How to Enter Usage-Based Insurance Information
PolicyCenter

Description:

As customers look for more personalization and new ways to save, it's clear that the future of insurance includes telematics. That's why we created telematics programs that are easy to sell and that offer an ideal fit for each of your customers. In fact, through comparative rater integration, Nationwide® can automatically provide the right telematics program for each quote.

Nationwide offers two telematics programs: SmartMiles is a pay-per-mile program designed for low-mileage drivers and SmartRide is a safe-driving discount program available to everyone else – customers can choose to participate in SmartRide in a variety of ways.

SmartMiles Data Collection Methods:
- **SmartMiles Connected Car** – If the customer has an eligible vehicle with connected car technology and is a low mileage driver, the customer can participate using their connected vehicle instead of installing a device.
- **SmartMiles Device** – If the customer is a low mileage driver and does not have an eligible vehicle with connected car technology, the customer can participate in SmartMiles by installing a device in their vehicle.
- For more information on SmartMiles and the data collection methods, **click here.**

SmartRide Data Collection Methods:
- **SmartRide Instant** - If the customer has an eligible vehicle with connected car technology and has collected historical data, the quote will instantly apply a discount for the customer – no further action needed! For more information on how SmartRide Instant works, **click here.**
- **SmartRide Connected Car** - If a customer has an eligible vehicle with connected car technology, but doesn't have historical data, the customer can participate using their connected vehicle instead of downloading an app or installing a device. For more information on how SmartRide Connected Car works, **click here.**
- **SmartRide Mobile** – download and activate the app and the discount applies to all vehicles on the policy. For more information on how SmartRide Mobile works, **click here.**

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Note: You can only utilize a SmartRide Device if at least one vehicle is enrolled in one of the other vehicle programs (SmartMiles, SmartRide Instant, or SmartRide Connected Car).

Nationwide Insurance partners with Toyota's affiliate, Connected Analytic Services, LLC ("CAS") to offer personalized discounts to customers with connected vehicles. When you authorize us to obtain Driving Data from CAS, CAS may provide information such as the date, time and distance traveled for every distinct trip taken, as well as braking and acceleration events. We may also receive vehicle speed and steering data. If we receive Driving Data from CAS, we will retain this information as part of your quote or policy records pursuant to our privacy policy.

Click on the navigation links below to learn more about each program.

Policy Center

SmartRide
- Instant
- Connected Car
- Mobile
- Device

SmartMiles
- Connected Car or Device

Nationwide Express

SmartRide
- Instant
- Connected Car
- Mobile
- Device

SmartMiles
- Connected Car or Device

Comp Raters
(EZLynx & PL Rating)

SmartRide
- Instant
- Connected Car
- Mobile
- Device

SmartMiles
- Connected Car or Device

How to tell which program is being quoted through EZLynx and PL Rating Comparative Raters?

Quoting telematics using a comparative rater has never been easier! There is logic built-in to the system to quote the best program for each vehicle. Make sure that you have your defaults set-up in your rater to quote telematics on every quote. For more information on setting up defaults, click here.
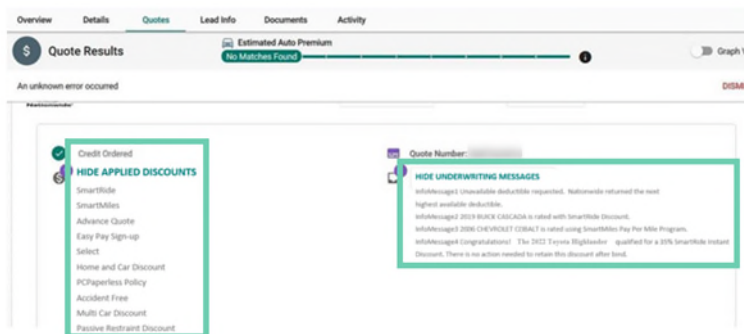
To quote all telematics programs, make sure you select the following items:

1. Consent to sharing telematics data for quote purposes

2. Telematics

3. Recurring EFT payments

4. Paperless Policy

5. Enter in the estimated annual miles for each vehicle.

6. System will check to see if compatible with connected car technology and device.

How to tell which program is being quoted through EZLynx and PL Rating Comparative Raters? (continued)

Comp Rater EZLynx

To see which programs are quoted, you need to view the underwriting messages. The messages are clear for SmartRide Instant. However, if SmartRide or SmartMiles is selected, once you bridge the quote to Nationwide Express or PolicyCenter, you will be able to see which program was quoted.

