

SMART HAUL PROGRAM

Frequently Asked Questions (FAQS)

What is the Smart Haul program?

Customers with an electronic logging device (ELD) who join our Smart Haul program can receive an initial average savings of \$1,384, applied to all vehicles on the policy, for providing us with permission to access their driving data. Progressive will use historical driving data to determine the premium reduction. The premium can be adjusted on the quote prior to bind or applied to an existing policy.

How is this program different from prior telematics programs?

The previous programs were compensation-based data collection research programs or marketing programs where the customer received premium savings, money, and/or free use of an ELD in exchange for sharing driving data with us. In most cases we provided the telematics unit that the customer installed in their truck. In this program, the customer must have their own ELD and permit us to obtain their driving data from their ELD vendor; in exchange, we'll apply an average savings of \$1,384 to their quote or policy based on their driving history.

Do you provide the device?

No. While in our prior telematics programs we provided a device for the customer to plug in, for our current program, the customer must have their own ELD and permit us to obtain their driving data from their ELD vendor.

Who is eligible?

Any policy that includes a vehicle that is required to maintain electronic logs by the [FMCSA](#) is eligible. The policy must have primary liability.

Is Smart Haul available on fleet policies?

Yes! Policies with 10 or more power units are eligible to enroll in the Smart Haul program.

Is the Smart Haul program available for NTL or physical damage-only policies?

No, the policy must have primary liability coverage.

In which states is the program available?

The program is available in all states except AK, DC, HI, MT, NH, and NY.

How can my customer enroll?

To have the savings applied to a quote, submit the fully completed Smart Haul enrollment form prior to bind. The form includes information about the ELD vendor and consent from the customer to share their driving data with Progressive. Upon completing the form, Progressive will contact their ELD vendor and get historical driving data directly from the ELD vendor to determine the amount of savings to be applied to the quote. Within one business day we will apply a savings to the quote, which you can then bind.

If you want to enroll an existing customer or if you cannot wait to bind a quote, [complete](#) the enrollment form and indicate that it is for an in-force policy; we will apply the premium adjustment to the policy.

In both cases, you will receive an email letting you know when your quote or policy has had the savings applied.

Why do I need to get consent from the customer?

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For privacy reasons, Progressive can only request driving data from ELD vendors if the customer has provided explicit consent allowing us to do so. Some vendors, including Keep Truckin, may also follow up directly with the customer to confirm that they have provided explicit consent.

I already obtained consent from the customer—why did I receive an email saying that you did not receive consent for a Keep Truckin customer?

Keep Truckin requires explicit permission be given directly to Keep Truckin by the customer. Keep Truckin will contact the account administrator of the customer's account and provide instructions on how to provide consent. Alternatively, the customer can provide direct consent by calling Keep Truckin and speaking to a customer support representative, or through the Keep Truckin app marketplace.

Advise your customers to check their spam folder or contact Keep Truckin directly by phone or email (information below) if they have trouble finding this message or providing their consent.

Phone: 855-434-3564

Email: apisupport@keeptruckin.com

Is the quote locked while I wait? What if my customer needs to bind immediately?

The quote is not locked; you can bind the quote at any time. However, if you do not wait until you are notified that the quote has been updated with the savings then the quote will not include the premium adjustment. After binding the policy at the full rate, submit the Smart Haul existing policy application and the premium adjustment will be applied to the policy.

What if I have multiple quotes for a customer?

We'll apply the savings to all quotes that match the Insured Name and USDOT number listed on the Smart Haul enrollment form from your agency.

Can I enroll an existing policy?

Yes. To enroll an existing customer, indicate that the submission is for the in-force policy and complete the Smart Haul enrollment form and we will apply the premium adjustment to the policy.

Can I lose my current Progressive Commercial customers to other agents who quote them as new business in the Smart Haul program?

No. We will not accept current Progressive Commercial customers submitted by another agent in the Smart Haul program. Remember, you can enroll your existing Progressive Commercial customers in Smart Haul as noted above.

Are customers in prior Progressive telematics programs automatically enrolled?

No. As part of those research-only programs we promised not to use their data to adjust their premium. We need consent specifically and a fully completed Smart Haul application for this program so that we may use the driving data to adjust the rate.

What happens after I submit the enrollment form?

We will contact the ELD vendor directly to get customer's driving data and evaluate the amount of premium reduction. Within one business day we will determine the amount of savings, apply that savings to the policy, and send an email back to you indicating that the quote or policy has been updated with the savings applied.

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What do you do with the data?

We will primarily use the customer's driving data to determine a premium adjustment to be applied through schedule rating. We compare individuals' driving habits to those of similar commercial trucking risks and determine the savings according to whether they display less risky driving habits. For those customers who bind with us, we will continue to receive ongoing driving data from the ELD vendor for as long as they are our customer and will re-evaluate the premium adjustment at subsequent renewals using most recent data. Their rate could go up or down at renewal. We may also use the driving data for underwriting and claims handling.

How do you get the data?

We have data sharing agreements with ELD vendors. Once you provide the customer's consent, we contact the ELD vendor and they provide the customer's most recent driving data to us.

Do you share the data?

No. We will not sell or share personally identifiable driving data with any third parties unless that's necessary or appropriate to service the policy, detect or prevent fraud, perform research, or comply with the law. For example, driving data may be disclosed:

- When we're legally required to provide driving data, such as in response to a subpoena in a civil lawsuit or by police when investigating the cause of an accident
- To service providers who are contractually required to maintain its confidentiality
- As required by law

What data do you collect?

The data collected may vary from one vendor to another. Typically, the vendor may provide us with vehicle speed and time information, vehicle identification number, location, vehicle diagnostics information, as well as when the device is connected and disconnected from the vehicle. We'll collect this information for as long as the customer is insured by us.

How do you determine the level of the savings?

We compare individuals' driving habits to those of similar commercial trucking risks and determine the savings based on their most recent driving history.

If a customer does not have sufficient data to make a determination or if we don't have a data sharing agreement with their ELD vendor, the customer will receive the minimum, guaranteed savings of 5%. If the customer has enough data for us to make a determination, the savings may be more than 5%; many will save 8% and some may save as much as 18%, depending on how safe their driving is relative to their peer group. This assessment will recur at each renewal, as long as they are a customer with us.

My customer just purchased or just started using their ELD. Are they eligible?

Yes. If a customer just purchased an ELD or is a new venture and does not have sufficient data to make a determination, they will receive the minimum savings of 5% initially. We will receive ongoing driving data from the ELD vendor for as long as they are our customer and will re-evaluate the savings at subsequent renewals using most recent data. At that point, the full range of premium adjustments will be possible.

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Why was I told that the application had wrong/missing info and no savings was applied?

There are a few reasons that we might not be able to process an application:

- Customer information on the application, such as insured name, policy number or USDOT, does not match the quote/policy
- Agent submitting the application does not match the Agent of Record
- Business class for the quote/policy is not For-Hire
- Submitted application is for a fleet quote/policy