has also been adopted.

The National Speed Awareness Scheme has been put in place to give offenders who drive in excess of the speed limit the opportunity to attend a driver re-education course on the effects and dangers of speeding. The course gives a driver an option of attending a Speed Awareness course as an alternative to the Fixed Penalty Scheme of a fine and penalty points endorsed on their licence.

TTC do run 'Driver Alert' courses which last a full day and are used for high end speeders.

### **Cost**

The cost was £80 although one attendee had been charged £95. If the fine and points option had been taken it would have cost £60. There are plans to increase the fine to £90 in the

near future, which will make the course appear much more attractive and relatively good value. Instructors aren't aware if SAC cost will change accordingly when this happens.

### **Course Completion**

To complete the course you had to stay for the whole day. If you left early you would not register as having completed and points will be put on the licences of those who left. .

The course lasted for 4 hours and was run by two instructors who covered different sections of the course in three blocks.

### **Insurance**

The instructor told attendees that the official line from TTC was that you don't have to notify your insurer of course attendance. However he then went on to say that you are expected to give full disclosure and you should give the insurers full information. He then said the fact you have attended couldn't affect your policy as it's not a conviction.

This does give a confusing message as the attendees were told they did and didn't need to notify their insurer.

On the 27/6 course, the instructor advised that "unless the company specifically asks if you have attended, you don't need to tell them". There was also a discussion of the premium changes that drivers in the room have incurred for selecting that they have had prior convictions, the general consensus was around £30, but the instructors believe it is around £80 from their experience. Instructor then put forward the suggestion that SACs "could be looked on by insurers as a positive feature and reduce your premium".

### **Topics Covered**

- Benefits of Complying
- Raise Awareness
- Identify Consequences
- Improve Knowledge
- Personal Responsibility
- Impact on Road Users
- Difference Speed Makes

A large part of the course covered how you would know the speed limit of the area you were driving in and reiterated the various speed limits for different vehicle types. Speed management skills were also covered.

The main thrust was on educating what the speed limits were and how you would know. It also covered hazards to look out for in different road situations. It only briefly mentioned the impact of speeding and the consequences.



Statistics presented showed those who speed in the speed awareness course boundaries are the most dangerous due to the high numbers who do this.

A quiz was done at the start with the answers given at the end. It was alarming that some of the attendees lacked basic road knowledge, such as speed limits and road signs.

All attendees were invited to write a pledge at the end to allow them to reflect on their driving.

### **Participant Behaviour**

13/6

The participants were sat in groups of around 5-6 per table. There was a mix of ages from 20's to 70's. Driving experience ranged from 3 years to 50. A couple of the attendees were lorry drivers. All attendees got involved and contributed answers and suggestions during the 4 hours.

The majority of the attendees were there to avoid an increase in insurance costs with one saying 'I'm not bothered about points, it's the insurance'.

One man was on his second course and one lady was stopped twice in 10 minutes so attended a course and had points as well.

A couple had been stopped on previous occasions and not been booked. This gave me the impression that there was a large majority of multiple offenders.

The attendees said at the end that the course was informative. However the impression given was that it was something to get through so I wonder if there is a long term effect. Although I have driven more carefully since so it had an impact on me.

27/6

Participants were of a similar demographic, and course participation was generally good, with lots of interaction and most participants commenting that they found it useful and interesting. 1 person arrived late and was not engaged in the course, but was dealt with well by the instructors.

1 person has 3 points on license, and wasn't offered Sac when they were caught speeding last time, despite claiming they should have been eligible ('marginally over limit'). This could suggest some lack of consistency from the police in enforcing SACs as an option

Overall I think participants did enjoy and find the course useful, but I expect the material impact on driving behaviour could be short term.

Some comments at the end of the course include:

"Better understanding of the speed limit now"

"Refreshed knowledge"

"Made me more aware of the risks and relevant information"

## **Course Instructor Views**

Following a brief discussion with the 2 course instructors, their general view was that the content of the course is relatively basic, but really something all drivers need to do. Generally the approach they would like to see is if there were more incentives for driver education beyond the test, and insurance potentially being one of them. They supported a question set which would be generally along the lines of:

“Have you been on a driver education course e.g. SAC, pass plus, defensive driving training?”

