



UK Road Traffic Accident Data: Insights & Opportunities

ALEX MARCUSON

Presentation to GIA Motor Forum
10 MARCH 2025



Introduction to Our Firm

- Marcuson Consulting is a specialist non-life insurance actuarial consulting firm.
- Established in 2010, we are a firm of 10 specialists advising three distinct markets:
 - UK Personal Lines and Gibraltar.
 - London and International Specialty Market.
 - Legacy and Special Situations.
- Our work spans:
 - Actuarial consulting assignments.
 - Interim and white-label resourcing.
 - Complex and sensitive assignments.
- Annual Gibraltar market seminar held in November, now planning for our 7th year.
- UK motor insurance market reports.

Please scan the QR code to request a copy of this presentation and access our other market reports.



Agenda

UK Road Traffic Accident Data – Insights & Opportunities



STATS19



Electric Vehicles

MOVE TO NET ZERO: ELECTRIC VEHICLES

Acronyms



EV (Electric Vehicles)

- Fully electric
- Hybrid-electric



ICE (Internal Combustion Engine)

- Petrol
- Diesel
- Gas

Repair costs for EVs

9 October 2023

EV repair claims up 370% in three years
Warranty company says that repair costs are also rising



30 September 2023

UK NEWS WEBSITE OF THE YEAR 2024

The Telegraph News Sport Business Money Opinion Ukraine US election Travel Health

MONEY

Property ▾ Tax ▾ Pensions ▾ Banking ▾ Investing ▾ Net Zero Calculators

John Lewis stops insuring electric cars over repair cost fears

Susceptibility of batteries to damage spurs company to pause EV cover

Bloomberg UK

• Live TV Markets ▾ Economics Industries Tech Politics Businessweek Opinion More ▾

Electric Vehicles: EV Growth Under Trump | Europe EV Tariffs | German Carmakers Scramble | The EV-Switch Cost | Slow Chargers

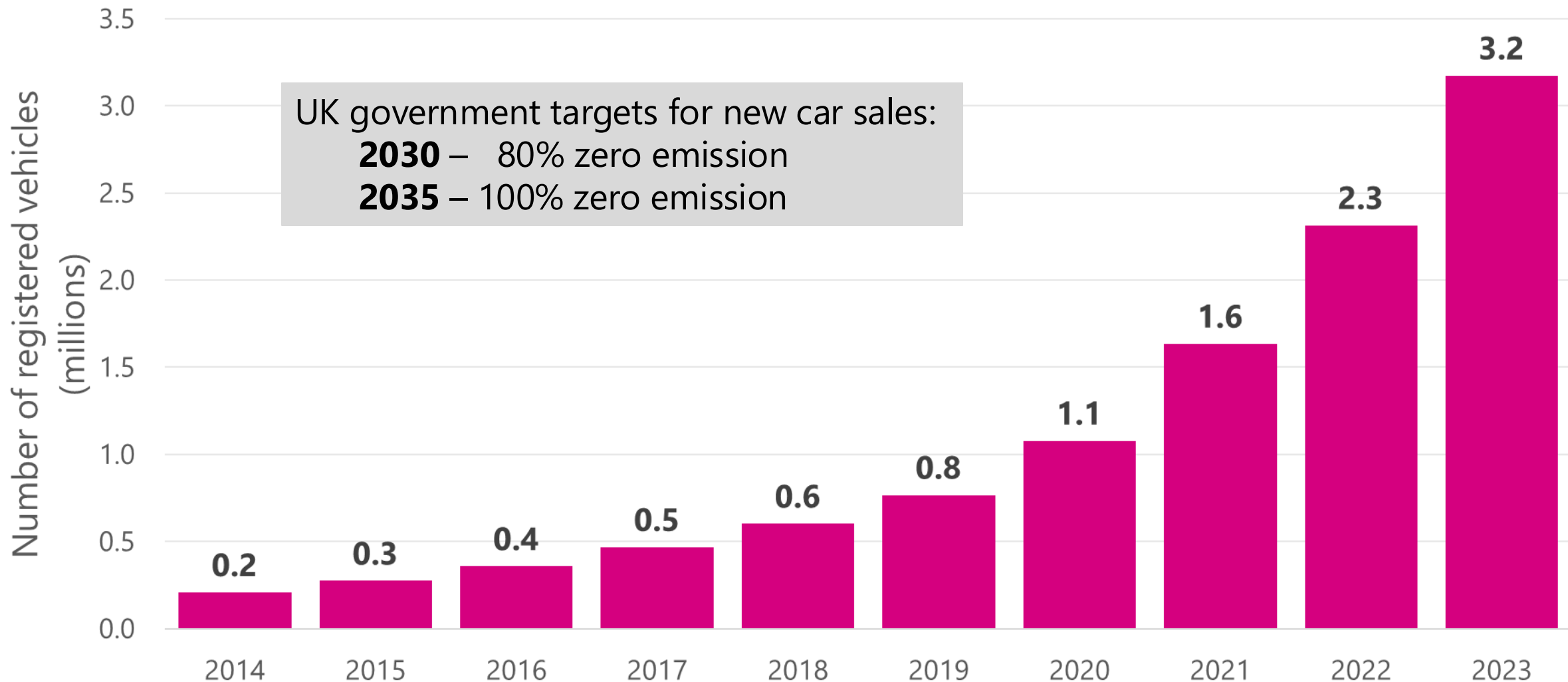
Business
Hyperdrive

EVs Head for Junkyard as Mechanic Shortage Inflates Repair Costs

13 April 2024

Rapid growth in the UK EV market

Average annual increase of 35% in EVs in the last decade



EV versus ICE

Pedestrian safety



Tuesday 21 May 2024

Electric cars more likely to hit pedestrians than petrol vehicles, study finds



Wednesday 22 May 2024

Electric cars 'hit pedestrians at twice the rate of petrol or diesel vehicles'



Wednesday 22 May 2024

Electric vehicles more likely to hit pedestrians than petrol cars - study

EV versus ICE

Pedestrian safety



Caution
Pedestrians

News story

New noise systems to stop ‘silent’ electric cars and improve safety

From 1 July 2019 all manufacturers must install an acoustic sound system in new types of quiet electric and hybrid electric vehicles to improve road safety.

