

Why is Amerisure interested in cellphone monitoring technology?

Having an effective cellphone usage policy – including a cell monitoring program – is beneficial to Amerisure policyholders in numerous ways. Together, these elements can improve a policyholder's overall bottom line by impacting driver behavior and reducing distracted driving.

What is LifeSaver?

LifeSaver is a mobile software company committed to reducing distracted driving and the losses it causes. The LifeSaver mobile app discourages drivers from using mobile phones while driving and provides business owners with vital driver behavior data.

Why is Amerisure partnering with LifeSaver?

Amerisure evaluated numerous cellphone monitoring technology providers to determine the best service and value for our policyholders. We identified LifeSaver as an organization who provides a high quality product at a cost-effective price point, and understands the value of customer service.

How does LifeSaver work?

When employees attempt to use the phone while driving, the app will have a visual block or reminder for them to avoid using the phone. At the same time, it logs drivers' attempts to use the phone while driving, scoring them based on their level of distracted driving behavior.

Business owners can view this information through LifeSaver's Driver Portal and use it to address cellphone usage and improve driver behaviors.

Who is eligible to purchase LifeSaver?

LifeSaver is available to Amerisure policyholders with commercial insurance policies as a tool for workers' compensation and/or commercial auto clients to keep their employees safe and their losses down.

Will Amerisure offer premium reductions?

Amerisure is offering a cost-sharing program for policyholders who choose to subscribe to LifeSaver. Amerisure is not offering a premium reduction at this time. We believe effective distracted driving programs will reduce overall accidents and injuries. These reductions in combination with other factors may impact future pricing considerations.

How does Amerisure's cost-sharing program work?

Any Amerisure policyholder with a commercial insurance policy is eligible to receive Amerisure's cost-sharing benefit just by signing up for the LifeSaver app:

- ▶ Sign a 12-month contract with LifeSaver and Amerisure will reimburse you for 30% of the cost of the contract, or
- ▶ Sign a 24 month contract with LifeSaver and Amerisure will reimburse you for 30% of the cost of the contract.

Simply provide Amerisure Risk Management a copy of your signed LifeSaver contract and a copy of your organization's W-9 to receive the 30% reimbursement from Amerisure.



Will Amerisure use the data collected by LifeSaver?

No. Amerisure will not have access to LifeSaver telematics; only the insured will have access to their personalized fleet management tools. We anticipate policyholders who use this tool will monitor their own drivers, creating their own incentives and penalties for employees based on driving behavior. Amerisure will continue to make our decisions on whether or not to exclude drivers on the same criteria that we currently use.

How do policyholders sign up for LifeSaver?

Policyholders can contact their Amerisure Risk Management Consultant, who will then arrange for a representative of LifeSaver to contact them. LifeSaver will reach out directly to the policyholder (and notify the consultant) and offer the Amerisure service. LifeSaver handles all aspects of enrollment.

How does LifeSaver work with my smartphone and cell service provider?

- ▶ LifeSaver operates on both Android and iOS smartphones and all cell service providers.
- ▶ Hands-free voice, music and navigation apps work as normal.
- ▶ The app runs in the background using little battery.
- ▶ LifeSaver is activated by vehicle movement. If the phone is unlocked at driving speed, its curtain screen blocks manual and visual interaction with the phone.
- ▶ If you're a passenger in a moving vehicle, they can select passenger mode on the blocking screen.
- ▶ Drivers are able to access Maps when LifeSaver is in use without it recording a driving violation.

Interested policyholders should contact their Amerisure Risk Management Consultant today, as the LifeSaver program is based on limited availability. Call (800) 257-1900 or email riskmanagement@amerisure.com.