Selective® Drive FAQs – All Users

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General Information
What is Selective® Drive?
Selective® Drive is a fleet management tool consisting of a sensor and a mobile app that enables businesses to have greater insight into how and where their vehicles are driven, and when scheduled or recall-related maintenance is required. Selective® Drive also encourages improved driver behavior through the monitoring of distracted driving.

What does Selective® Drive monitor?
When the sensor is installed in the vehicle's accessory power outlet and the mobile app is installed and opened on a Bluetooth®-enabled smartphone, Selective® Drive monitors driving events and activities, including speed, location, harsh turning, harsh acceleration and harsh braking, as well as distracted driving behaviors like cellphone usage. It is able to distinguish between Bluetooth® call use and other manual phone use, such as texting.

How should Selective® Drive be set up?
A Selective® Drive user guide is available on https://drive.selective.com/ to help you link the sensor device and begin capturing data. This site also includes instructions about how to download, log in, and set up the Selective® Drive mobile app.

How and where should the sensor device be installed?
The sensor device should be inserted into the vehicle's accessory power outlet (the 12-volt cigarette lighter port). The device does not need to be moved from vehicle-to-vehicle; it can remain stationary, connecting to the current driver's app downloaded onto their smartphone.

Can Selective® Drive be installed without the cooperation of the vehicle's driver?
No. In order for the program to work, each authorized driver must have the mobile app downloaded onto their smartphone, allowing it to pair with the device. Selective® Drive was designed to not only provide the Account Owner with valuable fleet information, but also keep the driver accountable and aware of his or her own driving habits.

Are there different user levels within the Selective® Drive program?
Yes. There is one Account Owner, who has the highest level of permissions over maintaining the fleet. Next, there is a management level that can be customized with specific management permissions to meet business needs (for example: viewing tracking of select vehicles or groups of vehicles). Finally, the last level is an authorized driver – drivers will see driving data for just themselves and cannot make changes to the greater fleet.

What happens when more than one driver with the Selective® Drive app are in the same vehicle?
In most cases, the sensor will connect with the authorized driver who enters the vehicle first. If the device connects to a passenger in the vehicle instead of the driver, trips can be reassigned to the correct driver either
during or after a trip using the Trip Change Request feature.

**Where can the data that Selective® Drive detects be viewed?**
The Selective® Drive mobile app can be downloaded to a user’s mobile device and will provide detailed information about their driving events and activities, as well as a Driver Score. Users can also view the data by logging into the online web portal with the same user credentials as the mobile app.

**Will Selective® Drive impact premiums either now or in the future?**
Selective® Drive is a value-added risk management service available to eligible customers free of charge and does not presently impact insurance premiums. Should data be used to help underwrite an account, including determining rates in the future, users will be given adequate notice to either consent or decline such a policy change.

**Can Selective® Drive be used under a Hired and Non Owned Auto (HNOA) insurance policy?**
There are no technical issues with an employee using a Selective® Drive device in their own vehicle or a vehicle that has been hired/rented for business purposes. However, the requirement to use Selective® Drive in one of these vehicles is entirely up to the discretion of the Account Holder/employer and their employee(s). We recommend consulting with your Human Resources or Legal department when addressing these requirements.

**What precautions are in place to help prevent hacking into the mobile app and/or sensor device?**
The Selective® Drive mobile app uses hardware with multiple layers of security and encryption designed to prevent a hacker from remotely connecting to the sensor device and installing malware. You will also notice that the software requires two-factor authentication, which is the temporary passcode generated during login.

**Can Selective® Drive be transferred to a different vehicle?**
The sensor device is portable and can be installed in the accessory power outlet of any vehicle, but it cannot be paired to more than one vehicle at the same time. To pair a new device to an existing vehicle on the account, a user must complete the device replacement process via the mobile app. To pair an existing device to a different or new vehicle, a user should contact the Selective® Drive support team at SelectiveDrive@selective.com.

**Can Selective® Drive be transferred to a different driver?**
The device has the ability to pair to more than one authorized driver at different periods in time. The Account Owner maintains a list of drivers who are authorized to drive specific vehicles. The device will automatically pair with the app on any driver’s phone when they operate a vehicle they have been authorized to drive, allowing more than one driver to pair with the installed device. If multiple authorized drivers are in the vehicle at one time, a Trip Change Request can be completed if the device pairs to a passenger instead of the driver.

