

metromile



Training

*This document is confidential and should not be shared
outside of the approved agency network.*

Company Overview

The Basics

Metromile is focused on providing a pay per mile business model for customers.

There are some additional factors that make us stand out from other providers.

Requires device installed in all cars on the policy.

Fluctuating bill from month to month.

Important communications sent exclusively through email.

How Does it Work?

Metromile is a pay per mile auto insurance company. Our business model is designed to charge customers for the miles they drive. But how do we track how many miles a customer drives? The answer is our Pulse device.

The pulse is a device that plugs into your car's OBD II port.



Typically located below the dashboard on the drivers side, OBD II ports have been required in all 1996 or newer cars sold in the United States.

The port can vary depending on the make and model but should be easy to locate. Customers can contact Customer Service if they need help plugging in.

When customers sign up we mail them a pulse device that plugs into the OBD II port.

On-board Diagnostics is used for self diagnostic as well as reporting data from the car.



metromile

Who is our Customer?

Our business model is designed for customers who drive less than 10,000 miles a year.



Something else to consider is that we are a tech based company. We rely almost exclusively on email for communication with our customers.

Customers that typically drive over 10,000 miles a year or who do not use email are not a good fit for our company.

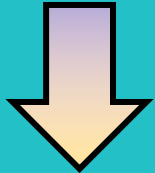
Device Details

Overview

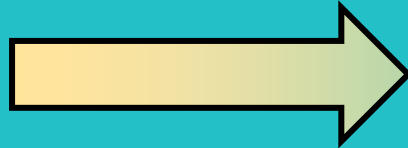
- **Plugs into OBD II port (must be plugged in at all times)**
- **GPS enabled and records miles/location - Also DTC codes, street sweeping alerts**
GPS can be turned off on the App or Website
- **Should have little effect on battery health - many factors contribute to a dead battery**
- **Should get signal even if vehicle isn't driven**
- **\$100 replacement charge if not returned**

Cycle of a Device

A customer signs up with Metromile, and a **Pulse** device is mailed to them.



The device is required to be plugged into all vehicles on the policy 10 days from policy/vehicle start date (7 in CA)



When the device becomes obsolete, defective, or when the policy cancels we will send the customer a prepaid envelope to send the **Pulse** back.



Once the device is plugged into the vehicle and receiving power, the **Pulse** device will link to Metromile and starting logging customer miles.

Other Device Products

- **Cigarette Adapter: plugs into cigarette port and device plugs into adapter**
 - Vehicles without an OBD II port
 - Vehicles that experience device interference when OBD II used
 - Vehicles older than 1996 or requiring a cigarette adapter will automatically be sent.

When We Lose Signal

The customer will receive emails advising them to troubleshoot, contact us, or to plug their device back in.

Depending on how we detect the signal was lost, the customer could see a No Signal Charge. The customer will never be charged before receiving warning emails, and is a major reason it's important they check their email.

For sales, we want to focus on setting expectations to install the device as soon as it's received.

Receiving the First Signal

The device is sent out when the policy starts.

***The customer is still insured without the device.**

The number of devices and cigarette adapters (when applicable) are automatically shipped to the customer.

Noninstall Flow			
State	Installation Reminder Notification	Warning of Day 11 Charges	Warning with Charge Date
All States	Sent when device arrives (USPS Status)	Day 10	Day 13 (charges begin Day 11)

Depending on the USPS arrival date, reminders will start to be emailed to the customer to install the device.

Grace Period

Grace periods are used when the customer will not have the device installed or is unable to troubleshoot issues with the device.

Some examples are:

- Auto repair shop
- Dead battery
- Travelling for extended periods of time

Customers are able to set their own grace period once per policy term. Any additional grace periods would need to be requested by contacting customer service.

Billing

Billing Basics

Customers pay per mile but that is not 100% of the calculated bill.

Lets calculate for a customer who drives 500 miles a month.



\$29

+

\$25

=

\$54 due

29 dollars

(.05 per mile)

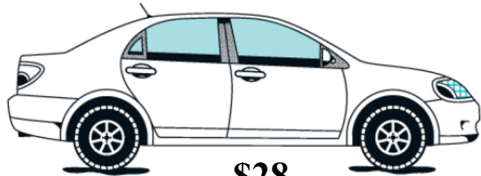
Customers pay a monthly base rate regardless of how many miles they drive.

Pay per mile is calculated monthly based off tracking from the Pulse device.

Both rates are based off many factors.

