P R O O F V E R S I O N O N L Y

LEGISLATIVE COUNCIL ECONOMY AND INFRASTRUCTURE COMMITTEE

Inquiry into Wildlife Roadstrike in Victoria

Melbourne – Monday 1 September 2025

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Richard Welch – Deputy Chair
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Necessary corrections to be notified to executive officer of committee

WITNESS

Brenton Kennedy, Executive Manager, Motor Claims Customer Management and Experience, Suncorp Group.

The CHAIR: I declare open the Legislative Council Economy and Infrastructure Committee's public hearing for the Inquiry into Wildlife Roadstrike in Victoria. Please ensure that mobile phones have been switched to silent and that background noise is minimised.

I would like to begin this hearing by respectfully acknowledging the Aboriginal peoples, the traditional custodians of the various lands we are gathered on today, and pay my respects to their ancestors, elders and families. I particularly welcome any elders or community members who are here today to impart their knowledge of this issue to the committee or who are watching the live broadcast of these proceedings. I also welcome any other members of the public watching via the live broadcast.

To kick off, we will have committee members introduce themselves to you, and we will start with Mrs Deeming on the screen.

Moira DEEMING: Thank you. I am Moira Deeming, Western Metropolitan Region.

Gaelle BROAD: Hi, I am Gaelle Broad, Member for Northern Victoria Region.

Katherine COPSEY: Katherine Copsey, Member for Southern Metropolitan.

The CHAIR: Georgie Purcell, Member for Northern Victoria.

Richard WELCH: Richard Welch, Member for North-East Metro.

The CHAIR: Thanks so much for appearing before us today. All evidence taken is protected by parliamentary privilege as provided by the *Constitution Act* and further subject to the provisions of the Legislative Council standing orders. Therefore the information you provide during this hearing is protected by law. You are protected against any action for what you say during this hearing, but if you go elsewhere and repeat the same things, those comments may not be protected by this privilege. Any deliberately false evidence or misleading of the committee may be considered a contempt of Parliament.

All evidence is being recorded and you will be provided with a proof version of the transcript following the hearing, and then transcripts will ultimately be made public on the committee's website.

For the Hansard record, can you please state your full name and the organisation you are appearing on behalf of.

Brenton KENNEDY: Yes. My name is Brenton Kennedy. I am the Executive Manager of Customer Management and Experience for Motor Claims for the Suncorp Group.

The CHAIR: Wonderful. Thank you. We now welcome your opening comments but ask they are kept to around 10 to 15 minutes to ensure plenty of time for discussion and questions.

Brenton KENNEDY: Sure. Thank you to the committee for the invitation to appear before you today and to assist with this inquiry. The Suncorp Group is one of Australia's largest general insurers, with brands including AAMI, APIA, Shannons, Suncorp Insurance, GIO, Terri Scheer and Vero.

National data shows that 10 million native animals die on our roads every year. In addition to animal deaths and injuries, between 2018 and 2022 there were 36 fatal crashes caused by a vehicle hitting an animal. Data from a leading wildlife rescue organisation, WIRES, who we have worked with for many years, shows that collisions with animals on Australian roads have been increasing over the past decade.

For more than 10 years AAMI has been publishing annual data on animal collisions in an effort to increase motorists' awareness about the risks of collisions with animals. Our latest data was released on 28 August 2025. This year's data involved analysis of 23,840 claims received in the 12 months to 30 June 2025, where the recorded cause of the loss was 'hit an animal'. For context, during that period we received more than 570,000 motor claims.

Some key findings for Victoria were that Victoria had the highest number of animal collisions of any state, with 7851 during this period. May was the month with the highest number of animal collisions. Saturday was the day of the week with the highest number of animal collisions. The hours between 8 pm and midnight were the most common time for animal collisions, followed by the morning peak and evening peak times. The most common animals involved in a collision in Victoria were kangaroos, followed by wombats, deer and wallabies. The average repair cost for vehicles colliding with animals was around $8800. Sunbury was the location with the second highest number of animal collisions nationally. Top 10 locations for animal collisions in Victoria during this period were Sunbury, Heathcote, Toolern Vale, Benalla, Wallan, Bendigo, Craigieburn, South Morang and Greenvale. Twenty per cent of vehicles involved in collisions with an animal were written off.

In addition to insights from our claims data, in early 2024 we undertook national consumer research on motorists' attitudes and behaviours regarding wildlife on our roads. Some key findings from that research included that more than 40 per cent of motorists do not pay attention to wildlife warning signs, and 60 per cent of motorists would dangerously brake or swerve to avoid colliding with an animal, putting both the animal and themselves at risk.

