

Named drivers take insurance risk

Last Updated: Thursday, 6 March 2008, 18:51 GMT

A survey claims the 45% of young drivers named on their parents' insurance policy could be driving without valid cover.

The practice, known as fronting, usually involves a parent claiming to be the main driver and including the young person as another named driver.



Insurers say young women are a lower risk than young male drivers

An insurance firm claims as many as a quarter of a million young drivers are doing this.

They could be get up to 6 points on their licences if caught.

The findings are based on a survey of 2,000 young people by insurer Young Marmalade.

Claims rejected

As well as a licence endorsement, insurers say drivers risk having claims rejected and even the possibility of having to sit their test again.

Insurance for young drivers can cost thousands of pounds, so there is a clear motive to resort to fronting.

The insurance industry says they are simply passing on the higher costs of cover for youngsters.

Female drivers

"17 to 21 year olds are up to 10 times more likely to be involved in an accident than more mature drivers and we have to reflect that in the costs of insurance", says Malcolm Tarling of the Association of British Insurers.

Although he adds that young female drivers tend to be a better risk for insurance purposes than young males.

Those fronting are often spotted by tell-tale signs such as the family having two cars, one of which is an 'old banger' or kept hundreds of miles away at university.