

my Driving Discount is the Intact Insurance usage-based insurance (UBI) program that rewards drivers by offering a personalized discount based on their driving behaviour. The program is accessed through the Intact Insurance App, and it assesses how a customer drives using their smartphone's GPS, accelerometer and gyroscope. The program is best suited for drivers that are comfortable with technology, who can benefit by being rewarded for their good driving behaviour.

The following are examples of common scenarios that may help support your discussions when you are selling **my Driving Discount** to your customers.

The Newbie



28-year-old Adam is purchasing an auto insurance policy through his broker, who is promoting the **my Driving Discount** program as a way for Adam to save on his premium, and practice safe driving habits. Adam lives in the city and drives to and from work daily. He also uses his car on weekends to visit friends and family. He owns the latest smartphone and is comfortable using technology.

What are the benefits of the program for Adam?

Adam can benefit from an enrolment discount and if he practices safe driving habits, he has the chance to save up to 30% with a personalized discount in just six months! Adam can maintain or improve his personalized discount at renewal, and he can continue to enjoy these savings by staying in the program and driving safely.

The Couple



Policyholder and principal driver Scott signed up to **my Driving Discount** and added his wife Sabrina (also a principal driver) to the program. Both have a smartphone (iOS 10 or Android 5) and a data plan and have consented to the program.

How is the program set up for them?

Scott receives the *Welcome* email with program details and information about accessing the Intact Insurance App. He also receives a text message as a backup reminder to activate the program. Sabrina receives a text message with the details to activate the program.

Scott can access all of his Intact Insurance information through the app, including: policy documents, billing statements and his **my Driving Discount** program. Sabrina can access her **my Driving Discount** information through the app but does not see the policy information since she is not a policyholder.

Scott will receive monthly updates via email, and will be able to see both his and Sabrina's potential discount. The safer they both drive, the more they can save!

The Family



Policyholders and principal drivers Jim and Julie signed up to **my Driving Discount**, and added their children (16 and 18 years of age) to the program. All have a smartphone (iOS 10 or Android 5) and a data plan.

How does the program work for them?

Jim receives the *Welcome* email with program details and information about accessing the Intact Insurance App. He also receives a text message as a backup reminder to activate the program. Julie and the children each receive a text message with the details to activate the program.

Jim and Julie can access all their Intact Insurance information through the app, including: policy documents, billing statements and their **my Driving Discount** program. The children can access their **my Driving Discount** information through the app, but do not see any of the policy information.

Jim receives monthly updates via email, and will be able to see everyone's potential discount. The safer they all drive, the more they can save!

The Lead foot



Jeff likes to drive at 120 km/hr or slightly over on the highway. He recently enrolled in the **my Driving Discount** program and when he checked his Safety Score, he noticed his speeding stats were highlighted red (severe risk).

What does Jeff need to know about speeding?

Speeding can lead to hard braking and accidents if there is not enough space between vehicles. The app measures behaviours such as speed along with other factors including type of road and time of day.

Jeff can improve his Safety Score and earn a better personalized discount by obeying the speed limit and practicing safer driving habits.



The Distracted



Jenny is participating in the **my Driving Discount** program and noticed that her potential personalized discount is not as good as she hoped, due to a number of distracted driving events she's been engaged in, such as hand held and hands-free phone calls.

How can Jenny improve her personalized discount?

Jenny needs to put the phone down and practice safe driving habits. If she doesn't achieve the personalized discount she wants during this data collection period, she can learn from her behaviours and try again during the next data collection period as the program is continuous.

The safer Jenny drives, the more she can save!

The Do-over



Shannon was enrolled in an earlier version of **my Driving Discount** and achieved a 12% discount. She is now an Intact Insurance App user and would like to enrol in the enhanced version of **my Driving Discount** because she thinks her driving habits have improved and she would like to take advantage of the personalized discount she could achieve with the continuous program.

What are Shannon's next steps?

Shannon can enrol in the new program with her current discount rate. Once she has driven a minimum 1,000 km, her potential discount will be displayed and by keeping an eye on this and her Safety Score, she will be able to work toward practicing safe driving habits to achieve a higher personalized discount rate. After six months her new discount will apply.

The Mid-term



Diana purchases an Intact Insurance auto policy from her broker, effective January 1, 2019. She decides to enrol in the **my Driving Discount** program three months later and takes her first trip March 15, 2019.

How does the program work for Diana?

The first data collection period will end September 11, 2019 and Diana will receive updated policy documents and a personalized discount of up to 30%.

Her personalized discount will be updated again on November 2, 2019 (renewal lead time – approximately 60 days prior to renewal effective date), based on the last 180 days of data collection. This discount will be applied on the renewal effective date January 1, 2020.

For subsequent policy terms, the discount will be updated at approximately six months into the policy term and then again on renewal.

The Snowbird



John purchased a new Intact Insurance auto policy and enrolled his vehicle in the **my Driving Discount** program. After two months, he put the vehicle in storage (on OPCF 16) before heading to Florida for six months.

What happens to his enrolment in the program?

John received an enrolment discount, however, once the OPCF 16 was added, John's enrolment discount was removed. He can remain enrolled in the program as long as he is driving another vehicle and the app is collecting data.

When OPCF 17 is added six months later, he will receive the discount earned at the last discount update. If he did not meet the minimum 1,000 km during the last data collection period, a 0% discount will apply.

The Underachiever



George enrolled in the new program at the beginning of his renewal and received the 5% enrolment discount. During the first assessment, his discount dropped to 4%. By the time of his next renewal, his driving habits caused the discount to drop to 3%.

What happened to George's discount mid-term?

George maintained a 5% discount because if the discount falls by less than 5% mid-term, the lower discount is not applied.

What happened to George's discount at renewal?

At renewal, we always apply the actual earned discount, regardless of the increase or decrease, therefore George's discount dropped to 3%.

If George stays in the program and improves his driving habits, he still has a chance to earn a personalized discount of up to 30% off his premium.