

2026 Safe Driving Program Sentiment Report

Drivers are ready to switch, save, & drive safely

CMT.AI

Executive Summary

Usage-based insurance (UBI) makes a simple case to drivers: drive safe and pay less. *CMT.AI's 2026 Safe Driving Program Sentiment Report* shows that the idea is resonating with more drivers, and it's impacting their insurance decisions.

CMT.AI surveyed more than 1,100 drivers about how they shop for auto insurance, what they think about UBI and telematics, and, for those enrolled, their experience with the programs and the savings they receive. CMT.AI has run the survey annually since 2023, giving us insight into how drivers' opinions and experiences are changing.

This year's results show that more drivers know about safe driving programs and feel positively about the technology behind them. More say they're looking for ways to save and would switch insurers for a safe-driving discount. Participating drivers report saving money, feeling better about their insurer, and driving more safely.

The discount gets drivers interested, but the experience after they sign up is the reason why they stay and drive safely.

What drivers said in 2026

Familiarity and favorability	67% of drivers are familiar with UBI, up from 57% in 2025. 89% view UBI favorably, up from 84%.
Shopping and switching	49% looked for ways to save on auto insurance in the previous six months. 84% would switch insurers for a safe-driving discount, up from 78%.
Attitudes toward pricing	95% agree that every driver should pay insurance based on how safe they drive.
Motivation and savings	80% of enrolled drivers signed up for immediate of potential savings. 76% of enrolled drivers saved at least $100.
Loyalty to insurers	85% of enrolled drivers say their program made them more likely to stay. 94% would recommend their program.
Driving behavior	68% of enrolled drivers say they have become safer since enrolling, up from 58%.

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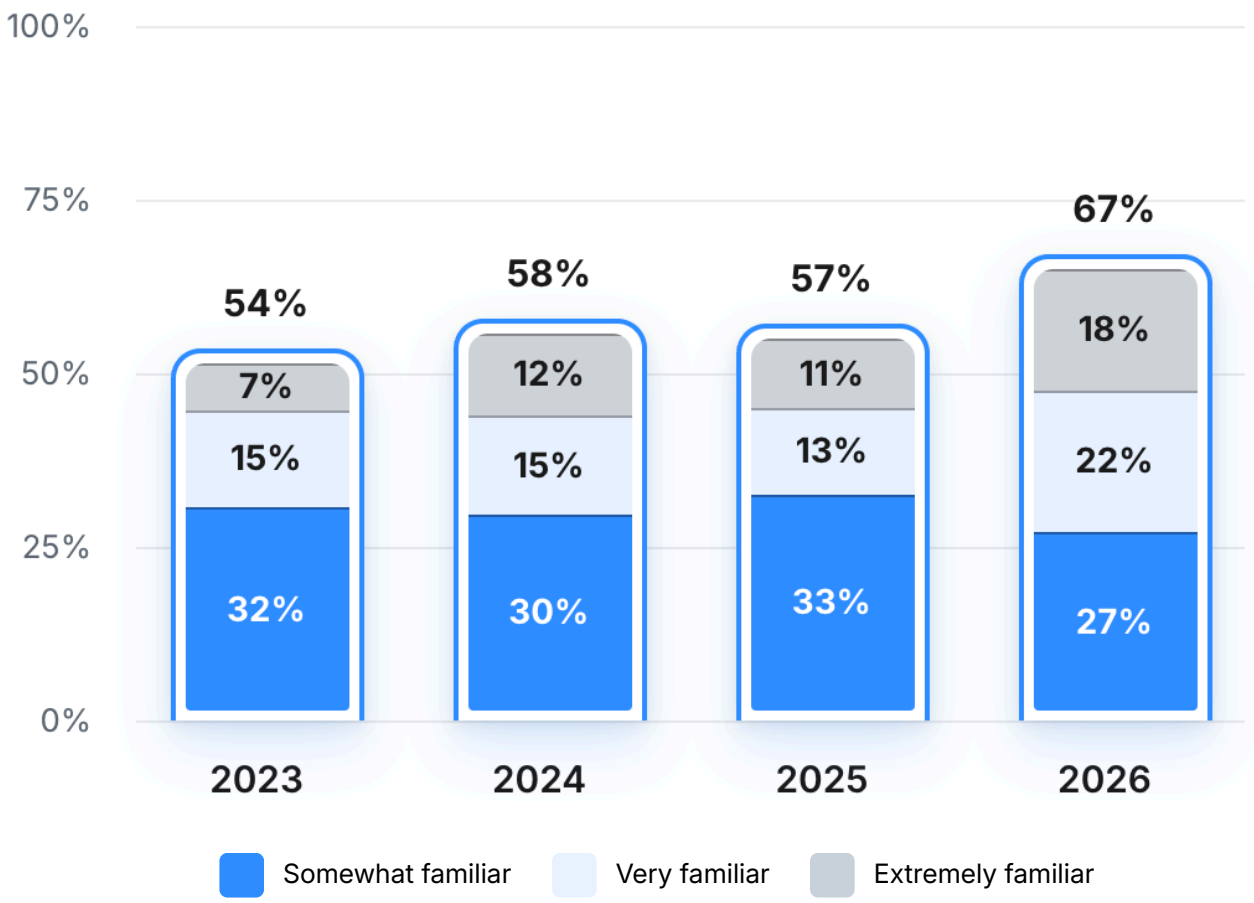
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Familiarity & favorability are growing