**Does Selective® Drive monitor vehicle health?**
Although the Selective® Drive sensor does not directly connect to the vehicle operating system, as long as the sensor is plugged into the 12v outlet and connected to a driver’s app while the vehicle is in use, it will track mileage, determine estimated fuel economy, monitor idle time, and provide recommended maintenance based on manufacturer schedules. For other items (such as an oxygen sensor failure) the vehicle driver will need to rely on the “check engine” light or an OBDII code scanner.

**What is “idling?”**
Any time the vehicle’s engine is on but is not moving for more than three minutes is considered idling.
How is the cost of idling calculated?
Idling costs are based on the miles per gallon estimates of fuel economy, which are derived from vehicle information, including the VIN, odometer reading, and baseline miles per gallon. Using this information, it’s a simple calculation of fuel burned at idle multiplied by the cost of fuel and the length of time idling. Idling does not impact a Driver Score, but it may indicate unnecessary fuel usage, as recorded in the “Reports” section of the Selective® Drive mobile app.

How does Selective® Drive determine how much fuel is used in a trip?
The fuel usage calculation is based on trip distance divided by the manufacturer’s fuel economy for the vehicle. The fuel usage cannot be calculated if the odometer reading and baseline miles per gallon are not entered in conjunction with the vehicle VIN.

Will routes be tracked to ensure fleet drivers schedule travel efficiently?
Selective® Drive tracks trips as a part of its overall functionality. This data may be used to plan efficient routes and to locate drivers in real-time while they are on the road.

Selective® Drive Mobile App
How much data does the Selective® Drive mobile app use?
A typical 30-minute trip only uses about 300KB of data. Data usage in a month when 200 hours are driven would be approximately just over 100MB. Assuming a 4GB data plan costs $50 per month (from Verizon’s website), 200MB is roughly $2.50 of the $50.

Can Selective® Drive users log in to the mobile app using a landline number?
No. Selective® Drive relies on two-factor authentication for protection, which involves sending a temporary passcode to the mobile number the user provided. Once logged in, users will not need to re-enter the passcode unless they manually log back out of the app. To stop receiving text messages, please provide the requesting user’s cell phone number and say STOP to SelectiveDrive@selective.com.

Can a user log in to the mobile app using another user's smartphone?
While this is possible, we do not recommend logging into an account from another user’s smartphone – doing so could disrupt normal device pairing.

Does the phone containing the Selective® Drive mobile app need to be in the car for it to detect driving events and activities?
Yes. The sensor device transmits data through the phone to the Cloud, where it is assembled and relayed to the Selective® Drive mobile app. Please note: Bluetooth®, Wi-Fi, and Location Services should always be enabled.

Does the Selective® Drive mobile app need to be open to detect driving events and activities?
No, but the sensor device and phone containing the Selective® Drive mobile app must be powered. The sensor device will illuminate solid green when it is successfully paired with the mobile app – a blinking light indicates it has not paired yet.

Will updates to the Selective® Drive mobile app be made automatically?
When mobile app updates are needed, users will receive a notification from the app store or the Selective® Drive support team. A user is able to check their app version by navigating to the mobile app menu and selecting “Version.”
How quickly can the Selective® Drive mobile app data be reviewed?
Within moments of concluding a trip, a summary is available in the mobile app. Driver Scores are continuous and will begin refreshing immediately after the first trip is taken.

Can the Selective® Drive mobile app be turned off?
Yes. The mobile application includes a "slide" feature that permits owners and other authorized users to toggle trip monitoring to ON/OFF under “Account” from the mobile app menu.

Why does Selective® Drive request access to my Health and Fitness Activity?
Any user can choose to allow or decline access to Health and Fitness Activity. Allowing the Selective® Drive app to access your Health and Fitness Activity simply improves location accuracy and motion monitoring. The app does not collect or retain any health information or fitness tracking.

Can Account Owners or authorized managers get automatic notifications if one of their authorized drivers unplugs the device or suspends tracking?
No. However, viewing the driver’s status in real-time will allow Account Owners and certain managers to determine whether or not an authorized driver has tracking turned on when they would be expected to be using it.

