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AAMI

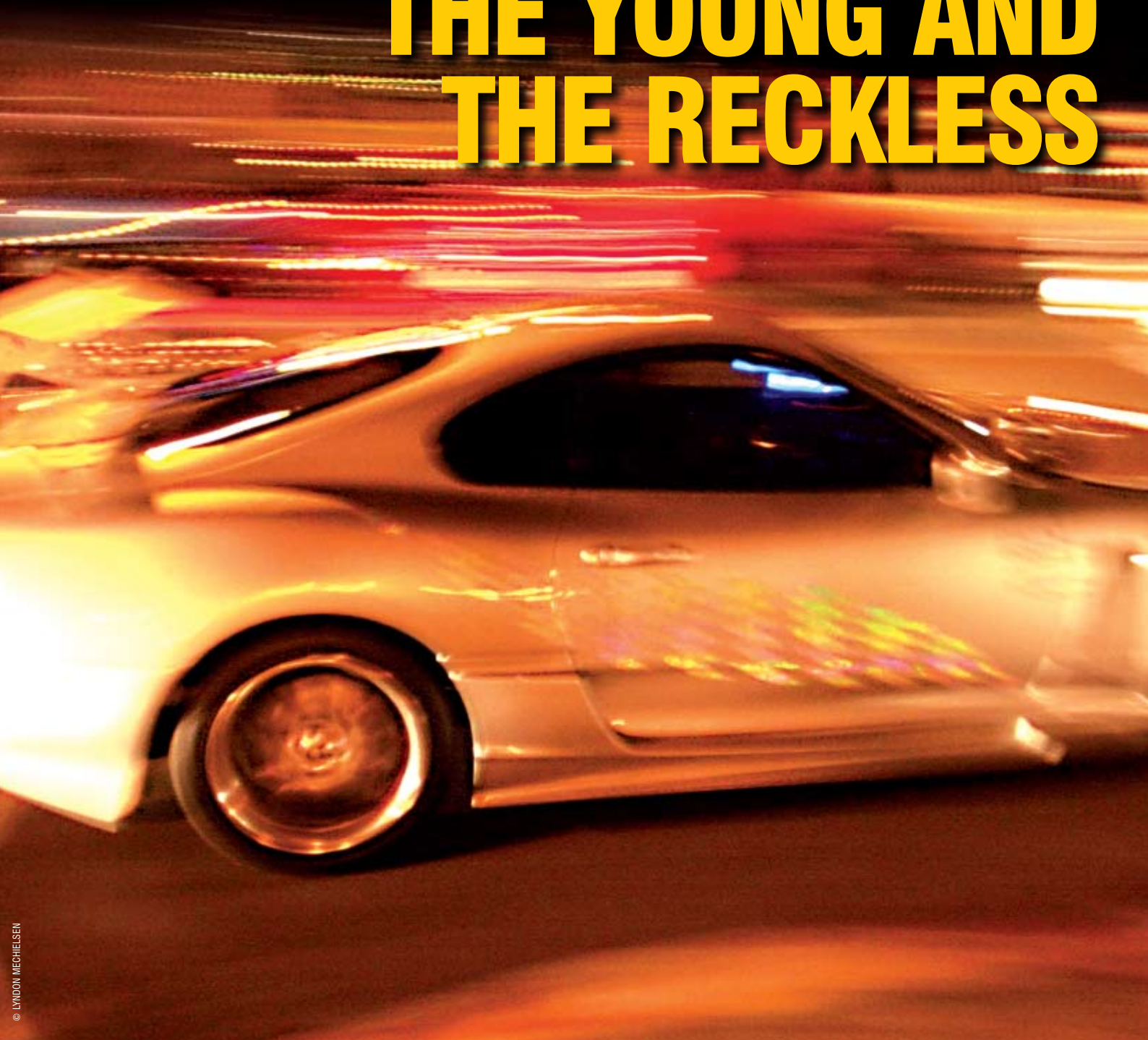


YOUNGdrivers

annual road safety index

www.aami.com.au

THE YOUNG AND THE RECKLESS



2009 marks the ninth year of the AAMI *Young Drivers Index*, an annual initiative to inform and educate the community about trends and issues relating to young drivers. Since the AAMI *Young Drivers Index* began in 2000, it has focused on core issues such as drink-driving and speed, as well as emerging trends such as the role of technology and how environmental factors can influence young drivers' habits.

