

Themes

What factors do you consider when **choosing a car insurance policy?**

Price

- multi-car discount
- **price**
- I like having a one-on-one person to talk to
- deductibles
- if I file a claim, I want it to be fast

- **Price**
- coverage
- if I have a claim, how easy it is to process it

- **price**
- coverage

- roadside assistance since I recently blew out a tire
- option to rent a car
- **price** of full coverage

- **price** on full coverage
- convenience if I file a claim

6/6 said price/cost was important

Would you sign up for a **service that tracks your driving to save money?**

I'd be open to it

Not for me because I work in the trucking industry and I don't want to be monitored.

No, I don't ever want that on my car because I feel like I'm being tracked. I'm a great driver but sometimes I do get aggressive and in their minds, now I'm an aggressive driver so my costs will go up.

Yes, I have already signed up for one and it was actually a big discount.

I actually did sign up for that as long as they're not putting anything into my car but it was just through the app so I went ahead and did it.

No, because I'm not particularly a great driver so if it's going to start evaluating me, I'm nervous that it's going to start ding me and then I pay more.

3/6 said they would sign up for the safe driving/tracking, which is an already common feature of car insurance companies.

Describe your **exercise routine**.

I'd say yoga 3 times a week-sh, biking a couple of times, running. **I try to do something daily.**

Daily, I usually do a yoga class, a pilates class, and walk. Or I switch it up. I stay active. I have spin class at 5:45 and then I am doing F45 at noon, and then I will walk the dog. **I would say about 3 hours of fitness**

I do it every day. I'm not a hard core workout but I'm definitely out walking and stuff.

Gym, like 3 times a week and definitely walking or biking every day. So I'd say out of the week, **I'm probably doing something every day** but it might just be a nice walk.

I think it just depends on my work week. I'm not great at having like a super set in stone routine. I just kind of try and integrate it into my work day like during work hours as much as I can. So I would say **on average probably like 2-3 times/week.**

It depends on how busy I am with my work schedule. I always shoot for about **2 days/week** but if it's like some weeks I've got less meetings and less going on at work, I can get in more so I shoot for about 2-4.

4/6 have an established exercise routine (the other 2 depends on work schedule)

Why do you exercise?

It's important for a **healthy state of mind** and to stay in shape and fit into my clothes but **number one reason is my emotional or mental health** and number 2 physical health.

I feel like it gives me-builds my serotonin, **helps me stay positive, gives me a better attitude.** It actually gives me more energy. I feel healthier, it helps my self-esteem. I can eat more food.

I exercise because I'm old and need to stay physically fit. I love being outside so just getting out and getting some fresh air. **But mainly just to help my mental state.** I feel better when I'm out exercising. Like if I'm stressed about something, **it just alleviates that stress.**

I'd say movement **helps alleviate my stress.**

Obviously for cardiovascular health and overall health. **It's just like a good de-stressor**, especially if I'm able to integrate it into my work day.

A lot of times for me, it's mental, **like a stress reliever** so I feel like when I have really busy days when I'm like stuck behind my computer in the house, especially this time of year, I try to get out and be outside. **It just improves my mood overall and it improves my health.**

6/6 mentioned stress reduction as a reason for exercising.

Would you be willing to **allow your car insurance company to sync with your current fitness tracker/device/app** in order to save money? Why or why not?

Yes. Well if it saves me money, that's beneficial and I'm a healthy, active, safe driving person anyway so might as well save money while doing it.

Yes, I would.

No. Again, I feel like they're tracking. I mean, we're pretty tracked enough through this (holds up phone). I feel like there are so many things out in the universe that are tracking us all the time so I feel like I don't like it. I don't care if it gives me a better rate, I don't want you to track me.

My initial thoughts are fitness is already a part of my life so why not if it's going to save me money. **Then yeah, I would be totally open to that** because it would be easy to do.

I don't think I would be outrightly opposed to it.

