



Nationwide

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Nationwide is giving North Carolina independent agents even more ways to personalize policies with telematics and new business auto rate reductions

- Help new clients save by personalizing their auto insurance with telematics
- Nationwide is improving its auto pricing position to be more competitive in North Carolina
- Nationwide Express makes quoting and binding quick and easy

The COVID crisis has impacted North Carolina residents in many ways, including changing their driving habits and squeezing the budgets of many families. As drivers adjust to the new normal, some may be wondering if their insurance policy is the right fit for their current needs. We know many will turn to their independent agent to ask if they are paying the right price or have the right coverage for their evolving lifestyle.

Telematics Solutions

According to a recent Nationwide Agent Authority survey, 51% of consumers say that a key barrier to using telematics is their lack of knowledge on the subject, which explains why only 10% say they use a telematics service offered by their insurance provider. In fact, 67% of consumers have not discussed telematics with an insurance agent at all.

With fewer people on the road due to the pandemic, customers want their insurance rate to reflect their driving behaviors, presenting an opportunity for agents to step in with education and options to help them achieve their goal.

Nationwide customers who are safe drivers are seeing lower rates right now with [SmartRide](#), a program that rewards safe driving with an up to 40% discount. Telematics give customers more control over the premium they pay and will become the insurance choice for drivers in the years ahead. You can help with the personalized prices and control that North Carolina drivers want by highlighting Nationwide's telematics solutions when working with new customers.

More competitive rates

We're improving our competitive position and revising North Carolina's Standard Auto new business rates with average rate reductions of 10 percent. Discounts will vary by customer, but policies with more preferred risk characteristics, including higher limits and multi-line policies, may see the deepest rate decreases. This is effective for new business starting Oct. 2, reach out to your Nationwide sales partner to learn more.

Nationwide Express

We're also helping you be more efficient with tools like Nationwide Express. Our streamlined quote and bind processes through [Nationwide Express](#) gives you more time to focus on your customers and growing your business. Now, Nationwide Express is available via mobile app to allow you to quote and bind from the palm of your hand – even on the go. Later this year, Nationwide Express will integrate with major comparative raters, making it even more seamless for agents to bind directly.

Thanks for all you do to help customers find the right protection in this challenging environment. Nationwide is here to help.

[Jeff Rommel](#) is Senior Vice President of P&C Sales and Distribution

<https://news.nationwide.com/en-us/nationwide-is-giving-nc-ias-even-more-ways-to-personalize-policies/>