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Why SmartMiles® wins with customers

SmartMiles is personalized insurance

Designed for low-mileage drivers, the SmartMiles® pay-per-mile program offers the same great coverage as a traditional Nationwide® auto policy but with a flexible monthly premium that's based on miles driven.

Who will benefit from SmartMiles?



Low-mileage drivers save money

The premium consists of two parts: a base rate and a variable (cost-per-mile) rate. A small in-car device measures mileage, and customers can go online to see their total miles and get monthly premium updates. Here's how SmartMiles works:



* Actual scenario in Chicago, IL: single 35-year-old male, 2017 Jeep Cherokee L, no traffic violations or accidents in the last 3 years, includes average final safe driving behavior discount. Data is through November 2020.

SmartMiles offers unique advantages

In addition to getting a lower rate that's based on miles driven, customers have the opportunity to get even more customized savings with these benefits:

1

Multiple insurance programs can be applied to one policy

With Nationwide telematics programs, customers can enroll individual vehicles in SmartMiles or SmartRide® within the same policy, helping them save.

2

Nationwide® offers a safe driving discount

Based on safe driving behavior, customers can receive a discount of up to 10%, applied at renewal. The discount is based on the following metrics:



Hard braking and acceleration



Night driving



Number of stops (on each trip)

3

When you multiline, the discounts add up

In addition to getting a lower monthly premium that's based on their miles driven, customers can receive discounts for bundling home and auto insurance.



Help your customers save with SmartMiles today.

Visit nationwide.com/offersmartmiles to learn more.



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Products are underwritten by Nationwide Mutual Insurance Company and affiliated companies, Columbus, Ohio. Details and availability vary by state. The SmartMiles variable premium is based upon the Cost Per Mile established for the coverages in force and the number of days and miles driven when the coverage is in force. The SmartMiles Driving Behavior Discount could be zero and does not apply to all coverage elements; actual savings vary by state, coverage selections, rating factors and policy changes. The Driving Behavior discount applies at the next policy renewal and remains while the vehicle is enrolled in SmartMiles. Estimated payments are subject to change based upon the final rated mileage during the mileage period and any policy changes.

SmartRide 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. 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.

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