

Image: Getty

Feb 10, 2022 00:01 GMT

2020 saw jump in number of provisional licence holders caught without insurance

The number of provisional driving licence holders caught behind the wheel without insurance jumped by 16% to 14,618 in 2020 compared to two years earlier despite – or perhaps even because of – the coronavirus lockdowns, according to new data seen by [RAC Insurance](#).

A Freedom of Information request to the Driver and Vehicle Licensing Agency (DVLA) showed that those with provisional licences accounted for 14% of the 105,641 uninsured drivers recorded in 2020 – 2% more than in both 2018 and 2019.

Shockingly, as many as 15,933 people (15% of all those uninsured) found to be without insurance didn't even have a licence. Worse still, the data reveals 23 were aged just 13 years old. This, however, is not as bad as the previous two years when there were a number of 12-year-olds caught at the wheel – six in 2018 and nine in 2019.

The 2020 statistics also show there were 121 14-year-olds and 215 15-year-olds caught driving without licences, and therefore [without insurance](#). The oldest uninsured non-licence holders were 70. There were also five 68-year-olds with provisional licences who were found not to be insured.

The vast majority of those who didn't have valid insurance (39,894 – 38% of all those uninsured) were full licence holders. This, however, was 11% down on 2018 when there were 44,705 drivers (41%). A further 33,015 (31% of all those uninsured) had expired licences – this is a 4% increase on 2018. Some 2,182 uninsured drivers held non-GB licences – 9% more than the 2,011 recorded in 2018, but still only 2% of all those without insurance.

In the midst of the world's fight against coronavirus, there were just 6% fewer uninsured drivers in 2020 than there were the year before – 105,641 compared to 112,557 in 2019. Interestingly, this was only 2% lower than in 2018 (108,248).

RAC Insurance spokesman Simon Williams said:

“The fact the number of provisional drivers caught without insurance increased in 2020 may well be a symptom of the onslaught of the pandemic and the impact it had on learning to drive and people's finances. The shortage of available driving tests due to Covid is also likely to be a significant factor behind the high numbers.

“It's also the case that younger drivers, who are more likely to have provisional licences, pay a disproportionate amount of tax when they buy car insurance which makes their already expensive policies even harder to afford. Insurance Premium Tax at the current rate of 12% adds a huge £120 to a young driver's £1,000 annual policy which may be further reason why more so many decide to run the gauntlet of driving with no insurance.

“We know from RAC research that the ability to drive is vital for so many people, with eight in 10 motorists telling us they would struggle to get by without a car. However, everyone who learns to drive must be properly insured so that in the event they're involved in an accident they, and other road users, are protected from financial and legal risk.

“Those who drive without a licence are also driving without insurance. Their selfish action puts everyone else on the road – drivers, passengers, motorcyclists, cyclists and pedestrians – in both physical and financial danger.

“Thanks to the Motor Insurers' Bureau acting as the 'insurer of last resort', no one should ever lose out financially after being involved in a collision with an uninsured driver, but every incident they are involved in contributes to the average cost of insurance that every law-abiding driver pays.”

[View embedded content here](#)

The [penalties for driving without insurance](#) range from a fixed penalty of £300 and six points on a driving licence, up to an unlimited fine and disqualification from driving if a case goes to court. The police also have the power to seize and potentially destroy uninsured vehicles.

* Freedom of Information to DVLA FOIR9128 – Number of driver records with offence code IN10 - 'Using a vehicle uninsured against third party risks', by record type at 15 May 2021, age at date of offence and year of offence

The press office email address is press.enquiries@rac.co.uk and media centre is at media.rac.co.uk. **Please note:** the press office is unable to help with individual customer enquiries - please visit the [RAC contacts page](#) to find the right contact.

About the RAC

The RAC, an iconic UK brand, provides complete peace of mind to 13 million UK private and business drivers, whatever their motoring needs. As well as its premium nationwide breakdown assistance service – with an expert branded patrol workforce attending more than two million breakdowns every year – it

offers a wide range of market-leading products across insurance, legal services, vehicle inspections and service, maintenance and repair. The RAC is also at the forefront in helping drivers make the switch to electric vehicles and leads in the development of new solutions for businesses and OEMs, partnering with the best in the motoring and mobility space.

Visit the [RAC website](#).

Contacts



RAC Press Office

Press Contact

press.office@rac.co.uk

Emails monitored during normal office hours. For breakdown queries, call 0330 159 0740

ISDN number on request