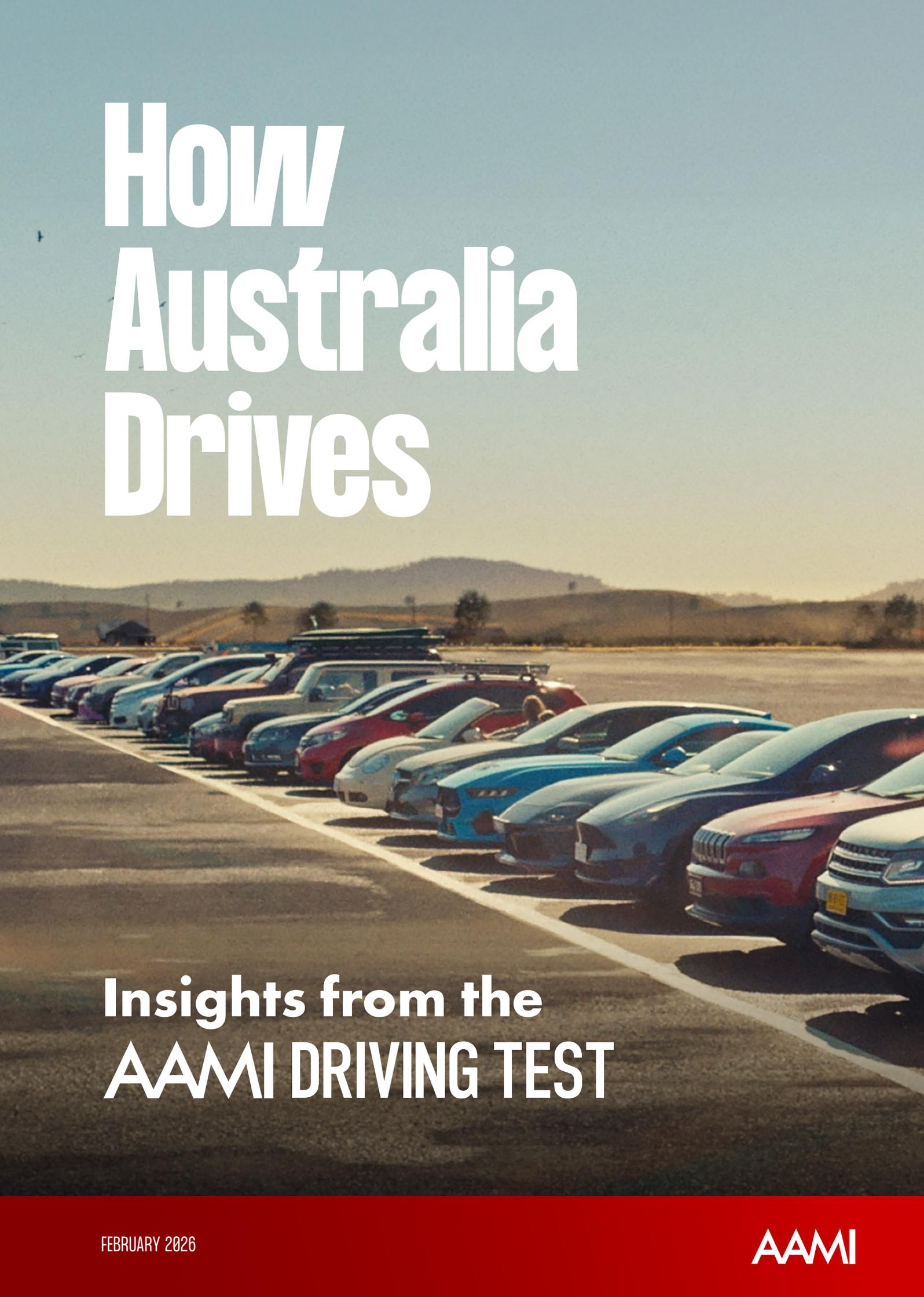


# How Australia Drives

A row of various cars parked in a lot under a clear sky. The cars are in various colors including blue, red, white, and silver. The background shows a flat landscape with some hills in the distance under a clear blue sky.

Insights from the  
AAMI DRIVING TEST

FEBRUARY 2026

AAMI

# Contents

<b>FOREWORD</b> . . . . .	<b>3</b>
<b>NATIONAL SNAPSHOT.</b> . . . . .	<b>4</b>
<b>BEHAVIOUR CHANGE IN ACTION.</b> . . . . .	<b>7</b>
<b>WHO ARE AUSTRALIA’S SAFEST DRIVERS?</b> . . . . .	<b>11</b>
<b>QUEENSLAND SNAPSHOT</b> . . . . .	<b>13</b>
<b>NEW SOUTH WALES SNAPSHOT</b> . . . . .	<b>14</b>
<b>VICTORIA SNAPSHOT</b> . . . . .	<b>15</b>
<b>WESTERN AUSTRALIA SNAPSHOT</b> . . . . .	<b>16</b>
<b>SOUTH AUSTRALIA SNAPSHOT</b> . . . . .	<b>16</b>
<b>TASMANIA SNAPSHOT</b> . . . . .	<b>17</b>
<b>ACT SNAPSHOT</b> . . . . .	<b>17</b>
<b>WORKING TOGETHER TO REDUCE ROAD TRAUMA</b> . . . . .	<b>18</b>
<b>WHAT’S NEXT</b> . . . . .	<b>19</b>

## About the research

AAI Limited trading as AAMI. Data from AAMI App, 49,414 AAMI *Driving Test* entrants in Australia aged 18+ (27 Sep 2025 to 9 Feb 2026), measuring average driver scores amongst 32,108 active participants. Results based on 32,550 active participants who had an active score who drove for at least 15 consecutive days from 27 September 2025 to 9 February 2026.

Claims data collected from AAI Limited trading as AAMI. Data sourced from motor insurance claims from AAI Limited’s portfolio of brands from 1 February 2024 to 28 February 2025.

# Foreword

**Every day, millions of Australians take to the road, relying on their skills, habits and judgement to get themselves – and the people they care about – safely from A to B.**

As an insurer that has supported Australian drivers for more than half a century, AAMI has a unique vantage point on how behaviours shape safety outcomes – and how they have evolved over time.

Last year, we launched the AAMI Driving Test (ADT), a national safer driver initiative giving Australians the chance to test and improve their skills behind the wheel. ADT builds on AAMI's road safety legacy by offering a clear, data-backed snapshot of the nation's driving culture – not just where drivers are getting it wrong, but where they are getting it right.

Using mobile phone telematics data and insights, ADT measures drivers across five key behaviours – speeding, hard braking, cornering, acceleration and phone use – and highlights practical areas for improvement. Just as importantly, the initiative recognises and rewards positive driving behaviours and safe choices. During the Test, when drivers stuck to the speed limit, accelerate smoothly or avoid harsh braking, they earn in-app badges and prizes, including pre-paid Mastercards, fuel cards and holidays – reinforcing that safe, attentive driving deserves acknowledgement, not just correction.