This could help in managing the question set issue if the courses are a positive rating factor as it would be isolated from the issue of convictions.

## **Non-NDORS Course run by Hampshire Police 02/05/2012**

The course was new – it had been changed to fit in more with NDORS guidelines – force potentially looking at signing up to national scheme.

There is little research on recidivism and the course instructors indicated they would be interested in any research around the long-term impact of the course.

The course instructors can fail people but rarely do. The conditions for passing are:

- Turn up
- Get involved
- Stay to the end

There is no test but there are two quizzes (towards the beginning and end of the course). There was a marked improvement in the scores in the last quiz. Asked people to list reasons they were caught speeding at the beginning and at the end asked everyone to consider which of those they would accept if someone they knew was killed/injured through speed.

Course costs £85.00

The emphasis is on education – people are told they're not there to be punished.

The instructors switched over 3 times – helped to keep attention.

Course lasts 3 hours 15 (with a 15 minute break) and covers:

- Highway Code
- Reasons for speeding
- Consequences of speeding
- Driver responsibility
- General driving advice (e.g. being able to hear helps with speed perception)
- Action plan/recap

Objectives listed:

- How attitudes and behaviour affect driving
- How to recognise different speed limit areas
- Risks and consequences of speeding
- Personal responsibility
- Hazards that affect driving

**Key areas covered:**

### **Human cost of collision**

Statistics, crash scenes (not especially graphic), speed limit vs. Suitable speed for conditions, parental influence on children, emergency services that deal with collisions, financial cost of RTAs (£1.7m per fatality; total £30bn per year on crashes and collisions).

### **Speed perception**

“Drivers who speed believe there is a lower chance of being caught than those who do not.” (Guppy, 1993)

“The less chance drivers think there is of being caught the faster they drive.” (Stradling & Campbell, 2003)

### **Consequences of speeding**

Road safety advert, talked through stopping distances and affect of speed on rate of impact (including difference between stopping at 30 and at 35mph)

### **Participant behaviour**

Participants were given a workbook to fill in. Most did so, even parts where they were told they did not have to.

Around half of the 20 attendees had been driving for more than 20 years and one had only been driving for 5 months. There was a diverse range of people (age, gender, and attitude) but slightly more males than females.

One man was vocal about being angry at being caught (only did 35mph in a 30 limit) and it's all a con to make money – after the discussion on the differences between 30mph and 35mph admitted it had really opened his eyes.

One woman was pulled up for not paying attention (was texting) and she did engage more following the break (at one point the instructor specifically asked her for an example).

Levels of participation increased as the time went on and overall level was impressive, with many seeming to really engage with the course.

## Appendix 3: Public confusion on BBC comment board and moneysavingexpert.com forum

The BBC is not responsible for the content of external Internet sites

### Comments

*This entry is now closed for comments*

#### Editors' Picks All Comments (748)

487. **LittleRedWritingHood**

18TH NOVEMBER 2012 - 17:16

↑ ↓  
+18

I went on a speed awareness course because I'd been doing 34mph in a 30 zone. I moaned about this but the course pulled me back to my 'newly passed' attitude and was most helpful (albeit shocking). Surely those opting for points rather than course would be the ones most eligible for higher insurance? What have they learnt, for the same fee, other than points on their licences? It makes no sense.

461. **Mullenaround**

18TH NOVEMBER 2012 - 16:47

↑ ↓  
+29

After over 20 years driving I attended a speed awareness course as a result of a minor speeding infringement and now consider myself a better driver as it refreshed my skills regarding appropriate correct speeds for different road layouts. Penalising people on their insurance is just a money making ploy.

420. **bigdave**

18TH NOVEMBER 2012 - 16:04

↑ ↓  
+36

The very fact that you have attended a course on speed awareness should negate this "risk" implied by insurers. It's absolute tosh that you are a greater risk AFTER attending a course. This is nothing but yet another blatant attempt for insurers to extort more money out of already financially strained motorists. Evidence of which, Admirals half year profits rose by 7% in first 6 months of 2012.

