



### Program overview

#### 1. What is my Drive?

**myDrive** is the Intact Insurance usage-based insurance program that rewards safe driving behaviour. The program enables customers to monitor their safe driving behaviour and personalized discount in the Intact Insurance App. **myDrive** determines a customer's personalized discount based on their safe driving behaviour, including smooth braking and acceleration, speed and focus.

#### 2. How does my Drive work?

The program is accessed through the Intact Insurance App, which has all of a customer's information in one convenient place, including policy documents, billing statements and claims status updates.

The app assesses how a customer drives using their smartphone's GPS, accelerometer and gyroscope, which can measure driving behaviour such as: smooth acceleration and braking, speed and focus. Drivers can save on car insurance through a personalized discount, which is updated approximately every six months based on driving behaviour - the safer they drive, the more they can save.

#### 3. How does selling my Drive benefit me?

**Competitive advantage:** The program gives you a chance to compete by offering customers immediate savings with a 10% enrolment discount and a chance to save up to 30% off their car insurance premium starting mid-term, with the chance to save again at renewal, and on a continuous basis.

**Can help improve loss ratio over time:** Our experience with UBI shows that the data collected is more powerful than any other rating variable used today, with a 50 point gap in the combined ratio between the best 30% and worst 30% of drivers enrolled. Good drivers who earn discounts are more likely to stay in the program, while drivers with poor driving habits who do not earn a discount may choose to shop around, which can add segmentation value to your book of business.

**Engaged customers:** The program attracts people with good driving habits who are comfortable using interactive technology and interested in taking some control over their auto insurance premium by driving safely.

**Retention:** Our studies show that approximately 75% of customers can earn a personalized discount after the first data collection period. The average customer retention rate is 90% and those rewarded a 15% – 25% discount have an average 96% retention rate. Once customers see how easy it is to drive safe and save, they will want to maintain or improve their personalized driving discount on a continuous basis.

#### 4. How does my Drive benefit my customers?

##### Savings:

- An enrolment discount just for signing up
- Customers can save up to 30% off their car insurance premium just by focusing on safe driving.

##### Safety:

- Rewards safe driving behaviour and offers feedback with a Safety Score. Customers can monitor driving behaviour and their discount – the safer they drive, the more they can save.

##### Convenience:

- Access the program and more through the Intact Insurance App

##### It's easy:

- Enrol with a broker, install the Intact Insurance App then log in to activate **myDrive**

##### Control:

- The continuous assessment provides customers with ongoing feedback about their driving.
- Results from assessments are not set in stone, so drivers can use the app as a tool to adjust their driving behaviour to earn a better discount by the end of the next assessment.
- The program addresses specific issues like distracted driving in a positive, consumer friendly way.

#### 5. What is the enrolment discount?

A 10% enrolment discount is applied when the customer first signs up for **myDrive**. At the end of the first data collection period (~180 days), the enrolment discount is replaced by the personalized discount based on driving behaviour during the first collection period.

#### 6. How does a customer enrol?

Customers can only enrol in **myDrive** through a broker. All enrolled drivers will receive a confirmation text message (SMS) with instructions to activate the program. The enrolment will occur when the policy, including all underwriting messages, is released in Contact PL. Activation is complete once the customer logs in, follows the prompts to accept the Terms of Use, and grants the app permission to access their location and other required data. The policyholder will also receive a welcome email within 24 – 72 hours of enrolment, however, this is not required to activate the program.

## 7. How does the customer activate the program?

All enrolled drivers will receive a text message (SMS) with instructions immediately after the new business or policy change transaction is released by the broker or underwriter. The program should be activated as soon as this is received.

If the customer already has the Intact Insurance App, they will receive a confirmation text message that will open the app to activate. The **my Drive** icon will appear and the customer simply clicks the icon, follows the welcome screens to customize their settings and then starts driving.

If the customer doesn't have the Intact Insurance App, the confirmation text message will direct them to download it from either the App Store or Google Play, and then follow the steps to activate. To create their account and log in to the Intact Insurance App for the first time, they will need their email address and policy number or driver's license number.

## 8. What happens if a customer doesn't receive the SMS immediately after enrolment?

The customer will receive the SMS within 24 – 72 hours once the policy has been released. The customer should activate the program as soon as it's received. To help expedite the process, if the customer doesn't yet have the Intact Insurance App, they can download that immediately from the App Store or Google Play.

