

Chapter Nine - Riders in Great Britain and in the Netherlands

Introduction

In chapter three I examined the governance of crime in The Netherlands and Great Britain in order to evaluate regulations and the role between public and private sectors in relation to crime management. The purpose of this evaluation was to enable me to develop the substantive background for my field research which focused on fear of crime and motorcyclists in both countries. In chapter six, I evaluated insurance in both countries to understand whether regulations and the relationship between the public and private sectors may affect the marketing of insurance policies.

In 2003, I carried out two parallel surveys of motorcyclists through the Motorcycle Action Group (MAG UK) and from the Motorrijders Actie Groep Netherlands⁷⁴ (MAG NL). The reason for the surveys was to identify whether there was any difference in perceptions of crime in Britain and the Netherlands and to understand whether security, insurance or government policies on crime reduction had influenced the riders' perceptions of motorcycle theft. Other reasons for the survey were to determine whether there were any differences in the type of security or premiums for insurance in each country and whether these differences could be traced to perceptions of theft.

A Survey of Dutch and British Riders

In order to determine whether there were any similarities in the profiles of the rider in each country, questions were asked regarding age, sex, and club membership. Further questions were asked, relating to the motorcycle each person owned such as period of ownership, age of bike, engine size, type of security used, insurance details and whether the rider had been involved in accidents or had his/her bike stolen. The two organisations supporting my research, MAG UK and MAG NL have 10,000 and 5,000 individual members respectively.

There were 451 responses from the MAG NL riders and 844 responses from the MAG UK riders. Furthermore, theft data of two wheeled vehicles for the period 2000 to 2003 was obtained from the Home Office in Britain and from the AVc Foundation in the Netherlands. The survey of 451 Dutch riders was carried out through the MAG NL website, while 288 of 844 were carried out through the MAG UK website.

Although 47.9% (405) of those responding in the British survey were MAG UK members, a significant proportion of the survey was carried out at MAG UK rallies, therefore the non MAG members would have either been affiliated club members, or at least sympathetic to the philosophy of the Motorcycle Action Group. In the British survey, 24 did not respond to the question about membership and one did not respond to the question about age.

Table 9.1 is a profile of the age and sex and club membership of both Dutch and British respondents.

⁷⁴ These two groups are Riders' Rights organisations that in their respective countries promote and defend the freedom and right to ride motorcycles without interference from government or industry. These sister organisations are both represented in the Federation of Motorcyclists in Europe (FEMA).

Table 9.1: Profile of Dutch and British Riders

	Dutch response	British Response
Average Age	37 (av. MAG NL member 38 yrs)	38.5 (av. MAG UK member 42 yrs)
Sex	90% male	86% male
MAG member	63% (283)	47.9% (405)

According to the OECD, the average national wage in 2003 in the Great Britain was £21,079 (€31,435) and in the Netherlands, £22,458 (€32,457)⁷⁵.

The objective of table 9.2 is to demonstrate that overall, there is very similar motorcycle usage by both groups of riders. In fact it demonstrates that the vast majority of riders interviewed had motorcycles with engine sizes from 400 cc upwards in both surveys (97.4% of Dutch riders and 90.6% of British riders). Four did not respond to this question in the Dutch survey.

Table 9.2: Engine size of Motorcycles

Engine Size	Dutch Response %	Sample Size	British Response %	Sample Size
<50cc	0	0	.4	3
51-125cc	0	0	3.7	31
126-400cc	1.8	8	5.3	45
401-700cc	33.6	151	32.7	276
701-1000cc	35.5	159	32.1	271
>1000cc	29.1	129	25.8	218
Total	100	447	100	844

The age of the riders (average 41 years) has an influence on the engine size of the motorcycles. In both the Netherlands and Great Britain, there are age restrictions to access, a rider under the age of 21 years is restricted to a 125cc motorcycle and must undergo a 'Direct Access' exam to progress to a bigger motorcycle. As explained in the previous chapters, insurance policies also eliminate younger riders due to the high cost.

The following table 9.3 identifies the age of the motorcycles and this highlights the similarities between the age of the motorcycles owned by the Dutch and British riders.

Table 9.3: Age of Motorcycles

Age of Motorcycle	Dutch Response %	Sample Size	British Response %	Sample Size
1 year or less	17.5	79	16.6	140
2 years	10.4	47	9.7	82
3 years	9.3	42	10.8	91
4 years and over	62.7	283	62.9	531
Total	100	451	100	844

The purpose of highlighting the age of the bikes (and indeed, type of bike, age of rider) is to determine whether these two groups of riders are comparable in terms of lifestyle. This is to enable me to identify a common denominator for analyzing the relationship with type of insurance, value of motorcycle and age of rider (tables 9.4, 9.5 and 9.6).