414. **Quaffa**

18TH NOVEMBER 2012 - 15:52

↑ ↓  
-12

Admiral have a point. If you opt for the course as an alternative to prosecution it doesn't alter the fact that you were still speeding. But what if you attended one of these courses voluntarily, as a means of improving your driving skills? Would they still put up your premium?

299. **Andrew Morton**

18TH NOVEMBER 2012 - 13:55

↑ ↓  
+60

It's all very simple. If you don't think an insurance company should factor these courses into their calculations - and there are perfectly good reasons for you to think that - then tell them to shove their insurance and take your business elsewhere.

james\_joyce 25-08-2012, 8:16 PM

# 13

MoneySaving  
Convert



Join Date: Sep 2009  
Location: Cheshire  
Posts: 145  
Thanked 31 Times in  
20 Posts



Hi, I have indeed been offered the course and am taking it next week. I think everyone agrees that keeping a clean licence is a good idea.

Yes the effective course cost is indeed about £20 (ie about £80 minus what would have been a £60 fine), but the extra insurance cost of the points would be about the same. As I mentioned previously there is no net benefit in doing the course, purely in those terms.

I am also concerned about the Admiral precedent and I can't work out if it's the thin end of the wedge or just a one off.

If everyone starts regarding the **speed awareness** course as the same as 3 points, it will become a much less attractive option. That seems to be against the spirit of the thing - I wonder if anything could be done to stop other companies copying Admiral in future, perhaps via an agreement with ACPO and/or a change in the law.

(NB, I accept that, so far, Admiral have been perfectly entitled to act as they have. The same goes for any other insurance companies who may have acted in a similar way, although Admiral is the only firm I have seen being mentioned).

Incidentally I'm not convinced about this argument that says "you don't need to tell them because they can't find out". From my limited knowledge of the law, I think it is skating on thin ice to try that one.

*Last edited by james\_joyce; 25-08-2012 at 8:19 PM.*



Quote Report

jonesMUFCforever 25-08-2012, 8:27 PM

# 14

Deliciously Dedicated  
Diehard MoneySaving  
Devotee



Join Date: Aug 2004  
Posts: 16,349  
Thanked 5,463 Times  
in 4,155 Posts



I was told on the course that as long as they 'mark' that you attended the course the points would not go on your licence - that is surely the only way that an insurance company would find out - ie a DVLA search.

It is well over 5 years since I attended so the procedures might have changed but I would like to know how Admiral can know whether you have attended a course or not?

What goes around - comes around  
give lots and you will always receive lots



Quote Report

james\_joyce 25-08-2012, 8:31 PM

# 15

MoneySaving  
Convert



Join Date: Sep 2009  
Location: Cheshire  
Posts: 145  
Thanked 31 Times in  
20 Posts



That's a slightly different point from an insurance company or employer **asking** if you've been on a course, you lying and saying no, then the whole thing coming back to haunt you later...to me that is a much bigger problem than whether insurance companies have the technology to find out pro-actively themselves.

*Last edited by james\_joyce; 25-08-2012 at 8:35 PM.*



Quote Report

james\_joyce 25-08-2012, 8:48 PM

# 16

MoneySaving  
Convert



Apropos nothing in particular, here's a quote from ACPO re the **speed awareness** course:

Join Date: Sep 2009  
Location: Cheshire  
Posts: 145  
Thanked 31 Times in 20 Posts

"On financial considerations it should always be a more viable option than a fine and penalty points, as otherwise this may attract an unnecessary refusal of the offer of the course and reduce the road safety gains possible from education."

