



Compulsory Third Party (CTP) statistics and road safety in South Australia to 2011

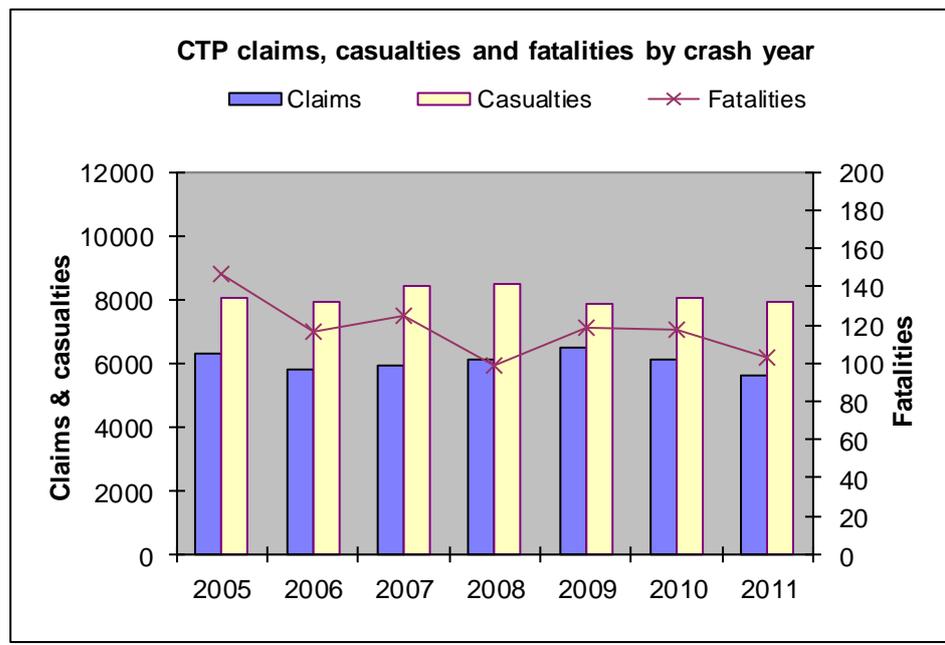
Introduction

The statistics presented in this report are of CTP claims from crashes occurring in a particular year, as recorded by May 2012. (There may be some late reports of claims for crashes in 2011.) Statistics are also presented for road crashes as reported to Police and maintained by the Department of Transport, Energy and Infrastructure in the Crash Register database.

For greater detail on the Police and DTEI maintained statistics, [see Crash statistics](#).

CTP claims, casualties and fatalities

The number of CTP claims from crashes has continued to decline since 2009, although some of the rise in 2009 was largely associated with changes in administrative practices. Fatalities fell to 99 in 2008, but rose again to 119 then 118, then fell to 103 in 2011.



The difference between CTP claims and casualties

The CTP scheme that operates in South Australia is an 'at fault' scheme. There are a number of details associated with such a [scheme](#) but of greatest interest for statistics is that a claim cannot be made by an injured driver who is at fault for a road crash. This is one reason why claim numbers are lower than casualty numbers.

