



Insurance Commission
of Western Australia

INSURANCE COMMISSION OPINION PIECE - CYCLISTS VS DRIVERS

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Insurance Commission opinion piece - cyclists vs drivers

**BAD BIKES?
CYCLIST SAFETY
OPINION PIECE -
THE WEST
AUSTRALIAN, 8
NOVEMBER 2018**



8 November 2018

The [West Australian's](#) Inside Cover column covered complaints from drivers about cyclists riding down Curtin Avenue to Fremantle each Saturday morning. As the state's insurer, the Insurance Commission provides motor injury insurance for injuries drivers cause to others, including cyclists, in a vehicle crash.

Rod Whithear, Chief Executive of the Insurance Commission, commented on the issue (8 November 2018) saying that the 'two tribes' mentality has no place on our roads:

“There are bad cyclists and bad drivers – sometimes they are the same person – but the ‘them and us’ arguments I keep reading about just drive bad outcomes. It is odd that some people become enraged by a cyclist delaying them for a few seconds or a minute but don't think twice when caught behind a garbage truck or school bus.

"All road users have to coexist."

Claims Costs

"Cyclists and other vulnerable road users are far more likely to be seriously injured in vehicle crashes. Vulnerable road users (cyclists, motorcyclists, pillion passengers and pedestrians) represent 40% of our total claims costs despite only representing 17.8% of total claims.

"Our financial information shows that injuries for these people are far worse. And that it costs about double when an accident involves someone outside a car.

"In 2017-18, the organisation I lead, the Insurance Commission, paid \$157.6 million to vulnerable road users. That included \$58.5 million paid to over 600 injured cyclists.

"These costs are paid from motor injury insurance premiums that drivers pay each year at vehicle registration time. High claims costs put pressure on premium rates for all drivers. We need to avoid these injuries and the resultant higher insurance costs."

Motor Injury Insurance

"The 1.8 million owners and drivers of 2.9 million Western Australian vehicles are insured in the event they cause injury to another person on the road. Cyclists, like other road users, can claim against that insurance if they are injured by a vehicle where the driver is at fault. If a cyclist falls off their bike when no car is involved, other insurance products may cover injuries suffered.

"Almost all adult cyclists in Western Australia are drivers. They own cars. They buy insurance for the car sitting in the driveway while they are on their bikes.

"And for those that might suggest pushbikes be registered and pay for insurance, you might want to take into account that over 40% of children ride a bicycle. We don't want to register a bike every time your child gets a new bike at Christmas or on their birthday. And that extra administration won't alleviate your annoyance at the adult Lycra-clad crowd (MAMILs) doing their river lap or sweatily occupying your favourite coffee shop on a Saturday morning.

"A peloton of 40 bikes training on Curtin Avenue might have annoyed a driver. Another 40-odd cars driving to their preferred cafe is the alternative – that won't reduce congestion or improve traffic flow."

Keep Calm

"Perhaps obviously, the Insurance Commission would like to see less contact between cars and bikes, fewer insurance claims and lower costs.

"So, we ask people to relax. A group of cyclists delaying you for a moment is no different to a slow-moving truck or bus. The big difference is when contact occurs between car and rider. That is always a one-sided contest, and costs double.

"If your car injures someone, the insurance claim and the legal action to support the claim will be taken against you for the high costs involved as the driver. While our insurance will cover you provided you meet policy conditions, it is an uncomfortable process for all parties.

"It's time to end the 'them and us' mentality and show a little more courtesy when driving. And, I'd encourage you to think, do you really want to risk putting someone in a wheelchair, or killing them, for holding you up for a minute?"

Vulnerable Road Users Claims Cost (including Outstanding Estimates)



Pedestrian

\$128.1m



Motorcyclist

\$99.1m



Cyclist

\$58.5m



Pillion Passenger

\$10.6m



\$157.6m

was paid to vulnerable road users in 2018

Vulnerable road users represented

40%

of total claims payments in 2018



However, vulnerable road users claims only represented

17.8%

of total claims received in 2018



There were

282

hit and run claims received in 2018

\$1.6m

was paid against these claims

\$13.8m

outstanding to be paid

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