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AAMI



CRASHindex

annual road safety index

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ABSENT MINDS TAKE THEIR TOLL



The 2008 *AAMI Crash Index* is the 14th annual AAMI road safety index published to inform and educate the community about crashes and why they occur. This year's *AAMI Crash Index* has a particular focus on the contribution of driver inattention, speed, fatigue, and drugs and alcohol to car crashes.

The 2008 *AAMI Crash Index* is based on an independent survey of 2503 licenced drivers nationally and 2007 AAMI claims data.

Drivers more likely than not to crash

Despite attempts by police and state and federal government agencies to educate drivers about road safety, Australian drivers are still more likely than not to have a crash in their lifetime.

Nationally, eight in 10 Australian drivers have experienced a crash (81 per cent), with ACT drivers most likely (85 per cent), followed by Queensland drivers (83 per cent).

Northern Territory drivers are least likely to have experienced a crash (78 per cent), followed by Tasmanian drivers (79 per cent).

Inattention cause for most crashes

Most car crashes in Australia are caused by drivers not paying attention.

Nationally, almost half of all drivers attribute previous crashes to driver inattention (44 per cent), followed by speeding (17 per cent), fatigue (11 per cent) and alcohol (nine per cent).

Tasmanian drivers are the least attentive, with 53 per cent of crashes there caused by driver inattention, closely followed by South Australia (52 per cent). Victorian drivers appear to be most attentive, with 38 per cent of crashes attributed to driver inattention. This is followed by New South Wales and the ACT (44 per cent each).

Speed still a factor

Speed is a factor in 17 per cent of crashes, nationally.

In Queensland, speed is a greater factor in crashes than the national average, with more than one-fifth of crashes

44% OF CRASHES DUE TO DRIVER INATTENTION

(22 per cent) attributed to speed. This is followed by New South Wales and Tasmania, where 17 per cent of drivers who have crashed say speed was the reason.

Despite its open roads, Northern Territory drivers are least likely to attribute crashing to speed. Just one in eight Northern Territory drivers (13 per cent) says speed played a role in crashes they have had.

Drivers tireless to get there

Many drivers continue to put getting where they are going quickly ahead of safety, as evidenced by the role of fatigue in collisions. One in 10 drivers nationally (11 per cent) says fatigue was a factor in previous crashes.

Fatigue is more likely to be a factor in New South Wales and the Northern Territory, where 13 per cent of drivers who have crashed attributed it to fatigue. This is followed by Tasmania (12 per cent) and Queensland (11 per cent). Just one in 17 ACT drivers (six per cent) has experienced a crash where fatigue was to blame.

Drivers still ignore drink-drive warnings

Australians still drink-drive in unacceptably high numbers, with almost one in 10 drivers nationally (nine per cent) saying alcohol was a factor in crashes they have had.

Northern Territory drivers are most likely to crash while drink driving (13 per cent), which is on a par with speeding and fatigue for crashes there. Queensland drivers were close behind,

KEY NATIONAL FINDINGS

- In their lifetime, most Australians have **experienced a crash** (81 per cent) while driving or occupying a vehicle as a passenger.
- Crashes are more than twice as likely to be caused by **driver inattention** (44 per cent) than any other factor. Other factors include **speeding** (17 per cent), **fatigue** (11 per cent), and **alcohol** (nine per cent).
- Australia is still a **nation of speeders**, with eight per cent of drivers saying they speed 'most of the time'.
- One-quarter of drivers have been issued with a **speeding fine** in the past two years.
- One-third of drivers (34 per cent) admit to driving when they have knowingly breached the **.05 legal blood alcohol limit**.
- 15 per cent of drivers have taken a different route home to **avoid being breathalysed**.
- Of those drivers that have had their **licence cancelled or suspended**, 44 per cent attribute this to speeding and 40 per cent to drink-driving.



with one in 10 experiencing a crash involving alcohol. This was followed by South Australia (10 per cent) and Victoria (nine per cent).

Only six per cent of ACT crashes were attributed to alcohol, the lowest in the nation.

