



Enrolment and discount

1. What is my Driving Discount?

my Driving Discount is our insurance program that offers customers a personalized discount of up to 25% based on their driving behaviour. The better their driving habits, the more they can save.

2. What types of commercial auto policies is my Driving Discount available on?

The program is available for Individually Rated Commercial Auto (IRCA) customers. It is not currently available for fleet customers.

3. How do I know if my customer is eligible for the program?

Any driver that is a principal operator of an eligible vehicle can enrol in the program.

For commercial automobile policies, any eligible vehicle that is not interurban, a public vehicle, antique or classic can receive the discount. The device is not compatible with heavy commercial vehicles (vehicle must have a valid VICC code).

The vehicle must not be in storage at the time of enrolment; it must have an OBD port and it must be compatible with the device. The customer must live in an area with the necessary cellular network coverage. The device should be placed in the eligible commercial vehicle and the named insured must provide consent and have a valid email address.

4. Is there any cost to enrol in the program?

There is no cost to enrol in the program.

5. Who is the target market for my Driving Discount?

The *my Driving Discount* program is best suited for safe drivers of individually rated commercial automobile policies who want to benefit from being rewarded for their good driving behaviour.

Drivers who plan to put their vehicle in storage for an extended period of time may not benefit as much, as the program is most beneficial for those who will be using their vehicle and will therefore have the potential to earn a personalized discount based on their driving behaviour.

6. Can multiple principal drivers on the same policy enrol in the my Driving Discount program?

Yes. Every principal driver on the policy can enrol if they meet the eligibility criteria. Once the device is received, it should be installed in the eligible commercial vehicle the driver primarily uses. In the absence of an eligible commercial vehicle, the device can be placed in an eligible personal vehicle if there is one on the policy.

7. Can a customer enrol multiple vehicles in the my Driving Discount program?

Only one vehicle must be enrolled in the *my Driving Discount* program per principal operator. Any eligible vehicle for which the same driver is the principal operator, the discount (enrolment and/or personalized) will apply.

8. Do all principal operators on a policy have to enrol?

No, the program is optional for as many principal operators as would like to participate.

9. What factors are taken into consideration when calculating the potential discount?

my Driving Discount could reward your customer with a personalized discount by assessing the time of day the customer drives, along with their acceleration and braking based on the kilometres driven.

- **Hard Braking** increases the risk of being involved in an accident. The program therefore calculates the ratio of hard braking events on total kilometres driven to determine the personalized hard braking factor.
- **Rapid Acceleration** increases the risk of being involved in an accident. The program therefore calculates the ratio of rapid acceleration events on total kilometres driven to determine the personalized rapid acceleration factor.
- **Time of day:** Driving at night (between 12 a.m. and 4 a.m.) increases the risk of being involved in an accident. Many elements, such as reduced visibility and fatigue, make this time of day the riskiest. The program therefore evaluates the time of day that the customer is driving to determine the personalized high-risk period factor. The less they drive at night the more they can save.

10. What is the personalized discount range?

The personalized discount ranges from 5% to 25% at renewal (upon completion of the assessment period). The minimum personalized discount a customer will receive while enrolled in the program is 5%. As the enrolment discount is 10%, this means based on a customer's driving behaviour, they may see a potential reduction in their discount from 10% to 5% on renewal.

11. When will my customer receive the personalized my Driving Discount?

The personalized discount will be applied at renewal following the completion of a 9 month assessment period.

12. How long does it take before the customer will see the estimated discount?

Once the device is plugged in and the vehicle is driven at least 30 days, the potential discount update will become available on the customer's *my Driving Discount* website.

13. How long is the assessment period?

The assessment period is 9 months and it is important that the device is not removed until the customer has been instructed to do so via email. Premature removal of the device will lead to an incomplete assessment.

14. How can my customer achieve the maximum discount?

The better a customer's driving habits the greater the potential for savings. Customers should try to avoid rapid acceleration and hard braking. Also, the time of day driving affects the discount so the less a customer drives during high-risk periods (12:00am – 4:00am), the more they could save.

