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Press Release...for immediate release

InsureYourMotor boss calls for higher premiums for overweight drivers!

David Harlow of InsureYourMotor.com has called for higher insurance premiums for overweight drivers. The controversial statement was issued as a result of recently released statistics on this particular group of motorists and their risk on the roads.

According to a recent BBC report, overweight drivers are more than twice as likely to be killed or seriously injured in road accidents than thinner people. This is due to a number of reasons, predominantly because overweight people are more prone to sleep disorders, such as sleep apnoea, and therefore are more likely to fall asleep at the wheel.

"If research identifies that overweight drivers are of a higher risk than thinner motorists, then yes of course they should pay more. Young drivers are penalised for their age, males are penalised for their sex, that's how insurance works, it's all about the risk assessment of particular motoring groups."

Other reasons for linking obesity to a higher insurance group include such arguments as seat belts and air bags are generally designed for average sized people. This coupled with the fact that car interiors might not be suitably designed for heavier people, as crash test dummies tend to be based on the 50th percentile male.

Increased mortality may also be due to co-morbid factors such as high blood pressure, diabetes or higher likelihood of heart attacks. In a crash, an unconscious obese person is more likely to choke as a result

of swallowing their tongue before the arrival of emergency services. Emergency services find it more difficult to remove larger occupants from crashed vehicles.

It should also be noted that this is not just a question of weight, but of obesity as the study in question looked at body mass index (BMI) – that is a measure that relates weight to height. People with a BMI of 35 to 39 (over 30 is obese) are over twice as likely to die in a crash compared with people with BMIs of about 20.

A separate study of crash deaths and injuries in New Zealand showed that overweight drivers are twice as likely to be injured in road accidents as people of average size.

This research, however, also found that thin people are less protected by body fat so had an increased risk of bone fracture fractures which could raise their injury rate.

A particularly high-risk motoring group are obese truck drivers are more likely than overweight drivers or drivers of normal weight to have an accident at the wheel due to falling asleep while driving. This is because their excess weight makes them vulnerable to sleep disorders, according to research by the British Sleep Foundation.

David Harlow comments:

“ I think this new research is going to be the catalyst for an adjustment in insurance premiums for people who fall into this category. It may seem like a slightly unfair basis for higher premiums, but none the less it is a realistic fact based on research that insurance brokers are going to have to consider.”

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Insureyourmotor.com

With outstanding relationships with Lloyd's syndicates and major European Insurers, InsureYourMotor.com is fast becoming the UK's number one insurance bureau for young drivers, convicted drivers and owners of high performance sports cars. Currently quoting for approximately 80,000 drivers every month, Insureyourmotor.com have risen in just 3 years of trading to become one of the UK's most successful fast track stars.

David Harlow

InsureYourMotor.com is the brainchild of young entrepreneur David Harlow, who having worked in insurance for almost 10 years discovered a gap in the market for online insurance. David started the company in June 2000 with just two members of staff and has since grown the business into a formidable team of over 40 people with a turnover fast approaching £30m.