⁷⁵ www.oecd.org/dataoecd/33/28 comparison of wage levels Table 1: Downloaded March 2006.

As discussed in chapter six, there are generally three types of motor insurance on offer throughout Europe: Third Party Only (TPO) which is mandatory and covers accident damage against other road users and passengers.

Third Party Fire and Theft (TPFT) and Fully Comprehensive (Fully Comp) are products which extend insurance coverage for vehicles. From the survey (table 9.4) there is a difference in the proportion of third party only policies for the Dutch riders (17.9% of all policies) compared to the British riders (3.3% of all policies).

Table 9.4: Type of Insurance for Dutch and British Riders

Insurance	Dutch Response %	Sample Size	British Response %	Sample Size
Third Party only	17.9	79	3.3	27
Third Party Fire and theft	33.3	147	38.2	315
Fully Comprehensive	48.9	216	58.5	483
Total	100	442	100	825

Tables 9.5 (a) and (b) and 9.6 (a) and (b) refer to the responses to questions regarding the type of policy that the riders had. The reason for this was to determine whether there were any significant differences between the two groups and whether these differences could be due to the regulation of insurers in Britain and to the perception of theft in either country.

Table 9.5 (a): Age of British Riders and Type of Insurance

Age of British rider	Type of insurance			Total
	TPO	TPFT	Fully Comp	
16 to 30 yrs	14 10.8%	77 59.2%	39 30.0%	130 100.0%
31 to 50 yrs	12 2.2%	204 36.8%	338 61.0%	554 100.0%
>50 yrs	1 0.7%	34 24.1%	106 75.2%	141 100.0%
Total	27 3.3%	315 38.2%	483 58.3%	825 100.0%

The Pearson Chi-Square test (with 4 degrees of freedom) for Table 9.5 (a) highlights .000 significance for the British riders. Cramer's V value is .214.

Table 9.5 (b): Age of Dutch Riders and Type of Insurance

Age of Dutch rider	Type of insurance			Total
	TPO	TPFT	Fully Comp	
16 to 30 yrs	26 20.6%	39 31.0%	61 48.4%	126 100.0%
31 to 50 yrs	47 17.9%	91 34.7%	124 47.3%	262 100.0%
>50 yrs	6 11.1%	17 31.5%	31 57.4%	54 100.0%
Total	79 17.9%	147 33.3%	216 48.9%	442 100.0%

In table 9.5 (b), the Pearson Chi-Square test (with 4 degrees of freedom) highlights .512 significance. Cramer's V value is .061.

The Cramer's V test suggests a weaker relationship between age of rider and type of insurance in the Dutch Group of riders and suggests a moderate strength (.214) for the British Group of riders. This is what I would have expected, considering that TPO insurance in the Netherlands covers the vehicle and not the person and there is no obligation to buy the other insurance products (TPFT or Fully Comp).

The following tables 9.6 (a) and (b) compare the value of the bike and type of insurance for the Dutch and British riders. As mentioned previously the Dutch have a far higher population of riders with TPO insurance, the majority of which insure the lower valued bikes – under €5,000 with TPO (42.8%) compared to only 6.1% of the British riders. (The national average for TPO in the Netherlands for motorists in general is 57%, see chapter six for further details on insurance in this country).

Table 9.6 (a): The value of the bike and type of insurance for Dutch Riders

Price of bike	Type of Insurance			Total
	TPO	TPFT	Fully Comp	
€1-5000	62 42.8%	65 44.8%	18 12.4%	145 100.0%
€5001-10000	11 7.4%	61 41.2%	76 51.4%	148 100.0%
€>10000	4 3.4%	12 10.2%	102 86.4%	118 100.0%
Total	77 18.7%	138 33.6%	196 47.7%	411 100.0%

In the table 9.6(a), the Pearson Chi-Square test (with 4 degrees of freedom) identifies .000 significance. Cramer's V value is .458.

The Cramer's V test highlights a stronger relationship between the price of the bike and the type of insurance for the Dutch riders than for the British riders as shown in Table 9.6 (b). The reason there are fewer British riders with third party only insurance may be due to the restrictions imposed by the insurance industry as explained previously or because of the riders' concerns about theft (as discussed in chapter seven and considered later in this chapter).

