

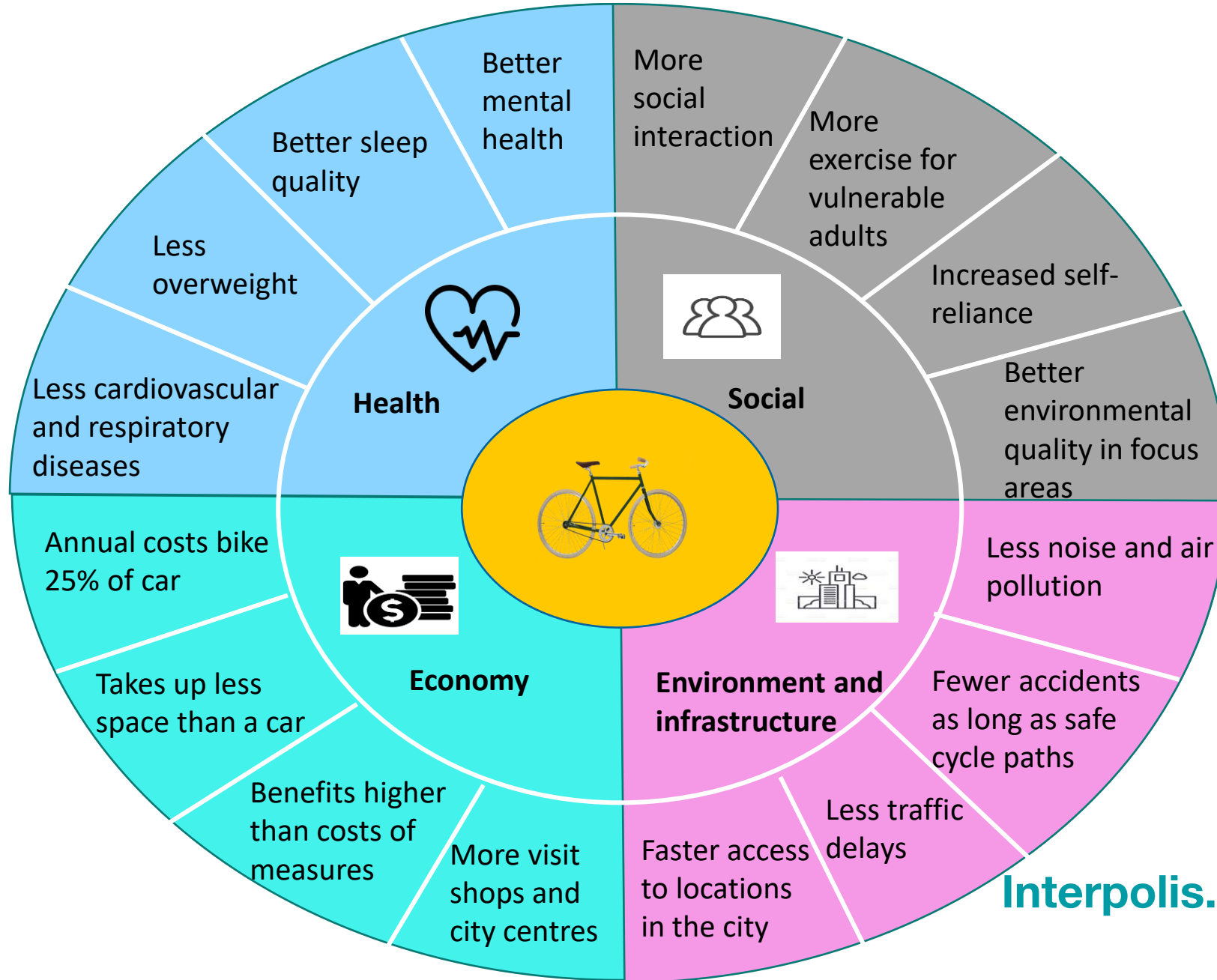
Cycling & behavioral change

Miquette Vossen
sr marketer at Interpolis

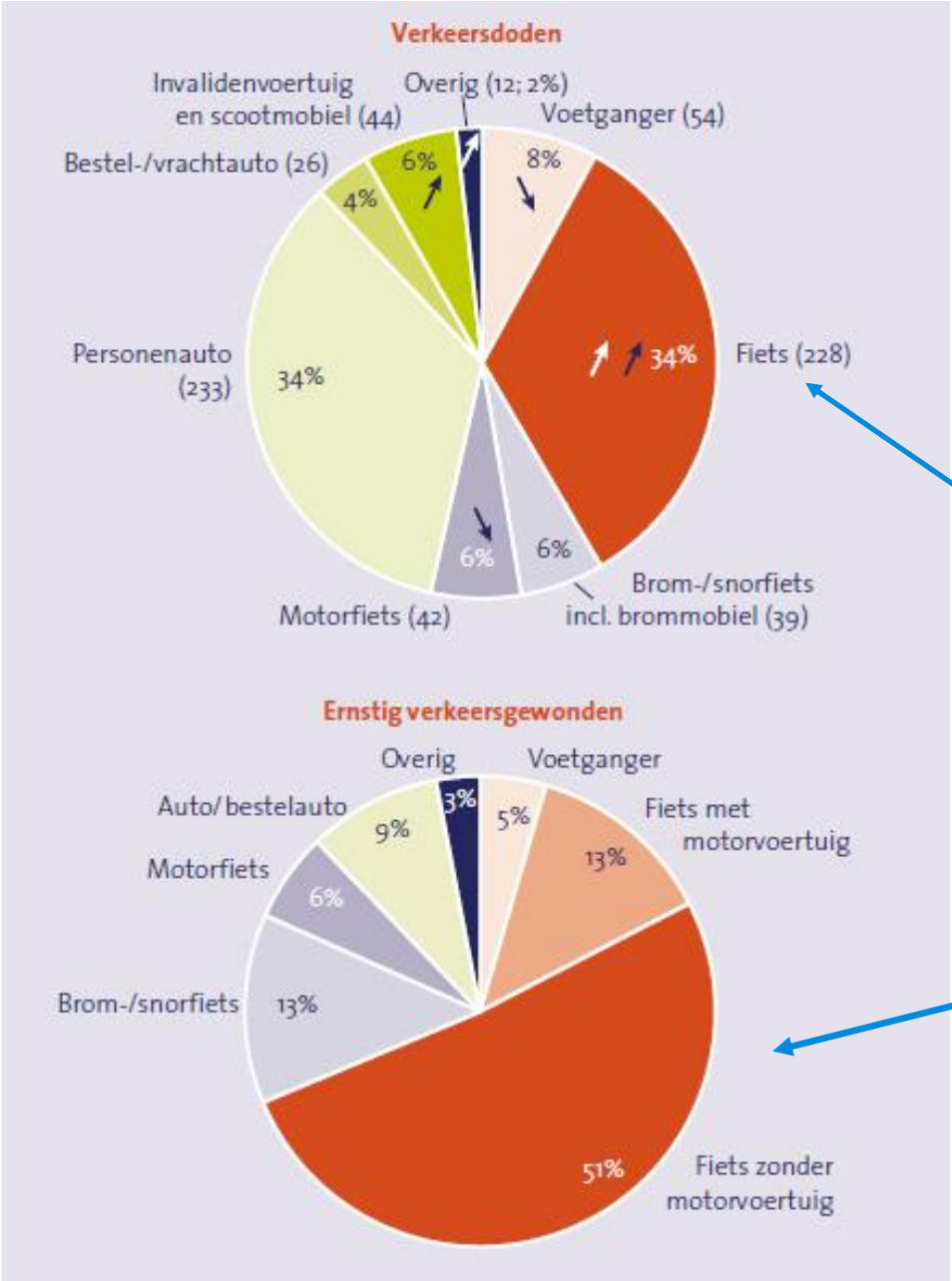
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Positive effects of cycling



More cycling could mean more accidents



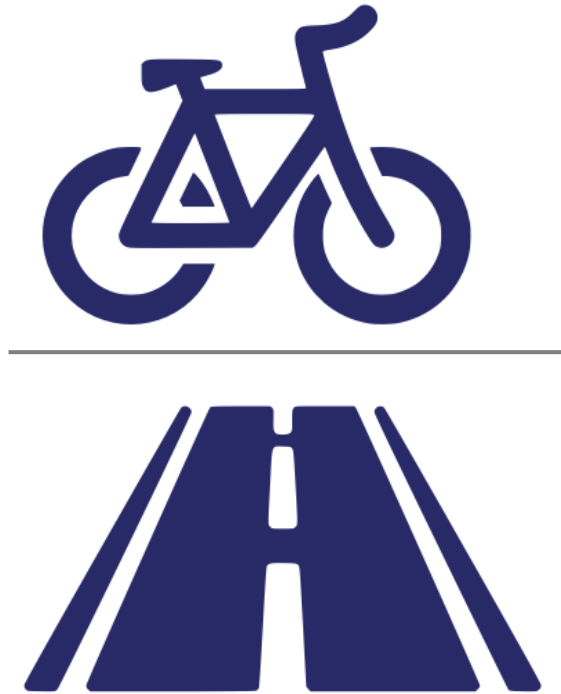
The Netherlands

- Same amount of road deaths by bike (fiets) and by car last year
- Cyclist involved in over half of traffic accidents
- Healthcare costs due to traffic accidents 14 billion euros yearly

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Source: SWOV monitor verkeersveiligheid 2019

Ways to reduce accidents



90% of accidents is caused by human behavior

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Interpolis helps people change behavior with smart solutions

- Interpolis largest non-life insurer in the Netherlands / one of the powerbrands of Achmea
- Focus on saving lives / preventing accidents / less hassle, less damage
- 4 areas smart solutions: mobility / at home / in companies / wellbeing
- Smart solutions to give people more self reliance
- Business perspective is to keep insurance premium affordable

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Strategy – approach per cause of accident

Youngsters			Elderly		Young families
Lack of driving experience	Disctraction in traffic	Risky behaviour	Functional limitation	Lack of driving experience	Child in traffic

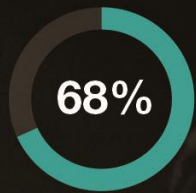
Flow per cause



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An example how it can work - the problem

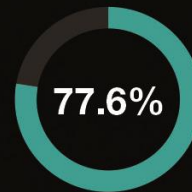
Expectation: number of traffic accidents due to distraction will increase in the coming years.



In 68% of road accidents distraction is the cause. The mobile phone is one of the most important causes.



Young people 15 to 17 years old use the phone most in traffic.



Phone use on the bike has a strong relationship with telephone use in the car.



These young people will soon be driving a car.



That's why we need to solve this problem now.

Cycle mobile free
#PhoNo

24 hrs session with youngsters to create - the solution



Introduction #PhoNo - the effect

- 50% of youngsters intend to stop using the phone in traffic
- 13 million views videoclip
- 20.000 downloads PhoNo in the Netherlands in 4 weeks

<https://vimeo.com/396444632/955563d94e>



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