[http://www.acpo.police.uk/documents/...Compliant\\_.pdf](http://www.acpo.police.uk/documents/...Compliant_.pdf)

*Last edited by james\_joyce; 25-08-2012 at 8:50 PM. Reason: Removing extra carriage return*

Quote
Report

james\_joyce
25-08-2012, 9:07 PM
# 17

MoneySaving Convert  
★

Join Date: Sep 2009  
Location: Cheshire  
Posts: 145  
Thanked 31 Times in 20 Posts

Another quote from the same document - if anyone's interested:

"2.11.1. Pivotal to the development of the National **Speed Awareness** Course is the ability to retrieve data in relation to drivers who have already been offered or completed a course. The National Policing Improvements Agency has developed the Driver Offender Retraining System (PentIP DORS). ACPO and Road Safety Support Ltd. (RSS) on ACPO's behalf, are the custodians of this database and before making a formal offer of a National **Speed Awareness** Course a check must be made with this database.

2.11.2. On completion of the course PentIP DORS must be updated by the service provider with the results of the course for the referring police force. This data is retained in DORS for three and a half years from the date of completion and for a further three and half years by ACPO and RSS for research purposes and thereafter de-personalised."

Quote
Report

jonesMUFCforever
25-08-2012, 11:25 PM
# 18

Deliciously Dedicated Diehard MoneySaving Devotee  
★★★★★

Join Date: Aug 2004  
Posts: 16,349  
Thanked 5,463 Times in 4,155 Posts

I can hand on heart say that I have never been asked whether I have been on a **speed awareness** course - whilst on every application I make it always asks whether I have points or points pending>.

What goes around - comes around  
give lots and you will always receive lots

Quote
Report

rs65
25-08-2012, 11:40 PM
# 19

Serious MoneySaving Fan  
★★★★

Join Date: Aug 2011  
Posts: 896  
Thanked 272 Times in 235 Posts

I think you can do a maximum of one every three years so if I was ever asked, I would certainly do the course.

The possible effect on insurance wouldn't be my concern - just keeping my licence clean in case of future points.

Quote
Report

chanz4
26-08-2012, 7:34 PM
# 20

Fantastically Fervent MoneySaving Super Fan  
★★★★★

Join Date: May 2009  
Posts: 4,670  
Thanked 1,198 Times in 1,012 Posts

Admiral list it as a sac code, this can be found under the conviction codes

Don't put your trust into an Experian score - it is not a number any bank will ever use & it is generally a waste of money to purchase it. They are also selling you insurance you dont need.

Fantastically Fervent  
MoneySaving Super Fan

Join Date: Aug 2007  
 Location: Berkshire  
 Posts: 5,345  
 Thanked 3,090 Times in 2,117 Posts

Quote:

Originally Posted by [jonesMUFforever](#)

*It is well over 5 years since I attended so the procedures might have changed but I would like to know how Admiral can know whether you have attended a course or not?*

In that case, Admiral might ask but FOS has made clear that it cannot take account of an offence that is considered "spent" under the Rehabilitation of Offenders Act.

In effect this means they can ask the question about an offence that took place more than five years ago but must ignore it.

This decision was most significant not for speeding but drink driving where insurers used to load for 10 years but no only do so for five.

---

I run a consultancy to help Independent Financial Advisers to comply with their rules and resolve complaints. Although I am qualified to, I don't advise consumers for reward.

[Quote](#) [Report](#)

The Following User Says Thank You to magpiecottage For This Useful Post: [Show me >>](#)

**hareng** 06-09-2012, 10:45 AM

MoneySaving Stalwart

Join Date: Jun 2011  
 Posts: 300  
 Thanked 91 Times in 78 Posts

Any news James?

Just got mine from 31 August.

Workshop Information

**Speed Awareness** Course £80 lasts 4hrs

What's Driving Us Course (not for **speed**) £85 lasts 3hrs

**james\_joyce** 14-09-2012, 10:58 PM

MoneySaving Convert

Join Date: Sep 2009  
 Location: Cheshire  
 Posts: 145  
 Thanked 31 Times in 20 Posts

Hi, sorry for my delay in posting again.

I did indeed go on the course a fortnight ago. It went very well. Two instructors, a (sort of) good-cop/bad-cop routine, but they were both very good and knowledgeable.

I think all of us 'students' benefited from the course.

We had a wide-ranging discussion about road safety, highway code, the need to refresh our knowledge and skills , avoiding complacency etc.

