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## RESULTS PRESENTED OF THE UNIPOLSAI OBSERVATORY ON THE DRIVING HABITS OF ITALIANS OBTAINED FROM THE ANALYSIS OF BLACK BOXES INSTALLED IN CARS

- **Italians spend an average of 1 hour and 27 minutes a day driving, at an average speed of 30.7km/h.**
- **Compared to 2013:**
  - **Cars are used more but to cover shorter distances**
  - **Annual decrease in distance covered of approximately 250km**
  - **5 extra minutes a day are spent in cars**
  - **Average speed decreased by 2.8km/h**
- **People living in small to medium provinces travel up to 5,000km extra per year compared to those living in the provinces of large metropolitan areas. People living in Southern Italy spend more time in the car than those living in Northern Italy.**
- **The cliché of reckless young drivers is discredited: the most reckless drivers are those using company cars. Young people travel “only” 1.7km/h faster than the national average although they travel twice as many kilometres at night.**

### Italians behind the wheel: speed and time spent driving. A comparison with 2013.

Italians spend 1 hour and 27 minutes a day in the car at an average speed of 30.7km/h, covering 44km per day. These are the results of the UnipolSai Observatory on the driving habits of Italians in 2014, following the analysis<sup>1</sup> of the data of over 2.3 million drivers insured with UnipolSai that have installed a black box in their vehicles, a sector in which the Company is an Italian and European leader based on the number of devices installed.

In 2014, Italians covered an annual average of 12,782km, approximately 250km less than in 2013. Despite the decline in overall km travelled, the frequency of car use increased by 4 days per year from 284 to 288 days, while the average distance decreased more than proportionally, from 46 to 44km per day.

“Compared to 2013, 2014 data shows an increase of 5 minutes per day in the time spent in cars against a decrease of 2.8km/h in average speed, elements which reflect a reduction in the overall quality of the driving experience compared to the previous year, the explanation for which may be

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<sup>1</sup> The information provided in text is the result of the processing of aggregated data which may not be traced back to individual users/policyholders

found in increased traffic or infrastructure issues” – stated Enrico San Pietro, Vice General Manager of the Non-Life and Claims area of UnipolSai.

### **A comparison of the Italian provinces and large metropolitan areas**

“The results presented today, underlined Enrico San Pietro, demonstrate that people living in smaller provinces travel more than 5,000km extra per year compared to those living in the provinces of large metropolitan areas of Rome, Milan, Genoa, Turin, Palermo and Naples”.

In fact, the data of the Observatory reveals that in all the large metropolitan areas of Italy – starting from Genoa, where 10,038km are covered per year, followed by Palermo (10,369km annually), Naples (11,433), Milan (11,682), Turin (12,017), Rome (12,425) – the average number of kilometres covered is lower than the national annual figure of 12,782km, distant from some “peaks” such as in the cases of Rovigo (17,373km), Ferrara (15,445km) and Perugia (14,938km).

“This gap between small to medium provinces and the metropolitan areas, Mr San Pietro added, is explained by the intersection and interpretation of the various climatic, geographic, urban and cultural variables typical of each province as well as the typical characteristics of the large metropolitan areas such as the difficulty in parking, the possibility to use public transport, use of bikes and/or scooters and the increasing use of alternative transport (car/bike sharing, taxis, etc.)”.

“On the contrary – concluded Mr San Pietro – the average driving speed is notably higher in the small to medium Italian provinces, while the provinces surrounding the large Southern cities of Naples, Palermo and Reggio Calabria in particular, “suffer” from slow speeds.”

### **The differences between Northern and Southern Italy**

In more general terms, the UnipolSai Observatory revealed that people living in Northern Italy may enjoy a more favourable “driving experience” compared to those living in the South. By way of example, Campania brings up the rear in this particular ranking: in the region one hour and 37 minutes are spent behind the wheel per day with an average speed of only 25.7km/h. Overall, people in Campania spend a total of 20 days (considering the entire 24 hours) per year in the car compared to a national average of 17 days. At the opposite end of the spectrum is Val D’Aosta, where only one hour and 12 minutes are spent in the car per day.

