

Over half of Canadians willing to embrace technology for a personalized discount on car insurance

belairdirect survey finds that a significant number of Ontarians drive less than 10,000 km a year and could save with usage-based insurance app

Let's face it, Canadians spend a lot of time in their cars. A new belairdirect survey by Leger found that while 71% of vehicle owners drive at least five days a week, 32% are actually driving less than 10,000 kilometres a year. Always looking to offer customers a best-in-class experience, belairdirect's updated telematics tool, automerit, offers customers a personalized discount on their insurance for safe driving, and for those in Ontario, they may now be eligible for a discount for low kilometres.

"We are always looking at ways to evolve our product offerings to best suit the needs of our customers by creating more personalized products and services. The newly improved belairdirect app combines the enhanced automerit tool, cutting-edge technology, machine learning powered algorithms and a reimagined customer experience," said Domenic Naccarato, Deputy Senior Vice President, belairdirect. "In addition to a better user experience and personalized discount, automerit users in Ontario who drive fewer than 10,000 kilometres annually can now be rewarded with even more savings."

Choosing to drive less offers a number of benefits and saving money ranked among the top reasons. According to the belairdirect survey findings, Canadians identified what they believe to be the top four reasons for wanting to get off the road, including:

1. Saving money related to owning and operating a vehicle (75%)
2. Reducing carbon footprint, emissions and helping the environment (36%)
3. Limiting the number of kilometres on the vehicle (32%)
4. Cutting down on commute to work (11%)

Overwhelmingly, the majority of drivers choose to drive less to save money. So, would Canadians still want to save on auto related costs with the support of technology? According to the survey, 80% of Canadians agree that technology helps simplify their lives and is necessary for businesses and society to evolve (79%), and those aged 18-34 embrace technology the most. The survey found that 74% of Canadians would agree to use an app that tracks their driving habits in order to provide a personalized car insurance premium. Interestingly, those living in urban areas were significantly more willing to use this app.

belairdirect launches a discount for drivers with low kilometres

In conjunction with the release of the survey findings, belairdirect is now offering customers in Ontario a low-kilometre discount when they are signed up with the usage-based insurance program, [automerit](#), which rewards safe driving behaviour. What this means is that drivers who drive less than 10,000 kilometres a year may now be rewarded with additional savings while enrolled in this new generation of automerit.

Through the driver's smartphone, automerit assesses how safely and how much the driver drives in order to calculate the potential discount. Drivers could save up to 15% with a low kilometres discount based on the number of kilometres driven, and earn up to a 15% driving discount determined by their safe driving behaviour. The app will also monitor distracted driving events and provide insight into the driver's driving skills including an industry-exclusive safety score. Providing users with feedback is key to creating safer roads

About the Survey

On behalf of belairdirect, Leger conducted a web survey from July 17 to July 21, 2018, among a representative sample of 1,551 French or English-speaking Canadians, 18 years of age or older. Using data from Statistics Canada, results were weighted according to gender, age, region, mother tongue, education and presence of minor children in the household in order to ensure a representative sample of the entire population under review.

About belairdirect

Founded in Quebec in 1955, **belairdirect** provides car and home insurance products directly to consumers. It currently employs more than 1,600 people. The company offers a simple but complete solution, allowing customers to communicate with an agent by phone or online. **belairdirect** was the first property and casualty insurer in North America to sell car insurance products online (www.belairdirect.com), attesting to the company's innovative character. **belairdirect** is a subsidiary of Intact Financial Corporation, the largest provider of property and casualty insurance in Canada and a leading provider of specialty insurance in North America (TSX : IFC - www.intactfc.com). **belairdirect** is a proud partner of [Breakfast Club of Canada](#). For more

information, please visit belairdirect.com or follow **belairdirect** on [Facebook](#), [Instagram](#) and [Twitter](#).

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