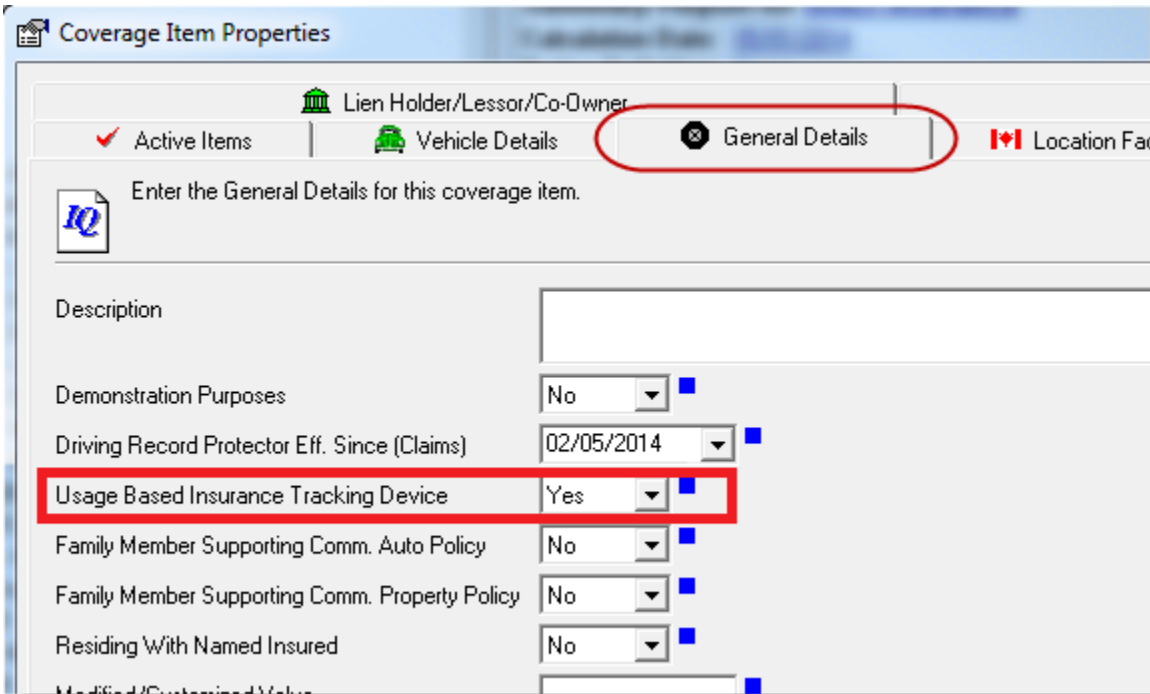


# Intact & Novex Usage Based Insurance

Brokers in Ontario who write business with Intact or Novex now have access to the **Usage Based Insurance Program (my Driving Discount)** for auto policies effective April 1, 2014 for new business and renewals. The Usage Based Insurance Program will provide the capability for Intact to collect data on driving behavior using telematics technology. The variables that will be tracked are kilometers driven, quick acceleration, sudden hard breaking, and time of day the vehicle is used.

When you are creating a new or updating an existing Intact or Novex Auto IntelliQuote, indicate which vehicle has the **Usage Based Insurance Tracking Device** on the **General Details** screen (see Figure 1.1).

(Figure 1.1)



The screenshot shows the 'Coverage Item Properties' dialog box with the 'General Details' tab selected. The 'Usage Based Insurance Tracking Device' field is highlighted with a red box and set to 'Yes'. Other fields include 'Description', 'Demonstration Purposes' (No), 'Driving Record Protector Eff. Since (Claims)' (02/05/2014), 'Family Member Supporting Comm. Auto Policy' (No), 'Family Member Supporting Comm. Property Policy' (No), and 'Residing With Named Insured' (No).

For Intact or Novex Auto IntelliQuotes, the **UBI** button will display on the IQ toolbar (see Figure 1.2).

(Figure 1.2)



Click the UBI toolbar button, and the **Usage Based Insurance** dialog will display. Complete the form in the following manner.

1. If the client agrees with the given statement, select the 'Yes' checkbox.
2. Provide **Enrollment Status** and **Enrollment Type** details for each driver on the IQ.
3. Click **OK** (see Figure 1.3).

(Figure 1.3)

Based on the details given and the rules, any applicable discount will be included on the **Summary Report** tab of the IntelliQuote (see Figure 1.4) and will be applied to the premium.

(Figure 1.4)

<b>Third Party Liability</b>		
No Fault BI	\$1,000,000	\$503
- Multi Policy Discount		
- New Business Loyalty Discount		
- Graduated Licensing Discount		
- Claims Free Renewal Discount	(5%)	(\$25)
- Hybrid Discount		
- My Home and Auto Discount		
- my Driving Enrollment Discount	(5%)	(\$24)
- Convictions Surcharge		
<b>- TPL BI Total</b>		<b>\$454</b>
No Fault PD	\$1,000,000	Incl.
- Hybrid Discount		
- my Driving Enrollment Discount	(5%)	
<b>- TPL PD Total</b>		<b>Incl.</b>

Please note the following when working with the UBI feature:

- Be sure to inform the client that he/she is giving consent for the Company to obtain additional information required to make an informed decision as to the client's eligibility for discounts in the telematics program.
- If you click **Cancel** in the **Usage Based Insurance** window, changes will not be saved. Based on submitted information, CSSI will determine whether the client qualifies for a discount. If so, the discount will be applied to the quote.
- Click the **UBI** button on the IQ toolbar to update information for pre-existing or new IntelliQuotes.
- On renewal, please contact Intact for the applicable discount percentage for drivers who are enrolled in the program.

Once you have reviewed this document, please contact our Client Services Team at [clientservices@cssionline.com](mailto:clientservices@cssionline.com) (email) or 1-888-291-3588 (toll-free telephone) with any questions you may have about the setup. For questions regarding the feature itself, please contact your Intact or Novex Insurance Personal Lines representative for assistance.