

# Injury Schemes Seminar

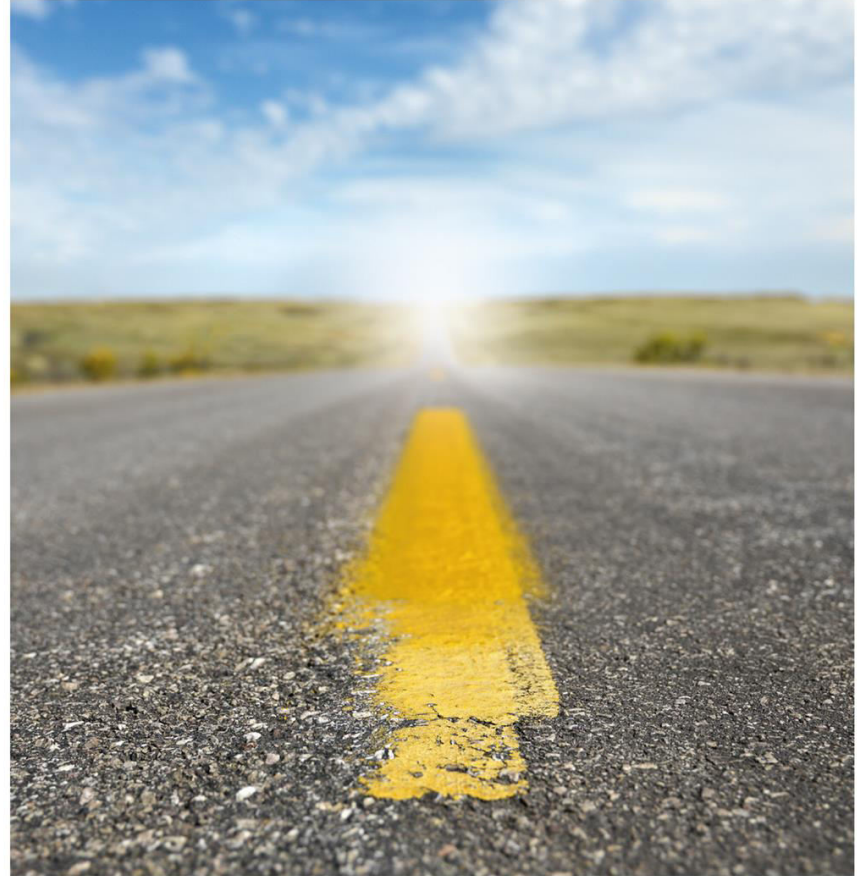
**Road to Recovery**



**Actuaries  
Institute**

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8-10 November 2015 • Hilton • Adelaide