Table 9.6 (b): The value of the bike and type of insurance for British Riders

Price of bike	Type of Insurance			Total
	TPO	TPFT	Fully Comp	
€1-5000	22 6.1%	203 56.4%	135 37.5%	360 100.0%
€5001-10000	1 0.4%	80 31.1%	176 68.5%	257 100.0%
€>10000	4 1.9%	32 15.4%	172 82.7%	208 100.0%
Total	27 3.3%	315 38.2%	483 58.5%	825 100.0%

In the table 9.6(b), the Pearson Chi-Square test (with 4 degrees of freedom) identifies .000 significance. Cramer's V value is .283.

As shown in the following table (9.7), the Dutch riders made fewer claims than their British counterparts. The purpose of analyzing these data is to determine the reasons for paying different levels of insurance in either country. There is a variation of -21.1% for no claims discounts of 5 years or more between the Dutch and British riders, which tends to suggest that the Dutch riders have less reason to claim for accident damage or theft. This analysis supports the comparison of data in table 9.14 (page 199) as to why these claims were made and whether they equate to theft or are due to accidents or own fault.

Table 9.7: Period of No Claims Discount

No Claims Discount	Dutch response %	Sample Size	British Response %	Sample Size	% (+/-) Variation
None	7.5	33	13.5	112	+6.0
1 year	6.6	29	10.8	89	+4.2
2 years	5.7	25	11.5	95	+5.8
3 years	6.2	27	9.9	82	+3.7
4 years	7.3	32	8.7	72	+1.4
5 years or more	66.7	292	45.6	377	-21.1
Total	100	438	100	827	

Five of the British riders explained the circumstances of their claims:

“The accident was deemed entirely other driver's fault - he was insured with same insurer as me, but they instructed the 3rd party legal adviser to recover for me - a waste of time and money. It was only when I wrote to them pointing this out, and pointing out the conflict of interest involved that a full settlement was made.”

“I've never actually been able to own the bike I've wanted not because I couldn't afford it, but strictly because of insurance restrictions.”

“Insurance is far too expensive. I am lucky that I can afford the huge premiums that are charged, however, this is not the case for all. I believe that high insurance premiums are driving the number of uninsured drivers/riders up, which can only be bad news for everybody.”

“I want to pass my test and get a bigger bike. The only thing stopping me is the stupid cost of insurance. My car costs the same to insure fully comp as a 125 bike does for TPFT, there is no logic to it.”

“The additional premium was ridiculous since the accident was entirely the other parties fault. He had no driving license, and no insurance, therefore I had to claim and lose my no claims plus get credited with the blame (lost no claims bonus and higher risk). Despite significant evidence from the traffic police, the courts and my solicitors all my insurers kept saying were 'sorry, it's a no claims bonus, not a no blame bonus', they did not care at all that the other party was found entirely at fault. I wanted to reinsure the same kind of bike, but simply could not afford to. (...) I'll hopefully be getting paid out by the MIB (Motor Insurer's Bureau).”

In the Netherlands, after a five year period in which the rider has a No Claims Discount (NCD), is taken into consideration when claiming and a graduated scale is used so that the

claimant maintains a proportion of the NCD. Therefore the higher proportion of NCD of 5 years or more may include those that have actually claimed.

The following table 9.8 demonstrates that overall, 40% of the Dutch riders paid less than €201 compared to 19.3% of the British riders. The table highlights that 10.6% of the Dutch paid between €201 and €300 which compares to 19.2% of the British riders. Of the Dutch riders 12.1% paid between €301 and €400, compared to 16.2% of the British riders. Fewer Dutch riders paid premiums between €401 and €700: 26.1% compared to 31.7% of the British riders) for cover and fewer paid for the most expensive level of cover: >€701 (11.1% of Dutch riders compared to 13.4% of British riders).

Table 9.8: Cost of Insurance for Dutch and British Riders

Cost of insurance	Dutch response % (Euro)	Sample Size	British Response % (Euro)	Sample Size
<€101	14.7	57	0.7	6
€101-€200	25.3	98	18.6	154
€201-€300	10.6	41	19.2	158
€301-€400	12.1	47	16.2	134
€401-€700	26.1	101	31.7	262
>€701	11.1	43	13.4	111
Total	100	387	100	825

Overall, the British riders pay higher insurance premiums than their Dutch counterparts, which could in part be explained by the higher level of third party only policies for the Dutch riders or simply due to the restrictions that apply to British motorcycle insurance policies, as discussed in chapter six.

