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Nationwide

FINANCE OPERATIONS RESEARCH

April 8th, 2026

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I. Executive Summary

Business Overview:

Nationwide Insurance is a Fortune 100 Company headquartered in Columbus, Ohio. They are a financial services and insurance company offering a wide range of auto, home, life, and business insurance, including investment and retirement plans.

Research Problem:

Approximately **8 teens die** each day in the United States as a result of motor vehicle crashes, resulting in over **3,000 deaths** and **227,000 injuries** each year, with distracted driving identified as a leading cause. Nationwide wants to address this issue by promoting safer driving behaviors while increasing awareness of its corporate social responsibility initiatives. In doing so, Nationwide also aims to grow its current **2%** share of the auto insurance market.

Research Methods

Primary Research

Company Interviews
Conducting multiple interviews with Nationwide CSR, marketing, and telematics directors gave us a strong understanding of the company's current CSR initiatives and areas of weakness.

Survey
Our group gained knowledge on Nationwide's CSR perception and awareness amongst community members relating to teen driving safety.

Tours and Speakers
Hearing from outside company CMOs, non-profit CFOs, Global fulfillment VPs, and HR directors gave us a deeper insight into business and the means necessary to conduct a successful CSR initiative.

Secondary Research

Consumer Trend Research
Analyzed trends of driver safety habits in teenagers and statistics of driver safety and education access.

Social Media
Researched social media platforms Nationwide consumers use most frequently and would be beneficial to utilize for marketing.

Competitor Analysis
Compared polices, auto market share, and CSR strategies of competitors to examine where Nationwide stands amongst leading insurance companies.

Key Findings:

Parents are a Key Stakeholder Group
Nationwide must focus on what matters most to families, and through our surveys, we found that teen safety is an area of focus that Nationwide can zone in on.

Incentives Increase Program Appeal
Through our survey, we found that respondents have a strong interest in incentivized driving, specifically using rewards to promote better driving habits.

Opportunity to Build Early Brand Loyalty
Nationwide has the opportunity to connect with teens now, building a relationship of trust and loyalty to influence policy decisions in teens' futures.

Community Concerns
Through our survey, we found that respondents are highly concerned about teen driving safety. Nationwide has the opportunity to put parents' minds at ease through an initiative to combat this concern.

Positive Image, Limited Engagement
Current and potential policyholders view Nationwide as a premium brand. However, many are unaware of Nationwide's current CSR effort, despite its global scale.

Dangers of Distracted Driving
With phones being used behind the wheel now more than ever, Nationwide can use CSR to create behavior-changing strategies that keep more eyes on the road.

Conclusions Based on Findings

Based on our extensive research, we identified that teen driving safety is important to many current and potential policyholders. Given Nationwide's low share of the automotive market and low consumer awareness of its current CSR initiatives, we developed a comprehensive set of solutions to address gaps in Nationwide's CSR efforts. Our carefully crafted initiative, Project **DRIVE**, serves as a dynamic blueprint to increase CSR efforts while positioning Nationwide as a competitive, growing leader in the insurance industry.

D — **D**evelop a teen-focused safe driving app

R — **R**eward safe driving through incentives

I — **I**nvest in underserved communities

V — **V**isibility of CSR initiatives

E — **E**stablish early brand loyalty

Main Objectives

- Improve CSR awareness
- Reduce teen distracted driving
- TeenSafe program adoption
- Expand access to driver's education
- Increase insurance automarket share

Proposed Activities

- Create and launch the **TeenSafe** driving safety app to reduce teen distracted driving within communities
- Create the '**Eyes Forward, Future Ready** ' scholarship for Title 1 high schools to improve access to driver education in underserved communities

Timeline of Proposed Activities

June 1, 2026 — TeenSafe app developers are hired.

August 1, 2026 — 'Eyes Forward, Future Ready' scholarship opens

October 1, 2026 — The TeenSafe app is completed and tested in pilot regions across the US

November 1, 2026 — The TeenSafe app launches and starts being advertised

Proposed Budget

The total investment needed for our proposed plan is **$4.6M,** which is 9.78% of Nationwide's $47M annual CSR budget. We determined costs after conducting internet and vendor research, then discussing budgets with current Nationwide Corporate Citizenship Leaders.

App Development **$400k** + Incentives + Rewards **$2.5 M** + Scholarships **$500k** + Marketing & Visibility **$900k** + Administration + Analytics **$300k** = Total **$4.6 M**

Return on Investment

Year	Cost	Revenue	ROI
Year 1	$4.6M	$5.9M	28%
Year 2	$3.9M	$10.6M	171%

Social Return on Investment

While creating long-term financial value, Nationwide's TeenSafe initiative and student scholarships deliver a strong social return on investment. TeenSafe is projected to reach 100,000 teen drivers, improve safe-driving behavior through incentives and gamification, and help reduce distracted driving. Additionally, through scholarships, 1,000 high school students will gain access to affordable drivers education. Conservative estimates suggest Project D.R.I.V.E. could help prevent 20–40 teen-involved fatalities annually while reducing hundreds of serious injuries. By combining research-backed behavioral incentives with improved education access, the initiative creates a measurable community impact and reinforces Nationwide's commitment to safety and problem prevention.

II. Introduction

A. Description of business

Overview

Nationwide Mutual Insurance Company is a Fortune 100 Company headquartered in Columbus, Ohio. They are a financial services and insurance company offering a wide range of auto, home, life, and business insurance, including investment and retirement plans.

Mission Statement

To protect people, businesses, and futures with extraordinary care, adapting to customers' changing needs throughout their lives.

Size
300,000 employees
11,000 independent agents

Locations
Columbus, Ohio
Des Moines, Iowa
Scottsdale, Arizona

Sales
$68.5 Billion in total sales in 2024, with a 47% increase in sales since 2020

Positioning Strategy

Nationwide focuses on a dual approach of offering both traditional, agent-based services and modern digital solutions, all under the brand promise of being "on your side". Along with the corporate strategy of targeting specific market segments through specialization, partnerships, and strategic investments to support long-term growth and innovation.

