

August 2007

AAMI



CRASH index

annual road safety index

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It's all about me

Selfish attitude sets
drivers on crash course



The 2007 AAMI Crash Index is the 13th AAMI road safety index published to inform and educate the community about crash-related trends on the roads of Australia. The Crash Index series has traditionally focussed on what state police forces deem to be the major factors in most road crashes: speed, fatigue, and drugs and alcohol. This year's Index maintains this tradition, and also addresses topics such as traffic congestion and road rage.

The 2007 AAMI Crash Index is based on a national survey of 2380 licensed Australian drivers that was independently conducted by Sweeney Research.

The survey was conducted in the following locations around Australia:

- Adelaide
- Ballarat, Bendigo and Shepparton
- Batemans Bay, Bega and Ulladulla
- Brisbane
- Canberra
- Central Queensland
- Coffs Harbour and Port Macquarie
- Darwin
- Geelong
- Gold Coast
- Hobart
- Launceston
- Melbourne
- Newcastle and Gosford
- North Queensland
- Regional South Australia
- Sunshine Coast
- Sydney
- Tamworth
- Toowoomba and Darling Downs
- Wagga Wagga and Griffith
- Wollongong and Nowra

This independent research is supported by an in-depth analysis of 2006 AAMI insurance claims data from every State and Territory (except Western Australia as AAMI does not operate there).

KEY CRASH INDEX FINDINGS

- Most Australians (79 per cent) have **experienced a crash** while driving a vehicle or occupying it as a passenger.
- The survey identified **driver inattention** to the road (48 per cent), **speeding** (20 per cent), **fatigue** (13 per cent), and **alcohol** (nine per cent) as the major contributors to car crashes.
- Most Australians admit to **exceeding the speed limit** (85 per cent) with almost one in 10 (eight per cent) drivers admitting to speeding "most of the time".
- One in five Australian drivers (19 per cent) admits to being issued with a **speeding infringement** in the last two years.
- Nine in 10 Australian drivers (91 per cent) think drivers are becoming **more aggressive**.
- Of Australian drivers, 82 per cent have experienced **rude gestures**, 70 per cent have experienced **tailgating**, 67 per cent have been **verbally abused** and 30 per cent have been **followed**.
- Whilst most victims of road rage and abuse (81 per cent) would signal an apology or completely ignore the other driver, one in eight (12 per cent) would **retaliate with a rude signal or verbal abuse of their own**, and one per cent said they would confront the other driver.
- Many Australian drivers (37 per cent) admit having driven when they were probably **over the legal limit**, and one in seven Australian drivers (15 per cent) has taken a different route when they have been drinking to **avoid being breathalysed**.
- One in eight Australian drivers (12 per cent) has had their **driver's licence cancelled or suspended**. Speeding (44 per cent) and drink driving (44 per cent) were contributing factors in licence cancellations or suspensions.
- One quarter of Australian drivers (24 per cent) have been identified as being "**reckless and aggressive**".



Drivers not tired of fatigue

Despite the millions of dollars spent by state and federal governments on road safety campaigns, a large number of Australian drivers are prepared to drive despite being tired. More than one quarter of Australian drivers (26 per cent) admit having momentarily fallen asleep at the wheel. ACT drivers are more likely than those in other states and territories to do this (32 per cent), followed by Victorian (29 per cent) and Northern Territory (27 per cent) drivers.

More worrying is that close to one-third (31 per cent) of drivers say they are unlikely to stop for a powernap while driving – even if they are tired. Northern Territory drivers are least likely to stop for a powernap (38 per cent) followed by Victorian (33 per cent) and Queensland (31 per cent) drivers.

That so many drivers have momentarily fallen asleep behind the wheel and are unwilling to break their drive is of concern given the number of Driver Reviver sites operating around Australia. More than one-third of drivers nationally (38 per

cent) have never used a Driver Reviver site and almost one-quarter of Australian drivers (24 per cent) have driven for four or more hours without a break.

