



Objection Handling Tip Sheet



Here are some common questions and comments customers may have when considering **my Drive™** along with suggested responses to help support your conversations:

Data and Battery Consumption

Customer:
How much of my data and battery will this consume?

Broker:
Data and battery usage can vary from smartphone to smartphone. However, **my Drive** only consumes an average of 3% to 6% of a smartphone's battery life per day and uses between 30 and 60 MB of data per month, which is only about 1.5% -3% of the average 2GB data plan.

Continuous Program

Customer:
Why do I get a new discount every six months?
Can't it just stay the same?

Broker:
my Drive is continually assessing your driving behaviour, and giving you tips and feedback on how to improve, which means you get the chance to increase your discount for improving your safe driving behaviour approximately every six months. You will receive a 10% enrolment discount immediately and a personalized discount after the first six months that can range from 0% to 30% based on your driving habits.

Privacy Concerns

Customer:
I don't like the idea of my driving being tracked or monitored.

Broker:
Similar to other apps that assess factors, such as your location, heart rate and steps, **my Drive** simply assesses your driving. It is designed to make you more aware of your driving habits and to determine the discount you may be eligible for. All you need to do is drive safely or improve your existing habits to increase your discount.

Customer:
Who can see my driving data?

Broker:
Information about driving behaviour and trips is shared with Intact Insurance and TrueMotion Inc., a mobile telematics company. Intact works with TrueMotion for the technology, systems and services necessary to run **my Drive**.

Intact uses the driving data to determine the discount you may be eligible for. Otherwise, it is only visible to you and is not shared with brokers or other drivers on the policy. Your data is completely confidential and will only be used, collected and shared as permitted by law.

Customer:
Are my phone calls tracked?

Broker:
No. Intact will never track or record a customer's phone calls through the app. The information received is used to assess your driving and detect if you're driving distracted.

Technical Uncertainty

Customer:
How does **my Drive** know I'm the driver?

Broker:
Once you log in and complete the onboarding survey and tutorial, **my Drive** will learn the driving behaviours of the principal driver. You don't need to tag all trips as a driver as they're automatically tagged. **my Drive** can identify if someone is a driver or a passenger, even in a different mode of transit, such as a city bus. If a trip is tagged incorrectly, you can update it within the app to say you were a passenger.



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Customer:

I'm busy; this sounds like a lot of effort and time.

Broker:

my Drive is easy to use. Simply download the Intact Insurance App from the App Store or Google Play. After you receive your confirmation text message, just open the app, follow the prompts and customize your settings. Don't forget to activate within 15 days so you don't lose out on the program! Once you have activated it, just stay logged in and the app will do the rest.

Premium and Savings

Customer:

Will information about my driving be used against me?

Broker:

No, the driving data is only used to determine your discount percentage (if any). Collected data will not be used to cancel your policy, refuse or decline to renew your policy, or surcharge the premium.

Certain data, such as distance driven, may be used to validate if the usage indicated on the policy is correct. We understand that there may be lifestyle changes and we can work with you if there are discrepancies.

Customer:

Will my premium increase if my driving habits change?

Broker:

No, the premium will not increase as a result of the **my Drive** program. **my Drive** is continually assessing your driving, so your potential discount may fluctuate as you complete more trips and based on your driving habits.

You control your discount and your results are never set in stone because you can use the ongoing tips and feedback in the app to improve your driving and your discount.

Customer:

How much of a discount will I earn?

Broker:

You have the opportunity to earn a discount of up to 30% every six months. Our studies show that approximately 75% of customers can earn a personalized discount after the first data collection period and we are seeing that the average savings exceeds the 10% enrolment discount.

Distracted Driving

Customer:

What does **my Drive** consider distracted driving?

Broker:

Distracted driving is using a cell phone to talk or text, even if it's hands-free. The app detects the level of distraction based on the movement of the phone. Your discount may be impacted to varying degrees depending on the level of phone use. These include hands-free calls (talking on the phone while driving), hand-held calls (making calls while driving), and active phone use (texting, tapping and swiping), which has the highest level of risk.

Customer:

Is using Bluetooth or GPS considered distracted driving?

Broker:

Using Bluetooth for a phone call, such as taking a call using your steering wheel or the console, is considered distracted driving, however, it's less severe than a hand-held call.

However, using the steering wheel or console while listening to music through Bluetooth or using GPS, isn't considered distracted driving. The general guideline is that as long as you don't touch your phone, it should not count as distracted driving. Physically touching your phone screen to launch an app or swipe for music counts towards distracted driving.

Customer:

Why does **my Drive** measure distracted driving?

Broker:

Distracted driving is a growing concern. According to Transport Canada's National Collision Database, distracted driving contributed to an estimated 21% of fatal collisions and 27% of serious injury collisions in 2016. In 2014, the RCMP stated that driver distraction was a factor in about 4 million motor vehicle crashes in North America each year. Helping raise awareness of distracted driving and rewarding drivers for safer driving habits, will hopefully make the roads safer for all.