



Objection Handling Tip Sheet



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

Premium and Savings

Broker:
A 10% discount isn't that much?

Intact:
The 10% discount is just the beginning of your customer's potential savings. They have the chance to earn up to 25% in a shorter period of time than the previous program – just 6 months! Plus, they can continue to earn up to 25% after every data collection period (~6 months, 180 days).

Broker:
Will my customer's premium increase if their driving habits change?

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

Broker:
I've had a competitive quote that is cheaper.

Intact:
Intact policies provide great value to customers that many of our competitors cannot compete with. **my Drive** offers customers our same great value, with the opportunity to save on price/premium.

The competitor may seem cheaper initially, but **my Drive** offers the potential to save up to 25% within approximately six months, at renewal and so on, as the program is continuous.

Continuous Program

Broker:
I don't think my customer will like that it's a continuous program.

Intact:
my Drive is continually assessing your driving behaviour, and giving you tips and feedback on how to improve, which means they get the chance to increase their discount for improving their safe driving behaviour approximately every six months.

Because the program promotes safer driving habits — this is better for you — because safe drivers make valuable customers.

Technical Uncertainty

Broker:
Does **my Drive** require a lot of my customer's effort and time?

Intact:
my Drive is easy to use. Your customer simply downloads the Intact Insurance App from the App Store or Google Play. After they receive their welcome email and confirmation text message, they just open the app, follow the prompts and customize their settings.

They must activate within 15 days so they don't lose out on the program and their discount! Once your customer has activated **my Drive**, they just stay logged in and the app will do the rest.

Broker:
How does **my Drive** know my customer is the driver?

Intact:
my Drive will learn the driving behaviours of the principal driver and can identify if someone is a driver or a passenger, even in a different mode of transit, such as a city bus. The customer doesn't need to tag all trips as a driver as they're automatically tagged. However, if a trip is tagged incorrectly, the user can update it within the app to say they were a passenger.

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Broker:
What happens if my customer has an accident?

Intact:
Accidents are not taken into consideration when calculating the personalized discount.

Broker:
I support UBI but I am using another provider for my customer to access their insurance documents.

Intact:
If you support the **my Drive** program and another provider, your customers must have two apps on their phone. It would be easier and more convenient to offer the Intact Insurance App as a simple solution to access everything they need – policy documents, billing statements and claims status updates in just one app. The addition of the **my Drive** program into the app provides even more value and convenience.

Privacy Concerns

Broker:
My customer doesn't want 'Big Brother' watching and doesn't like the idea of their driving being tracked.

Intact:
Similar to other apps that assess factors, such as someone's location, heart rate and steps, **my Drive** simply assesses their driving. It is designed to make customers more aware of their driving habits and to determine the discount, if any, they may be eligible for. All they need to do is drive safely or improve their existing habits to increase their discount.

Collected data will not be used to cancel a policy; refuse or decline to renew a policy or surcharge the premium.

Broker:
My customers don't trust Intact with their data.

Intact:
Intact uses the driving data to determine the discount your customers may be eligible for. The data is completely confidential and will only be used, collected and shared as permitted by law.

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, you and your customers can refer to the Terms of Use.

Broker:
Are you listening to my customer's phone calls?

Intact:
Intact Insurance will never track or record a customer's phone calls through the app. The only information received is used to assess driving and detect if they are driving distracted.

Data and Battery Consumption

Broker:
I think the app will use too much of my customer's data and battery.

Intact:
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.

Broker:
My customer may not want another app on their phone.

Intact:
The good thing about **my Drive**, is that it's accessed through the Intact Insurance App so they have one app to access all of their insurance information from Intact Insurance, including policy documents, billing and claims status updates. Plus, if they have a claim, it's very handy to track its progress.

Having access to the Intact Insurance App benefits you because it frees up your time from answering simple questions, and lets you focus on more strategic conversations with customers.

my DriveTM

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Distracted Driving

Broker:

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

Intact:

Distracted driving is using a cell phone to talk or text, unless it's hands-free using a bluetooth connected device. The app detects the level of distraction based on the movement of the phone. Your customer's 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 without being connected to bluetooth), hand-held calls (making calls while driving), and active phone use (texting, tapping and swiping), which has the highest level of risk.

Broker:

Is using Bluetooth or GPS considered distracted driving?

Intact:

The general guideline is that as long as your customer doesn't touch their phone, it should not count as distracted driving. Physically touching the phone screen to launch an app or swipe for music counts towards distracted driving.

In Alberta, this means it is not registered as a distraction to use the steering wheel or console controls to interact with a bluetooth connected device,