PL Rating

To see which programs are quoted, you need to view the underwriting messages. The messages are clear for SmartRide Instant. However, if SmartRide or SmartMiles is selected, once you bridge the quote to Nationwide Express or PolicyCenter, you will be able to see which program was quoted.
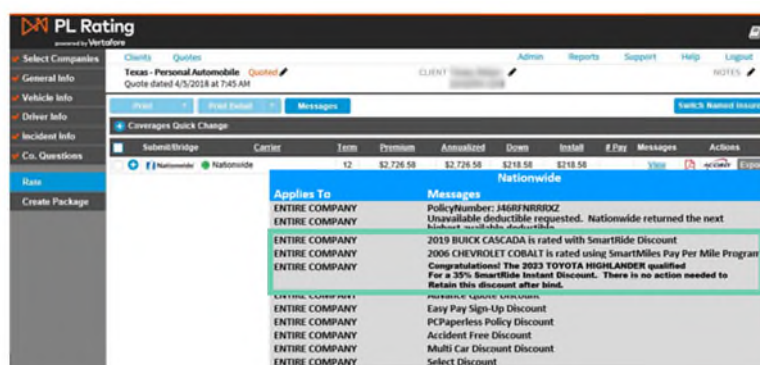
Nationwide Express System Logic

In order to quote all telematics programs, make sure you select the following items:

- Consent to sharing telematics data for quote purposes
- Telematics – *Defaulted*
- Recurring EFT payments
- Paperless Policy - *Defaulted*
- Enter in the estimated miles for each vehicle
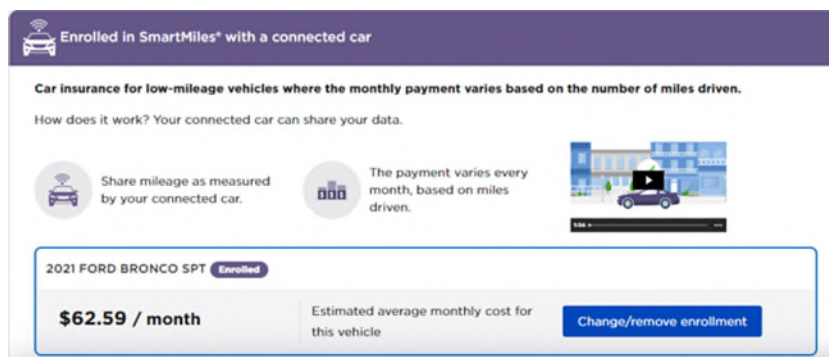- System will check to see if compatible with connected car technology and device
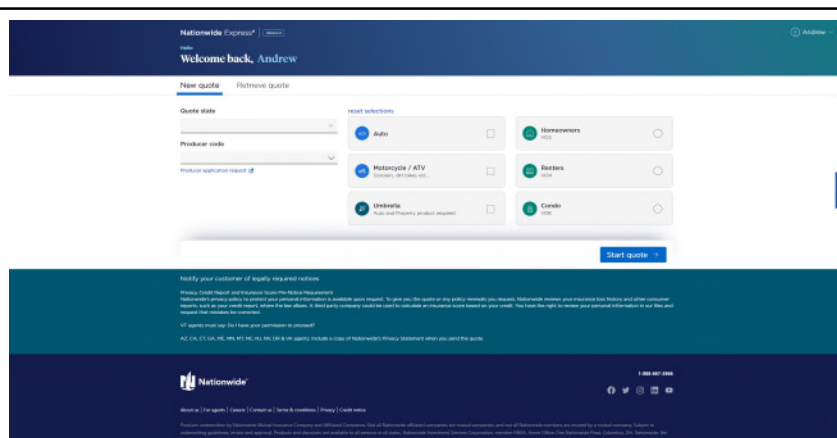
Enroll in SmartMiles Connected Car – Nationwide Express

Nationwide Express

If SmartMiles is selected and the vehicle is connected car compatible, it will display the following information on the Telematics Tab:
- Summary of how the program works
- Requirements of the program
- Short video to explain the program
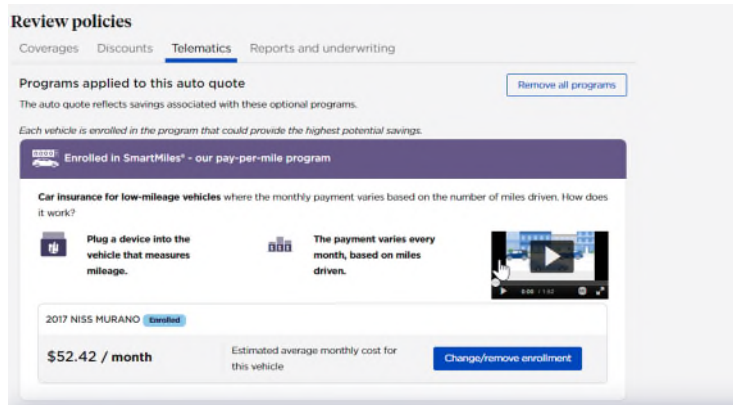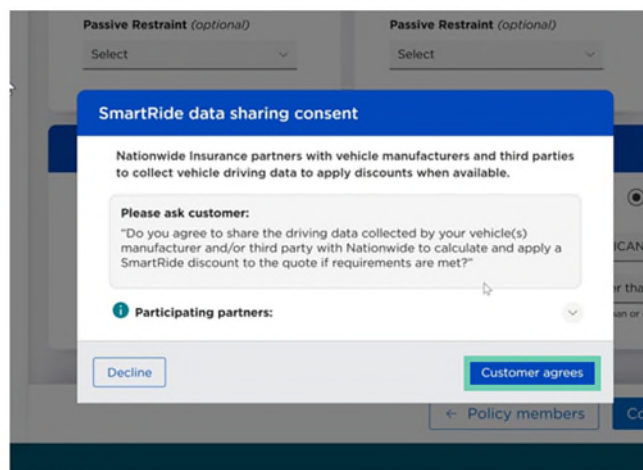
For more information on how SmartMiles works, click here.