From: [Department for Transport](#) and [The Rt Hon Michael Ellis KC](#)

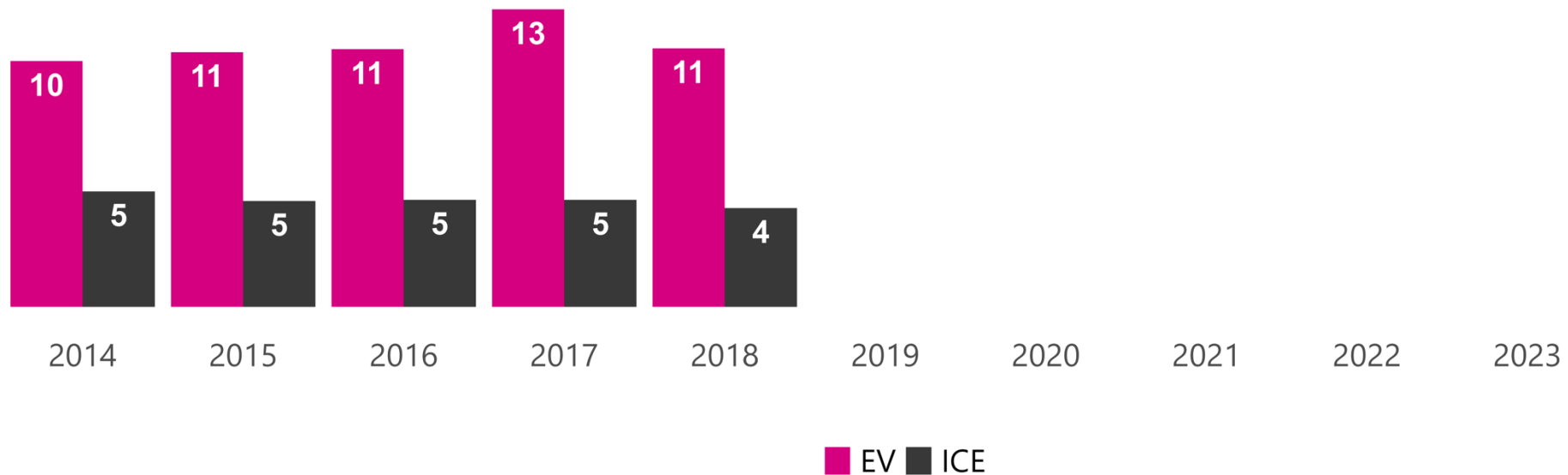
Published 1 July 2019

July 2019: Acoustic Vehicle Alerting System (“**AVAS**”) in all new Electric/Hybrids