Over the course of the Test, almost 50,000 Australians clocked up almost 100 million kilometres of driving data. The results highlight a powerful insight: when safe behaviours are measured

and made visible, drivers are more aware of their choices behind the wheel – and more motivated to improve them.

While encouraging improvements were observed in behaviours such as braking and acceleration, it also provided important context around speeding and phone use. For many years, public and media focus have centred on these as the primary road safety concerns (as part of the 'Fatal Five') – and the data suggests drivers are highly conscious of maintaining strong scores in these areas. However, the results also reinforce that road safety is multifaceted. Seemingly small decisions and changes across all driving behaviours – not just speed and distraction – collectively shape overall safety outcomes.

The findings help insurers, policymakers and road-safety advocates better understand where education is working and where more focus is needed. Most importantly, the results empower everyday Australians who participated in the initiative, encouraging them to reflect on their own driving habits and reinforcing that positive, safer choices make a real difference.

At AAMI, we are committed to helping reduce crashes and create safer roads.

Reports and initiatives like this play a vital role in highlighting the behaviours, trends and opportunities that shape that mission. I hope the insights inspire meaningful conversations and practical action as we continue working together to make Australian roads safer.

**Lisa Harrison**  
Chief Executive Consumer Insurance



# NATIONAL SNAPSHOT

Since early October 2025, almost 50,000 Australians have collectively driven almost 100 million kilometres as part of the AAMI Driving Test (ADT).

Designed to challenge common assumptions about who performs best behind the wheel, ADT helps Australians better understand – and improve – their behaviour on the road. Participants received a score on a scale up to 100, and personalised insights to support safer, more consistent driving over time.

Using mobile phone telematics technology, AAMI assessed drivers across five key behaviours: speeding, acceleration, hard braking, cornering and mobile phone use. The program identified specific areas for improvement and rewarded participants for demonstrating safer driving habits.

A key insight from the data is that the **biggest gains often came from those with the most room to improve** – particularly among drivers who participated for three months and started with lower scores. In other words: **feedback works**, especially when it's consistent, personalised and sustained.

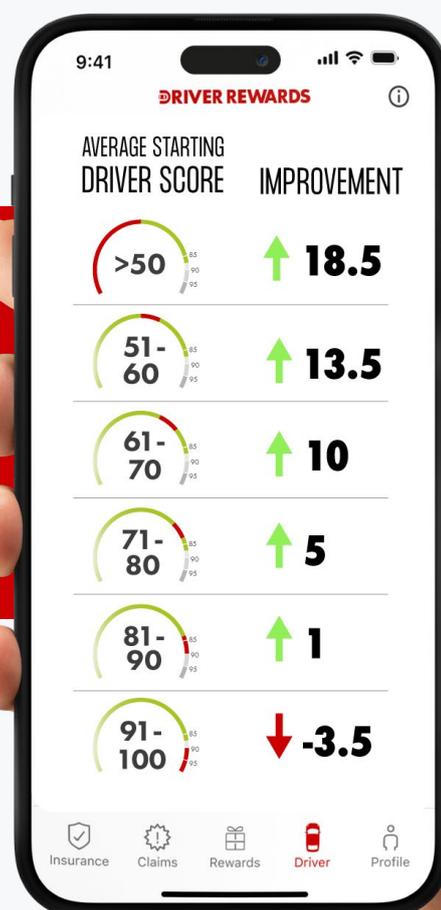
## IMPROVEMENT OVER ADT CAMPAIGN

### What the results show:

Drivers who already scored very highly may have had less room to improve, while some may have become more aware of small driving 'slip ups' as measurement continued. The biggest changes were seen in the lower scoring driver cohorts, suggesting in-app feedback and the competition supported meaningful behaviour change.

This report highlights where Australian drivers are performing strongly, and where there remains room for improvement.

Overall, the results indicate a **small but positive shift** in driver behaviour nationwide – with the clearest improvements in **braking, acceleration and cornering**.

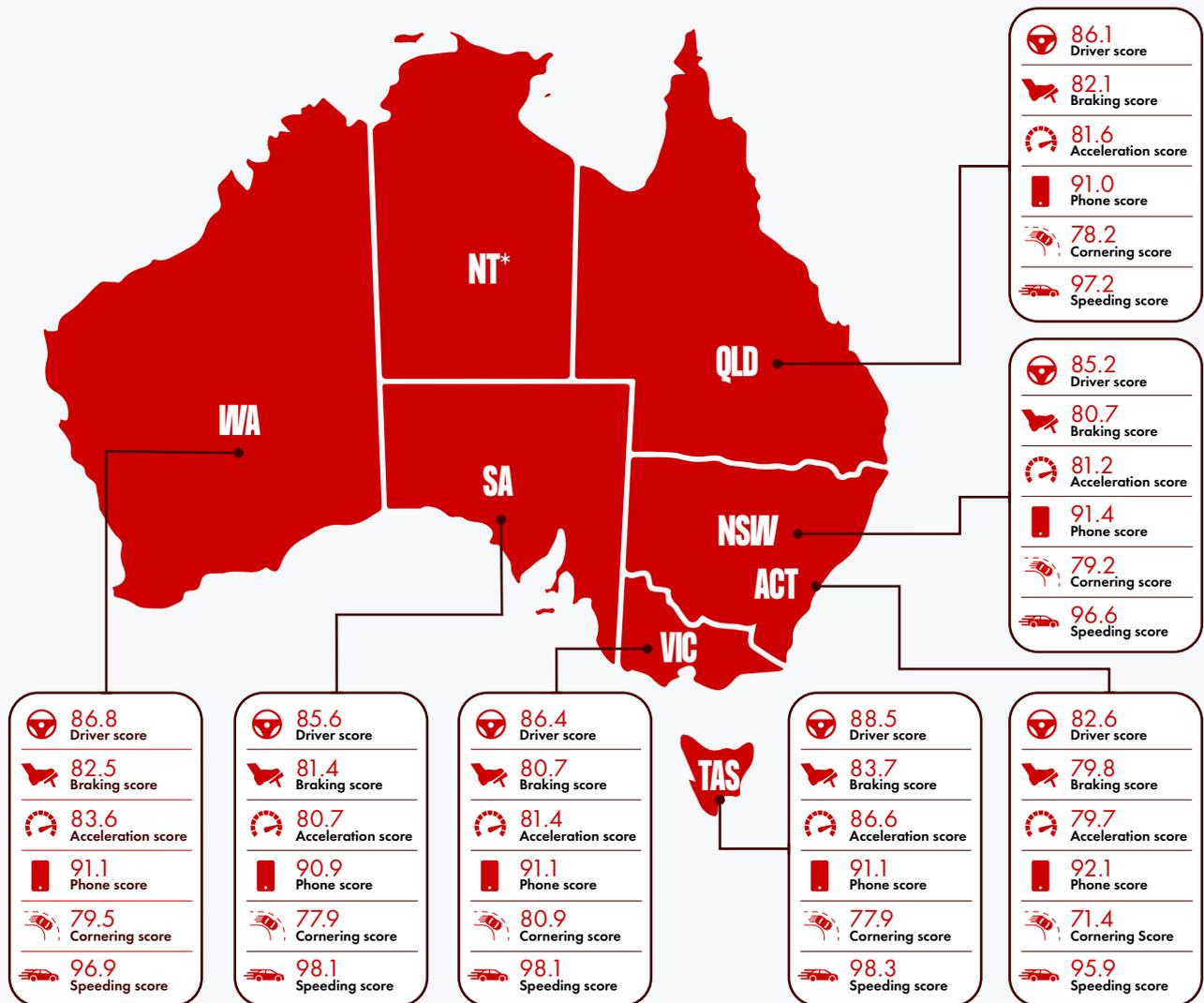




Approximately 30 per cent of ADT engaged users maintained a driving score of 95 points or above during the initiative.

