



Nationwide[®]
is on your side

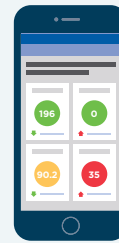
Reward safe drivers with SmartRide[®].

Build your business.

Top three customer benefits:

10%
participation
discount

Up to
40%
off premium*



The discount stays
on the policy
as long as the
vehicle is insured
with Nationwide[®]

What gets measured?



Mileage

Measures the
number of miles
driven during a trip



Idle time

Measures the length
of time stopped
while in a trip



Night driving

Measures driving
between midnight
and 5 a.m.



**Hard braking
and acceleration**

Measures abruptly
slowing down or
accelerating in excess of
7.7 mph per second

Average discount earned:

21%



Safe drivers make **great customers.**

Top agent benefits:

- 1 Safer drivers**
- 2 Improved retention**
- 3 No surcharges**
- 4 Satisfied customers**

86% of customers who participate in SmartRide earn a higher discount than the participation discount by the end of the program

97% of customers who participate in SmartRide earn a discount at the end of the program

Based on national data (January 2019 through April 2020).

Selling tips

1. Offer SmartRide® with every quote as a way to save on car insurance.
2. **Try the program** yourself so you can better explain how it works.
3. Review key program benefits, including the potential savings and driving feedback.
4. Explain how data is collected and used.



Visit [nationwide.com/OfferSmartRide](https://www.nationwide.com/OfferSmartRide) to learn more about how SmartRide could benefit your business.

Questions? Contact your Nationwide Personal Lines Sales or Territory Manager to learn more.

* Availability varies; program criteria differ in California and North Carolina. Stated discounts are approximations. Discounts do not apply to all coverage elements; actual savings vary by state, coverage selections, rating factors and policy changes. The enrollment discount applies during data collection; the final discount is calculated on driving behavior and could be zero. The final discount applies at the next policy renewal and is subject to change based upon actuarial support at subsequent renewals or with changes in drivers or vehicles on the policy.

Products are underwritten by Nationwide Mutual Insurance Company and affiliated companies, Columbus, Ohio, and are subject to availability, underwriting guidelines, review and approval. Discounts apply to Bodily Injury, Medical Payments, Property Damage and Collision. Discounted coverages may vary by state.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and SmartRide are service marks of Nationwide Mutual Insurance Company. © 2021 Nationwide NPR-1280AO.3 (02/21)