Competitors

State Farm, Alllstate, Progressive, GEICO

Offerings

Nationwide offers a wide range of premium insurance and financial services for customers and businesses at any stage of life. Nationwide provides personal insurance from auto and home, to pet and identity coverage. Additionally, they specialize in business insurance, with policies, liability, compensation, etc. Also covering financial and retirement products, Nationwide provides life insurance, annuities, retirement, and investments.

Insurance Channels

Customers mainly go to independent agents or the Nationwide Insurance website for products. Agents are found on the website based on location. The website has 24/7 access to policy info, bill payments, or filing a claim with the 'On Your Side' service.

$68.5 B In 2024 Sales	Nationwide ranks **#72** in Fortune's 2025 list

Scott

Target Persona

Age: 40

Gender: Male

Family: Married, has 2 children

Household: Homeowner, owns 2 cars

Income: $115,000

Location: Suburban neighborhood in Columbus, OH

Demographics

Nationwide Insurance targets adults included in Generation X, specifically those ages 40–55 with teen children.

Their core customers are middle- to upper-middle-class households earning an income of $70,000–$150,000 annually.

Nationwide is also expanding to attract affluent Millennials with incomes over $100,000, appealing to those beginning to invest in homes, families, and financial security.

Psychographics

Nationwide Insurance targets individuals and families who value security, reliability, and personalized support in protecting what matters most to them.

Nationwide clients value long-term relationships with a company that understands their goals, provides exceptional service, and embodies a caring community

Through specialized products such as SmartMiles and SmartRide, those who care about driving benefits are drawn to Nationwide

Geographics

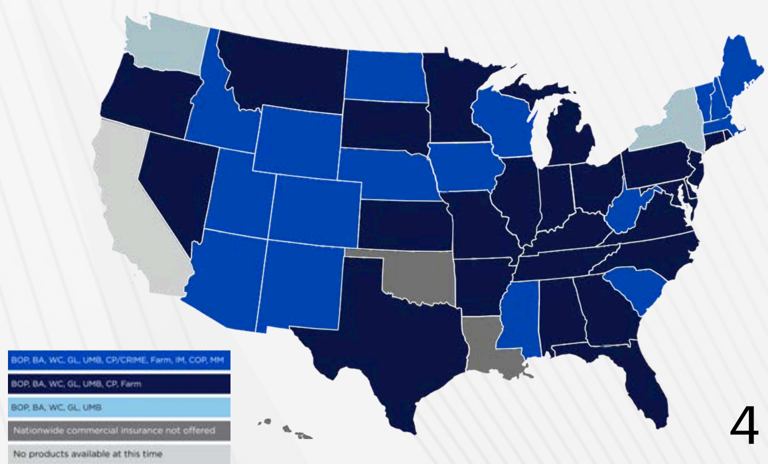
Nationwide Insurance primarily targets customers across the US, with a strong presence in suburban and urban areas where property ownership and vehicle usage are more concentrated.

The company has a national reach but tailors regional marketing to reflect local risks (e.g., hurricanes in the Southeast, wildfires in the West, or snow-related auto accidents in the Midwest).

Expansion efforts also include targeting emerging suburban communities and growing small business hubs.

Target Audience and Segmentation

Segment	Characteristics	Motivations
Segment 1	Small Business Owners (Ages 30-60)	Practical and stable insurance policies. Tailored insurance to fit specific needs.
Segment 2	Families (Ages 25–65)	Family packages, safety, and convenience
Segment 3	Farmers and Agribusiness Clients	Strong financial backing, agricultural expertise, and specialized protection



C. Overview of the business or organization's current business strategy relating to corporate social responsibility initiatives

Nationwide, as one of the largest mutual insurance and financial services firms in the United States, has committed to a comprehensive Corporate Social Responsibility (CSR) strategy that spans community engagement, environmental sustainability, and employee-driven volunteerism.

Through these initiatives, Nationwide seeks to build stronger communities, promote resilience in the face of environmental risk, and foster a culture of service and purpose for its associates.

Current CSR

Nationwide's 4 Key CSR Pillars

Giving and Donation

Nationwide's volunteer program: Associates are encouraged to pursue nonprofit service they're passionate about.

Major donation to hunger relief: Donated $1 million to Feeding America and supported dozens of food banks.

Community real estate repurpose: Transformed a former office building into a "Community Impact Center" in partnership with United Way of Central Ohio.

Sustainability

Carbon-emissions reduction: Nationwide cut its carbon footprint by ~21 % over 9 years, through LED lighting upgrades, more efficient HVAC, and installing solar panels at certain offices.

Renewable energy investments: As of 2022, Nationwide had invested $108 million in renewable energy and committed to sustainable debt instruments.

Equity and Respect

Inclusive workplace culture: Highlite Associate Resource Groups (ARGs) and investment in associate development.

Supplier-diversity & housing initiative: Nationwide made an additional investment in a housing initiative to help end systemic racial discrimination and supports a supplier-diversity program creating thousands of jobs and over $1 billion in spending for diverse suppliers.

Ethics and Governance

Code of Conduct + Office of Ethics: Nationwide's Office of Ethics provides guidance and investigates concerns of wrongdoing.

Board oversight & governance committees: The board structure includes committees (Audit, Business Innovation & Technology, Finance, HR, Governance) that meet regularly with senior leaders to manage strategy, risk, and performance.

Goals and Visions

- Be **proactive** in risk management rather than reactive
- Be more customer/member oriented – having more personalized options
- **Improve share** in the automotive industry compared to competitors

Why CSR Matters to Nationwide

Corporate Social Responsibility matters to Nationwide because it reflects the company's mutual heritage and core mission to **protect people, businesses, and futures** while strengthening trust with customers and communities. By investing in **communities, sustainability, equity, and ethical governance,** Nationwide builds trust with its members and supports the well-being of the people and places it serves. CSR also helps attract and retain employees who share Nationwide's values of integrity, respect, and social impact.