Enroll in SmartMiles Device – Nationwide Express

Nationwide Express

If SmartMiles is selected and the vehicle is not connected car compatible, it will display the following information on the Telematics Tab:
- Summary of how the program works
- Requirements of the program
- Short video to explain the program

For more information on how SmartMiles works, click here.

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Enroll in SmartRide Instant – Nationwide Express
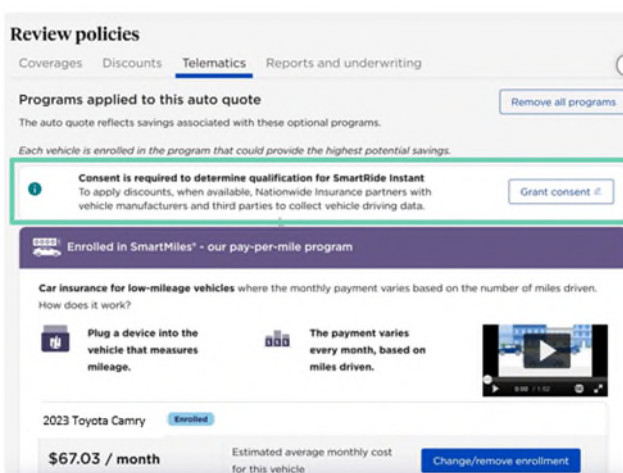
|	
Nationwide Express When quoting in Nationwide Express system, ask the customer: *"Do you agree to share the driving data collected by your vehicle(s) manufacturer and/or third party with Nationwide to calculate and apply a SmartRide discount to the quote if requirements are met?"* If the customer agrees, click on "*Customer agrees*"	
If you were unable to obtain the customer consent to share their data at the beginning of the quote and a vehicle may qualify for the SmartRide Instant discount, there is another opportunity to gain the consent on the Telematics tab.	
Once the discount is applied, the earned discount amount will be displayed.	
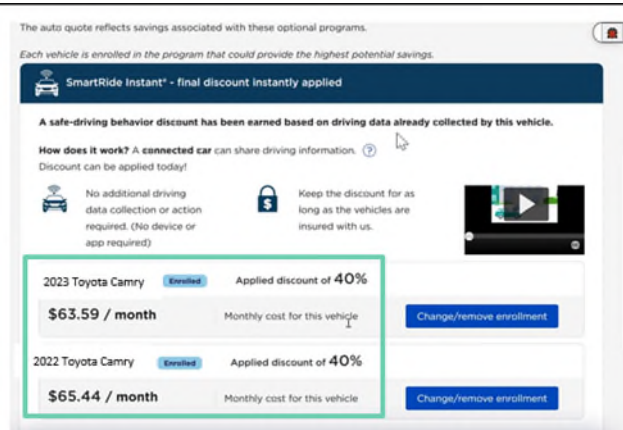
Enroll in SmartRide Instant – Nationwide Express (continued)

If there isn't enough data collected to apply the SmartRide Instant Discount to a vehicle, it will be displayed.

For more information on how SmartRide Instant works, **click here.**
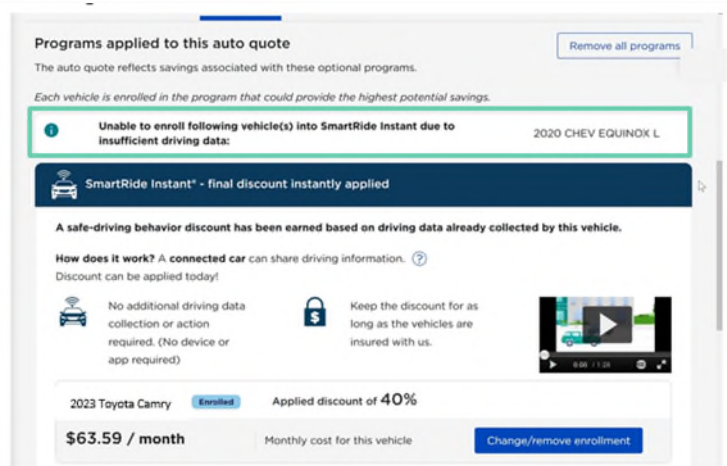
Enroll in SmartRide Connected Car – Nationwide Express

Nationwide Express

If the vehicle is eligible to participate in SmartRide Connected Car, you will see this information on the Telematics tab:

- Summary of how the program works
- Requirements of the program
- Short video to explain the program

For more information on how SmartRide Connected Car works, click here.

Enroll in SmartRide Mobile – Nationwide Express

Nationwide Express

If the vehicle is not a low mileage vehicle or doesn't have the connected car technology, SmartRide Mobile would be selected for all vehicles. The following information will display:
- Summary of how the program works
  - o The first image is the traditional SmartRide Mobile program and customers earn their discount after one policy term and the discount is applied at the following renewal
  - o The second image is the SmartRide Mobile – Early Discount program, where customers earn their discount in as early as 80 days.
- Requirements of the program
- Short video to explain the program

For more information on how SmartRide Mobile works, **click here.**

Enroll in SmartRide Device Program – Nationwide Express

Nationwide Express If a customer has vehicles enrolled in SmartMiles, SmartRide Instant or SmartRide Connected Car, the SmartRide device program may be selected for the other vehicles that do not have the connected car technology or do not qualify for SmartMiles. This is an example of a quote where one vehicle was eligible for SmartMiles, and the other vehicle was placed in SmartRide Device.	

