

Frequently Asked Questions

What is the Penn ID Informed Driver Program?

Typically, car insurance rates are based on historical information about people like you. Penn ID puts you in control of your rates, because your premium going forward will be based on your actual driving behavior (also known as usage-based insurance). The better you drive, the more you can save. To gather your actual driving data, the program uses a telematics device that syncs with your smartphone through a mobile app.

What smartphones are compatible with the app technology?

All Apple iPhone and Android operating systems are compatible with Penn ID. Phones using the Microsoft Windows-based operating system are not compatible, and due to the very small Windows market share, an application to run the Penn ID program on a Windows operating system will not be developed.

Will I received a discount to enroll?

You receive a one-time 5% discount on your premium per vehicle enrolled in the program. The enrollment discount remains on your vehicle until the Penn ID Discount can be determined.

I want to save as much as I can. What can I do?

Your rate will calculate on a rolling basis using 12 months of driving information. As a Penn ID participant, you will receive coaching tips for each trip you take. Use these tips to help improve your driving so that at the end of the policy term, you may earn a discount valued up to 30 percent, because of your safe driving habits. Please see your terms and conditions for more information.

When do I get my device?

You should receive your device in the mail within seven to 10 business days once your policy is issued.

Where do I plug in the device?

The device is plugged in to your car's onboard diagnostic port, also known as an OBD II port, usually located under the driver's side of the dashboard. You can also google "diagnostic port" with the make and model of your car to find where the port is located.

What information does the device collect?

The Penn ID device collects information on the number of miles driven, acceleration, braking, the time of day the vehicle is being operating and speed at which the vehicle is traveling.

Is the telematics device compatible with all vehicles?

The device is designed to fit most vehicles made in 1996 or later; however, the device is not compatible with all vehicles. Check your owner's manual to be certain your vehicle is equipped with an Onboard Diagnostic Port or OBD II port.

When do I begin to get feedback?

You need at least 15 distinct driving days before receiving feedback on your driving habits.

Will the device and app drain my data usage and battery on my phone?

The data collected is packaged to reduce data usage and battery drain. The app will store the collected data before attempting to transmit the collected data through a Wi-Fi connection. When a Wi-Fi connection cannot be found the data will be transmitted over the phone's cellular network. Making sure your phone's Wi-Fi service is turned on will reduce cellular transmissions. However, we are not responsible for any expenses you may incur to transmit data via your cellular network connection.

Is my data protected?

We will protect your data in accordance with our privacy policies, which are provided to you in your policy package and reside on our website. Data collected throughout the program is not used to cancel, non-renew, or surcharge your policy.

Where can I view my driving data?

The Penn ID program provides access through a secure web portal to view driving habits, so that you become a more informed driver and help you identify ways to become a safer driver.

Creating a user ID and password will give you access to a secure web-based portal to view your personal driving data. Your setup instructions, mailed with your device, will provide you with information about accessing the Penn ID portal.

Who sees my Penn ID data?

Your driving information can only be seen by you. If the need should arise, the Penn ID technical support team is able to access your data. Your individual driving data is never seen by any underwriting or customer service personnel at Penn National Insurance. Your data is not used to cancel, non-renew or surcharge your policy.

Can I opt out of the Penn ID Program before the end of my policy term?

Participation in this program is voluntary. You may choose to stop your participation at any time by notifying your Penn National Insurance agent. If you opt out of the program, you will need to return the device in good working condition, with normal wear and tear being expected, and we will update your policy information and remove the discount.

How do I return the device?

If you choose to no longer have your vehicle enrolled in the Penn ID Program, you will need to contact Penn National Insurance Customer Contact Center at 1-800-766-2245 for return instructions or return the device to your independent agent. If the device is not returned, you may be charged a lost or missing fee of \$50 plus shipping and handling.

What if the device doesn't work or stops working?

If you believe your Penn ID device is defective, or in any way compromising the operation of your vehicle, please contact us at 877-852-9798 or email us at support@PennInformedDriver.com.

What if I lose the device?

Call us at 1-877-852-9798 so we can send you a new device. A lost or missing device fee of \$50 plus shipping and handling may apply.