**Strategic Key Messages**

**Drivewise Mobile with Rating – CO, MN**

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| **Need to know** – Starting November 14, Colorado and Minnesota, will launch Drivewise Mobile with Rating that uses driving behaviors as part of the premium calculation. Driving behavior data will be utilized to more accurately price customers. Customers who sign up and avoid risky driving behaviors can save on their premium while drivers frequently exhibiting riskier behaviors could see their rates increase to reflect that higher risk. Customers enrolled in Drivewise will also receive a 10% participation discount at new business and renewal, as long as they remain active in the program (active participation means at least one driver on the policy takes 50-trips (or drives) prior to renewal processing)In addition, driving behavior will be requested from Arity at point of sale. Arity may return a driving score using 1st party (Allstate) OR 3rd party data for the named insured and will be applied at the policy level at new business. Phone activity will also be introduced as a new rating behavior. Therefore, driving behaviors that could impact rates will include high-speeds, sudden braking, phone activity and late-night driving.  Current Drivewise policies which have taken at least one trip 1 trip within the last 6 months will move to the new Drivewise program at the first renewal after implementation. Customers will receive a final performance reward before moving to the updated Drivewise program. The initial participation discount of 10% will be applied. If a current Drivewise policy has not taken at least one trip within the last 6 months, it will be unenrolled from Drivewise.  Customers expect a more convenient and personalized experience from the companies they do business with. Delivered digitally through the Allstate Mobile app and web, Drivewise mobile with rating provides greater transparency into costs and greater control through driving behaviors. Customers who participate and avoid risky driving behaviors can save on their premium. |
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| **Impacted Distribution Channels:  Exclusive Agency  Independent Agency  Direct Phone Sales  Direct Web Sales  Service Delivery**  **Audience: Allstate Agency Leaders, including Agency Sales Zone Leaders, DSL and SMLs; Independent Agency Leaders, including Sales Leaders; Direct Sales and Service Delivery Leaders <edit/add additional audience stakeholders>**  **How to use this document: Review the information below and share with your teams as appropriate to learn more about the new initiative in preparation for conversations and announcements with your channel teams/staff. *Note: This document is not meant to be distributed to agency owners. However, suitable content is pulled from this document and placed within the Gateway materials.*** |

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| **IMPLEMENTATION DATE** |

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| **Bundle 2**  11/14  CO, MN |  |  |  |  |

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| **WHAT** |
| **Starting November 14, Colorado and Minnesota will launch Drivewise Mobile with Rating that uses driving behavior as part of the premium calculation.**   * Driving behavior data will be utilized to more accurately price customers. Those who sign up and avoid risky driving behaviors can save on their premium while drivers frequently exhibiting riskier behaviors could see their rates increased to reflect that higher risk. * Customers enrolled in Drivewise will also receive a 10% participation discount at new business and renewal, as long as they remain active in the program (active participation means at least one driver on the policy takes 50 trips (or drives) prior to renewal processing) * To contribute to the performance score, each driver in the household must download the app and take 50 trips. To maximize possible savings, everyone in the household needs to participate. * Current Drivewise policies which have taken at least 1 trip within the last 6 months will transition into Drivewise mobile with rating at first renewal, post-implementation.   + Performance cash rewards will be eliminated, but customers who are in the middle of a performance reward cycle will receive their final pro-rated performance reward on the renewal processing date.   + Existing Customers will receive the participation discount and ongoing discount as long as they remain active in the program   + Existing Customers will continue to earn Allstate Rewards (points), and previously earned points will carry over and be available for use. * If a current Drivewise policy has not taken at least one trip within the last 6 months, it will be unenrolled from Drivewise. * Driving behavior will be requested from Arity at point of sale. Arity may return a driving score using 1st party (Allstate) or 3rd party data for the named insured and will be applied at the policy level at new business. Phone activity will also be introduced as a new rating behavior. Therefore, driving behaviors that could impact rates will include high-speeds, sudden braking, phone activity and late-night driving. * Drivewise will continue to be ‘defaulted to be included’ on every quote. If a customer leaves the mobile program, their previously collected driving behaviors will continue to be used in their rating calculation which may affect their total premium. |
| **The Drivewise Mobile Program** gives customers personalized driving insights for safe driving from the convenience of the Allstate Mobile app. The app automatically detects when a trip is occurring and then provides post-trip feedback, historical driving view, and tips – plus all the value of Allstate Mobile. |

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| **WHY and WHY NOW** |
| **Drivewise Mobile with Rating leverages telematics to more accurately match price to risk.**   * Allstate uses telematics to redefine its auto insurance experience. An evolving and expanding suite of telematics offerings provides customers greater personalization, transparency and control of auto insurance like never before. As a result, agencies can better build trusted relationships, improve loss ratios and grow business by attracting and retaining safe drivers.   **Drivewise Mobile with Rating puts customers in control over their insurance costs and connecting to Drivewise through Allstate Mobile will ensure customers get access to the most up-to-date features and user experience.**   * Customers who sign up and avoid risky driving behaviors can save on their premium. * Customers may view pricing based on driving behaviors as fairer and more accurate than rates based on personal characteristics alone. * Drivewise mobile with rating offers a rating system with a feedback loop to help the customer improve their driving behaviors * Customers will receive rates based on driving.   **By connecting via Allstate Mobile, customers will have access to real-time alerts, personalized driving feedback, trip history, and tips to help them be the safest drivers and earn a participation discount**   * Customers will continue to receive personalized driving insights and participation discount for safe driving from the convenience of the Allstate Mobile app. * The app also provides real time interaction such as crash detection, in trip alerts for speeds over 80 mph and sudden braking events, and even helps find your latest parking location. * Customers will also have 24/7 access to digital id cards for instant viewing and sharing, policy documents, billing information and payment capabilities, agent contact information, and roadside service in case of need.   **Drivewise Mobile with Rating helps open the door for agents to have conversations with customers about how they can influence their own rates based on driving behaviors. Connecting to Drivewise via Allstate Mobile also helps take customer relationships to the next level by establishing a continuous digital connection with them.** |
| **DISTRIBUTION CHANNEL ACTIONS** |
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| |  | | --- | | **Exclusive Agencies** | | **Agencies should be aware of these changes to Drivewise and anticipate questions from customers about pricing and how the program works. They should become familiar with the marketing tactics as well as the benefits of driving-behavior in pricing and Allstate Mobile.**   * Take e-learning course on Allstate University * Watch the education videos * Review Drivewise mobile program details on Gateway and become familiar with the program | | **Independent Agencies** | | **Agencies should be aware of these changes to Drivewise and anticipate questions from customers about pricing and how the program works. They should become familiar with the marketing tactics as well as the benefits of driving-behavior in pricing and Allstate Mobile.**   * Take e-learning course on Allstate University * Watch the education videos * Review Drivewise mobile program details on Gateway and become familiar with the program | | **Direct Phone Sales** | | Understand the product to be able to write new business  Understand the product to be able to answer questions from agents/LSPs | | **Direct Web Sales** | | Understand the product to be able to write new business  Understand the product to be able to answer questions from agents/LSPs | | **Service Representatives** | | Understand the product to be able to write new business  Understand the product to be able to answer questions from agents/LSPs | |
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| * TBD |

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| **RESOURCES –** |
| * Link to Toolkit * FAQs * Gateway Article |

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| **CONTACTS** |
| * Business Owner: Jody Thiery * Communication Owner: Liz Knachel |
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