Slow down, speed racer

While most Australian drivers (85 per cent) admit to exceeding the speed limit at least some of the time, it is worrying that almost one driver in 10 (eight per cent) says they speed most of the time. ACT drivers are the most likely to exceed the speed limit (91 per cent), as well as the most likely to speed most of the time (15 per cent). This compares to 81 per cent of Victorian drivers who admit exceeding the speed limit. Victorians are the least likely of all Australians to speed.

Australian drivers are particularly fond of speeding to get to work or home sooner: one-third of drivers nationally (33 per cent) say they have exceeded the speed limit to reach these two common destinations faster, with Northern Territory drivers the most likely of all states and territories (41 per cent) to admit to this. South Australian drivers are least likely to

Drivers looking out for number one

Australian drivers are becoming selfish and rude on the roads, as evidenced by their behaviour across a variety of indicators. When it comes to generosity, courtesy and basic manners, the research shows Australian drivers are clearly lacking.

Two-thirds (67 per cent) of drivers have had their car space stolen while they were clearly waiting for it, and 84 per cent of drivers say they have seen other drivers using a disabled car park without a permit. One in eight (12 per cent) Australian drivers thinks it's OK to use dedicated 'parent only' car parks at shopping centres, even if they don't have children.

Not only have many Australian drivers (57 per cent) gestured rudely or yelled at another driver when they have done something they thought was dangerous or rude, most (81 per cent) think that their response was justified.

And more than half (56 per cent) of the one in five (20 per cent) Australian drivers who tailgated another driver because they were angry with the other driver's actions, thought their response was justified.

Worse still, 81 per cent of the six in 10 (59 per cent) drivers who have yelled or sworn at another driver for doing something they thought was rude or dangerous, thought their response was justified.

These findings are in stark contrast to how drivers think they should behave on the roads: despite only three per cent of Australian drivers saying the most appropriate response to road rage is to retaliate with a rude remark or gesture of their own, four times as many (12 per cent) say they would most likely respond to road rage in this way. Australian drivers are clearly not practicing what they preach.



speed to get to work or home sooner with one-quarter (24 per cent) admitting to this behaviour.

The number of drivers who admit ignoring posted restricted speed limits on suburban roads, near schools and during road works is of concern because road safety authorities have deemed these areas as high risk. Nationally, one driver in 10 (10 per cent) says they ignore restricted speed limits in these areas. Once again, Northern Territory drivers

are most likely to ignore restricted speed zones (15 per cent), followed by New South Wales (13 per cent) and ACT (11 per cent) drivers. South Australian drivers are the least likely (six per cent) to do this.

Confusion about speed limits may be a factor in some Australian drivers' willingness to exceed the speed limit. Three-quarters of Australian drivers (76 per cent) say they are unsure what the speed limit is because they believe the

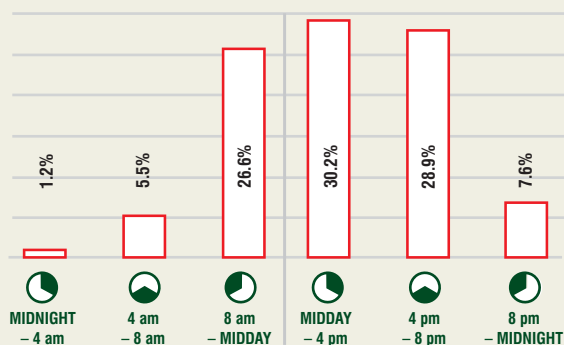
85%
OF DRIVERS ADMIT TO EXCEEDING THE SPEED LIMIT AT LEAST SOME OF THE TIME

zones vary so much. However, many are also confused about what constitutes speeding, with almost one-third (28 per cent) agreeing that exceeding the speed limit by five or 10 kilometres "isn't really speeding".

