



CRASH **index**

- **Motorists and their bad habits.**
- **Our young and reckless drivers.**
- **The Good, the Bad, and the ugly Australian.**

The Sweeney findings - at a glance

The fifth annual AAMI Crash Index was based on:

- An in-depth analysis of motor accident insurance claims lodged by AAMI policyholders in New South Wales, Victoria, South Australia, Tasmania, southern and northern Queensland and the Gold Coast. This analysis covered the number of claims per 100 policyholders, age groups of policyholders and types of car crash and other statistical data.
- Research carried out by Brian Sweeney and Associates. The research involved telephone interviews with 790 licensed drivers throughout Australia in August 1999. Respondents were asked their views on 72 attitudinal statements.
- The AAMI statistics and Sweeney material were then analysed by consultant psychologist, Dr John Cheetham.
- The AAMI Crash Index is published to help inform and educate drivers about unsafe driving behaviours.
- Sydney has emerged as Australia's road rage capital.
- Nearly half of all drivers (45%) said they make illegal u-turns and right hand turns when they think it is safe to do so.
- More than six out of 10 (63%) drivers admit to eating and drinking while driving.
- Women drivers between 18 and 34 years old are becoming more aggressive and reckless drivers.
- Drivers prosecuted for drink driving or who have received multiple speeding fines or who have been involved in previous accidents, remain more reckless in their attitudes to driving than non-offenders.
- New South Wales drivers are the least well behaved on our roads showing the most bad habits of Australian motorists by speeding, driving too close to other motorists, pulling onto the road before putting on seat belts and sneaking across red lights.
- Older drivers have become less careful on Australian roads.
- But on a positive note, the attitudes of Australian motorists towards

drink-driving remain very stringent with two-thirds (67%) of motorists supporting tougher penalties for drink-driving offenders.

"... Australians are becoming less safety conscious in their driving."
Dr Cheetham

Bad habits index

For the first time, the Sweeney research investigated a new area of driver safety attitudes by looking at driver responses to 14 statements regarding bad habits, such as attitudes to speed, safety, alcohol consumption and risk-taking while on the road.

One in four drivers (24%) believed it was OK to speed on quiet country roads and three-quarters (72%) of motorists admitted they often go over the speed limit without realising.

More than half (52%) of motorists said they deliberately speed but not enough to be fined.

More than one-third of drivers (36%) admitted to warning fellow drivers of speed cameras, booze buses or police vehicles, by flashing their lights.

The majority of drivers (63%) admitted to sometimes eating and drinking while driving, but only 6% said they threw litter from their cars.

Nearly half (45%) of the drivers surveyed said they made illegal u-turns and right hand turns - but only when they thought it was safe. And more than one-third (38%) claimed there are times you have to keep driving when you're tired, even though it is dangerous to do so.

One in three motorists admitted pulling out from parking spots before putting their seat belt on, and one in four drivers said they drove too close to the vehicle in front. Drivers with the worst bad habits are male motorists under 35 years old.

"We are aware of the laws ... but we make daily decisions to bend them."
Dr Cheetham

"Australian drivers are becoming more self-focused or selfish."
Dr Cheetham

Re-offending drivers

Of the 790 motorists surveyed, 7% admitted they had been prosecuted for drink-driving at least once.

More than one-third said they had received two or more speeding infringements. And a quarter (23%) said they had received one speeding infringement.

Of all drivers surveyed, those who had been prosecuted for drink driving, received multiple speeding fines or had been involved in an accident, remain more reckless in their attitudes to motoring than non-offenders and those who have not been accident victims.

The Sweeney research found that drivers with motoring convictions (for drink-driving or speeding) are most opposed to strict road law

Drivers who have been charged with driving infringements (speeding or drink-driving) are most likely to show road rage.

The survey found drivers with a drink-driving conviction are particularly confident drivers and motorists with driving convictions (for speeding or drink-driving) are extremely likely to flaunt the driving laws in general. Also, multiple crash victims are more likely than average to run the limits or bend the rules.

"One in five motorists believe aggression makes them better drivers."

Risky Driver Index

Since the inaugural Sweeney survey in 1996, Australian motorists' readiness to take risks on our roads has increased.

The research found young females (18-34 years) are now as foolhardy as their male counterparts.

One in five motorists believed aggression makes them better drivers and more than three-quarters (82%) of motorists said it was safer sometimes to run a yellow light rather than stop.

22% of all motorists said they often did not come to a complete stop at stop signs. One in eight (12%) drove too close to other cars and 5% said they sneak through a red light if there are no other cars around.

"One-third of Sydney drivers admitted being 'raging bulls' on the road."

"Over one-third think they are a better driver than most other motorists."