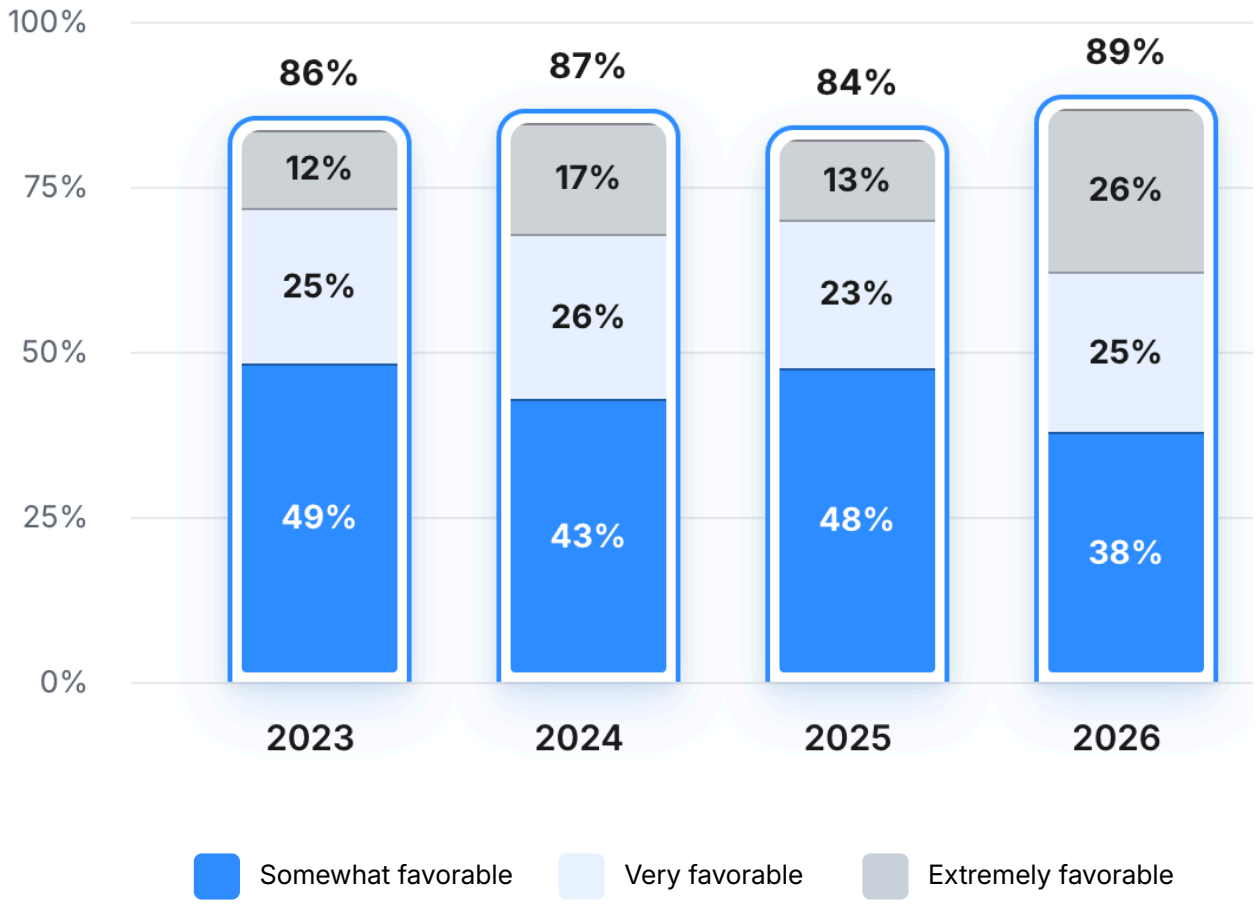
Awareness surrounding UBI has been one of the biggest barriers to adoption, but that barrier is shrinking. More drivers are familiar with UBI than at any point since 2023, when CMT.AI began the survey. Familiarity reached 67% in 2026, up from 57% in 2025, a 17% increase over last year and a 25% increase since 2023.