Claims and costs

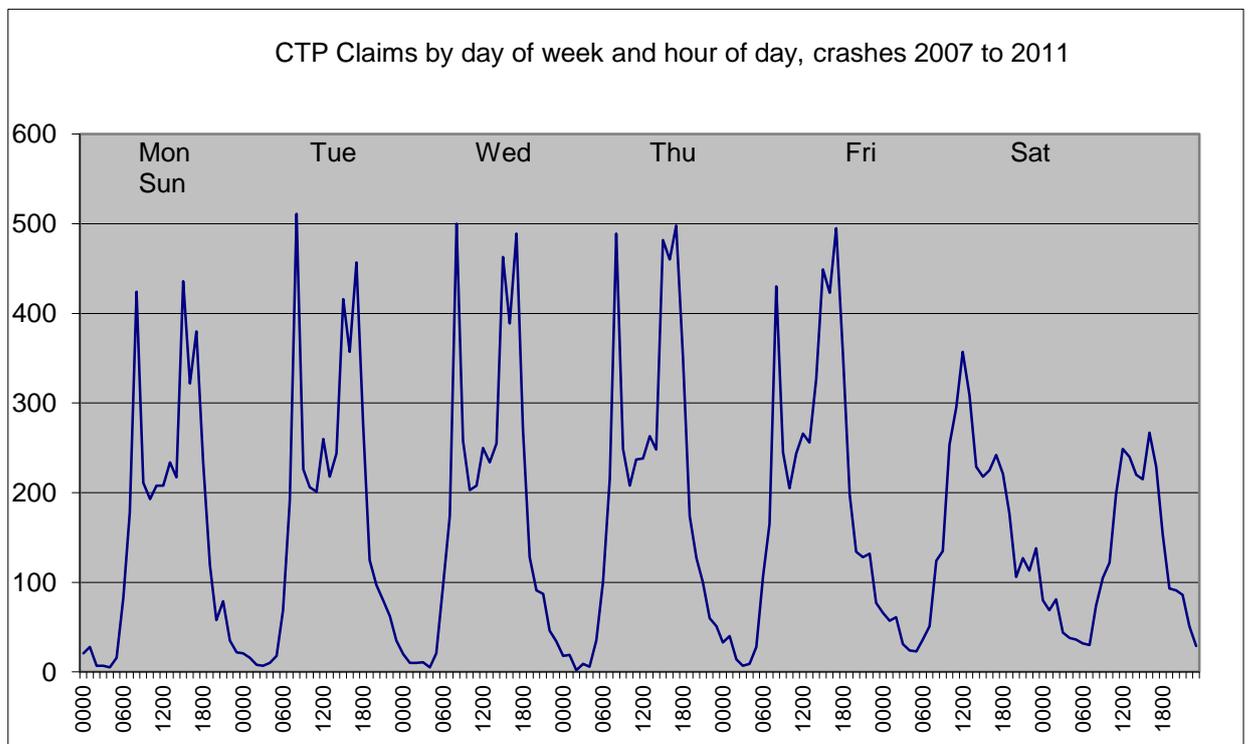
While a drop in total CTP claims is desirable, it may hide an increase in high severity injury claims. Injury severity can be estimated from the cost of a claim, but, particularly for serious claims, accurate costs often take months or years to establish. Inflation is also a factor and it may be different with claims costs than for those costs measured by the Consumer Price Index (CPI). The following table presents the net claim payments for the last five years (It is taken from the MAC Annual Report, reporting on financial year.)

06/07	07/08	08/09	09/10	10/11
\$312.0 M	\$325.5 M	\$337.5 M	\$327.3 M	\$361.3 M

The change from \$312M to \$361.3M is a 15.8% rise, whilst the CPI has risen 8.6% in that period. In spite of relatively little movement in claim numbers over that period, claim costs have increased above general inflation.

Day and time

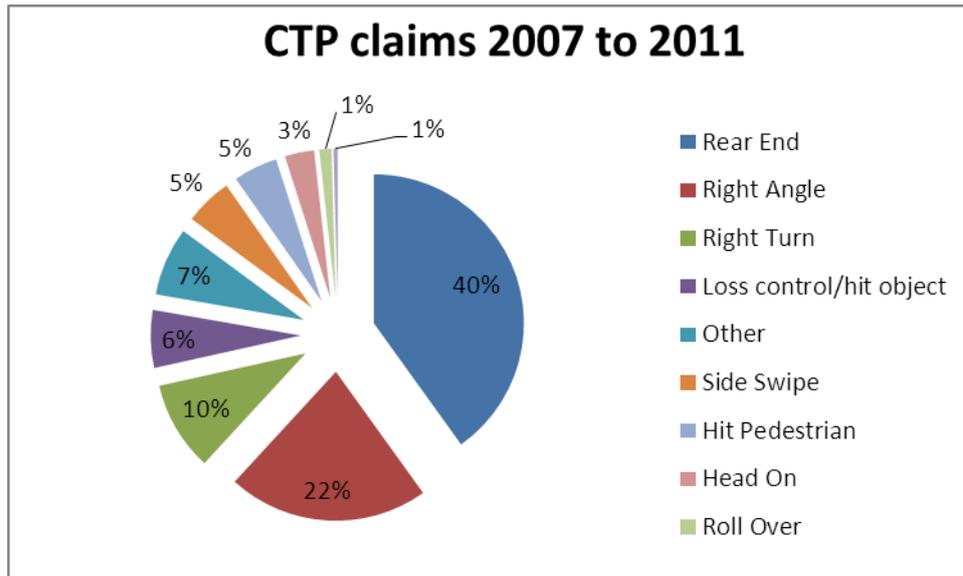
Crashes occur at all times of the day and night, but, as a general rule, crash volume is linked to traffic volume. The following graph shows that CTP claims peak at the morning peak travel time (8am to 9am) and the afternoon (3pm to 6pm) on weekdays. The weekend experiences lower traffic volumes and lower crash and claim numbers.



