American companies that use OBDII
- Progressive (American company- App)
    - Progressive snapshot: monitors cell phone usage, hard brakes, time of commute, etc. good records will allow for money saved on insurance, whereas bad driving can result in an increase in price.
- USAA (American Company- App)
    - SafePilot: Better Driving, Bigger Discounts, Driving Insights and Trends, Automatic and Smart Trip Logging, Crash Detection, and Quick Claim Filing.
- Allstate (American Company- App)
    - Drivewise: dashboard(Quickly see how much your safe driving has earned you.), driving insights(Get family driving insights and real-time audible alerts.), crash detection, my trips(Get personalized feedback and review your driving behavior.), and phone activity.

Insurance Companies in other Countries
- Travelers (Canadian Company**has branches in US and UK) app only offered in Ontario**)
    - IntelliDrive: It uses a smartphone app to capture data over a 90-day evaluation period and score how safely you drive. New Travelers customers save 10% on their first policy term just for participating in the IntelliDrive program, and if you have safe driving habits, you could save up to 30% when your policy renews. Measures time of day, distractions, braking, speed, and acceleration.

Advantages and Disadvantages of using OBDII for Insurance

THE ADVANTAGES
1. For one, this is the longest-running and most prevalent telematics solution on the market – which means it's got a proven track record.
2. Telematics devices designed to be used with OBD-II systems are specifically targeted at that platform, meaning the data collected will be fair and unbiased across all demographics and vehicle types.
3. Reliability. Because these devices are tailored to this platform, vehicle-to-insurance carrier connectivity is quick, accurate, and transparent.
4. The OBD-II hardware solution is exceptionally secure. That sets it apart from a mobile-based system, which could, potentially, be compromised by some type of malicious software. That rather scary possibility is highly remote when it comes to an OBD-II system.
5. The integration between internal vehicle information and OBD-II-based systems allows for value-added services, including maintenance reminders, roadside assistance, and crash notifications.

THE DISADVANTAGES
1. Of course, the OBD-II method of collecting data also has its drawbacks, starting with its physical limitations. Most vehicles have only a single OBD-II port, meaning that other devices may compete with UBI telematics applications in this space.

2. Second, the hardware costs are higher for OBD-II systems. Unlike a smartphone or mobile telematics solution, OBD-II-based systems require the production and distribution of a physical device. That can be expensive for insurance providers to maintain, driving down the potential profits reaped from such a program.
3. Finally, there are vehicle compatibility concerns. In North America, only vehicles made after 1995 are guaranteed to have an OBD-II port. As we all know, there are many older vehicles on the road today and this limits the appeal of an OBD-II solution.

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