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## Motorcycles claims cost ACC less

ACCs own figures for payments to crash victims show that motorcycle claims cost LESS than car claims.<sup>1</sup>

Year	Vehicle	No of active entitlement claims	Cost	Cost per claim
2008	Car	852928	208343	24427
2008	Motorcycle	3174	62545	19705

### ACC paid out LESS for motorcycle claims than for car claims

Significantly the equivalent figure for cyclists was \$19260. Almost the same as motorcycles . As any rational person would expect

## Motorcycle accident rates are DECREASING

Accident rates can only be validly compared on the basis of the number of vehicles on the road. If the number of vehicles doubles, then other things being equal the number of accidents will probably double.

ACC claim that the number of motorcycle accidents has increased , but ignore the fact that the number of motorcycles on the roads has increased proportionately.

In fact the accident rate in 2008 was LOWER than that of 1998 and HALF that of 1988 <sup>2</sup>

Year	No of registered motorcycles	Crashes per 10000 motorcycles	Injuries per 10000 motorcycles	Fatalities per 10000 motorcycles
1988	103648	264	276	14.1
1998	60458	153	160	8.9
2008	96952	142	144	5.2

<sup>1</sup> <http://www.acc.co.nz/about-acc/statistics/acc-injury-statistics-2008/2-all-entitlement-claims/IS0800020>

<sup>2</sup>

[http://www.transport.govt.nz/research/Documents/Motor%20vehicle%20crashes%202008\\_Section%204%20Motorcycle%20casualties%20and%20crashes.pdf](http://www.transport.govt.nz/research/Documents/Motor%20vehicle%20crashes%202008_Section%204%20Motorcycle%20casualties%20and%20crashes.pdf)

## Claims per 10000 bikes – sorted by no of claims

Capacity Class	Cost	No of claims	No registered	Claims per 1000 registered bikes
0-50	2520662	84	35116	2
<b>1341+</b>	<b>2729601</b>	<b>26</b>	<b>11000</b>	<b>2</b>
251-400	193110	10	3000	3
401-600	1974371	16	5000	3
601-750	1039516	35	11500	3
1001-1340	2866583	44	8500	5
126-250	2899501	88	15500	5
751-900	4137470	36	5000	7
901-1000	6460741	57	7500	8
<b>51-125</b>	<b>1290834</b>	<b>19</b>	<b>1500</b>	<b>19</b>

## Cost factor per 10000 bikes – sorted by cost per bike

Capacity Class	Cost	No registered (Mot Figures)	Cost factor per registered bike
251-400	193110	3000	64
0-50	2520662	35116	71
<b>601-750</b>	<b>1039516</b>	<b>11500</b>	<b>90</b>
126-250	2899501	15500	187
1341+	2729601	11000	248
1001-1340	2866583	8500	337
401-600	1974371	5000	394
751-900	4137470	5000	827
<b>51-125</b>	<b>1290834</b>	<b>1500</b>	<b>860</b>
901-1000	6460741	7500	861

The cost factor per bike cannot be stated to be the actual dollar cost, since the ACC's figures are based on a defective sample. But the relativity will be correct.