67% of drivers are familiar with UBI



FAMILIARITY & FAVORABILITY ARE GROWING

89% of drivers who have heard of UBI view it favorably



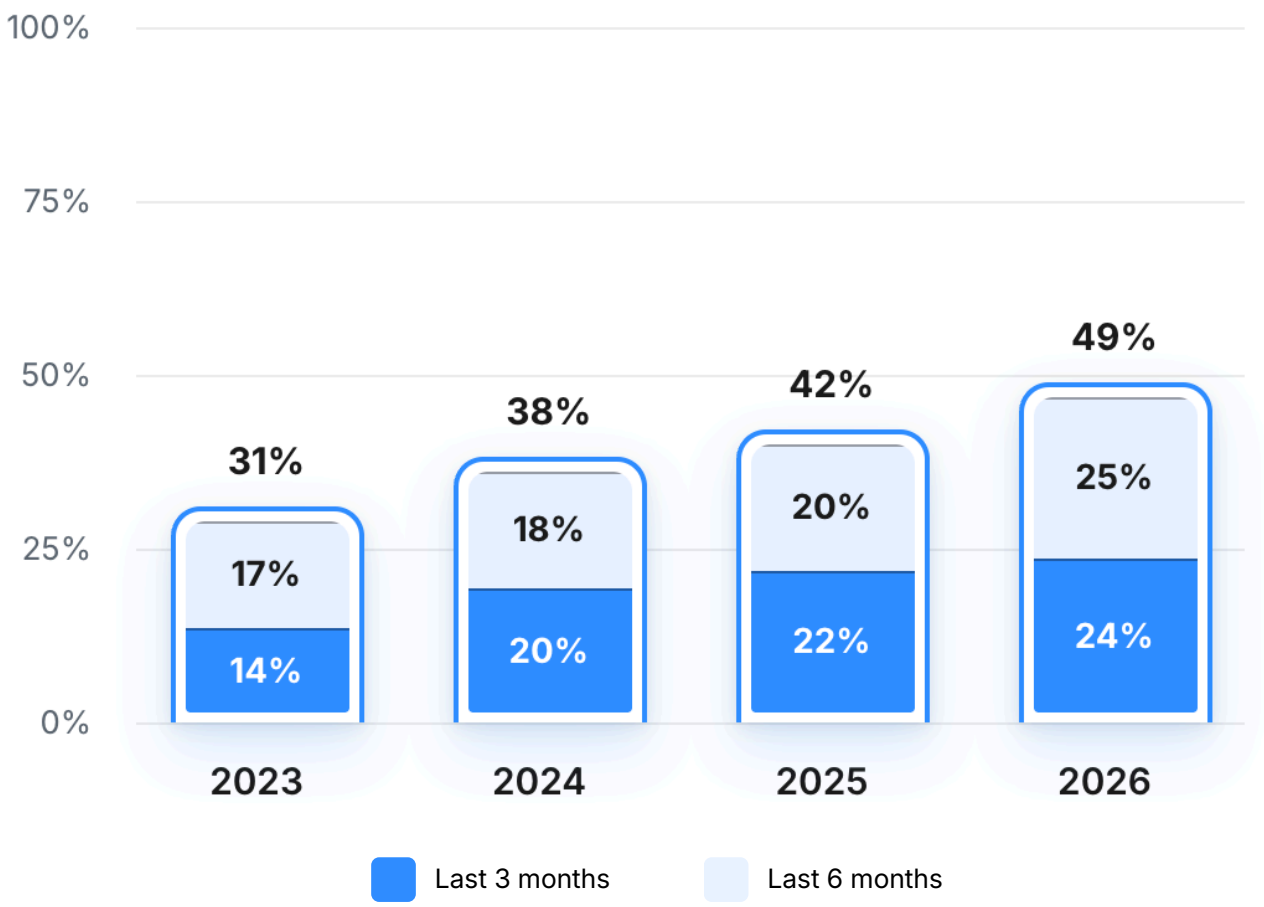
Drivers who know about UBI also have a favorable opinion of it. In 2026, 89% of drivers who've heard about UBI view it favorably, up from 84% in 2025. Fifty-one percent of drivers view it very or extremely favorably, up from 36% in 2025, a 41% increase.

Drivers are also becoming more comfortable with telematics, the technology behind UBI. Among drivers who have heard of telematics, 87% view it favorably, up from 79% in 2025 — a 10% increase.

The rise in awareness and favorability among drivers shifts where conversations between insurers and their customers around UBI start. Insurers can build on that existing knowledge, focusing on how specific programs work and how drivers can benefit from them.

