



# Drive Good

by Gore Mutual™

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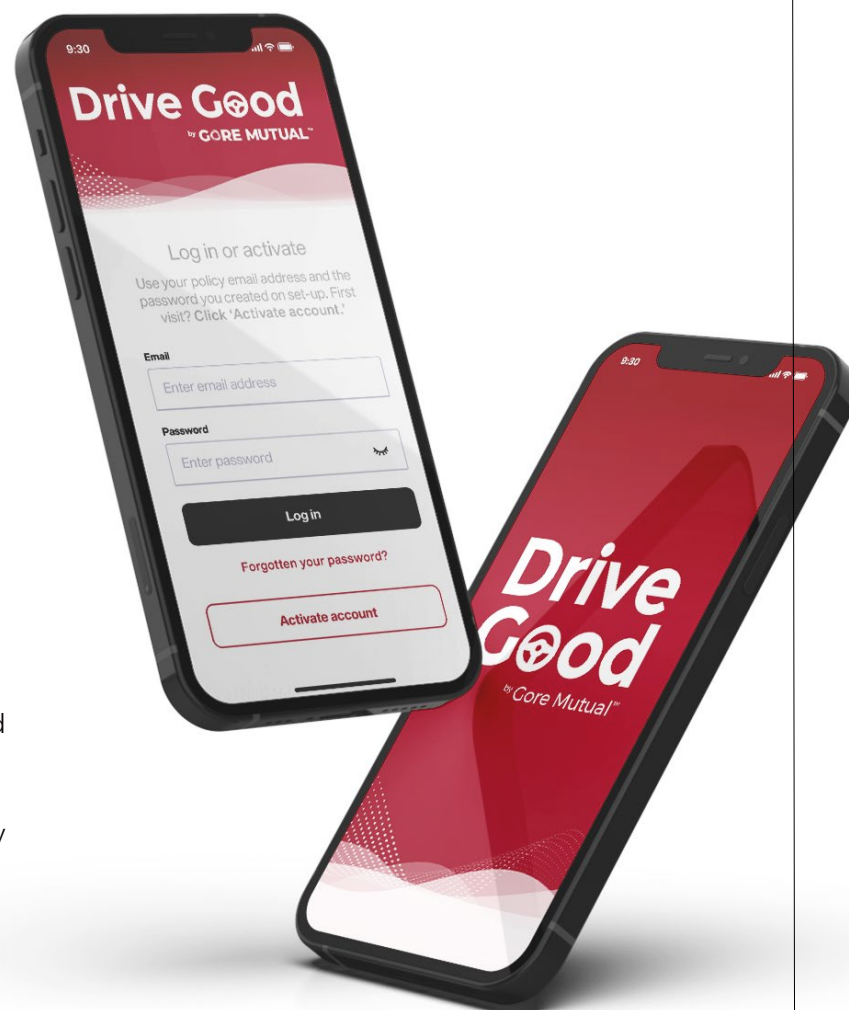
**Drive Safe. Drive Smart. Drive Good.**  
An overview for licensed brokers

# The Drive Good by Gore Mutual™ difference

## Drive Good by Gore Mutual™

Gore Mutual's innovative personal auto telematics program in Ontario offers a personalized discount and rewards for good driving habits.

It's a fully digital experience with no-hassle connectivity through an app downloaded to your customers' smartphone. Program participants will simply register for our Drive Good by Gore Mutual™ program with their broker, download the app, activate and drive.



### Pay-how-you-drive with the Drive Good by Gore Mutual™ app

With the app, Program participants get real-time feedback on their driving habits.

They have the opportunity to earn points for good driving, which can be redeemed for rewards and be eligible for a discount on their auto insurance renewal premiums.

They also get feedback on their driving habits and gain access to resources to help improve their driving safety.

### Welcome discount

A welcome discount of 10% applies to new business in the first term when the principal operator qualifies for the Drive Good by Gore Mutual™ program. The discount will be applied to the eligible private passenger vehicle(s) on the policy where the participant is a principal operator, and the vehicle has liability coverage.

The Welcome discount will be removed upon the first renewal and the personalized drive score discount, if eligible, will be applied.

The Welcome Discount applies to Third Party Liability (BI / PD), Direct Compensation, Accident Benefits, Uninsured Automobile, Collision, All Perils, Comprehensive, Specified Perils, and OPCF 44.

This discount is not available on a renewal term.

### Rewards program

Weekly driving scores are converted into points that customers can bank or redeem for e-promo cards from major retailers, restaurants and more.

Customers can redeem up to \$100 in gift cards with points they earn for good driving habits during the policy term.

# The Drive Good Customer

## Target customer



Good driver with a clean driving record



No non-payment of premium cancellations in the last three years



Tech savvy and enjoys an interactive digital experience



Own a smartphone and data plan



Have an email address and a Canadian cellphone number

## How it works

### 01

Quote, bind and issue the telematics policy as you normally do. Make sure you enter an email address and cell phone number so that we can send a link to the customer to download the app.