Drink-drive message not getting through

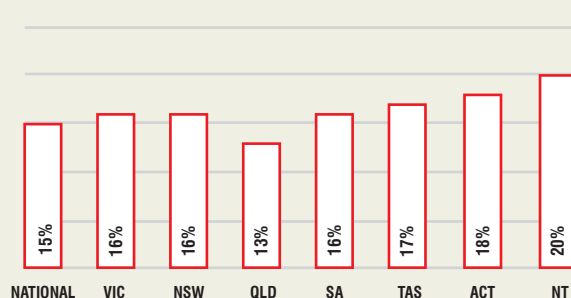
Police warnings against drinking and driving are still not getting through to some

ACCIDENT CLAIMS BY TIME OF DAY



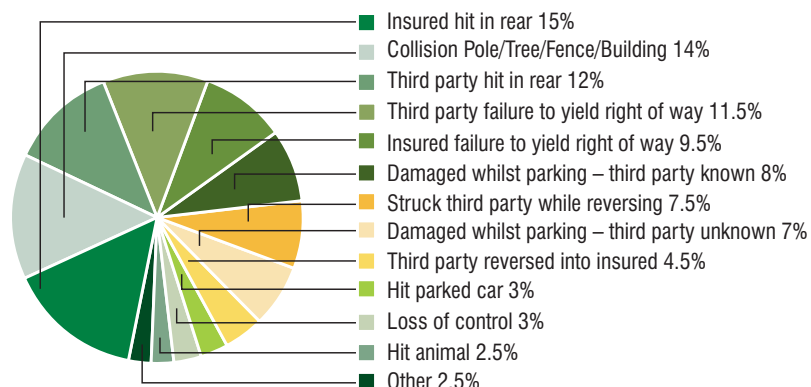
Source: 2006 AAMI Claims Data

UNLIKELY TO ADMIT CAUSING DAMAGE



Drivers who would think twice about leaving details after damaging parked car
Source: 2007 Sweeney Research

NATURE OF ACCIDENT/CLAIM



Source: 2006 AAMI Claims Data

Australian drivers, with more than one-third (37 per cent) admitting to having driven when they were probably over the legal limit. Northern Territory drivers are by far the most likely to have driven while over the legal limits with more than half (54 per cent) admitting to this dangerous and illegal practice, followed by Tasmanian drivers (46 per cent).

This tendency could be explained by Northern Territory and Tasmanian drivers being the least likely to be aware of the maximum number of drinks they can have to remain below the legal limit. Almost half of Northern Territory drivers (44 per cent) and one-third of Tasmanian drivers (33 per cent) said “three or more” is the maximum number of drinks that could be consumed to remain below the legal limit.

It is generally accepted that men can consume two standard drinks in the first hour and one in each hour after that, and women can consume one standard drink per hour, to remain below the legal limit. This can vary by size, weight and

body type so caution should always be exercised. If you are not sure whether you might exceed the legal limit, exercise caution and don't drive.

Too many Australian drivers are prepared to risk being caught drink-driving, with one in 10 (nine per cent) going as far as saying it's OK for them drive “as long as they feel capable of doing so”. As well, a large proportion of Australian drivers deliberately try to avoid police detection when they have been drinking by taking a different route home: one in six Australian drivers (15 per cent) has tried to avoid being breathalysed by doing this.

Happy to hit and run

The Crash Index suggests many drivers are content to simply leave the scene, rather than a note, when they damage other parked vehicles, as evidenced by the number of people who have experienced this selfish and illegal behaviour.

75% OF DRIVERS HAVE HAD THEIR CAR DAMAGED WHILE PARKED

Three quarters of Australian drivers (75 per cent) have had their car damaged while parked, and in 92 per cent of these cases the driver did not leave their details.

One in six (15 per cent) Australian drivers said they would think twice about leaving their details if they damaged another vehicle in a car park and no one saw them do it, even though they are required by law to do so. Northern Territory drivers are most likely to do this (20 per cent), followed by ACT (18 per cent) and Tasmanian drivers (17 per cent).