More drivers are shopping and willing to switch and save

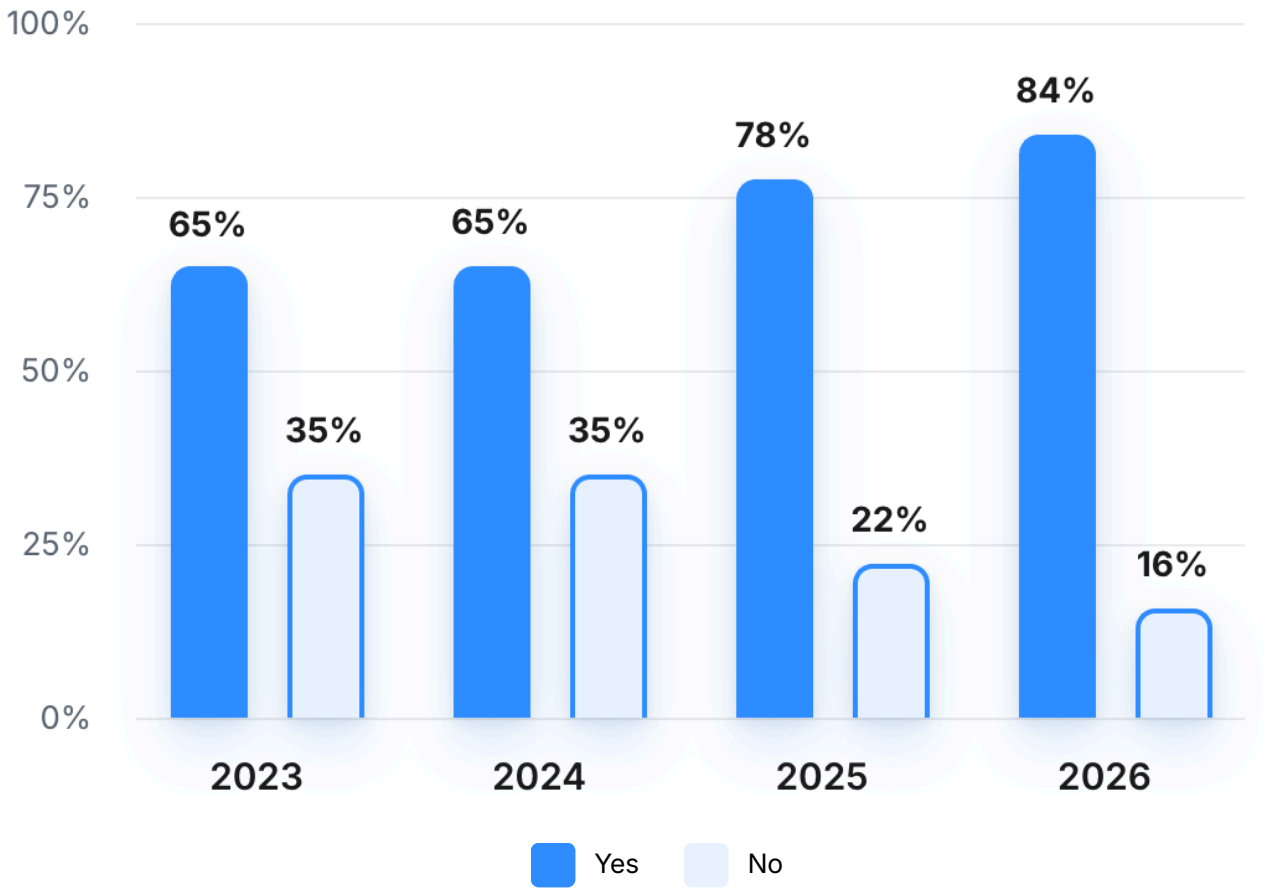
49% of drivers looked for ways to save in the past six months



The shift in favorability comes as many are looking for ways to save on insurance. In 2026, 49% said they had searched for ways to save within the previous six months, up from 42% in 2025 — a 16% increase. On average, drivers' efforts to find savings have increased by 16% year over year since 2023.

MORE DRIVERS ARE SHOPPING AND WILLING TO SWITCH AND SAVE

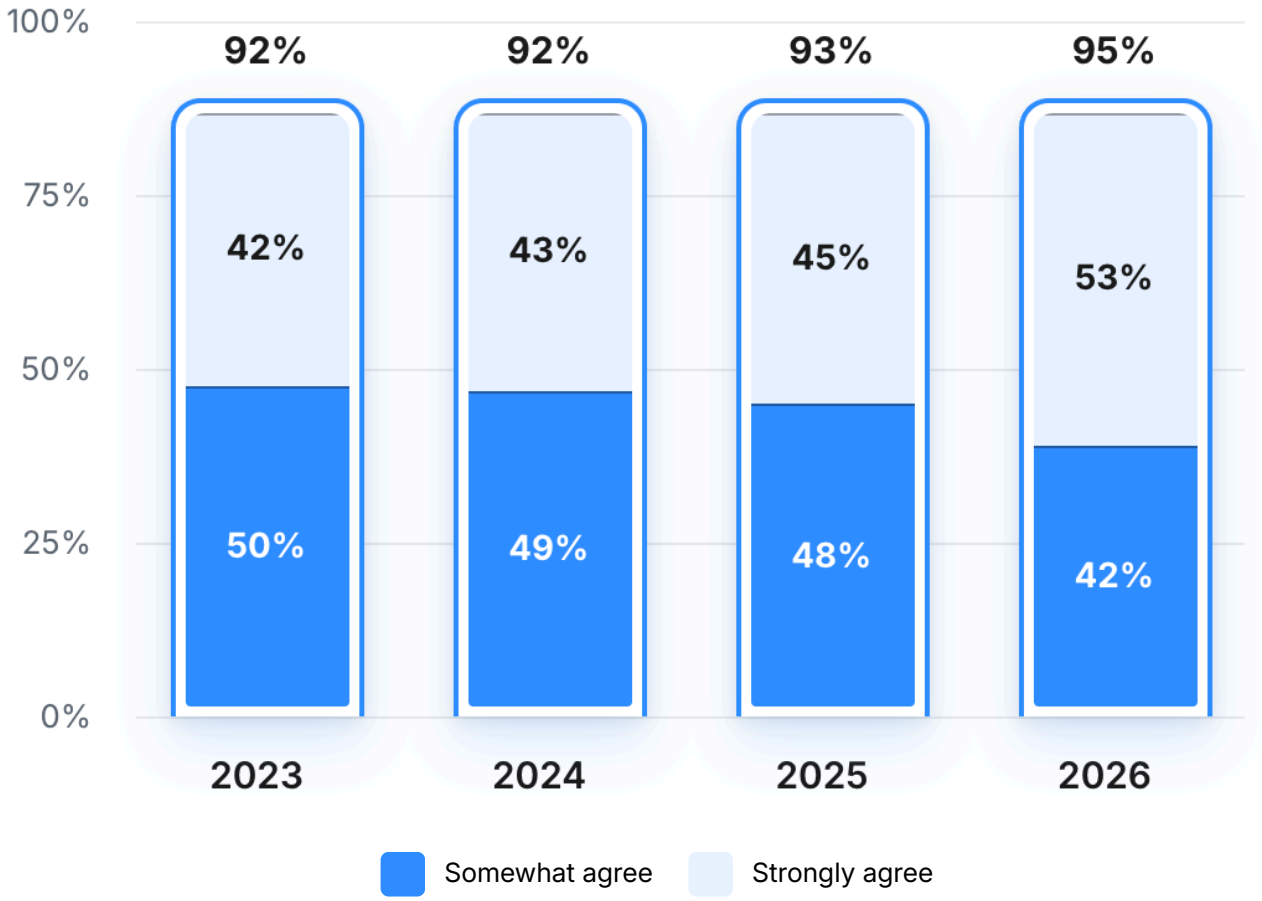
84% of drivers would switch insurers for a safe-driving discount