This trend was recorded in other regions with similar geographic characteristics to Val d’Aosta such as Friuli-Venezia Giulia (one hour and 20 minutes of driving per day with an average speed of 36.3km/h) and Trentino Alto Adige where vehicles are driven at an average speed of 37km/h for an average time of one hour and 15 minutes per day. The more favourable driving experience in the North was also recorded in larger regions such as Lombardy (one hour and 22 minutes of driving per day at an average speed of 33.2km/h), Veneto (one hour and 22 minutes behind the wheel each day at an average speed of 35.5km/h), Emilia Romagna (one hour and 17 minutes of driving per day at an average speed of 36.3km/h) and Piedmont (one hour and 20 minutes of driving per day at an average speed of 33.4km/h).

As for Southern Italy, the data from Calabria (one hour and 32 minutes behind the wheel each day at an average speed of 28.2km/h) and Sicily (one hour and 29 minutes of driving per day at an average speed of 26.1km/h) also confirmed that driving in the South is more “difficult”.

**A cliché discredited: young drivers are not “reckless”**

The study shows how young drivers cover 7.5% of total kilometres during the night, almost double compared to the national average of 4.6%: Sicily and Marche are the most “nocturnal” regions while people living in Friuli-Venezia Giulia and Trentino are the least likely to use cars between midnight and 6 am. In terms of provinces, Brindisi, Taranto and Catania stand out for being the most “nocturnal”, as opposed to Nuoro, Ogliastra and Trieste.

The black box data instead disproves the cliché of young drivers being “reckless”: in fact, they drive at an average speed of 32.4km/h, just 1.7km/h faster than the national average.

According to the Observatory, Saturday is the day that young people (up to the age of 30) travel most by car, followed by Friday.

On the contrary, those with a lead foot are people using vehicles for work purposes and therefore making use of a company car, who drive at an average speed of 38.3km/h. People driving company cars spend in average 1 hour and 49 minutes per day in the car (a figure much higher than the national average of 1 hour and 27 minutes).

**Interesting facts and regional-provincial records**

With 14,372km, Molise is the Italian region where the most kilometres per year are travelled by car, followed by Umbria with 14,301km and Veneto (13,966km) compared to the Italian national average of 12,782km per year. In last place was Liguria, with 10,453km covered per year.

Rovigo is the Italian province where the most kilometres are driven per year, over 17,000km, followed by Ferrara, with 15,445km and Perugia with 14,938km. In last place was Genoa, with an annual distance of 10,038km and Palermo (10,369km).

Instead, Sardinia was the region where cars were used for the most days per year, almost 6 days out of 7, followed by Apulia and Calabria. Also with regard to this parameter, Liguria was the region where cars were used for the fewest days per year.

According to the Observatory, Friday is the day that Italians travel most by car, while Sunday is the day of least driving.

**Black boxes and Italians: the choice of a safe driving experience**

The number of black boxes in Italy has reached approximately 4 million, of which UnipolSai owns approximately 60%, with benefits related not only to the possibility to receive a significant discount on vehicle liability insurance and fire and theft policies for those choosing installation on their vehicle.

Indeed, on the event of an accident the black box is able to record the date and time of the event, GPS location and speed of the vehicle, and in this manner it is particularly useful in case of disputes, both for court judgements and undue fines. In the event of a serious accident, the device may also prove to be a “lifesaving” instrument, since it automatically sends an alert to the Assistance Centre thanks to the Crash Alarm Service and, finally, in case of theft, it facilitates discovering the location of the vehicle.

### Data by region

Region	Days of use	Daily km	Annual km	% km at night	Hours per day	Driving days	Speed km/h
01 Piedmont	280	45	12,487	4.74%	1.20	16	33.4
02 Val d'Aosta	263	43	11,188	3.82%	1.12	13	35.4
03 Liguria	251	42	10,453	4.25%	1.22	14	30.6
04 Lombardy	281	45	12,777	4.56%	1.22	16	33.2
05 Trentino A.A.	278	48	13,206	3.55%	1.17	15	37.0
06 Veneto	290	48	13,966	3.99%	1.22	16	35.5
07 Friuli-V.G.	282	48	13,664	3.47%	1.20	16	36.3
08 Emilia R.	289	47	13,568	4.55%	1.17	16	36.3
09 Tuscany	288	45	12,824	4.49%	1.22	16	32.6
10 Marche	293	46	13,348	4.67%	1.21	16	33.8
11 Umbria	291	49	14,301	4.61%	1.24	17	35.0
12 Lazio	279	46	12,884	4.87%	1.29	17	30.9
13 Molise	281	51	14,372	4.02%	1.32	18	33.2
14 Abruzzo	291	47	13,689	4.58%	1.27	18	32.4
15 Campania	296	42	12,356	4.78%	1.37	20	25.7
16 Puglia	297	45	13,294	4.93%	1.34	19	28.5
17 Basilicata	279	49	13,787	4.24%	1.30	17	32.9
18 Calabria	297	43	12,851	4.13%	1.32	19	28.2
19 Sicily	285	39	11,121	5.12%	1.29	18	26.1
20 Sardinia	298	44	12,954	3.89%	1.23	17	31.5
<b>Italian average</b>	<b>288</b>	<b>44</b>	<b>12,782</b>	<b>4.62%</b>	<b>1.27</b>	<b>17</b>	<b>30.7</b>