Risking life and limb for speed and grog

Exceeding the speed limit seems to be the norm for many drivers. Nationally, one-quarter say they have been issued with a speeding ticket in the past two years. Worse still, one in 12 (eight per cent) says they speed 'most of the time'.

With its open roads, it is not surprising that Northern Territory drivers are most likely to have been fined for speeding in the past two years (26 per cent). Territory drivers are also most likely to speed 'most of the time'; one in 10 admits to this.

Victorian and South Australian drivers are least likely to speed 'most of the time' (six per cent), followed by Queensland drivers (eight per cent).

Ignorance is bliss

Driver willingness to get behind the wheel after drinking excessive amounts of alcohol suggests some drivers are ignorant of drink-driving laws, or just plain stupid. More than one-third of drivers nationally (34 per cent) admit to such behavior.

The problem is magnified in the Northern Territory, where almost half of all drivers (49 per cent) drive when they know they are over .05. Tasmania fared little better, with four in 10 drivers (40 per cent) admitting to this behaviour.

New South Wales' drivers are least likely to drive when they know they are over .05 (31 per cent), followed by Victorian and ACT drivers (33 per cent).

Different routes lead to trouble

A large number of drivers admit to taking different routes home to avoid being breathalysed. One in seven drivers nationally (15 per cent) admitted trying to evade a booze bus by taking a different route home.

Tasmanian drivers are most likely to do this (21 per cent), followed by South

34%
OF DRIVERS
KNOWINGLY
EXCEED .05
AND DRIVE

Australian (20 per cent) and Northern Territory drivers (19 per cent).

Victorian drivers are least likely to take a different route home to avoid being breathalysed (13 per cent), which suggests recent police efforts there to catch back street drink-drivers are working.

Drunk speedsters face suspensions, cancellations

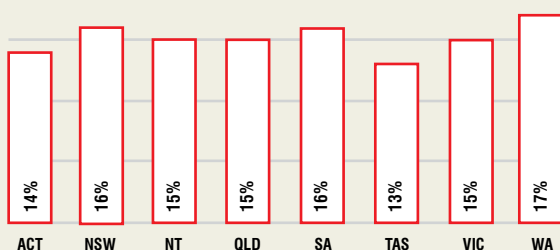
Of drivers who admit having their licence cancelled or suspended, almost half attribute it to speeding (44 per cent) and two in five blame drink driving (40 per cent).

ACT drivers with cancellations or suspensions are most likely to attribute this to speeding (63 per cent), followed by South Australian (57 per cent) and Victorian (48 per cent) drivers.

While just one-quarter of Northern Territory cancellations or suspensions were attributed to speeding (24 per cent) an alarming three-quarters were blamed on drink-driving (76 per cent). This was followed by Tasmania (56 per cent), and Queensland and Victoria (48 per cent each).

