

IntelliDrive CSR Script

Agent: Great news! You are eligible to save with *IntelliDrive*, Travelers' telematics program. Your safe driving can now earn you great savings.

IntelliDrive offers an immediate one-time enrollment discount of up to 10%, as well as up to 30% in potential savings at renewal.*

IntelliDrive's more personalized approach leverages a simple yet sophisticated mobile app to objectively assess your personal driving behaviors, like how fast you drive and how you brake. The more safely you drive, the more you can save on your auto insurance.

Customer: How does *IntelliDrive* work?

Agent: The *IntelliDrive* app captures information about your driving for 90 days, offering you an opportunity to influence your premium. You simply download the app and drive. The *IntelliDrive* app collects information including:



- Your speed
- How hard you brake
- Interactions with your phone
- How fast you accelerate
- Time of day

The safer you drive, the more you save.

Please note that safe driving habits can lead to savings, while riskier driving behaviors may result in higher premiums in most states. But know you always have the option to opt out within the first 45 days with no impact other than the loss of your enrollment discount.**

Customer: I don't want to be tracked by an app.

Agent: You are likely already using a variety of resources that are collecting data – cellphones, social media and smart home devices. Plus, be assured that Travelers is committed to protecting your privacy. You might as well take this opportunity to enhance your driving and save money.



Sales Tip:

After your customers are enrolled in *IntelliDrive*, make them aware that they are also eligible for an additional discount of up to 5% with **Digital Auto Discount!** This discount is earned once the customer is enrolled in *IntelliDrive*, registers for MyTravelers®, and signs up for paperless billing and policy documents.

Overcoming Objections:

Consumers like the idea of having more control over how much they pay for insurance based on how they drive (Travelers PAYD Research, May 2021). So, in your conversations with prospects, **emphasize the benefit of having more control over insurance costs.**

Please visit travelers.com/IntelliDriveForAgents for updates and current state-specific information.

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In DC, MT, NC and VA, riskier driving habits will not result in a higher premium. In NV, safe driving habits can lead to savings of up to 40%. In NC and NJ, safe driving habits can lead to savings of up to 25%. In FL, safe driving habits can lead to savings of up to 22%.

**In KS, if you are not satisfied with the *IntelliDrive* program for any reason, you can opt out of the program within 90 days from enrollment with no penalty other than a loss or adjustment to your enrollment discount. However, if you opt out after the 90th day, your *IntelliDrive* policy score may affect your premium at your next renewal. In MT, if you are not satisfied with the *IntelliDrive* program for any reason, you can opt out of the program at any time.



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