Nationwide's Problem

Approximately **8 teens die** each day in the United States as a result of motor vehicle crashes, resulting in over **3,000 deaths** and **227,000 injuries** each year, with distracted driving identified as a leading cause. Nationwide wants to address this issue by promoting safer driving behaviors while increasing awareness of its corporate social responsibility initiatives. In doing so, Nationwide also aims to grow its current **2%** share of the auto insurance market.

III. Research Methods

A. Description and rationale of research methodologies selected to conduct the research study

Primary Research

The key goal of our primary research was to dig deeper into the specifics about Nationwide's current programs and its target market. In order to do this, we conducted surveys, interviews, a site visit, and analyzed our data and findings. Through the information we obtained, we were able to develop a plan for Nationwide and ensure that it was tailored to CSR initiatives and community-driven safety.

Research Methods

Our study of Nationwide utilized 2 main methods of research: primary research and secondary research. These methods provided a comprehensive understanding of Nationwide's customers, competitors, and community.

- **Existing CSR inititatives**
- **CSR in the insurance industry**
- **Brand Identity**
- **Consumer opinions**
- **Plans for new initiatives**

Research

In primary research, we collected our own data through surveys and in-person interviews. Through secondary research, we used pre-existing materials and online sources.

Rationale

Primary research methods allowed us to gain more exclusive information, which is specific to Nationwide. Secondary research was a strong foundation for our study and allowed us to explore existing studies that provided information relevant to our efforts at Nationwide.

Survey:

Researching Customers:

Gained a better understanding of Nationwide CSR perception and awareness within the Gahanna, OH community, specifically on teen driving safety opinions.

Tours/ Speakers:

11/4 - **Abercrombie & Fitch global home office, Group VP, Global Fulfillment Omni Operations**

11/7 - **The Bridge to Kindness Nonprofit, CFO**

11/17 - **Columbus Blue Jackets Arena, Director of Marketing**

Through these facility tours and discussions, we gained insight on CSR initiatives, employee experience, and brand image, all of which can be applied to Nationwide's CSR strategy.

Company Interviews:

Director of Telematics:

Met with Nationwide's Director of Telematics to gain insight into how existing programs like SmartMiles and SmartRide use data analytics to improve safety and reduce premiums.

Director of Marketing:

Gained exclusive insight into how Nationwide maintains its brand image and the importance of CSR in marketing endeavors.

Corporate Citizenship Directors:

Learned about the behind-the-scenes decisions made to support specific nonprofits, and the scale of Nationwide's philanthropic contributions, reinforcing the importance of CSR in brand trust and community impact.

Secondary Research

Consumer Trend Research

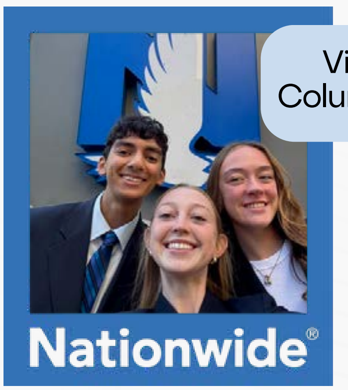
We analyzed patterns and trends of driving safety, specifically in distracted driving for teenagers. We also researched statistics related to driving safety and access for underserved communities.

Social Media

We understood which social media platforms Nationwide consumers used the most, and which sites would be most beneficial to gaining the attention of the potential market.

Competitor Analysis

Our group researched specific differences between Nationwide policies and the strategies of competing insurance companies. We learned competitive advantages to see where Nationwide stands among competitors.



Visit to Nationwide Columbus Headquarters

Our interview with Nationwide Corporate Citizenship Leaders Elizabeth Stinson & Andrea Magana Lewis

B. Process used to conduct the selected research methods

We used a step-by-step research process to make sure our results are valid and reliable. This section provided more details to our research process. Our process consisted of firstly identifying a problem, then developing a research plan, conducting the research, analyzing our findings, and finally taking action.

Director of Telematics
Tom Congrove

We met with the **Director of Telematics** at Nationwide to understand how data analytics influence policy rates and improve driving safety through programs such as SmartMiles and SmartRide. We reached out via email and set up an online Zoom meeting. Prior to the meeting, we prepared a set of questions about Nationwide's current driving programs and how telematics is used to determine policy rates.

Marketing Leader
Rachel Hidegkuti

We set up an interview at Nationwide's Columbus Headquarters with **Marketing Leader** Rachel Hidegkuti to get insight into how Nationwide utilizes consumer feedback in marketing campaigns and brand image decisions. Prior to the meeting, we came up with questions on how CSR initiatives are advertised and the importance of company image.

Corporate Citizenship Leader
Elizabeth Stinson
Andrea Magana Lewis

We set up an interview at Nationwide's Columbus Headquarters with **Corporate Citizenship Leaders** Elizabeth Stinson and Andrea Magana Lewis to learn more about what Nationwide is currently doing to give back to communities on a local and global scale. Prior to the meeting, we prepared questions on the importance of CSR. During the meeting, we discussed and took notes on current initiatives as well as ones they plan to start.

CFO of Bridge to Kindness
Ron Smith

As a guest speaker in our DECA class, the **CFO of Bridge to Kindness,** Ron Smith, informed our class on the importance of CSR and company service initiatives. We spoke with Smith about how CSR can be successfully done in the insurance industry and took notes for our potential solution.

Group VP of Global Fulfillment Operations
Derek Hotchkiss

Through a business logistics experience at the Abercrombie & Fitch headquarters, the **Group VP of Global Fulfillment Operations,** Derek Hotchkiss, spoke about employee experience and the importance of building trust within the company and community. We took notes and asked questions to expand our understanding of the supply chain and global operations of Abercrombie & Fitch.

Digital Survey

To gain a better insight into potential and current customers' perception of Nationwide as well as opinions on initiatives to improve driving safety, we created a 20 question digital survey geared towards CSR. The survey utilized a diverse set of question types, such as a Likert Scale, multi-select, and free response. We sent the survey out via different streams, such as community newsletters and social media.