One of the most telling patterns is *which* behaviours changed the most. AAMI's insights suggest behaviours drivers are often less conscious of – like hard braking, sharp cornering and sudden acceleration – can be corrected relatively quickly once awareness is raised.

## OVERALL AVERAGE ADT SCORES AROUND THE COUNTRY



Data results only include participants who have nominated their home state.

Results based on 32,550 active participants who had an active score who drove for at least 15 consecutive days from 27 September 2025 to 9 February 2026.

ACT (460 participants), NSW (8,582 participants), Qld (4,799 participants), SA (2,529 participants), Tas (870 participants), Vic (11,876), WA (2,390 participants).

\*NT not included as participant numbers not statistically significant.

### Quick state highlights



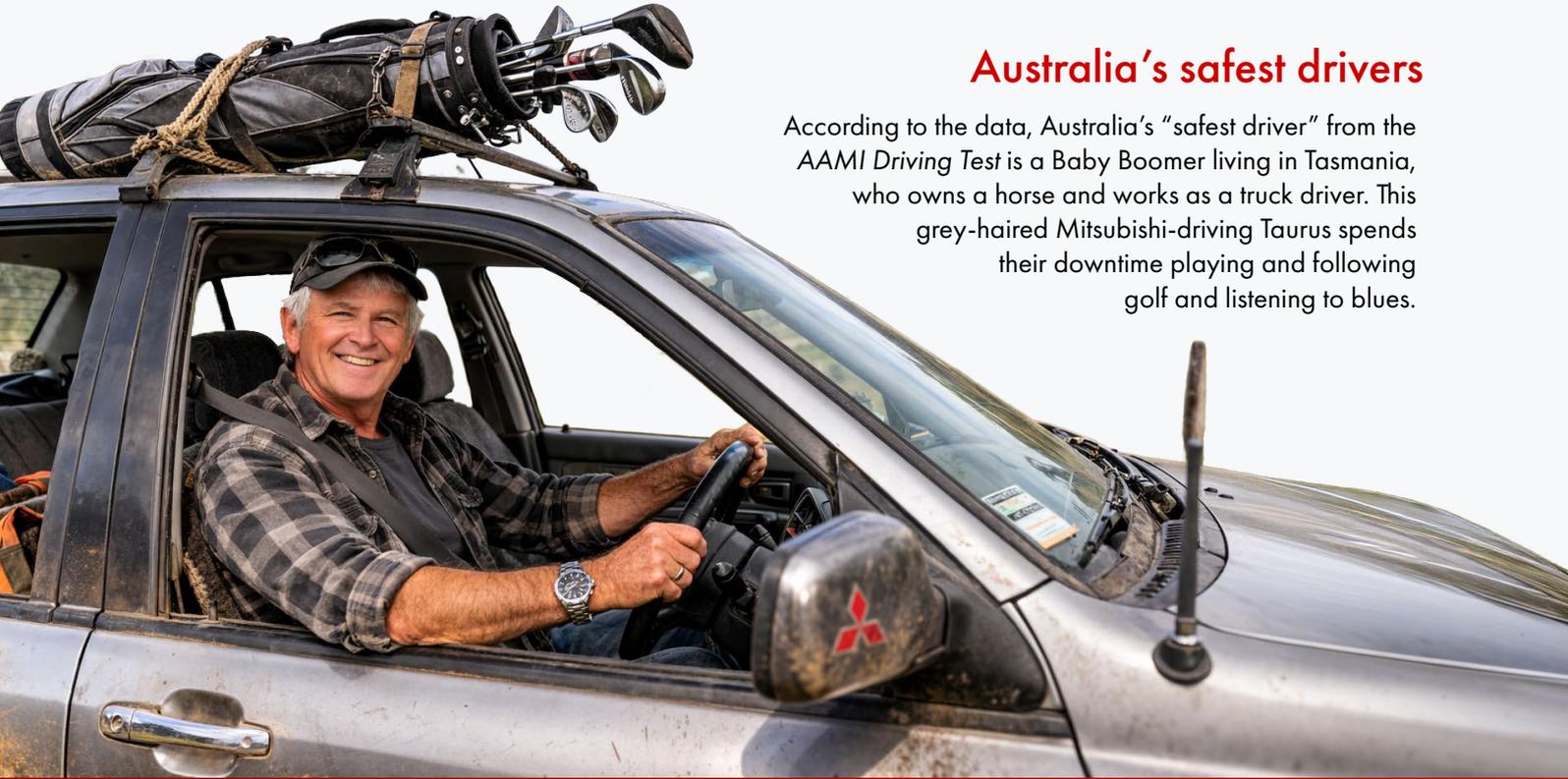
**Tasmania** recorded the **best overall average driver score**, and led the country on multiple behaviour averages – a strong sign of consistent vehicle control and a commitment to safe driving.



**The ACT** recorded the **lowest overall average driver score**, but stood out for the **best average score for driving without phone use**, suggesting a comparatively strong performance in limiting distraction.

# WHO ARE AUSTRALIA'S SAFEST AND LEAST SAFE DRIVERS

While road safety is serious, AAMI also took a light-hearted look at participants' traits to explore the defining characteristics of Australia's safest – and least safe – drivers during the test.

