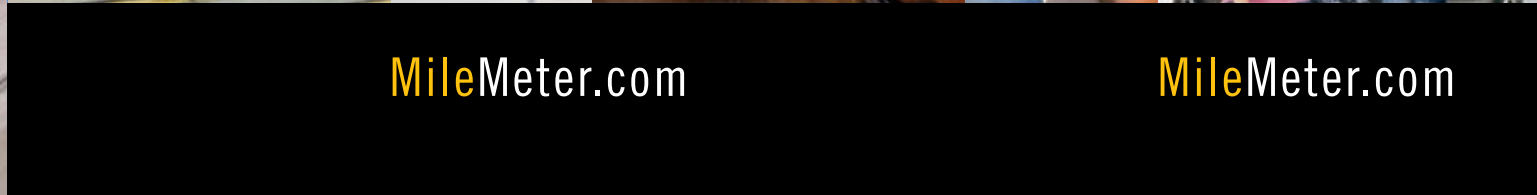




“I use public transportation and don’t drive much. It’s nice to know I only pay for the miles I do drive.”

MileMeter can save you up to 75% on auto insurance!



Auto insurance buy the mile

The less you drive, the less you pay... cha-ching.



MileMeter Insurance Company

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Suite 2400

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(866) 833-5233



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MileMeter: Auto insurance that’s fair, affordable, and makes sense.

MileMeter’s auto insurance by the mile is a revolutionary idea: The less you drive, the less you pay.

MileMeter can save you money.

MileMeter’s fair, sensible pricing can provide substantial savings for many motorists. Here are just a few situations where you’ll find our insurance by the mile especially beneficial:

- You work at home or telecommute
- You carpool or use public transportation
- You don’t have a long daily commute
- You live in a small town
- You have a child in college
- You have one or more vehicles that aren’t driven frequently
- You are concerned about the environment

Go to MileMeter.com and see how MileMeter can save you up to 75% on auto insurance!

Tell your insurance company to take a hike. Cancel your existing auto insurance today, get a refund, and start saving with MileMeter.



MileMeter.com

MileMeter.com

Savings from the word go.

For starters, with MileMeter's "insurance buy the mile" you only pay for the insurance you need. With typical insurance that charges per auto, per year, you're paying for insurance all the time – when your car is stopped, parked at work, even when it's safe in the garage. With MileMeter, you only pay for insurance on the miles you actually drive. **Customers can save up to 75%!**

Purchase between 1,000 and 6,000 miles of coverage at a time.

Policy rates are quoted in cents per mile. **You may purchase between 1,000 and 6,000 miles of coverage and pay by credit card. The miles purchased are good for six months or until driven – which ever comes first. You may purchase more miles at any time.** Comprehensive and collision coverage are combined into a single coverage option called Physical Damage.

Pick, purchase and print.

We sell insurance directly to motorists through our web site, www.milemeter.com. This keeps our operating costs low and our service level high. **Customers can get quotes, purchase insurance, and even print their insurance cards, all in five minutes or less.**



"We went to milemeter.com, got a quote, purchased insurance, and printed our insurance card, all in just a few minutes."

Cancel your existing auto insurance policy today and start saving with MileMeter!

Did you know you can cancel your existing auto insurance policy and get a prompt refund for the time remaining? (But be sure you cancel the policy, don't just stop paying for it. Some companies will continue to bill you and then cancel you for non-payment. No kidding!)

Auto insurance that makes sense.

MileMeter was founded by some insightful entrepreneurs who saw a great opportunity in providing something completely different – auto insurance that's fair, affordable, and makes sense.

Time for a change.

In 2001, the Texas House passed Texas HB 45, the cents-per-mile choice law, authorizing insurance companies to offer a cents-per-mile alternative to their dollars-per-year prices. Texas was the first state to change its insurance laws; others are now considering similar changes.

MileMeter — the world's first.

MileMeter was the first company in the world to develop and get approval to offer an insurance-by-the-mile program. But we also made sure to do it right. The MileMeter team includes people who are experts in every aspect of the insurance industry and are using that expertise to offer an innovative, cost-saving product.

MileMeter Insurance Company is a fully licensed insurance carrier regulated by the Texas Department of Insurance. The company is well-capitalized and deeply reinsured, with the backing of industry leaders.

