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ADVERTORIAL

A MULTIFACETED APPROACH

MAKING SOUTH AFRICAN ROADS SAFER: INSIGHTS FROM DISCOVERY INSURE

Discovery Insure's recent Road Safety White Paper analysed the state of the roads in South Africa, and efforts to improve road safety in the country.

Discovery Insure CEO Robert Attwell says the short-term insurer has access to over 19 billion kilometres of driving data from the Vitality Drive programme with 500 000 daily trips, which enables the company to get an in-depth understanding of factors influencing vehicle accident risks.

This data shows that while environmental factors like road conditions, as well as vehicle factors contribute to road fatalities, human factors like driver behaviour play the biggest role. Over 60% of motor vehicle fatalities are influenced by five behaviour: drinking and driving, cellphone usage while driving, excessive speeding, aggressive driving, and lack of vehicle care.

South Africa's deteriorating road infrastructure also contributes to the risk of road fatalities and economic losses. The Road Traffic Management Corporation reports that of the environmental factors that caused road fatalities in 2022, 22.2% were due to poor road conditions. It estimates that road fatalities caused a 3.29% or R200-billion loss to the gross domestic product that year.

"Combining these insights with our driving data, we can see that driving behaviour has a bigger impact on road fatalities than road conditions. The data shows that parts of the country with the best roads may have high motor vehicle fatalities because of bad driving behaviour," adds Attwell.

Limpopo has some of the best roads, but drivers in that province have the highest number of driving events that cause accidents. They exceed the speed limit significantly. Limpopo's road fatality rate per registered vehicle is the highest in the country.



On the other hand, the Western Cape has good road infrastructure and good driver behaviour. This has led to lower road fatalities.

"This shows that road safety is a complex problem in South Africa, and it requires a multifaceted approach that largely drives a change in driver behaviour," says Attwell.

Also emerging from Discovery Insure's research – and deeply concerning – is that accidents usually occur on the same roads or intersections, with 1% of locations being where 27% of accidents occur. So, key interventions at these locations can help improve road safety.

VITALITY DRIVE PROVES SUCCESSFUL IN CHANGING BEHAVIOUR

The Vitality Drive programme aims to create

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safer drivers. Data shows that drivers on the programme reduce their accident risk by 15% within the first month of joining the programme, and they have a 34% lower fatality rate than the South African average.

The programme's telematics technology helps drivers understand the good driving behaviours that will increase their rewards. The more they engage with the programme, reaching the highest Vitality Drive status, their frequency of accidents reduces by 70% and accident severity drops by 35%.

DISCOVERY INSURE EXPANDS INITIATIVES TO CREATE SAFER DRIVERS AND SAFER ROADS

Discovery Insure has applied insights from Vitality Drive to address the problem of potholes in Johannesburg. It launched Discovery Pothole Patrol in May 2021, in partnership with the Johannesburg Road Agency, and recently, Avis Southern Africa.

Attwell explains, "Through the Discovery Pothole Patrol, we can participate in improving road conditions and reduce road hazards by repairing potholes. Since its launch, the Discovery Pothole Patrol has fixed over 250 000 potholes, resulting in estimated savings of over R33 million to Discovery Insure and bringing much value to all road users in Johannesburg."

MAKING SCHOLARS' JOURNEY TO SCHOOL SAFER WITH SCHOLAR TRANSPORT INTERVENTION

Children are often involved in car crashes as pedestrians on the road, usually on their way to school. In the National Households Travel Survey for 2020, it was reported that about 10.1 million learners walked all the way to their educational institution in all nine provinces, citing reasons that the school is nearby or close enough to walk from home; public transport is too expensive; and transport is not available.

Discovery's Safe Journey to School (DSJTS) in partnership with Afrika Tikkun is an initiative to improve pedestrian safety especially for children and to provide safer scholar transport.

"In 2023 alone, the DSJTS programme in partnership with Afrika Tikkun transported more than 18 000 children safely to and from school. Initially set up as Safe Travel to School, the programme has recorded no fatalities since its inception in 2013," adds Attwell.

COMMITTED TO SHARED-VALUE INITIATIVES

He says Discovery Insure is constantly looking to enhance its Vitality Drive programme rewards to encourage behaviour improvement. It's encouraging to see the positive impact of Pothole Patrol in Johannesburg, and the Safe Journey to Schools programme, currently operating in the Western Cape and in Gauteng.

"We will always look for initiatives that are most impactful to the area of reducing risk and having a positive societal impact. The Discovery Pothole Patrol helps create safer roads for all road users, and Safe Journey to School creates safer pedestrians, namely learners. We believe that expanding these initiatives will help create safer drivers, safer roads and safer pedestrians in South Africa," concludes Attwell. ■

Access the Discovery Insure Road Safety White Paper at shorturl.at/xwnCq.