The following tables 9.9 (a) and (b) facilitate a comparison of the type of insurance by garage ownership for both groups of riders. In both groups the majority of riders with Fully Comp insurance use garages. This may be due to concerns about security or insurance requirements, but as explained in chapter eight, this may simply be due to the fact that the newer and more valuable the vehicle, the more inclined the owner is to take better care of it.

Table 9.9 (a): Dutch Riders - garage owners and Type of Insurance

Garage owner	Type of insurance			Total
	TPO	TPFT	Fully Comp	
No	47	65	64	176
	26.7%	36.9%	36.4%	100.0%
Yes	32	82	152	266
	12.0%	30.8%	57.1%	100.0%
Total	79	147	216	442
	17.9%	33.3%	48.9%	100.0%

In table 9.9 (a) Pearson Chi-Square test (with 2 degrees of freedom) highlights .000 significance. Cramer's V value is .230.

There appears to be a stronger relationship between the type of insurance and garage ownership for the Dutch riders as indicated by the Cramer's V test, compared to the British riders.

Table 9.9 (b): British Riders - garage owners and Type of Insurance

Garage Owner	Type of Insurance			Total
	TPO	TPFT	Fully Comp	
No	13 6.3%	100 48.5%	93 45.1%	206 100.0%
Yes	14 2.3%	215 34.7%	390 63.0%	619 100.0%
Total	27 3.3%	315 38.2%	483 58.5%	825 100.0%

In table 9.9 (b) Pearson Chi-Square test (with 2 degrees of freedom) highlights .000 significance. Cramer's V value is .170.

The following table 9.10 shows the type of security used by riders in each country. Riders were given the option to answer 'yes' or 'no' to these questions.

Table 9.10: Security used by Dutch and British Riders

Type of Security Used	Dutch			British		
	Yes %	Yes	No	Yes %	Yes	No
No security	3.1	14	437	2.0	17	827
1) Tagging/Etching	3.1	14	437	46.0	388	456
2) Chain & Padlock	25.1	113	338	59.7	503	340
3) U Lock	29.0	131	320	18.7	158	685
4) Ground Anchor	11.1	50	401	22.1	187	656
5) Alarm	25.5	115	336	35.2	297	547
6) Immobiliser	23.5	106	345	33.9	286	558
7) Garage	60.0	186	124	75.1	634	210

There is a notable variation between the responses for each group. The most obvious is the response to Tagging/Etching. The Home Office Crime Reduction Group, the MCRG, the Motorcycle Industry Association and voluntary organisations (as mentioned in chapter seven) have constantly publicized the need for specific types of security such as tagging or etching – which requires the marking of parts of the vehicle with a code. The code is supplied by security companies who charge a fee for the product and if the vehicle is stolen, these companies claim to be able to supply details on request to the police to identify the owner of the vehicle stolen, which would require the police to have a scanner to identify this product⁷⁶. The proportion of British riders using this security was 45.9% compared to 3.1% of the Dutch riders.

Security installed by manufacturers can be immobilizers and alarms. The type of security used on the bike which would be dependent on the individual rider's decision are chain and padlock, disc or U locks, ground anchors and tagging/etching, though in Britain, this last form of security is now being applied by some manufacturers at the dealerships or prior to distribution to dealers.

With the exception of U locks, there is a substantial difference in the proportion of security used by the British compared to the Dutch riders. In many cases the respondents used more than one type of security, the British riders typically used tagging/etching, a chain and padlock with other types of security technology. Just over one third of the British riders used

⁷⁶ If the vehicle is sold, the new owner is required to re-register with the security company for a fee.

alarms and immobilizers, while around a quarter of the Dutch riders used these forms of security. Seventy five percent of British riders use a garage compared to 60% of Dutch riders.

The proportion of security used and the responses given in table 9.11 are suggestive. The British riders use security more for fear of theft (77%) than the Dutch riders (61%). However, the majority of both groups used security both for fear of theft and to protect their bikes from theft (67.6% Dutch and 72.5% British). There is a high proportion of Dutch riders who use security to get their insurance, while there is a higher proportion of British riders that use security to get a discount.

