



MissionSafe[®]

Playbook



Get to Know MissionSafe

MissionSafe is a **usage-based insurance** (UBI) program accessible via a **smartphone application**.

It offers Westfield Personal Lines customers **insight and feedback on their driving** and provides an **incentive** to be a quality driver.

Drivers will **earn rewards in app** AND can earn up to a **40% discount** at renewal, with an average savings of 20%.

The safer they drive, the more rewards they earn. And the greater the discount.



Features and Benefits

For Customers:

- A **10% discount** immediately upon enrolling
- **Rewards** (i.e. gift cards and donations to charity) just for improving and maintaining a safe driving record
- **Opportunity** to earn discounts up to 40% at renewal based on safe driving habits.
- An **easy-to-understand app** with intuitive user feedback and rewards

For Agents:

- Opportunities to **engage** customers
- Opportunity for **deeper** discounts
- A **simple, easy to adopt** system for their customers

Open the Manual

1

2

3

4

5

Details and Facts are Key

The use of telematics in UBI continues to grow.

Advancements in technology have made it easier and more cost-effective for insurance companies to collect and analyze telematics data. This has made UBI more accessible and affordable for consumers, leading to increased adoption of UBI programs.

Consumer demand for UBI is driving the growth of the UBI market, putting them on the road to savings.

Use our resources to get on the road to success with MissionSafe.

Data-Driven

- Consumers like technology that makes their life easier/safe
- They like to save money
- More than 60% of customers would strongly consider adding UBI to their policy.



Offer the quote



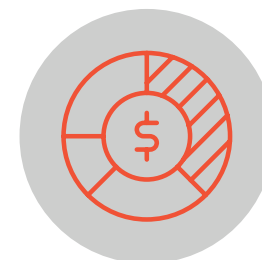
Take it for a test drive and encourage customers to download the app



Drivers get feedback on driving habits



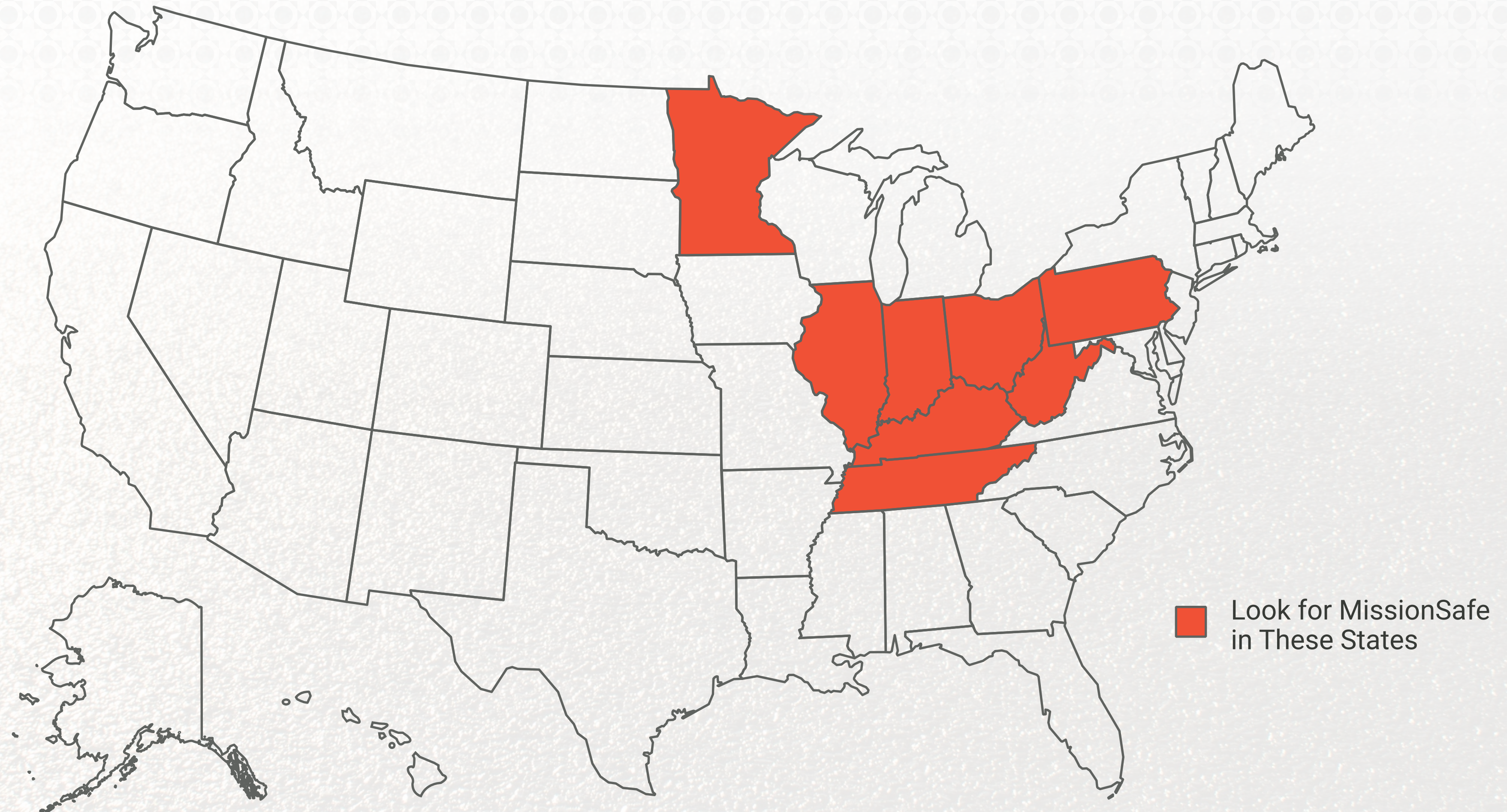
Users earn rewards for good driving behavior