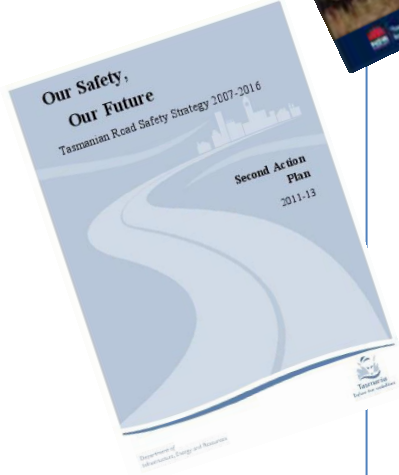
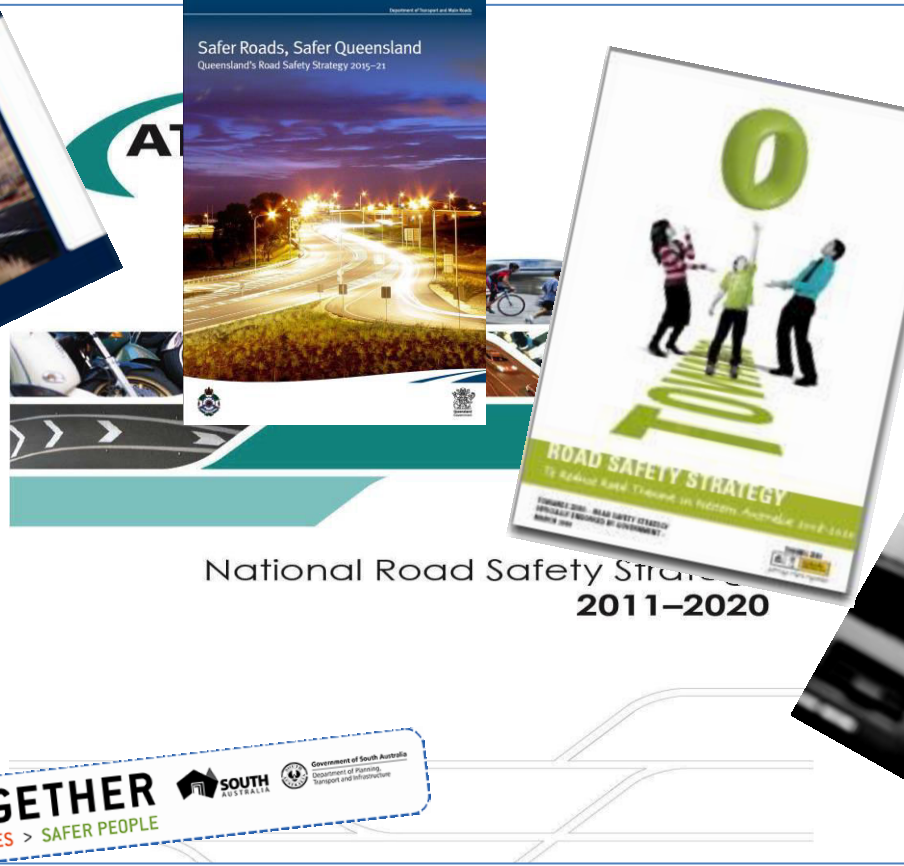
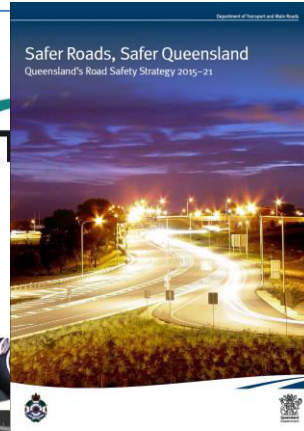


# Future considerations for Road Safety

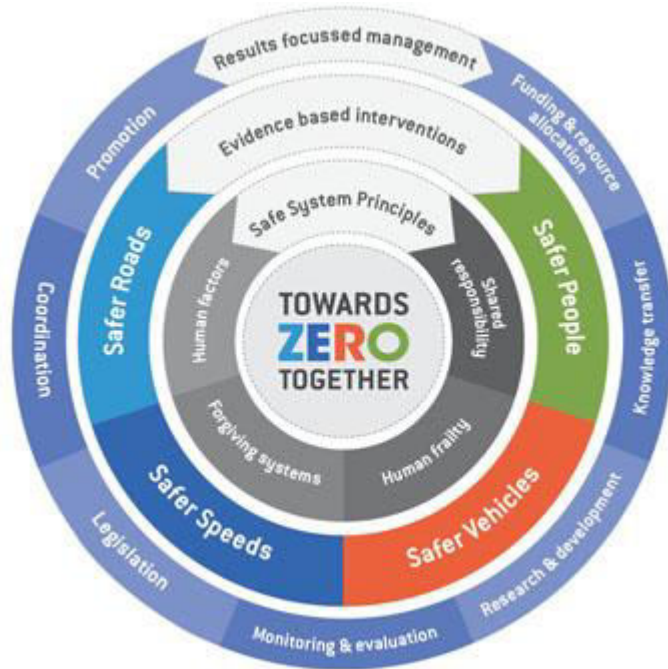
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*This presentation has been prepared for the Actuaries Institute 2015  
Injury Schemes Seminar.*

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## The Safe System



- Errors are inevitable
- Current system operation allows predictable errors to result in death and injury
- More focus now on crash consequences, not just likelihood

# Operationalising the Safe System

- **Safer Roads**
  - More forgiving infrastructure -> innovation
  - Engineer crashes out of the system
- **Safer Vehicles**
  - Regulation / Advocacy mix
  - On a strong improvement trajectory
- **Safer People**
  - Ongoing enforcement / legislation
  - How to increase ownership or concern about the issue?
- **Safer Speeds**
  - A critical component
  - Can the community be convinced that change is worthwhile?