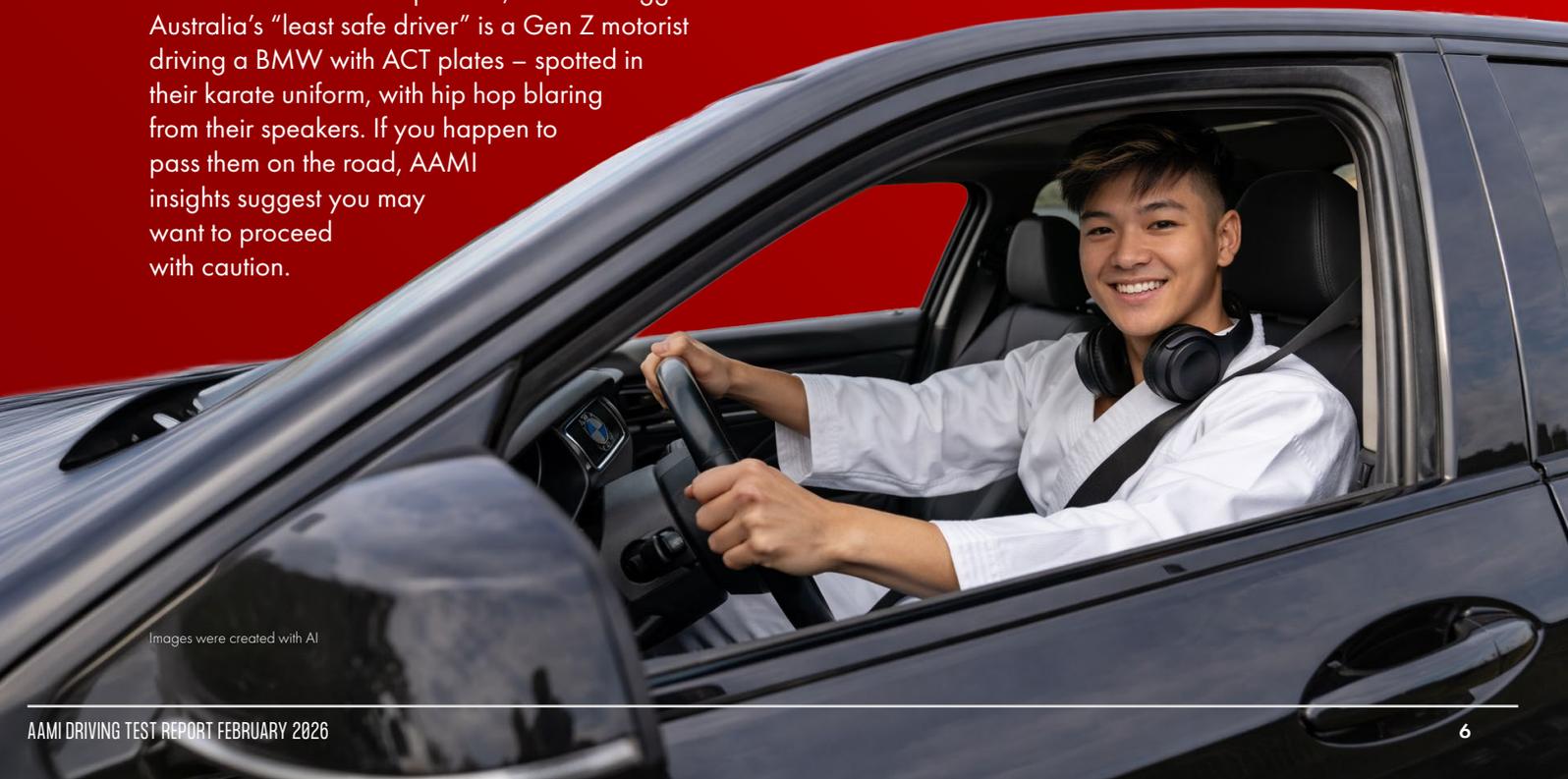


## Australia's safest drivers

According to the data, Australia's "safest driver" from the AAMI Driving Test is a Baby Boomer living in Tasmania, who owns a horse and works as a truck driver. This grey-haired Mitsubishi-driving Taurus spends their downtime playing and following golf and listening to blues.

## Australia's least safe drivers?

At the other end of the spectrum, the data suggests Australia's "least safe driver" is a Gen Z motorist driving a BMW with ACT plates – spotted in their karate uniform, with hip hop blaring from their speakers. If you happen to pass them on the road, AAMI insights suggest you may want to proceed with caution.



Images were created with AI

# BEHAVIOUR CHANGE IN ACTION

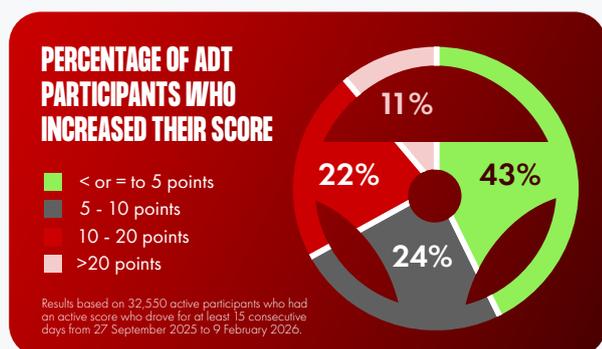
AAMI asked Australians to do something simple but confronting – measure themselves honestly behind the wheel. By participating in *the AAMI Driving Test*, turning on telematics and receiving real-time behavioural feedback, drivers were given a clear view of their habits.

The results show something powerful: **when Australians are shown the data many respond, and respond quickly.**

Across every behaviour measured, large proportions of participants recorded meaningful improvements over the course of the test.

## DRIVING CHANGE

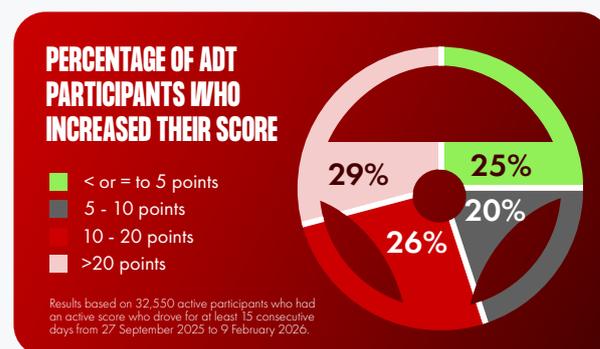
### Average overall driver score



Behavioural feedback supported more targeted improvement, with almost half of all improvers gaining more than five points and one in three achieving improvements of over 10 points.

That level of movement in a relatively short campaign period suggests behaviour change is not only possible – it can be significant when awareness is raised and reinforced.

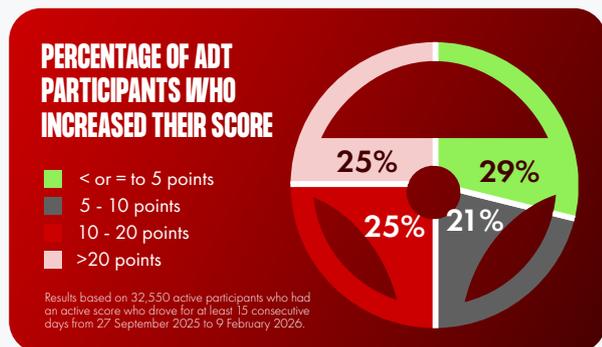
### Average acceleration score



Acceleration saw some of the most dramatic improvements. More than half of participants improved their acceleration score by more than 10 points, and almost one in three lifted their score by more than 20 points.

This suggests that smoother control, often an unconscious habit, is highly responsive to feedback. Once drivers became aware of their harsh acceleration, many corrected quickly.

