

Media release

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State Insurance data reveals top 10 suburbs for collisions

State is urging drivers to take extra caution on the road, as new claims data reveals parts of the country with the highest rate of vehicle collisions.

The top three suburbs for collisions were the busy streets of Auckland Central, Christchurch Central and Henderson (in west Auckland). Other areas in the top 10 included Mount Wellington (suburb of Auckland), Hamilton Central and Mount Maunganui.

More than 42% of these collisions took place between the hours of 1-6pm on weekdays when streets are teeming with vehicles returning home from school and work or heading out for afternoon or evening activities.

State's Executive General Manager, Claims, Wayne Tippet says the latest data provides a timely reminder of the importance of putting safety front of mind when stepping into a vehicle.

"Regardless of your age, driving experience, or time of day that you're on the road – safety has got to be the number one priority for all of us when we get behind the wheel.

"Our claims data shows that most of the collisions are happening in busy centres at busy times of the day, and while it's tempting to multi-task while sitting in slow moving traffic or speed through an intersection as the lights are turning red – it's not worth it."

"While we will always be here to help our customers if a collision happens, the data is a good reminder to stay extra alert at busy accident spots like major intersections, when vehicles merge lanes, as well as during the busy hours of the day," Mr Tippet said.

The call for extra caution comes as a recent survey by State and Ipsos revealed that less than half (44%) of Kiwi drivers have considered the value of their vehicle in the past 12 months, and only 48% know how much it would cost to replace their car through a car dealership if it was written off in an accident or stolen and unrecovered. [1].

The same survey showed that only 64% of car owners are confident their vehicle replacement cover matches their vehicle's current market value.

Mr Tippet says these findings are relevant, as the price of second-hand vehicles has increased since the COVID-19 pandemic began.

"A global shortage of computer chips used in car production has led to fewer new vehicles being manufactured. This, coupled with other factors - such as New Zealand's position in the global automotive pecking order due to our size - has disrupted the supply chain and contributed to demand outstripping supply, which has meant more buyers are turning to the used car market.

"Given these trends, we're calling on all car owners to check their vehicle insurance details to ensure there is enough cover in place to replace their vehicle against its current market value, in the event of a total loss.

“Doing so will, at the very least, provide peace of mind that any future insurance settlement will be enough to cover a replacement vehicle of a similar age, mileage and overall quality,” he said.

In the event of a collision, State recommends drivers:

- Stop where it is safe to do so and make sure everyone’s okay.
- Exchange details with the other driver including the other driver’s name, their address, phone number, email, license number, and their vehicle registration number.
- Take photographs of all damage.
- Check if the other party has insurance and encourage them to lodge a claim also. Take a note of their insurance company if they know it.
- Collect the details of any witnesses.
- Contact your insurer to lodge your claim.

Top 10* car collision locations around New Zealand:

- Auckland Central (831)
- Christchurch Central (512)
- Henderson (478)
- Mount Maunganui (397)
- Mount Wellington (355)
- Palmerston North (347)
- Albany (344)
- Dunedin Central (304)
- Hamilton Central (295)
- Hutt Central (286)

*Based on State Insurance motor claims data over 12 months. Suburbs are rated highest collisions received to lowest.

State motor claims - time of day*

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|-----------------|--------------|-----|
| • Early morning | (5am - 10am) | 19% |
| • Late morning | (10am - 1pm) | 23% |
| • Afternoon | (1pm - 6pm) | 42% |
| • Evening | (6pm - 10pm) | 13% |
| • Night | (10pm - 5am) | 3% |

*Based on State insurance motor claims data for 2020.

[1] Based on survey sample size of 899 Kiwi drivers, survey carried out by Ipsos.

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