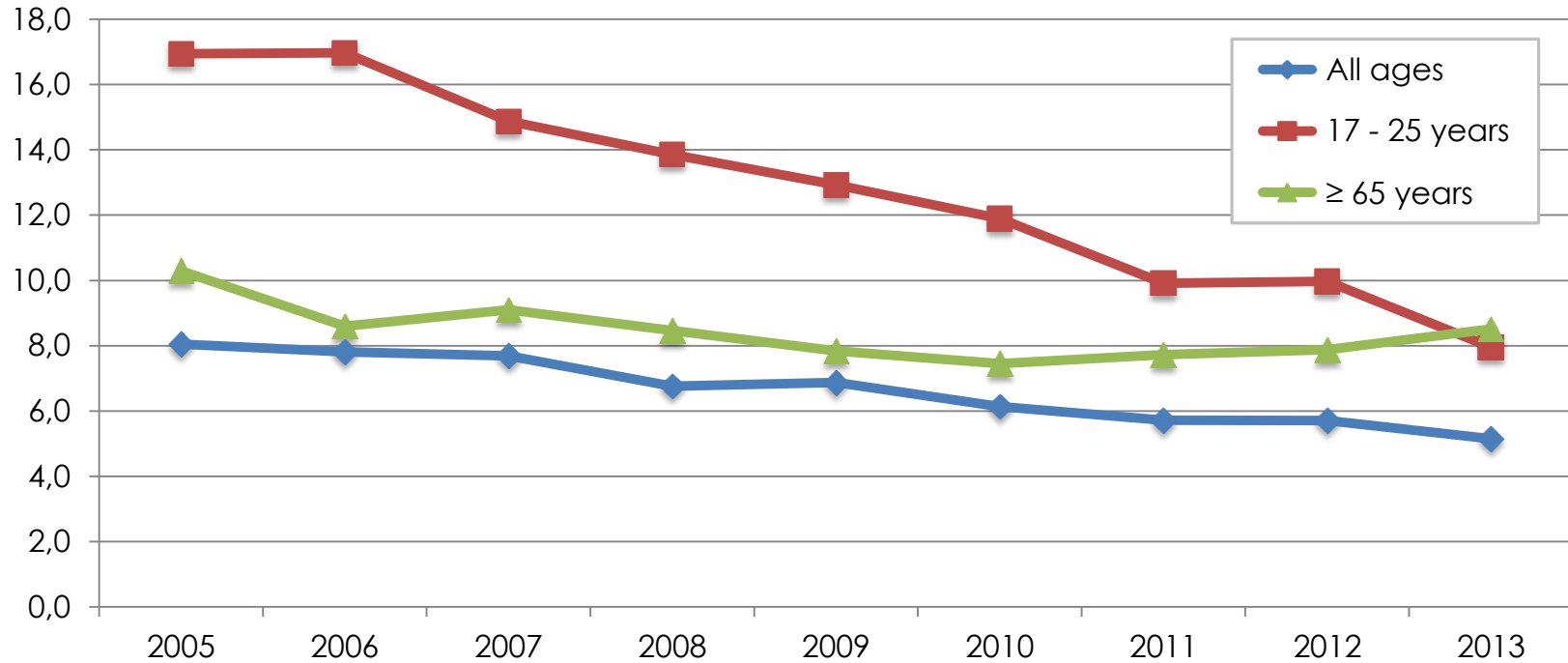
# Key Initiatives

- GLS legislation
- Speed Management Reform
- TAC (\$1b) / MAC (\$100m) targeted road safety funding
- Road authority innovative designs
- ANCAP progress with new vehicle safety
- Commonwealth lead with Intl side impact regulation
- NTC (ARRB) partnerships program