Plus the section on **speed** limits was pretty embarrassing, ie due to our collective lack of knowledge. I don't think anyone knew the full set, eg some people were surprised that coaches can go at 70mph on the motorway.

Everyone at my table, and I suspect the whole room, had a 'hmmm' moment at one or other point on the course.

I would recommend the course if you're offered it. I'd almost suggest that all drivers (even non-'offenders'!) should at least have the option to go on a similar course from time to time. As one of the instructors said, driving is a serious business with potentially serious consequences.

[Quote](#) [Report](#)

The Following 2 Users Say Thank You to james\_joyce For This Useful Post: [Show me >>](#)

ricardovich 18-09-2012, 12:28 PM

# 24

MoneySaving  
Convert



Join Date: Jul 2009  
Posts: 51  
Thanked 41 Times in  
31 Posts

#### Admiral Insurance & Speed Awareness

Just to add my little bit here.

I've had a clean license for many years but I was flashed doing '40' in a '30' (on a wide dual carriageway at 5.12 in the morning with not another living soul in sight 🚗) last month.

Anyhoo, I've been offered the **Speed Awareness** course for £85 and 4 hours of my time which may mean a day off work and child-care probs. I would do it though if it meant my Admiral premiums would not be affected.

I have just called Admiral for their advice on the matter and basically this is what they said:

"What these people facilitating the **speed awareness** courses don't tell you is that it makes no difference whether or not you've done the course for your insurance, you were still caught for speeding and thus have a driving conviction on your record. You MUST inform your insurance company of this on renewal of you policy or some or all of your cover may be void and you may be charged a back dated fee to cover any premium taken out without telling the insurer of your conviction". "You may not have points on your licence but you still have a driving conviction and you need to tell the insurance company".

I think I'll take the 3 points pay £60 and do something better with my 4 hours.

Any thoughts??



Quote Report

kingstreet 18-09-2012, 1:23 PM

# 25

Fantastically Fervent  
MoneySaving Super  
Fan



Join Date: Feb 2011  
Location: Stafford  
Posts: 7,988  
Thanked 4,594 Times  
in 3,398 Posts

Acceptance of a **speed awareness** course is in lieu of prosecution and therefore you have not been convicted of any offence. Admiral is talking rubbish. What its instructions are to its policyholders are its affair and no-one else's. It cannot and does not speak for any insurer outside its own group.

If you do accept a conditional offer of fixed penalty or are convicted of a motoring offence in court you do what your insurance policy tells you to do. You report it immediately if told to do so by your policy or you report it at renewal if instructed by your policy.

Do not take anyone else's instruction as reliable as your insurer may not do things the same way.

I'm not normally one to take the scammers' word for anything but this is what Staffordshire SCP says:-

Quote:

#### Course costs

The Staffordshire **Speed Awareness** Course currently costs £75 (a £2.50 booking fee may apply to payments made by card). This will increase on the 1st October 2012 to £80. Any bookings made after this date will be charged the new fee.

Remember, if you are eligible and elect to take the **Speed Awareness** Course, you do not have to pay the fine, you won't get the penalty points and above all, you don't have to tell your insurance company because the speeding offence is cancelled.

If you decide not to take the course option, under the terms of your insurance policy you are required to notify them of any prosecutions. It is not uncommon for insurance costs to rise at a rate of £50 per penalty point for a period of up to five years.

<http://www.staffssaferroads.co.uk/iv...areness-course>



I am a Mortgage Adviser. You should note that this site doesn't check my status as a Mortgage Adviser, so you need to take my word for it. This signature is here as I follow MSE's Mortgage Adviser Code of Conduct. Any posts on here are for information and discussion purposes only and shouldn't be seen as financial advice.

Last edited by kingstreet; 18-09-2012 at 1:29 PM.