What does it mean to authorize a driver to drive a certain vehicle?
When a driver has been authorized to drive a certain vehicle, this allows the driver’s mobile app to connect with the device installed in that vehicle. Drivers can be authorized to drive one vehicle, all vehicles, or specific vehicles in the account.

Who is responsible for setting up each device in every vehicle in the fleet?
Account Owners must set up at least one device in one vehicle to gain access into the full Selective® Drive app. Once one device has been set up, the Account Owner can either continue setting up the remaining devices in the remaining vehicles, or they can invite a user with management permissions to assist. To do this, invite a new user and grant them the management permission to assign devices.

Driver Score and Data
What is a Driver Score?
The Driver Score is a unique numeric rating for each driver based on their individual driving events and activities. Inputs to the score include speed, miles driven, driving time, harsh braking, harsh acceleration, phone usage, and phone calls while operating the vehicle.

How is the Driver Score calculated?
The Selective® Drive scoring process utilizes a weighted model that considers: harsh acceleration, harsh braking, phone usage, phone calls, and speeding events. Generally, a score is developed after the first trip has been completed by a driver and refreshes once a week.

What is a good Driver Score?
Generally, the higher the Driver Score on a scale of 0-100, the better the driving behavior.

Can a Driver Score, or inputs into the Driver Score, be changed?
No. Data captured by the sensor device and the Selective® Drive mobile app cannot be changed.
Does Selective® Drive know when a vehicle is involved in a car accident?
Yes, the sensor device can detect a car accident. Drivers can input emergency contact information, notifying those contacts via SMS in the event of an accident.

Can Account Owners or authorized managers view all Driver Scores?
Yes, Account Owners and certain managers can view Driver Scores and other important data by visiting the “Safety Stats” tab within the mobile app or online web portal. They can also run reports on select drivers from the “Reports” tab.

Can Selective view the driving data?
Selective does not monitor the data, but can view it on the Driver Portal through a license granted by the Account Owner. The Account Owner owns the data and can access stored data through the Selective® Drive portal for as long as the Account Owner remains a Selective customer. Data is stored for a period of 18 months.

Does Selective provide guidelines or best practices for using the Driver Score for incentives?
Please contact the Selective® Drive support team to discuss potential incentives that could be tailored to your specific business needs at SelectiveDrive@selective.com or (973) 948 – 1909.

Phone Calls and Usage
What is the difference between Phone calls and Phone Usage?
Both Phone Calls and Phone Usage are measures of distracted driving, but Phone Usage measures significantly greater distracted driving. Phone Calls measure when a call is made or received, including via Bluetooth® headsets and integrated car phone systems. Phone Usage measures when the phone is physically accessed and unlocked while the car is in motion. Phone Usage activities also include access to GPS or music applications, and texting. For purposes of a Driver Score, Phone Usage is more significant than Phone Calls.

Will Selective® Drive interfere with a vehicle’s Bluetooth® hands-free phone capability?
While the sensor device uses Bluetooth® technology to connect to your phone, it will not interfere with your vehicle’s Bluetooth® hands-free capability or any other app or device that requires Bluetooth®.

Does taking a call via Bluetooth® while driving trigger a driving event?
Bluetooth® calls made or received by accessing the vehicle’s infotainment system will trigger a Phone Call driving event. If a call is ended by accessing the vehicle’s infotainment system, it will trigger another Phone Call event. The length of time on the phone isn’t monitored. A Phone Usage event would only be triggered if the phone is touched during the drive, such as if the call is accepted or ended by pressing a button on the phone.

If a phone is used as a GPS, how does this impact a Driver Score?
If you need to access your phone while driving and unlock it, it is considered Phone Usage. Using the phone to enter an address in the GPS while driving would involve unlocking the phone, so it would count as a Phone Usage event.

How can a phone be used as a GPS without it impacting a Driver Score?
If you set your GPS destination before you begin your drive, then refrain from accessing your phone while driving, your Driver Score for Phone Usage won’t be impacted.

Troubleshooting
When may trips not be logged in the Selective® Drive mobile app?