But as far as tracking the data, that seems like pretty small data points [minutes of exercise and heart rate only]. I'm not one of those people who are freaked out about how much of my data is out in the universe because that's just the nature of the world we live in now.

5/6 said they would be open to allowing their car insurance company to track their minutes of exercise and heart rate only through their fitness tracker (if they have one).

Any **negative factors** you can think of that would influence your decision to have your car insurance track your fitness?

None

I don't really want them to know where I am at all times and tracking my location but besides that, I definitely would. **Or if they saw my heart rate was really high, would they put me in a different category like a risk factor.**

Concerns about tracking.

I guess my hesitation is, **"Do I want to track more parts of my life, especially a large corporation, possibly not know exactly what they're doing with the information."**

What if they were only able to just track your minutes of exercise and, if you had a fitbit, they would track your heart rate?

Yes, that would be okay with me, yes.

Like if I can't work out this week, is my car insurance going to go up for the next year?

I think you'd have to have some parameters around, like it would have to be flexible enough. It's a tricky balance. Like can you reach the goal that you want people to work out, which correlates to being less stressed without it being too specific so people don't worry that they need to go workout or else their rates will go up. I mean, that could be just as stressful.

That's a tough one because it depends on how they link it to your coverage and your rate because if I didn't go to the gym this week, I'd probably be less likely to sign up only because me personally, my work schedule impacts my workout schedule a lot especially now that I have to go into the office more it's like I might find less time and so **if I can't take advantage of getting a discount on my car insurance because I'm too busy at work, I wouldn't want to get dinged.**

2 were worried their insurance would go up if they didn't exercise that week
1 said they didn't want their location tracked
2 were worried about tracking in general
1 said they were worried if tracking their heart rate might lead to being labeled as a risk factor.
1 had no concerns

What are your thoughts on **driving and physical and emotional health? Do you see a correlation between them?** Why or why not?

I mean **yeah**, I see a correlation between them like if you're angry or short tempered you might lose it or react differently on the road vs. if you were in a happy state of mind.

I definitely do. Because if you're not taking care of yourself mentally, you might be exhausted, fall asleep at the wheel or if you're ADD and you're easily distracted, you pick up your phone, it's too easy to get in a wreck.

I definitely think there's correlations between your mental health and driving bc there will be days where I'm driving and I'm fine and someone will cut me off and I'm like, "whatever." Then there's days when I'm agitated before getting in the vehicle and that happens and I'm like, "F you!"

I guess I would say if I was driving more or like in a big city, **I would say that would probably have a negative affect on my mental health.** I wouldn't say that driving helps my mental health. It doesn't hurt unless it's in a stressful situation.

For sure, yes. When things are heightened personally and you're getting behind the wheel, yes. And like dedicating exercise time at least somewhat frequently into your routine would allow you to have more mental focus and to be a little more calm potentially.

Yes, I gotta assume that's a factor because if there's something going on mentally or emotionally there's going to be a distraction and that distraction is going to apply to your everyday life, inclusive of driving.

6/6 said they see a correlation between driving physical and emotional/mental health (mostly emotional/mental)

6/6 provided examples of how their emotional/mental health affected their driving.

Do you use any health or wellness apps or devices **(fitness trackers) in your daily life?** If so, which ones?

Yeah, I use apple watch to track fitness and I use Strava as well. I use that for mountain biking.

No. I did that but it almost made me anorexic. Almost like I was obsessing about it so I had to take it off.

Yes. I'm on my apple watch I have a tracking thing- it tells me how far, the altitude, my heart rate.

No, but I do have the fitbit app on my phone so if I go for a walk, I have to have my phone and it will track how many steps I've done. That's about it but the iPhone health app does that too. So it's all on my phone. I don't have any kind of watches or things like that.

Yes, I use my Apple watch and the Peloton app usually.

Yeah, I have an Apple Watch so that's my main tracker.

4/6 use a fitness tracker while exercising.