

Malaysians & Their Cars!?



Third
Edition

By Ali Karim

The common, typical, high school standard of analysis of the nature of road accidents has been religiously followed yet repeatedly failed - to save lives. This book addresses the actual reasons for accidents and road rages that serve as a guide for any driver to actually survive on Malaysian roads.



Malaysians & Their Cars!?

An insight to stay alive longer, while driving on
Malaysian roads



"This is one heck of a book disclosing actual facts, humorously. I love it" - Victor Chew, **Voice of Malaysia**

"Describes Malaysian drivers to bare bones, factually hilarious" - Bobby Ram, **BMW Malaysia**

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The Facts

Road safety has long been considered as one of the social responsibilities of the Malaysian Government, and to this end, multiple bodies on road safety have been formed within government departments, private agencies and voluntary organisations.

The Cabinet Committee on Road Safety, chaired by the Prime Minister, was formed by the Government and a National Road Safety Plan was formulated to give attention to road safety research programmes, behavioural modification of road users, road engineering and vehicle safety, medical treatment and safety administration.

The target of reducing road accidents and fatalities was to be achieved using the 3E concept of Education, Engineering and Enforcement.

En Mohamad Nizam Mustafa of the Highway Planning Unit within the Ministry of Works in his report '[OVERVIEW OF CURRENT ROAD SAFETY SITUATION IN MALAYSIA](#)' stated that, whilst no single cause can be attributed to accidents, the cause of most road accidents is due to the drivers themselves.

Contrary to public opinion which would apportion blame for accidents onto the authorities, this primary cause is interrelated to other shortcomings such as road conditions, poor or insufficient signages, weather conditions and even the state of maintenance of a vehicle.

Statistics

Traffic accidents and road fatalities in Malaysia have been increasing at an average rate of 9.7% per annum over the last 3 decades.

The increase in road accidents can be linked with the rapid growth in population, economic development, industrialisation and motorisation experienced by the country since the 1970's.

The total length of roads has also increased from 11,161 km in 1974 to 71,814 km in 2005 to accommodate an increase in the number of vehicles in Malaysia. Ownership of vehicles has seen an increase from 9.6 persons per vehicle in 1974 to 1.7 persons per vehicle in 2005.

Insurance Claims

The PIAM Insurance News of July 2010 highlighted that number of motor accidents resulted a payout of RM3 Billion in motor claims. Bogus claims cost about RM500m a year, about 17% of the massive yearly claims, as estimated by ISM.

General insurance companies have been suffering from high motor claim losses with the claim ratio exceeding 100% in four of the last five years for the overall motor portfolio. These were largely due to various factors including increase in road accidents and vehicle theft.

Claims ratios for third party bodily injury claims alone, which have exceeded 100 per cent for many years, skyrocketed to 262 per cent in 2007 and 340 per cent in first half 2008.

PIAM say that express buses and goods vehicle are major contributors to the underwriting losses in the motor insurance class and have the highest claims ratios.

In 2007, the combined claims ratio for express buses was 335 per cent, followed by goods vehicles at 155 per cent.

Casualties by Age Group (2009)

Age of driver	Death	Serious	Minor	Total
0 - 5	32	24	51	107
6 - 10	65	145	218	428
11 - 15	361	705	727	1,793
16 - 20	1,057	1,353	2,316	4,726
21 - 25	756	896	2,012	3,664
26 - 30	532	900	1,612	3,044
31 - 35	672	841	1,391	2,904
36 - 40	637	744	1,179	2,560
41 - 45	620	721	1,130	2,471
46 - 50	365	661	1,214	2,240
51 - 55	335	669	1,070	2,074
56 - 60	325	352	952	1,629
61 - 65	301	220	679	1,200
66 - 70	339	279	576	1,194
71 - 75	208	122	457	787
> 75	140	217	239	596
Total	6,745	8,849	15,823	31,417

Source: PDRM Accidents Statistics

Young Drivers

The rising motor claims made by young drivers is another major concern to the general insurers, with industry statistics showing that the claims ratio attributed to young drivers (25 years and below) is about 40 per cent higher compared to other insured age groups.

PDRM statistics revealed that the numbers of road accidents for the age group of 16 – 20 years old is greater than any other age group.

The worldwide phenomenon is not that far off when the California Department of Motor Vehicles releases its findings to be concurrent within PDRM.

Common Risk Factors

PDRM's findings conclude that the main factor of road accidents is the attitude of '[pantang dicabar](#)' of all age groups, contrary to unofficial experts, coffee-shop analysis's and radio DJ's whom concluded speed to be the main cause.

An attitude of "know it all", "they are the best" and "accidents only happen to others" lulls young drivers into a false sense of security in their abilities, but in combination with any one or more of the following factors; has an even greater impact on the safety of other road users.

- a. Poor hazard detection**
- b. Low risk perception**
- c. Risk Taking**
- d. Not wearing seat belts**
- e. Lack of skill**
- f. Alcohol and drugs**
- g. Carrying passengers**
- h. Night driving**

a. **Poor hazard detection**

The ability to detect hazards in the driving environment depends upon perceptual and information-gathering skills and involves properly identifying stimuli as potential threats. It takes time for young novice drivers to acquire this ability.

b. **Low risk perception**

Risk perception involves subjectively assessing the degree of threat posed by a hazard and one's ability to deal with the threat. Young novice drivers tend to underestimate the crash risk in hazardous situations and overestimate their ability to avoid the threats they identify.

c. **Risk Taking**

Teenagers tend to take more risks while driving partly due to their overconfidence in their driving abilities. Young novice drivers are more likely to engage in risky behaviors like speeding, tailgating, running red lights, violating traffic signs and signals, making illegal turns, passing dangerously, and failure to yield to pedestrians.

d. **Not wearing seat belts**

Teenagers tend to wear safety belts less often than older drivers. Why?

e. **Lack of skill**

Novice teenage drivers have not yet completely mastered basic vehicle handling skills and safe-driving knowledge they need to drive safely.

f. **Alcohol and drugs**

Driving under the influence of alcohol and/or drugs is a common cause of serious crashes, especially fatal ones, involving teenage drivers. Teenagers who drink and drive are at much greater risk of serious crashes than are older drivers with equal concentrations of alcohol in their blood.

g. **Carrying passengers**

For teenagers, the risk of being in a crash increases when they transport passengers-the fatality risk of drivers aged 16-17 years is 3.6 times higher when they are driving with passengers than when they are driving alone, and the relative risk of a fatal crash increases as the number of passengers increases. Passengers who are age peers may distract the teen drivers and encourage them to take more risks, especially for young males riding with young male drivers.

h. **Night driving**

The per mile crash rate for teenaged drivers is 3 times higher after 9:00 pm during the day. This is because the task of driving at night is more difficult; they have less experience driving at night than during the day; they are more sleep deprived, and/or because teenage recreational driving, which often involves alcohol, is more likely to occur at night.

Malaysian driver's mentality

This is perhaps the main reasons that surpass all other reasons for road rages and accidents. In fact, the most interesting areas of study in traffic accident investigations. While En Mohamad Nizam Mustafa of the Highway Planning Unit from MOW mildly apportion the cause to the drivers themselves; let me reinforce it bluntly. Malaysian drivers of the age group 16 - 35 are one of the most benighted with demagogue mentality about driving, their cars and the roads. In a nutshell, plain dumb!

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