

# Policy: Policy Information

## YourTurn FAQs

---

### **Introducing YourTurn: ERIE's rewards-based telematics program for youthful drivers**

The YourTurn program is Erie Insurance's new rewards-based telematics program for drivers. The program uses a mobile application to track insureds' driving and provide rewards for good driving.

#### **What is the purpose of YourTurn?**

The YourTurn program incentivizes safe driving behaviors among insureds by allowing them to earn rewards for exhibiting safe driving behaviors.

#### **When will this program be available in my state?**

YourTurn went live in OH, WV, TN & IN on September 16th, 2019.

#### **How do I know if a Customer qualifies to participate?**

All policyholders in OH, WV, TN & IN who have a private passenger auto and a smartphone are eligible to participate in the program. All drivers on the policy will be eligible to earn rewards.

#### **How can I sign Customers up to participate in the program?**

- Agents can enroll Customers in the program within the DSpro Web application – a checkbox will be present for eligible drivers on the Driver tab. After Customers are enrolled, they will receive an SMS (text) message with instructions on getting set up.
- Getting set up is easy – once the users receive their SMS message (including their activation code) they can download the application from the App Store or Google Play, enter their email and activation code, review and accept the terms and conditions, and then get driving!

#### **What are the Customer benefits of YourTurn?**

The YourTurn program is designed to help insureds become better drivers by incentivizing good driving behaviors through rewards and providing advice on improving their driving habits.

#### **Is there a fee to participate?**

No – there is no fee to participate in the program.

#### **Does my Customer need to buy any equipment?**

No – other than a smartphone, no equipment is needed and the application is provided to participants free of charge.

#### **How does the YourTurn application score participating drivers?**

- Overall score is a weighted average of five sub-scores (acceleration, braking, cornering, phone distraction, and speeding), with higher risk behaviors (like distraction and speeding) weighted more heavily.
- Because score is a rolling average, only the driver's past two weeks of behavior are accounted for in the score. The two-week window is sufficiently long to not penalize drivers too heavily for one or two bad drivers, and sufficiently short that improved driving behavior will be reflected quickly, empowering drivers.
- The sub-scores (acceleration, braking, cornering, phone distraction, and speeding) are calculated based on the volume of events with respect to the total mileage driven over the previous two weeks. Sub-scores are also calculated on a two-week rolling basis).

#### **How do Customers earn rewards?**

Rewards are based on the score a driver receives during each two-week scoring period.

#### **How frequently will Customers receive rewards and how much can they earn?**

Users can earn a reward every two weeks – based on the score they earn for the two-week period.

#### **What kinds of rewards can Customers earn?**

- Drivers can cash in their rewards for their choice of over 25 different types of gift cards or Visa prepaid cards.
- Rewards can also be donated to charity.

#### **Will the Customer see information about the program on their declarations?**

Yes, information indicating that a driver is participating in the program will print on the declarations page. An endorsement will also be attached to the policy.

#### **Can I, as the Agent, see the Customer data?**

No – Agents will not have access to Customer data.

#### **Will the Customer's performance have any impact on their rate?**

No – participating in the YourTurn program will not impact a Customer's rate.

#### **Who can my Customer contact with questions about the application?**

There are several ways Customers can get information on questions they might have about the application:

- Accessing FAQs within the Help section of the application
- Emailing our support team using the "Email Us" function within the application.
- Contacting ERIE at [YourTurn@ErieInsurance.com](mailto:YourTurn@ErieInsurance.com)

#### **What if my Customer no longer wishes to participate in the program?**

Customers who no longer wish to participate in the program should inform their Agent and uninstall the application from their phone.

#### **What should Customers do if they are a passenger in a vehicle or taking the train, bus, or subway to keep the trip from impacting their score?**

If a user is not the driver for a trip, they can go into the trip list and tap on the steering-wheel icon. That will give them the option to label the trip as "Passenger". Trips that they aren't the driver for will not count against their score.

Standby mode can also be activated in the "Settings" section of YourTurn and tells the app "Don't record any drives during this period of time." Users might do that if they're travelling and all of their trips are going to be via taxi or bus or train; or if their day job is as an ambulance driver and they don't want those trips recorded; or, even if they're just going to be a passenger in a friend's car.

### **Is there additional information I can access to help assist Customers who have questions about using the app?**

Below are the FAQs that are found in the app. They contain handy information and answers to questions that your Customers may have about using the app.

#### **Data**

##### **What does the App measure?**

YourTurn® from Erie Insurance and Cambridge Mobile Telematics (CMT) is a smartphone App for iOS and Android that gives feedback about your driving, helping you become a safer and better driver. CMT provides smartphone-based end-to-end telematics solutions to customers.

YourTurn gathers data from position and inertial sensors and measures driving quality based on:

- Hard acceleration
- Hard braking
- Hard cornering
- Speeding
- Phone usage while driving

##### **What information does the App display?**

YourTurn shows you the following information about your driving habits:

- **Dashboard** - The top of the dashboard shows your overall score computed over the last two weeks of driving. Tapping on the score shows information about how your score was calculated. The rest of the dashboard has seven panels: rewards; the latest scored trip; optional Family program; your rank on the leaderboard; trends in performance over time; streaks showing how well you have done in avoiding phone distraction, speeding and hard braking; and recent achievements.

