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Nationwide® Telematics Programs

Telematics has become the new buzzword with consumers as they learn about the potential savings associated with a usage-based program. As interest increases, and you get more questions, use this helpful tool to place customers in the program that best meets their needs.

	 SmartRide®		 SmartMiles®
Program Description	SmartRide® is a safe-driving discount program where customers can earn up to 40% discount based on safe driving.		SmartMiles® is a pay-per-mile program where monthly premiums vary based on actual miles driven.
Enrollment Opportunity	Enroll in program at any time		Enroll in program at New Business or Renewal Exception: adding/replacing a vehicle on a policy enrolled in SmartMiles®
Method of Data Collection	Nationwide SmartRide® Mobile App (Driver Based)	Nationwide SmartRide® Device Program* (Vehicle Based)	Nationwide SmartMiles® Device Program (Vehicle Based)
Eligibility	All vehicles and drivers are eligible	Devices must be compatible with vehicle	Device must be compatible with the vehicle, remain installed and enroll in Paperless policy, Paperless Billing and Recurring EFT or Bankcard
Policy Mix	Not Compatible with SmartMiles®	Compatible with SmartMiles®	Compatible with SmartRide® device program — SmartMiles and SmartRide must be applied to separate vehicles on the policy
Data Collection Period	One policy term If enrolled mid-term, may have to participate up to two policy terms		Device collects data for life of program enrollment
Enrollment Discount	10% Participation Discount upon enrollment		N/A
Maximum Safe Driving Discount	Up to 40% at first renewal or when data collection is complete		Up to 10% at first renewal
Average Savings	21% ¹ (discount only)		\$320 annual mileage savings ²
Billing	Premium does not change unless policy changes are made		Premium changes each month to align with actual miles driven — can increase or decrease

Note: When multiple drivers and vehicles are in the same home, SmartMiles and SmartRide may both be appropriate depending on individual driver usage.

SmartRide program criteria differ in California and New York.



Learn more at www.nationwide.com/offertelematics



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*only available if another vehicle in the policy has SmartMiles, SmartRide Instant or Connected Car.

¹ Based on national data, January — December 2019

² Based on national Nationwide data from December 2019- November 2020

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.

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 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.

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

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