EV versus ICE

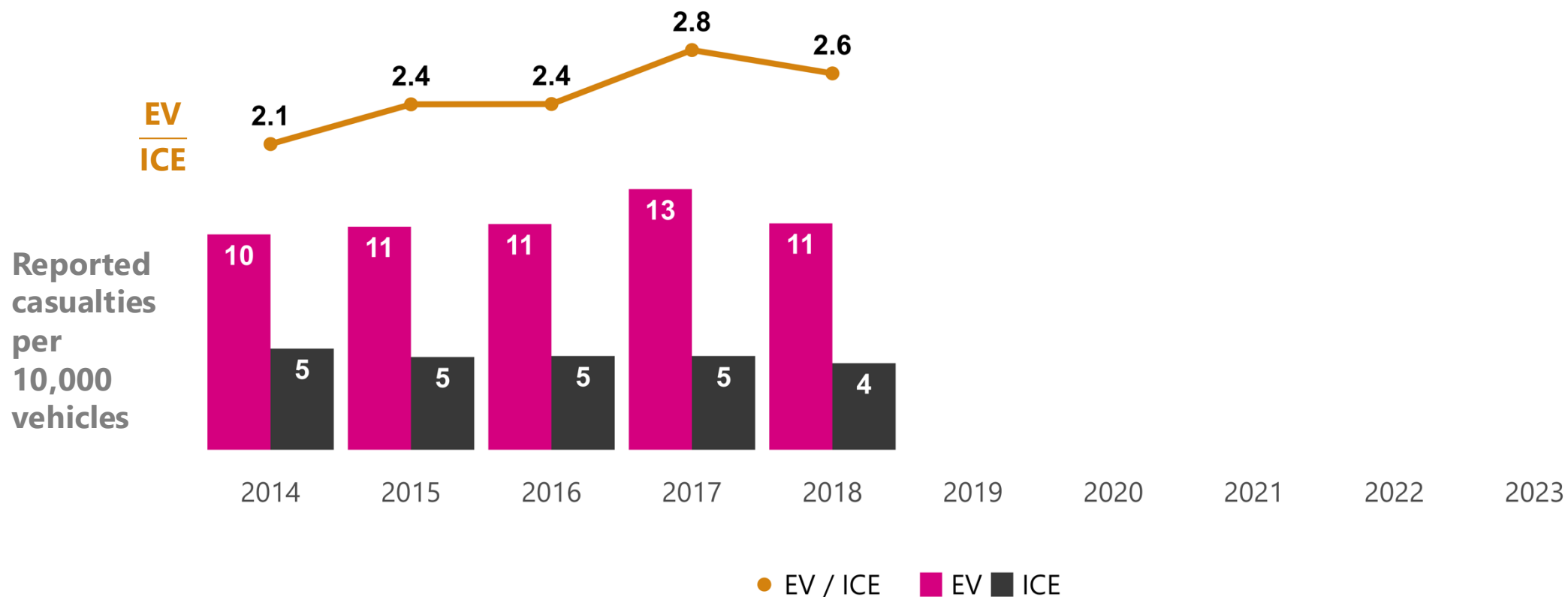
Comparing pedestrian casualty rates

Reported casualties per 10,000 vehicles



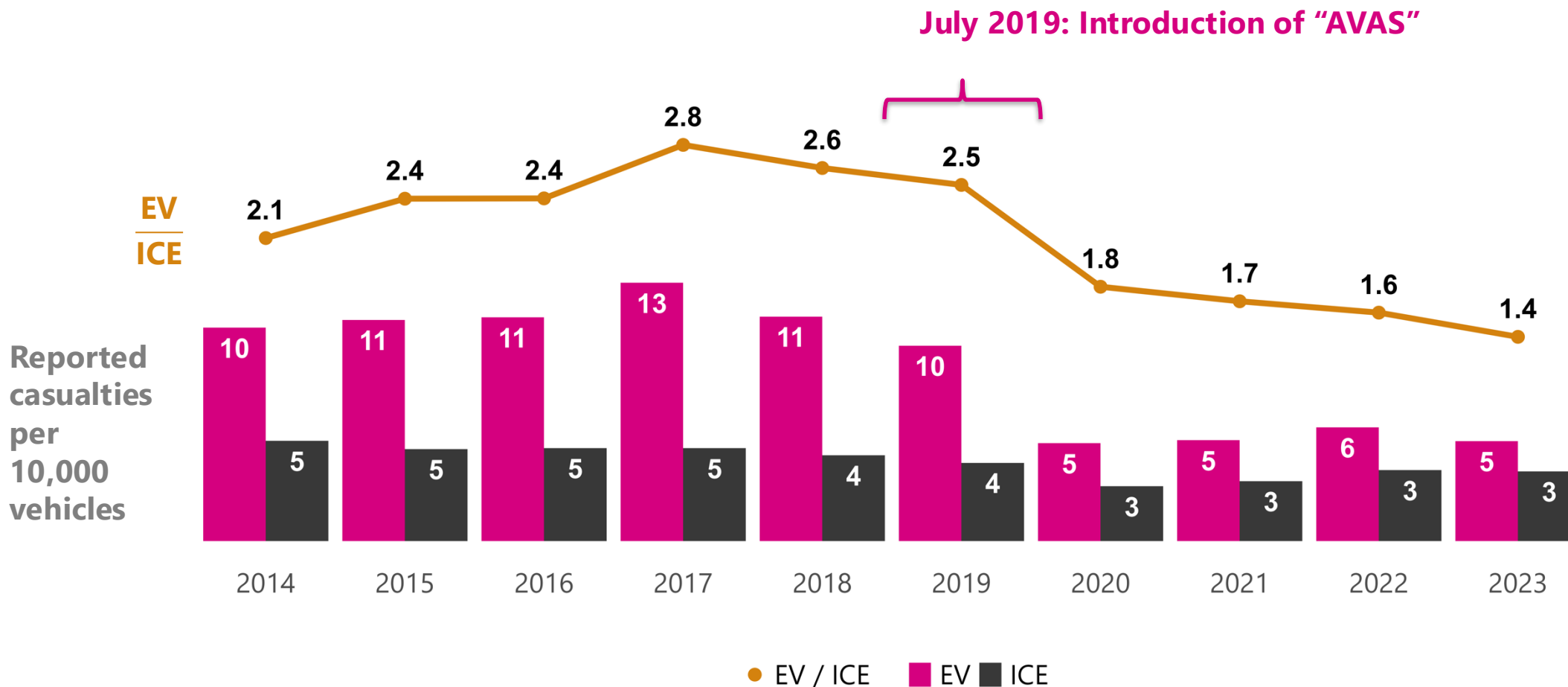