The Following 2 Users Say Thank You to kingstreet For This Useful Post: [Show me >>](#)

**Yorkie1** 18-09-2012, 8:27 PM

# 26

Fantastically Fervent  
MoneySaving Super  
Fan



Join Date: Nov 2009  
Posts: 5,227  
Thanked 4,511 Times  
in 2,530 Posts



kingstreet is correct. There is NO conviction if you accept the offer of a **speed awareness** course and attend within the required time. Admiral are talking a complete load of horlicks (with respect to horlicks).



The Following User Says Thank You to Yorkie1 For This Useful Post: [Show me >>](#)

**rs65** 18-09-2012, 8:36 PM

# 27

Serious MoneySaving  
Fan



Join Date: Aug 2011  
Posts: 896  
Thanked 272 Times  
in 235 Posts



Admiral policy wording says:-

*Please tell us when you renew your insurance of any motoring convictions or fixed penalties you or any driver on your policy had during the year, or any pending prosecutions*

Could a speeding prosecution be considered 'pending' until you have actually attended the course?



**Yorkie1** 18-09-2012, 9:42 PM

# 28

Fantastically Fervent  
MoneySaving Super  
Fan



Join Date: Nov 2009  
Posts: 5,227  
Thanked 4,511 Times  
in 2,530 Posts



Quote:

Originally Posted by **rs65**   
Admiral policy wording says:-

*Please tell us when you renew your insurance of any motoring convictions or fixed penalties you or any driver on your policy had during the year, or any pending prosecutions*

*Could a speeding prosecution be considered 'pending' until you have actually attended the course?*

I am not an expert but, to me, a pending prosecution means that a prosecution has been started (summons issued / charge brought) but not yet concluded.

Others may know better though.



## Canary Wundaboy 18-09-2012, 10:58 PM

# 29

MoneySaving Newbie

Join Date: Sep 2012  
Location: Camberley,  
Surrey  
Posts: 8  
Thanked 0 Times in 0  
Posts

### ALERT! NEWBIE

MSE requests you  
give new posters  
a chance! Please  
be especially nice.

MoneySavingExpert.com

Quote:

Originally Posted by [ricardovich](#)  
*I have just called Admiral for their advice on the matter and basically this is what they said:*

*"What these people facilitating the **speed awareness** courses don't tell you is that it makes no difference whether or not you've done the course for your insurance, you were still caught for speeding **and thus have a driving conviction on your record**. You **MUST** inform your insurance company of this on renewal of your policy or some or all of your cover may be void and you may be charged a back dated fee to cover any premium taken out without telling the insurer of your conviction". "You may not have points on your licence but you still have a driving conviction and you need to tell the insurance company".*

That's a bare-faced lie, and the insurance industry wonders why we despise them?!

Nationwide Overdraft - £1000

~~Lloyds TSB Overdraft - £1000~~

Nationwide Credit Card - £2250 £1830

Family - ~~£3300~~ £900

Santander Personal Finance (Car) - £7000ish

**Aim - Unsecured-debt free by February!**



## kingstreet 19-09-2012, 11:14 AM

# 30

Fantastically Fervent  
MoneySaving Super  
Fan



Join Date: Feb 2011  
Location: Stafford  
Posts: 7,988  
Thanked 4,594 Times  
in 3,398 Posts

I'm going to state a pure opinion now. My ramblings and no foundation in law. I have not tested this theory, nor do I know for certain it is the case.

A NIP is issued to the Registered Keeper (RK) of a vehicle when an offence may have occurred which may result in prosecution. However, at that point the RK and the driver are not necessarily the same individual, so I would say at this point this isn't notifiable to the insurer as a pending prosecution.

Once the RK answers the S172 or S112 request to name the driver, the driver is then served with his/her own S172/S112 (sometimes referred to as driver's NIP) which will state the offence(s) to which the request refers. When the driver signs and returns the request declaring themselves the driver at that time/location, that becomes a pending prosecution.

The pending prosecution then becomes a "successful" prosecution if the driver accepts a conditional offer of fixed penalty or is found guilty in court and must follow the insurer's instructions to notify the outcome of the pending prosecution and declare the points/fine at the appropriate time.

The pending prosecution becomes a cancelled/failed prosecution if the driver accepts the offer of a **speed awareness** course or is found not guilty. Once again, the driver would follow the insurer's instructions to notify the outcome of the pending prosecution.

