

UBI 4.0: New in-app eco-driving, fuel efficiency, and safety metrics, first of its kind in the Canadian market

As a Values-driven company, delivering a second-to-none experience for our customers is one of our top priorities. The newest features of our Usage Based Insurance (UBI), offer eco-driving, fuel efficiency, and safety metrics that are the first of its kind in the Canadian market.

Our UBI program, delivered through Intact Insurance's my Drive, belairdirect's automerit, and National Bank Insurance's Drive Savvy for customers in Ontario and Quebec, offers an enhanced in-app experience. These new eco-driving metrics provide personalized insights on CO2 emissions saved, fuel consumption, and customer safety based on their driving behaviours. It's a real-world example of how our climate strategy is helping to shape the behaviour of our customers. These insights help them to understand and think differently about the way they drive and their impact on the environment.

Mathieu Bellerive, VP Digital – Strategy, Product and Design, and Pierre-Paul Lariviere, Director, Strategy, Product and Design Mobile, share more about the app, its features, and why this is so important for our customer journey.

Q: Can you explain how customers can make use of the fuel efficiency features of the UBI 4.0 app?

A: The new fuel efficiency features really help our customers understand how their driving style impacts their fuel consumption, which impacts their carbon footprint. For example, the data we collect can tell a customer that given the type of car they drive, in current conditions, they should be spending an average of 'x dollars' on gas. The fuel efficiency tips we're giving them can in turn translate into savings at the pump, while also helping to reduce their ecological footprint.

Q: Where did the idea for these features come from?

A: A lot of research was conducted to see what would be valuable for our customers, which inspired our teams to come up with features our customers would appreciate. We also researched what other companies were doing so that we could differentiate ourselves from other insurers. Finally, multiple teams were involved in brainstorming new, innovative concepts. The sum of all these insights and activities generated the scope of the experience we just launched.

Q: How does the app, and its new features tie into our digital adoption journey?

A: As the first insurer in North America to pioneer Crash Assist, we're continuing our digital leadership by being the first in the Canadian market to offer more advanced driving metrics which help our customers track their fuel efficiency, carbon impact, and safety on the road. We've realized that the more people come back to the app, the more likely they are to engage digitally, and the best driver that we have found for that is UBI. It creates regular digital engagement with our customers, while allowing us to bring our climate strategy and our desire to shape climate-friendly behaviour to life.

We know that other insurance providers have separate apps for their driving programs, whereas we've bundled everything together for an integrated mobile experience. We've enhanced the customer driving journey with Crash Assist, Weather Alerts, Car Care, Eco-driving, Fuel efficiency and Safety insights being available in one single package.

Q: The app has evolved quite a bit since it launched... so what's next?

A: Technology is evolving and is always opening possibilities for us to bring additional value within our program. We're always looking at trends and finding ways to enrich the data that we're collecting to provide an even better customer experience. The future is bright... and digital!

Customers can download the app in the iPhone app or Android Play Stores

<https://newsroom.intactfc.com/2023-05-05-UBI-4-0-New-in-app-eco-driving,-fuel-efficiency,-and-safety-metrics,-first-of-its-kind-in-the-Canadian-market>