EV versus ICE

Comparing pedestrian casualty rates



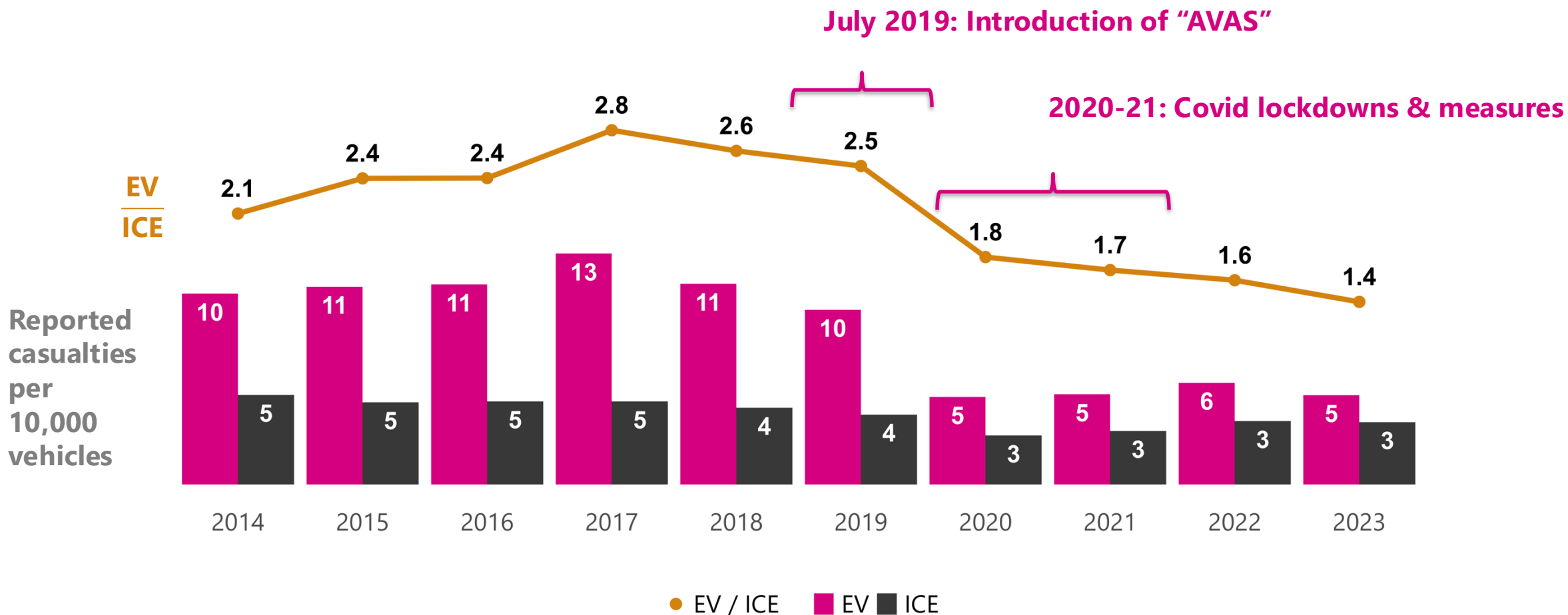
EV versus ICE

Comparing pedestrian casualty rates



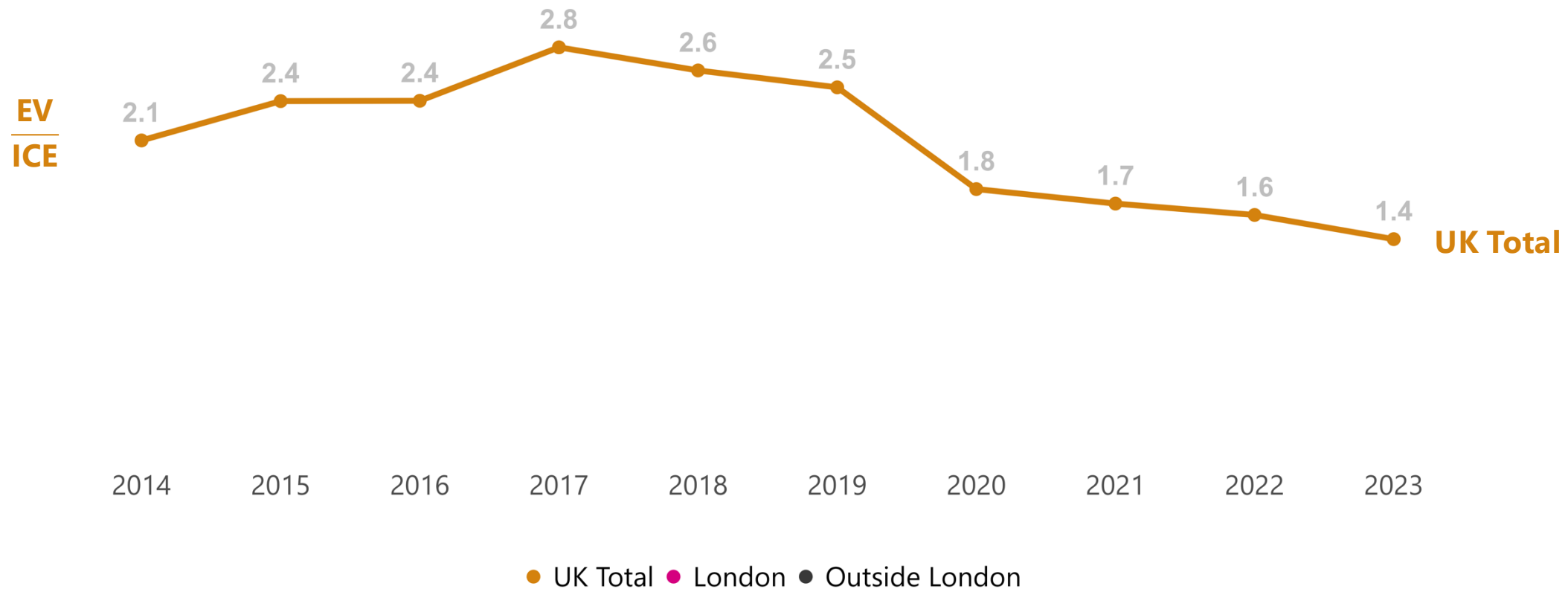