## 9. What happens if a customer does not activate the program?

Reminder text messages (SMS) will be sent to all drivers on day 4 and day 7, and a final email reminder will be sent to the policyholder on day 12. Any driver that does not activate the program within 15 days of the effective date of enrolment or within 15 days of the date the text message was sent (whichever is later), will be removed from the program and any discount received will cease to apply.

## 10. Can the customer change their mind and opt out of the program?

Yes, the program is voluntary. They may opt out at any time, however, as of the date of withdrawal, they will no longer be eligible for any discounts available through the **my Drive** program.

## 11. Is there any cost to enrol in the program?

No, there is no cost to enrol in the program.

## 12. Is there a minimum distance the customer must drive to qualify for a discount?

For each data collection period (~180 days), the principal operator must drive a minimum distance of 1,000 km to qualify for the program discount. If the minimum distance is not driven, no discount will be applied. Based on our program research and data analysis, this distance is the minimum amount required to provide an accurate picture of their driving habits.

## 13. If the customer is already enrolled in the previous my Driving Discount program, can they switch to this program?

Yes, we will allow a one-time switch. However, this is considered a new enrolment and data will not transfer from the old program to the new program so the customer will have to start over.

## 14. What if the customer drives their personal vehicle for business purposes?

If the driver uses their vehicle for business purposes, such as a realtor or sales person, the trips will still count toward their Safety Score and discount.

## 15. What if the customer is an Uber or Lyft driver, or is a commercial vehicle driver?

**my Drive** is intended for personal use and not for commercial or rideshare driving, i.e., ambulance, bus, heavy truck, Uber or Lyft. Go to Trip Summary to remove these trips and to change their status from driver to passenger in the About this Trip section. This must be completed within 30 days of completing a trip as a commercial driver.

## 16. Can additional drivers on my policy join the program and get a discount?

Yes, each principal driver on the policy may enrol their vehicle in the program if they comply with all eligibility requirements. The enrolment discount will apply to each eligible vehicle that an enrolled driver is assigned to, as principal driver on the policy.

## 17. Who is best suited for my Drive?

**my Drive** is best suited for drivers that are comfortable with technology, who can benefit from being rewarded for their safe driving behaviour. Any driver that is a principal operator of a vehicle is eligible. The customer must give consent and provide a valid email address and cell phone number. The program is most beneficial for drivers who use their vehicle regularly and therefore have the potential to earn a personalized discount based on their safe driving behaviour.

## Safety Score and Discounts

### 18. What is the Safety Score?

The Safety Score provides an at-a-glance summary of how safe the customer is driving. It translates driving data into the following driving performance factors.

- **Safe speed:** Driving within the speed limit at all times.
- **Smoothness:** Smooth braking and smooth acceleration.
- **Focus:** Keeping focus on the road and avoiding phone use.

Even experienced drivers need to brake hard or accelerate quickly sometimes, which is why the Safety Score is calculated over the average of several trips. One individual event will not have a significant impact on the overall score.

### 19. How is the personalized discount calculated?

The personalized discount is based on the following driving events:

- duration of trip
- hard braking
- rapid acceleration
- cornering and turns
- kilometers driven
- distracted driving (e.g., using your smartphone while driving)

The driving events may be contextualized in light of various factors, such as:

- severity of the event
- speed at which event was registered
- time of day and day of the week you drive
- road types (e.g., highway, urban or rural)
- left or right turns

## 20. How does the Safety Score impact the personalized discount?

The driving behaviours that are captured in the Safety Score along with other events and factors, i.e., road type, time of day, cornering and turns, kilometres, etc. are used to determine the personalized discount. Both the Safety Score and personalized discount use driving data from the last six months.

## 21. How is the Safety Score displayed in the app?

The Safety Score is displayed as a score out of 100 and the customer can see how much their score improved based on their last trip. If the customer earns a Safety Score above 60, they could save up to 30% off their premium at the end of the data collection period. If the Safety Score is under 60, their driving habits could reduce or eliminate the discount at the end of the data collection period.

## 22. How often is the Safety Score updated?

The Safety Score is updated after every trip, however, based on the customer's driving behaviour it may not change. The customer needs to drive a minimum of 500 kilometres before they will see their Safety Score.

## 23. What is the comparison feature?

The comparison feature enables customers to view how their safe driving behaviour (safe speed, smoothness and focus), compares to others in the program. Customers can see if and how they are outperforming other drivers in the province and by how much, which is displayed as a percentage.

## 24. What are the badges under each trip summary?

Based on the customer's driving behaviour for each trip, they may or may not earn one of the following badges.