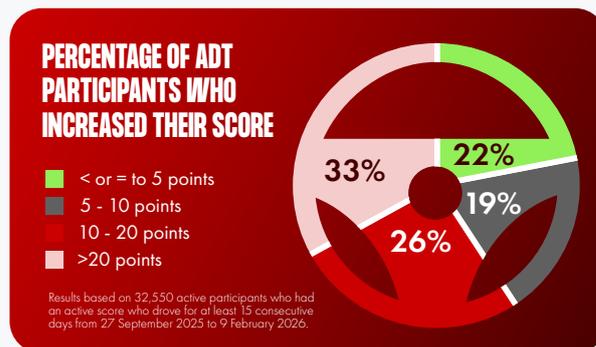
## Average braking score



Braking improvements were equally impressive. Half of participants improved their braking score by more than 10 points, with one in four improving by more than 20 points.

Given hard braking is closely linked to crash risk – particularly Australia’s most common crash type, nose-to-tail collisions (2025 AAMI Crash Index) – these gains represent meaningful safety improvements in real-world driving conditions.

## Average cornering score

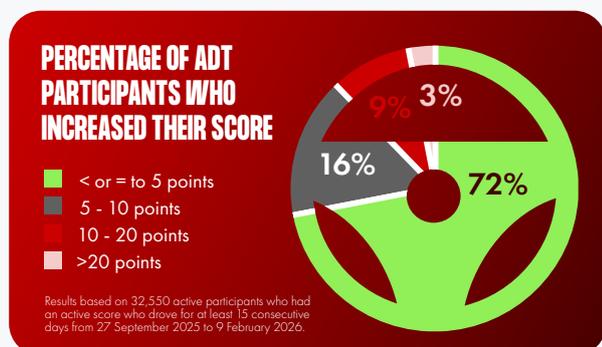


Cornering drove the biggest change for drivers.

One third of participants improved their cornering score by more than 20 points – the highest proportion of major gains across any behaviour.

This suggests drivers may be less aware of how aggressively they corner, but once shown the data, are highly capable of adjusting their technique.

## Average speeding score



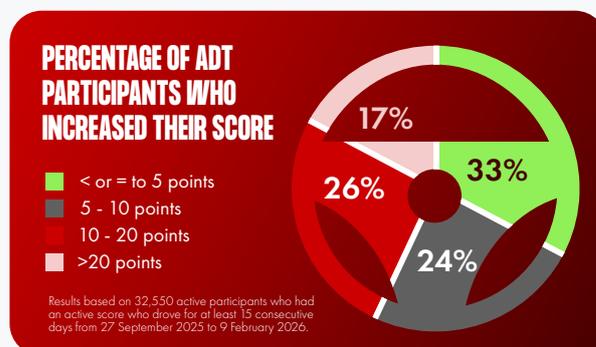
Speeding and phone use showed more modest improvements compared to vehicle-control behaviours such as braking, acceleration and cornering.

For speeding in particular, the majority of participants (72 per cent) improved by five points or less, and only three per cent improved by more than 20 points. Phone use saw stronger movement, but still not at the same level as acceleration or cornering.

However, context is important. Speeding and phone use both started from a strong base. For speeding, over 92 per cent of participants were already in the 90–100 range at both the start and end of the campaign. For phone use, approximately 84 per cent of participants were in the 80–100 range at both the beginning and the end, reflecting a consistently high baseline. With many drivers already performing well in these categories, there was naturally less room for dramatic improvement.

What this suggests is not a lack of engagement, enthusiasm or commitment to improvement by drivers – but rather that speeding and phone use are behaviours drivers are more consciously aware of. The challenge is not initial awareness, but sustaining disciplined habits over time.

## Average phone use score



# LEVELLING UP: LOW-SCORE DRIVERS (<70 STARTING SCORE)

This section focuses specifically on ADT participants who **began the campaign with starting scores below 70 out of 100**. Because the analysis isolates those who began with lower scores, participants who scored above 70 at the start of the campaign were not included in this analysis.

Results from this analysis are compelling: **drivers who started the lowest improved the most**. Once they received real-time feedback on their driving behaviour, the entire distribution of this cohort shifted upwards.

At the beginning of their ADT journey, every driver in this segment sat within the **50–69 score range** across the five driving behaviours, and overall driving score. By the end of the campaign, that narrow spread had widened dramatically, with a meaningful number of drivers moving into higher performance bands that none had occupied at the start.

## Key call outs:



### Overall driver score:

1 in 9 finished with an overall score above 90.



### Speeding:

More than 4 in 10 drivers in this cohort achieved a 90+ score by the end of ADT.



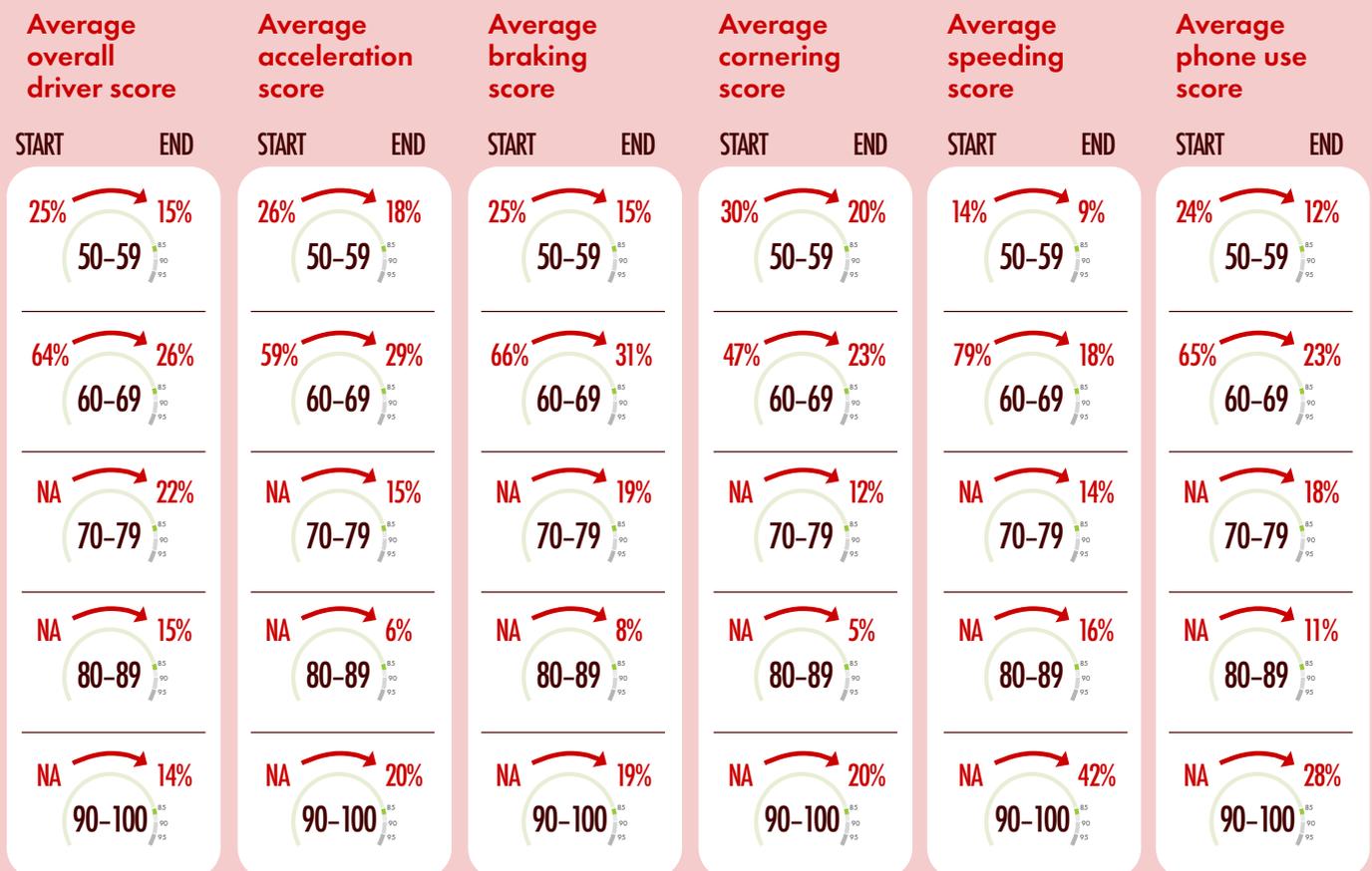
### Phone use:

