

Question on notice - One

The ICA is not aware of any claims data to support the contention that there is a long term benefit in driver education programs, despite the logical and intuitive link between better education and driving outcomes. Whilst there is no data available this does not disprove the linkage and a long term longitudinal study into the linkage would be supportable.

Question on notice - Two

There are a small number of insurance companies that offer premium discounts for successful participation in driver education courses. The quantum of the potential premium discount is unknown at this time. There are also several insurance companies focussing on safe driver behaviour through the use of telematics. Actual safe driving practices are able to be recognised by these insurers through lower premiums and direct feedback through smartphone applications to the driver with risk scores. The typical factors monitored by telematics include speed(ing), cornering, braking etc. Of course, poor driving practices that might be linked to a higher risk of accidents are also detected by these insurers, with relevant changes possible to the drivers premium and same day feedback to the driver about the practices observed, as well as the implications of continuing to drive unsafely.