- Safe speed badge: No speeding
- Smoothness badge: No hard braking or rapid acceleration
- Focus badge: No distracted driving

## 25. When does the customer first see their potential discount?

The potential discount will appear in the app once the customer has driven 1,000 km and from there, the discount will be updated within a few minutes after each trip.

## 26. When will the customer receive their discount?

The customer will receive an enrolment discount and will be eligible to earn a personalized discount at the end of the first data collection period, which is approximately 180 days after they have taken their first trip. At the end of the data collection period, they will be notified of the personalized discount and the premium will be adjusted based on their driving behaviour and vehicle usage.

## 27. How is the personalized discount applied after the first data collection period?

The personalized discount is applied approximately 180 days after the first tagged trip and it will be updated next on the renewal date, using the discount amount showing at the renewal lead time, or at the end of another 180 day collection period, whichever comes first.

For subsequent policy terms, the discount will be updated at approximately 180 days into the policy term, and then upon renewal based on the driving behaviour and vehicle usage.

At approximately 180 days into the policy term, customers can expect that:

- If their discount improves, the personalized discount will be applied.
- If their discount decreases by less than 5%, the previous discount will continue to be applied until renewal.
- If their discount decreases by 5% or more, the personalized discount will be applied.

## 28. How are the customer's car insurance payments adjusted?

Whenever the cost of the policyholder's car insurance is updated, they can check the Intact Insurance App for their updated policy documents including a billing statement indicating any adjustments to their payments:

- If the premium has already been paid in full: a refund will be issued if the premium decreased, or an additional amount will be due if the premium has increased. If the customer is on a continuous credit card payment method, the refund will be applied to the credit card, otherwise the refund will be sent in the form of a cheque.
- If the premium is paid monthly, or by another payment method, the payment schedule will be adjusted accordingly, to reflect increased or decreased payments, as the case may be. Currently about 70% of our private passenger vehicle customers are on monthly pay.
- Upon renewal, the premium may increase or decrease based on factors other than a change in the **myDrive** program.

## 29. Can the customer's premium increase because of my Drive?

No, the premium will not increase as a result of the **myDrive** program. However, the discount can vary (increase or decrease) or even be removed during the course of the policy term which can result in an amount due. Again, factors other than the program may affect the premium upon renewal.

## myDrive and the Intact Insurance App

### 30. How does the mobile app work?

Once the customer logs in and completes the onboarding survey and tutorial, the app will learn the driving behaviours of the principal driver. The customer doesn't need to tag all trips as a driver, the trip will automatically be tagged as driver, unless untagged.

### 31. What type of smartphone is needed?

To be eligible for the **myDrive** program, you need a compatible iPhone (iOS 10 or later), or an Android device (version 5.1 or later). You also need a data plan with your cellular service provider, to have accurate location information while driving.

Smartphone sensors behave differently in different devices so the program's performance can vary depending on the type of smartphone used. Compatible smartphones include components such as: an accelerometer, gyroscope, proximity sensor, and compass. If your customers experience difficulty with trip data being recorded, refer them to our Customer Service Team at 1-855-251-6977.

### **32. What are the key requirements needed for the app to work?**

Customers must ensure location services is turned on in the app and in their phone settings, and that the Motion & Fitness option (applicable to iPhone only) is enabled in the phone settings.

### **33. Does the app use cellular data or Wi-Fi?**

The app is free and can be downloaded using Wi-Fi or cellular data. The app itself will use cellular data and transfers the data to calculate the customer's score and potential discount. Data will continue to be transferred while roaming, unless it is turned off on their smartphone.

### **34. How much battery power will the mobile app consume?**

**myDrive** only consumes an average of 3% to 6% of a smartphone's battery life per day, which is a small amount of battery when someone is not driving, and slightly more while they're taking a trip. If the battery is lower than 20% or a smartphone is in power saving mode, trips will not be recorded.

### **35. How much of a customer's data plan will be used?**

Between 30 and 60 MB of data will be used per month, which is a very small fraction of the average data plan (1,000 – 2,000 MB or more per month).

### **36. Does the mobile app have to remain open to collect data?**

Yes, the app must remain activated for the duration of the automobile policy, including subsequent renewals.

### **37. What trips will the app record?**

The app will record all trips where it believes the customer is the one driving the vehicle. At the start of the program, the customer should go into the app and confirm that it tagged them correctly. Customers have up to 30 days to confirm a trip is tagged correctly.

### **38. What causes the beginning of trips to not be recorded?**

To start recording data, the app must determine that the driver is moving so there is a minimum 300-metre radius delay before movement is detected and the location is pinpointed.

