

PL Rating Rater Guide

The contents of this guide refer to the new One Nationwide Product and the PolicyCenter platform, which may not be available in all states.

Disclaimer

I agree that I am either: (a) an Independent Contractor who has a contract and/or valid appointment with Nationwide Mutual Insurance Company, Allied Insurance Company, Harleysville Insurance Group, or an affiliate or subsidiary of one or more of these companies (hereafter, "Independent Contractor Agent"); or (b) an employee of or an independent contractor retained by an Independent Contractor Agent.

Independent Contractor Agents


Nationwide/Allied/Harleysville agents who are independent contractors are responsible for managing their own agencies. There are certain Nationwide procedures that must be followed in order to do business with Nationwide (e.g. use of a Nationwide approved system to transmit business). The information in this training program may contain some of these required procedures and will be designated as such here or in other materials from Nationwide. All other documentation and information provided herein is for your consideration only, and it is not required that you use it. Nationwide cannot and does not guarantee that using any of the information contained herein will result in achieving your desired objectives, or that it is current or in compliance with your specific state laws. Nationwide continues to recommend that you consult with your personal attorney and business advisors regarding the specific operations of your agency.

Independent Contractor Employee/Associate Agents

Independent Contractor Employee/Associate Agents must comply with the terms of their contract(s) with Nationwide and their Independent Contractor Agent, and other required Nationwide policies and procedures. The information in this training program may contain some of these required procedures and will be designated as such here or in other materials from Nationwide. All other documentation and information provided herein is for your consideration only, and it is not required that you use it, or that it is current or in compliance with your specific state laws. Nationwide recommends that you consult with the Agency Principal if you have any questions.

With more than 80 percent of our new business quotes in the independent channel coming from comparative raters, it is imperative to ensure the rater is set up correctly and used to its fullest. This guide will help with rater set-up and includes tips/tricks to help get the most out of the comparative rater.

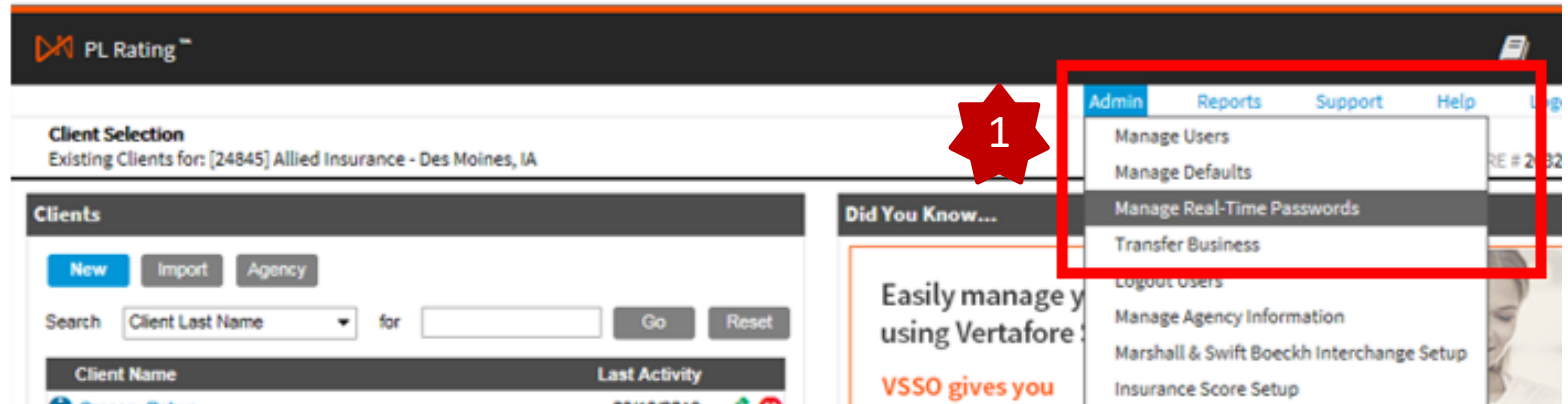
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Rater Set-Up

In order to quote with Nationwide using PL Rating, your Nationwide credentials must be entered into the rater.