Enroll in SmartMiles Connected Car or Device Program – PolicyCenter
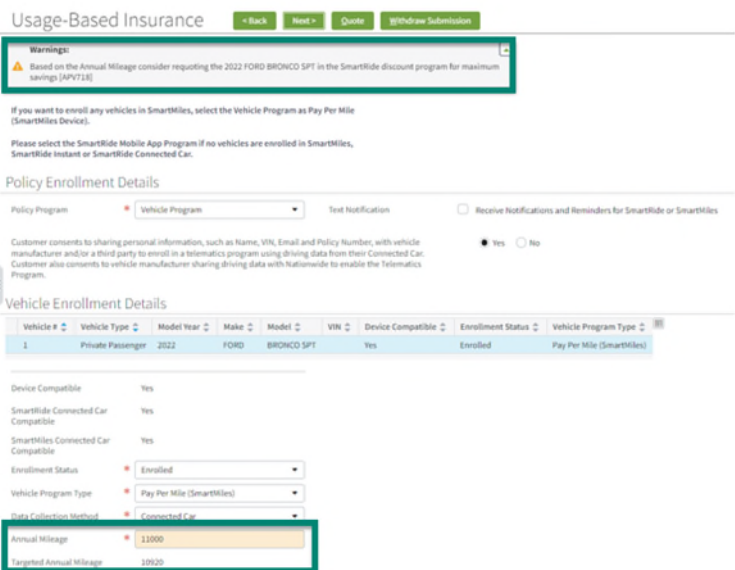
Step 1

Action	Screen
On the *Usage-Based Insurance* screen: • Select "**Vehicle Program**" from the **Policy Program** drop-down list. **Note:** You may elect to not participate in the Usage-Based Insurance program. To opt out, select "**Declined**" in the drop-down list.	

Step 2

Action	Screen
In the *Vehicle Enrollment Details* section: • If the vehicle is eligible to participate using connected car technology, there will be a "Yes" in the SmartMiles Connected Car Compatible field. • Select "**Enrolled**" from the **Enrollment Status** drop-down list. • Select "**Pay Per Mile (SmartMiles)**" from the **Vehicle Program** drop-down list. • There will be a 1.0 or 2.0 for the SmartMiles version you are quoting. • Select the data collection method of **Connected Car** or **Device** from the drop-down list. • Type the mileage in the **Annual Mileage** field. **Note:** If multiple vehicles are on the policy, select each additional vehicle and repeat steps. Additional vehicles may be declined, if desired.	
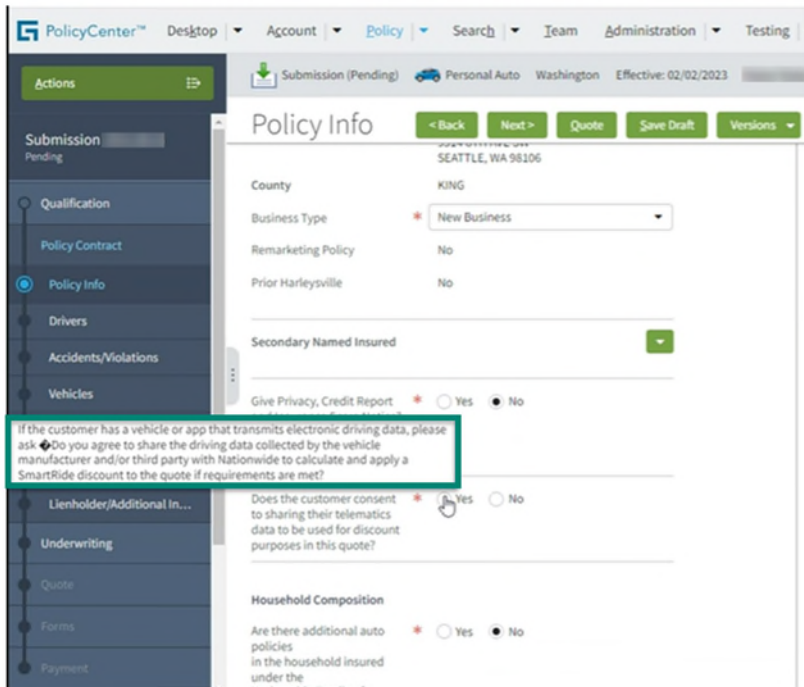
Job Aid Process (Enroll in SmartMiles Connected Car or Device Cont.):

Step 3

Action	Screen
In some cases, SmartMiles may not be the best fit for the customer. PolicyCenter automatically reviews data on the Usage-Based Insurance tab to calculate if SmartMiles is best for the customer. If the **Annual Mileage** is lower than the calculated **Targeted Annual Mileage**, SmartMiles is a good fit for the customer. If the values are opposite, PolicyCenter displays a message indicating as such.	