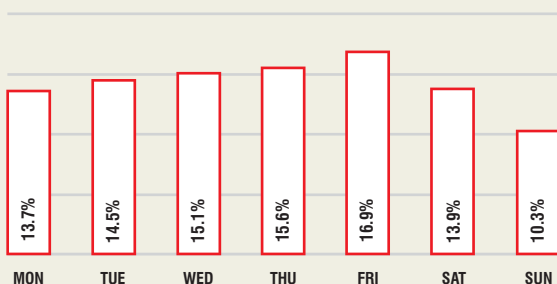
Avoid Fridays, March, and midday-4pm

AAMI motor insurance claims data suggests Fridays and the month of March are the most common day and month for car crashes to happen. January is the least common month for car crashes, possibly because of less congested roads, and an increased presence of police and road safety messages, which traditionally accompany summer holiday periods.

2006 crash-related claims data show an inverse relationship between the claims value of crashes that occur between midnight and 4am (when roads are least congested) and those that occur between midday and 4pm (when roads are most congested).

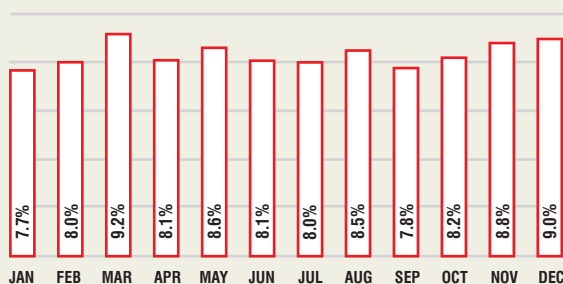
The claims value for crashes that occur between midnight and 4am are more than twice the claims value for crashes that occur between midday and 4pm, possibly because crashes in the middle of the night are typically at higher speeds and on less congested roads.

ACCIDENT CLAIMS BY DAY OF WEEK



Source: 2006 AAMI Claims Data

ACCIDENT CLAIMS BY MONTH



Source: 2006 AAMI Claims Data

Reckless and Aggressive, Average Joe, or Wannabe Cop: what kind of driver are you?

Segmentation analysis by Sweeney Research on attitudinal and behavioural statements asked of all survey respondents reveals four distinct types of driver: Confident but Cautious, Reckless and Aggressives, Average Joes, and Wannabe Cops.

24% Confident but Cautious drivers seem to be focussed on their destination and getting there quickly and safely, and without confrontation or incident. They are least likely to participate in dangerous and illegal driving practices like speeding, drink driving and talking on mobile phones without a hands-free kit. They are also vulnerable to the selfishness of others, such as those who knowingly steal car parks from drivers who clearly had first rights to it.

24% Reckless and Aggressive drivers are selfish and have little regard for other road users. They are most likely to break the law by speeding and drink driving, and most likely to use a radar detection device to avoid being caught speeding. Reckless and Aggressive drivers are most likely to think twice before admitting responsibility for damaging a parked vehicle. They are also least likely to signal an apology to another driver for making a mistake, with a preference for retaliating with a rude gesture or remark of their own.

29% Wannabe Cops can be likened to being citizens on patrol. They are particularly observant of the behaviour and actions of other road users and most likely to have witnessed illegal or dangerous practices like drivers using freeway emergency lanes to overtake traffic. They are most likely to think drivers are becoming more aggressive and, as pedestrians, are most likely to have experienced aggression from impatient motorists.

23% Average Joes generally obey the law, although they do have an occasional tendency to exceed the speed limit to get to work or home faster. Like Confident but Cautious drivers, Average Joes are also non-confrontational – especially in aggressive situations with other motorists.

10 Tips for Better Road Safety

Don't use your mobile phone while driving: Making or receiving a call, even using a hands-free phone, can distract your attention from driving and could lead to an accident.

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: A driver crashing at 80 kilometres per hour is twice as likely to be killed as a driver crashing at 60 km/h.