1. On the PL Rating home page, open the “Admin” menu and select **Manage Real-Time Passwords**.



2. Select Allied-Nationwide as the carrier from the drop down menu.
3. Complete the fields noted with red.
4. Select “Save”.

A screenshot of the 'Administrative Utility - Manage Real-Time Passwords' form. The form has a sidebar with navigation links: 'Overview', 'Manage Users', 'Manage Templates', 'Manage Passwords', 'Transfer Business', 'Reports', 'Log out Users', 'Manage Leads', and 'Exit Admin'. The main form area is titled 'Real-Time Passwords...' and contains instructions: 'Please select each carrier you work with and enter the Username and Password that you set up with each carrier to access their website.' The form fields are: 'Insurance' (dropdown menu with 'Allied - Nationwide' selected, marked with a red star '2'), 'Select Login:' (dropdown menu with 'No Description' selected), 'Login Description:' (text field with 'No Description'), 'User Name:' (text field with a red star '3'), 'Password:' (password field with a red star '3'), 'Confirm Password:' (password field with a red star '3'), and 'Agency Code:' (text field with a red star '4'). A red box highlights the 'Save' button, and a 'Delete Login' button is also visible.

Create Template with Quote Defaults

To set defaults in PL Rating, the agent needs to create a quote template with the default selections.

1. On the PL Rating home page, open the “Admin” menu and select “Manage Templates.”
2. Select either “Auto Templates” or “Home Templates.”
3. Select “New” and give the template a name.

The screenshot shows the PL Rating home page. The 'Admin' menu is highlighted with a red box and a red star labeled '1'. The 'Manage Templates' option is selected from the dropdown menu. Below, the 'Auto Templates' section is highlighted with a red box and a red star labeled '2'. The 'New' button is highlighted with a red box and a red star labeled '3'.

4. Continue through the template screens to fill out information you want defaulted on each quote. When you are done, click “Save” to create the template.

Note: To get the best rate, the Paperless Policy and Telematics Discount questions on the “Co. Questions” rating are defaulted to “YES” when you start a new quote.

The screenshot shows the 'Auto - Company Questions' screen. The 'Paperless Policy?' and 'Telematics?' questions are highlighted with red boxes. The 'Yes' dropdowns for these questions are also highlighted with red boxes and a red star labeled '4'. The 'Rate' button is visible at the bottom.



Auto Discounts

Discount	Description	Rater Question	Rater Screen	What is the rater's default setting?	Can agents change the default?
Auto and Home	Save more by quoting Auto and Home together	Apply Multi Policy Discount?	Company Questions	Default = NO	Yes
Advanced Quote	Advanced Quote Discount(AQD) is given for quoting at least 8 days from current date	Effective Date	General Information	N/A	N/A
SmartRide	Earn a discount based on how you drive	Telematics	Company Questions	Default = YES	Yes
SmartRide Instant	Earn an up-front SmartRide discount based on manufacturer captured telematics data	Does the customer consent to sharing their telematics data to be used in this quote?	Company Questions	Default – YES	Yes
Paperless Policy	Save money by having documents delivered electronically	Paperless Policy?	Company Questions	Default = YES	Yes
Auto Financial	Receive a discount for having a traditional, variable, or annuity financial product	Does the insured have any Nationwide Life or Nationwide Financial Products?	Company Questions	Default = NO	Yes
Paid in Full ¹	Save money by paying your auto premium in full	Billing Plan	General Info	Not Selected	Yes
Easy Pay Sign-up ²	Save money by choosing to pay with reoccurring monthly EFT	Payment Option- Must select EFT	General Information	Default = NO	Yes
Good Student	Drivers who are students meeting a certain level of scholastic achievement	Good Student- <i>Only appears when Driver Age <25</i>	Driver Information	Default = NO	Yes

¹ Paid in Full is a new discount being rolled out with our new rating plan. DE and SC will be effective in 2021 with more states coming in 2022

² Easy Pay Sign-up will be discontinued and replaced with Recurring EFT when Paid in Full is introduced to the state