Save money upon renewal

START YOUR ENGINE

On the Road to Savings and Safety



We comply with
the following
industry standards:



Tinted Windows

The most common concern regarding UBI is privacy. MissionSafe uses best in class security practices:

- Customer data is never sold or shared.
- Users can withdraw their consent at any time.
- MissionSafe only gathers data it needs to develop a driving factor.
- MissionSafe is committed to continuous improvement.

Westfield is serious about protecting our customers' privacy.



Westfield's Privacy Promise

We are committed to protecting your privacy. This notice describes the personal information we collect about you and how we use it. Westfield's Privacy Promise applies to all our Westfield insurance companies.

Summary

- We gather information directly from you, from your transactions with us and from outside sources.
- We use your information only to provide insurance to you, to investigate and resolve claims or to improve the products and services we offer.
- We will share your information with the independent agent or insurance broker that you chose.
- We share your information with third-parties who help us deliver services to you.
- We do not sell your personal information. We do not share your information with other companies for their marketing purposes.
- We take measures to protect your information while it is in our custody. We require the third-parties who help us to protect your information, too.

Visit our website to review the complete [Westfield Privacy Promise](#).

Roadblocks and Detours

And for questions beyond privacy and security:

- [Technical Questions](#)
- [Customer Questions](#)



Example Questions

Tech Questions: What does it track? Battery usage? How do I get a customer enrolled/Download? What data does it record?

Customer Questions: What does the App measure? Data? What are the rewards I can get? How am I penalized? Could I get surcharged? Who can I contact for help? What discounts can I earn? Where do most discounts fall under?

MissionSafe Resource Guide

MissionSafe Apps & Rating Questions

(ie downloading, registering/enrolling, data disputes, premium impact/discount)

Customers: Westfield Customer Care Center

- ☎ Phone: 800-243-0210, option 6, option 2
- ✉ E-mail: MissionSafeHelp@westfieldgrp.com
- 📱 Digital: E-mail or call via links within the MissionSafe app's "Help" screen

Agents: Underwriting Business Center

- ☎ Phone: 800-243-0210, option 5
- ✉ E-mail: PLCommunication@westfieldgrp.com

MissionSafe Program General Questions

(overview of program, training)

Contact your agency's **PL Underwriter**

MissionSafe® Stats

Really understanding customers, what they want, what they need and what prevents them from signing up for a program like MissionSafe is critical in helping you make the sale. The information below reflects the top barriers to selling telematics.

MissionSafe Family

Baseline: Online Adult Population | Contains: Survey Data

Getting to know the customer.