Thoughts?

What's most important is the point I made earlier. Each policyholder needs to follow his/her own insurer's requirements set out in their own policy.

I am a Mortgage Adviser. You should note that this site doesn't check my status as a Mortgage Adviser, so you need to take my word for it. This signature is here as I follow MSE's Mortgage Adviser Code of Conduct. Any posts on here are for information and discussion purposes only and shouldn't be seen as financial advice.

james\_joyce 19-09-2012, 8:54 PM

# 31

MoneySaving  
Convert



Join Date: Sep 2009  
Location: Cheshire  
Posts: 145  
Thanked 31 Times in  
20 Posts



Quote:

Originally Posted by [kingstreet](#)

*The pending prosecution becomes a cancelled/failed prosecution if the driver accepts the offer of a **speed awareness** course or is found not guilty.*

I think the driver needs to **complete** the **speed awareness** course successfully, not just accept a place on it, for that to apply. In theory you can 'fail' the course (eg by not showing a constructive attitude), or of course simply not turn up to the course at all.

NB: I renewed my insurance **after** I completed the course. The timing was pretty tight though. It would be quite annoying if you have to renew insurance before you get chance to go on the course. That nearly happened to me!

Last edited by james\_joyce; 19-09-2012 at 8:56 PM. Reason: Extra info



Quote

Report

Yorkie1 19-09-2012, 9:34 PM

# 32

Fantastically Fervent  
MoneySaving Super  
Fan



Join Date: Nov 2009  
Posts: 5,227  
Thanked 4,511 Times  
in 2,530 Posts



The **speed awareness** course does need to be completed successfully to avoid a prosecution being brought. This is why there will probably be a time limit for the course to be done, so as to allow sufficient time for a summons to be issued within the 6 months after the date of the alleged offence.

There is no 'pending prosecution' while the person goes on the course, in the sense that the summons has not been issued and there is accordingly nothing to be cancelled or withdrawn. The summons **ONLY** gets issued if the person declines, or does not attend the course.

That is why I took the view that the prosecution is not pending - this implies active proceedings, which there are none until a summons is issued (or requisition laid). But, like kingstreet, I have no case law or statute to back this up!



Quote

Report

james\_joyce 19-09-2012, 10:10 PM

# 33

MoneySaving  
Convert



Join Date: Sep 2009  
Location: Cheshire  
Posts: 145  
Thanked 31 Times in  
20 Posts



I normally use goccompare, which asks if the applicant has:

**Any motoring convictions (including fixed penalty endorsements or anything pending) in the last 5 years**

Does 'anything pending' specifically mean a pending **prosecution**? Or could it also refer to the pending completion of a **speed awareness** course?



Quote

Report

Post Reply

Page 2 of 2 < 1 2

## Appendix 4: Speed awareness course variances

### AA DriveTech

NDORS-affiliated National Speed Awareness Courses administrated by AA DriveTech are as follows:

Duration: 4 hours – no driving required.

Content: The course consists of a four hour interactive presentation and discussion on all aspects of driving and speed control in particular, in a relaxed and informal atmosphere

Geographical Area	Price
Bedfordshire	£91.82
Cambridgeshire	£87.00
Derbyshire	£92.00
Northumbria	£84.00
North Wales	£85.00
North Yorkshire	£93.00
Nottinghamshire	£92.00
Suffolk	£83.75
Surrey	£95.00
Thames Valley	£95.00

Apart from price there is also some variation to course length and course content in different areas which are administered by AA DriveTech.

### Northern Ireland

There are two different courses which the Police Service of Northern Ireland may offer:

- **National Speed Awareness Course** – for drivers who have marginally exceeded the speed limit.
- **Northern Ireland Speed Awareness Course** – for drivers who have exceeded the speed limit by a more significant margin.

Duration: Both courses are 4 hours long – no driving required

Content: Both courses consist of a four hour interactive presentation and discussion on all aspects of driving and speed control in particular, in a relaxed and informal atmosphere.