Table 9.11 - Reasons for using security by Dutch and British Riders

Why use Security?	Dutch			British		
	Yes %	Yes	No	Yes %	Yes	No
Fear of theft	61.2	276	175	77.0	651	193
Insurance Discount	8.9	40	411	22.9	193	651
To get insurance	46.1	208	243	17.1	144	700
To protect the bike	67.6	305	146	72.5	612	232

The responses from both British and Dutch riders with bikes of higher values suggest that the type of preferred insurance was Fully Comprehensive. Conversely only 6.1% of the British riders with bikes valued under €5,000 took out Third Party insurance while 42.8% of their Dutch counterparts took out this type of policy for those bikes valued under €5,000.

The variation of the responses in table 9.12 suggests that British riders were far more concerned about the theft of their bikes than the Dutch riders. 84.1% of the British riders agreed that they were concerned about the theft of their bike compared to 42.8% of the Dutch riders.

Conversely, only 9% of British riders disagreed with that statement compared to 55.2% of the Dutch riders. The results of the response ‘I don’t know’ however, demonstrated that there were very few of the riders who had doubts about their sentiments in relation to fear of theft.

The responses in tables 9.12 and 9.13 were measured with a Likert 5 point scale.

Table 9.12: Riders were asked to agree or disagree with the statement. “I am worried about Theft”.

	Dutch response %	Sample size	British Response %	Sample size	% (+/-) variation
Strongly Disagree	7.4	32	2.1	17	-5.3
Disagree	47.6	207	6.9	56	-40.7
Don’t know	2.1	9	6.9	56	+4.8
Agree	35.6	155	49.3	399	+13.7
Strongly Agree	7.4	32	34.8	282	+27.4
	100	435	100	810	

Table 9.13: Riders were asked to agree or disagree with the statement “Theft is a bigger problem in this country than in other European Countries”.

	Dutch response %	Sample size	British Response %	Sample size	% (+/-) variation
Strongly Disagree	0.2	1	0.6	5	+0.4
Disagree	28.9	125	2.4	20	-26.5
Don't know	51.6	223	52.7	431	+1.1
Agree	16.2	70	26.7	218	+10.5
Strongly Agree	3.0	13	17.6	144	+14.6
	100	432	100	818	

The proportion of riders who stated that they did not know whether theft was a bigger problem in their own country than in other European Countries was very similar, the data highlight a slight variation of 1.1%. However, in the British Survey, 26.7% agreed and 17.6% strongly agreed that motorcycle theft was a bigger problem in Britain compared to 16.2% of the Dutch respondents who agreed and only 3% who strongly agreed that motorcycle theft was a bigger problem in the Netherlands.

Conversely there was a notable difference of the riders who disagreed with the statement, only 2.4% of the British riders disagreed that theft was a bigger problem in their country compared to 28.9% of the Dutch riders. These results suggest that there is a considerable difference in the perception of theft by the riders in each country.

Table 9.13 highlights a high proportion of both Dutch and British riders who were unable to decide whether other countries had bigger problems with regards to theft than their own. In consideration of the discussion in chapter four regarding international comparisons of victimization surveys, the results in tables 9.12 and 9.13 could perhaps be considered in the ‘fear of crime’ debate. This is because as the unification of Europe becomes a reality, the understanding of comparative studies of fear crime could encompass groups of citizens with similar backgrounds and lifestyles.

This analysis could help to determine whether there are elements apart from crime itself that may have an effect on their concerns about crime. In other words, there should be a debate on the effect of the marketisation of security as a solution for the prevention of property theft and the relationship between the private sector and government.

The following comments were from seven of the riders who gave reasons for why they thought that motorcycle theft was a bigger problem in Great Britain:

“Due to inaction by police and the government to produce a sensible anti-theft policy, and appalling light sentencing of bike thieves (gangs or individuals) by the criminal justice system.”

“The Government does nothing for public bike security/parking.”

“Because of high cost of motorcycles.”

“The thieving attitude of the British.”

“Because the police can’t be bothered to catch the filthy scrotes who nick bikes. They have more important things to do like prosecute people doing 85 mph on motorways in the middle of the night.”

“My perception is that it’s worse (in Britain) but I suspect it’s because of media and police. I did have a bike stolen 25 years ago, but it was in Amsterdam, and the police saw a known thief riding it and caught him. Perhaps I’ve been too careful since.”

“The high price of spare parts, fuels bike theft for braking into parts. This combined with woeful security devices as standard, makes the manufacturers partly to blame. And the police do not appear to be adequately targeting such methods of disposal of stolen bikes. Everything I have read (including police reviews) looks at ringing as the prime outlet for organized bike crime.”