For insurers, this creates an opening. In 2026, 84% of drivers said they would switch insurers for a safe-driving discount, compared with 78% in 2025. The trend has been building for several years. Willingness to switch for a safe-driving discount has increased 30% since 2023. For many drivers, the chance to save based on how they drive could be a deciding factor for choosing their insurer.

MORE DRIVERS ARE SHOPPING AND WILLING TO SWITCH AND SAVE

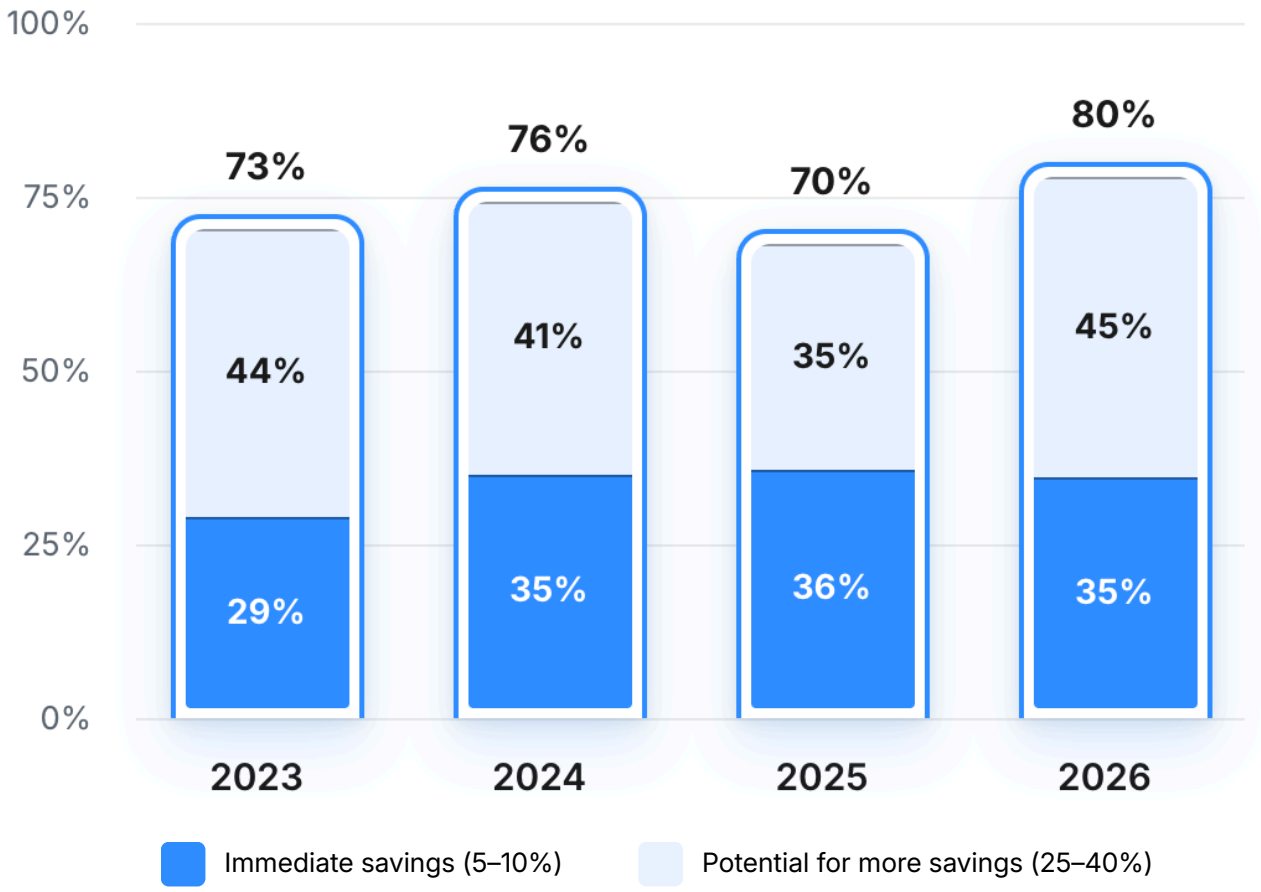
95% of drivers agree every driver should pay insurance based on how safe they drive



