

Evade Car Insurance at Your Own Risk



It's not just insurance, it's RIASsurance

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Press Release Summary: The credit crunch has caused a lot of people to look for new ways to save money, one increase seems to be the number of drivers without car insurance.

Press Release Body: The credit crunch has led brought economising to the for front of many British drivers mind - we are all keen to save money - and car owners in particular are feeling the strain with rising petrol prices and the new Vehicle Excise Duty levels next year which could see some paying up to £2001 more on family saloons. But drivers trying to save money by not taking out car insurance are cost-cutting to a foolhardy extreme, warns RIAS.



Apart from the fact that driving without insurance is against the law in the UK, and those found guilty of it could get themselves a criminal record, it also costs other car drivers more than half a billion pounds per year, according to the Motor Insurers Bureau. This equates to around £30 extra on every premium, effectively being subsidized by the fully insured user.

*"There is no question that driving without insurance is both unlawful and ill-advised," says **RIAS Managing Director Janet Connor**. "If you are worried about the cost of insurance, it is worth talking to your insurance provider to check whether there are any savings to be made. At RIAS, for example, we specialise in finding tailored insurance solutions for the over 50s, who can often benefit from cheaper premiums because of low mileage, or because*

their cars are parked off-road or kept in a garage. We advise customers to ensure they ask about discounts and flexible payment plans when they call us for a quote."

While efforts are being taken by the relevant law enforcement authorities many believe it is society's collective responsibility to help fight this nuisance and that neighbours, friends and family should not look the other way if we know of drivers that are evading car insurance.

Evading Car Insurance - the facts:

- * Last year, around 160 deaths and 23,000 injuries were caused in road accidents involving uninsured drivers.

- * Claims made against drivers without insurance can be complicated for the victim to process.

- * Throughout 2007, the British police seized over 150,000 uninsured vehicles - that's one vehicle every three minutes.

- * Number plate recognition technology and better link ups between police and insurance companies is facilitating police in the fight against uninsured vehicles.

¹Source: The AA ²Research from the Motor Investigation Bureau, Report: The Road Ahead, Issue 15, 2007

- * Call RIAS for a quote on your car insurance to see if we can save you money: 0800 052 5250

All services including [house insurance](#) can be purchased online.

Janet Connor, Managing Director of RIAS is available for further comment and interview. To arrange an interview with, or photography of, Janet, please call Simon Robinson on 07976 329823 or e-mail srobinson@rias.co.uk.

About RIAS

- * RIAS was founded in 1992 and is a specialist provider of insurance products for the over 50s age group

- * RIAS negotiates with a panel of insurers to secure competitive, value for money products

* RIAS has over 970,000 customers and currently employs over 1,200 people across two locations - Bournemouth and Belfast

* In July 2007 RIAS' home insurance contents and buildings policies received four 'Best Buy' awards from Which? magazine

* In December 2007 RIAS won the 'Personal Lines Broker of the year' award at the Insurance Times awards

RIAS is part of Fortis (Insurance UK), a leading provider of award-winning personal and commercial lines insurance solutions in the UK and the **2007 British Insurance Awards 'General Insurer of the Year'**. The insurer's successful customer-centric strategy has been founded on aligning its activities to how customers want to buy insurance, combined with delivering high quality products, manufactured at costs better than market norms.

Fortis's unique multi-distribution capability enables it to deliver products face-to-face, by phone (inbound and outbound), over the Internet and via SMS technology. Aligning its business activities with its partners' general insurance strategies enables Fortis to offer end-to-end white label capabilities in product development, marketing, campaign management, sales, fulfilment and claims - providing a seamless integration with partner brands.

Insuring in excess of 6.7 million customers and working with a range of partners, Fortis is recognised for delivering consistent and high-quality customer experiences. It employs 2,901 people as of 31/12/07 with a head office based in Eastleigh and others in Belfast, Bournemouth, Gloucester, Haywards Heath, Redditch, and Stoke-on-Trent. In 2007, its profit before tax and interest (excluding impact of weather related events) was £92.2 million and its GWP was 757.8 million.

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