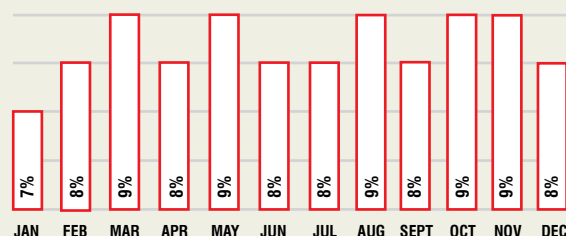
CLAIMS INCIDENCE RATE

Policyholders per 100 who have had accidents in a one year period



Source: 2007 AAMI Claims Data

CRASH CLAIMS BY MONTH

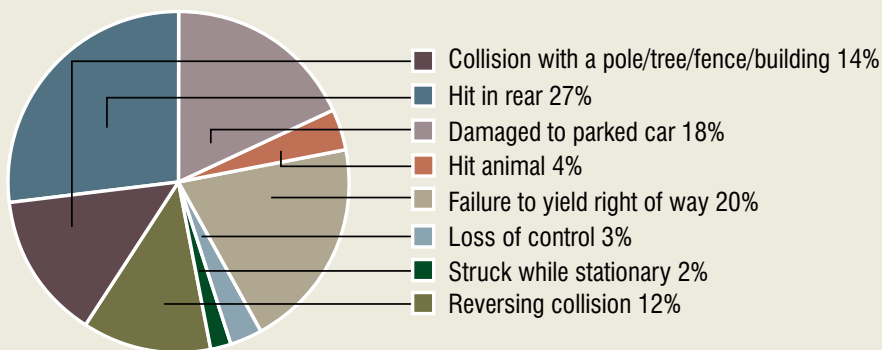


Source: 2007 AAMI Claims Data



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HOW CRASHES HAPPEN



Source: 2007 AAMI Claims Data

Inattention can be costly

Paying attention while driving is as important on the open roads as it is when reversing and parking, considering one in six insurance claims in 2007 (18 per cent) resulted from drivers crashing into stationary objects or parked cars.

On average, repairing damage to cars that hit a stationary object costs \$1821. Front-to-rear collisions account for almost three in 10 crash-related insurance claims and cost, on average, \$2704 to repair.

This highlights the role of driver inattention to crashes, considering many front-to-rear collisions happen at low speeds, and could have been avoided had the driver been paying attention.

Right of way always right

Failure to yield right of way to other drivers is responsible for one in five crash-related insurance claims in Australia (20 per cent).

Not only does this show a willingness among drivers to break the law,

it suggests drivers are often so impatient to get to their destination that they are prepared to sacrifice road safety for a few seconds' advantage.

Repairing the car of a driver who has failed to yield right of way is more costly than repairing the not-at-fault vehicle. Insurance claims for at-fault drivers in these crashes cost, on average, \$5333 compared to \$1795 for repairing not-at-fault drivers' cars.

Loss of control causes total loss

The most costly claims for crash-related damage occur when the driver experiences a total loss of control, or the vehicle is involved in a rollover. Loss of control crashes cost, on average, \$7463, while crash-related rollovers cost \$11,147. This can be attributed to the high cost of repairing such catastrophic damage and the cost of writing off the damaged vehicle.

While fewer than one per cent of crash-related claims involved a head-on collision, they are among the most costly. Head-on crashes were the third most costly for AAMI in 2007 – on average, \$6467 each.

20%

**OF CRASHES
HAPPEN WHEN
DRIVERS FAIL
TO GIVE WAY**

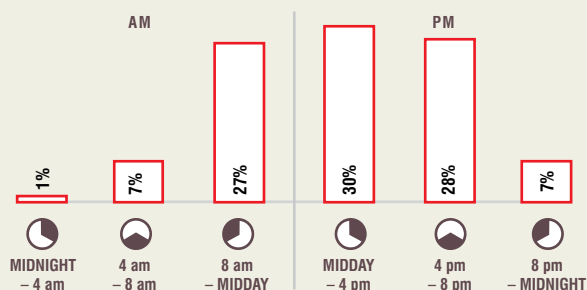
When we're most likely to crash

AAMI claims data show Friday is the most common day for car accidents, with one in six crashes (17 per cent) happening on this day. These crashes cost, on average, \$2245. And while crashes are least likely to occur on a Sunday (10 per cent), they are the most costly, averaging \$2415 per claim.

While few in number (one per cent), crashes between midnight and 4am are by far the most costly. Crashes at this time cost on average \$4300 – 62 per cent more than the average claim. This can largely be attributed to roads being less congested during late night and early morning hours, meaning drivers can travel at higher speeds than are possible when roads are busier.

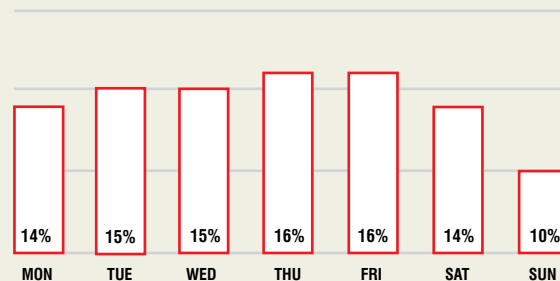
November tops the list when it comes to the month when drivers are most likely to crash. Nine per cent of 2007's crash-related claims occurred in November, followed by March and October (eight per cent). Crashes are least likely to occur in January (seven per cent).