Types of Research	Dates Conducted	Method Used	People
Data Analytics / Telematics Interview	September 26th	Zoom Meeting	Director of Telematics (SmartRide) Tom Congrove
Marketing Interview	October 8th	In-Person Meeting	Nationwide Marketing Leader Rachel Hidegkuti
Corporate Social Responsibility	October 8th	In-Person Meeting	Corporate Citizenship Leader Elizabeth Stinson & Andrea Magana Lewis
Business Logistics	November 4th	In-Person Site Visit	Group VP, Global Fulfillment Operations Derek Hotchkiss
Corporate Social Responsibility	November 7th	In-Person Meeting	Bridge to Kindness CFO Ron Smith
Survey	Dec 15th	Digital Survey	Gahanna, OH community

Survey Question Examples

- How aware are you of Nationwide's community or social responsibility activities?
- What social causes matter most to you personally?
- How would you describe Nationwide's reputation for corporate responsibility?
- I feel Corporate Social Responsibility activities influence my decision to stay with my insurance company. *(Likert Scale)*

IV. Findings and Conclusion of the Study

A. Findings of the research study

Key Findings

Lack of Awareness: A majority of Gahanna, Ohio, community members reported low awareness of Nationwide's CSR initiatives: a signal of Nationwide's gap in CSR transparency.

Community Problems: Gahanna residents believe teen driving safety is a major community issue, specifically distracted driving and education on safe driving habits.

Brand perception: Nationwide is generally viewed as a favorable and likable company; however, this positive perception does not consistently translate into recommendations or policy adoption.

Driving Concerns: Distracted driving remains the top concern among parents of teen drivers.

Education Promotion: Survey respondents indicated strong community support for a Nationwide-developed program that promotes and incentivizes safe teen driving behavior.

Satisfaction: Few families living in Gahanna, OH, use Nationwide for Auto Insurance and are very unlikely to recommend it to a friend or colleague.

Primary Research Findings

Nationwide Corporate Citizenship Leaders Findings

- Making their current CSR efforts well known to their current and potential customers is an issue that the Corporate Citizen Leaders stated. Many of Nationwide's significant donations, community outreach efforts, and employee service initiatives are **underrepresented** and **under-advertised**.
- There is also a gap in outreach to teen drivers. Programs are in place to support teen drivers, but there are no resources to connect with communities and incentivize teens themselves.

Nationwide Marketing Leader Findings

- The Nationwide Marketing Leader explained the pillars that Nationwide follows for customer service relations and distribution of donations. However, she expressed that their CSR initiatives and specific donation recipients are not promoted on a **wide scale.**
- The CSR efforts that Nationwide implements are rooted in **customer values.**
- However, Nationwide currently lacks substantial CSR initiatives specifically focused on **teen driving safety,** driver education, or new driver precautionary programs.

Abercrombie Global Operations VP Findings

- Employee experience is a principal factor in a company's atmosphere and success.
- Abercrombie uses their global presence to excel in supply chain, CSR, and brand image.

Nationwide SmartRide Director of Telematics Findings

- The implementation of telematics is crucial in determining policy rates. Data has become a gold mine of information that is integral for informing company-wide decisions.
- Telematics track a multitude of driving habits such as miles driven, hard braking, idle time, and even phone use. The culmination of these data points influences policy rates and premiums.

Nonprofit CFO Findings

- Corporate Social Responsibility has many different looks. The Bridge to Kindness CFO Ron Smith described his passion for giving back to his community as well as how to make those contributions profitable. He gave insight into what CSR looks like in the insurance and auto industry, particularly how safe driving initiatives can be implemented in communities.

Survey Findings

Parents Are a Key Stakeholder Group

59% of respondents identified as parents of licensed or learners permitted drivers. This highlights a high level of parental concern and a receptive audience for teen-focused driving safety initiatives.

Incentives Increase Program Appeal

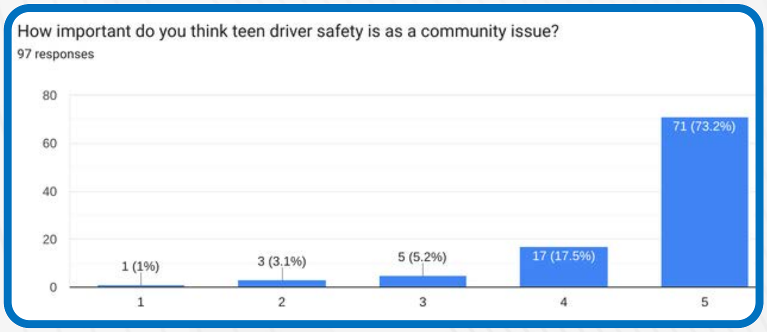
79% of survey responses indicate a strong interest in programs offering rewards or incentives for safe driving behaviors, especially directed towards teen drivers, suggesting they will be more effective than education alone. Specifically, the majority of respondents supported Nationwide creating a free app focused on educating, promoting, and incentivizing safe teen driving behavior.

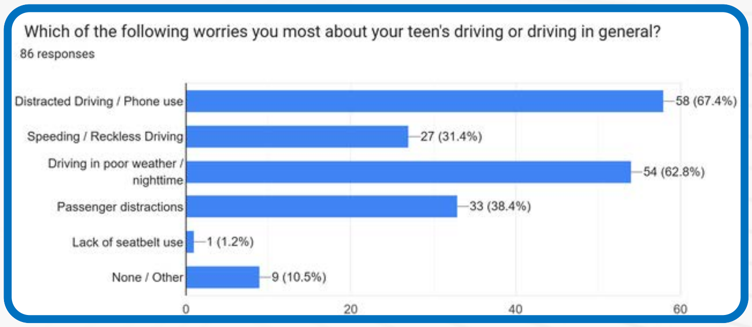
Opportunity to Build Early Brand Loyalty

87% indicate they prefer to buy from and work with companies that serve their community. Through safe driving initiatives, Nationwide is directly impacting communities to improve safety and connecting with more customers. Engaging teens through safety-focused initiatives presents an opportunity for Nationwide to influence future insurance decisions and build long-term customer relationships.