In summary, our data and research demonstrate the serious and often costly consequences of wildlife collisions on our roads. These collisions have a tragic impact on our native wildlife, as well as posing significant risks to motorists and their vehicles. We urge all drivers to exercise extreme caution, especially when driving at dawn and dusk in known wildlife areas. We also encourage all motorists to have appropriate insurance coverage to protect themselves from the financial impact of unexpected events, such as wildlife collisions. Thanks again for the opportunity to assist with this inquiry. I would be happy to take any questions.

The CHAIR: Wonderful. Thank you. We will go to questions, starting with Mrs Broad.

Gaelle BROAD: Thank you very much for your contribution. It is important that we hear from insurance companies about the impact. You mentioned collisions increasing over the last decade. What factors do you see contributing to that?

Brenton KENNEDY: In terms of wildlife collisions, the actual number that we have seen in our claims data has remained constant – around 20,000-odd claims for the last few years. So, particularly for animal collisions, we have seen them remain fairly constant.

Gaelle BROAD: Okay. But you would not see every incident.

Brenton KENNEDY: Correct.

Gaelle BROAD: Do you have any idea of how big an issue it is when you are just seeing the ones that are actually going through to –

Brenton KENNEDY: No, not at all. We can only go off the claims that we receive from our customers. So we are only a small part of that story.

Gaelle BROAD: Okay, so it would be much, much higher. You mentioned Victoria is a lot worse than other states. Do you understand why? Do you have any insights?

Brenton KENNEDY: No. Victoria is slightly higher than the rest. It is not by a lot, but it is a little bit. I would defer to experts around what the reasons or causes for that would be.

Gaelle BROAD: And I am just interested – you said kangaroos were the highest number. What patterns are you seeing? Because I guess we have heard from this inquiry about deer starting to spread across the state. There seem to be quite a lot of wombats. But how do they compare, and what are you seeing over time?

Brenton KENNEDY: When our claims are lodged, 'hit animal' is the reason given, and we have to go through our data to scrape it for particular animals and the like. So I would not be able to comment on that in any more depth at the moment.

Gaelle BROAD: I am just interested in your insights into electric vehicles as well. We heard it mentioned earlier that electric vehicles are very quiet, and I have heard from a few people about them having incidents and then their car is just completely ruined or takes a very, very long time for it to be repaired. Do you have any insights into electric vehicles and how that compares?

Brenton KENNEDY: I can take that on notice. I do not have a specific breakdown between electric and non-electric vehicles.

Gaelle BROAD: Yes. I am just interested too – have you got any examples of insurance companies working with authorities to try to reduce wildlife road strike? I just saw Suncorp is working with the Queensland government in disaster recovery – some initiatives to do with AI. Do you have any examples of – because we have heard it mentioned before on this panel too – insurance companies being able to potentially contribute? What are your thoughts or is your response on that?

Brenton KENNEDY: I am not aware of any current initiatives that are underway. We have released that data that we did last week I think for the last 10 years to drive awareness around animals on the roads, but I am not aware of any current initiatives that are underway. We would be more than happy to discuss that with governments.

Gaelle BROAD: And just in northern Victoria, the area I represent, I have spoken with smash repairers, and one of them mentioned being booked up months in advance because of the number of collisions caused by wildlife road strike. They commented that in Melbourne it is much quicker, but what are you seeing in the industry? How long does it take for a vehicle, and what is the impact on families, I guess, from these types of incidents as well?

Brenton KENNEDY: I do not have that specific data, but I can take that on notice as well and perhaps share animal collisions versus the general number of claims that we have got and the time it takes to repair the vehicles.

Gaelle BROAD: I guess from our perspective as a committee, are there any particular things you would like to recommend? Because we are looking at outcomes and wanting to reduce wildlife road strike generally, because it does have an impact not just on families but on the animals of course. Do you have any recommendations that you think would be in your top three, for example?

Brenton KENNEDY: I do not have a top three. We rely on the data that our customers provide through our claims experience. I would defer to experts better placed to describe any sorts of initiatives that would help.

Gaelle BROAD: Signage – we have heard varying feedback on how effective signage is. Do you have any comments on that? I have seen some homemade signs. I was driving through Daylesford just this week and thought it was fantastic to see the signs they had done. What are your thoughts on signage and how it could be more effective?

Brenton KENNEDY: I live in Gisborne. I have seen a couple myself. The data that we got from the work that we did with our customers was that 40 per cent ignore the standard wildlife road signs, and part of us releasing the data is to increase the consumer awareness. So we would encourage more people to pay attention to those signs.

Gaelle BROAD: Thank you, Chair.

The CHAIR: Wonderful. Thanks, Ms Broad. We will go to Mrs Deeming.

Moira DEEMING: Thank you. I do not know if you have it on hand, but I am curious about how common it is for people to find that they are underinsured for things like this.

Brenton KENNEDY: In terms of underinsured, we would not have that data specifically. When the claims are lodged, we take that data and make a claims decision. But we do not have any specific insurance that relates to animal-only collisions.

