

ROAD SAFETY WORK OF THE FINNISH INSURERS

7th May 2013 UNECE Road Safety Week Kalle Parkkari



Road Safety Vision in Finland

Nobody should be killed or seriously injured in road traffic

The goal in many countries, also in Finland, is to reduce the number of fatalities and injuries in road traffic

When the actions to achieve this are considered, there has to be knowledge about why accidents happen and people get killed



Finnish Insurers' Road Safety Work, Data on accidents

- VALT's work is largely based on accident data
- Motor Insurance Claims Statistics
 - Accidents compensated under motor liability insurance
 - Covers all motor liability insurers
- Road Accident Investigation Teams
 - All fatal traffic accidents
 - Special projects (HGVs, VRUs, Serious Injuries etc)



ROAD ACCIDENT DATABASES IN FINLAND





Claims Data of Motor Liability Insurance

Common claims report format with safety related variables

Annual statistics on compensated traffic accidents time of accident municipality road type, speed limit, traffic lights etc. weather, lighting, culpability vehicle information driver information, age of driver's license etc... injury information



USE OF CLAIMS DATA

Basic statistics

Accident types

Trend surveys

Accident frequencies in different municipalities

- Daily statistics
- Vulnerable road users
- Car model safety
- Etc.

Basis for safety work

Free of charge for road safety purposes



CLAIMS BY DATE, 2011 STATISTICS





Effect of speed limit changes: From 50 to 40 km/h









Goals of Road Accident Investigation Teams

- To Prevent accidents
- To Reduce serious consequences
- To Produce safety recommendations



Basic facts of Road Accident Investigation Teams

Started in 1968, legislation in 2001 - Act on the Investigation of Road and Cross-Country Traffic Accidents 24/2001

Steered by the Road Accident Investigation Delegation

Action Plan confirmed annually by the Ministry of Transport and Communications

Funded from traffic safety fee included in motor liability premiums

Maintained by Finnish Motor Insurers' Centre



Road Accident Investigation teams

20 multidisciplinary teams Police member Vehicle specialist Road specialist Physician Behavioural scientist

Independent No stand on guilt or insurance compensation

Standardised investigation forms

All fatal accidents investigated Also some other accidents (HGVs, PTWs, Serious Injuries)







Data collection

Interviews

Driver background

Vehicle data

Infrastructure data

Medical data

Exchange of information

Accident Reconstruction



Analysis - What happened?

Key event

Description of what took place and where

Immediately before the accident



Road Accident Investigation Teams "VALT-Method" Why did it happen?

Risk factors Immediate risk factors (active) Road user (e.g. seizure, observational error) Vehicle (e.g. puncture) Environment (e.g. deceptive verge on a road)

Background risk factors Road user (e.g. haste, inexperience) Vehicle (e.g. loading, shades) Environment (e.g. weather, visual guidance) System (e.g. driver training system)



Why were there serious consequences?

Injury risk factors Vehicle (e.g. weak bodywork) Environment (e.g. trees, missing railings) Use of safety equipment (e.g. incorrect use)



Database, risk factors, example

VEHICLE AND IT'S EQUIPMENT AND APPARATUS **Driving properties** Steering and control of the vehicle Drive system and gear changing **Tyres** Acceleration of the vehicle Braking Exceptional sensitivity to rollover Suspension and shock absorbers Other risks connected to control of the vehicle Lack of vehicle safety systems Visibility of vehicle and visibility from vehicle Lighting fixture and reflectors Risks connected with the use of lights Signal indicating equipment (light and sound) **Mirrors** Windscreen/windows Risks associated with the visibility from the vehicle Other risks associated with the visibility of the vehicle



Human risk present in 99 % of accidents

Finnish Motor Insurers' Centre / VALT : Fatal Motor Vehicle Accidents 2006 - 2010 7.5.2013 • UNECE Road Safety Week • Kalle Parkkari• Page 19



How could similar accidents be prevented? Improvement proposals and safety recommendations

One of the most important tasks of the team Even more important through actively shared recommendations

Focusing and creating ideas

Ideas shall be considered from all members

Possibility or funding of implementation should not be considered

Divided into two parts:

Preventing the accident

Reducing the seriousness of the consequences



Results of investigation

Investigation report

Investigation folder Accident database

Wide use of collected data Reports Research Statements Policy making Training Etc.

Reports available from www.lvk.fi



Conclusions

Claims statistics compliment and correct underreporting issues within official statistics

In-depth on-the-spot method is an essential tool for detailed information collection

Co-operation between authorities is necessary for best results

Important part of Finnish road safety work



