

August 2006

AAMI



CRASH index

annual road safety index

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Fast and furious:
One-quarter of
Australian drivers
(26%) '*Reckless
and aggressive*'



Still bloody idiots?

Potential killers:

Four in ten drivers (42%) admit to driving when over the legal limit



This is the 12th annual *AAMI Crash Index*. It is published to inform and educate the community about crash-related trends. In recent years, the Index has focussed on topics including older drivers, traffic congestion and road rage. This year, the *AAMI Crash Index* focuses on the basic issues that contribute to road crashes in Australia – speeding, drink-driving and fatigue – as well as examining the main ‘types’ of drivers on Australian roads.

Sweeney Research conducted a telephone survey of 2384 men and women drivers, aged 18 years and older, in the following locations around Australia:

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

This research is supported by an in-depth analysis of car insurance claims lodged in 2005 by AAMI customers in the Australian Capital Territory, New South Wales, Northern Territory, Queensland, South Australia, Tasmania and Victoria.

Australians still ignoring fatigue

Three in ten Australian drivers (29%) admit they have momentarily fallen asleep at the wheel. This is potentially fatal and can be avoided by stopping to take a powernap, or an even longer sleep. However, one-quarter of drivers (26%) say that if they are tired while driving, they would be unlikely to stop and take a powernap.

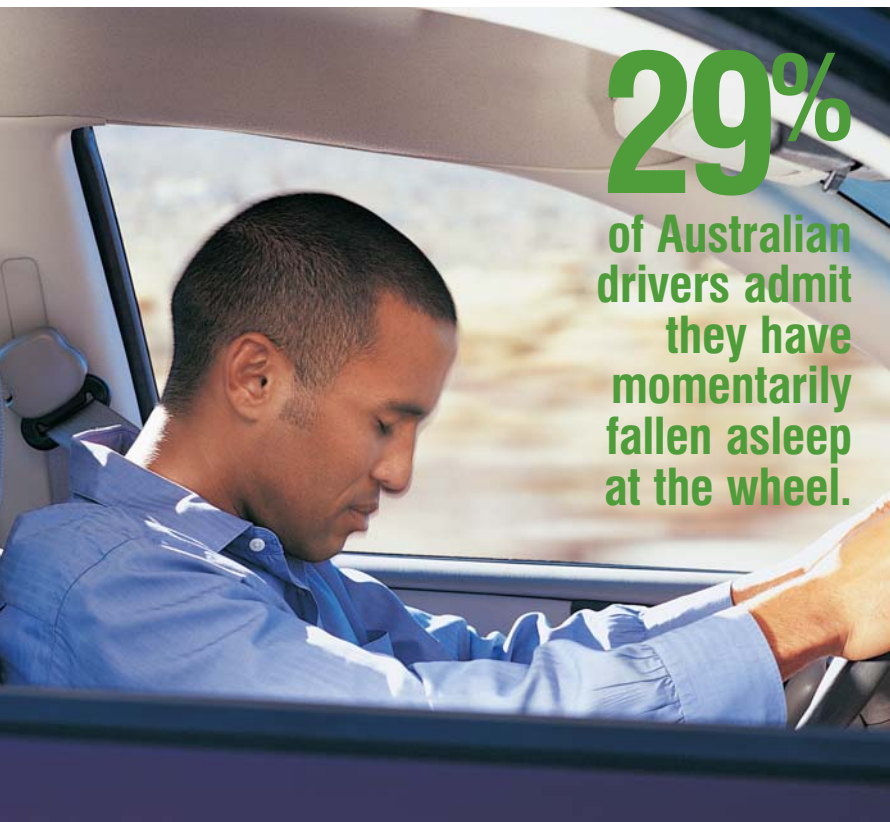
Drivers who would take breaks infrequently (less than one every two

hours) are men aged 18-34 and 35-44, New South Wales drivers, people who have 20 or fewer years’ driving experience, and drivers who travel at least 20,000 km per year in their cars.

Drivers who take frequent breaks are women aged 35 or older, Tasmanian, drivers who have more than 20 years’ experience, those who drive less than 10,000 km per year; and drivers who haven’t had a crash in the past.