Driving Safety is a Prominent Community Concern

73% of applicants ranked teen driving safety as a community issue, as 5 out of 5. This indicated a strong level of concern about teen driving habits and their safety behind the wheel. Teen driver safety is an overwhelming community concern, proving that Nationwide can improve its CSR through teen driver safety initiatives.





67% of respondents also named distracted driving and phone use for teen/general drivers as a leading concern, making it the top stressor. The majority of respondents are parents of a teen driver, indicating great parental concern about teen driving safety.

Positive Brand Image, Limited Engagement

Nationwide is generally viewed as a trustworthy and likable insurance company, but this positive perception does not consistently translate into strong engagement or advocacy. Over **67%** are unaware of Nationwide's community or CSR activities.

Secondary Research Findings

Main Points

Stevens Institute of Technology
Investing in corporate social responsibility is like buying insurance for your reputation among your employees. In today's world, that insurance policy will go a long way.

NHTSA
According to the NHTSA, teens (15–18) were involved in **2,611 fatal crashes** in 2023, and **53%** of teen drivers who died were unbuckled. This data supports primary research findings that parents are highly concerned about teen driving safety and reinforces the need for incentive-based CSR programs.

Nationwide Children's Hospital
A study from Nationwide Children's Hospital found that teens driving older vehicles (over 15 years old) faced a **31% greater risk of death** in a fatal crash compared to those in newer vehicles, and that **driver assistance tech** reduced risk by **6% per feature.**

Nationwide
59% of drivers are distracted at least once per day. On average, drivers take their eyes off the road **11 times per drive,** equal to almost **342 yards** of distracted driving per distraction event.

Nationwide
SmartRide® is Nationwide's usage-based insurance program that rewards safe driving habits and offers **up to a 40% discount** for safer driving behaviors, such as reduced hard braking or night driving.

Forbes
Independent reviews of Nationwide note *limitations* such as the inability to **get an online quote** directly, and **lack of rideshare coverage options**, pointing to gaps in digital convenience and coverage breadth.

Company	Auto Market Share (2024)	Average Revenue
State Farm	19%	Largest auto insurance
Progressive	17%	Very large and growing
Geico	12%	Part of Berkshire Hathaway
AllState	10%	Substantial growth
Nationwide	**2%**	**Small share and growth**

Compared to their top competitors, Nationwide holds a small fraction of the **auto market share**, giving Nationwide room to improve in this field through teen driving safety

B. Conclusions based on findings

Conclusion #1: Despite a strong CSR presence, awareness is limited

Nationwide has many CSR initiatives already in place, such as Nationwide Children's Hospital and other significant donations of money and employee volunteerism. However, after meeting with Nationwide's Corporate Citizenship Leaders and looking at data from our survey, we found that many current and potential customers are unaware of any CSR work Nationwide is doing. This indicates a clear issue with the visibility and communication of CSR initiatives, resulting in a lack of transparency in Nationwide's community giving efforts.

Conclusion #2: Teen Driving Safety Is a High-Priority Community Concern

Nationwide's Auto Market share is only 2%, so increasing its share in this segment is a major priority. A CSR initiative focused on teen driving safety directly supports Nationwide's goal of increasing its auto insurance market share. Increasing Nationwide's low share in the auto market would be a strategic improvement to the company's economic growth and brand perception.

Conclusion #3: Nationwide's Telematics Strength Creates a Strategic CSR Opportunity

Nationwide is already an innovator in the insurance industry through its use of telematics technology. However, after reviewing our research and survey data, we identified an opportunity to expand this technology beyond pricing incentives and into driver education. Telematics has strong potential to promote safer driving habits among teen drivers through real-time feedback, rewards, and parental involvement.

Conclusion #4: Teen Drivers Represent a Crucial Market Segment

Nationwide serves a broad customer base; however, our research identified teen drivers as an untapped market. Survey data and industry analysis indicate that teen drivers face higher accident rates but are rarely targeted with insurance-focused safety initiatives or brand engagement. By developing programs and resources specifically designed for teen drivers, Nationwide can address this gap by promoting safe driving habits while building early trust with young consumers. Focusing on this underserved market allows Nationwide to reduce risk, strengthen relationships with families, and establish long-term brand loyalty as teens transition into policyholders themselves.

CFO of Bridge to Kindness Nonprofit Ron Smith


Nationwide Marketing Director Rachel Hidegutki

Abercrombie Human Resources Hannah Miller

We conducted a **S.W.O.T.** analysis to identify **Strengths, Weaknesses, Opportunities,** and **Threats** posed to Nationwide, allowing us to differentiate the company from competitors and identify how it can be improved.

Strengths

- Strong CSR presence in the community through philanthropy and volunteering
- Nationwide's brand image reflects a premium, high-end insurance provider.
- SmartRide and SmartMiles program to incentivize and customize auto insurance rates based on telematics

Weaknesses

- Low auto insurance market share
- Lack of community awareness surrounding Nationwide's CSR efforts
- Few CSR efforts are focused on teens and catering towards a younger audience

Opportunities

- As concerns about distracted driving grow, so does the demand for incentives aimed at teenagers.
- By reaching teenagers early with an incentive driving app, Nationwide can influence future auto insurance decisions and boost its market share.

Threats

- Insurance competitors are investing more time and money into the Telematics of auto insurance policies.
- Limited understanding among teenagers of insurance logistics and benefit of safe driving

We also conducted a **P.E.S.T.** analysis to identify **Political, Economic, Social,** and **Technological** factors for Nationwide. This analysis helps a company by providing a structured approach to understanding the environmental factors that could impact its operations and growth.

Political

- State insurance commissioners have power over rate approvals and types of policies in their state which can affect countrywide initiatives taken by Nationwide.
- Some states restrict companies use of factors like education, occupation, or credit score, because of concerns these factors may disproportionately affect certain groups, but disregarding actual driving risk.