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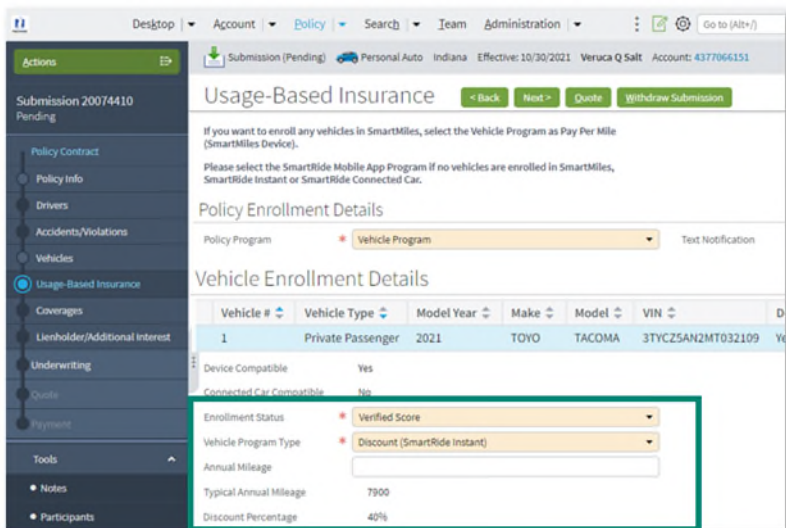
Enroll in SmartRide Instant Verified Program – PolicyCenter

Step 1

Action	Screen
On the *Policy Info* screen: • **Read the consent to the customer: Do you agree to share the driving data collected by the vehicle manufacturer and/or third party with Nationwide to calculate that apply a SmartRide discount to the quote if requirements are met?** • Click the **"Yes"** radio button if the customer consents to sharing their telematics data to be used in this quote.	

Job Aid Process (Enroll in SmartRide Instant Verified Program Cont.) :

Step 2

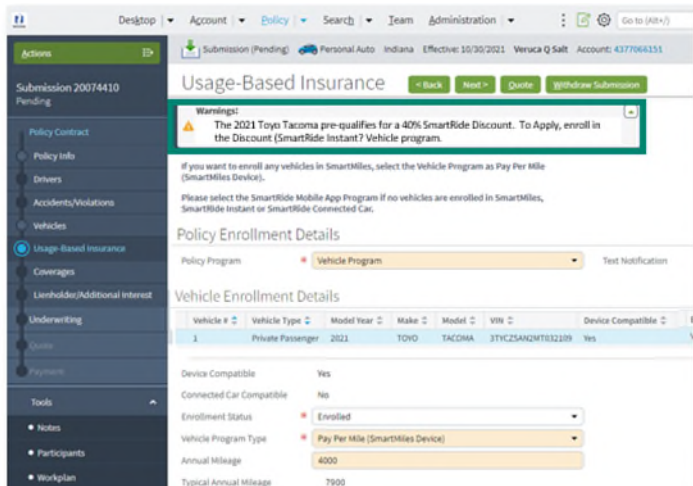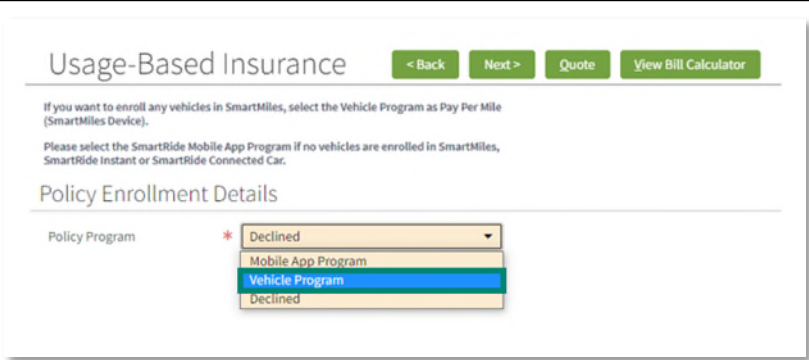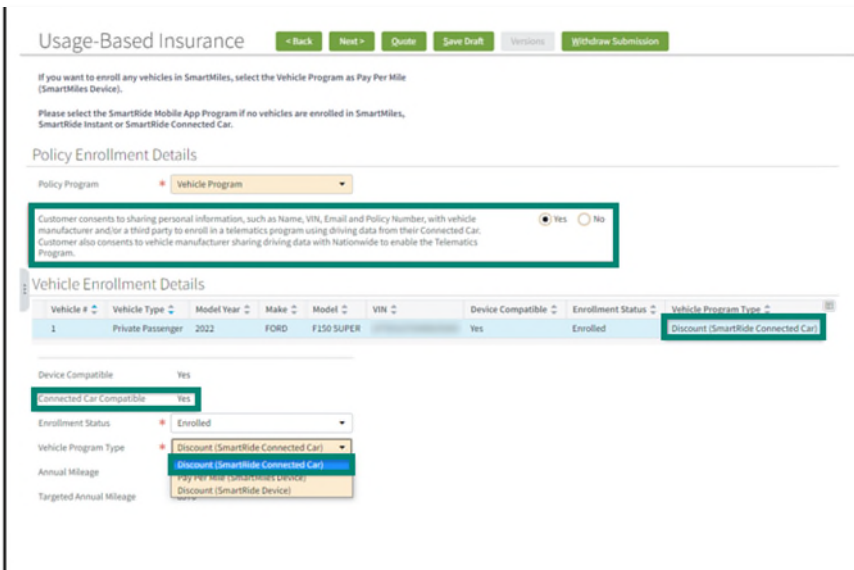| Action	Screen
If there is enough historical data to provide a discount for the vehicle instantly, the system automatically displays the following on the *Usage-Based Insurance* screen: **Policy Program** = "**Vehicle Program**" **Enrollment Status** = "**Verified Score**" **Vehicle Program Type** = "**Discount (SmartRide Instant)**" Calculated value for **Discount Percentage** The customer will bypass the participation period and be quoted with the final earned discount at the new business quote – no further action is required to retain the discount! You will need to select each vehicle to see the discount amount for each vehicle. **Note:** If the customer is not satisfied with the discount amount earned, enroll the customer in the telematics program that best fits each vehicle: Change **Enrollment Status** to "**Enrolled**" instead of "**Instant Verified Score**". Select the best-fitting telematics program for the **Vehicle Program Type** drop-down list.	