This year, the AAMI *Young Drivers Index* research reveals that while safety initiatives aimed at combating dangerous and anti-social behaviour on our roads appear to be having a positive impact, many young drivers continue to engage in such behaviours, highlighting the need for further education and additional measures. For the first time, the Index also reveals what young drivers see as the major hazards on our roads and what they worry about most when driving.

In this Index, the term 'young drivers' refers to drivers aged 18–24, and the term 'other drivers' refers to those aged 25 and older.

The Young and the Reckless

The way young people conduct themselves on our roads continues to be of major concern for all Australians. While young drivers only make up around 13 per cent of the driving population, they account for a quarter of all drivers killed on our roads.¹

In recent years, governments across Australia have introduced anti-hoon legislation to combat anti-social and dangerous driving, such as excessive speeding, evading police, drag-racing, 'burn-outs', 'donuts' and 'fish tails'.

While these laws aim to reduce obnoxious and dangerous hoon-like behaviours among all drivers, young men are a particular focus of the legislation because they are overwhelmingly the most common offenders.

Penalties include impounding cars, fines and, in some states, clamping. Some road safety experts have even suggested extreme hoon offenders be permanently stripped of their car and it be destroyed.

While these initiatives have achieved a level of success in changing the way young drivers behave on our roads for the better, the results of AAMI's ninth annual *Young Drivers Index* demonstrates some young drivers still persist in dangerous behaviours such as speeding and drink-driving, putting not only themselves but the lives of other road users at risk.

Speed an increasing problem

Since its inception, the AAMI *Young Drivers Index* has consistently shown young drivers are more likely to speed than other drivers. This year is no exception, with one in six young drivers

(16 per cent) admitting to speeding most of the time, the same number as last year and almost triple the number of other drivers (6 per cent).

The number of young drivers who said they often ignored restricted speed limits has also jumped this year. In 2009, one in five (20 per cent) young drivers admitted to this behaviour, twice as many as drivers aged 25 and over (10 per cent).

Alcohol still key influence despite dangers

Alcohol remains one of the major factors contributing to accidents involving young people on our roads.²

This year's Index shows an increasing number of young drivers admit to taking a different route to avoid being breathalysed, with almost one-quarter (24 per cent) saying they engage in this risky behaviour, up three per cent from last year.

The number of young drivers who said it was okay for them to drive after a few drinks as long as they felt capable is unchanged, with one in six (15 per cent) admitting to this.

Half of all young drivers said they were concerned they were over the limit the following day compared with two in five (41 per cent) of other drivers.

Twice as many young drivers (14 per cent) said driving after using recreational drugs is safer than driving after drinking compared to other drivers (7 per cent), a slight decrease on last year (16 per cent).

This year's Index also suggests young drivers are more skeptical about random drug testing than other drivers, with three in five (59 per cent) saying they

YOUNG DRIVERS STILL PERSIST IN DANGEROUS BEHAVIOURS SUCH AS SPEEDING AND DRINK-DRIVING, PUTTING NOT ONLY THEMSELVES BUT THE LIVES OF OTHER ROAD USERS AT RISK.

trust the results compared with two-thirds of other drivers (65 per cent).

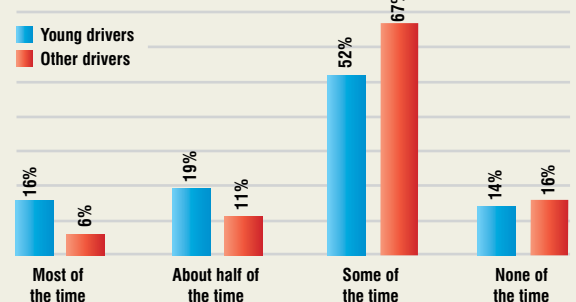
Some messages gaining traction

Despite this year's Index showing young drivers continue to engage in dangerous and anti-social behaviour on our roads, the research also indicates the messages of various government campaigns around the country are reaching some young drivers and bringing about a change in behaviour for the better.

Most significantly, the number of young drivers who have been a passenger in a vehicle where the driver drove dangerously to show off has dropped 13 per cent, from four in five (79 per cent) in 2008 to two-thirds (66 per cent) this year.