Other Bill Examples

Mary drives 500 miles



+

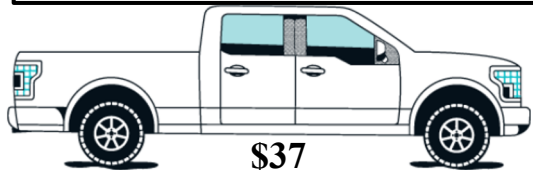


.06 per mile: \$30

=

\$58

David drives his Truck 300 miles



\$37



\$43

.02 per mile: \$6

David drives his Car 250 miles



\$19

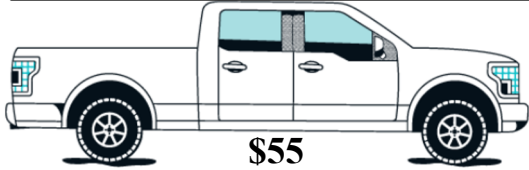


\$26.50

.03 per mile: \$7.50

Total: \$69.50

Susan drives her Truck 1,000 miles



\$105

.05 per mile: \$50

Susan drives her Car 320 miles



\$65.40

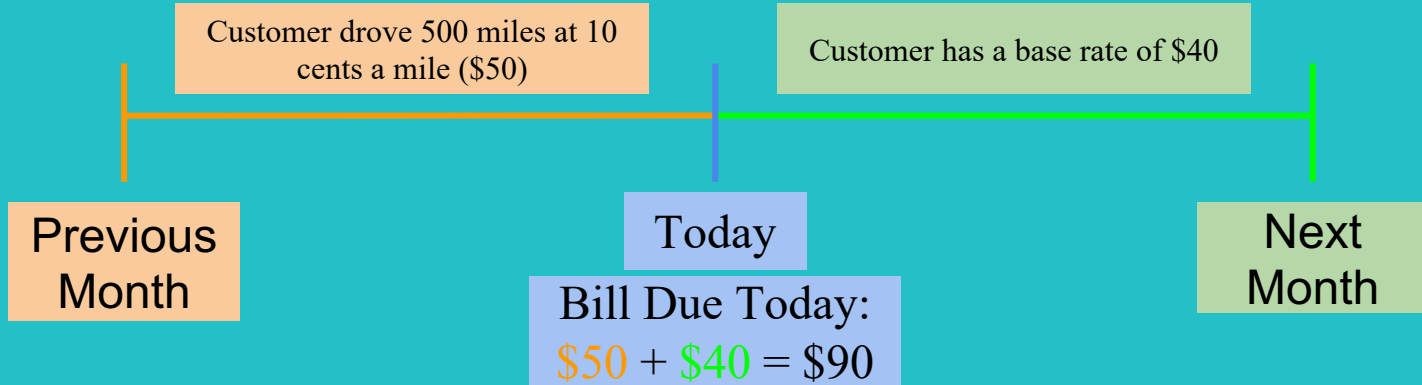
.07 per mile: \$22.40

Total: \$170.40

Base Rate versus Mileage

When signing up customers, they will be paying their base rate to start the policy.

The most confusing aspect of our billing is that the customer will pay their base rate in advance while they pay for the previous month's mileage.



Billing Challenges

- **Base Rate** - This varies depending on the number of days in the month. A billing cycle of 28 days will have a few dollars less than a billing cycle of 30 days on the same policy.
- **Autopay** - This is required in all States but New Jersey. Customers will often become upset they are unable to opt out of this.
- **Due date** - At this time customers are unable to change their due date, and is generated based off when they start their policy. We typically advise customers that we are working on implementing this option.

Prepayment

Prepayment is the upfront amount customers sometimes are required to pay. There are a lot of factors that go into whether prepayment is needed like: credit score, location, insurance history, and more. Prepayment may require the customer to pay anywhere from two to six months of their base rate upfront.

The base rate is then credited back to the customer account over their first policy period (6 months) even if they were only charged for two months.

It's best to advise the customer upfront that some they may have to pay a few months of base rate up front so they aren't surprised later.

Why Prepayment

Unlike other insurance companies, the process of sending devices and activating accounts is costly. For that reason prepayment is in place to insure customers are committed to trying Metromile.

Challenge of Prepayment

You will not be able to see if there's prepayment due for potential customers.

This will only be shown on the final payment page when the customer goes to finalize their account.