EV versus ICE

Comparing pedestrian casualty rates



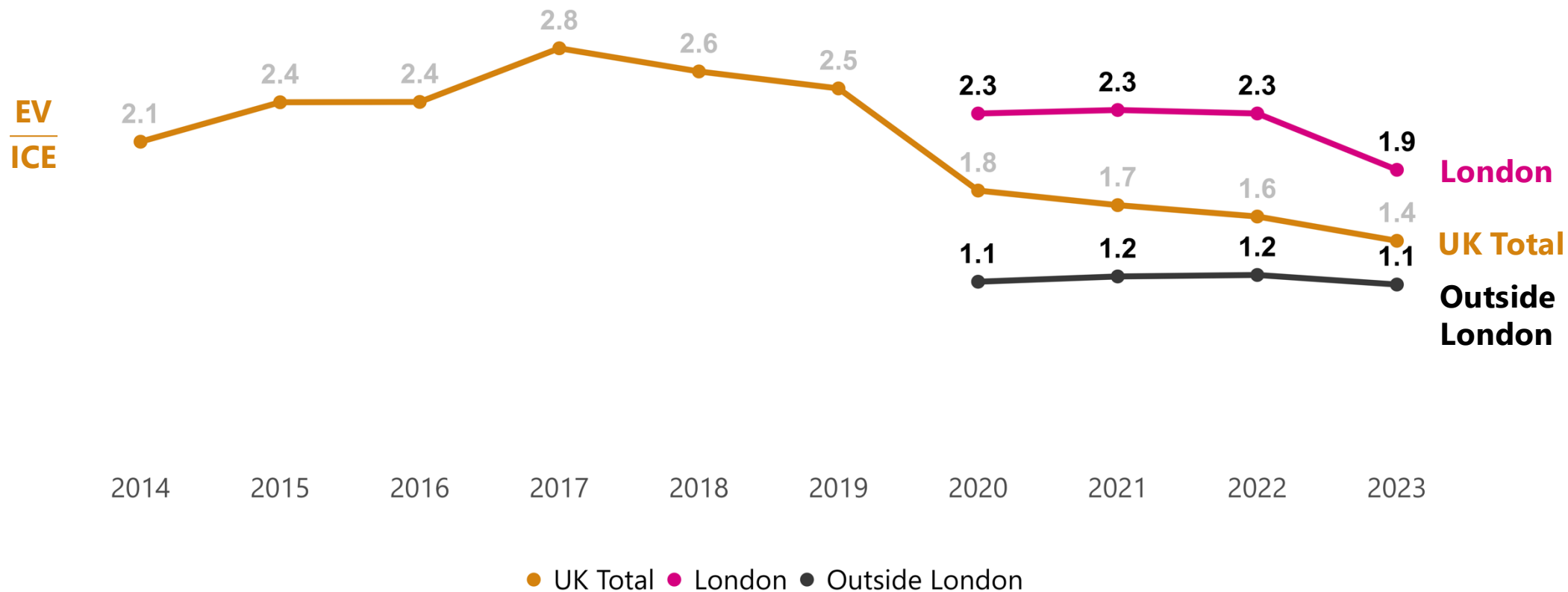
EV versus ICE

Comparing pedestrian casualty rates



EV versus ICE