### Data by age

Età	Ore x Giorno	Giorni Guida	% Km Notturni	Velocità Urbana	Velocità Extra	Velocità Auto	Velocità
Giovane	1,26	18	7,53%	21,44	39,77	81,64	32,39
Adulto	1,28	18	4,58%	19,79	38,31	80,81	30,49
Anziano	1,17	14	2,97%	18,10	34,67	79,77	27,46
Auto Aziendali	1,49	21	3,21%	22,70	42,71	92,48	38,36
<b>Media</b>	<b>1,27</b>	<b>17</b>	<b>4,62%</b>	<b>19,86</b>	<b>38,27</b>	<b>81,69</b>	<b>30,68</b>

Age	Hours per day	Driving days	% km at night	Urban speed	Non-urban speed	Car speed	Speed
Young	1.26	18	7.53%	21.44	39.77	81.64	32.39
Adult	1.28	18	4.58%	19.79	38.31	80.81	30.49
Elderly	1.17	14	2.97%	18.10	34.67	79.77	27.46
Company cars	1.49	21	3.21%	22.70	42.71	92.48	38.36
<b>Average</b>	<b>1.27</b>	<b>17</b>	<b>4.62%</b>	<b>19.86</b>	<b>38.27</b>	<b>81.69</b>	<b>30.68</b>

Data by province: speed and time spent driving

Position	Province	Hours per day	Driving days	Speed km/h
1	Trapani	1.32	19	24.13
2	Caserta	1.39	21	24.49
3	Naples	1.37	19	24.55
4	Caltanissetta	1.31	19	24.80
5	Agrigento	1.32	19	25.40
6	Palermo	1.28	17	25.42
29	Bari	1.32	19	29.53
31	Rome	1.30	17	30.23
32	Genoa	1.22	14	30.35
43	Milan	1.22	15	31.66
49	Florence	1.22	16	32.01
51	Turin	1.20	16	32.12
89	Bologna	1.19	15	35.98
109	Vercelli	1.17	15	38.93
110	Ferrara	1.22	16	39.78
111	Rovigo	1.25	17	42.34
	<b>Total</b>	<b>1.27</b>	<b>17</b>	<b>30.68</b>

Data by province: annual km and days of car use

Position	Province	Days of use	Km per day	Annual km	% km at night
1	Rovigo	289.80	60.0	17,373	4.40%
2	Ferrara	285.95	54.0	15,445	4.32%
3	Perugia	293.65	50.9	14,938	4.58%
4	Rieti	282.97	52.8	14,936	4.50%
5	Siena	282.74	52.7	14,888	4.38%
61	Bologna	280.99	47.2	13,262	4.16%
66	Bari	292.01	45.1	13,169	4.99%
82	Florence	283.37	43.9	12,447	4.50%
83	Rome	273.28	45.5	12,425	4.86%
91	Turin	279.30	43.0	12,017	4.88%
94	Milan	270.12	43.2	11,682	4.57%
98	Naples	286.67	39.9	11,433	5.13%
109	Imperia	245.51	42.6	10,469	4.50%
110	Palermo	276.96	37.4	10,369	5.19%
111	Genoa	241.10	41.6	10,038	4.21%
	<b>Total</b>	<b>287.65</b>	<b>44.4</b>	<b>12,782</b>	<b>4.62%</b>

*Source: UnipolSai Assicurazioni Observatory*

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**UnipolSai Assicurazioni S.p.A.**

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