Close to 1 in 4 reached the 90-100 band.



### Braking, cornering and acceleration:

Almost 1 in 5 low-score drivers climbed into the 90–100 score band across all three behaviours — showing when drivers are provided insights, they can make meaningful changes to improve behaviour.



Note: all other scores were below 50 points

Results based on 32,550 active participants who had an active score who drove for at least 15 consecutive days from 27 September 2025 to 9 February 2026.

This upward movement demonstrates the impact of measurement and feedback. The drivers who had the most room to improve (starting below 70 points out of 100), responded the most. AAMI didn't just help these drivers lift their scores — it helped them change their day-to-day habits behind the wheel, helping make Australian roads safer.



**When those who start lower improve significantly, road safety improves for everyone.**

## THE BIGGEST GAINS CAME FROM THE LOWEST STARTING SCORES



AAMI's data reveals a consistent and compelling pattern: drivers who began with lower starting scores made the greatest improvements across nearly every behaviour measured.

Participants who started with an overall score under 50 recorded double-digit improvements in acceleration (+11) and braking (+11), alongside meaningful gains in cornering (+6.5), phone use (+2.5) and speeding (+1.5).

Similarly, those beginning in the 50–59 and 60–69 score bands achieved strong improvements — particularly in acceleration, braking and cornering — reinforcing that drivers with greater room to improve responded most significantly to feedback.

As starting scores increased, the size of the improvement steadily declined. Drivers who began in the higher score ranges recorded only modest gains, if at all. This is not unexpected, as when performance is already high, there is naturally less score for large upward movement.

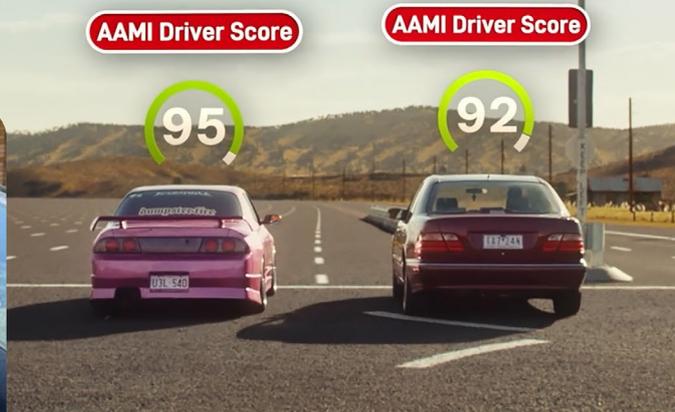
What this pattern demonstrates is the AAMI *Driving Test* was particularly effective at lifting drivers who need it most. The combination of measurement, awareness and reinforcement appears to help close performance gaps — raising lower scoring drivers towards safer driving benchmarks, as well as motivating those with higher scores to maintain their safe habits.

# WHO ARE AUSTRALIA'S SAFEST DRIVERS?



## BRENDA ROBB, NSW

From self-proclaimed 'Speed Demon' to one of Australia's safest drivers



## What motivated you to take part in ADT?

I first heard about ADT on the TODAY Show and then downloaded the AAMI app when I became a policy holder.

“

**IT QUICKLY BECAME ONE OF MY GO-TO TOOLS. TRACKING MY DRIVING SCORES TURNED INTO A PERSONAL CHALLENGE, AND I REALLY ENJOYED WATCHING MY PERFORMANCE IMPROVE OVER TIME.**

”

## Did ADT help you become a safer driver?

Absolutely. After my first week, I checked my score and was shocked — it was around 70! That was a real wake-up call. I realised the only way to improve was to understand what I was doing wrong and consciously change my habits. Not long after, my husband even commented on how different my driving had become — I used to be a bit of a 'speed demon'.

## What do you like most about ADT?

The ratings. Checking my scores became a weekly habit, and if they dropped, I knew exactly what to work on.

## What did ADT reveal about your driving behaviours?

It showed me that I wasn't as good a driver as I thought. I tended to drive at the maximum speed limit, wasn't always consistent with indicating, and sometimes mentally switched off behind the wheel — something that's easy to do, especially on country roads and highways.

## How has your driving changed since using ADT?

I now drive to the conditions, observe speed limits and stay far more alert. I've completely stopped using my phone while driving — it now stays in my handbag on the back seat. I'm more aware of other vehicles, indicate earlier and drive more respectfully overall.

## What's your current driving score?

I'm very proud to say it's now 100!



## MARK EAVES, VIC

A professional driver's ADT experience:  
"Even Limo Drivers can Lift their Game"

### Why did you sign up for the AAMI Driving Test?

I spotted ADT online and was instantly curious. The idea of GPS and telematics tracking different aspects of my driving really caught my attention. As a professional driver, I wanted to see what the data would say about me behind the wheel.

### What do you enjoy most about ADT?

It's simple to use and surprisingly fun. There's a competitive edge to it – you want to improve your score, earn those five stars and keep lifting your performance.

### Did ADT make you a safer driver?

Without a doubt! I've noticed clear improvements across the board. I now use cruise control much more often to keep my speed in check.

“

**IT'S HELPED ME DRIVE MORE SMOOTHLY AND EFFICIENTLY – AND WITH MUCH MORE ATTENTION TO HOW MY BEHAVIOURS BEHIND THE WHEEL CAN IMPACT MY RIDE.**

”

### How has your driving changed?

I'm more alert, more aware and more focused – especially when it comes to cornering, acceleration and braking – some things I didn't really pay attention to before and just used to do on 'auto-pilot'.