15. How long will the my Driving Discount apply?

The personalized discount will be confirmed upon completion of the assessment period and will be automatically applied on the next renewal. The discount will also apply to subsequent renewals for as long as the customer remains enrolled in the program.

16. The customer's renewal is April 1, 2017 and they enrolled in the program on September 2016. When will my customer's renewal reflect the personalized discount?

As the renewal is issued 60 days in advance of the effective date, the assessment period (9 months) will not have been completed. The April 2017 renewal will be issued with a continuing enrolment discount, and the April 2018 renewal will be issued with the personalized discount.

Driving behaviour

17. If a customer has to brake hard to avoid an accident, will that reduce the discount?

We look for the frequency of events and regular driving behaviours. We know that even the best drivers have to brake hard occasionally. Therefore, it doesn't necessarily mean that if a customer has to brake hard once, the discount will be reduced. The most important thing is safety. If they need to hard brake to avoid an accident, they should do so.

18. Can the premium go up because of a customer's driving habits?

No, premium will not increase as a result of the data used to calculate the discount (time of day you drive, braking, and acceleration). However, after the enrollment discount of 10% the customer will get a personalized discount based on their driving habits. This personalized discount can range between 5%-25%.

19. What happens if the customer has an accident while using the my Driving Discount device?

Accidents are not taken into consideration when calculating the discount.

20. If the customer goes over the speed limit, will this have an impact on the potential discount?

Speeding is not taken into consideration when calculating the personalized discount. However, speeding may cause the customer to accelerate rapidly or brake hard. These two factors (along with the time of day) are taken into consideration when calculating the potential discount.

21. Will the discount be reduced if the customer works night shifts?

Statistically, drivers are more likely to be involved in an accident between 12 a.m. and 4 a.m. Therefore, driving during this time of day will be taken into consideration when calculating the potential discount. However, *my Driving Discount* also takes into consideration the number of rapid acceleration and hard braking events to determine the potential discount so time of day is not the only factor.

22. How much does an event affect the personalized discount?

We recognize that even the best drivers have to brake hard or accelerate quickly occasionally. Therefore, it doesn't necessarily mean that if a customer has one event, the discount will be reduced. The total number of events is calculated using a ratio of combined events to the total number of kilometers driven. The more the vehicle is driven, the less impact one individual event will have on the overall discount.

The device

23. How do I know if the *my Driving Discount* device is working?

The *my Driving Discount* device has a blinking light that is activated once the car is started. If you don't see one, unplug it, review the installation details and then plug it back in.

24. What happens if the customer doesn't install the device?

The customer must install the device in order to begin their assessment period. If the customer doesn't install the device within 30 days of enrolment, they will be removed from the program and no longer eligible for any discounts.

25. What happens if the device stops working?

Don't worry, if a device stops working please ask the customer to contact us on 1-855-251-6977 and we'll send them a new one.

26. What happens if a customer loses the device?

Please ask the customer to contact us at 1-855-251-6977, so we can send a new one.

27. What happens if the customer needs to remove the device?

The device must stay connected to the car at all times. If we do not receive any data from the car for 30 days or more, customers may be removed from the *my Driving Discount* program and no longer eligible for any further discounts.

28. Will the device work outside of the province?

The *my Driving Discount* device works throughout Canada and the United States.

29. How long does the device stay in the car?

The device must be installed in the car until the 9 month assessment period is over. It is important that the device is not removed until the customer has been instructed to do so via email. Premature removal of the device may lead to an incomplete assessment.

30. What if the customer is not happy with their personalized discount? Can they leave the device in for a longer period of time? Or can they re-install the device and complete another assessment period?

This will not be permitted. Our statistics indicate that having a minimum assessment period of 9 months provides us with an accurate account of their driving habits.

31. Will the *my Driving Discount* device track the customer wherever they drive?

In order to assess the customer's driving habits, the *my Driving Discount* device uses GPS technology that tracks location.

32. Should the device be removed if someone else is driving the car?

No, the device should never be removed as it will capture the actual use of the vehicle, including the occasional use of other drivers.