It's important to quote the customer the final price but advise additional base rate may need to be paid to start the policy. Ensure that they will receive 100% of the money back over the next 5 months. (If the customer cancels, they will receive whatever's left when the account zeroes out)

Due at Sign Up

1 month base rate

Example - \$40

And possibly prepayment

Example - 2 months base rate (40x2)

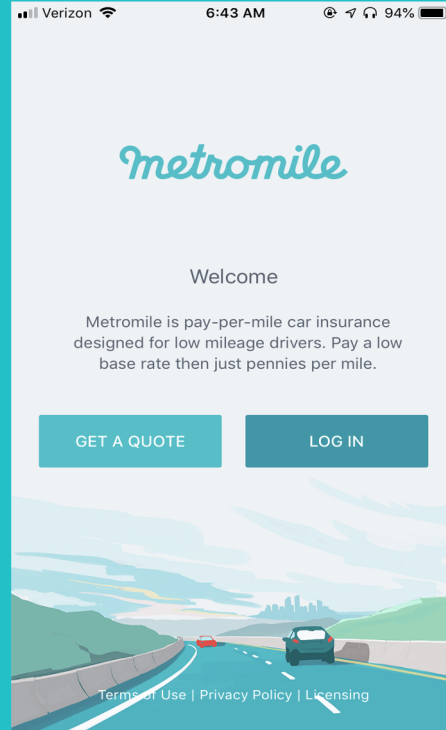
This example is \$120 to start. (40 + 80)

Customer Tools

Metromile App

Features

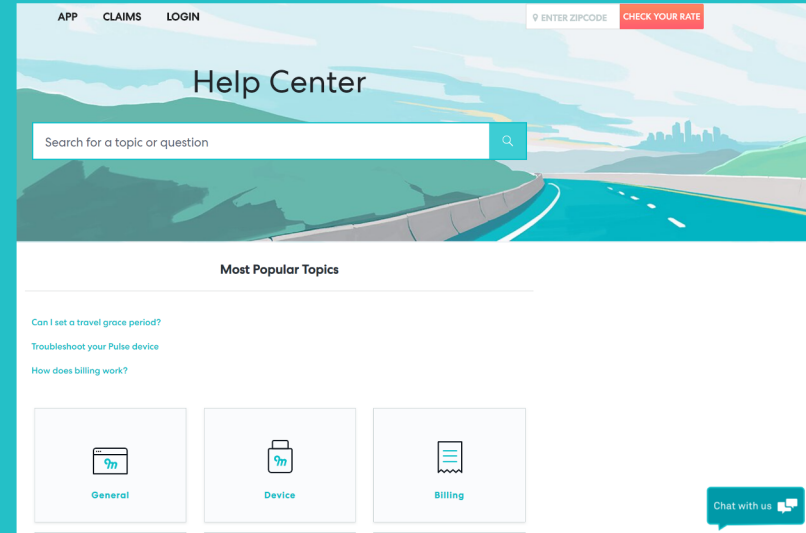
- Available on Android and IOS
- See last location of vehicles
- Turn off GPS tracking
- See miles driven and current bill
- Troubleshooting steps and support



Metromile Website

Features

- Help center with tons of information.
- Live chat or email in to a Customer Service Specialist
- Turn off GPS tracking
- See miles driven and current bill
- Make changes to your policy



Metromile Help Center

The Help Center on Metromile.com is a great resource and provides a wide array of information.

Features

- Device troubleshooting
- Commonly asked questions
- Coverage information
- Claims information

Underwriting

Overview

- Please see “**Agency UW Guidelines**” for a full list of Underwriting regulations.
- “**UW Guidelines Quick Reference**” focuses on regulations easiest to miss when processing a quote.
- When processing a quote, UW may block the quote for additional information.

MVR

California and Washington are batch MVR States that take up to 48 hours to receive. Quotes for these States are based off customer input. If the MVR shows differently when received, the rates could adjust or the policy even cancel. The customer will receive an email of any adjustments due to batch MVR data.

Underwriting Block

- In some instances, Underwriting will block the quote for more information from the customer. This typically happens when going to the document panel.
- The two most common Underwriting blocks require pictures of the vehicle, or utility bills from the customer.
- The customer can log into the quote to upload the photos themselves right into Q&E.
- Once the documents are submitted, Underwriting will take up to 5 business days to process.

Turo Partnership

- Customers who use Turo with their vehicle is allowed in CA and IL.
- Metromile covers the car when not actively rented through Turo.
 - Turo covers the vehicle when rented.
- Miles driven while actively rented are not charged by Metromile.
- Customers interested in linking their Metromile account can do so after signing up through their account dashboard. They can also contact customer service for assistance.