Geographical Area	Price
Northern Ireland	£86.61

The following two courses are not NDORS-affiliated but are still administered by AA DriveTech.

#### Hampshire, Isle of Wight

Duration: 3¼ hours – no driving required.

Content: The Course consists of an interactive presentation and discussion on all aspects of driving and speed control in a relaxed and informal atmosphere.

Geographical Area	Price
<b>Hampshire, Isle of Wight</b>	£85.00
<b>Isle of Wight</b>	£85.00

#### City of London – Metropolitan Police

Duration: 4 hours – no driving required.

Content: The course consists of a four hour interactive presentation and discussion on all aspects of driving and speed control in particular, in a relaxed and informal atmosphere.

Geographical Area	Price
<b>City of London – Metropolitan Police</b>	£97.00

#### **TTC Group**

Duration: 4 Hrs – no driving required

Content: half-day theory based workshop designed to help you recognise speed limits, address the reasons for speeding and give you information to help you reduce the likelihood of speeding in the future.

All speed awareness courses administered by TTC Groups are NDORS-affiliated National Speed Awareness Courses and vary in price as follows:

Geographical Area	Price
<b>Avon &amp; Somerset</b>	£80.00
<b>Cornwall</b>	£80.00
<b>Cumbria</b>	£80.00
<b>Devon</b>	£80.00
<b>Durham</b>	£84.00
<b>Dyfed-Powys</b>	£85.00
<b>Gwent</b>	£85.00
<b>South Wales</b>	£85.00
<b>South Yorkshire</b>	£85.00
<b>West Mercia</b>	£80.00
<b>West Midlands</b>	£80.00

## DRIVESAFE

Duration: 4 hours – no driving required.

Content: The course consists of a four hour interactive presentation and discussion on all aspects of driving and speed control in particular, in a relaxed and informal atmosphere.

All speed awareness courses administered by DRIVESAFE are NDORS affiliated National Speed awareness courses and vary in price as follows:

Geographical Area	Price
<b>Greater Manchester</b>	£79.50
<b>Merseyside</b>	£79.00

### Local county or borough councils

NDORS-affiliated National Speed Awareness Course

Duration: 4 hours – no driving required.

Content: The course consists of a four hour interactive presentation and discussion on all aspects of driving and speed control in particular, in a relaxed and informal atmosphere.

Geographical Area	Administrator	Price
<b>Essex</b>	Essex County Council	£95.00
<b>Hertfordshire</b>	Hertfordshire County Council	£85.00
<b>Norfolk</b>	Norfolk County Council	£84.00
<b>Leicestershire</b>	Leicestershire County Council	£90.00
<b>Lincolnshire</b>	Lincolnshire County Council	£90.00
<b>Staffordshire</b>	Staffordshire County Council	£75.00
<b>Warwickshire</b>	Warwickshire County Council	£80.00
<b>Cleveland</b>	Hartlepool Borough Council	£80.00
<b>Lancashire</b>	Lancashire County Council	£69.00
<b>West Sussex</b>	West Sussex County Council	£85.00
<b>East Sussex</b>	East Sussex County Council	£85.00
<b>Kent</b>	Kent County Council	£85.00
<b>Gloucestershire</b>	Gloucestershire County Council	£72.50
<b>West Yorkshire</b>	Kirklees Council	£75.00
<b>Northamptonshire</b>	Northamptonshire Police	£90.00

## **Dorset**

Dorset operates the Driver Awareness scheme that is not an NDORS affiliated National Speed awareness course but is still part of the Driver Awareness Scheme.

Duration: 3 hours – no driving required.

Content: Classroom-based and is delivered by trained driving instructors and road safety professionals and uses a range of interactive techniques to ensure the course is engaging for participants.

Geographical Area	Administrator	Price
<b>Dorset</b>	Dorset Police	£100.00

## **Wiltshire**

Wiltshire does not currently offer any type of Speed Awareness course. They did previously but the initiative was cancelled across the county as part of the closure of the Wiltshire and Swindon Safety Camera Partnership which also saw safety cameras turned off.