Economic

- Inflation and government spending can affect cost of claims, impacting policy pricing, profitability, and philanthropic investments.
- Tariffs and "America First" trade policies disrupt supply chains and can cause increased commercial insurance claims, impacting Nationwide overall investments, including CSR initiatives.

Social

- Concerns of data privacy when companies begin to incorporate technology through apps and data analysis. This can be a problem when initiating new programs, such as safe driving reward apps.
- Understanding community and customer values when investing in philanthropic programs and new CSR initiatives is needed to keep and gain customers.

Technology

- Telematics and technology allows Nationwide insurance to collect real-time driving data to better assess and personalize insurance premiums.
- Data analytics and digital platforms enhance operational efficiency and support the development of innovative insurance products.

V. Proposed Strategic Plan

A. Objectives and rationale of proposed strategic plan

We developed a strategic framework, **Project D.R.I.V.E.**, to address five major areas where CSR can create impactful change. Project D.R.I.V.E. positions Nationwide Insurance for sustained growth and a competitive edge in the insurance industry.

Develop a teen-focused safe driving app

Reward Safe Driving Through Incentives

Invest in underserved communities

Visibility of CSR Initiatives

Establish Early Brand Loyalty

Objectives

Objective #1: Improve CSR awareness

Increase awareness of Nationwide's corporate social responsibility initiatives among families with teen drivers by **25%** within 12 months, as measured through pre- and post-program surveys in participating communities

Objective #2: Reduce Teen Distracted Driving

Reduce phone usage while driving among TeenSafe app users by **20% within the first year**, measured through aggregated telematics data collected within the app.

Objective #3: Drive Program Adoption

Achieve a **20%** adoption rate of the TeenSafe app among families with teen drivers in pilot launch regions within 12 months, resulting in at least **100,000** active users who engage with the app weekly.

Objective #4: Expand Access to Driver Education

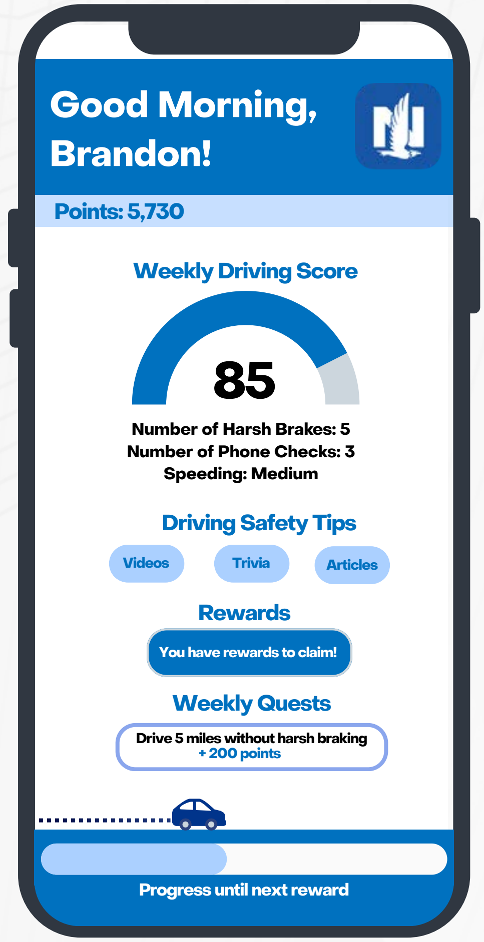
Fund driver's education courses, in-car instruction, or licensing fees for at least **1,000** teens annually through the "Eyes Forward, Future Ready' scholarship program, with priority given to underserved communities.

Objective #5: Increase Auto Market Share

Increase auto insurance consideration among families with teen drivers in participating regions by **10% within two years**, measured through digital engagement data and quote request activity.

Develop a Teen-focused Safe Driving App

To incentivize teens to develop safe driving habits that they will carry long-term, our proposed plan is for Nationwide to create **TeenSafe**, an all-in-one app that tracks driving habits, provides vehicle safety and maintenance tips, and incentivizes drivers with rewards that promote defensive driving habits. TeenSafe is an app for children of policy-holding parents, giving parents peace of mind by monitoring their teens' driving habits.



TeenSafe Features:

- Weekly driving summaries collected by a Telematics driving plug-in with personalized feedback
- Driving safety tips, educational videos, & driving safety games
- Weekly safe driving quests

Reward Safe Driving Through Incentives

To improve teen's driving habits, the implementation of a reward system would **incentivize** teens to improve their driving habits. Through Nationwide's **TeenSafe** driving app, teens' phones would track their driving habits such as phone usage, speeding, seatbelt use, abrupt braking, and more. To earn points in the app, teens must demonstrate safe driving practices, collected and analyzed by the telematics plug-in device.

Earning points may look like:

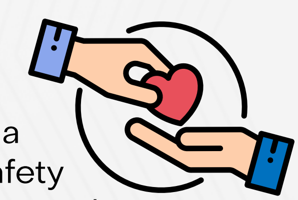
- Driving without phone checks
- Driving without speeding
- Having fewer than 3 abrupt brakes in a week
- Completing a Weekly Quest

Points can be redeemed for:

- 'Drive Safe, Drive-Thru' Gifts cards
- Nationwide-funded driver education scholarships
- Digital badges and app personalization

Incentivizing driving safety in the early stages of driving will result in building safer driving habits in young drivers to use for the rest of their lives. Parents of participating teens will also be incentivized with safety-earned policy discounts, of up to 7%, when their teen consistently demonstrates safe driving behavior through the TeenSafe app. These policy discounts can be earned by the same practices teens use to earn points, reinforcing parental involvement, while aligning financial benefits with Nationwide's commitment to reducing risk and promoting safer roads.

Invest in underserved communities



As Nationwide invests in a teen safe driving campaign, Nationwide can forward a portion of its current CSR and philanthropy funds towards enhancing driving safety and education in underserved communities. Teens in underserved communities or who cannot afford driver's education classes to obtain a license will be eligible to apply for Nationwide's **"Eye Forward, Future Ready" scholarships** to fund their driving education. Scholarships will be awarded to 1,000 individuals each year, for the purpose of driver's education classes, in-car driving instruction, and licensing tests, completely covered by Nationwide. This initiative will not only demonstrate Nationwide's value of safe driving for teens but will also support and educate underserved teens in the importance of safe driving habits.

