

INQUIRY INTO VULNERABLE ROAD USERS

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Mr Geoff Corrigan MP
Chair
Parliamentary Joint Standing Committee
on Road Safety (Staysafe)
Parliament House
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Submission to Inquiry on Vulnerable Road Users

Dear Mr Corrigan

NRMA Insurance commends the Parliamentary Joint Standing Committee on Road Safety (Staysafe) for its interest in the safety of motorcycle and bicycle riders on NSW roads through the *Inquiry into Vulnerable Road Users*.

As a leading motor vehicle insurer in New South Wales, NRMA Insurance represents the largest division of the Insurance Australia Group (IAG). We are responsible for developing, underwriting, selling and managing claims for personal insurance products that are sold directly to customers. Our products include motor insurance, home and contents insurance, CTP, home security, and business insurance. We also offer lifestyle and leisure insurance products including: veteran, vintage and classic car, boat, caravan and travel insurance. Also operating in QLD, ACT and TAS, along with WA (SGIO) and SA (SGIC) we have over three million customers and we insure approximately 1.2 million homes and 3 million vehicles.

We are pleased to support programs that keep Australians safe on the roads. Since 2003, we have given \$4 million to local communities across Australia in four targeted areas: road safety; emergency readiness and response; the environment and crime prevention. Through our funding of road safety initiatives, we have supported programs that target driver behaviour on the road and aim to reduce the likelihood and severity of road accidents.

Additionally, NRMA Insurance, through our Research Centre, undertakes physical research into the effects of automotive design and engineering on the safety, security and repair costs of motor vehicles including motorcycles. This research is used in Australia and internationally by repairers, manufacturers and research organisations to improve the repair and design of vehicles. We are also a member of RCAR, an international body of research centres whose primary activity is concerned with influencing the design of vehicles in the areas of vehicle damageability, collision repairs, occupant safety and technical training associated with motor vehicles.

The Research Centre has also released a 'concept motorcycle design' that incorporated many car safety features not normally found in even modern motorcycles. These features included ABS with Brake Assist, Traction Control, blind spot warning and tyre pressure monitors.

The comments in this submission are confined to motorcycle safety and focus on two aspects - driver behaviour and vehicle design.

Driver Behaviour

NRMA Insurance promotes the benefit of safe rider behaviour and encourages our customers to gain appropriate training and be aware of hazards on the road.

Motorbike and scooter registrations are increasing, with some of the factors attracting new riders including low running costs, easy parking, the ability to skirt traffic and personal interest in the motorcycle. Sadly, this boom is being reflected in crash statistics. The Roads and Traffic Authority (RTA) estimates that motorcycle riders are 20 times more likely to be killed in a crash than people in a car¹.

¹ RTA, www.rta.nsw.gov.au/roadsafety/motorcyclesafety/index.html

Riding a motorcycle is far more difficult than driving a car. Critical for motorcyclists is having the necessary skills to ride safely. These skills can be gained through courses delivered by an accredited training centre. We encourage our customers to:

- Wear visible, protective clothing such as gloves, a jacket, long pants, boots and a helmet;
- Know their own limitations and those of the motorcycle they are riding;
- Never position themselves where other vehicles do not expect them to be – a motorbike can accelerate and close distance quickly;
- Beware of fatigue as it can reduce ability to concentrate and respond;
- Be aware of speed - especially in relation to other vehicles.

Vehicle Design

Motorcycle design is a significant factor in the safety of motorcyclists. Motorcycles do not afford the same protections for riders as cars therefore measures to improve road safety for motorcycles should aim to reduce collisions.

Car safety design has continued to improve with known primary safety measures being incorporated into vehicle design such as: Antilock Braking Systems (ABS); Electronic Stability Control (ESC); traction control; and collision avoidance technology. Secondary safety measures include energy absorbing structures and restraints (both passive and active restraints).

The primary design features (such as ABS) that we see in cars are not common in motorcycles, even though they would reduce the incidence of collisions. Protective measures such as helmets and appropriate safety clothing are critical, however they are secondary safety measures with greatest impact after a collision has occurred.

The widespread adoption of ABS should have a significant effect on collision rates – far greater than ABS in cars and potentially equivalent to the effect that ESC has had on cars. Research shows that ABS equipped motorcycles result in a reduction in fatalities of 37 per cent.²

Motorcycles are different to cars, for example, they have separate controls for front and rear brakes requiring more driver skill to brake safely – if the front brake locks, the motorcycle will become unstable.

The inclusion of ABS in motorcycles would have the following benefits:

- Enable full braking power to be used;
- Reduce the stopping distance;
- Stabilise the braking process;
- Prevent over-braking in an emergency situation; and
- Prevent dangerous falls and contact with the road or other vehicles.

The Insurance Institute for Highway Safety has publicly called for ABS to be made mandatory for motorcycles sold in the USA.

Conclusion

NRMA Insurance supports greater awareness by Governments, driver training providers, manufacturers and the broader community on the benefits of appropriate skills for motorcycle riders and the incorporation of safety features in the design of motorcycles.

Please do not hesitate to contact Cecilia Warren, Government Relations Manager, on 02 9292 1742 or cecilia.warren@iag.com.au in relation to this submission.

Yours sincerely



Nola Watson
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NRMA Insurance

² *Effectiveness of Antilock Braking Systems in Reducing Motorcycle Fatal Crash Rates*, Insurance Institute for Highway Safety (January 2010)