

## Broker Sales Tip Sheet

Reward your customers for their **safe driving habits!**

### What you can ASK your customers:

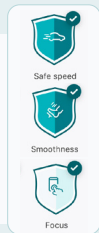
- Are you a safe driver?
- Shouldn't you be rewarded for your safe driving?
- Are you tired of subsidizing your neighbour's premium?

### What you can TELL your customers:

- my Drive** is available through the Intact Insurance App – simple to access.
- You're in control with personalized savings based on your safe driving!
- You can help make the roads safer.

### Evolution of the Pitch

	Before	Now
<b>Savings</b>	Let's discuss a discount for winter tires or a low mileage discount	You have the opportunity to improve your savings every six months based on your safe driving
<b>Safety</b>	Improve your driving and reduce your chances of having a collision	Improve your safe driving habits with feedback on safe speed, smooth braking and acceleration, and focused driving
<b>Big Brother</b>	Track your driving habits through the app	Assess your driving habits often to improve your safety and savings



# OBJECTION BUSTERS

## Data usage and privacy concerns

### Terms of Use and Privacy Promise!

- Our Terms of Use states the following:

*"... the collected data will only be used, collected and shared as permitted by, and strictly in accordance with, applicable laws."*

- The collected data will not be used to:

decline a risk;

cancel your automobile insurance policy;

refuse to renew your automobile insurance policy;

surcharge your premium or

validate, without your consultation, your rating criteria (e.g., location principally garaged, distance driven annually, usage type (pleasure/commute/business), etc.)

## Not my customers.

### Smartphone use isn't just for the younger generation!

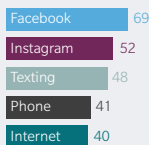
*"On average, **baby boomers** – those born between 1946 and 1964 – are on smartphones five hours a day. That's almost the same amount of time on a phone as **millennials** – those born between 1981 and 1995 – who clock in over five-and-a-half hours per day."*

~Forbes.com May 2019

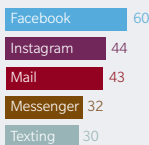
### How screen time is spent

Ranked by average minutes per day

#### Millennials



#### Boomers



## The continuous program is too complicated.

### All the details are in the Safety Score!

Your customers can use the details in their Safety Score to improve their safe driving habits, and then increase the savings off their premium every six months!