- **Trip** - Shows a list of all your trips. Each trip is scored on a scale from 1 to 5.

Selecting a particular trip takes you to a map view of the trip and summarizes important events and score for the trip. Only the most significant events from a drive are shown on the map. The map also shows any excessive speeding and significant phone distraction.

The App also classifies your trip as "Driver" or "Not driving" (passenger or another mode of transport). If the automatic classification is incorrect, you can change it by selecting the icon located next to the mode classified by the App. By keeping your transport modes accurate, the App learns your driving habits and classifies future trips more accurately.

- **Driving Tips** - The App shows personalized tips to improve your driving; these tips depend on the factors that are most responsible for lowering your score.
- **Achievements** - Drive well and accumulate badges for achieving safety milestones!
- **Leaderboard** - Win bragging rights over your friends and leaderboard competitors!
- **Settings** - Want to use only Wi-Fi to upload sensor data for a trip? Or get notified when results are available?

##### **What does "not driving" mean?**

Some recorded trips are suppressed by the App, if they are short or don't involve much driving, while some may be shown but flagged as "Not driving" based on our classification algorithms. If this classification is inaccurate, you can change it by selecting the circular icon showing the mode. You can also label several trips at once with the "Edit trips" option.

##### **Does the App use my phone battery?**

Yes, YourTurn has a limited effect on your phone's battery. The effect varies from one smartphone model to another, and the age of the phone, but battery consumption is highest when the App uses the GPS. For this reason, we use a variety of sensors to maximize battery efficiency. Note that when the phone's battery is less than 10%, the App will not record any data.

#### **Scoring**

##### **How does my driving affect my score?**

YourTurn collects and analyzes driving data and displays an overall driving score assessed by combining hard braking, hard acceleration, hard cornering, speeding, and phone use.

YourTurn calculates your score (out of 100) over the last two weeks of drives based on:

- Driving "smoothness": hard braking, acceleration intensity, and hard cornering. These factors are correlated with accidents.
- Speeding: Respecting the speed limit decreases the risk of an accident, helps improve road safety, and improves your Score.
- Phone use while driving: YourTurn measures phone distraction on a trip. Drivers who use their phone while driving are more likely to get into an accident because they are distracted and cannot react in time.

##### **What does 'inference' mean?**

"Inference" is the App's estimate of your trip between the actual starting point of your trip and the moment when the App starts recording data. The route illustrated on the map may have errors and may not reflect your actual trip. The inferred parts of your trip are not taken into account when calculating your score.

##### **How does the App know whether I'm a driver or passenger?**

YourTurn will learn about your individual driving style over time. By taking this into account, along with contextual signals, the App is able to determine whether you were a driver or passenger.

##### **How is phone usage calculated?**

YourTurn classifies distracted driving based on phone movement and screen activation. When the car is moving at least 9 mph (not stopped), if your screen is unlocked and on, and YourTurn determines that the phone is being handled, your Score will be negatively affected.

##### **Why did my scored distance/scored trips go down?**

YourTurn calculates your score based on the last two weeks of your drives, so the scored distance and number of scored trips is just the amount driven in the past two weeks.

#### **Installation**

##### **Why do I need to accept permission requests?**

You will receive permission requests from your phone's operating system once you've downloaded YourTurn. You must accept these requests to use the App's features and benefit from them. These permission requests allow us to accurately measure your driving and calculate your Score.

##### **Do I need to open the App for each trip so it can collect my driving data?**

No, the App works in the background and will collect your data any time a drive is detected. However, make sure that your device is charged and turned on during your trips.

##### **What happens if I downloaded the App but have to change phones?**

If you ever have to change phones or reinstall the App, you simply login under Existing Users. A PIN code will be sent to the email address you provided during initial registration.

##### **What are the differences between Android and iOS?**

There are some minor cosmetic differences within the User Interface & Design of YourTurn between Android and iOS; however, the App retains full functionality and runs largely the same across both operating systems.

## **Rewards**

### **How can I earn rewards?**

Rewards are earned by exhibiting driving behavior that meets the minimum scoring thresholds, and by driving a minimum of 50 miles during each two-week scoring period.

### **How often can I earn rewards?**

Rewards can be earned every two weeks.

### **How do I redeem my earned rewards?**

Rewards can be redeemed for a number of different reward card choices, or donated to charity. Reward cards and confirmation of donations will be sent to you at the email address you provided when signing up for the App.

## **Privacy**

### **What data is collected?**

YourTurn records:

- GPS and location data
- Accelerometer data
- Gyroscope data
- Phone movement and screen activation data
- Time and date
- App usage
- Battery level

### **Does Cambridge Mobile Telematics or ERIE share my data?**

Respecting your privacy is an important part of our commitment to providing an excellent service and product. Your personal information and individually collected data will be available to both Erie and CMT, and will only be shared with third parties in accordance with the Erie Insurance Group Online Privacy Policy and [Privacy Notice](#).

---

**State(s):** OH, WV, IN, TN  
**Product(s):** Private Passenger Auto  
**Product Tab:** Policy  
**Product Header:** Policy Information

**Department:** Sales & Prod Strgy & Prg Mgmt