Visibility of CSR Initiatives

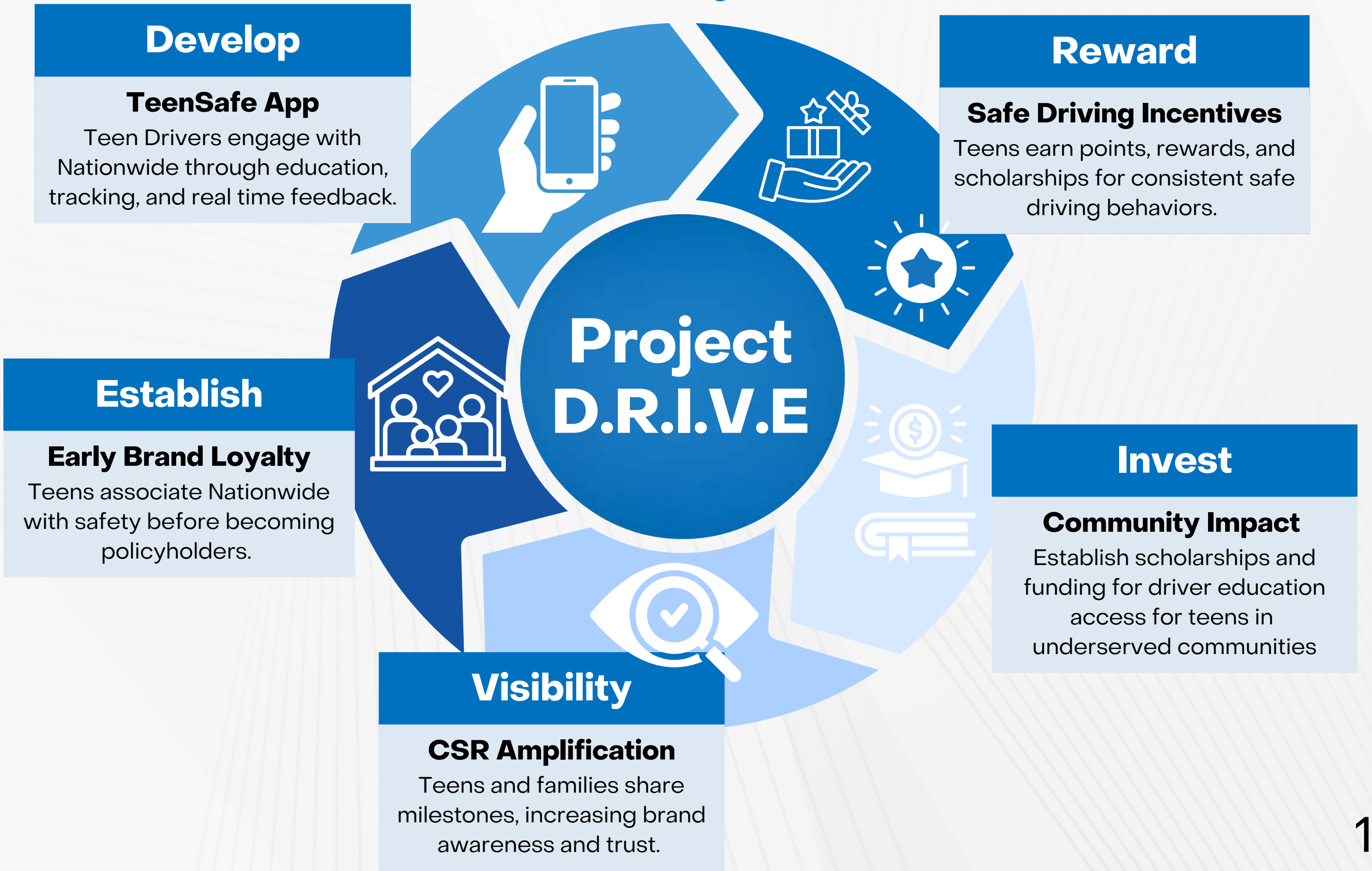
TeenSafe encourages users to share their driving progress and rewards on social media by making achievements like badges, milestones, and rewards easy to post. Teens are motivated to share pictures of their progress, turning personal accomplishments into organic promotion. By incentivizing participation, **TeenSafe** increases teen engagement while showcasing Nationwide's commitment to corporate social responsibility. As these posts spread within schools and communities, Nationwide builds trust, educates young drivers on safe habits, and increases consideration for its auto insurance products. On top of organic promotion through social media, Nationwide will advertise via socials and physical campaigns.

Establish Early Brand Loyalty

By engaging teenagers whose parents are already Nationwide policyholders, Nationwide can create a direct, **value-driven relationship** with young drivers early on. Providing incentives and benefits directly to teen drivers not only rewards safe behavior but also builds trust and brand familiarity. This early engagement increases the likelihood that teens will remain loyal to Nationwide when they begin selecting their own insurance provider and policies, ultimately **strengthening long-term customers** and supporting growth in Nationwide's auto insurance market share.

Project D.R.I.V.E.

*A CSR system where **safety drives trust**, and **trust drives growth.***



Operation DRIVE will begin its implementation on **June 1st, 2026**, and will be in full enactment in a 6 month time period. This timeline ensures full implementation of project DRIVE through Nationwide and into use by Nationwide members by **December 2026**. Our timeline allows minimal disruption, while introducing new apps, technology, and scholarships, while advocating for teen driving safety at a more impactful level.

Operation D.R.I.V.E.'s First Year

June 1, 2026

Nationwide will hire a team of app developers to start creating the TeenSafe driving safety app.

August 1, 2026

"Eyes forward, Future Ready" campaign will launch, giving teens in underserved communities the ability to apply for scholarship money to pay for drivers education classes.