Road Rage

Sydney drivers surveyed on road rage exhibited far stronger, more aggressive attitudes towards driving than motorists in any other capital city.

NSW drivers are particularly likely to get angry with other motorists, to toot their horn at them, to cut them off and to tailgate them while flashing their lights. Australia-wide, 74% of motorists surveyed said they get mad when other drivers cut in on them, compared to 66% in the 1996 Sweeney survey. And, 38% said they toot their car horn at other drivers compared to 27% in 1996.

Drivers in NSW and Victoria are marginally more likely to bend the rules than motorists in other states. Rule bending includes such things as driving through yellow lights, driving slightly over the speed limit, driving close to .05 and knowingly making illegal turns.

Australia's most reckless drivers are young males and those living in NSW and motorists who have been prosecuted for drink-driving or have been involved in an accident.

When it comes to risky driving, Sydney and Melbourne drivers are the worst offenders and more likely to take risks such as speeding, sneaking through red lights, not coming to a complete stop at stop signs and taking risks when overtaking.

"One-third of motorists would regularly speed if they were sure they wouldn't get caught."

"One in five motorists believe the worst consequence of drinking and driving is losing your licence. "

Speedsters

More drivers now admit to breaking speed limits without realising. In this survey, 72% of drivers said they go over the speed limit without realising it compared to 64% in the 1996 Sweeney survey.

Four in 10 (40%) drivers said they like to get on an open highway and give their car a really good run compared to 36% in 1996.

23% said they were quite impatient compared to 19% in 1996.

38% of drivers said they viewed speed cameras purely as a revenue raiser for the police - and not as a safety device.

One-third (31%) of motorists admitted they would regularly speed if they were sure they wouldn't get caught.

"72% of drivers said they go over the speed limit without realising it."

Positive attitudes towards drink-driving

Motorists generally favoured tightening anti drink-driving laws with two-thirds (67%) saying "the penalties for people who drink and drive should be increased".

Four in 10 drivers surveyed supported a zero alcohol limit for all drivers.

But more motorists - 15% in 1999 compared with 11% in 1996 - claimed it is OK to drink and drive after a few drinks as long as they feel capable of driving.

Some motorists' appreciation of the repercussions of drinking and driving remain centred on penalties and fines, rather than safety. One in five motorists believe the worst consequence of drinking and driving is losing your licence.

On a very positive note, nearly all drivers (97%) feel empowered to try to stop someone from driving if they had been drinking too much. Regardless of their age, female drivers are the group most opposed to drink-driving, and geographically, Brisbane and Canberra motorists are the most opposed to drink-driving. Anti drink-driving attitudes are the weakest among motorists with one or more drink-driving infringements, implying a strong likelihood of re-offending.

"More than 10% of motorists are not capable of driving through the centre of the City and are afraid of driving at night."

Confident vs Nervous drivers

By their own admission, Australian motorists are very confident at the wheel, with 87% agreeing they are very confident drivers.

National Accident Claim Rates

AAMI records show an increase in the number of insurance claims for motor car accidents by Australia's drivers.

The records show that claims were up in all age groups, most significantly for drivers up to 30 years old.

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Australia-wide, the CIR in the year ended 30 June 1999 was 15.6. This compared to 13.3 at 30 June 1998 - a rise of 17.3% in the number of accident claims. In 1997, the CIR was 14.2.

The most telling statistics related to drivers up to 30 years old.

The CIR for female drivers under 25 years old soared from 15.9 in 1998 to 21.0 claims per 100 policyholders in 1999 - a rise of 32.1%. The CIR for male drivers under 25 years old also soared from 18.5 in 1998 to 24.6 in 1999 - up 33.0%.

The surge in accident claims by young drivers is further reflected when compared to previous years. The CIR for female drivers under 25 years old in 1997 was 18.8. The CIR then fell to 15.9 in 1998 before surging to 21.0 this year.