CRASH CLAIMS BY TIME OF DAY



Source: 2007 AAMI Claims Data

CRASH CLAIMS BY DAY OF WEEK



Source: 2007 AAMI Claims Data



Crashes cost more than just claims

While AAMI paid out almost \$500 million in crash-related insurance claims in 2007, the human cost of a car crash is much, much higher.

The Australian Transportation Safety Bureau (ATSB) estimated the economic costs of road crashes in 2005 to be at least \$18 billion. This estimate accounts for the medical and rehabilitation costs of crash victims (and their insurers), as well as the impact of lost revenue and income, rescue and recovery efforts, infrastructure repairs and other crash-related costs.

With more cars on the road now than ever, that figure is likely to have risen.

Less quantifiable are the emotional costs of the trauma that crash victims

and their families often experience in the aftermath of a collision. While ATSB data shows there is evidence of a downward trend in Australian road fatalities, the number of annual deaths has changed little since 2003.

Between 2001 and 2006, there was an average annual drop in road fatalities of 1.7 per cent. Of these, the decline was higher among women (2.8 per cent) than men (1.3 per cent).

Costs sustained by injured crash victims can be higher than for crashes where victims have died.

A recent study by the Australian Institute of Health and Wellbeing indicated more than 50,000 people were seriously injured in land transport accidents in 2005-2006, with more than half of those

**MEN ARE
TWICE AS
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TO SUSTAIN
SERIOUS
INJURY IN
A CRASH**

resulting in hospital admissions (52 per cent) for people aged less than 30, and more than one-quarter for people aged 15-24.

The same study showed men were almost twice as likely to sustain a serious injury in a car crash as women. For every 100,000 people, 202 men will be hospitalised as a result of a car crash, compared to 104 women.

Car collisions with another vehicle, or with a stationary object, motorcycle or cyclist, were responsible for 0.5 per cent of all hospital stays and 7.1 per cent of all injury-related hospital stays.

Of significance, more road vehicle collision injuries occurred among those of working age; 81 per cent of those seriously injured in 2005-06 were aged 15-64.

TEN TIPS FOR BETTER ROAD SAFETY

KEEP YOUR DISTANCE: Always keep a two-second gap between you and the car in front.

ANTICIPATE: Observe and anticipate other road users, use your mirrors regularly and don't forget to glance into your blind area before altering your course.

BELT UP IN THE FRONT AND BACK: In a collision, an unbelted rear seat passenger can kill or seriously injure the driver or a front seat passenger.

DON'T DRINK AND DRIVE: Even a small amount of alcohol can impair your driving, so be safe and don't drink and drive.

SLOW DOWN: At 65kph you are twice as likely to seriously injure or kill someone you hit, as at 60kph.

TAKE A BREAK: Fatigue is a factor in 11 per cent of road accidents. Plan to stop for at least a 15-minute break every two hours on a long journey. Take advantage of driver reviver sites on long road trips.

CONCENTRATE AND BE PREPARED: Get yourself out of automatic and switch on your concentration before getting behind the wheel.

CHILDREN: Children often act impulsively so take extra care outside schools and parks, and near buses and trams when they might be around. Always observe restricted speed zones.

WALK SAFELY: When crossing a road always use a pedestrian crossing if there is one nearby. Help others to see you by wearing fluorescent or reflective clothing in poor light conditions, especially at night.

USE A CHILD SEAT: Child and baby seats should be fitted properly and checked every trip.

DON'T USE YOUR MOBILE PHONE WHILE DRIVING: Making or receiving a call, even using a hands-free phone, can distract you from driving and could lead to an accident.

INATTENTION AND FATIGUE CLOUD JUDGEMENT

JOHN CHEETHAM, MAPS, CONSULTING PSYCHOLOGIST

The 2008 AAMI *Crash Index* clearly shows Australian drivers need to address the issues of driver inattention and fatigue.

