



# Broker Sales Tip Sheet



## Introducing the Program

Introduce your customers to **my Drive™** by automatically including the discount as part of their quote. Start by checking that they have a compatible smartphone as they will need this to participate.

**Broker:**

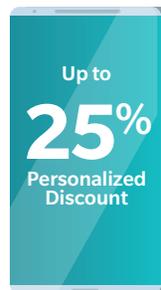
Do you have a smartphone with a data plan? An iPhone 5s with iOS 10, Android with 5.1 or newer?

**Customer:**

Yes. Why do you ask?

**Broker:**

As part of your quote I have included the **my Drive** program, which offers you a discount on your car insurance premium based on your safe driving habits. Your quote includes a 10% enrolment discount so you'll start saving right away and after about six months, you can save up to 25%.



When discussing the discount, it's important to note that the 10% enrolment discount is just the beginning of their potential savings. They have a chance to save up to 25% after six months based on their safe driving, which can add up to significant savings off their premium.

Our studies show that approximately 75% of customers can earn a personalized discount after the first data collection period meaning most customers will see savings!

As well as saving them money, the program can also help customers improve their safe driving habits including focus, as distracted driving is one of the biggest causes of collisions on our roads.

## Explaining the Program

### Keep it simple!

It's good to give the customer an overview of how the program measures their safe driving and also reassure them that the app does all the work. Once it's set up they don't need to do anything, the app uses smart technology to assess their safe driving habits, it even knows if they are the driver so will only consider relevant trips as part of their discount.

Remind them that it puts them in control. They have the power to improve their driving and their discount.

**Customer:**

How does **my Drive** reward me for safe driving?

**Broker:**

**my Drive** uses an app on your smartphone to record your safe driving behaviour, including speed, smooth braking and acceleration, and focus. Other factors are taken into consideration including duration of trip, kilometres driven and time of day to determine your personalized discount. You see your potential discount right on your phone.

You have the power to control your discount. With ongoing feedback and tips, the app can help you improve your safe driving habits.

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### Binding the Policy/Activation

When binding the policy, it's recommended that you activate the program with the customer. Enrolled drivers will receive a text message (SMS) immediately after the policy is released in Contact PL. This is very important because if they don't complete their activation within 30 days of the effective date of enrolment or within 30 days of receiving the text message (whichever is later), they will be removed from the program and no longer entitled to related discounts. Policyholders will also receive a welcome email within 24 – 72 hours of enrolment, however, this is not required to activate the program.

**Broker:**

As we discussed earlier, your quote includes a discount off your premium for enrolling in the **my Drive** program. You can save even more after about six months of driving.

**Customer:**

What do I need to do to start saving?

**Broker:**

You'll immediately receive a confirmation text message with a link to activate the program. Let's do that right now.

If the SMS is not received immediately, ensure you advise them of the next steps to activate.

**Broker:**

As we discussed earlier, your quote includes a discount off your premium for enrolling in the **my Drive** program. You can save even more after about six months of driving.

**Customer:**

What do I need to do to start saving?

**Broker:**

You'll receive a confirmation text message with a link to activate the program. If you don't have the Intact Insurance App, let's download it from the App Store or Google Play right now. You'll need your email address and policy number or driver's license to create your account and log in for the first time.

**Broker:**

Once you receive your text message, open the app and follow the steps to activate the program.

### Broker Resources and Support

For more information and materials including video guides, a program fact sheet and an FAQ visit [smartroadtosavings.ca](https://smartroadtosavings.ca)  or contact your Underwriter or Business Development Manager for general program questions.