Home Discounts

Discount	Description	Rater Question	Rater Screen	What is the rater's default setting?	Can agents change the default?
Home and Auto	Save more by quoting Auto and Home together	Home and Car	Company Questions	Default = NO	Yes
Multi-Line	The more products the customer has with us, the more they can save	Multi Line-Personal Umbrella Multi Line-Vet Pet Multi Line-Powersport Multi Line-Farm/Agribusiness Multi Line-Nationwide Bank Multi Line-Commercial	Company Questions	Default = NO	Yes
Home Renovation	Credit may be applied based on the age of certain home components renovated	Wiring Plumbing Heating Roofing	Property Info/ Home Renovation	Default = NO	Yes
Protective Device	Discount given to customers with protective devices, i.e. fire alarm or burglar alarm, installed in their home	Protective Devices	Additional Information	Default = NO	Yes
Smart Home*	Discount given to customers who have monitoring systems in their home to check for items like water leaks	Smart Home Monitoring	Company Questions	Default = NO	No

* Available in AL, AZ, CA, CT, DC, IA, IL, MS, OH, TX, VA, VT and WA only

PL Rating requires carriers to return the agent requested quote. This rater offers functionality for an additional quote to also be returned with carrier driven discounts and coverages. Nine competitors utilize Additional Quote today, such as Travelers, Progressive, and Safeco. Travelers pushes telematics and smart home while Progressive adds all available discounts.

You will have the ability to bridge either quote to Nationwide. Simply select the Nationwide Logo on the line you wish to bridge.



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- Select Companies
- General Info
- Vehicle Info
- Driver Info
- Incident Info
- Co. Questions
- Rate**
- Create Package

[Clients](#)
[Quotes](#)

[Admin](#)
[Support](#)
[Help](#)
[Logout](#)

Florida - Personal Automobile

Quoted

Quote dated 9/10/2021 at 11:40 PM

CLIENT Allen, Connie

(614)949-6027

NOTES





Print

Print Detail

Messages

+

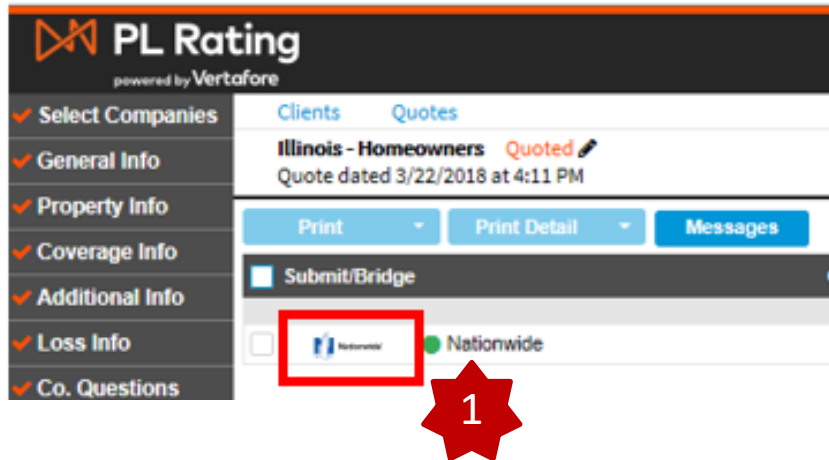
Coverages Quick Change

	Submit/Bridge	Carrier	Term	Premium	Annualized	Down	Install	# Pay	Messages	Actions
<input type="checkbox"/>		NATIONWIDE-SMARTRIDE-PA...	6	\$1,042.48	\$2,084.96	\$173.74	\$174.74		View	 Export
<input type="checkbox"/>		Nationwide	6	\$1,124.82	\$2,249.64	\$187.47	\$188.47		View	 Export

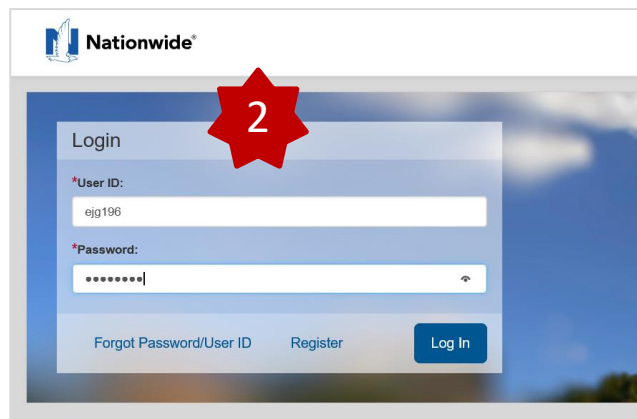
* Available in AL, AZ, CA, CT, DC, IA, IL, MS, OH, TX, VA, VT and WA only

