

Agency commissions won't be impacted by this refund.



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Shelley Brazeau Temple

President,
P&C Personal Lines



Valued Partner,

Life has changed, for you, for me, and for our members. As much of the country has moved to staying at home, customers with our innovative, usage-based auto insurance products will soon see their rates reflect the changes in their driving behaviors.

To ensure as many people as possible have access to these products, we're rapidly expanding the number of states where members can take advantage of them.

Through products like Smart Miles and Smart Ride, usage-based insurance customers are seeing the benefit of rates reflecting the mileage they drive. As you talk with customers, we encourage you to discuss the benefits of these offerings designed for their specific situation.

We realize that not all of our customers can make the pivot to usage-based insurance right now, yet many customers are currently experiencing hardship as a result of the COVID-19 pandemic. To get relief in the hands of our customers quickly and simply, we are offering a one-time **premium refund of \$50 per policy** for personal auto policies active as of March 31, 2020. Customers don't need to do anything. Refunds will automatically be credited to the customers' most recent method of payment (automatic withdrawal, credit card, personal check) within the next 30 days. We are offering this rapid relief at a time when drivers are making the right choice to stay off the road and remain home to help "flatten the curve." The refund applies to all personal auto policies including Private Client. The premium refund and timing are subject to individual state Departments of Insurance approval. **Agency commissions won't be impacted by this refund.**

We will be sending a [communication](#) to all personal auto customers later today. If you'd

like to send a communication to your customers sharing this news you can use [this link](#) for a template.

In addition to the auto premium refund, given our concern for the current situation our customers are facing, since March we've been extending payment terms for members experiencing hardship, providing immediate relief for customers looking for ways to make ends meet. To provide support to impacted communities, the Nationwide Foundation made [\\$5 million in contributions](#) to local and national charities to support pandemic response efforts. I'm proud of the [many ways](#) we are protecting our customers and communities during this time.

Taking the long view has helped see Nationwide and our members through challenging times for 94 years, and together we'll get through this one as well. Thank you for your continued partnership.

Shelley Brazeau-Temple
President, Nationwide Personal Lines

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