Hassle-free claims.

Reporting a claim to MileMeter is as simple as a phone call. We promise to do our best to treat you fairly, and to resolve your claim as quickly and simply as possible.

Trust, don't track - we respect your privacy.

MileMeter takes privacy matters very seriously. That's one reason we worked so hard to create per-mile insurance without any GPS or vehicle-installed tracking technology – tracking devices infringe upon consumer privacy, and they also raise the cost of insurance. Similarly, we don't use credit scoring and the associated collection of Social Security numbers, since we believe that credit scoring is both invasive and unnecessary to sell insurance.

MileMeter: A good value, and good values.

MileMeter auto insurance by the mile is not just a better way to buy insurance – it makes the world a better place.

Insurance that doesn't discriminate.

MileMeter's insurance product does not discriminate between male and female drivers,¹ rather we differentiate between low- and high-mileage drivers by assigning a cost-per-mile for insurance.

The National Organization for Women has endorsed MileMeter "because charging for insurance in this way is non sexist, helps the environment, and helps enable lower income people to retain their cars. In a word, it's fair."² "[We are] gratified that MileMeter is offering an insurance alternative based on odometer miles, not on stereotype averages."³

Traditional auto insurance can discriminate against lower income families.

If a family can't afford insurance for all the vehicles they need in order to drive to their jobs, they may be forced to use one covered vehicle and drive it more miles, or, in some unfortunate situations, decide to drive an uninsured vehicle. Insurance by the mile allows any family to insure the vehicles they need while only paying for insurance for the miles they need to drive.⁴

MileMeter makes the roads safer.

Implementing insurance by the mile nationally could prevent up to 3,100 traffic fatalities and 210,000 traffic injuries per year.⁵

"Pay-As-You-Drive Insurance is predicted to reduce mileage an average of 10% among participants, while crash costs and fatalities decline 15-20%."⁶

"The accident savings net of lost driving benefits from per-mile premiums would be \$12.7 billion per year nationwide."⁷

MileMeter auto insurance by the mile is not just a better way to buy insurance – it makes the world a better place.

**MileMeter is good for the environment.**

Insurance by the mile provides an economic incentive to drive less. This leads to fewer tailpipe emissions, less toxic road runoff, and less demand for road and parking lot construction. Think of it as a way to reduce urban sprawl, improve our air quality, and fight climate change.

*"The EPA and the Federal Highway Administration have cooperated in promoting Pay-As-You-Drive insurance... (that) could cut air pollution and traffic congestion by 10 to 12 percent or more."*⁸



"I'm not a tree-hugger, but I do care about the environment. With MileMeter, I get great rates and help the environment."

The Environmental Defense Fund has praised MileMeter, stating "Texas drivers now have a choice to do the right thing by their pocketbooks as well as by the environment... Pay-as-you-drive insurance policies help to increase our awareness of how many miles we're driving and therefore, think twice before making an optional trip to the store, or better yet, walk, bike or use public transportation to get there instead."⁹

1. Patrick Butler, "Automobile Insurance Pricing: Operating Cost versus Ownership Cost; the Implications for Women." Proceedings, Women's Travel Issues Second National Conference, Federal Highway Administration.
2. National Organization for Women, "Vote for Non Sexist Car Insurance" action alert (3 December, 2007)
3. Hannah Riddering, Texas N.O.W spokesperson (14 November, 2008).
4. Patrick Butler, "Why The Standard Automobile Insurance Market Breaks Down In Low Income Zip Codes," Report to the Texas House Committee on Insurance, July, 2000.
5. Jason Bordoff and Pascal Noel, "Pay-As-You-Dive Auto Insurance: A Simple Way to Reduce Driving Related Harms and Increase Equity" (2008).
6. Todd Litman, "Evaluating Safety and Health Impacts, TDM Impacts on Road Safety, Personal Security and Public Health" (2001, 2004).
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8. "Financing Transportation: Wise Stewardship Demands a Level Playing Field" Testimony of Michael A. Replogle, Transportation Director, Environmental Defense, before the Congressional Joint Economic Committee May 6, 2003.
9. Ramon Alvarez, "Texas Environmentalists Praise By-the-Mile Auto Insurance Option," Environmental Defense Fund press release (12 November, 2008).