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For driving events and activities to be properly monitored, the Selective® Drive sensor device must be properly installed in the vehicle and the mobile app must be on and in the vehicle. If problems persist:
1. Make sure that there is adequate cellular or GPS coverage when trips begin and conclude. If the vehicle is parked in a parking deck, garage or residential garage, it may be hard to get a good GPS fix and cause a trip not to be properly monitored. Starting and ending a trip in an open air setting may make it easier for Selective® Drive to monitor driving events and activities.
2. Close and restart the Selective® Drive mobile app to verify the user is logged into the app and ensure that Bluetooth® and Location Services are always enabled on the phone. Also verify that the sensor device is snugly plugged into the vehicle’s accessory outlet and has power.
3. Check to see if tracking has accidentally been turned to OFF, as indicated by the toggle switch in the Account menu.
4. Ensure your cellphone is properly charged and powered – low battery settings can disrupt location tracking and other services.

If the Selective® Drive mobile app initiates Trip Tracking, why is the trip not included in the Trips list?
The trip may not have met the minimum thresholds for distance, speed, and duration to validate that a Trip has occurred, and therefore will not show in the app. At times, the trip may also upload slower than normal if cellular service is week or disrupted.

Why do some trips show a different Trip Start than the actual starting point?
The most common reason why the Trip Start may be different is due to poor GPS reception. For example, starting a trip in a parking garage may be challenging for the sensor device to obtain a specific location.

Why does a single trip have multiple Trip Start and Stops?
If GPS or cellular coverage drops for more than five minutes, Selective® Drive thinks the trip ended and logs it as a Trip Stop. Then, when GPS or cellular coverage resumes, the trip begins again. This is most common when traveling through a tunnel or in hilly areas with intermittent GPS. Selective® Drive will make a best estimate of the trip and will attempt to log it correctly. Any inaccuracies in a logged trip can be reported to the Selective® Drive support team at SelectiveDrive@selective.com or (973) 948 – 1909.

Why doesn’t the odometer in the vehicle match what’s listed in the Selective® Drive mobile app?
Estimated mileage is based on the odometer reading submitted during set-up. If the sensor device is always installed in the same vehicle, this estimate should be close to the actual value on the dashboard. Odometer readings, however, can vary if the sensor device is removed for any trips, or due to the smartphone or size of the tires. To reset the odometer reading in the Selective® Drive mobile app, contact the Selective® Drive support team at SelectiveDrive@selective.com or call (973) 948 – 1909.

Why does my Selective® Drive app show I was idling after I completed a trip and turned my car off?
Certain types of cars can impact the way the Selective® Drive device is powered. Some vehicles may continue energizing the device and maintain a connection with the app even after the vehicle is shut off, which can be signified as an idling event after about 3 minutes have passed.

Can the hours, minutes or time zone be adjusted?
The sensor device automatically picks up the time zone where the car is being driven. If changes need to be made, please contact the Selective® Drive support team at SelectiveDrive@selective.com or call (973) 948 – 1909.
Why do trip-related push notifications appear after a trip concludes?
Push Notifications are sent in real time and email alerts are sent post-trip. To make any changes, check the Selective® Drive mobile app notification settings under Notifications to confirm it is set up to the user’s preference.

Who should users contact with any questions about Selective® Drive?
Please email any questions to the Selective® Drive support team at SelectiveDrive@selective.com or call (973) 948 – 1909.

What should a user do if their device won’t pair with the app?
Check to ensure Bluetooth® is enabled, Location Services are set to "Always Allow," and Wi-Fi is turned on. Users should also be in their vehicle with the device firmly plugged into the outlet in an area with strong GPS coverage (i.e. not a parking garage). If the app does not immediately recognize the device, they may try hitting "skip" and begin their trip to force recognition, which is evidenced by a solid green light.

Can an Account Owner add or remove other users?
Account Owners will be able to add or remove users from their account from the “Users” tab.

Can an existing user add or remove fleet vehicles?
No. Please contact the Selective® Drive support team at SelectiveDrive@selective.com or call (973) 948 – 1909 to add or remove a vehicle by providing the VIN(s). Please note: the new vehicle must be insured by Selective under the user’s commercial auto policy.

How can a user know if their device is compatible with Selective® Drive?
Selective® Drive has been created and optimized for devices with operating systems of a certain age for both iPhone and Android – please contact the Selective® Drive support team at SelectiveDrive@selective.com or call (973) 948 – 1909 for specific details. However, at minimum, any device must have Wi-Fi, Bluetooth, and GPS (Location Services) in order to be compatible with the Selective® Drive app.