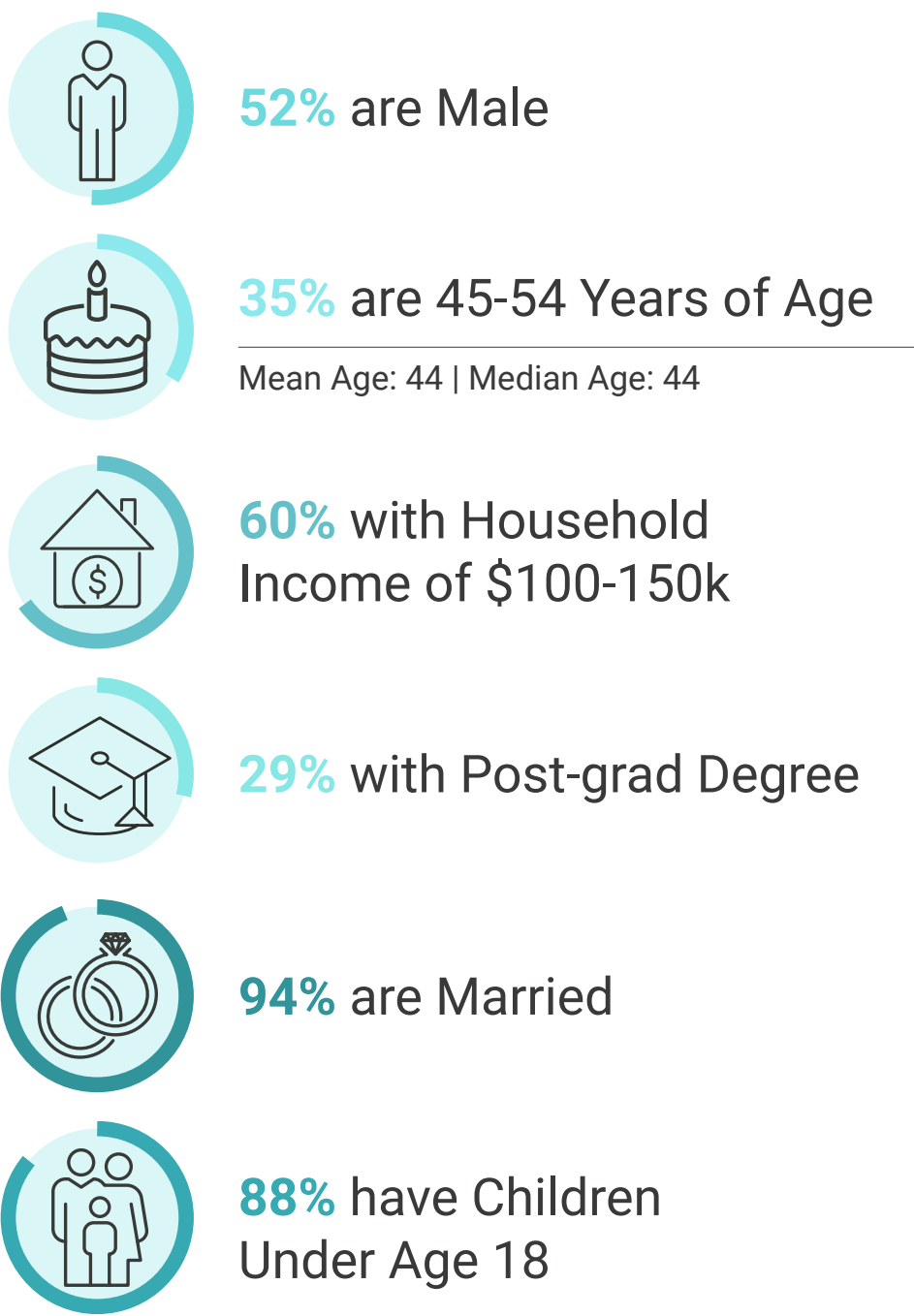
Let’s TARGET! The Top Tier Customer: Most congregated in and around Larger Metro Areas

Mission Safe = Higher Net Worth customer

Drivers that fit Telematics Segment: Families with Younger Drivers value safety and want value and security. These customers are our Wespak Estate and Wespak customers.

