



**Steering to safety:
AIG is keeping its eye
on the roads of
Asia Pacific**



ASIA
INSURANCE REVIEW

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Road accidents are a leading cause of death and injury worldwide, with a startling 85% of the world's road deaths occurring in developing countries alone. By 2020, the World Health Organization (WHO) predicts that in parts of Asia, road accident injuries will be the third-highest threat to public health, says **Mr Andrew Byrne** of **AIG Asia Pacific**.

The populace of the Asia Pacific region with its multitude of low and middle-income countries is especially vulnerable to road accidents. The already high level of accidents are expected to rise due to increasing wealth and the growing number of motor vehicles and road users that it brings. Already, roads in the region have been transformed with the number of registered vehicles more than quadrupling since 1999.

Educating the public still important

Road accidents are more than just a personal tragedy for those involved but an economic burden estimated to be as much as 1-1.5% of gross national product or a hefty US\$65 billion for low and middle income countries according to WHO figures.

Accidents also place a heavy burden on a nation's health care system and the personal finances of victims and their families. Simply educating the public on the importance of wearing a seatbelt or a helmet would go a long way to reducing road fatalities.

For instance, wearing a seatbelt reduces the risk of death among front-seat passengers by 40-65% and by 25-75% among

rear-seat passengers. According to WHO, a good-quality helmet can reduce the risk of death from a road crash by 40%.

Safety, security and disaster relief

AIG, as one of the largest general insurance companies in the world and a significant player in Asia Pacific, has been protecting road users for decades and takes its duty of care to those it insures as well as their communities very seriously. A central plank of AIG's corporate and social responsibility (CSR) philosophy is to "Make the World a Safer Place", focusing on three philanthropic themes: Safety, Security and Disaster Relief.

To this end, AIG is promoting a raft of programmes and initiatives in Asia Pacific to educate the public on the importance of road safety. In Singapore last September, AIG organised the AIG "DriveSafe Challenge", which was supported by the Traffic Police and the Singapore Road Safety Council. During the challenge, participants drove to six locations across the island of Singapore where, at each location, they were tested on their driving skills and road safety knowledge. At each location, participants were also educated on key road safety lessons.





Safety helmets

In Thailand, the “Mind the Head” helmet safety campaign is currently underway and aims to promote the use of helmets among younger passengers. The “30 Baht Head Care” campaign targets youngsters who regularly travel on motorbikes but often forgo a safety helmet.

At its launch in December 2013, around 4,000 helmets were handed out to grateful recipients. Under the programme, parents of children can pay a deposit of THB30 (US\$0.93) to the “Mind your Head Club” to receive a new helmet. The deposit is repaid when the undamaged helmet is returned.

In Vietnam, more than 60 people lose their lives every day on the country’s roads, according to the WHO’s “Global Status Report on Road Safety 2013”. The WHO also highlighted in a separate report that there are few high-quality (standard) helmets in Vietnam. A good-quality helmet reduces the likelihood of injury in a motorcycle crash by 69% and the likelihood of death by 42%.

AIG’s commitment to making a positive difference in the community resulted in a programme to raise awareness of the need for safety helmets among children, as well as an upcoming donation of approximately 2,000 helmets to students and teachers at a local school.

Road accidents leading cause of death for people aged 45 and younger in China

In China, there has been some alarming road accident statistics due to a large and rapidly rising number of road users. Raising education and awareness on road safety can make a difference in China.

According to estimates in the WHO’s “Global Status Report on Road Safety 2013”, 275,983 people lost their lives because of traffic accidents in 2010 in China. In addition, China’s traffic police estimates that accidents are the leading cause of death for people aged 45 and younger in China.

As one of the leading non domestic Property and Casualty (P&C) Insurers in China, AIG is committed to educating and raising awareness of road safety on the nation’s highways. Earlier this year, AIG China launched a China Road Safety initiative with a series of themes aimed at promoting road safety in China using social media vehicles, Weibo and WeChat.

A cartoon story-telling style featured in these social media platforms raised awareness among the general public

and was supported by opinion leaders who joined AIG China in the campaign to promote road safety. The message encouraged road users to be polite, be considerate of pedestrians, and to drive safely. This, along with similar-themed campaigns, resonated strongly with netizens, attracting more than 1 million followers within a few months of being launched.

AIG China Road Safety Tour

Following this initiative, on 23 May 2014, the China Automobile Usage Risks Seminar in Beijing heralded AIG China’s strategic cooperation with the Institute of Sociology of the Chinese Academy of Social Sciences (CASS) to publish a Road Safety Blue Paper.

Recently in July, the AIG China Road Safety Tour was launched to educate the public on road safety issues through interesting and interactive activities. These activities include road safety driving simulators that allow participants to test their driving skills and seatbelt simulators that recreate the impact of a collision when driving at a mere 10km an hour.

The AIG China Road Safety Tour will travel through China for six months visiting Guangdong province, Shanghai municipality and Shenzhen city.

At AIG, we hope that our commitment to make the world a safer place through the combined activities and initiatives launched throughout the region will create an improved environment for road users and the community in general, resulting in a reduction in the number of deaths and injuries from traffic accidents.■

Mr Andrew Byrne is Head of Auto Insurance at AIG Asia Pacific.

For more information on AIG and its products and services, visit www.aig.com

**Sources: The World Bank ‘Road Safety: A Development Challenge for South Asia’





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