Bridging into the Nationwide Quote

1. To bridge directly into the Nationwide quote, click on the Nationwide logo on the quote summary page.



2. Enter your Nationwide login on the page that opens. Logging in will take you directly to your quote.



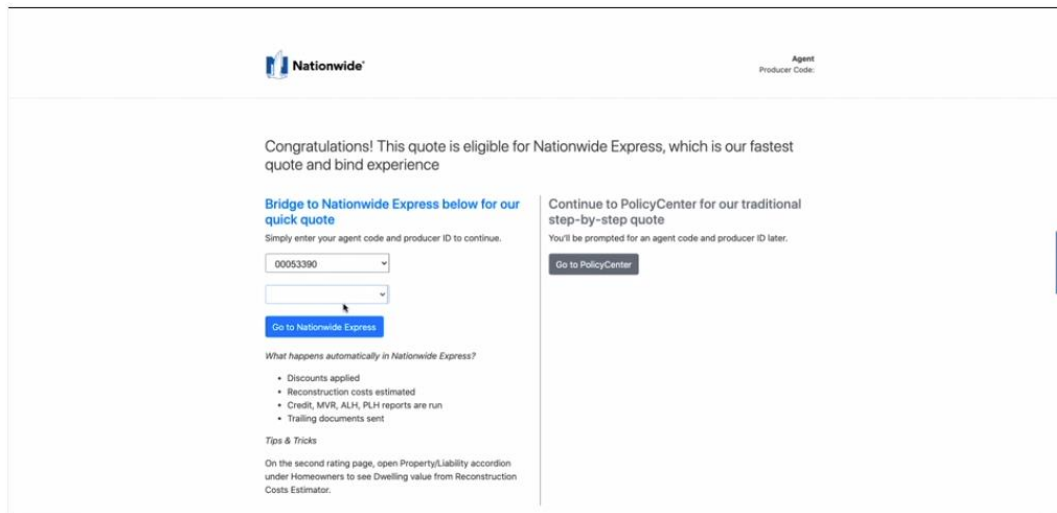
In Policy Center:

For an auto quote, you will land on the Policy Info screen.
For a home quote, you will land on the Qualification screen.

Thumbnail images of these screens are included on the next page of this guide so you can check that you are landing on the correct page.

3. You will be launched into the policy you bridged. If the policy does not contain Custom Equipment for Auto or Scheduled Personal Property for Home, you will be launched into Nationwide Express. Otherwise, you will be launched into PolicyCenter.

Nationwide Express Screens



Nationwide Agent
Producer Code:

Congratulations! This quote is eligible for Nationwide Express, which is our fastest quote and bind experience

Bridge to Nationwide Express below for our quick quote
Simply enter your agent code and producer ID to continue.

00053390

[Go to Nationwide Express](#)

