

# FREQUENTLY ASKED QUESTIONS



## INSIGHTDRIVEN®

[GWCCNET.COM/SUBSIDY](http://GWCCNET.COM/SUBSIDY)

### **Is my company eligible for the program?**

Motor carriers must meet the following criteria to be eligible to enroll in InsightDriven:

- Must have primary liability coverage through Great West, and
- Must have an active guaranteed cost policy. Great West must receive all claims data. Currently, insureds with large deductible policies (formerly known as SIR) are not eligible.

Motor carriers with any number of power units are eligible to enroll if they meet all other criteria. Motor carriers can receive a subsidy for a maximum of 99 units.

### **How much is the subsidy?**

The annual subsidy is \$300 per truck when camera data is linked to Great West or \$150 per truck when ELD data is linked to Great West. The subsidy is paid quarterly.

### **How do I enroll and share my company's driving data?**

Motor carriers can contact their agent to start the enrollment process. A link will be shared to grant Great West permission to receive the data from the ELD and/or select camera devices. Motor carriers can also visit [gwccnet.com/insightdriven](http://gwccnet.com/insightdriven) to enroll in the program.

### **How long does it take to enroll?**

Enrolling in the program is a quick process. It takes only a few minutes to get set up and grant permission to share the data.

### **Do I have to wait until my policy renews to enroll?**

No, motor carriers can enroll at any time during their policy period.

### **Will enrolling in the program affect my policy or premium?**

Enrolling in the InsightDriven subsidy program will not affect a motor carrier's policy or premium. After the subsidy program ends, motor carriers will have the option of having their policy rated based on their driving habits. Participating in the subsidy program does not require a motor carrier to have a policy rated through InsightDriven when that option becomes available.

### **Is there a maximum number of trucks one company can enroll?**

If a motor carrier meets all eligibility requirements (see first FAQ), they can receive a subsidy for up to 99 units. All of the company's trucks must be sharing data to be eligible to receive the subsidy.

### **What types of trucks are eligible for the subsidy?**

Class 8 trucks are eligible to receive the subsidy payment.

### **Can I opt out of the subsidy program if I change my mind and no longer want to share data?**

Motor carriers are welcome to opt out of the program and stop sharing their data at any time. Motor carriers should contact their agent or email [insightdriven@gwccnet.com](mailto:insightdriven@gwccnet.com) to start this process.

### **How long is the program available?**

The program is being offered for a limited time only. When the quantity of data needed has been collected, the program will end. Motor carriers will be notified when the program is ending.

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## **Can I view my driving data that is collected?**

A portal to view driving data is available to both motor carriers and agents. The data will be available at the fleet level and truck level. The portal can also be used to connect owner-operators that are in a motor carrier's fleet.

## **How is my subsidy amount determined?**

Once data is shared, the account is reviewed for active trucks. Trucks must have a movement ping within the last quarter to be eligible for a subsidy. The subsidy is \$75 per quarter for camera data and \$37.50 per quarter for ELD data. Depending when a motor carrier enrolls, they may receive a prorated subsidy and the regular subsidy together for their first subsidy payment.

## **How is the subsidy payment made?**

Subsidy checks are issued from our vendor, TruckerCloud. Motor carriers will receive a notification via email that their check has arrived. All necessary information will be verified via DocuSign before payment is issued to a motor carrier to ensure delivery to the correct individual within the company. The email with the subsidy check will come from [support@checkbook.io](mailto:support@checkbook.io).

## **When should I expect my subsidy check?**

This depends on when you enroll. Subsidy checks are issued in the months of January, April, July, and October. If you enroll mid-quarter, you will receive a check that includes the prorated amount for the previous quarter (based on the month enrolled) plus the full current quarter on the next payment date.

For example, if you enroll 10 trucks with cameras on November 1, you will receive a subsidy check in the beginning of January for two months of quarter four (November and December) plus the full amount of quarter one (January, February, and March). This check will be for a total of \$1,250, which includes \$500 for quarter four and \$750 quarter one.

## **Does Great West provide devices for my company to use for the program?**

Motor carriers must provide their own devices for the program. A list of compatible devices is available at [gwccnet.com/insightdriven](http://gwccnet.com/insightdriven).

## **What will Great West do with my data?**

Great West will deidentify the data and use it to develop future telematics insurance products.

## **Will this program work with my ELD and/or camera provider?**

InsightDriven works with a variety of ELD and camera providers, including most major providers in commercial trucking. New device providers are being added; Visit the program website at [gwccnet.com/insightdriven](http://gwccnet.com/insightdriven) to see what providers are eligible for the program.

## **Will I be subsidized for trucks I add to my policy after enrolling?**

Each quarter, the number of active trucks for each motor carrier will be reviewed. The subsidy will be paid based on the number of active, qualified trucks at that time. No more than 99 trucks will be subsidized.

## **Can I receive both the \$150 and \$300 per truck subsidy if I have an ELD and a camera?**

No, the subsidies cannot be stacked. Each truck can earn only one subsidy.

## **Who do I contact if I have questions about the program or enrolling?**

Any questions can be sent to [insightdriven@gwccnet.com](mailto:insightdriven@gwccnet.com). Questions can also be directed to your agent.