Moira DEEMING: So it is more about the gap in their insurance that would change the impact on the hip pocket. Is that what you are saying?

Brenton KENNEDY: The policies that we write do not particularly describe animal collisions specifically, so any claim would be reviewed as per the normal PDS that we have.

Moira DEEMING: Okay. People were talking about those things as though they had the data earlier. I know you are not interested in making recommendations in terms of preventative measures and things like that, but have you got any recommendations in terms of the insurance angle of it?

Brenton KENNEDY: We just encourage everyone to ensure that they are insured appropriately for any vehicle collision.

Moira DEEMING: Okay. Thank you. No further questions.

The CHAIR: Wonderful. Thank you. I will go next. Why is it do you think that Victoria has the highest amount of road strikes? Do you have any sort of data or evidence to demonstrate why Victoria is the worst state for this?

Brenton KENNEDY: No data to describe why; our data just shows that it does. It is not by a lot, but it does hit the number one.

The CHAIR: Okay. You mentioned that one in five collisions results in a total write-off. Do you think that insurers should play a stronger role in advocating for infrastructure or policy change to mitigate the risks of wildlife road strike?

Brenton KENNEDY: We would be happy to work with government bodies to increase consumer awareness.

The CHAIR: Is it something that you find that there is an interest in? It feels like it is becoming an increasing problem with habitat destruction encroaching on our native animal spaces. Is that something you have found – it is increasing or there is an interest in doing that work?

Brenton KENNEDY: Our data shows that the number of animal collisions has remained consistent. It is not something that has been particularly different in the last three or four years.

The CHAIR: Right. Okay. Because I note, actually just a few days ago, that RACV released figures that said kangaroo collisions have continued to rise, with last year the highest number of claims – around 6000. Obviously it is hard for you to speak on behalf of everyone, but what could insurers do to play a part in advocating to government? Are there some changes in terms of policy on our roads or infrastructure that have been identified to reduce this risk?

Brenton KENNEDY: I briefly saw the RACV report. I think it broadly aligned with what we have seen as well in terms of the numbers. We try and educate our customers, and that is why we release the road impacts with animal collisions every year.

The CHAIR: I have actually been looking into this issue for quite some time now, and one thing that has been really difficult is getting this data from insurance companies, just like data on road strikes in general. One thing that is really, really clear is that there is no shared data point; everyone has their own. It makes it really hard to identify priority areas and also the scale of the problem. Do you think there is a space for insurers to be publishing this data or providing it to government to show the need for reform? It is currently optional, right?

Brenton KENNEDY: I am not sure, but we would be more than happy to have those discussions around the data that we have.

The CHAIR: Are there any sorts of incentives or have there been incentives considered for drivers who are doing things to mitigate wildlife road strikes, such as like driver alert systems, thermal imaging or some of the developments that can be put on individual vehicles to reduce road strike?

Brenton KENNEDY: We do not at the moment, no.

The CHAIR: Okay. All right. I think that is all from me, so we will go to Mr Welch.

Richard WELCH: Thank you, Chair. Thank you, Mr Kennedy. From a practical consumer point of view, are you able to correlate or calculate between road strike claims and people's premiums? If we had to nominate a 10 per cent reduction in road strike, is there a tipping point at which that would have a material impact on people's premiums?

Brenton KENNEDY: We do not. At a high level, the two most important drivers of pricing are estimating the frequency of loss and the size of the loss. For animal collisions, the frequencies remain stable, but we do not particularly write risk for animal collisions.

Richard WELCH: Right. So it would almost be like an actuarial-type view of it. If you are saying up to 20 per cent of claims are animal strike –

Brenton KENNEDY: Twenty thousand claims.

Richard WELCH: What percentage of claims is that?

Brenton KENNEDY: Twenty thousand out of 570,000.

Richard WELCH: Five per cent or something like that. In the claims process – I think this slightly overlaps with a previous question – on animal strike, what accompanying contextual information do you gather, and how precise is it with the species of animal and what the geography of the area is et cetera? Do you gather any of that information?

Brenton KENNEDY: We gather location. It depends what our customers tell us a lot of the time as well. We are reliant on the lodgement information that they provide.

Richard WELCH: And how precise is the location?

Brenton KENNEDY: We ask for the street where it happened. Whether the customer is able to provide that or not depends on the situation.

Richard WELCH: Okay. You represent a number of subsidiary companies. With the number of road strikes that you are calculating, do you know what proportion of the total industry claims they are?

Brenton KENNEDY: I would not know, no.

Richard WELCH: In terms of data, do you import data from any other sources around road strike or animal strikes or anything of that nature?

Brenton KENNEDY: As far as I am aware, this is our own claims data.