Drivers are not just focused on finding a lower price. They're bought into the idea that what they pay should reflect their driving behavior. In 2026, 95% of drivers agree that every driver should pay insurance based on how safe they drive. 53% strongly agree, a 17% increase from 45% in 2025. Drivers are connecting the potential savings they're seeking with an approach they increasingly support.

More drivers are seeking greater savings

80% of enrolled drivers signed up for savings

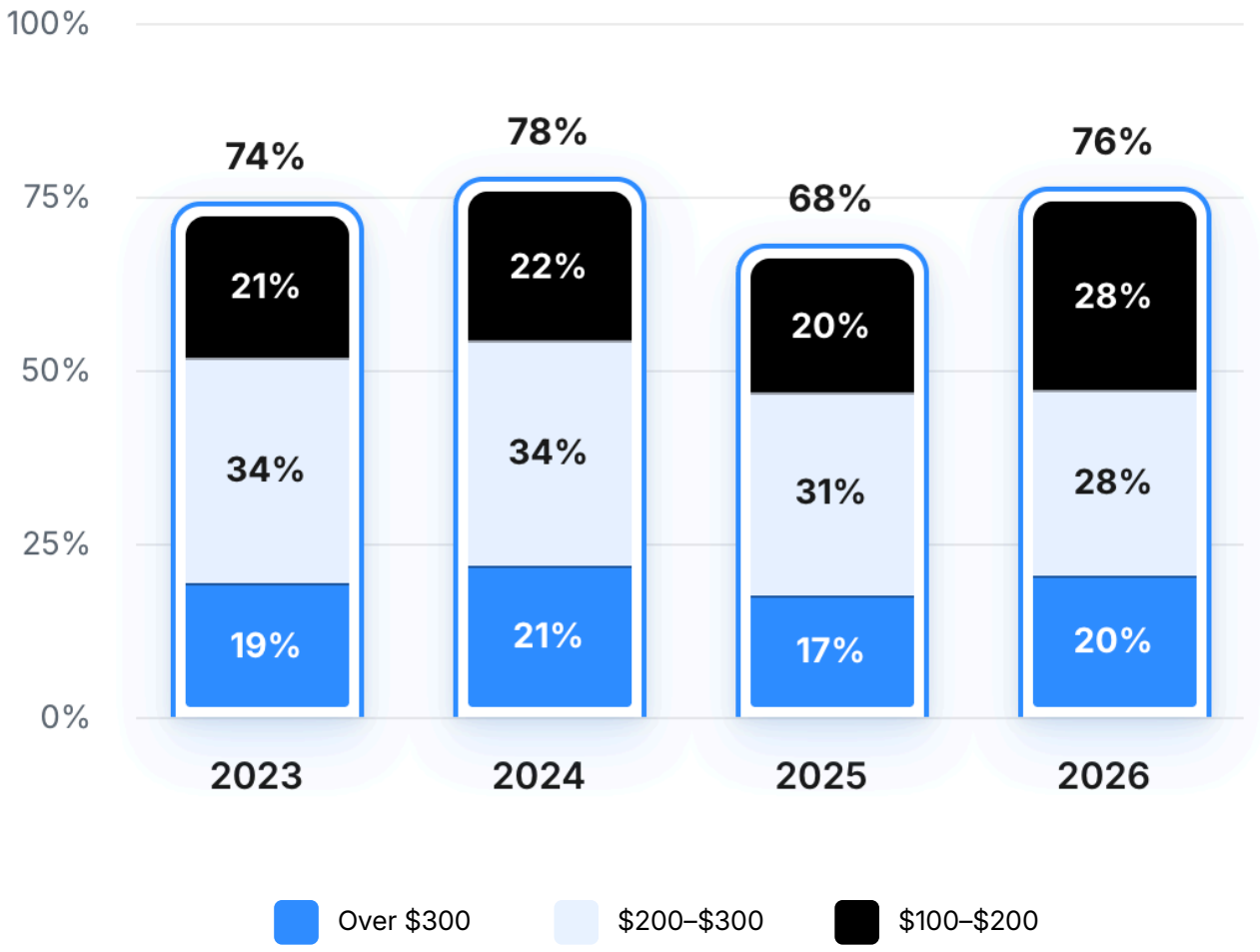


Savings remain the top reason enrolled drivers sign up. In 2026, 80% chose immediate or potential savings as their main reason for signing up, a 14% increase from 2025.