Key findings from the 2006 AAMI Crash Index:

- **Most Australian drivers (88%)** exceed the speed limit at least some of the time.
- **More than one-third of Australians (36%)** sometimes speed to arrive at work or home sooner.
- **Four in ten drivers (42%)** admit to having driven when over the legal drink-drive limit.
- **One in ten drivers (10%)** say it is OK for them to drink and drive after a few drinks so long as they feel capable.
- **One-third of drivers (33%)** say that after a night of heavy drinking they have been concerned that they have been over the limit when driving the following day.
- **Three in ten Australian drivers (29%)** admit they have momentarily fallen asleep at the wheel.
- **One-quarter of drivers (26%)** say that if they are tired while driving, they will be unlikely to stop and have a powernap.
- **One-quarter of Australians (26%)** have been identified as being ‘Reckless and aggressive’ drivers.
- **Most Australian drivers (80%)** have experienced a crash as a driver or a passenger.
- **One in ten Australians (10%)** drive more than 45 minutes to work or further education each day.



Most drivers are speeders

Most Australian drivers (88%) admit to exceeding the speed limit at least some of the time (almost equal to the 2005 result of 89%). Men are more likely than women to speed frequently – younger men are the worst offenders. Women aged 55 or older admit to exceeding the speed limit less often than any other group of drivers: one in four (23%) say they never exceed the speed limit. Across the States, Victorians and Tasmanians are slightly less likely to agree they speed most of the time, compared to drivers in other States. Drivers who travel a large number of kilometres (20,000+ per year) more readily admit to speeding most of the time, as do those with ten or fewer years' driving experience.

More than one-third of Australians (36%) sometimes speed to arrive at work or home sooner – a slight increase on 2005 (33%). Drivers who admit to this are more likely to be men, 18-34 years old, have less driving experience and/or drive a large number of kilometres each year.

One in six Australians (16%) agrees they often ignore restricted speed limits, such as on local and suburban roads, outside schools and around roadworks (a slight increase on 2005 – 13%). Drivers who admit to this behaviour are more likely to be younger men, from New South Wales,

and drivers with no more than 20 years of driving experience. Drivers who are less likely to ignore restricted speed limits are middle-aged to older women, Queensland, South Australian and Tasmanian drivers, drivers with more than 20 years' experience, low annual mileage and those who have never been in a crash.

Three-quarters of Australian drivers (77%) agree that they are sometimes 'unsure of what the speed limit is because the zones vary so much'. Overall, half (49%) agree strongly with this statement. Drivers in New South Wales and young men (18-34) are more likely to agree with this statement; older women drivers (more than 55 years), Queensland and Northern Territory drivers are less likely to agree.

Speeding fines make a difference

Drivers say the main reason for keeping to the speed limit is the deterrent of speeding fines (32%). This was followed by the 'increased likelihood of having an accident' (16%) and 'safety in general' (15%). Fines have the strongest impact on South Australians and the least effect on NSW drivers or those who haven't been in a crash. Women aged 18-34

DRIVERS OF UTILITIES ARE THE MOST LIKELY TO SAY THEY HAVE DRIVEN WHEN PROBABLY OVER THE DRINK DRIVE LIMIT, FOLLOWED BY 4WD DRIVERS (59% AND 48% RESPECTIVELY).

years old, Victorians and less experienced drivers are the most concerned about having an accident due to speeding.

However, the driving population is split over whether or not high speeding fines make roads safer – 49% agree. Those most likely to agree with this statement are women, those with relatively low annual mileage and people who have never been in an accident; those less likely to agree are middle-aged men (34-54 years), South Australians and those who have experienced an accident in the past.

Four in ten admit to drink-driving

Four in ten drivers (42%) admit to having driven when over the legal drink-drive limit. Most men aged 35-54 (64%) say they have probably driven when over the legal drink-drive limit – the highest of all age groups surveyed; women aged 55 years or older are the least likely to have done this. The Northern Territory, more than any other State/Territory, has a higher proportion of drink-drivers.

One in ten drivers (10%) believe it is OK for them to drink and drive after a few drinks, so long as they feel capable. Men and Tasmanian drivers are the most likely to agree that they should be able to drive after a few drinks, so long as they feel capable.