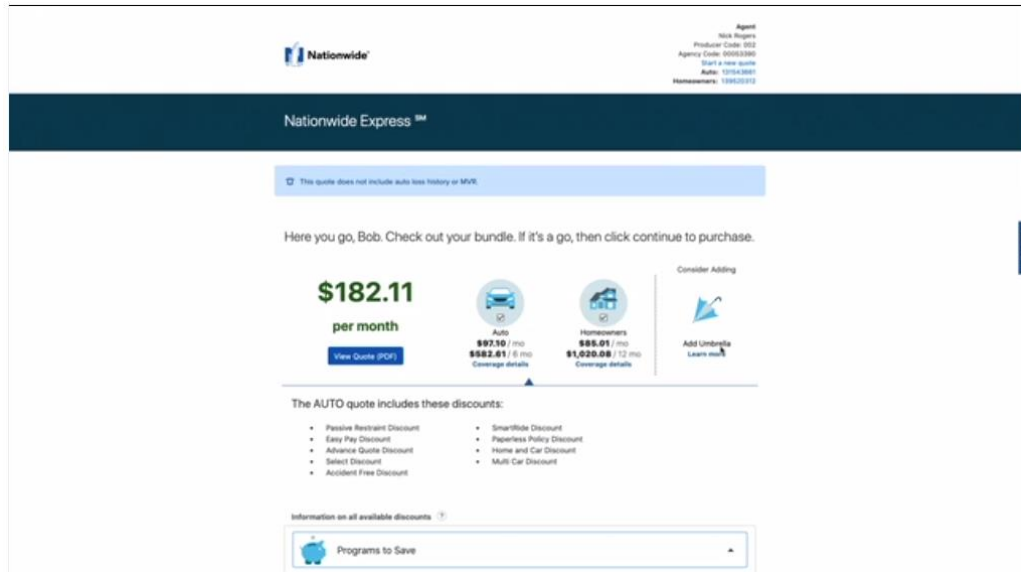
Continue to PolicyCenter for our traditional step-by-step quote
You'll be prompted for an agent code and producer ID later.

[Go to PolicyCenter](#)

What happens automatically in Nationwide Express?

- Discounts applied
- Reconstruction costs estimated
- Credit, MVR, ALH, PLH reports are run
- Trailing documents sent

Tips & Tricks
On the second rating page, open Property/Liability accordion under Homeowners to see Dwelling value from Reconstruction Costs Estimator.



Nationwide Agent
Nick Rogers
Producer Code: 000
Agency Code: 00000000
Start a new quote
Auto: 101543881
Homeowners: 109910710

Nationwide Express

This quote does not include auto loss history or MVR

Here you go, Bob. Check out your bundle. If it's a go, then click continue to purchase.

\$182.11 per month
[View Quote \(PDF\)](#)

Auto
\$97.10 / mo
\$982.61 / 6 mo
[Coverage details](#)

Homeowners
\$85.01 / mo
\$1,020.08 / 12 mo
[Coverage details](#)

Consider Adding
[Add Umbrella](#)
[Learn more](#)

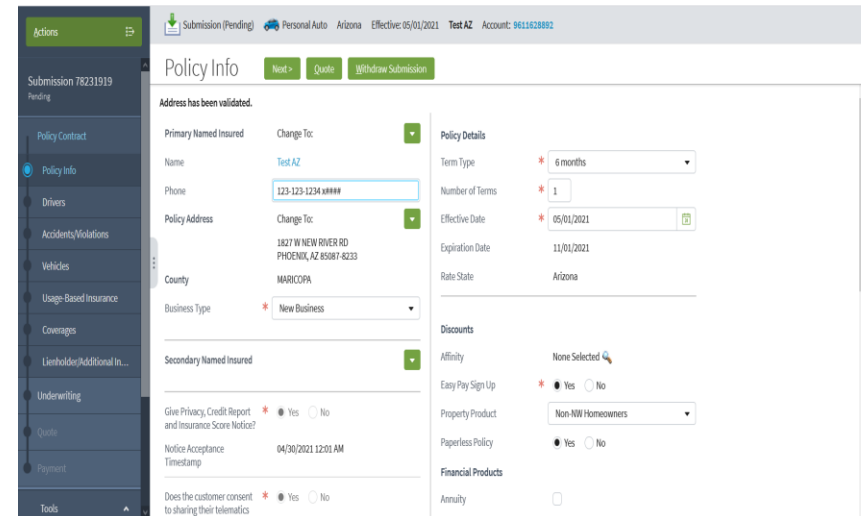
The AUTO quote includes these discounts:

- Passive Restraint Discount
- SmartWise Discount
- Easy Pay Discount
- Paperless Policy Discount
- Advance Quote Discount
- Home and Car Discount
- Select Discount
- Multi-Car Discount
- Accident Free Discount

Information on all available discounts

[Programs to Save](#)

Policy Center Screens



Actions Submission (Pending) Personal Auto Arizona Effective: 05/01/2021 TEST AZ Account: 9611628892

Policy Info [Next >](#) [Quote](#) [Withdraw Submission](#)

Address has been validated.

