

DISCOVERY INSURE DRIVE TRENDS

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 and braking harshly as well as 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 impact of fuel price increases for drivers



When the fuel price is around R22 per litre, the average client spends around **R1,950 per month**.

However, when the fuel price increases above R24 per litre, clients spend around **R2,150 each month** and get almost 3 litres less in fuel.

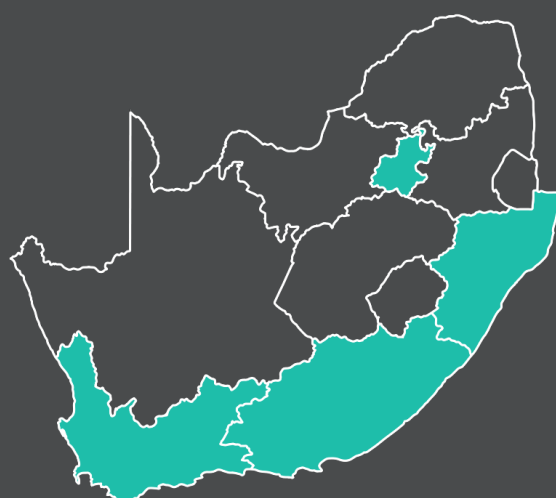
How fuel efficient is your province?



Gauteng, the Western Cape, KwaZulu-Natal and the Eastern Cape have an average fuel consumption that is nearly **1 litre per 100km** more than that of clients in the other provinces.

Limpopo drivers top the charts on driving efficiently, with an average fuel consumption of **6 litres per 100km**.

By comparison, if Gauteng drivers had the same fuel efficiency as Limpopo drivers, they could **save almost 20%** of their fuel bill every month!



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.



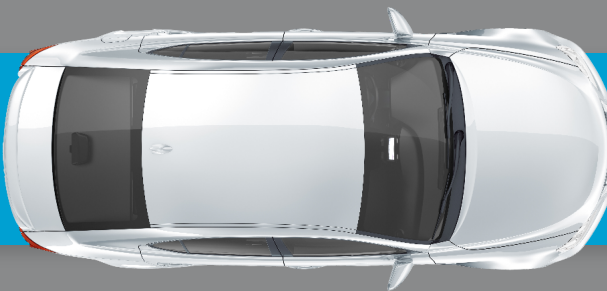
People are **driving 15 days a month**, on average

Sun	Mon	Tue	Wed	Thu	Fri	Sat
29	30	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2

People drive the most on **Fridays**

and the least on **Sundays**

Drivers are taking **55 trips** a month – that's **15 fewer trips** than before **COVID-19**.



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

The price of speeding



People speed around **50% more** on the weekends compared to during the weeks.

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 **83% 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.

Do you drive like your gender?



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



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



30% less points for speeding



32% less points for harsh cornering

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



10% less points for harsh braking



18% 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:

14%

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

11%

more time by starting your trip after 08:00

Trips starting between **03:00 and 05:00** take **twice** as long, due to longer distances, than trips between **07:00 and 08:00**

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

People drive **18% faster** between **06:00 and 10:00** than between **16:00 and 20:00**.

These insights are based on the average experience of Vitality Drive clients, as derived from 2023 driving data.