

SmartRide[®]



We offer the SmartRide Mobile App Program to All Prospective Members

Program Benefits



FREE & EASY



10% Participation Discount



No Surcharges for Participating



Earn Up to a 40% Recurring Discount

Member Benefits

- Members have More Control Over Their Premiums
- SmartRide Mobile App is Interactive and Simple to Use
- Quickly View Driving Data, Trip Maps, and Discount Info
- All Vehicles are Eligible

Agent / Nationwide Benefits

- Improved Conversion Rate (Up to 10 Points)
- Improved Retention with Recurring Discount
- Reduced Company Expenses = Lower Rates
(Devices in SmartRide Device Program Cost \$60 Each)

Address Member Objections

GPS	GPS is used to map trips for the driver, but is NOT used in Underwriting or Rating (GPS is Only used for research)
Data Usage	Mobile App uses a negligible amount of phone data - App stores trip data and sends data only when connected to WIFI
Phone Battery	Mobile App uses less than 1% battery life per hour – Approximately 6-10% of battery life may be utilized per hour when recording trips
Location Services	Must be turned on and left on – Remind members that many of the current apps on their smartphone require location services to also be turned on
Other Drivers Can View My Driving Activity	Other drivers in the household CANNOT view each other's driving activity – Location information, trip data, and driving behavior is only available on each individual driver's smartphone – Only estimated discounts are shared for all drivers on a policy

Set Expectations with Enrolled Members

- **Download** and **Install** the SmartRide mobile app immediately
- **Register on SmartRide Mobile App** – Member receives a text with a link to the app, and a code to activate. Policy number can also be used to activate, as a backup.
- Members will need to **confirm approximately first 20 Trips** and **200 Miles** driving
- Members will participate for a **minimum 4-6 months** of data collection
- Leave the SmartRide mobile app running on their smartphone with **'Location Services' Turned On**

HOW DATA IS COLLECTED & DISCOUNT IS CALCULATED?

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MILES DRIVEN



NIGHTIME DRIVING



IDLE TIME



HARD BRAKING/
ACCELERATION

HOW DOES THE SMARTRIDE MOBILE APP PROGRAM WORK?



1. Enroll in SmartRide mobile app program



2. Activate – Download (via App Store or Google Play) the SmartRide mobile app and register



3. Invite other drivers on the policy to join



4. Drive as normal



5. Confirm approximately first 20 trips and 200 miles of driving



6. Data collection starts with first trip – View Discounts of drivers



7. Final discount – average of each participants' earned discount

Availability varies; program criteria differs in California. Stated discounts are approximations. Discounts do not apply to all coverage elements; actual savings vary by state, coverage selections, rating factors and policy changes. Enrollment discount applies during data collection; final discount is calculated on driving behavior and could be zero. Final discount applies at the next policy renewal and is subject to change based upon actuarial support at subsequent renewals or with changes in drivers or vehicles on the policy.