Primary Named Insured [Change To >](#)

Name: Test AZ
Phone: 123-123-1234
Policy Address: 1827 W NEW RIVER RD, PHOENIX, AZ 85087-6233
County: MARICOPA
Business Type: New Business

Policy Details

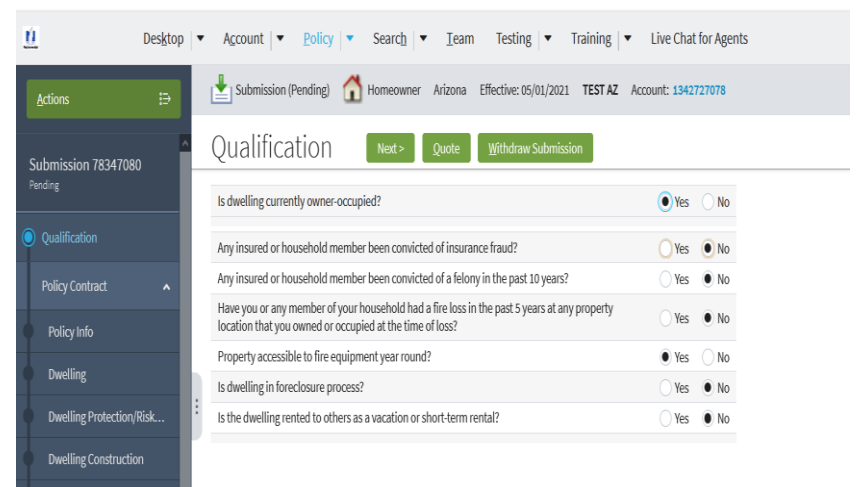
Term Type: 6 months
Number of Terms: 1
Effective Date: 05/01/2021
Expiration Date: 11/01/2021
Rate State: Arizona

Discounts

Affinity: None Selected
Easy Pay Sign Up: Yes No
Property Product: Non-NW Homeowners
Paperless Policy: Yes No
Financial Products: Annuity

Secondary Named Insured [Change To >](#)

Give Privacy, Credit Report and Insurance Score Notice? Yes No
Notice Acceptance Timestamp: 04/30/2021 12:01 AM
Does the customer consent to sharing their telematics? Yes No



Actions Submission (Pending) Homeowner Arizona Effective: 05/01/2021 TEST AZ Account: 1342727078

Qualification [Next >](#) [Quote](#) [Withdraw Submission](#)

Submission 78347080 Pending

Qualification

Is dwelling currently owner-occupied? Yes No

Any insured or household member been convicted of insurance fraud? Yes No

Any insured or household member been convicted of a felony in the past 10 years? Yes No

Have you or any member of your household had a fire loss in the past 5 years at any property location that you owned or occupied at the time of loss? Yes No

Property accessible to fire equipment year round? Yes No

Is dwelling in foreclosure process? Yes No

Is the dwelling rented to others as a vacation or short-term rental? Yes No

Policy Contract

Policy Info

Dwelling

Dwelling Protection/Risk...

Dwelling Construction

Common Errors

1. I am receiving an error advising “Nationwide is not returning a rate for this risk via the comparative rater. This is not a determination of eligibility.” What does this message mean?

Going forward, when you are quoting on your comparative rater, you will only be presented a rate if the risk meets both the Nationwide underwriting guidelines and risk appetite. As always, you will continue to have the ability to obtain a quote directly through the Agent Center for all eligible risks.

Below is a list of common error messages and the corrective action to take when you receive them.

Error Message	Corrective Action
Password Error	Incorrect Agent Center password entered in rater <ul style="list-style-type: none">- Can be updated in Carrier Settings
Agent Code Error	Incorrect agent code entered in rater <ul style="list-style-type: none">- Can be updated in Carrier Settings
Carrier Error: At least 1 driver is needed.	Quote requested without a driver. <ul style="list-style-type: none">- Return to appropriate screen in rater and enter at least one driver
Incorrect Garaging Location	No physical address entered in rater. <ul style="list-style-type: none">- Return to appropriate screen in rater and enter address

Frequently Asked Questions

1. How do I add Protection Boost coverage to my quote?

Protection boost is located on the Company Questions screen. Simply select “Yes” to that question to include Protection Boost coverage on your quote in applicable states.