The customer must agree to the Drive Good by Gore Mutual™ program's terms and conditions prior to enrollment.

### 02

The customer receives a link to download the free app by email and must install the app, accept the terms and conditions and permissions and then drive like they normally would.

### 03

A driving score is assigned for every trip that the customer drives. An average driving score is assigned on a weekly basis, that is then converted into reward points for your customer to bank.

### 04

With a minimum of 500 reward points banked, the customer can start redeeming gift cards on the app.

### 05

The drive score is used at the end of the policy term to determine the Score Discount applicable upon policy renewal.

**To learn more about Drive Good by Gore Mutual™, contact your Broker Enablement Specialist.**

**For billing, claims and technical issues, please contact the National Underwriting Operations team at 1-844-974-GORE (4673).**

# What you can tell customers



## Drive Good by Gore Mutual™ auto insurance program

- Auto insurance program based on how customers drive that offers a personalized discount and rewards for good driving.
- The personalized discount will be calculated on renewal based on the average driving score. A Welcome Discount is offered for new business in the first term.
- Customers must enroll in the Drive Good by Gore Mutual™ program with their broker, download the app, activate and drive.
- If a customer's enrollment ends for any reason, or if they wish to withdraw their consent to participate in the program, the app must be deleted from their smartphone.
- The customer must inform you that they have deleted the app and wish to withdraw from the program. Deleting the app without making the necessary changes to their policy does not withdraw their participation or enrollment in the program.
- Customers must redeem their points prior to ending their participation in the the Drive Good by Gore Mutual™ program or canceling their policy. Unredeemed points will be expired and be removed once the customer is no longer enrolled in the program or their policy has been canceled.

## Score discount

The Score Discount is applied to the policy premium at renewal based on the customers' driving score throughout the policy term.

## App functionality

- Collects driving habits and rates each trip based on factors such as acceleration, braking, cornering, speeding, distracted driving and context i.e. speed limit, speed bumps, roundabouts and time of day.
- Detects movements and records trip behaviour and allows customers to indicate if they were driving or were a passenger in a vehicle.
- Must be kept installed, activated and updated throughout the policy term.
- If the customer changes smartphones, the app must be downloaded again and follow the steps to associate the new phone to their existing account.

## Driving with the app

- After activating the app, the customer must track a minimum of 1,000 kilometres within the first 120 days of each policy term and at least 1 trip every 90 days throughout the term
- The app must be activated and functional each time the customer drives a vehicle
- Customers need to tag whether or not they were driving for each trip recorded. If the trip is not tagged within 24 hours, the app will automatically assign the customer as the driver of the trip and this cannot be changed.
- Customers should not use the app or smart phone while operating a vehicle.



## Rewards program

- The app must be activated and functional each time the customer drives a vehicle.
- Earning, banking and redeeming reward points, as well as tracking points balance and viewing available rewards are all done through the app.
- Customers can earn reward points based on their driving score for each trip driven.
- Customers average driving score for the previous week will be converted into reward points. Points will arrive every 7 days (based on customers enrollment date) and can either be banked or redeemed for gift cards. Points must be banked or redeemed within one week to avoid forfeiture.
- To earn reward points, the customer must achieve a weekly average driving score of 85 or higher, and have driven 50 kilometres during the previous week.
- All points expire at end of the policy term whether the policy was renewed, cancelled, or terminated.
- Each gift card has a minimum redemption value varying by retailer, with minimums beginning as low as 500 points.
- A maximum of 10,000 points can be collected and redeemed per policy term.
- If a gift card is lost or destroyed, it cannot be re-issued.

## Other important information

To find out more about the Drive Good by Gore Mutual™ program, including the full terms and conditions and FAQs, visit [www.goremutual.ca/drivegood](http://www.goremutual.ca/drivegood).

**For questions about the app and any technical issues, customers should call 1-844-455-0736.**





## About Gore Mutual

Built on a foundation of financial strength for more than 180 years, Gore Mutual Insurance Company is one of Canada's first property and casualty insurers. With offices in Cambridge, Toronto and Vancouver - a Canadian mutual company, offering competitive insurance products through trusted broker partners. Every decision and investment made is anchored in the long-term benefits to customers, members and communities.

Insurance that does good – this is our Purpose. Grounded in our purpose and guided by our core values, at Gore Mutual, we believe that being good and doing good by our employees, customers and broker partners will benefit not only them, but also us—which in turn allows us to spread good in our communities and reward the good we see in others. This is what is driving our work to become a purpose-driven, digitally led national insurer.

For more information, visit [goremutual.ca](http://goremutual.ca) or Gore Mutual's Twitter, Facebook, Instagram and LinkedIn pages.

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