The chance of a larger discount is also becoming a stronger draw. Forty-five percent said the potential for greater savings was their primary reason for enrolling in 2026, up from 35% in 2025. Many drivers are looking beyond the initial discount to what they could save over time. Since those savings depend on how they drive, more drivers want to stay engaged after enrolling.

MORE DRIVERS ARE SEEKING GREATER SAVINGS

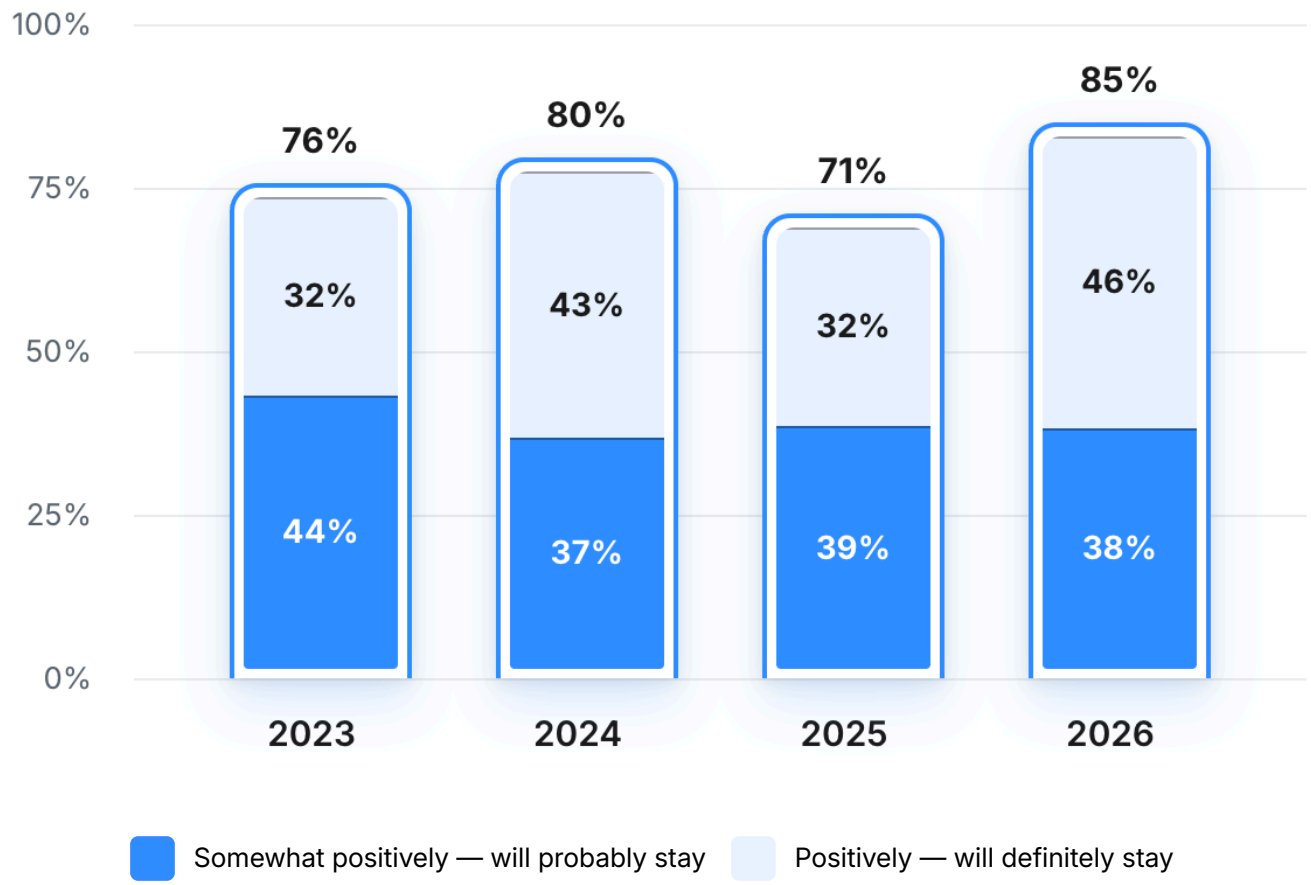
76% of enrolled drivers say their program saved them at least $100



Most enrolled drivers also say they're saving money. In 2026, 76% said their program saved them at least $100, up from 68% in 2025 — a 12% increase and a rebound from the previous year's decline.