The average cost of a claim on the weekend is higher than on a weekday, however the total costs of claims on any weekday is still higher than that for a weekend day, due to the weight of numbers.

Crash type

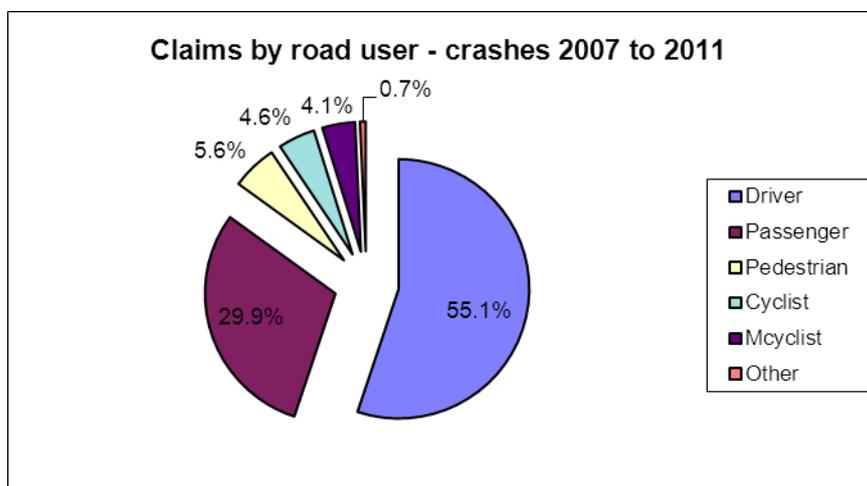
It is important to understand the details of the crashes that lead to CTP claims in order to identify countermeasures. One important detail is the type of crash. The majority of crashes leading to claims are rear end crashes.



With claim costs, there is a similar pattern, except for a reduction with rear end crashes (to 25% of total costs) and increases with pedestrian (to 11%) and head on crashes (to 7%).

Road user

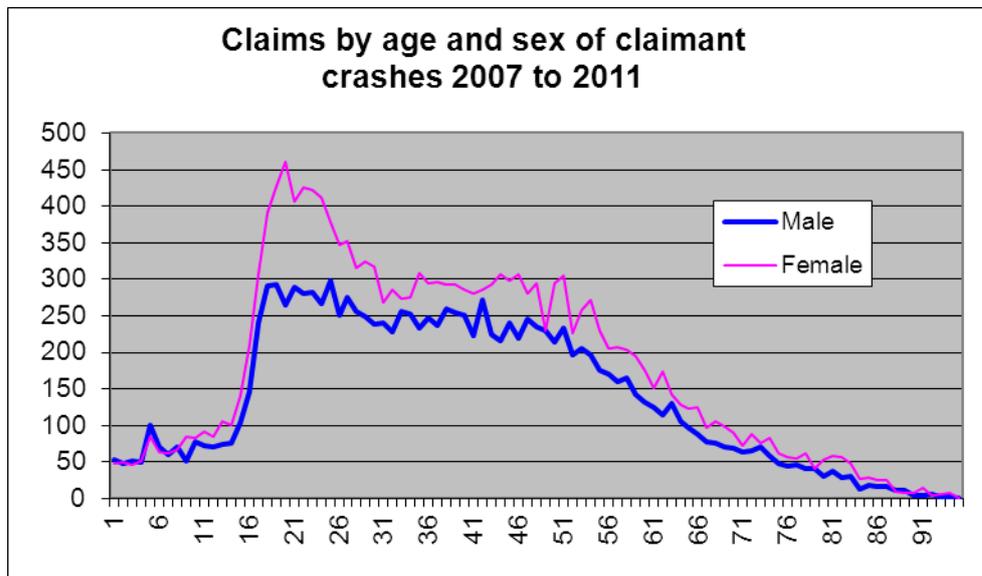
The 'at fault' CTP scheme disallows some drivers from making a CTP claim for an injury. Nevertheless, most claimants are drivers – all vehicles must have a driver, but only a portion have passengers. There are similar numbers of pedestrian, cyclist and motorcyclist claimants per year.



