

Hey Discovery Insure

What's driving South Africans?

Through Vitality Drive, Discovery Insure measures how people drive and rewards them for driving well. Clients receive Drive points every day. As the day progresses, they aim to drive well to avoid having points deducted. Points are affected by accelerating, cornering, braking, speeding and cellphone use. The less points lost, the better the driver.

The data gathered through Vitality Drive allows Discovery Insure to gain world-class insight into client's driving behaviour.

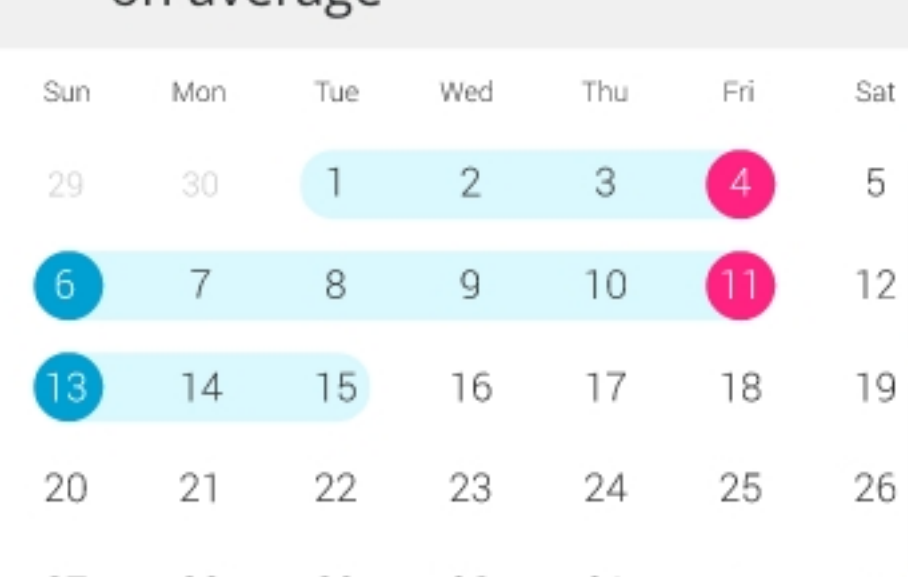
The time we spent on the road



On average, people drive around the world **13.3 times** in their lifetime – equivalent to **1.5 years** of continuous driving.



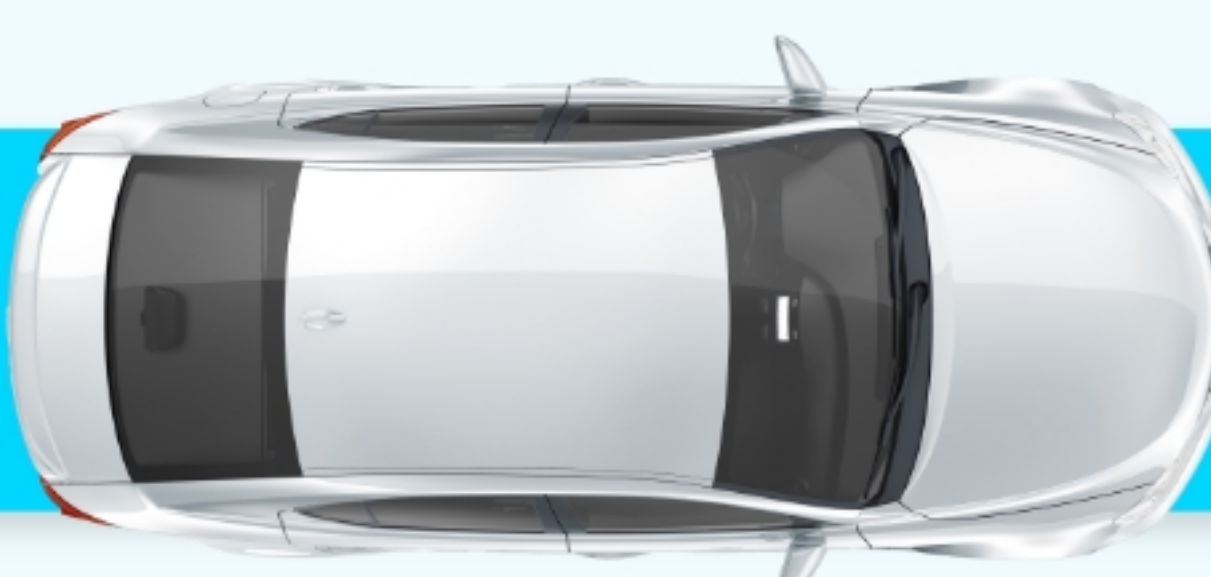
People are **driving 15 days a month**, on average



People drive the most on **Fridays**

and the least on **Sundays**

Drivers are taking **60 trips a month** - that's **10 fewer trips than before COVID-19**.



The average trip distance is **12 km**.

The price of speeding



Northern Cape drivers lose 5 times more Vitality Drive points for speeding than drivers in the Western Cape, who speed the least.