October 1, 2026

The TeenSafe app will be completed and released in pilot regions across the United States.

November 1, 2026

The TeenSafe app will be launched and advertised globally through commercials and social media.

C. Proposed metrics or key performance indicators to measure plan effectiveness

Objective	KPI	Fair	Good	Excellent
#1: Improve CSR Awareness	Increase awareness of Nationwide's CSR initiatives among families	5–9% increase	10–19% increase	20%+ increase
#2: Reduce Teen Distracted Driving	Reduction in phone usage while driving among TeenSafe app users	5–9% reduction	10–19% reduction	20%+ reduction
#3: Drive Program Adoption	Increase auto insurance consideration among families with teen drivers	3–5% increase	6–9% increase	10%+ increase
	TeenSafe app adoption rate in pilot regions	8–12% adoption	13–19% adoption	20%+ adoption
	Weekly active TeenSafe users	10,000–40,999 users	50,000–99,999 users	100,000+ users
#4: Expand Access to Driver Education	Number of teens funded through Eyes Forward, Future Ready scholarships annually	500–749 teens	750–999 teens	1,000+ teens
#5: Increase Auto Market Share	Increase in Nationwide's number of auto policy holders	1-2% increase	3–4% increase	5%+ increase

CSR Awareness
Comparing pre- and post-campaign surveys distributed to families with teen drivers in participating regions.

Reduced Phone Use
Collected using aggregated, anonymized telematics data from the TeenSafe app that tracks phone interaction while the vehicle is in motion.

Scholarship Recipients
Scholarship applications, approval, and distribution records are maintained by Nationwide.

Increased Auto Insurance Market Share
Comparing Nationwide policy sales data and market share reports before and after the campaign in the target region

TeenSafe Users
Collected through in-app analytics measuring weekly logins and active engagement.

TeenSafe Adoption Rate
Tracking app downloads and completed account registrations in pilot launch regions.

Auto Insurance Consideration
Collected through digital analytics, including website visits, quote tool usage, and insurance inquiry data in participating regions.

VI. Proposed Budget

The total investment needed for our proposed plan is **4.6 million dollars**, which is **9.79%** of Nationwide's annual CSR investments, which was **$47M** in 2024. We have determined costs after internet and app research and discussion with Nationwide professionals.

App development **$400k** + Incentives + Rewards **$2.5 M** + Scholarships **$500k** + Marketing + Visibility **$900k** + Administration + Analytics **$300k** = Total **$4.6 M**

Cost Breakdown:

App Development & Maintenance
Nationwide will hire a team of app developers, use telematics, and release the app in pilot regions.
Costs will include:
- App development team of user experience/interface designers, app developers, telematics integration = $250,000
- App testing and security compliance = $100,000
- Annual maintenance and updates = $50,000

Total app cost: **$400,000**

Safe Driving Incentives and Rewards
The TeenSafe app includes gift cards, weekly rewards, and scholarships earned through the app. Based on the goal of 100,000 actives users, the average reward per teen, per year is $25.
Calculation:
100,000 teens x $25 = $2,500,000
Total incentives budget = **$2,500,000**

“Eyes Forward, Future Ready” Scholarships

Nationwide will find 1,000 teens annually for drivers education, in-car instruction, and licensing fees.
Average cost per teen: $500
1000 teens x $500 = $500,000
Total Scholarship Budget = **$500,000**

Marketing, Advertising, and CSR Visibility

Initiating Project DRIVE will need a combination global advertising, social media campaigns, school partnerships, and CSR awareness growth.
Costs will include:

- Digital and social media ads = $400,000
- Video and commercial production = $300,000
- Physical advertisements (ex: billboards, benches, etc) = $200,000

Total marketing budget = **$900,000**

Program Administration and Data Analysis

Administration of project DRIVE needs to consider adoption rates, CSR awareness, driving behavior reduction, and market share increase.
Costs will include:

- Data analysis and reporting tools = $150,000
- Program managers and compliance staff = $150,000

Total administration cost = **$300,000**

Project D.R.I.V.E. total investment = $4,600,000

Return on Investment

Revenue Source 1: New Auto Insurance Policies

TeenSafe is designed to engage families with teen drivers and increase Nationwide’s consideration and conversion within this segment.

Estimated active TeenSafe users: **100,000**
Conservative policy conversion rate: **3%**
New auto policies generated: **3,000**
Average annual auto premium: **$1,600**
Estimated Revenue:
3,000 × $1,600 = **$4.8 million**

Revenue Source 2: Policy Bundling & Retention

TeenSafe increases trust, engagement, and long-term customer relationships, leading to additional policy adoption.

20% of new households add an additional policy
Average additional premium: **$1,000**
Estimated Revenue:
1,080 × $1,000 = **$1.08 million**

ROI Activity Breakdown

Year	Cost	Revenue	ROI
Year 1	$4.6M	$5.9M	28%
Year 2	$3.9M	$10.6M	171%

Project D.R.I.V.E. requires a higher initial investment in Year 1 due to one-time app development costs. However, in Year 2 expenses decrease significantly as the program will only need funding for maintenance, expansion, incentives, and scholarships. As a result, ROI increases substantially in Year 2 and future years, demonstrating the program's long-term financial sustainability and scalability.

Social Return On Investment

While generating long-term financial value, Nationwide's TeenSafe initiative and scholarships for students are designed to deliver measurable social return on investment (SROI). By pairing financial incentives with education and access, this initiative creates tangible community impact while reinforcing Nationwide's commitment to safety, prevention, and long-term social value. Research-backed behavioral incentives and gamified feedback have been shown to improve compliance and habit formation, allowing TeenSafe to train defensive driving behaviors at scale.

TeenSafe is projected to reach an estimated 100,000 teen drivers

Increase safe-driving behavior through incentives and gamification

Incentives and gamification will contribute to a reduction in distracted driving incidents

Project D.R.I.V.E. has the potential to help prevent 20–40 teen-involved fatalities annually

1,000 high school teenagers will be able to afford driving education through scholarships.

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