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.

Take a break: Fatigue is a factor in 13 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.

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.

Watch out for pedestrians: If you strike a pedestrian, death or serious injury is likely even at relatively low speeds. Slow down in suburban streets – lower travelling speeds on our urban roads have contributed to significant reductions in pedestrian fatalities and serious injuries since 2001.

Use a child seat: Child and baby seats should be fitted properly and checked every trip.

Keep your distance: Always keep a two-second gap between you and the car in front.

Selfish and self-absorbed: our approach to driving

BY JOHN S. CHEETHAM MAPS, CONSULTING PSYCHOLOGIST

The 2007 *AAMI Crash Index* shows there are two key areas for Australian drivers to work on: attitude and concentration.

In order to achieve a continuing reduction in fatalities and serious injuries on our roadways, we all have a responsibility to increase our focus on how we are driving.

Almost half of car crashes are connected to a mix of speeding, alcohol and drug consumption and fatigue. Each of these can be easily eradicated...if we want to. We need a big boost to our levels of self-awareness in order to make a difference to existing levels of road trauma.

Attitude

Look at the anti-social behaviours identified in this Crash Index:

- A willingness to risk driving over the blood alcohol limit.
- Clearly displaying reckless and aggressive behaviours.
- A willingness to speed to get to work or to get home more quickly.
- The eagerness of drivers to take someone's carpark.
- Deliberately tailgating other drivers because of feeling aggrieved.
- Failing to leave details after damaging someone's car.

Ask yourself about the attitudes that underpin these types of behaviours. Simply expressed, they are all reflecting a belief that "my needs are more important than your needs".

This Crash Index suggests that many people are locked into their own little worlds and servicing their own needs. They have lost a sense of social

responsibility, putting other road users at risk purely out of selfishness. These drivers need to get the message that it is not "all about me" but about "all of us". This Crash Index is telling us that there is a significant number of drivers who have yet to learn the lesson.

Concentration

Look at the identified distracters:

- Within the car: MP3 players, GPS navigation screens, CD players, radios and mobile phones take our concentration away from the roadway.
- Outside the car: previous crash indexes have highlighted the distractions of billboards and roadside advertising.
- Fatigue.

Driving occurs in a visually fast-moving environment where changes can occur rapidly. Anything that distracts from visual alertness while driving can be the start of things going seriously wrong. For each one second in time that our eyes are not on the road, a vehicle doing 60kph will have travelled almost 17 metres. A quick change to a CD track takes approximately two seconds. Imagine what changes may have occurred in the 34 metres that have been travelled "blind"! If we can't see what is happening, we can't respond to it.

Another source of disruption to our visual processing can be our inner thought pattern. Driving becomes habitual and automatic. If our mind is not exclusively on the task of driving we constitute a risk to others and to ourselves.

Forget what you've done, what you have

to do or how you feel about your day until you get out of the vehicle. Throw all your conscious thought into your driving.

Solutions to consider

- Pre-licence education is the time to start influencing attitudes and awareness of the importance of total concentration on the task at hand. It is also a good time to clearly get home the message that selfish attitudes and driving don't mix. Responsiveness to these messages is much higher pre-licence than it is post-licence.
- A TV advertisement demonstrating how to focus concentration when getting into a vehicle. Re-educating drivers to "switching on the brain as we switch on the ignition" wouldn't go astray.
- Don't underestimate your reaction time. It is likely to take you longer to respond to an event on the road than you may think. Give yourself the best chance by staying focussed on the task. A couple of seconds can make a difference to outcomes.
- Talk to yourself. Adopt a new habit. Say to yourself, each time you put the key in the ignition: "I will put everything out of my mind and concentrate on driving".
- Appreciate all drivers make mistakes. Relax and don't become emotionally fired up. In a few minutes the episode that annoyed you will be forgotten and meaningless in the context of your lifespan.

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 2007 using a representative and statistically valid sample of 2380 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.