Disclosures and Q&E

Disclosures

Please see document “Agency Compliance Checklist” for a list of disclosures.

Key Points

- The disclosures are matched with panels in the Q&E flow.
- Some disclosures depend on the State the policy is being written in.

These disclosures should be read on every call!

	# of disclosures
Quote Start Panel	1
Vehicle Panel	2
Driver's Panel	2
Estimate Panel	1
Documents Panel	5

Q&E Process

The quote will be processed through the Metromile website. It's best practice to process the quote until the documents page, and have the customer finish up on their end.

The Customer will “find their quote” on the website using the primary drivers name, zip code, and birthdate.

Q&E Overview

- Q&E will only show coverages applicable to the policy State.
- All applicable documents will be automatically generated on the documents panel.
- Emails can only be linked to one quote or account, only use valid emails for the customer.
- The customer will need to review the generate documents, sign, then pay to start their policy.

Q&E Walkthrough




Pay Per Mile Car Insurance - Metromile

metromile.com

COVID-19 Update: We're committed to supporting our customers and community through every mile, including savings and other relief. [Learn more.](#)

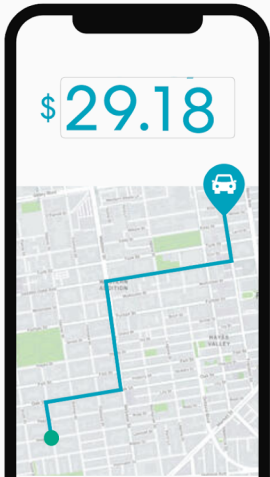
metromile APP CLAIMS BLOG LOGIN 1.888.242.5204 Enter ZIP Code Get Quote

Save with pay per mile car insurance

-  **Customize** your coverage options
-  **Connect** your car with our secure device to count your miles
-  **Start saving** with a low monthly base rate plus a few cents per mile

Enter ZIP Code Get Quote

or, [Continue a previous quote](#)



The image shows a smartphone screen displaying a map with a blue route line. A price tag in the top left corner of the screen shows '\$29.18'. A blue car icon is positioned at the end of the route on the map.



Metromile Email

metromile.com/quote/start-quote/address

metromile

Help

Great. What's your address?

Street address	Apt/Unit
City San Tan Valley	State AZ
	Zip 85143

Back [Continue](#)



A screenshot of a web browser displaying the Metromile website. The browser's address bar shows the URL 'metromile.com/quote/start-quote/address'. The page features the Metromile logo at the top center and a 'Help' link at the top right. The main content area is a white box with the heading 'Confirm your address'. Below the heading are two radio button options: 'We recommend: 973 E Desert Moon Trl San Tan Valley AZ 85143' and 'You entered: 973 east desert moon trl San Tan Valley AZ 85143'. A 'Save & Continue' button is located at the bottom of the white box. The browser's tab bar shows multiple open tabs, including 'GOOGLE', 'HiCenter1', 'My Drive - Google...', 'Calendar', 'Home | Salesforce', 'OneLogin', 'MAT', 'JIRA Studio', 'SC', 'LICENSE SEARCH |', 'CA Affidavit Check', 'IT Experience - Sme...', 'MAT FORM', 'Sales Disclosures', 'Find an agent, agem...', 'Service Email', 'NPI | Login |', 'Sales Coaching/Tra...', 'Sales to CX', 'CX to Sales', and 'Sales Coaching/Tra...'.

metromile

Help

Confirm your address

We recommend:
973 E Desert Moon Trl San Tan Valley AZ 85143

You entered:
973 east desert moon trl San Tan Valley AZ 85143

Save & Continue





Metromile Enroll

metromile.com/quote/start-quote/?name

metromile

Help

What is your name?

