

INSURANCE INSTITUTE FOR HIGHWAY SAFETY

NEWS RELEASE

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POPULARITY OF HIGH-PERFORMANCE MOTORCYCLES HELPS PUSH RIDER DEATHS TO NEAR-RECORD HIGH

ARLINGTON, VA — Supersports have the highest death rates and worst overall insurance losses among all types of motorcycles, new analyses by the Institute and Highway Loss Data Institute (HLDI) reveal. Motorcyclists who ride supersports have driver death rates per 10,000 registered motorcycles nearly 4 times higher than rates for motorcyclists who ride all other types of bikes.

Supersports are built on racing platforms but modified for the highway and sold to consumers. They're especially popular with riders younger than 30. With their light weight and powerful engines, supersports are all about speed. They typically have

	2000			2005		
	Deaths	Registered motorcycles	Deaths per 10,000 reg. motorcycles	Deaths	Registered motorcycles	Deaths per 10,000 reg. motorcycles
Cruiser/standard	976	1,752,377	5.6	1,583	2,778,348	5.7
Sport/unclad sport	248	229,020	10.8	430	401,130	10.7
Supersport	619	273,733	22.6	1,128	501,002	22.5
Touring	256	480,314	5.3	521	807,291	6.5
Other/unknown	442	829,944	5.3	388	893,567	4.3
Total	2,541	3,565,388	7.1	4,050	5,381,338	7.5

Note: Total includes all motorcycles except those identified as off-road (ATVs and dirt bikes)

more horsepower per pound than other bikes. A 2006 model Kawasaki Ninja ZX-6R, for example, produces 111 horsepower and weighs 404

pounds. In contrast, the 2006 model Harley-Davidson Ultra Classic Electra Glide, a touring motorcycle, produces 65 horsepower and weighs 788 pounds.

"Supersport motorcycles are indeed nimble and quick, but they also can be deadly," says Anne McCartt, Institute senior vice president for research. "These bikes made up less than 10 percent of registered motorcycles in 2005 but accounted for over 25 percent of rider deaths. Their insurance losses were elevated, too."

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Motorcyclist fatalities have more than doubled in 10 years and reached 4,810 in 2006, accounting for 11 percent of total highway fatalities, preliminary counts from the National Highway Traffic Safety Administration indicate.

In an Institute analysis of deaths per 10,000 registered motorcycles, supersport drivers had a death rate of 22.6 in 2000 and 22.5 in 2005. Sport and unclad sport bikes, which are similar to supersports, had the next highest death rates at 10.8 for 2000 and 10.7 for 2005. Death rates for other types of motorcycles were much lower. Cruisers and standard motorcycles had a combined death rate of 5.6 in 2000 and 5.7 in 2005. The death rate for touring motorcycles was 5.3 in 2000, rising to 6.5 in 2005. Overall motorcycle driver deaths rose 59 percent between 2000 and 2005, and the overall death rate climbed to 7.5 driver deaths per 10,000 registered motorcycles from 7.1.

Meanwhile, helmet use fell. Only 51 percent of riders wear helmets certified by the US Department of Transportation. This compares with 71 percent in 2000, according to the federal government's National Occupant Protection Use Survey.

Registrations jump: Motorcycle ridership is on the increase, with total registrations climbing 51 percent between 2000 and 2005 and contributing to the rise in motorcyclist deaths. Interest in high-performance bikes is growing, as well. Supersports are zooming in popularity, with registrations up 83 percent in 2005 compared with 2000, though cruisers and standard motorcycles made up the bulk of registrations. Combined registrations of cruisers and standards climbed 59 percent from 2000 to 2005. In 2005 supersports accounted for 9 percent of registrations, cruisers made up 47 percent, and standards 4 percent.

In fatal crashes, the average engine size in all classes of motorcycles has risen sharply. Among motorcycle drivers killed in 2005, 33 percent drove motorcycles with engine sizes larger than 1,200 cubic centimeters (cc), compared with 26 percent in 2000 and 17 percent in 1997.