“Because of high part prices, the ease of stealing a motorcycle and the lack of police action against bike thieves.”

Conclusion

The following table 9.14 suggests that reality is perhaps different than perception. Considering that this is a sample of riders in both countries, with very similar lifestyles, types of motorbikes, age and sex, the theft claims vary by only +0.2%, which would seem feasible. The results are calculated as one claim per respondent.

Table 9.14: Disclosure of claims made between 2000 and 2003

Claims	Dutch response %	Sample Size	British Response %	Sample Size	% (+/-) variation
Theft	2.9	13	3.1	26	+0.2
Own fault	5.3	24	2.4	20	-2.9
Collision	7.5	34	7.5	63	0.0
Fire	0.4	3	0.1	1	-0.3
Total claims	16.1	74	13.1	110	-3.0

Although the riders who answered this question all had a reason to claim (as highlighted above), seventeen of the Dutch riders and ten of the British riders decided not to proceed with their claims. This was partly due to the fact that some had TPO insurance – which does not cover theft or due to concerns about losing their no claims discount or because the excess cost more than the value of the bike.

Two of the British riders commented:

“I didn’t claim to avoid an increase in my premium.”

“I did not claim for the theft. I have never managed to get a reduction in my insurance for the security devices I have fitted. When I have questioned insurance companies about this, they claim it does not entitle you to a reduction (e.g. Datatag⁷⁷ approved locks).”

⁷⁷ Formed in the early 1990s, Datatag is a subsidiary of Mitsui of Japan, one of the world’s largest companies with a turnover in excess of \$150 billion. Based around electronic transponders that provide an electronic “finger print” to key components, the kit also uses chemical etching and includes microdots for minor components. The Datatag electronic anti-theft system consists of tiny transponders that are hidden in your motorcycle, as well as Datadot

Three of the Dutch riders commented:

“The value of bike was less than the claimed damage.”

“I was advised not to do because of loss of discount.”

“The bike that was stolen was under a year old (11 months) and that insurance did not cover ‘new value’.”

The Dutch riders made more claims than the British riders (16.1% compared to 13.1%). However the proportion of claims for theft is very similar for both groups surveyed. The claims in Table 9.14 refer to the period 2000-2003 (the questionnaire stipulated that the respondents should give details of claims over a three year period). Thus the average claims per year for theft were around one percent for both groups. This average for British riders is consistent with the British government data for motorcycles of 400cc and over (0.9%), which represents the profile of the majority of motorcycles ridden by both groups in the comparative survey (97.4% for the Dutch riders and 90.6% for the British riders).

Table 9.15: Theft of Motorcycles in Great Britain in 2000⁷⁸ for engine sizes between 401cc and 1500cc

CC Band	Motorcycle parc	Thefts	Thefts as % of parc
401 – 900cc	431,831	4,240	1.0
901 – 1500cc	189,422	1,496	0.8
Total	621,253	5,736	0.9

Source: MCIA for PTW Parc data; Home Office for Theft data.

Data from the Dutch government (AVc Foundation) for PTW theft in table 9.16, suggest that the average level of motorcycle theft is only 0.4% of parc. However the Motorcycle theft data released by the AVc Foundation does not identify engine size. The data are separated into categories of PTWs which are Mofas⁷⁹, typically less than 25cc; Mopeds; which are typically 50cc and under and Motorcycles which are typically 100cc and over and to which table 9.16 refers. Therefore there may be categories of bikes that are not included in these data and could therefore explain the difference.

Furthermore, riders with Third Party insurance cannot claim against theft, which may be a reason for not reporting the theft to the police – if – as discussed in chapter eight, the value of the motorcycle is not considered sufficient to warrant the bother. Indeed the report on ‘Motorcycle Theft in Australia’ mentioned in chapter six, highlights that “motorcycle theft is under-reported due to the low value of some motorcycles, the perceived apathy amongst some in the value of reporting theft and low overall levels of insurance coverage on motorcycles” (2002:26).

The results of this survey raise questions about the way in which riders are influenced by security and insurance companies to consume in order to protect their property. Government data from the two different countries appear to give different messages. A factor to consider

microdots and other identification technology. Downloaded May 2006 from http://www.nxgn-ltd.com/ezweblite/PUBLIC/STYLES/datatag_2005/news

⁷⁸ N.B. The data presented by the Home Office for PTW theft in Great Britain were the result of analysis of thefts in 2000, but were only published in 2003.

⁷⁹ A Mofa is a small (typically 25cc) motorized bicycle.