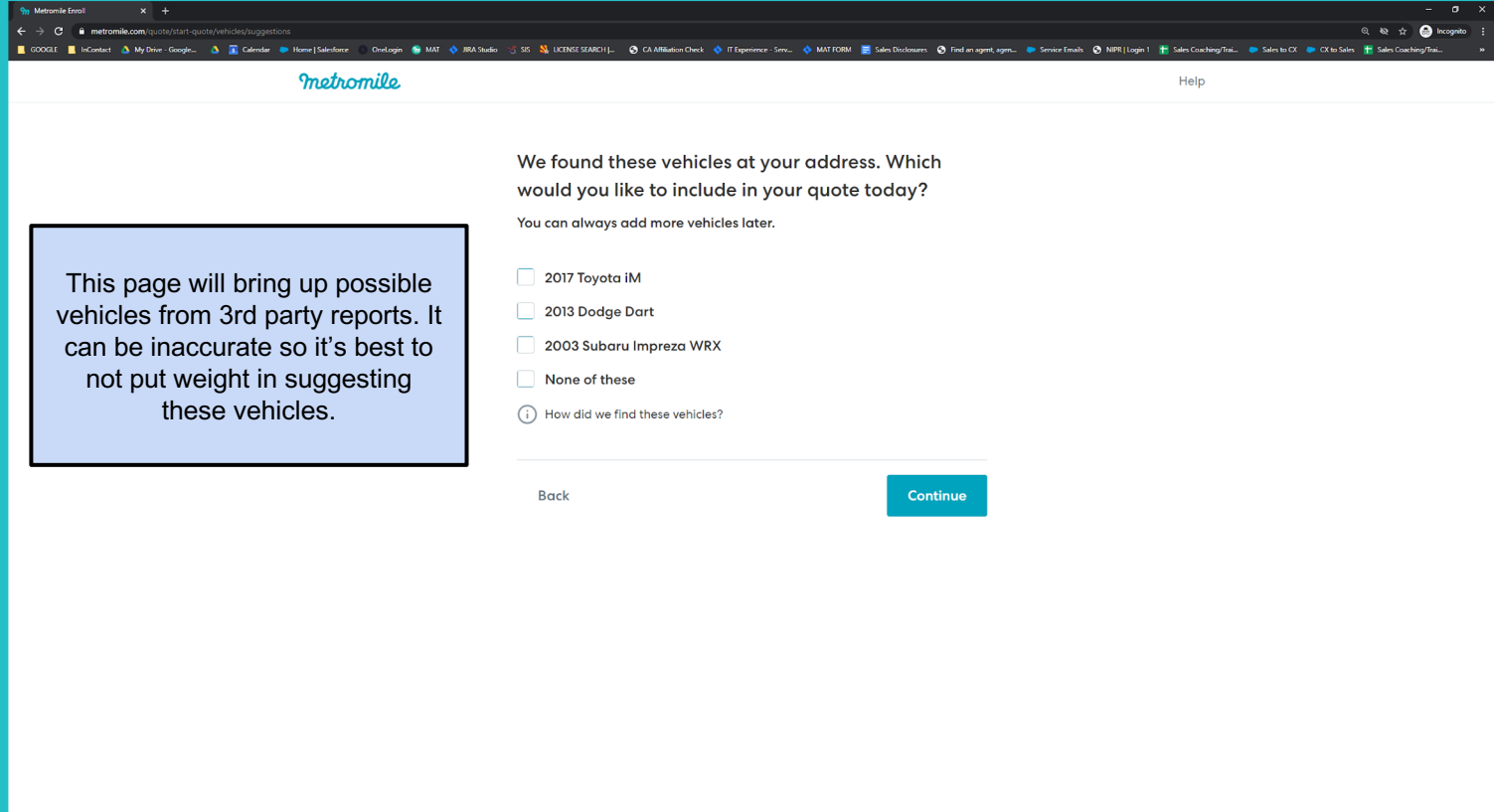
Please make sure this matches your license.

First name

Last name

[Back](#) [Continue](#)





The screenshot shows a web browser window with the URL `metromile.com/quote/start-quote/vehicles/suggestions`. The page header features the Metromile logo and a "Help" link. The main content area displays the text: "We found these vehicles at your address. Which would you like to include in your quote today?" followed by "You can always add more vehicles later." Below this is a list of four vehicle options, each with an unchecked checkbox: "2017 Toyota iM", "2013 Dodge Dart", "2003 Subaru Impreza WRX", and "None of these". A fifth option, "How did we find these vehicles?", is preceded by an information icon. At the bottom of the list are "Back" and "Continue" buttons. A blue callout box on the left side of the page contains the text: "This page will bring up possible vehicles from 3rd party reports. It can be inaccurate so it's best to not put weight in suggesting these vehicles."

metromile Help

We found these vehicles at your address. Which would you like to include in your quote today?

You can always add more vehicles later.

- 2017 Toyota iM
- 2013 Dodge Dart
- 2003 Subaru Impreza WRX
- None of these
- How did we find these vehicles?

