



Private Passenger Automobile  
Filing Memorandum – New Jersey

A revision to Metromile's private passenger auto program is hereby submitted for your review. We are submitting an updated Rule Manual Page to revise Rule B02 - Variable Premium.

No changes to rates or Metromile's rate plan are associated with this revision.

The Company requests that the filing apply to all new business written on or after 12/15/2025 and to all renewal business effective on or after 1/14/2026.

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Metromile Insurance Company  
Private Passenger Auto  
State of New Jersey

**B02 – Variable Premium**

The developed premium by vehicle by coverage is calculated for the 6-month term. The Variable Premium (or per mile) is determined by multiplying the variable premium percentage found in the rate manual by the developed premium and then dividing by the base number of miles in the rate manual and rounding to the tenth of a penny. It is due at the end of each Billing Cycle for retroactive miles driven. The minimum per mile rate is \$0.001. The daily premium is determined by multiplying the per mile rate by the number of miles driven for that day, which is written and earned daily.

The miles driven per trip are rounded to the tenth of a mile. The miles driven per day are the sum of the trips per day rounded to the tenth of a mile.

Miles are determined via a company approved telematics device(s) or tracking method(s), mobile application, and/or odometer. ~~using a GPS device, which is required to be plugged into a vehicle's OBD port.~~