Step 3

Action	Screen
PolicyCenter displays a message if the customer qualifies for a discount already when trying to quote a different telematics program. It is for information only and will not prevent quoting or binding.	

Enroll in SmartRide Connected Car Program – PolicyCenter

Step 1

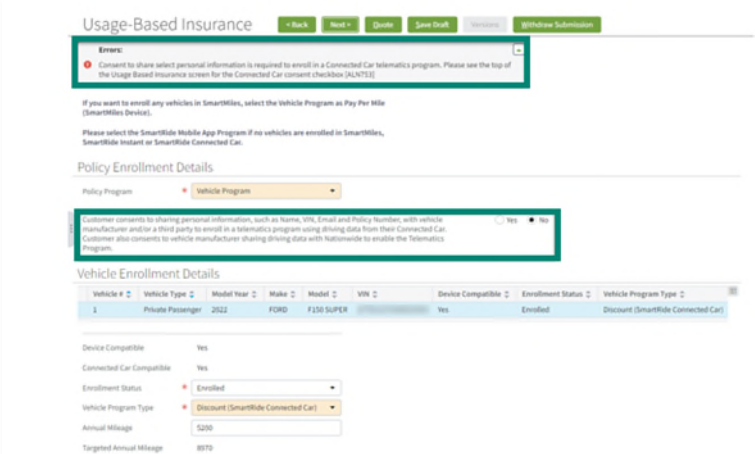| Action	Screen
On the *Usage-Based Insurance* screen: • Select "**Vehicle Program**" from the **Policy Program** drop-down list. **Note:** You may elect to not participate in the Usage-Based Insurance program. To opt out, select "**Declined**" in the drop-down list.	

Step 2

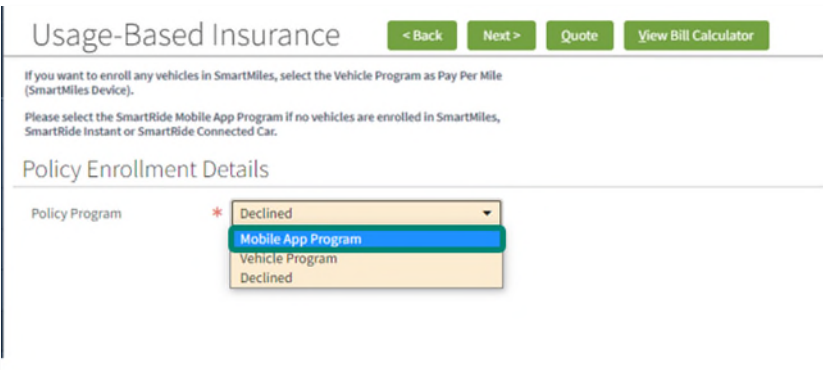| Action	Screen
In the *Vehicle Enrollment Details* section: • If the vehicle is connected car eligible, a consent question displays. The customer must agree to this consent by selecting the **Yes** radio button for the "**Customer consents…**" statement. **Note:** The consent question only displays if the vehicle is connected car compatible. PolicyCenter automatically recognizes the vehicle as connected as indicated by **Connected Car Compatible = Yes**. • Select "**Discount (SmartRide Connected Car)**" from the **Vehicle Program** drop-down list. **Note:** If multiple vehicles are on the policy, select each additional vehicle and repeat process to enroll, if eligible. Additional vehicles may be declined, if necessary. **Note:** Once enrolled in the program, the customer will begin to receive their participation discount and can view their driving information on the SmartRide website.	

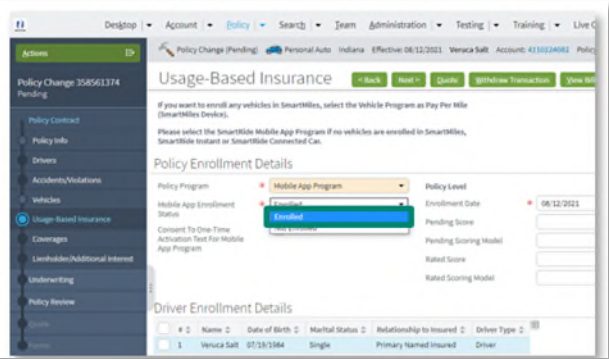## Job Aid Process (Enroll in SmartRide Connected Car Program Cont.) :

Step 3

Action	Screen
If you forget to answer **Yes** for the consent question, PolicyCenter displays an error message when you click the **Next** button.	