AAMI claims data 2005

Top three months for car accident claims:

June
December
March

Top three days for car accident claims:

Friday
Thursday
Wednesday

Top five most common car accident claims per 100 policies held

– AAMI Claims Data 2005

RANK	DRIVER SEX	CLAIM TYPE
1	FEMALE	INSURED HIT FROM BEHIND
2	MALE	INSURED HIT FROM BEHIND
3	FEMALE	COLLISION POLE/TREE/FENCE/BUILDING
4	MALE	COLLISION POLE/TREE/FENCE/BUILDING
5	MALE	THIRD PARTY HIT FROM BEHIND



Around one in five drivers (18%) say that sometimes when they have been drinking, they have taken a different route to avoid being breathalysed. Men are more than twice as likely as women to take a different route to avoid being breathalysed. Younger men, South Australians and Northern Territory drivers are more likely to engage in this behaviour.

Drivers of utility vehicles are the most likely to say they have driven when probably over the drink drive limit, followed by 4WD drivers (59% and 48% respectively).

'The morning after' effect

One-third of drivers (33%) say that after a night of heavy drinking, they have been concerned that they have been over the limit when driving the following day – a significant change from the 2005 survey when 43% agreed they have been concerned about this. Men, particularly young men, are the most likely to be worried about their blood alcohol content (BAC) the day after a night of heavy drinking. Young women are also more likely to be worried than their older counterparts. ACT drivers are the least worried about being over the BAC limit the next day.

– AAMI Claims Data 2005



QUESTION	2005	2006	% CHANGE SINCE 2005 +/-
I THINK HAVING TVS AND DVDS IN CARS WILL CAUSE MORE ACCIDENTS BECAUSE PEOPLE WILL GET DISTRACTED	80%	76%	-4%
SOMETIMES I'VE LOST CONCENTRATION WHILE CHANGING THE CD, TAPE, OR RADIO STATION WHILE DRIVING	51%	42%	-9%
I OFTEN USE MY MOBILE PHONE WITHOUT A HANDSFREE KIT WHILE DRIVING	20%	18%	-2%
MY CAR STEREO WOULD OFTEN BE LOUD ENOUGH FOR OTHER DRIVERS TO HEAR IT, EVEN IF THEY HAD THEIR WINDOWS UP	10%	12%	+2%

12%

ADMIT THEIR CAR STEREO WOULD OFTEN BE LOUD ENOUGH FOR OTHER DRIVERS TO HEAR, EVEN IF THEY HAD THEIR WINDOWS UP.

Driving while distracted a danger

Six in ten drivers (58%) agree that driving with young children in the back seat is very distracting: women are most likely to agree. Half of all Australian drivers (46%) admit to being distracted by billboards while driving on busy roads, with men most likely to agree this is a problem.

Despite research identifying the dangers of driving while using a hand-held mobile phone, and the introduction of tougher penalties for doing so, one in five drivers

(18%) still engage in this dangerous practice. This behaviour is most common among men.

Three-quarters of the driving public agree that having televisions and DVD players in cars have the potential to cause crashes (76%) – most common in Tasmania (84%). Four in ten drivers (42%) have lost concentration while at the wheel while changing a CD, cassette tape or radio station. One in eight (12%) admits their car stereo would often be loud enough for other drivers to hear, even if they had their windows up.