Safe driving programs give drivers a reason to stay

85% of enrolled drivers say they will definitely or probably stay with their insurer



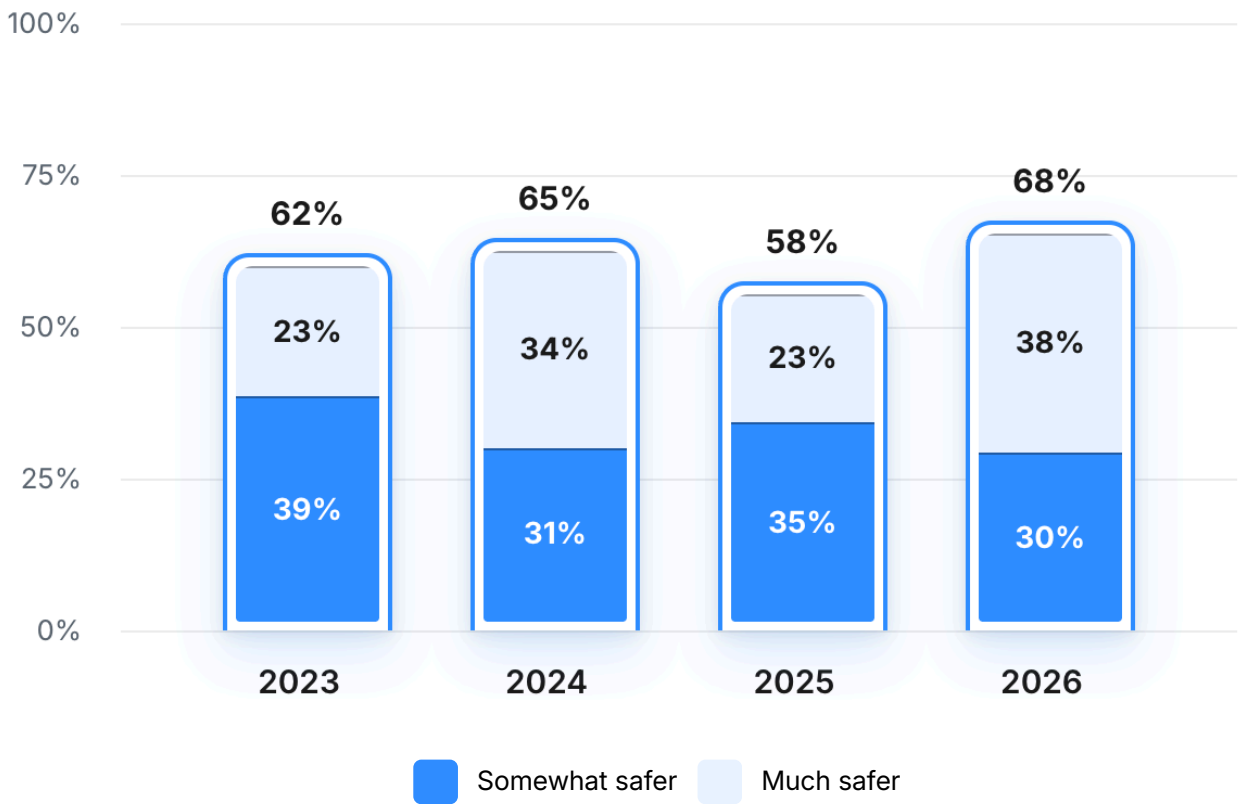
Enrolled drivers also say that safe driving programs are building stronger relationships with their insurers. In 2026, 85% said their program made them more likely to stay with their insurers, a 19% increase from 2025.

Ninety-five percent of enrolled drivers said they felt more positively toward their insurer after enrolling, up from 91% in 2025.

Enrolled drivers also want to spread the word — 94% said they would recommend their program to friends or family. This is proof that the discount attracts drivers, but the experience can have a long-lasting effect on their views and loyalty toward their insurer.

Drivers say that they're safer because of safe driving programs

68% of enrolled drivers say they drive more safely since enrolling



Most importantly, enrolled drivers find that safe driving programs are making them safer. In 2026, 68% said they had become safer drivers since enrolling, up from 58% in 2025, a 17% increase. Safe driving programs give drivers feedback, scoring, and incentives on how they drive. CMT.AI research has found that engaged drivers are safer drivers. In a study of 100,000 drivers in UBI programs, we found that those who engage more frequently with their app reduce distracted driving by 20%, hard braking by 9%, and speeding by 27%.

Safe driving programs are having a greater impact on drivers

Overall, the 2026 survey results show that more drivers know about UBI and view it positively. More are saving money, feeling better about their insurer, and driving more safely. For insurers, the opportunity is to turn that growing interest into an experience that continues to deliver value to drivers.



Methodology

CMT.AI surveyed 1,127 US drivers in February 2026 through SurveyMonkey. The 1,031 who have auto insurance answered most questions.

CMT.AI has run the survey annually since 2023, with more than 1,100 respondents in 2026, more than 1,200 in 2025, more than 1,500 in 2024, and more than 1,200 in 2023. In each year, questions were asked only of drivers with auto insurance.

Percentage changes are relative changes between survey years, not percentage-point changes. Percentages and percentage changes are calculated from unrounded figures and shown as rounded whole numbers, so chart values may not always add up to the total shown.

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