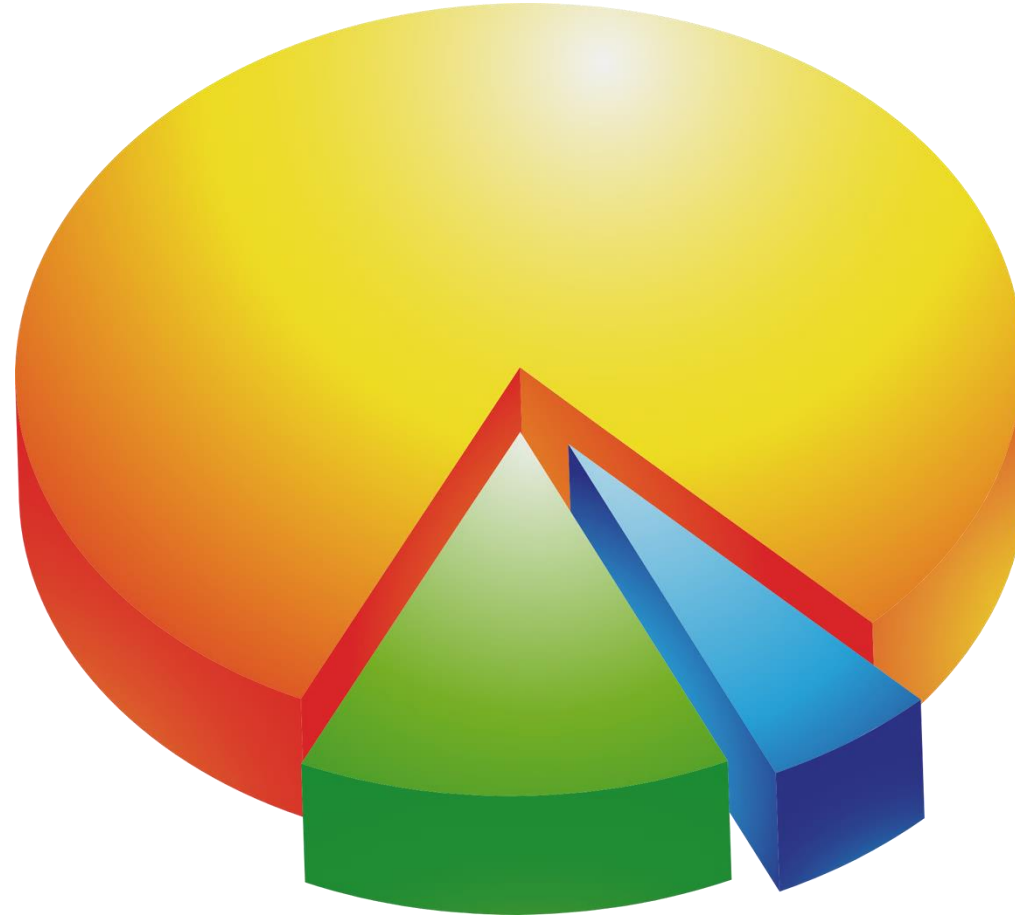
Comparing pedestrian casualty rates



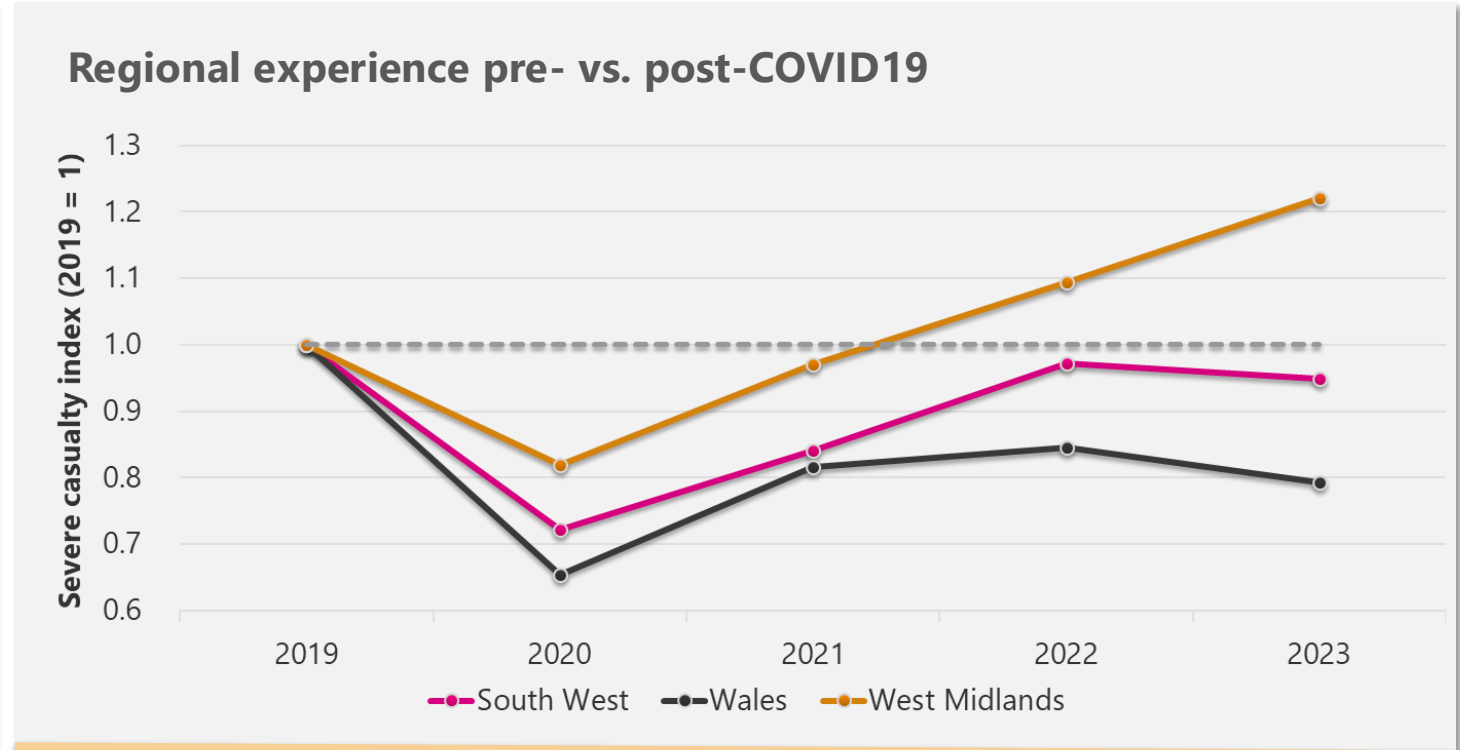
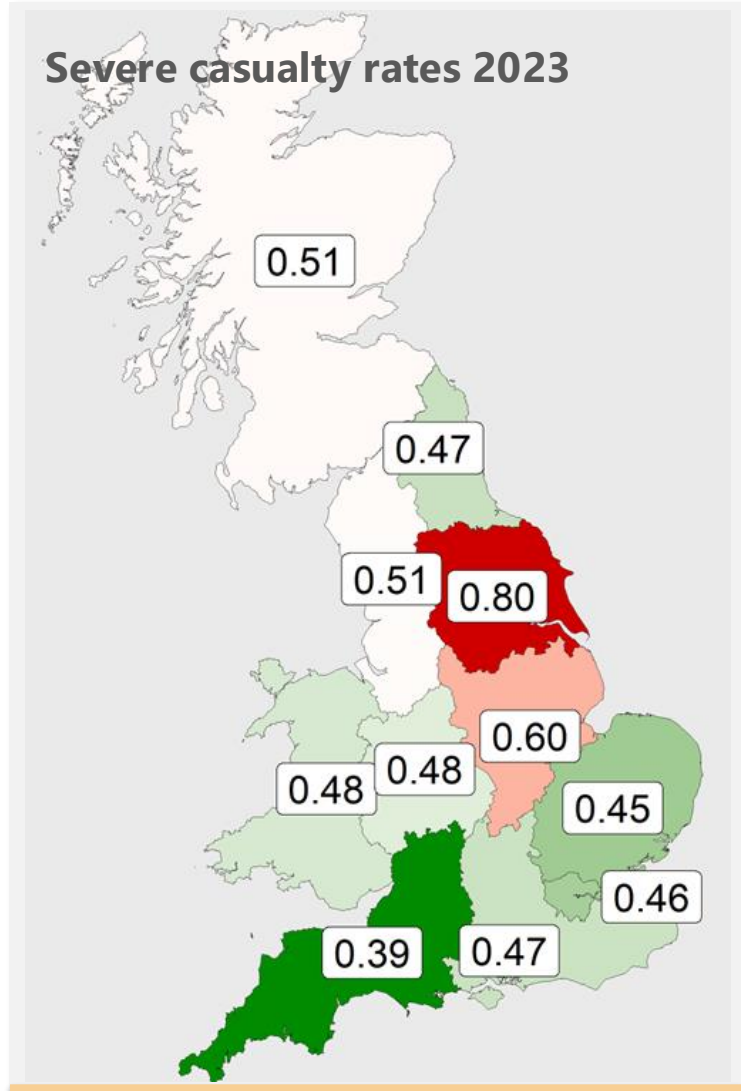
STATS19: OPPORTUNITIES