Combined, these two factors contribute most to motor vehicle crashes. A staggering 55 per cent of drivers attribute their previous crashes to one of them.

Both these factors can be significantly reduced if drivers are more aware of how inattention and fatigue impact on their behaviour behind the wheel of a vehicle.

Inattention and fatigue can go hand in hand. If we are tired physically and mentally, our attention will waiver from the main task of driving. We will not see the things that we should and we can be unaware of how much loss of attention we are suffering from. If this occurs, our risk of a crash rapidly accelerates.

Our attention on the roadway can be deflected by such things as the behaviour of our passengers, use of a mobile phone, the temperature inside the car, the noise of the tyres on the roadway and our absorption in our inner thought pattern – particularly if we are worried or

stressed by something that is happening in our lives.

Fatigue will automatically occur if we have been awake for more than 14–16 hours. You have no choice or control over this occurring.

The body's time clock will tell us to "shut down" and we will experience lethargy. If it is dark, and the vehicle's interior is

very warm, the desire to sleep will increase. If we are on medication or have experienced recently disrupted sleep, we will be at further risk of losing concentration and drifting off.

When this happens we are a fatality waiting to happen.

There is no effective option but to stop driving immediately. A 20-minute powernap has

been shown to be effective in re-boosting the body for another hour.

Studies have shown that driving after 17 hours of being awake has the same effect on the body as driving with a blood alcohol level of .05. If you feel tired before you drive it is probably a good indicator that you shouldn't be driving.

Fight inattention by properly planning your trip

- Don't drive when passengers misbehave. Stop and solve the problem.
- Don't drive when you are emotionally charged. Your mind will not be on the job.
- Be aware of the effect of any medication you are taking. Pain killers and other pharmaceutical products can significantly disrupt our attention to a task.

Fight fatigue by not driving if you are tired

- Understand the signs of fatigue: yawning, boredom, blurred vision, heavy or sore eyes, impatience, poor concentration, difficulty in remembering the last kilometre of the trip.
- Avoid driving between midnight and 6am and if you have already been awake for 14 hours or more.
- Avoid any alcohol or illicit drugs.
- Avoid eating a large meal before driving.
- Stop driving as soon as you feel the symptoms of fatigue.

These are simple things that we can all do to reduce the large contribution of inattention and fatigue to crashes, injuries and loss of life on our roads.

Stop thinking about getting to your destination in the least amount of time, and consciously think about your physical and mental state behind the wheel of a vehicle.

When was the last time you did this?

The 2008 AAMI *Crash Index* survey was conducted in the following locations around Australia:

- Adelaide
- Ballarat, Bendigo and Shepparton
- Batemans Bay, Bega and Ulludulla
- Brisbane
- Canberra
- Central Queensland

- Coffs Harbour and Port Macquarie
- Darwin
- Geelong
- Gold Coast
- Hobart
- Launceston
- Melbourne
- Newcastle and Gosford
- North Queensland
- Perth
- Regional South Australia

- Regional Western Australia
- Sunshine Coast
- Sydney
- Tamworth
- Toowoomba and the Darling Downs
- Wagga Wagga and Griffith
- Wollongong and Nowra

This independent research is supported by a thorough analysis of 2007 AAMI insurance crash claims data from every state and territory.

The AAMI *Crash Index* is prepared with the help of nationally recognised independent research company Sweeney Research, which ensures the validity of the survey methodology and findings. The study is based on a national telephone and internet survey conducted in 2008 using a representative and statistically valid sample¹ of 2503 Australian adults in major population

centres across Australia. Except where stated, the survey explored respondents' experiences over their lifetime. AAMI's research may differ from government and police agencies whose research is typically limited to a 12-month period. Also, smaller or unreported incidents may be captured in AAMI's research but not by others.

¹ The confidence interval for the sample size is plus or minus two per cent, which means that for the survey sample of 2503, if the observed percentage result is 50 per cent, the chances are 95 in 100 that the range – 48-52 per cent – included the true percentage for the total Australian population.