Top five types of car accident claims by age group

– AAMI Claims Data 2005

RANK	UNDER 25	26-30	31-50	51-64	65+
1	THIRD PARTY HIT FROM BEHIND	INSURED HIT FROM BEHIND	INSURED HIT FROM BEHIND	COLLISION POLE/TREE/FENCE/BUILDING	COLLISION POLE/TREE/FENCE/BUILDING
2	INSURED HIT FROM BEHIND	THIRD PARTY HIT FROM BEHIND	COLLISION POLE/TREE/FENCE/BUILDING THIRD PARTY HIT FROM BEHIND	INSURED HIT FROM BEHIND	FAILURE TO YIELD RIGHT OF WAY – INSURED
3	FAILURE TO YIELD RIGHT OF WAY – INSURED	FAILURE TO YIELD RIGHT OF WAY – THIRD PARTY	THIRD PARTY HIT FROM BEHIND	FAILURE TO YIELD RIGHT OF WAY – INSURED	STRUCK THIRD PARTY WHILE REVERSING – INSURED
4	FAILURE TO YIELD RIGHT OF WAY – THIRD PARTY	COLLISION POLE/TREE/FENCE/BUILDING	FAILURE TO YIELD RIGHT OF WAY – THIRD PARTY	FAILURE TO YIELD RIGHT OF WAY – THIRD PARTY	DAMAGED WHILE PARKED – THIRD PARTY UNKNOWN
5	DAMAGED WHILE PARKED – THIRD PARTY UNKNOWN	FAILURE TO YIELD RIGHT OF WAY – INSURED	THIRD PARTY HIT FROM BEHIND	THIRD PARTY HIT FROM BEHIND	INSURED HIT FROM BEHIND

The peak hour rush

The survey asked respondents how many kilometres they travel to work, TAFE or university each day and the results varied greatly: one in five people (19%) travel no more than five kilometres each day, half (48%) travel 6-20 km, and three in ten (29%) travel more than 20 km.

More than four in ten people (43%) drive no more than 15 minutes to work or study each day. However, one in ten (10%) drive more than 45 minutes each day. Queenslanders, and those from the less populated States and Territories, are less likely than others to drive for more than 45 minutes to work or study.

Proportion of drivers who take more than 45 minutes to travel to work, TAFE or university each day

— AAMI Claims Data 2005

NATIONAL	10%	SA	14%
NSW	11%	TAS	3%
VIC	12%	ACT	2%
QLD	6%	NT	1%

Crash course in crash causes

Most Australian drivers (80%) say they have experienced a crash as a driver or passenger. More than half of these crash victims (57%) said the crash was caused by the driver not paying attention to the road; one in five (22%) said it was due to speeding (up from 13% in the 2005 AAMI Crash Index); one in nine (11%) said fatigue or tiredness was the cause, and one in ten (10%) said alcohol was the cause.

One-third of drivers (33%) have had a close call with a pedestrian or cyclist.

Experience of road crashes

— AAMI Claims Data 2005

	18-24	25-34	35-44	45-54	55-64	65+
EVER EXPERIENCED A CRASH WHILST A DRIVER OR A PASSENGER	73%	78%	83%	88%	82%	73%
HAVE HAD A CLOSE CALL WITH A PEDESTRIAN OR CYCLIST	31%	30%	36%	37%	36%	28%

Which driver type are you?

Segmentation analysis by Sweeney Research on the attitudinal and behaviour driving statements asked of all respondents reveals four distinct types of driver: reckless and aggressive; careless and easily distracted; safe and patient; and confident but cautious.

26% **Reckless and Aggressive**

drivers show little respect for the safety and well-being of themselves and other road users, making them more likely to have a crash or be killed. This group of drivers has a tendency to display aggressive and antisocial behaviour on the road and they are more likely than drivers from other segments to drink and drive. Their recklessness behind the wheel is a real concern: many drive faster than the speed limit to save driving time, they use mobile phones without handsfree kits, and lose concentration while changing CDs, tapes or radio stations.

23% **Careless and Easily Distracted**

drivers are more introverted and are careless, rather than reckless. Their age and gender structure is in line with that of the population at large. They are a troubling segment due to the risks they often unknowingly take. Losing concentration, being easily distracted and (to some extent) momentarily falling asleep behind the wheel are all traits of this group.

23% **Safe and Patient**

drivers, as the name suggests, are the most patient of all drivers on the road. Their skill and caution behind the wheel is reflected in

their lower incidence of crashes, close calls and other driving incidents. Safe and patient drivers set the example for other road users. They rarely yell or abuse other drivers, speed, lose concentration, drink-drive or use a mobile phone without a hands-free kit.

23% **Confident but Cautious**

drivers differ from other drivers – they claim to be superior drivers; they have a relatively low propensity to speed, and are not inclined to lose concentration behind the wheel, drink-drive or use a mobile phone without a hands-free kit. Despite this, the incidence of crashes and incidents for this group is no lower than that of the driving population as a whole.