### **39. How does the app know when the customer is the driver?**

During onboarding, the customer is asked if they are mostly a driver or passenger when travelling by car. We use state-of-the-art technology to analyze their smartphone movements and driving behaviour in order to identify if they are a driver in a vehicle, a passenger in a vehicle, or travelling by some other mode of transit (e.g. public transit).

### **40. How long does the customer have to tag a trip once it has ended?**

The app will auto-tag detected trips based on an understanding of driving behaviour. The app allows the customer to review or correct these auto-tagged trips or certain events within auto-tagged trips within 30 days.

### **41. How does the customer change the trip summary if they were not driving?**

In the event that a trip has been misclassified, they can go to Trip Summary and select edit to change their status in the About this Trip section to "I was a passenger on this trip" within 30 days of completing the trip. They can also contact the Customer Service Team at 1-855-251-6977, to correct any tagged information.

### **42. What if someone else is using the customer's phone during a trip?**

The customer can go to Trip Summary and select edit to change their status in the About this Trip section to "A passenger was using my phone" within 30 days of completing the trip. The event will then be removed from the Trip Summary.

### **43. Should the customer deactivate the app if someone else is driving the vehicle?**

No, the app should never be deactivated. The customer has the option to tag themselves as a driver or passenger on any trip where they are in a vehicle. (If the customer is not in a vehicle, the app will not record the trip).

### **44. What happens if the customer has to switch phones or if the app is uninstalled?**

If the customer needs to change phones after they have already started the program or uninstalls the app for any reason, they can just download the app again, log in using their credentials and continue their data collection period from where they left off.

### **45. What if the customer gets a new phone number?**

The customer just needs to download the Intact app again and log in. Their profile and trips will still be there.

### **46. Will the app work outside of the province or country?**

Yes; the customer can still use the program when travelling and this will count towards their discount.

## **Customer**

### **47. Will a customer be removed from the program if the vehicle is placed in storage or liability coverage is removed?**

We will not remove a customer from the program if the assigned vehicle is put into storage or if liability coverage is removed, as long as they are driving another vehicle and the app is collecting data. However, when a vehicle is put in storage during an enrolment or collection period, the enrolment or personalized discount doesn't apply.

### **48. What if the customer will not be driving for an extended period of time?**

The customer could be removed from the program and lose any program discounts. If a customer is not planning to drive for more than 30 days, they should contact the Customer Service Team and inform their broker.

**49. Should the customer delete the mobile app after the first personalized discount is applied?**

No, **myDrive** is a continuous program, so the customer must keep using the app to be eligible to continue earning a potential discount after every data collection period (~180 days).

**50. If there is only one vehicle insured on the policy and there are three operators listed, do all three download the app?**

No, only the principal operator downloads the app.

## Privacy

**51. How is a customer's driving data protected?**

We use 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 details on how personal information is handled, refer to the Terms of Use.

**52. How is the customer's driving data used?**

The driving data is used to determine the percentage discount (if any) that the customer may be eligible for. Collected data will not be used to cancel a policy, refuse or decline to renew a policy, or surcharge the premium.

**53. Will I be able to access my customer's driving data?**

No. This information is only visible to each driver and is not shared with brokers.

**54. Can the policyholder and other drivers on the policy see someone else's Safety Score and trips?**

No. This information is only visible to each driver and is not shared with any other drivers on the policy.

**55. Who has access to each driver's trips?**

Information about driving behaviour and trips is shared with Intact Insurance and TrueMotion, Inc., a mobile telematics company. We work with this service provider for the technology, systems, and services necessary to run the **myDrive** program.

**56. Are phone calls tracked through the app?**

No. The only information received is to detect if the driver is using the phone while driving (distracted). Intact will never track or record a customer's phone calls through the app.

## Assistance

**57. Who does the customer contact regarding technical issues with the program?**

Intact Insurance customers can contact our Customer Service Team at 1-855-251-6977 or email [mydrive.ontario@intact.ca](mailto:mydrive.ontario@intact.ca)

**58. Who do I contact if I have questions about the program on behalf of my customer?**

For questions regarding eligibility or underwriting considerations, please contact your underwriter.

For technical issues, brokers can contact our Personal Lines Systems Helpline at 1-855-446-8866 or email [PLSystemsHelpline@intact.net](mailto:PLSystemsHelpline@intact.net)

**59. Who do I contact if I have questions about Contact?**

For questions or assistance with Contact, brokers can contact our Personal Lines Systems Helpline at 1-855-446-8866 or email [PLSystemsHelpline@intact.net](mailto:PLSystemsHelpline@intact.net)