

Desjardins Insurance launches the new Ajusto app

Montreal, March 27, 2015 – Desjardins Insurance is introducing the new [Ajusto app](#) for smartphones. With this launch, Desjardins becomes the first insurer in Canada to offer a 100% mobile insurance program that doesn't require the installation of a device in the vehicle.

With the application, available from the App Store and from Google Play, the Ajusto telematics program is accessible to more clients who will be able to improve their driving behaviour, thanks to near-instant feedback of their behind-the-wheel habits.

Ajusto has been available free of charge to Desjardins Insurance clients in Ontario and Quebec since 2013. It provides them with an opportunity to save up to 25% on their auto insurance premium, in addition to other discounts already offered by Desjardins Insurance.

The discount is applied at renewal and is based on four criteria: driving smoothness (avoiding sharp acceleration, braking and cornering), speed, time of day and distance travelled.

The app also offers new features like the ability to compare results with Ajusto friends and to share them on social media, as a means to encourage others to improve their driving habits and promote road safety.

"We're thrilled with Ajusto's results since its initial launch and believe that it will help drivers improve road safety, one download at a time," said Sylvie Paquette, President and COO of Desjardins Insurance.

Try the Ajusto app

Anyone, including non-clients, can try the Ajusto app for 90 days with no obligation to get an idea of the discount that could apply.

Desjardins Insurance maintains a prominent position in the market by listening to clients and offering innovative insurance solutions. "It's a way for us to put our creativity to work and stand out from the competition. And the Ajusto program is also in line with our mission to encourage safe driving, which leads to fewer accidents," she added.

Key numbers

- Clients who signed up for Ajusto saved an average of 12% on their auto insurance premiums. And 50% of Ajusto users saved 10% or more.

[Desjardins Insurance conducted a survey](#) one year after launching the Ajusto program. Results showed that Ajusto users in Quebec and Ontario both improved their driving and saved money.

- More than two thirds of survey respondents said they paid more attention when accelerating and braking.

Personal information protection

As Desjardins is committed to protecting the personal information of its clients and members, it ensures that the applications it develops meet the highest possible security standards.

In addition, the results obtained from the Ajusto program can never be used to penalize clients. Data collected as part of the program is protected by strict confidentiality rules. Its use is restricted and covered by a contract that is written in plain language.

Accordingly, the [Ajusto Program Terms and Conditions](#) stipulate that data will never be used to cancel an insurance policy, refuse a renewal or increase a premium, and Desjardins Insurance will not use the data against its insureds in the event of a claim.

Ajusto is also available to clients of [The Personal](#) – home, auto and business group insurer and subsidiary of Desjardins Group. By the end of the year, the program will also be made available to State Farm clients in Ontario.

About Desjardins Insurance

A subsidiary of [Desjardins Group](#), Desjardins Insurance provides home and auto insurance to consumers across Canada and commercial insurance to businesses in Quebec. As at December 31, 2014, DGIG had more than 4,200 employees across the country and a portfolio of nearly 2.3 million policies in force, gross written premiums of \$2.2 billion and assets of nearly \$5.2 billion. DGIG ranks among the three largest P&C insurers in Canada.

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Online media kit:

Pictures of the Ajusto app, a video and a PDF of Ajusto highlights are available [here](#).

For further information (media inquiries only):

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