Providing people with information and knowledge doesn't change their behaviour

JOHN S. CHEETHAM, CONSULTING PSYCHOLOGIST

People already know via public education campaigns that speeding, alcohol, drug use and impatience all contribute to crashes on our roads.

Yet, if they are unable to control their own behaviour because of their attitude and/or inadequate emotional control, Australian roads will remain dangerous.

The *2006 AAMI Crash Index* clearly tells us, yet again, that we still have a long way to go before more drivers embrace the behaviours required, in order to make our road system safer.

We can make our cars more safe and design safer roads, but it is more difficult to change people and the way in which they respond to situations.

Reckless and aggressive drivers (26% of all respondents) show little respect for themselves and other road users, making them more likely to have a crash or be killed. There will always be a percentage of people who fall into this category, as Australia has an estimated 3.7 million people diagnosed with mental disorders. People who suffer from a range of disorders are likely to experience difficulties with mood control, concentration, fatigue and planning skills, as well as use of alcohol and drugs. As drivers, some of them would be at risk of engaging in aggressive and other dangerous behaviours. The community challenge is to get the road safety message across to all drivers, particularly young drivers who are most at risk on our roads.

So what is going to get the message through to people? There is no single, simple solution to this complex problem. A range of complementary strategies needs to be used, as follows.

- From this Index, it is clear that penalties provide a deterrent to speeding behaviour. Almost one-third of drivers (32%) said that the main reason for keeping to the speed limit is the deterrent of fines. Penalties have a role to play. Financial pain makes people aware of what they are doing and discourages them from repeating the behaviour.

32%

OF DRIVERS SAID THAT THE MAIN REASON FOR KEEPING TO THE SPEED LIMIT IS THE DETERRENT OF FINES.

- Continuing mass media and public education campaigns on road safety and trauma. Messages need to be targeted to reach 'at risk' groups of drivers, such as young men who are driven by testosterone, naturally impatient and enjoy a challenge. They are also the most likely group of drivers to be fatigued and more reckless due to lifestyle factors.
- State Governments should seriously consider pre-licence education. The best time to educate drivers, like airline pilots, is before they get their licence. Much more pre-licence education is needed in the areas of: the nature and effects of fatigue, basic physics on speed and motor vehicles and social responsibility, as well as the effects of alcohol and drugs on the brain and driving skills. This education should take place prior to a person being given a learner permit and access to driving a car on the road.

- Being creative in the use of technology as it becomes available. In the near future, it may be possible to have a computer-assisted device installed in cars that, when the ignition is turned on, will activate a ten-second safety message to play on the car radio prior to the engine starting. Constant repetition of key messages about safe driving behaviours, concentration, fatigue, blood alcohol content and impatience will have an impact, if the messages are delivered at the time they are relevant to the person and repeated frequently. We know that repetition is a key to learning. Such messages will gain the driver's attention at the time they are most needed. A higher level of conscious awareness would result. This increased awareness will contribute to changes in behaviour among many people.
- The underlying story that emerges in the *2006 AAMI Crash Index* is that how we live our lives affects how competent we are as drivers. In the long-term, the kind of society we live in will set the scene for the nature and amount of road trauma we will experience.
- A good long-term investment in increased road safety is to continue to emphasise values in our schools. Also, we need to encourage effective parenting strategies where young people, who are the next generation of drivers, learn that respect for others is essential, before they get behind the wheel of a motor vehicle.

The *AAMI Crash Index* is prepared with the help of a nationally recognised independent research company Sweeney Research, which ensures the validity of the survey methodology and findings. The study is based upon two national telephone surveys conducted in 2005 using a representative and statistically valid

sample* of 2384 Australian adults in major population centres and regions across Australia. Except where stated, the survey explores respondents' experiences of crashes *over their lifetime*. AAMI's research may differ from government and police sources, which typically examine a 12-month period.

Also, smaller or unreported incidents may be captured in AAMI's research and not by others.

**The confidence interval for this sample size is plus or minus 2 per cent, which means that for the survey sample of 2400, if the observed percentage result is 50 per cent, the chances are 95 in 100 that the range – 48-52 per cent – includes the true percentage for the total Australian population.*