Other areas in which young drivers are behaving better on our roads include a decline in the number of young drivers who said they have sent or read text messages while driving, were concerned they were over the drink-drive limit the next day, and that using a little recreational drugs before driving doesn't really affect your driving.

ADMIT TO SPEEDING



Source: Sweeney Research, 2009



Young driver safety initiatives: Increasing awareness of the benefits

In the past year, there appears to have been a dramatic shift in young driver attitudes towards government and other regulatory initiatives specifically targeted at them.

Almost half (45 per cent) of all young drivers now support the introduction of a late night curfew for young drivers compared to less than one-third (30 per cent) of young drivers in 2008.

Significantly, four in five (80 per cent) young drivers now support the introduction of a compulsory safe driving course, up 10 per cent from last year. This shift may indicate a greater maturity and awareness by young drivers of road safety issues and the importance of behaving more responsibly on our roads.

Young drivers have the opportunity to act on this increased safety awareness by participating in voluntary driver education programs, such as the AAMI Skilled Driver Course (see page 4), which give drivers in this high risk group a realistic understanding of their own abilities and motivates

them to adopt safer road behaviours to compensate for their lack of driving experience.

However, this year's research suggests some specific measures continue to be a point of disagreement with young drivers still unhappy about being told how many passengers they can carry – just under a third (32 per cent) support passenger restrictions, compared with more than double that of other drivers (66 per cent).

Young drivers are also still much less likely to support zero tolerance for P-plates caught speeding than other drivers, with almost two-thirds (64 per cent) of young drivers agreeing with this initiative compared with almost nine in ten (87 per cent) drivers 25 and over.

Room for improvement

While the research shows young driver attitudes towards government and other safety initiatives are changing for the better, the results also indicate young drivers would be likely to benefit from further education to help combat their inexperience.

This year for the first time, young drivers were asked what they worry

YOUNG DRIVERS' INEXPERIENCE OFTEN DETERMINES THE WAY THEY DRIVE AND HOW THEY ARE MORE LIKELY TO OVERESTIMATE THEIR DRIVING ABILITY AND TAKE RISKS.

about when driving on our roads and what they see as the major hazards. The results reflect how young drivers' inexperience often determines the way they drive and how they are more likely to overestimate their driving ability and take risks.

The research shows young drivers are less likely to worry about bad weather and poor road conditions than other drivers and worry the most of any age group about driving next to or near trucks and also about hitting another car while driving.

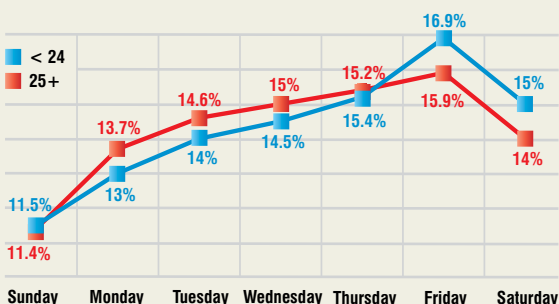
Young drivers see older drivers as the biggest hazard on our roads, with almost one in five (18 per cent) young drivers identifying older drivers as the most hazardous on our roads compared with one in ten (11 per cent) other drivers.

Conversely, almost twice as many other drivers identified P-plates as the greatest hazard on our roads, (20 per cent), compared with one in ten (11 per cent) young drivers who said this.

¹ Australian Bureau of Statistics

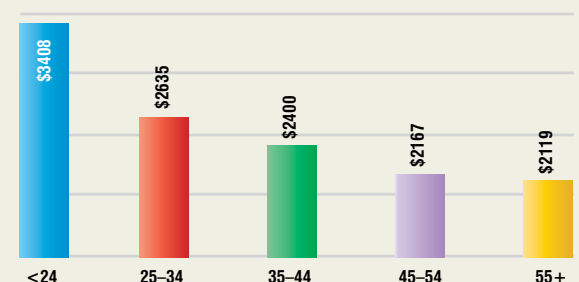
² Australian Bureau of Statistics, Australian Social Trends, 2008

DRIVER AGE AND DAY OF ACCIDENT



Source: 2008 AAMI Claims Data

AVERAGE CLAIM COST BY AGE



Source: 2008 AAMI Claims Data

SOLUTIONS: AAMI SKILLED DRIVERS COURSE – HELPING YOUNG DRIVERS TO BE SAFER DRIVERS

BY TONY BARBER, MANAGER, AAMI SKILLED DRIVERS



Why do some young drivers behave dangerously on our roads?