## Priority Areas

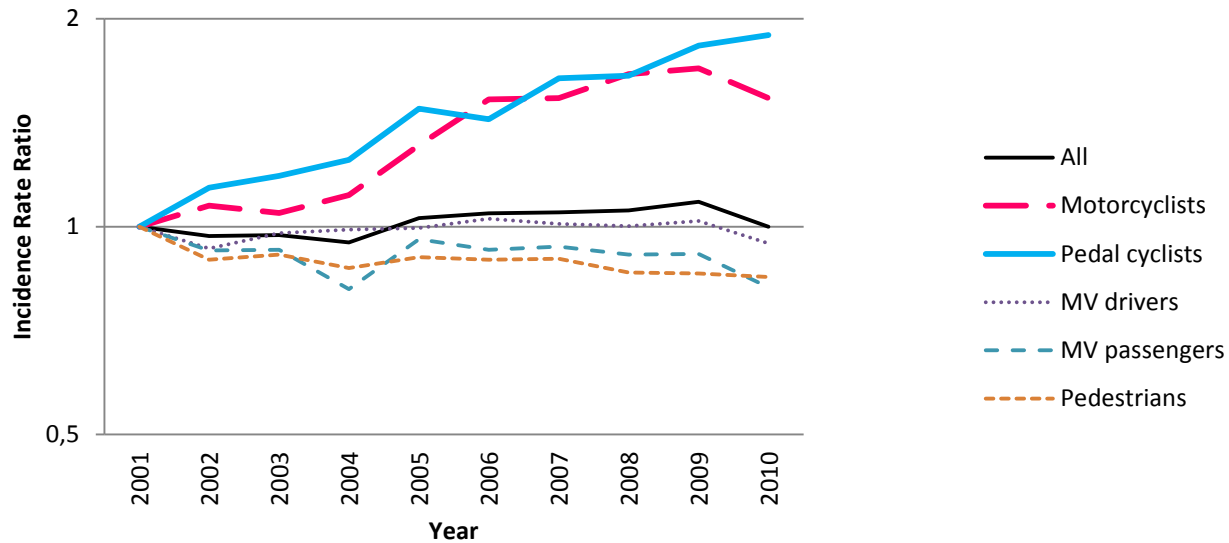
- Vulnerable Road Users
- Older Drivers
- Indigenous Road Users
- Remote Areas
- Speed Management
- Vehicle Technology (Active Safety and more automation)
- Cooperative ITS
- Infrastructure Investment
- Communication Strategies
- Coordination with Urban Planning
- Workplace Road Safety
- Research and Monitoring
- Monitoring Serious Injuries and Crashes
- **Leadership**

## Fatalities per 100,000 population





# Vulnerable Road Users



# Monitoring Injury Crashes

- Attempts to better understand non-fatal injuries
- Linking hospital data with police data
- BITRE efforts towards a National Database
- Common approach to reporting of serious injuries stalled
- Victorian Parliamentary enquiry

# Increasing Automation

- Much potential with increasing automation
  - Many different scenarios can evolve
  - Driver assistance -> driverless vehicles
  - How will the transition be managed?
  - Technology already exists
  - Regulation and Legislation will ultimately influence how it is implemented
- A changing business model for insurers?
  - Injury crashes decrease significantly
  - Road user fault -> product liability
  - Getting the safest vehicles to those that most need them
  - Data supports more accountability of the road user (eg EDRs)
  - Our expectations in relation to fault may shift (shared responsibility)

# Monitoring System Performance

- Traditional police crash reporting may not be enough
- Data will reside with multiple owners
- Obtaining access and linking these will be important
- Liability / Fault will become more blurred
  - eg automatic braking failed to activate
  - what data is required?
- In-depth crash investigations still as important as ever
- What will be possible with the mass data?