Home - Company Questions...			
Nationwide - Real-Time Rate			
Home and Car	General Info	?	No
Multi Line - Personal Umbrella	General Info	?	No
Multi Line - Vet Pet	General Info	?	No
Multi Line - Powersport	General Info	?	No
Multi Line - Farm/Agribusiness	General Info	?	No
Auxiliary Heating	General Info	?	None
Number of stories	General Info	?	2
Cooling Renovation Year	General Info	?	0
Protection Boost Coverage	General Info	?	No
Mine Subsidence	General Info	?	No
Mine Subsidence Limit	General Info	?	

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Rate Cancel

2. How do I include Brand New Belongings coverage for my client?

To include Brand New Belongings, simply put a check mark in the box for “Replacement Cost Contents,” located in the Coverage Information section of PL Rating.

Home - Coverage Information...	
Deductible	\$500
Home - Section I Coverages... Estimator	
Dwelling	\$250,000
Other Structures	\$25,000
Personal Property	\$125,000
Reduced Coverage C	<input type="checkbox"/>
Loss Of Use	\$50,000
Home - Section II Coverages...	
Personal Liability	\$100,000
Medical Payments	\$1,000
Home - Other Information...	
Replacement Cost Contents	<input type="checkbox"/>
Replacement Cost Dwelling	<input type="checkbox"/>
Additional Amounts of Insurance	N/A

Rate Cancel

Nationwide PL Rating Rater Guide

Appendix

Optional Discounts

Discount	Applied by Default?
SmartRide	YES
Paperless Policy	YES
Auto and Home	NO
Auto Financial	NO
Easy Pay	NO ¹
Good Student	NO

¹ Choose "Monthly" Billing Plan and "EFT" Payment Option

Calculated Discounts

(applied automatically based on quote information)

- > Accident Free
- > Advance Quote Discount
- > 3+ Years with Prior Carrier
- > Multi-Vehicle
- > Affinity
- > New Vehicle

Additional Features

(available after quote bridges to the Nationwide PolicyCenter)

- > Vanishing Deductible
- > Accident Forgiveness
- > New Car Replacement Plus
- > Total Loss Deductible Waiver
- > Identity Theft/Fraud Expense Coverage

PL Rating
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Admin Reports Support Help Logout

CLIENT WONG, TINA (987)654-3210

Auto - Company Questions... Customize

Question	Answer
Paperless Policy?	Yes
Apply Multi-Policy Discount?	No
Does the insured have any Nationwide Life or Nationwide Financial Products?	None
Telematics?	Yes
Does the customer consent to sharing their telematics data to be used in this quote?	Yes
2018 SUBARU OUTBACK 2.5I PREMIUM AWD	No
2018 CHEVROLET	

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Rate Cancel

Paperless Policy Multi Policy Auto Financial SmartRide

Home - Coverage Information... Estimator

Deductible: \$500

Home - Section I Coverages...

Dwelling: \$250,000

Other Structures: \$25,000

Personal Property: \$125,000

Reduced Coverage C: ☐

Loss Of Use: \$50,000

Home - Other Information...

Replacement Cost Contents: ☐

Replacement Cost Dwelling: ☐

Additional Amounts of Insurance: N/A

Brand New Belongings

Home - Company Questions... Customize

Nationwide - Real-Time Rate

Question	Answer
Home and Car	No
Multi Line - Personal Umbrella	No
Multi Line - Vet Pet	No
Multi Line - Powersport	No
Multi Line - Farm/Agribusiness	No
Multi Line - Nationwide Bank	No
Multi Line - Commercial	No
Paperless Discount	Yes
Roof UL Type	None
Number of Occupants	2
Fireplace	None
Auxiliary Heating	None
Number of stories	2
Cooling Renovation Year	0
Protection Boost Coverage	No
Water Seepage	No
Mine Subsidence Limit	

Page 1 of 1

Rate Cancel

Protection Boost