With claim costs, there are increases in percentages for vulnerable road users - pedestrians (to 14%) and motorcyclist (to 11%) and cyclists (to 6%).

Age and sex of claimant

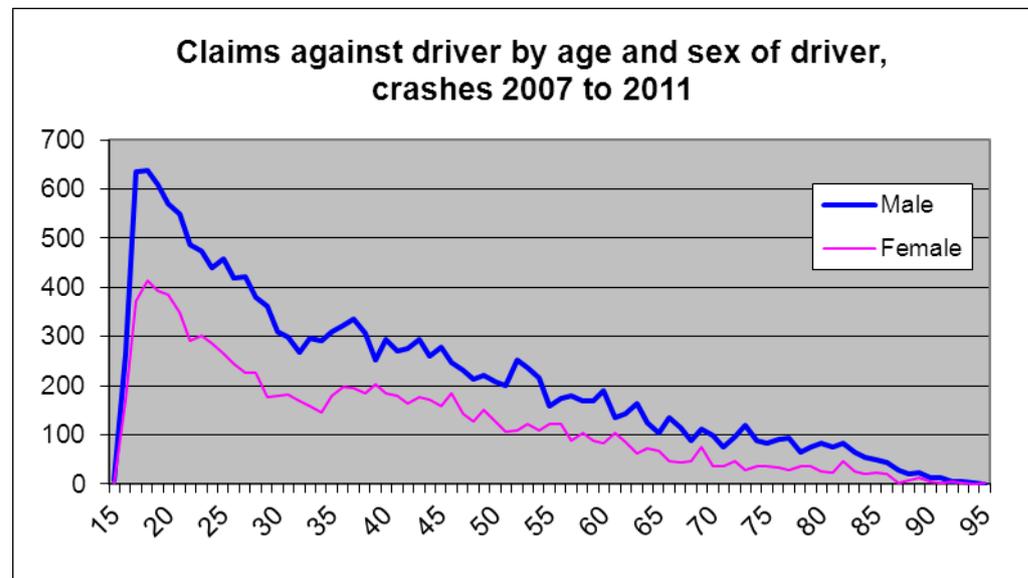
The majority of claimants are in the age range 18 to 25. Many road safety statistics show males to far outnumber females. For CTP claimants, females outnumber males. This is partly due to a gender bias in seating positions in the vehicle, with drivers (more often male) often unable to make a claim. It is also reported that females are more susceptible to injury when a crash occurs, particularly with the neck injuries that often arise from rear end crashes.



With claim costs, males regain the lead. Thus males have fewer claims than females, but they tend to be more costly per claim.

Age and sex of the driver liable for the crash

The CTP system records the liability for a crash thus statistics can be produced showing the claims against drivers of all ages and each sex. Again we see that young people dominate the statistics. There are more claims against males than against females.



In this period, 64% of the claim numbers were against males. With claim costs against males, the figure is higher, at 69%.

Road safety marketing

MAC manages the road safety marketing campaigns, and has in the past concentrated on speeding, drink and drug driving, seatbelt use and motorcycling. Statistics are used to plan these campaigns and to measure the effectiveness. It is possible that emerging trends will change the emphasis of the campaigns.

Speed and speeding

Speeding (ie speeds in excess of the speed limit or inappropriate for the conditions) is a major contributor to road crashes. The issue of speed in itself is also very important – lower speed limits bring lower actual speeds and thus less crashes and lower severity crashes. The statistics from the CTP database or the Crash Register are not useful in determining the problem with speeding. This is normally done through in-depth studies of samples of crashes.

Drink and drug driving and seatbelt use

It is more practical to obtain statistics regarding drink and drug driving and the use of seatbelts, from the Crash Register than the CTP database.

Vulnerable road users

Vulnerable road users are pedestrians, cyclists and motorcyclists. These road users are becoming increasingly significant in CTP claims and costs. From the period 2002-2006 to 2007-2011, vulnerable road users have risen from accounting for 25% of CTP costs, to 30%. (Pedestrians have increased from 11.8% to 13.7%, motorcyclists from 9.4% to 10.8% and cyclists from 3.6% to 6.0%.)