Richard WELCH: You do not provide that data in any anonymized form or anything like that to any other party?

Brenton KENNEDY: Not that I am aware of, no.

Richard WELCH: Do you think Suncorp would be willing to do that?

Brenton KENNEDY: Yes, we would be open to discussions about how we could share that.

Richard WELCH: Share data. And would you be willing to augment, I will say, your processes to capture more information that might be relevant to road strike? We do not want to shift the administrative burden to you – we get that.

Brenton KENNEDY: Of course.

Richard WELCH: There are already enough boxes to tick in a claim. But would you consider adding a couple of data points that could be useful in the overall scheme of this?

Brenton KENNEDY: We would be open to that discussion, yes.

Richard WELCH: Okay. I think that is that is all I have got as well. Thank you.

Brenton KENNEDY: No worries. Thank you.

The CHAIR: Great. Thank you. Ms Copsey.

Katherine COPSEY: Thank you. Thanks very much for your submission and for being with us today. I just have some queries about the variability of the risk that you have identified with the data that you have shared with us today – that variability around the time of day. It is very interesting to see the pattern in terms of days of the week and the seasonality of that. I am interested in any other patterns or variability that you have observed in that risk – if it is around public holidays or vacation spots and anything else that it can tell us about hotspots and times of day.

Brenton KENNEDY: It varies across different states – the time, the day. There are some commonalities around time of day – late at night, dusk, dawn, those peak periods. But there are not any further correlations that we have there, no.

Katherine COPSEY: Okay. That is good to know. I was interested if there was any seasonality observed in the data as well, like the time of the year.

Brenton KENNEDY: I think that in Victoria the worst month is May. New South Wales's is June. May for South Australia – April, June. So it is around those autumn–winter months that we see more, yes.

Katherine COPSEY: Okay. Thank you. It is really interesting, and I think I echo the comments that have been made by various witnesses and panel members around how desirable it would be to get a better picture in terms of collating data sources and having something central, which I imagine would be useful for those pricing risk as well. How long have you been working with WIRES?

Brenton KENNEDY: About 10 years we have been doing some work with WIRES.

Katherine COPSEY: Is that about providing your customers with their contact details, or again is it about this forward planning, identifying where there are issues? What elements are there to that partnership?

Brenton KENNEDY: It has been about a 10-year partnership. We have just been working with them over the messages that we use with our animal collision data.

Katherine COPSEY: Yes, so that is the education piece. I am interested in that. So how do you undertake driver education, if I can put it that broadly, for your customer base? We have had some suggestions around including, for example, wildlife rescue contact details on licences or some other documentation that people would have with them but also whether there is anything that should maybe made uniform across the states in gaining qualification to drive and that sort of thing. Would those be useful?

Brenton KENNEDY: Yes, we would be open to those sorts of discussions.

Katherine COPSEY: In terms of speed limits, we have had other submitters who are very, very convinced that we would see a reduction in certainly collisions but also the severity of those with lower speed limits and suggestions around variability. Do you think that that would reduce the risk, and what would be your thoughts on the times of day and so on that should be considered if it was looked at as a policy response to this?

Brenton KENNEDY: I would leave it up to the experts on whether speed is a contributing factor.

Katherine COPSEY: Do you have any indication, based on the data that you have got, around the locations that are common? Is it high-speed roads, like freeways and so on?

Brenton KENNEDY: Yes. In Victoria it is around the greater Melbourne area, so the urban fringe towns, that we see are the most common.

Katherine COPSEY: Great. Just one more from me: we did just hear from the Deputy Mayor in Hume earlier today, and he was speaking about the flow-on impacts of someone potentially losing access to their vehicle for an extended period of time, either if it is written off or they are awaiting repairs. I am just interested:

do you also see any linkages between wildlife strike as an issue and income insurance claims? Is that something that you see?

Brenton KENNEDY: That is not something that we have seen, no.

Katherine COPSEY: Okay. Great. Thank you.

The CHAIR: Thanks, Ms Copsey. I think Mr Welch has one more question.

Richard WELCH: Yes. I am just going to come back to the premiums question.

Brenton KENNEDY: Yes.

Richard WELCH: The reason is: whatever the committee ends up recommending around this, there has got to be a cost–benefit analysis of what we do. To me, a really useful piece of information would be: if we can mitigate road strike, there is this other benefit. So could you take on notice even: could we get some sort of statement from you about whether it becomes just a rounding error and it is not material or whether it is material – but it would be good to get some quantification around what the cost is to the Victorian economy of road strike from an insurance point of view.

Brenton KENNEDY: Yes, we can take that on notice.

The CHAIR: Great. Thank you so much. That is all of the members' questions, I think. No-one has any extras? Great. Thanks so much for your time today and for presenting to us. That concludes the public hearing.

Witness withdrew.