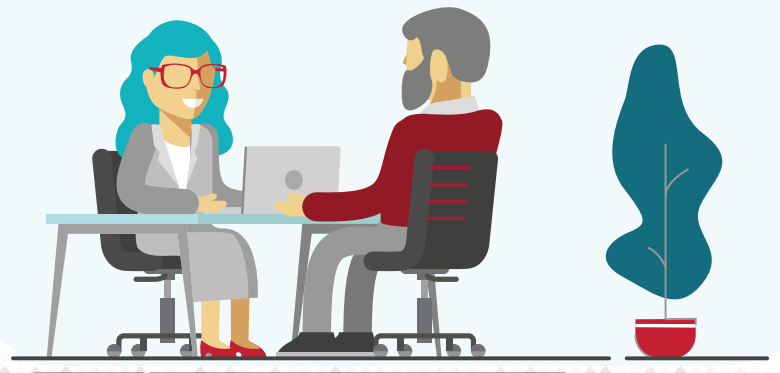


Objection Handling Tip Sheet



Here are some common questions and comments customers may have when considering **my Driving Discount®** along with suggested responses to help support your conversations:

Premium, Billing and Savings

Customer:
I'm not seeing a discount on my policy.

Broker:

Your personalized discount will be applied at renewal, following the completion of your nine-month assessment period. To complete your assessment period, you must have driven a minimum of 1,000 kilometres during this time.

- Once the app has been activated, your discount will be available on your app right after your first trip has been completed and you have been tagged as the driver. Your potential discount will be updated after every completed and tagged trip. You will also receive a weekly email with your trip data and potential discount.
- Do not worry if your discount drops drastically after only a couple of trips. The final discount will be based on all of your trips, so there is lots of time to improve it over your assessment period.
- Upon the completion of your assessment, you must receive a score of 5% or higher to qualify for a discount. If your discount is below 5%, you will not receive a discount.

Customer:
Will information about my driving be used against me?

Broker:

Collected data will not be used to cancel your policy or refuse/decline to renew your policy on your next renewal term. It will not be used to add a surcharge or decline coverage in case of an accident.

my Driving Discount rewards good driving habits. Drivers with low safe driving scores only miss out on the opportunity to save.

Data and Battery Consumption

Customer:
How much of my data and battery will this consume?

Broker:

Depending on the amount of time you spend driving, the type of phone you use and the age of your phone, the battery usage will vary.

- On average, a person who drives between one and two hours per day may see the battery decrease by 24% to 36%.
- For a person driving about one hour per day, the app uses approximately 40MB of data per month – only a fraction of the average 2GB data plan.

Privacy

Customer:
I don't like the idea of my driving being tracked or monitored.

Broker:

Similar to other apps that assess factors such as your location, heart rate and steps, **my Driving Discount** simply assesses your driving. It is designed to make you more aware of your driving habits and to determine the discount you may be eligible for. All you need to do is drive safely to earn a reward or improve your existing habits to increase your discount.

The app records occurrences of hard braking and rapid acceleration. That data is then used to reward good driving behaviour. Nothing more, nothing less.

As a general rule, the driving information is stored as long as it is reasonable to do so, for legal or business purposes. Strict security safeguards are in place for storing and destroying personal information to prevent unauthorized access, collection, use, disclosure, copying, modification, disposal or similar risks.

More details about how personal information is handled is available in the Terms of Use.

Technical Uncertainty

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

Broker:

Enrolling and activating is easy. All you need to do is enrol, download the app and log in using your username and password provided in an email. Once that is done, simply start driving and enjoy the savings.