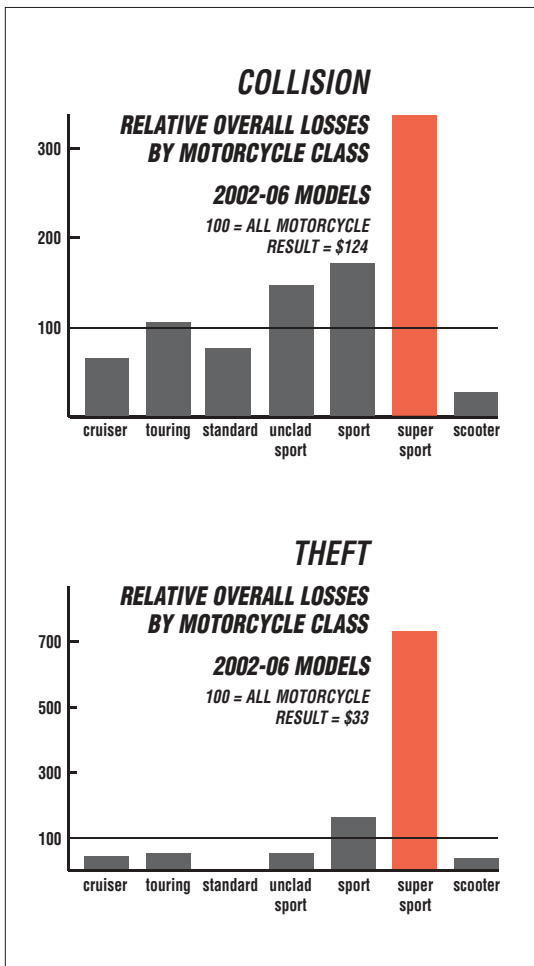
Crash characteristics: Speeding and driver error were bigger factors in fatal crashes of supersport and sport and unclad sport bikes compared with other classes of

motorcycles. Speed was cited in 57 percent of supersport riders' fatal crashes in 2005 and 46 percent of the fatal crashes of sport and unclad sport riders. Speed was a factor in 27 percent of fatal crashes among riders on cruisers and standards and 22 percent on touring motorcycles.

Alcohol also is a problem in fatal crashes of motorcyclists, although less so than among passenger vehicle drivers. In 2005 it was a factor in the fatal crashes of 19 percent of supersport riders and 23 percent of sport and unclad sport riders. Alcohol impairment was an even bigger factor in the fatal crashes of cruisers and standard bikes and touring motorcycles, particularly among riders 30-49 years old. Thirty-three percent of cruiser and standard riders and 26 percent of touring motorcycle riders had blood alcohol concentrations above the legal threshold for impairment. By comparison, 33 percent of fatally injured passenger vehicle drivers had blood alcohol concentrations at or above 0.08 percent in 2005.

"Supersport motorcycles have such elevated crash death rates and insurance losses because many people ride them as if they were on a racetrack," McCartt says. "Data show that speed is a big factor in their crashes. A combination of factors, including the motorcycle itself, may push up death rates. Motorcyclists presumably buy supersports and sport bikes because they want to go fast, and manufacturers are happy to oblige. Short of banning supersport and sport motorcycles from public roadways, capping the speed of these street-legal racing machines at the factory might be one way to reduce their risk."

Insurance collision and theft losses: Not only does motorcycle class influence driver death rates but it also has a major bearing on insurance losses. Supersport motorcycles had the highest overall collision coverage losses among 2002-06 model bikes, almost 4 times higher than losses for touring motorcycles and more than 6 times higher than cruisers, a HLDI analysis reveals. Nine of the 10 motorcycles with the highest losses were supersports. The Kawasaki Ninja ZX-10R, a 1,000 cc supersport, topped the worst list, with collision losses more than 9 times the average. Five of the 10 motorcycles with the highest overall losses had engine displacements of 1,000 cc or larger.



Claim frequency is driving the high overall losses among supersport motorcycles, meaning that supersports are involved in more collisions in relation to their numbers on the road than other motorcycles. Supersports had a claim frequency of 9 claims per 100 insured vehicle years, compared with a frequency of 2.3 for all 2002-06 models.

Supersport motorcycles are popular targets for thieves, too. Their average theft loss payments per insured vehicle year (a vehicle year is 1 vehicle insured for 1 year, 2 insured for 6 months, etc.) were more than 7 times higher than the average for all 2002-06 motorcycles.

"These bikes own the field when it comes to elevated death rates and collision losses. They also hold the distinction of being the most frequently stolen motorcycle," says Kim Hazelbaker, HLDI senior vice president. "We found a strong correlation between motorcycle class and insurance losses, with supersports showing up time and again as having far higher losses than other types of motorcycles."

End 4-page release on motorcycle death rates & insurance losses
 VNR Tues. 9/11/07 at 10:30-11 am EDT (C) AMC 3/Trans. 5 (dl3800H)
 repeat at 1:30-2 pm EDT (C) GAL 25/Trans. 19 (dl4080V); dedicated

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