In the 25 to 30 year age group, the CIR for male and females drivers in 1999

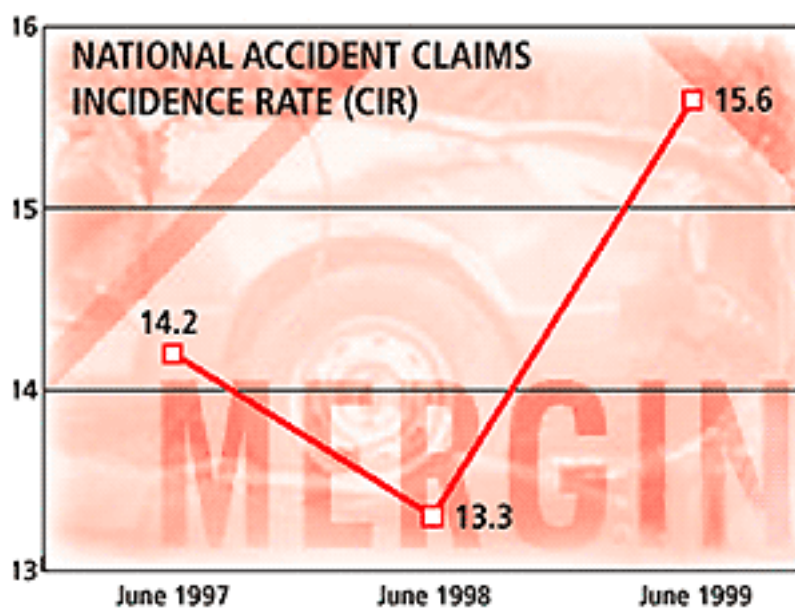
was 18.9 compared to 15.2 the previous year.

The rapid rise in the CIR for female drivers revealed in the AAMI research coincides with the Sweeney research that found women drivers aged between 18 and 34 years old were becoming more aggressive and reckless drivers. Conversely, the CIR for male drivers under 25 years old was 22.9 in 1997, 18.5 in 1998 before surging to 21.0 this year.

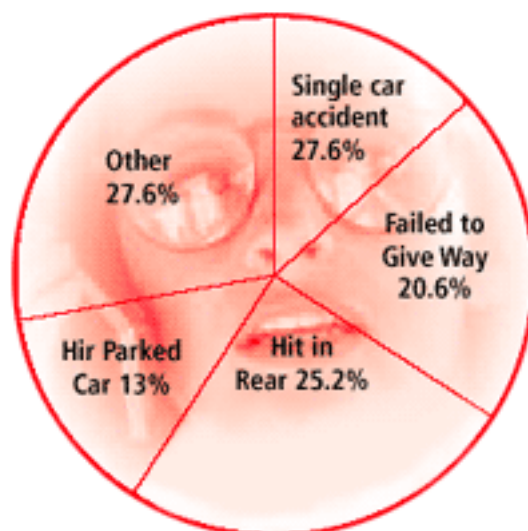
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TYPE OF ACCIDENT

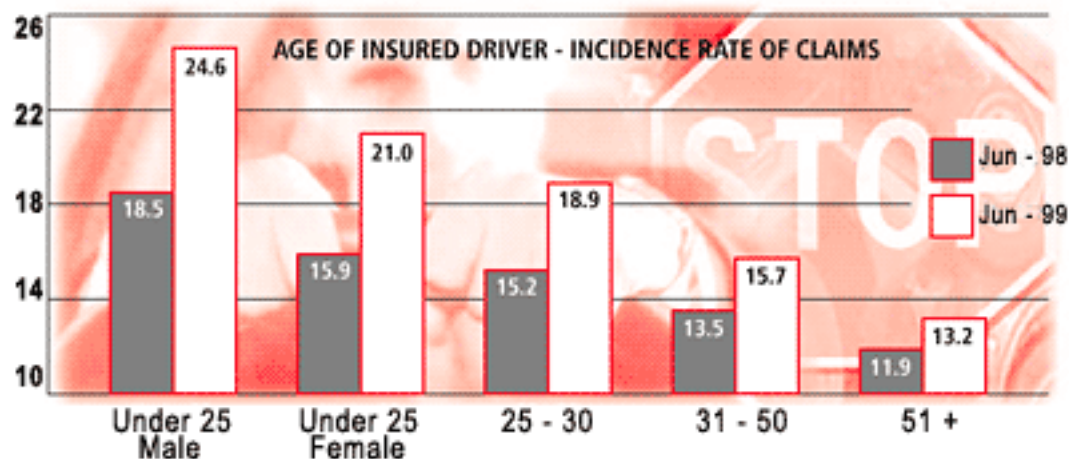


State by State Accident Claims

The surge in claims by young drivers occurred in all States.

In the female under 25 years old category, the CIR in NSW in 1999 was 21.5 compared to 15.0 in 1998. The corresponding figures in Victoria were 21.3 and 17.4, in South Australia 26.1 to 15.3, in Tasmania 14.1 to 12.2, on the Gold Coast 19.7 and 16.1 and in southern Queensland 21.6 and 13.9. Northern Queensland was the only area to go against the trend, the CIR falling from 16.6 to 14.5.

There were similar rises in the number of claims by male drivers under 25 years old. The CIR in NSW in 1999 was 25.1 compared to 16.6 in 1998. In Victoria, the figures were 27.0 and 21.0, South Australia 31.5 and 25.5, Tasmania 18.1 and 15.6, on the Gold Coast 18.8 to 15.6, in southern Queensland 21.0 to 16.2 and in northern Queensland 16.7 and 13.5.



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