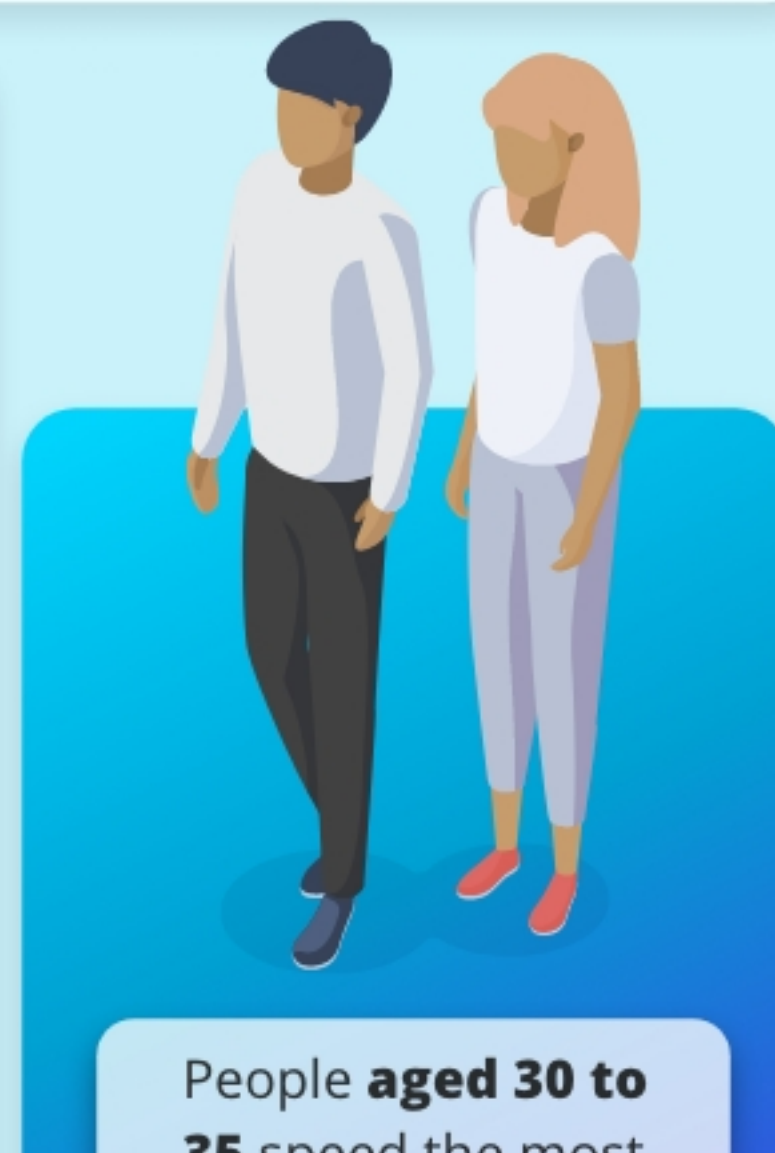


Those who claim lose **53% more points from speeding** than those who don't claim.

The best drivers lose

10 TIMES LESS POINTS

for speeding than the worst drivers.



People **aged 30 to 35** speed the most.

Migration within the nation



Semigration: the movement from one part of the country to another.

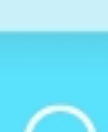


Semigrations from **Gauteng to Western Cape** increased by **33%** from 2020 to 2021.



Semigrations happen mostly in **January**.

Do you drive like your gender?



Women drive **11% less** than men.



Women are better at speeding and taking corners because they lose:



19% less points for speeding



29% less points for harsh cornering

Men are better at braking and not using their cellphones because they lose:



16% less points for harsh braking



24% less points for using their cellphones while driving

Optimise your ETA



Instead of starting a trip **between 07:00 and 08:00** you can save:

13%

more time by starting to drive between 06:00 and 07:00

14%

more time by starting your trip after 08:00

Trips starting between **03:00 and 05:00** take **3.5 times longer**, due to longer distances, than trips between **07:00 and 08:00**.

Trips **shorter than 20 km**, often taken in high-traffic areas, are **3 times slower** than trips longer than **500 km**.

People drive **11% faster** between **06:00 and 10:00** than between **16:00 and 20:00**.

Business vs pleasure



The Vitality Drive for Business programme is successfully improving the driving behaviour of our fleet clients.



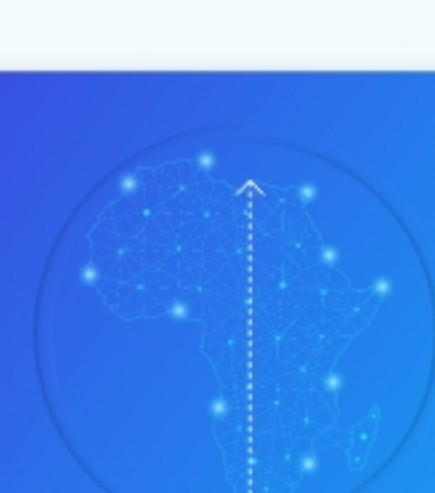
Business vehicles with the best drivers have an **87% more favourable claims experience** compared to vehicles that are not on the Vitality Drive for Business programme.

Business vehicles



Take **18% less trips** per week.

Drive **4.6 times** further per trip compared to personal vehicles.



The average business vehicle drives the length of **Africa 3.5 times a year**.