STATS19 opportunities

Operational: portfolio risk relativity



STATS19 opportunities



Severe casualty rate 2023 Yorkshire and The Humber

0.80
per 1,000 vehicles

↑ +8%

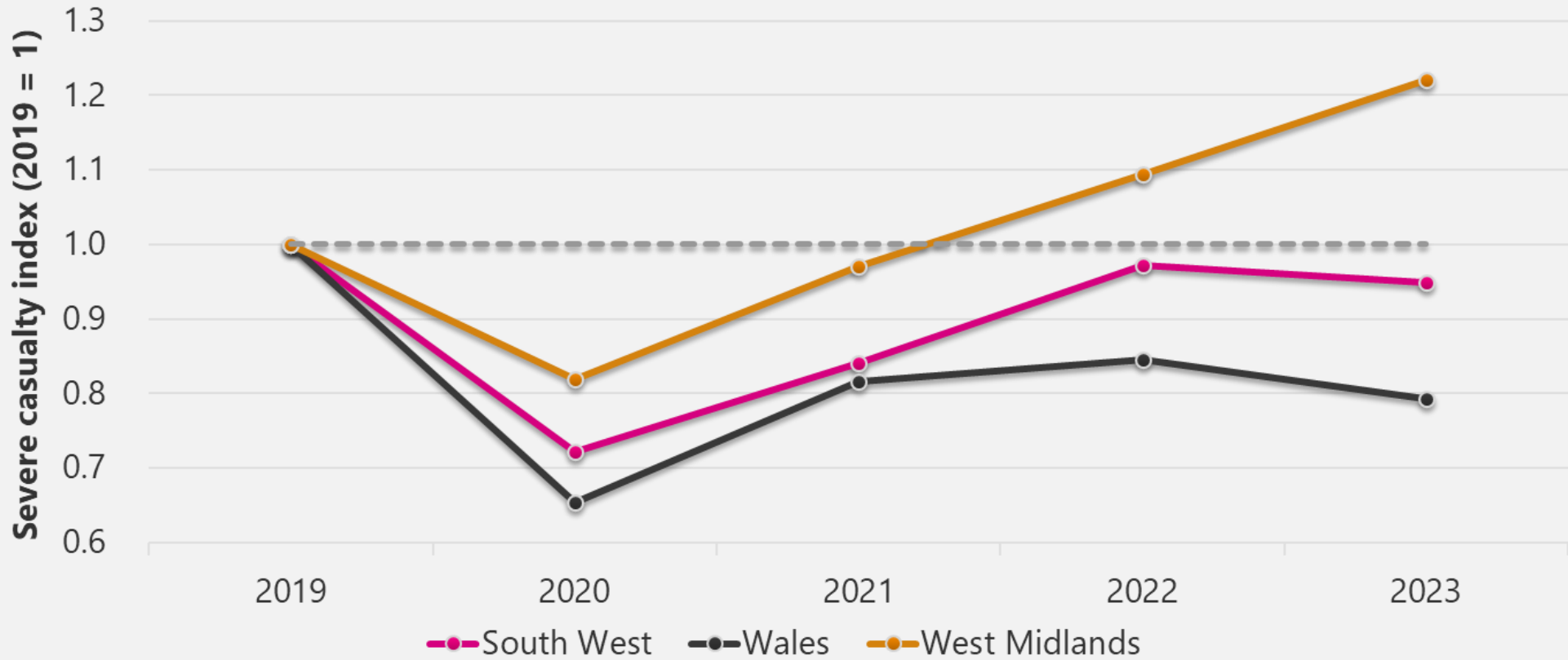
Severe casualty rate 2023 South West

0.39
per 1,000 vehicles

↓ -2%

STATS19 opportunities

Regional experience pre- vs. post-COVID19



STATS19 opportunities

Governance: testing claims data



STATS19 opportunities

Casualty rate 2023