Demographic Highlights

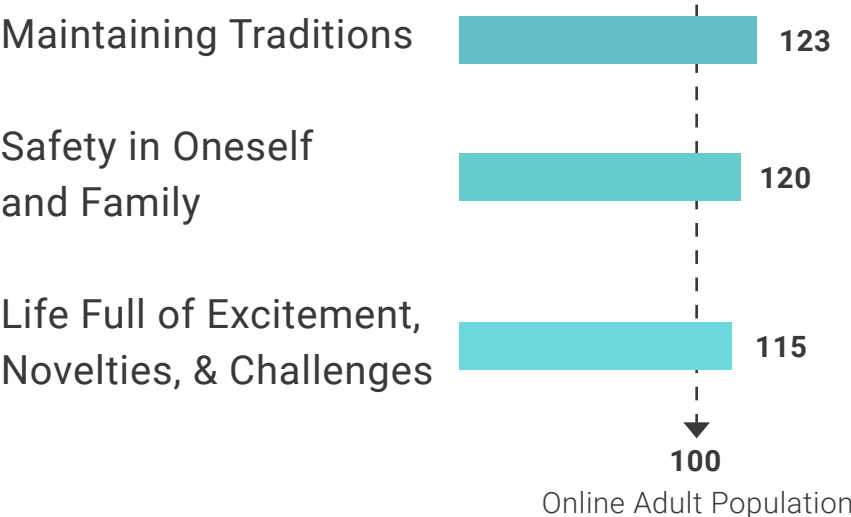
% Composition for highest indexing



Motivation & Lifestyle Highlights

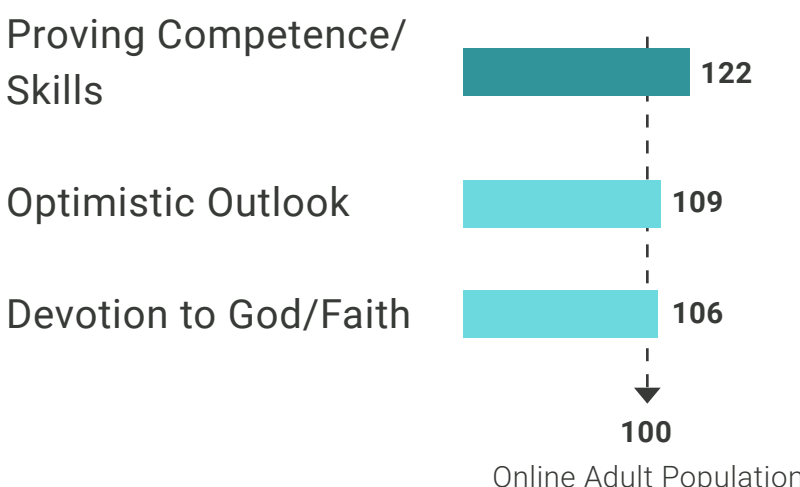
Top Personal Values

By Index



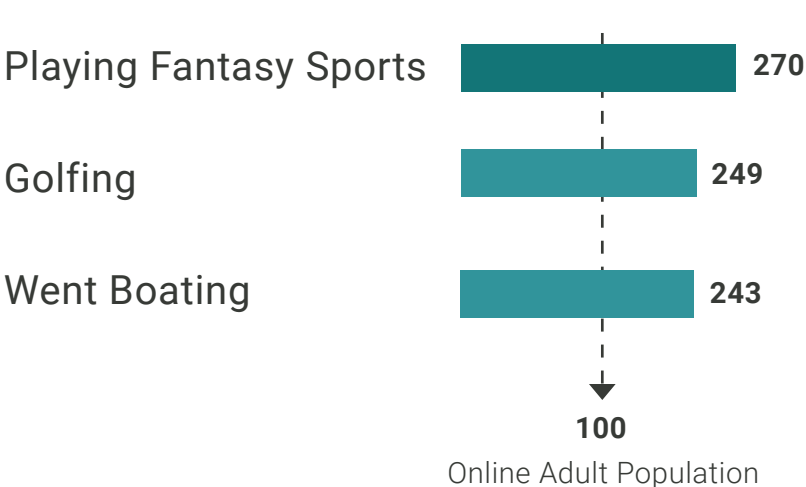
Top Psychological Drivers

By Index with minimum composition: 10%



Top Hobbies

By Index with minimum composition: 15%



Daily Routine

By Index with minimum composition: 25%



Here are the top barriers to selling Telematics and how to overcome them:

1 Data Privacy Concerns

MissionSafe uses best-in-class security practices:

- Customer data is never sold or shared.
- Users can withdraw their consent at any time.
- MissionSafe only gathers data it needs to develop a driving factor.
- MissionSafe is committed to continuous improvement.