33. Can the installation of the device have an impact on the customer's warranty?

The impact of using the device on their warranty is similar to that of using any other aftermarket accessory that they could install on their vehicle. However, as each existing auto warranty has its own specificities, limitations and exclusions, we recommend that the customer consult their existing auto warranty and/or contact their vehicle manufacturer, dealer or the provider of their aftermarket warranty, if applicable, for more information.

34. Do you have any plans to introduce a mobile app as part of the *my Driving Discount* program for IRCA?

We are always looking at new technology that will enhance our products and programs. We will keep brokers updated on any new developments.

Policy and changes

35. What coverage will the discount be applied to?

The discount is applied to all mandatory and physical damage coverage (including the OPCF 44). It is not applied to any optional coverage (i.e. Responsible Driver Guarantee, Optional AB, etc.)

36. Can the customer change their mind and opt out of the program? If so, will their insurance policy be cancelled?

Yes. Customers may opt out at any time.

Their insurance policy will NOT be cancelled even if they opt out of the *my Driving Discount* program. The program is optional. You will need to contact the underwriter in order to complete a transaction in our system to remove the customer from the program. Once this has been completed and the customer has been removed, an e-mail will be sent to them with instructions on how to return their device. When the customer cancels their enrolment the *my Driving Discount* enrolment discount is subsequently removed.

37. What happens when the customer changes their vehicle?

If a customer substitutes their vehicle, the device must be removed from the old vehicle and transferred into the new vehicle. It is important that you notify the underwriter as soon as possible to process this policy change in our system and avoid any issues with the device communication.

38. What happens if the customer's car is being serviced?

If the vehicle is in a service shop, the device can be temporarily removed but should be plugged back in as soon as service is completed.

39. What happens if the vehicle is put in storage?

Since we are now removing the device, we will not be able to accommodate the removal of road coverage mid-term, during the assessment period. It is important we get an accurate picture of the customer's driving habits during this time.

If there is another eligible vehicle that the customer is principal operator of, the device should be moved to another eligible vehicle that the customer is the principal operator of. If there are no other vehicles that the driver is principal operator of or no other compatible vehicles on the policy, the customer will no longer be eligible to participate in the program and the discount will be removed. They can re-enrol in the program when they have restored the necessary coverage. As a result, they will be restarting the program and need to complete the minimum assessment period.

Driving data and website

40. How is the customer driving data protected?

We use care and strict security safeguards when storing or destroying personal information in order to prevent unauthorized access, collection, use, disclosure, copying, modification, disposal or similar risks. For complete details on the handling of personal information, please refer to the Terms of Use.

41. How long do you keep the customer's driving information?

As a general rule, the information will be stored as long as it is reasonable to do so for a legal or business purpose.

42. How is the driving data used?

The collected driving data will be used to determine the eligibility and potential discount following the assessment period. We may also analyze the collected driving data to ensure consistency with a customer's policy, and, if necessary, we will advise you so you can discuss the customer's policy with them, and update existing information currently on file. Collected data will not be used to cancel the policy during the current policy term, refuse or decline to renew a policy on the next renewal term, or add a surcharge.

43. How can the customer's driving data be used in a claims situation?

Driving data will not be used to process or deny claims unless otherwise required by law (i.e., subpoena, police investigation, etc.).

44. How often is the driving information updated?

The driving data is updated every time the car is driven. The potential discount will be updated on the *my Driving Discount* website on a weekly basis (every Monday).

45. How can the customer change their website password?

To change the online password, go to the *my Driving Discount* website and simply click the "Change Password" link on the top right corner of the screen.

46. Who do I contact when I have technical questions regarding the *my Driving Discount* program?

Brokers can contact our PL Systems Helpline on 1-855-446-8866 for any technical support questions. PL Systems Helpline also supports our commercial lines enquiries. For questions regarding eligibility and/or underwriting considerations, please contact your Commercial Auto (IRCA) Underwriter.

47. What should a customer do if there is a question or an error regarding their driving information?

If there are any questions or technical issues with the device or they notice an error in the driving data displayed on the *my Driving Discount* website, the customer can call 1-855-251-6977 or email mydrivingdiscount.ontario@intact.ca.