26.8
per 10,000 vehicles

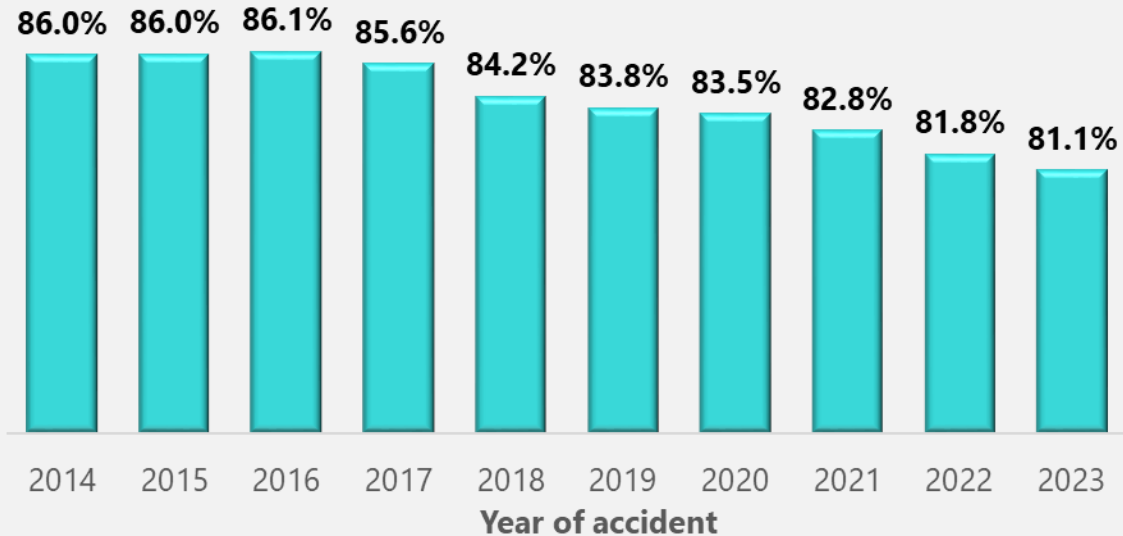
-3%

EV:ICE casualty rate 2023

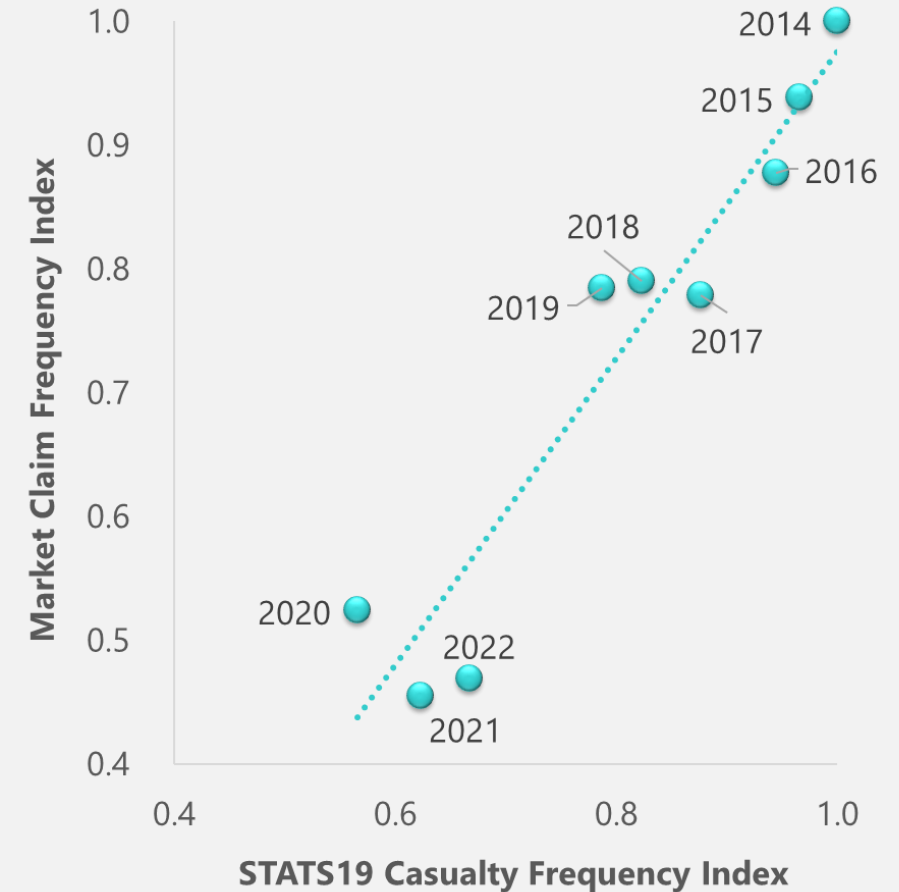
1.4x

-11%

% Slight casualties reported

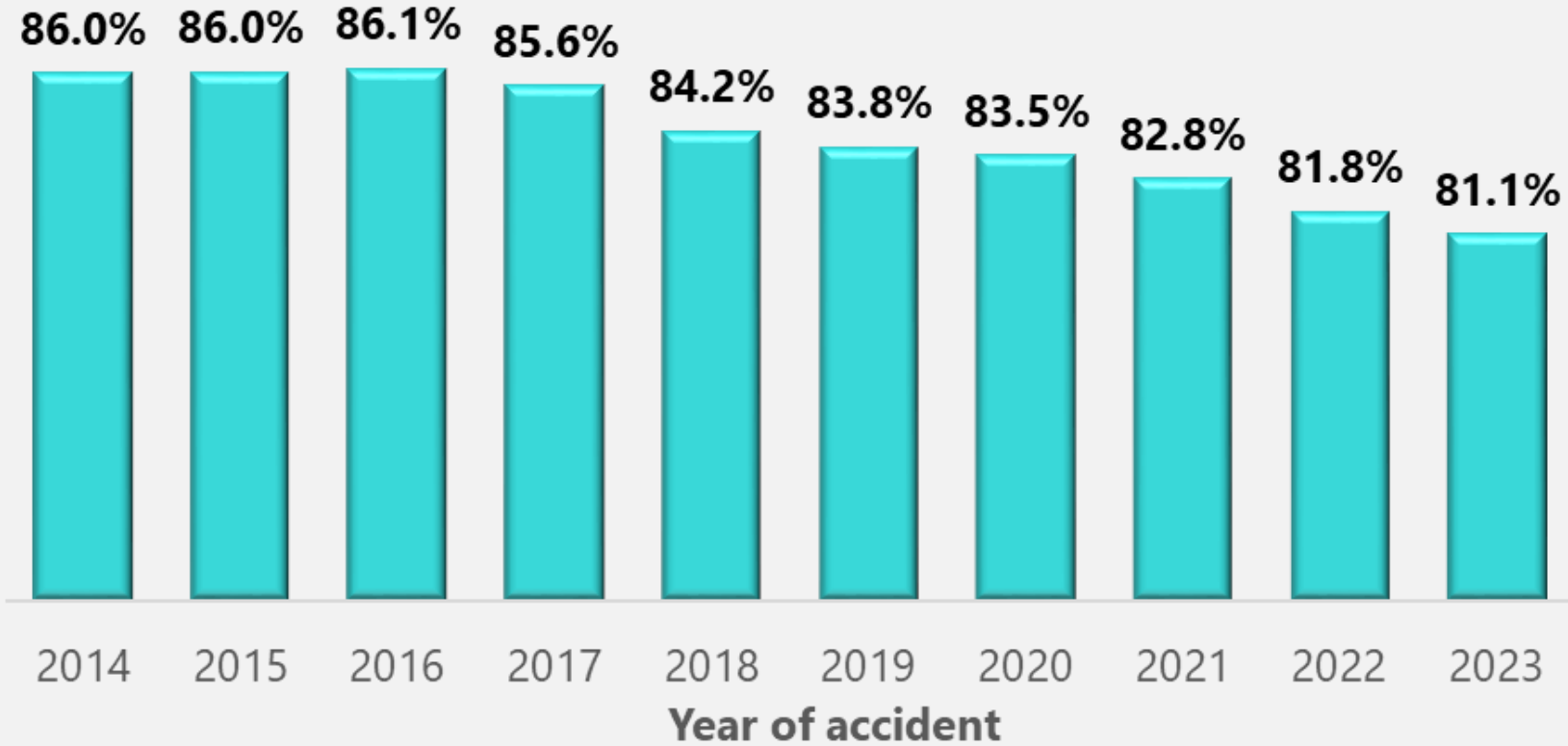


Correlations: casualty vs. claim frequency



STATS19 opportunities

% Slight casualties reported



Summary

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STATS19



Electric Vehicles



Feedback

www.marcuson.co

Questions