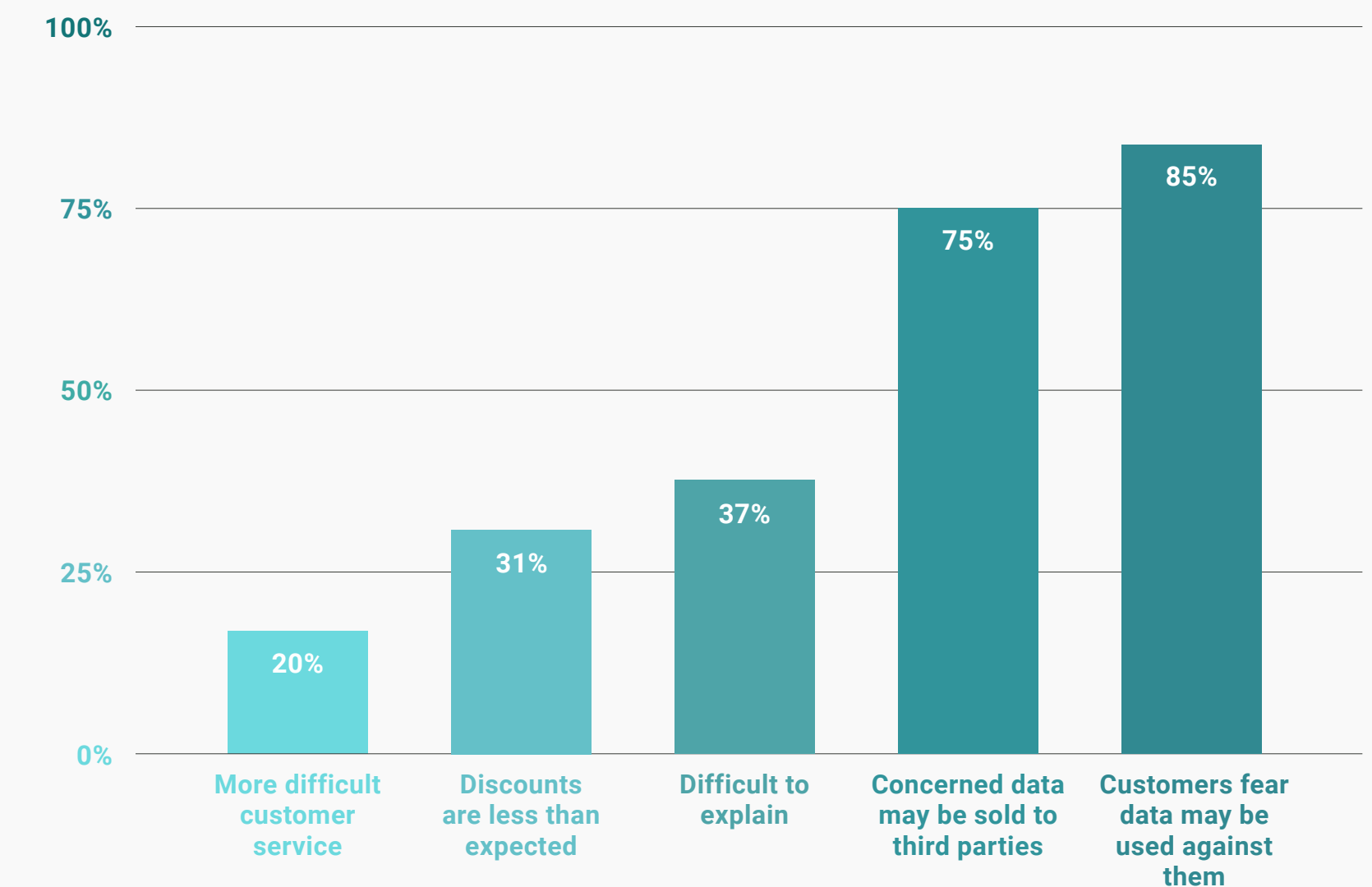
2 Inconvenience of Downloading and Integration

- App is simple to download
- MissionSafe set up is easy
- Just bring your phone and go!

3 Telematics is a difficult concept to explain

- We created a playbook to help you understand telematics and MissionSafe so you can better explain it to your customers.
- We also provided resources for you to pass along to your customers.

Top barriers for selling telematics



Fill it up! We offer a tankful of resources

Customer resources

Agent resources

Be sure to register for our [Marketing Solutions Center](#) so you have access to the latest information about our products and services.