I drive a 12-metre 1800 Hummer limousine every day, so attention to detail, being alert and remaining aware of not only my surroundings, but also my actions behind the wheel is critical.

Through ADT I'm now much more conscious of sticking precisely to the speed limit – even one or two km/hour over feels unnecessary.

### What's your current score?

I'm currently on a very respectable 97 – across 1,237 km and 140 trips. I'm proud to say that I've earned five-star achievement ratings in every category.

### Any final thoughts?

It's a smart, well-designed app. It's something drivers of all ages and experience levels could benefit from – as I've learnt through ADT – even limo drivers can lift their game!

If everyone downloaded the app and paid a little more attention to their driving data, we'd all be safer on the road.

# QUEENSLAND SNAPSHOT

			Change in score
	Avg. DRIVER SCORE	86.1	-0.2
	Avg. BRAKING SCORE	82.1	0.3
	Avg. CORNERING SCORE	78.2	0
	Avg. PHONE USE SCORE	91.0	-0.4
	Avg. SPEEDING SCORE	97.2	-0.1
	Avg. ACCELERATION SCORE	81.6	0.6

**SOLID  
CONTROL  
GAINS, BUT  
SPEED AND  
DISTRACTION  
STILL MATTER**

## Overall performance

Queensland recorded a small decrease in overall driver score (-0.2). Encouragingly, drivers improved in acceleration (+0.6) and braking (+0.3), and held steady in cornering.

## Speed and distraction

Phone use (-0.4) and speeding (-0.1) both declined, noting from high scores. Individually these are modest shifts, but they matter because **even small lapses in attention and speed discipline can translate into real-world crash risk.**

According to the *2025 AAMI Crash Index*, **nose-to-tail crashes are the most common crash type on Queensland roads (32 per cent)** – and distraction plus speed are key contributors.

## How Queensland compares nationally

Queensland sat broadly in the middle of the pack across most driving behaviours during this campaign.

While there were positive gains in braking and acceleration, slight declines in speeding and phone use highlight that maintaining speed discipline and reducing distraction remain critical areas for improvement.

AAMI Limited trading as AAMI. Data from AAMI App, AAMI Driving Test participant average scores between 27/09/25 to 9/02/26. Total no. in this data set = 4,799.

# NEW SOUTH WALES SNAPSHOT

			Change in score
	Avg. DRIVER SCORE	85.2	0.7
	Avg. BRAKING SCORE	80.7	1.4
	Avg. CORNERING SCORE	79.2	0.9
	Avg. PHONE USE SCORE	91.3	-0.3
	Avg. SPEEDING SCORE	96.6	0
	Avg. ACCELERATION SCORE	81.2	1.0

**NOTICEABLE  
IMPROVEMENT,  
ESPECIALLY  
IN CONTROL  
BEHAVIOURS**

## Overall performance

New South Wales (NSW) recorded a clear uplift in overall score (+0.7), driven by strong gains in braking (+1.4), cornering (+0.9) and acceleration (+1.0).

## What it means

This pattern suggests that once drivers receive feedback, vehicle-control habits (like hard braking, hard cornering and sharp acceleration) can change relatively quickly – a positive sign for preventable crash risk.

## Distraction remains a risk

Phone use declined slightly (-0.3), and speeding was unchanged from its high score. However distraction remains important, particularly given nose-to-tail crashes are the most common on NSW roads (2025 AAMI Crash Index).

## How NSW compares nationally

NSW was one of only two jurisdictions (with the ACT) to hold speeding steady rather than decline – a meaningful result given the national pattern.

AAMI Limited trading as AAMI. Data from AAMI App, AAMI Driving Test participant average scores between 27/09/25 to 9/02/26. Total no. in this data set = 8,582.

# VICTORIA SNAPSHOT

			Change in score
	Avg. DRIVER SCORE	86.4	0
	Avg. BRAKING SCORE	80.7	0.8
	Avg. CORNERING SCORE	80.9	0.1
	Avg. PHONE USE SCORE	91.1	-0.6
	Avg. SPEEDING SCORE	98.1	-0.1
	Avg. ACCELERATION SCORE	81.3	0.2

**IMPROVED CONTROL,  
BUT DISTRACTION IS  
THE DRAG**

## Overall performance

Victoria's overall driver score held steady, while braking (+0.8), acceleration (+0.2) and cornering (+0.1) all improved – indicating stronger day-to-day vehicle control.

## Distraction remains a focus

Phone use and speeding - this is the classic ADT pattern: drivers can improve those behaviours they can "feel" quickly (like hard braking, sharp cornering and harsh acceleration), but behaviours such as distraction, that are already high, are more likely to stay flat or decrease slightly.

## How Vic compares nationally

Victoria sat **consistently mid-range** across most behaviour changes – steady, with no extremes – but the phone use decline is a clear area requiring ongoing focus.

AAI Limited trading as AAMI. Data from AAMI App, AAMI Driving Test participant average scores between 27/09/25 to 9/02/26. Total no. in this data set = 11,876.

# WESTERN AUSTRALIA SNAPSHOT

		Change in score	
	Avg. DRIVER SCORE	86.8	<b>0.2</b>
	Avg. BRAKING SCORE	82.5	<b>1.2</b>
	Avg. CORNERING SCORE	79.5	<b>-0.3</b>
	Avg. PHONE USE SCORE	91.1	<b>-0.2</b>
	Avg. SPEEDING SCORE	96.9	<b>-0.1</b>
	Avg. ACCELERATION SCORE	83.5	<b>0.2</b>

**BRAKING IMPROVED STRONGLY – CORNERING SLIPPED**

## Overall performance

WA was broadly steady overall, with a slight uplift (+0.2) in the overall driver score. The biggest positive was braking (+1.2), supported by a small improvement in acceleration (+0.2).

## Where it fell away

Cornering got worse (-0.3), as did phone use (-0.2) and speeding (-0.1), although from high starting scores. The message here is consistency: strong braking suggests good reactive control, but cornering technique and attention still need focus.

## How WA compares nationally

WA recorded the largest decline in cornering change and also had one of the smallest declines in speeding (-0.1), which is comparatively strong given national trends.

AAL Limited trading as AAMI. Data from AAMI App, AAMI Driving Test participant average scores between 27/09/25 to 9/02/26. Total no. in this data set = 2,390.

# SOUTH AUSTRALIA SNAPSHOT

		Change in score	
	Avg. DRIVER SCORE	85.6	<b>-0.4</b>
	Avg. BRAKING SCORE	81.4	<b>0</b>
	Avg. CORNERING SCORE	77.9	<b>0.2</b>
	Avg. PHONE USE SCORE	90.9	<b>-0.4</b>
	Avg. SPEEDING SCORE	98.1	<b>-0.2</b>
	Avg. ACCELERATION SCORE	80.7	<b>0.3</b>

**SMALL MOVEMENT – AND A CLEAR FOCUS ON ATTENTION AND SPEED**

## Overall performance

South Australia recorded a small decline in overall driver score (-0.4). There were positive improvements in acceleration (+0.3) and cornering (+0.2), while braking was unchanged.

