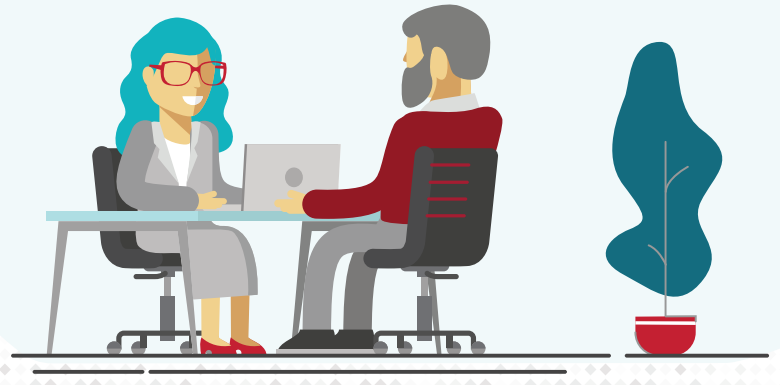


my Driving Discount[®]

Broker Sales Tip Sheet



Introducing the Program

Introduce your customers to **my Driving Discount**[®] by automatically including the discount as part of their quote. Start by checking they have a compatible smartphone as they will need this to participate.

Broker:

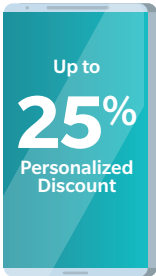
Do you have a smartphone with a data plan?

Customer:

Yes. Why do you ask?

Broker:

As part of your quote I have included the **my Driving Discount** program, which offers you a discount on your car insurance premium based on your safe driving habits. Your quote already includes a 10% enrolment discount so you'll start saving right away, then you could save up to 25% at renewal.



When discussing the discount, it's important to note that the 10% enrolment discount is just the beginning of their potential savings. They have the chance to save up to 25% at renewal, following the completion of a nine-month assessment period. This can add up to significant savings off their premium.

As well as saving them money, the program can also help customers improve their safe driving habits.

Explaining the Program

Keep it simple!

It's good to give the customer an overview of how the program measures their driving, however also reassure them that the app does the work. Once it's set up, the app uses smart technology to assess their driving habits. All they have to do is tag whether they were the driver or not after each trip or allow the app to auto tag them as the driver after 7 days.

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

Customer:

How does **my Driving Discount** reward me for safe driving?

Broker:

my Driving Discount uses an app on your smartphone to record your driving behaviour, including hard braking, rapid acceleration and time of day you drive to determine your personalized discount. You see your potential discount right on your phone.

You have the power to control your discount by improving your safe driving habits.

Binding the Policy/Activation

When binding the policy ensure you advise the customer of the next steps to activate the program.

Broker:

As we discussed earlier, your quote includes a discount off your premium for enrolling in the **my Driving Discount** program. You can save even more at renewal.

Customer:

What do I need to do to start saving?

Broker:

You'll receive a welcome email with a link to download the **my Driving Discount** App and your login details. You can also download it from the App Store or Google Play right now.

Once you receive your welcome email, simply open the app, enter the user name and password received and follow the steps to set it up.

That's it! The app will record your driving behaviour and you can see your potential discount after each trip. All you need to do is drive at least 1,000 km during the assessment period.



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my Driving Discount[®]

Broker Sales Tip Sheet



Overcoming Objections

Here are some common questions customers may have when considering the program along with suggested responses:

Customer:

Will my premium increase as a result of my driving? And can my discount decrease?

Broker:

Your premium will not increase as a result of the data used to calculate the discount. You will receive a 10% enrolment discount immediately then on renewal, the enrolment discount will be replaced by a personalized discount based on driving habits that can range between 0% or 5% to 25%.

Customer:

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

Broker:

my Driving Discount is easy to use. Simply download the **my Driving Discount** App from the App Store or Google Play. Once you receive your welcome email, just open the app, enter your username and password and follow the prompts. You should activate the app as soon as you receive your email. That's it!

Customer:

How much of my data and battery will this consume?

Broker:

Data and battery usage can vary from smartphone to smartphone. A person who drives between one to two hours per day may see the battery decrease by approximately 24% to 36%. For a person driving about one hour per day, the app uses approximately 40MB of data which is less than 2% of the average 2GB data plan that most customers have.


Customer:

I don't like the idea of my driving habits being monitored.

Broker:

The program is designed to make drivers more aware of their driving habits and provide them with a reward for safe driving. The information gathered will be used to determine the discount you may be eligible for. It will not be used to cancel your policy, refuse or decline to renew your policy, or surcharge the premium. Your data is completely confidential and will only be used, collected and shared as permitted by law.

Broker Resources and Support

For more information and materials including video guides, a broker fact sheet, customer overview, user guide and an FAQ visit atlantic.smartroadtosavings.ca  or contact your Underwriter or Business Development Manager for general program questions.