Back Continue

This page will bring up possible vehicles from 3rd party reports. It can be inaccurate so it's best to not put weight in suggesting these vehicles.



The screenshot shows a web browser window with the URL `metromile.com/quote/start-quote/email`. The page features the Metromile logo at the top left and a "Help" link at the top right. The main content area contains the following text:

Your quote is ready to view and customize.
Your email is used to save your quote so you can return to it later.

Below this text is a text input field labeled "Email" with a vertical cursor. Underneath the input field is a light blue security notice: "Your information is safe and secure—we only use it to calculate your rate." At the bottom of the page, there are two buttons: a "Back" link on the left and a teal "View my quote" button on the right.



As information is filled out, the estimate at the top will become more accurate.

Your estimated monthly cost:

\$77.50 to \$98.58 per month ⓘ

[View less](#)

2013 DODGE DART

\$61.38 monthly base plus 0.2¢ per mile

Lower estimate

260 miles / month

Upper estimate

600 miles / month

The base rate and per mile rate is shown here.

Each section will need to be filled out in any order.

Please complete your quote details

Your estimated monthly cost will become more accurate as you personalize your policy.

DRIVERS

Portia Tilton

Needs a little more info

Start

[+ Add driver](#)

VEHICLES

2013 Dodge Dart

Needs a little more info

Start

[+ Add vehicle](#)



metromile.com/quote/info/drivers/122ac4ed-5398-4d91-826c-79c38c5b14e

metromile

Help

Driver Information

Please make sure the information matches the driver's license.

First name

Last name

Name must contain at least one letter. Required

Gender

Male Female

Email address
steveandrewmurray@gmail.com

We will send information about your quote and policy to this email address.

Date of birth

Month Day Year

Required

Are you legally married or in a domestic partnership?

No Yes

Age first licensed in the U.S. or Canada

Age licensed
16

License status
Active





Metromile Enroll

metromile.com/quote/info/drivers/112ac4e4-5398-4d91-824c-79c38cc5a44e

16

License status
Active

License state
Arizona

Driver license #

Required

Residence status
Own

Employment description
Insurance

If you've been affected by COVID-19, you may use your most recent employment information.

Occupation
Other

Education
Currently in college

Traffic convictions in last 3 years?

No Yes

Phone number (Optional)

We will provide updates about your quote and policy via calls and SMS.

Back Continue



Metromile Email

metromile.com/quote/info/hub

GOOGLE InContact My Drive - Google... Calendar Home | Salesforce OneLogin MAT BRA Studio SD LICENSE SEARCH... CA Affiliation Check IT Experience - Serv... MAT FORM Sales Disclosures Find an agent, agem... Service Emails NPI | Login Sales Coaching/Trial... Sales to CX CX to Sales Sales Coaching/Trial...

Your estimated monthly cost:
\$86.04 to \$110.18 per month ⓘ
[View less](#)

2013 DODGE DART
\$67.58 monthly base plus 7.1¢ per mile

Lower estimate 260 miles / month Upper estimate 600 miles / month

[Continue to coverages](#)

Quote details complete

Your estimated monthly cost will become more accurate as you personalize your policy.

DRIVERS

Portia Tilton [Edit](#)
✔ Complete

[+ Add driver](#)

VEHICLES

2013 Dodge Dart [Edit](#)
✔ Complete



The screenshot shows the Metromile website interface. At the top, there are navigation tabs for "Policy info", "Coverage", "Sign", and "Pay". The "Coverage" tab is active. Below the navigation, the text reads: "Your estimated monthly cost: \$81.40 to \$107.58 per month". A red box highlights the "View breakdown" link, which is connected by a red line to a callout box on the right. The callout box contains the text: "View breakdown" will list the final base rate and per mile rate. Below the cost information is a "Sign up now" button. On the left side of the page, a green callout box contains the text: "This is where you stop and have the customer complete the quote." The main content area displays "POLICY-LEVEL COVERAGE" with a list of coverage items, each with a right-pointing arrow:

- Coverage starts on: Oct 11, 2020
- Bodily Injury & Property Damage Liability: \$50K/\$100K/\$50K. Financial protection for injuries to people and/or damage to property.
- Uninsured Motorist Bodily Injury: \$50K/\$100K. Coverage must match Bodily Injury & Property Damage Liability.
- Underinsured Motorist Bodily Injury: \$50K/\$100K.
- Medical Payments: No Coverage.

Q&E Customer Finishes

The customer will be required to find and finish the quote once they decide to sign up.