## How SA compares nationally

SA recorded the largest decline in overall driver score and was the only jurisdiction with no improvement in braking change – making these strong targets for future focus.

## Speed and distraction remain a focus

Speeding (-0.2) and phone use (-0.4) both got worse, although from high starting scores. In a state where nose-to-tail crashes are the most common crash type (28 per cent) (2025 AAMI Crash Index), attention and reaction time matter.

A practical reminder: taking your eyes off the road for just two seconds doubles the risk of a crash or near-miss. At 50km per hour, that's 28 metres travelled while not looking ahead.\*

AAL Limited trading as AAMI. Data from AAMI App, AAMI Driving Test participant average scores between 27/09/25 to 9/02/26. Total no. in this data set = 2,529.

\*source - [Driving distractions](#) | NSW Government

# TASMANIA SNAPSHOT

		Change in score
 Avg. DRIVER SCORE	88.5	-0.1
 Avg. BRAKING SCORE	83.7	1.1
 Avg. CORNERING SCORE	77.9	-0.1
 Avg. PHONE USE SCORE	91.1	-1.2
 Avg. SPEEDING SCORE	98.3	-0.3
 Avg. ACCELERATION SCORE	86.5	0

**HIGHEST AVERAGE SCORES – BUT DISTRACTION IS THE WARNING SIGN**

## Overall performance

Tasmania recorded a small overall decline (-0.1), yet managed to maintain the highest average driver score nationally (88.5) – a strong indicator of consistent performance.

## Braking stood out

Braking improved by +1.1 – a meaningful lift. Good braking reduces stopping distance and helps prevent avoidable collisions, especially in peak traffic.

## Where the risk emerged

Phone use got worse by -1.2 – the largest drop nationally – alongside declines in speeding (-0.3) and cornering (-0.1). That's a reminder that even strong drivers can be vulnerable to distraction creep over time.

## How Tassie compares nationally

Tasmania led the national on average scores in several behaviours, but recorded the worst score declines in phone use and speeding (-0.3).

AAI Limited trading as AAMI. Data from AAMI App, AAMI Driving Test participant average scores between 27/09/25 to 9/02/26. Total no. in this data set = 870.

# ACT SNAPSHOT

		Change in score
 Avg. DRIVER SCORE	82.6	-0.8
 Avg. BRAKING SCORE	79.8	1.8
 Avg. CORNERING SCORE	71.4	3.3
 Avg. PHONE USE SCORE	92.1	-1
 Avg. SPEEDING SCORE	95.9	0
 Avg. ACCELERATION SCORE	79.7	1.3

**MOST IMPROVED – STARTING FROM THE LOWEST BASELINE**

## Overall performance

The ACT's overall score rose by +0.8 – an encouraging shift, especially given the ACT had the lowest average driver score nationally (82.6).

## Phone use: strong average, but slipping trend

ACT drivers finished with the best average phone use score in the country (92.1), even though the trend declined (-1.0). In other words: comparatively strong performance, but still an area to protect.

## Speeding held steady

ACT drivers held speeding steady – a strong outcome given many states got worse, although from high starting scores.

## How ACT compares nationally

The ACT recorded the strongest improvements nationally in cornering (+3.3), braking (+1.8) and acceleration (+1.3). That's a powerful example of what ADT is designed to do: turn awareness into measurable change.

AAI Limited trading as AAMI. Data from AAMI App, AAMI Driving Test participant average scores between 27/09/25 to 9/02/26. Total no. in this data set = 460.

# WORKING TOGETHER TO REDUCE ROAD TRAUMA

## AAMI and the Australian Road Safety Foundation

At the Australian Road Safety Foundation, we support initiatives like the AAMI Driving Test (ADT) because they represent a smarter, more modern approach to road safety. ADT's use of telematics data provides real-world insight into how Australians drive, moving beyond assumptions and supporting giving drivers with evidence-based feedback on their behaviour behind the wheel.

Road safety ultimately comes down to personal responsibility. Every decision a driver makes — whether it's checking a phone, accelerating too hard or rushing a corner — has consequences. What makes AAMI's initiative so powerful is that it empowers drivers in real time. By making behaviours visible and measurable, ADT helps people understand where they can improve and encourages safer choices every time they get behind the wheel. In just under six months, AAMI's road safety initiative has proven

that it is already contributing to safer road use by lifting awareness and reinforcing positive driving habits. The data shows improvements in vehicle control behaviours such as braking and acceleration, while also highlighting where further focus is needed. Distraction and speeding remain key contributors to common crash types, including nose-to-tail collisions — the most common crash type on Australian roads according to the 2025 AAMI Crash Index.

Using ADT, Australian drivers can (and have) reduced their risk significantly by avoiding mobile phone use, managing speed, braking smoothly, taking corners safely and accelerating gradually. These simple behaviours play a critical role in preventing serious crashes.

Our partnership with AAMI is built on shared goals: reducing road trauma and saving lives. By combining data, education and innovation, initiatives like ADT help turn insight into action



**Russell White**  
ARSF Founder and Chair

— and action into safer roads for everyone. We encourage all road users to join the journey to a fatality free future.

# WHAT'S NEXT

Building on the promising outcomes demonstrated to date, AAMI will continue to play a meaningful role in improving road safety outcomes across Australia.

Available for free to all Australian drivers via the AAMI app, this technology empowers motorists to actively monitor and better understand their driving behaviours. By providing practical, data-driven insights into speed management, acceleration, braking, cornering and phone use, the app supports safer, more consistent driving habits over time.

The next phase for AAMI focuses on sustained engagement with the app technology to further impact road safety. Encouraging ongoing participation will help reinforce positive behaviour change and embed safer driving practices into everyday routines.

Importantly, AAMI's Driving Test value extends beyond individual drivers. Aggregated insights from the program will be shared with key government stakeholders and road safety authorities nationwide. These insights contribute to informed discussions and evidence-based decision making, supporting policy development, education initiatives and broader road safety strategies.

With encouraging results already achieved, the AAMI app is well positioned to remain a valuable component of Australia's road safety toolkit. Continued engagement will not only help drivers improve their own performance behind the wheel but also contribute to the shared objective of safer roads for all road users.

The app's ongoing evolution reinforces AAMI's commitment to innovation-led road safety initiatives that deliver measurable, real-world impact.



Eligible AAMI customers can unlock cashback offers from participating retailers by signing up to AAMI Driver Rewards in the AAMI app.

LUCKY YOU'RE WITH

**AAMI**

Find out more at [www.aami.com.au/aami-driving-test](http://www.aami.com.au/aami-driving-test)