Enroll in SmartRide Mobile Program - PolicyCenter

Step 1

Action	Screen
On the *Usage-Based Insurance* screen: • Select "**Mobile App Program**" from the **Policy Program** drop-down list and only the available program will be displayed. **Note:** You may elect to not participate in the Usage-Based Insurance program. To opt out, select "**Declined**" in the drop-down list.	

Step 2

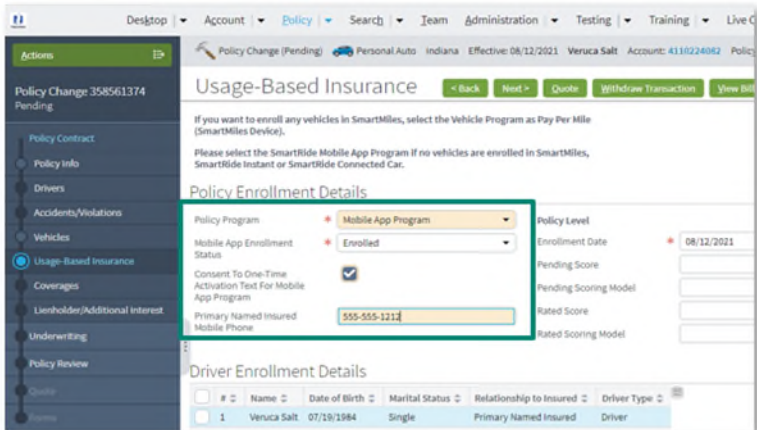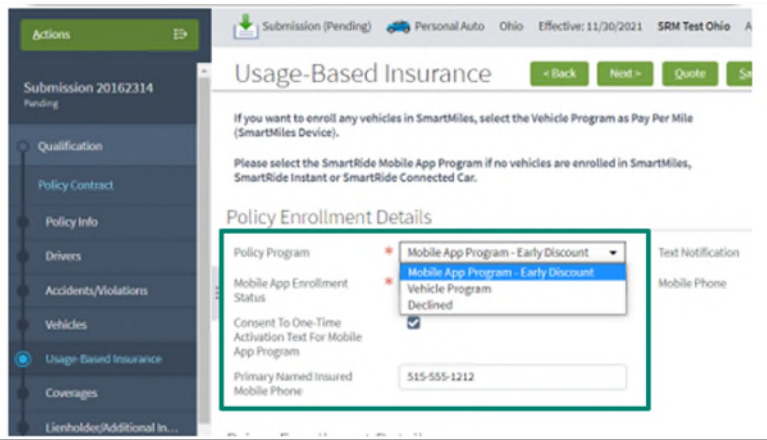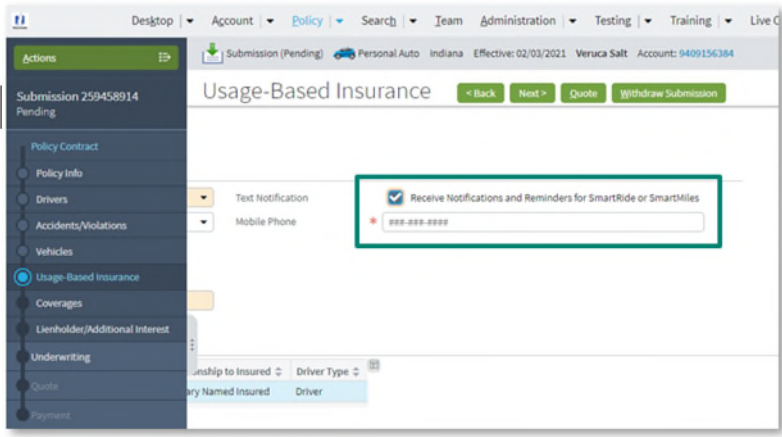| Action	Screen
On the *Usage-Based Insurance* screen: • Select "**Mobile App Program**" from the **Policy Program** drop-down list and only the available program will be displayed. **Note:** You may elect to not participate in the Usage-Based Insurance program. To opt out, select "**Declined**" in the drop-down list.	

Job Aid Process (Enroll in SmartRide Mobile Program Cont.)

Step 3

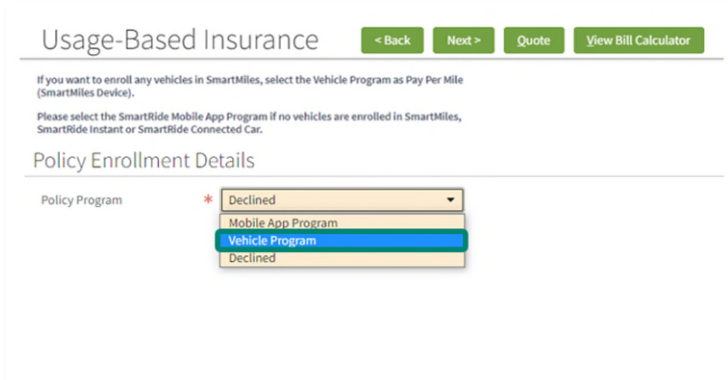| Action	Screen
In the *Policy Enrollment Details* section: • For the traditional Mobile Program, it will be displayed as "Mobile App Program" in the drop-down list • If "Mobile App Program – Early Discount" is displayed in the drop-down list, the customer is eligible to participate in our enhanced mobile app program, which allows drivers to earn their discount in as early as 80 days • Click the **Consent to One-Time Activation Text For Mobile App Program** checkbox. • Enter the customer's phone number in the **Primary Named Insured (PNI) Mobile Phone** field. **Note:** The phone number MUST be the PNI's cell phone number. If not entered, the customer will have problems activating the app and inviting additional drivers to participate.	

