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Nationwide telematics wins with customers

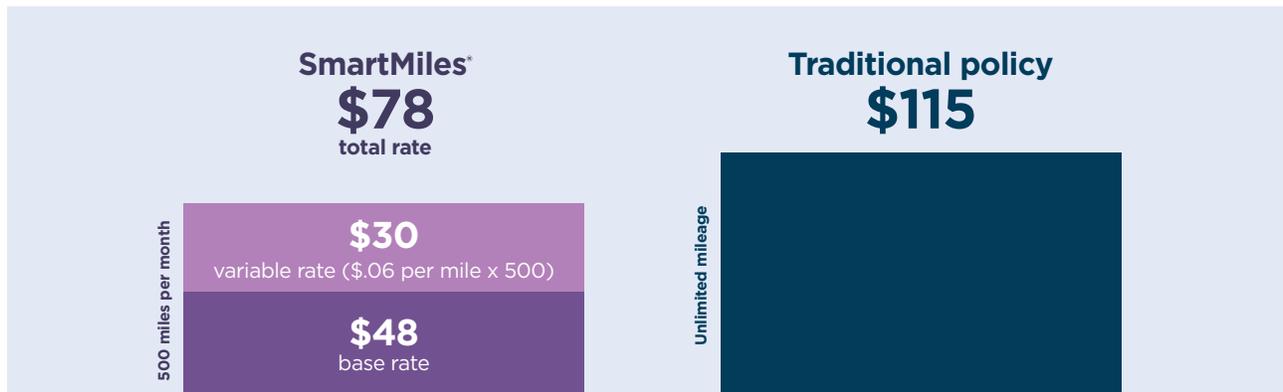
Grow your business and build relationships by offering personalized car insurance that could help your customers save. See why Nationwide's usage-based insurance programs stand out from the competition:

SmartMiles® advantages

- ✓ Multiple telematics programs can be applied to one policy
- ✓ Safe driving renewal discount of up to 10%
- ✓ Independent agents can offer SmartMiles
- ✓ Flexible policy terms (6 or 12 months)
- ✓ Estimated monthly premium is provided in advance
- ✓ Bundle home and auto for more customer savings

Flexible monthly premium

SmartMiles offers the same great coverage as a traditional Nationwide auto policy but with a flexible monthly premium that's based on miles driven.



Actual scenario in IL: single, 35-year-old male, 2014 Jeep Cherokee, no traffic violations or accidents in past 3 years. It includes the average final safe driving behavior discount.

SmartRide® advantages

- ✔ Customers can choose to participate with an in-car device or mobile app
- ✔ 10% enrollment discount for new and existing customers
- ✔ A maximum potential discount of up to 40%
- ✔ Participation does not increase customers' premiums
- ✔ Multiple telematics programs can be applied to different vehicles on one policy

Customers **have a choice**

Customers can choose to participate using the SmartRide app or a small in-car device that measures driving behavior. Plus, SmartRide® gives customers more control over their premium, offering savings of up to 40%.



Offer SmartMiles or SmartRide or both with every quote.

Contact your sales manager to learn more.



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Products are underwritten by Nationwide Mutual Insurance Company and affiliated companies, Columbus, Ohio. Availability varies.

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 safe driving discount could be zero and it does not apply to all coverage elements. Actual savings will vary by state, coverage selections, rating factors and policy changes. The safe driving discount applies at the next policy renewal and remains in effect while the vehicle is enrolled in SmartMiles. Estimated payments are subject to change based upon final rated mileage during the mileage period and 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. 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.

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