Road safety research has identified the most common factors as overconfidence, overestimation of driving ability and risk taking. Research also tells us a lack of cognitive and perceptual skills pose a greater risk to new drivers than a lack of vehicle control skills, as might logically be assumed.

Combine these factors with a lack of driving experience, influence and distraction from peer group passengers, an ever increasing number of electronic gadgets, and impairment from alcohol and/or drugs – and you have a young person who, in their first year of driving, can be up to four times more likely to be involved in a serious life threatening crash than older, more experienced drivers.¹

It's how you choose to drive

Driver safety depends on vital abilities like hazard perception, personal risk perception, plus the motivation to make safe choices. In most cases, the safety of a young driver is going to be determined by how and under what conditions they choose to drive.

You can't teach perceptual skills in a handful of driving lessons

or during a driving course. These abilities develop gradually over a number of years as experience of the different types and combinations of driving conditions are accumulated.

The more supervised practice a new driver gains before going out on their own, the more accurate their mental model of the traffic environment is likely to be. This means they are better equipped to recognise potentially hazardous situations sooner and will therefore have more time to react appropriately to avoid the hazard.

Gaining experience... more safely

AAMI's Skilled Drivers program is specifically designed for drivers under 25 years and focuses on attitudes and motivations rather than physical skills. It aims to give young drivers a better understanding of their own abilities, motivate them to adopt safe driving behaviours to reduce the risks they face on our roads and help them become safer drivers.

In the classroom

The course begins by exploring issues affecting young drivers and participants learn about the most common types of crashes and how they occur. Factors influencing driver behaviour are

also examined and the potential consequences of the decisions and choices made when driving are highlighted. Strategies are introduced to help minimise the risks participants are exposed to when driving.

In the car

It is not enough to simply tell young drivers their skills are limited; they must come to this realisation themselves. This is why during the course, participants undergo a series of practical exercises which allow them to test the theories discussed and force them to recalibrate their own self-assessment.

Young drivers experience how a little extra speed can affect their ability to control their car and discover how they react to sudden changes in traffic conditions. They also experience what can happen if they have to stop suddenly and discover how much space is actually needed to stop their vehicle.

All activities represent common, everyday scenarios and provide the type of experience that most drivers obtain with years of driving, or unfortunately, as the direct result of a crash.

By providing the opportunity for young drivers to experience the limitations of their driving abilities in a controlled and safe environment, the issues of overconfidence and overestimation are addressed.

What the claims statistics say

Analysis by AAMI of claims from drivers under 25 showed they were far less likely to lodge a claim for an at-fault crash if they had participated in AAMI's Skilled Drivers course.

During 2008, young policyholders who completed the course had a claims incidence rate of just 10.17 per cent for at-fault crashes, compared to 14.1 per cent for those young drivers who hadn't completed the program.

Tony Barber manages the operation of AAMI Skilled Drivers around Australia and has been closely involved in the ongoing development of the course for over 15 years. AAMI's Skilled Driver course aims to give young drivers a more accurate view of their ability, encourage them to realise and accept their limitations and equip them with strategies to improve their safety while driving. The one day course comprises both theoretical and practical components and is open to all licensed drivers under 25. The course is offered free of charge to young drivers with AAMI comprehensive car insurance policies or whose parents or grandparents have an AAMI comprehensive policy. For more details or bookings visit www.aami.com.au.

¹ Australian Bureau of Statistics

The 2009 AAMI *Young Drivers Index* is based on an independent national telephone and internet survey of 2,500 licensed drivers in every state and territory. The survey is conducted by Sweeney Research, one of the largest and most respected research consultancies in Australia.

The survey was conducted in the following locations:

- 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 research is supported by an in-depth analysis of car insurance claims lodged in 2008 by AAMI customers in the Australian Capital Territory, New South Wales, Northern Territory, Queensland, South Australia, Tasmania and Victoria.