Step 4

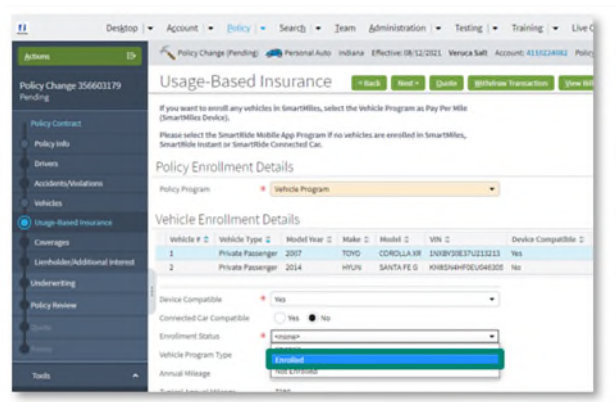| Action	Screen
The customer can receive text notifications and reminders for the SmartRide mobile program, if desired. Texts for the mobile program include reminders to register the app, program complete, etc. In the Policy Enrollment Details section: Click the Receive Notifications and Reminders for SmartRide or SmartMiles checkbox for Text Notifications. Enter the customer's phone number in the Mobile Phone field. Note: The phone number for the text notifications from Nationwide and the number for the one-time activation texts do not have to be the same number.	 15

Enroll in SmartRide (Device) Program – PolicyCenter
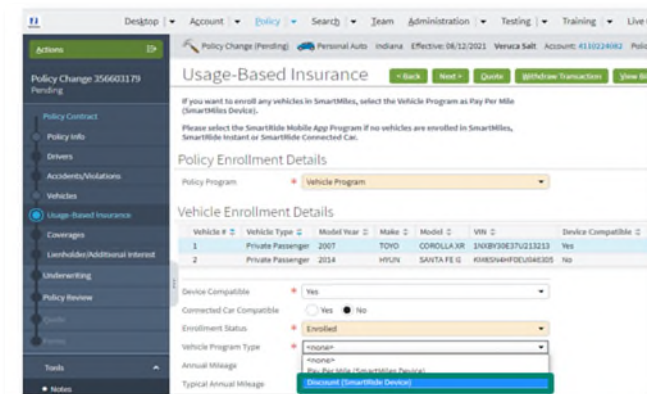
Step 1

Action	Screen
Note: You can only utilize a SmartRide Device if other vehicles on the policy are enrolled in SmartMiles, SmartRide Instant or SmartRide Connected Car, except for CA and NY. On the *Usage-Based Insurance* screen: • Select "**Vehicle Program**" from the **Policy Program** drop-down list. **Note:** You may elect to not participate in the Usage-Based Insurance program. To opt out, select "**Declined**" in the drop-down list.	

Step 2

Action	Screen
In the *Vehicle Enrollment Details* section: • Select "**Enrolled**" from the **Enrollment Status** drop-down list.	
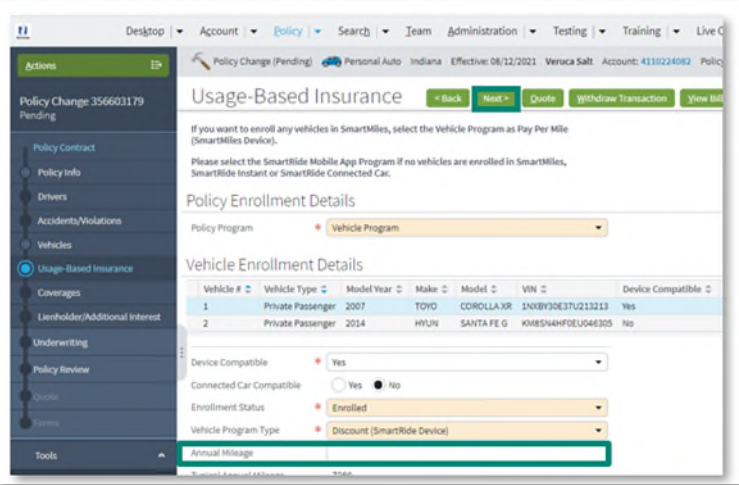
Step 3

Action	Screen
In the *Vehicle Enrollment Details* section: • Select "**Discount (SmartRide Device)**" from the **Vehicle Program** drop-down list.	

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Job Aid Process (Enroll in SmartRide (Device) Program Cont.) :

Step 4

Action	Screen
In the *Vehicle Enrollment Details* section: • Optionally, you may enter the mileage accumulated on the selected vehicle in a calendar year in the **Annual Mileage** field. **Note:** If multiple vehicles are on the policy, select each additional vehicle and repeat **Steps 2-3**. Additional vehicles may be declined, if necessary. • Click the **Next >** button and complete the full application.	

Step 5

Action	Screen
If SmartRide Device is quoted and no other vehicle is enrolled in SmartMiles, SmartRide Instant, or SmartRide Connected Car, PolicyCenter displays an error.	

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