

The Problem

In 2015

10% of fatal crashes and 15% of injury crashes were distraction-affected.*

Cell phone use alone accounted for **27%** of car crashes.**

3,477 people were killed and an estimated additional 391,000 injured in crashes involving distracted drivers.***

Sources: * Cambridge Analytics ** NHTSA *** NSC



Teens are especially at risk

3x

The fatal crash rate for teens is 3 times greater than for drivers age 20 and over*

58%

Driver distraction is responsible for more than 58% of teen crashes.**

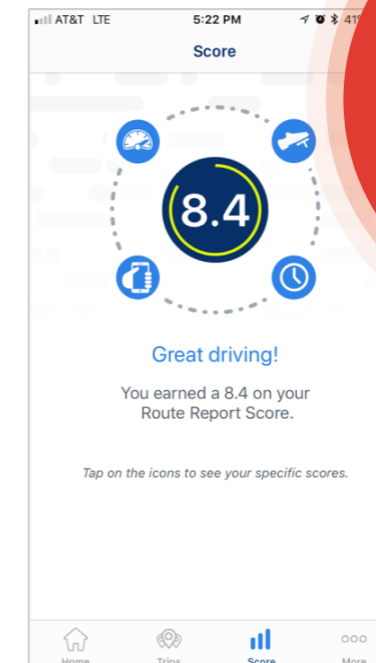
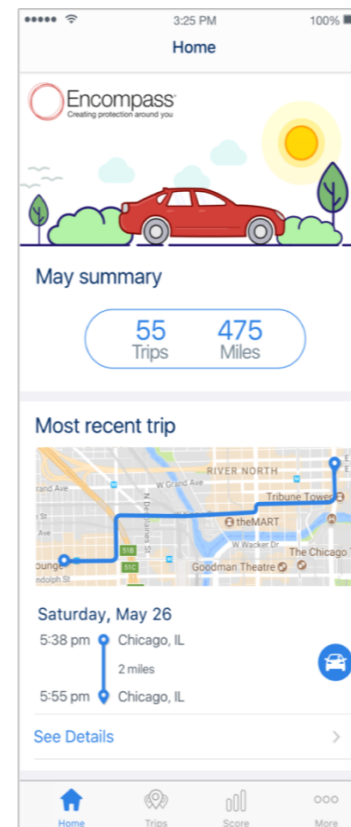
* IIHS
** AAA Foundation for Traffic Safety

ONE SOLUTION:

Encompass Telematics

Encompass is putting the consumer in the center of the program and will focus on saving lives and saving money

- ✓ Improve driving experience by creating awareness of **safe and distracted driving habits**.
- ✓ **Free app** tracks every trip and uses limited battery life.
- ✓ Generates **overall score** based on braking habits, time of day of trip, phone handling, and speed.

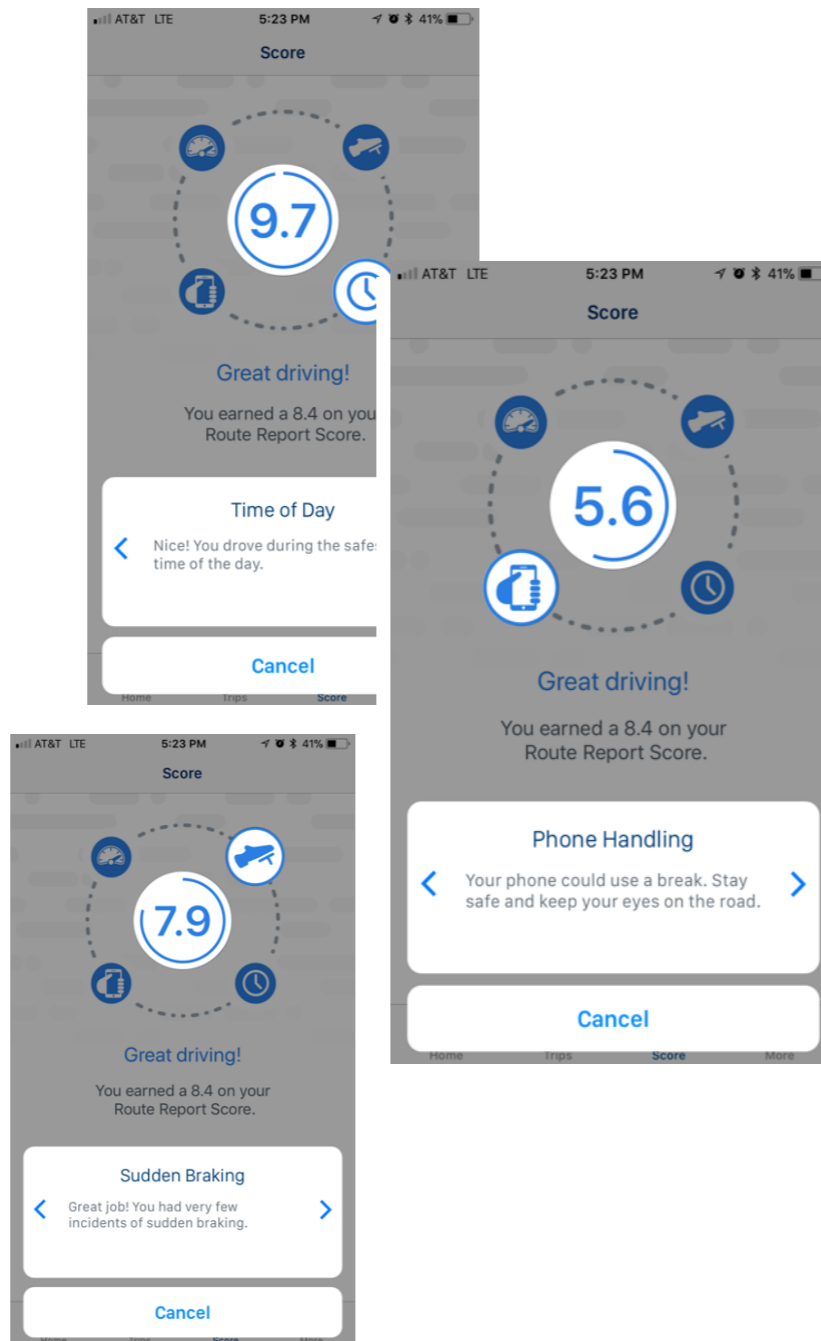


5%

Connected Driver Discount for participation in the Encompass Telematics program.

How Encompass Telematics works:

- 1** Add Connected Driver Discount - **5%!**
- 2** Click a link, fill in a few pieces of information
- 3** Download the free app
- 4** Get a score for your driving!



Telematics services benefit you and your customers*

- 56%** of drivers have **changed how they drive** since installing a telematics device
- 18%** made significant **changes**
- 81%** of drivers receiving telematics information from their insurance company **reviewed the information**
- 88%** **found it helpful** in understanding their driving behavior

* Source: Insurance Research Council Public Opinion Survey



Distracted driving

91% of drivers view texting as the most distracting and **87%** view it as the most concerning activity to engage in while driving.

Nearly **two-thirds** of younger drivers are engaging in distractions, including texting, while driving.

Source: Arity Distracted Driving Report