



Nationwide®
is on your side

Reward safe drivers in New York with SmartRide®.

Build your business.

Top three customer benefits

10%
participation
discount

Up to
25%
off premium*



Discount stays
on the policy
as long as the
vehicle is insured
with Nationwide

What gets measured?



Miles driven

Measures the number of miles driven during a trip. Statistics show that on average, the more miles driven, the higher the chances of an accident.



Night driving

Measures driving between midnight and 5 a.m. Driving during certain times increases the chance of an accident.



Idle time

Measures the length of time stopped while in a trip. This could be an indication of driving in congested traffic.



Hard braking and acceleration

Measures abruptly slowing down or accelerating in excess of 7.7 mph per second. This could be a sign of aggressive driving.

Customers can participate via a plug-in device



Plug in the SmartRide device

Compatibility	1996 and newer, device-compatible vehicles
Activation	Device must be installed within 45 days of enrollment and remain plugged into the vehicle
Participation	Trip data is collected for each enrolled vehicle
Discount	Discount applies to enrolled vehicles only

Safe drivers make **great customers.**

Top agent benefits

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

86% of customers that participate in SmartRide earn a higher discount at the end of the program than the initial enrollment discount

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

Based on national data from 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/OfferSmartRideNY to learn more about how SmartRide could benefit your business.

Questions? Contact your sales manager or marketing representative.

* 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.

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