Their documents will then populate that includes the signed contract, any exclusion forms, or State specific forms required.

After accepting the documents, they will create a password for their account and finally make payment.

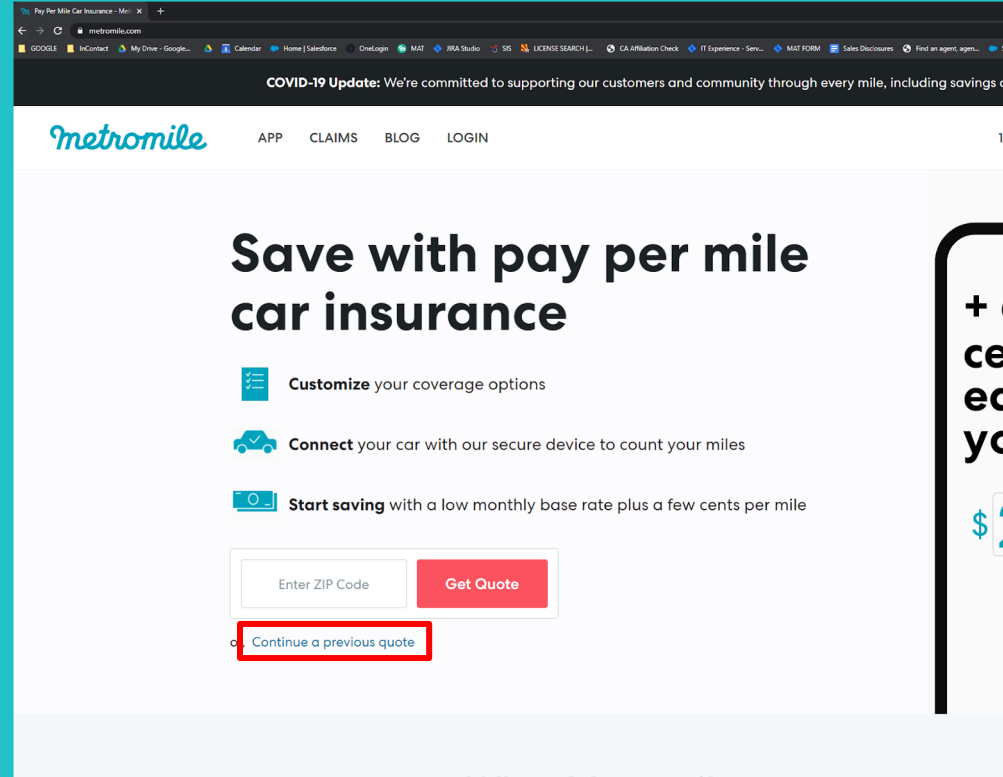
Payment will typically be their base rate, and possible prepayment if required.

Q&E Finding a Quote

The customer will need to go to the “continue a previous quote” option located on the Metromile website.

You can also share the direct link with them:

<https://www.metromile.com/quote/resume-information>

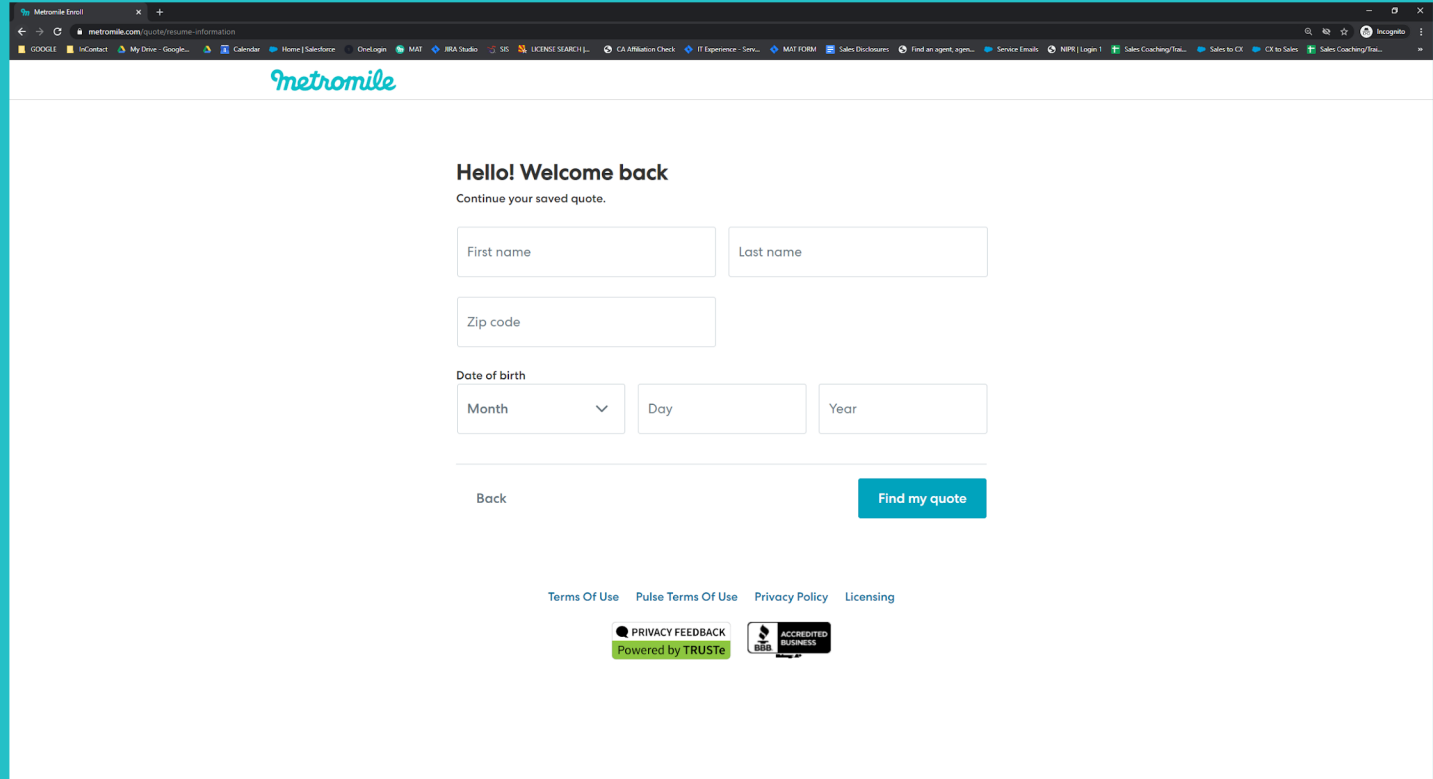


Q&E Finding a Quote

The customer will then fill in this information to be brought into their partially filled out quote.

*Only one person can be in the same quote at a time (an error occurs with multiple people)

*The quote will update immediately from being filled out.



The screenshot shows a web browser window with the Metromile website. The page title is "Metromile" and the URL is "metromile.com/quote/resume-information". The main heading is "Hello! Welcome back" with the subtext "Continue your saved quote." Below this are several input fields: "First name" and "Last name" (two separate boxes), "Zip code" (one box), and "Date of birth" (three boxes for "Month", "Day", and "Year", with a dropdown arrow on the "Month" box). At the bottom left of the form area is a "Back" link, and at the bottom right is a blue "Find my quote" button. Below the form area, there are links for "Terms Of Use", "Pulse Terms Of Use", "Privacy Policy", and "Licensing". At the very bottom, there are two logos: "PRIVACY FEEDBACK Powered by TRUSTe" and "ACCREDITED BUSINESS".

Q&E - When to Transfer

Some quotes will have to be referred to Metromile to complete.

If you run into a bug you cannot resolve, transfer to the Sales and Service team at Metromile 1-833-534-5066.

****Opening Metromile with incognito mode can fix a lot of issues****

Sales Hurdles

Calculating Miles Driven

A lot of customers will not have a good understanding of how many miles they drive on a weekly or monthly basis.

For these customers, it's helpful to walk them through their driving habits.

Things helpful to figure out is where and how often they drive in a week, and more importantly how far they are. It's easy to use this in figuring out a rough estimate in how many miles they drive a month.

Qualifying Questions

Metromile is not a good fit for everyone, for that reason it's important to ask good questions early on. Some key questions to ask are:

- “How many miles do you drive a month?” **Less than 10k miles**
- “What year is your vehicle?” **1996 or newer, 1981 in CA**
- “Do you have an email account?” **Heavy email communication**

Important Information

- Daily miles are capped at 150 miles in CA, IL, NJ, OR, PE, and VA.
- Daily miles are capped at 250 miles in AZ and WA.
- Customers are required to keep the device plugged in at all times.
- Customers are covered even if the device isn't plugged in.
- The device will not ship until the policy starts.
- Any fees or charges (prepayment) owed will be refunded upon cancellation.
- Prepaid cards cannot be used for the first payment, they can be used on established accounts however.