

# Property Report Ordering



## Description

PolicyCenter Property reports are automatically ordered at specific times during the quoting and issuing process. Report information is available on the Underwriting screen. Business rules for managing risk determine *when* and *how often* reports are ordered and whether they can be re-ordered.

This job aid reviews each of the reports and/or tabs which display on the Underwriting screen. This also includes steps on re-ordering reports when applicable.

Select the link to advance to the desired topic:

- [Property Loss History \(PLH\) Report](#)
- [Catastrophe \(CAT\)](#)
- [Credit Bureau Report \(CBR\)](#)

## Part 1 – Property Loss History (PLH) Report

### Step 1

#### Action

On the “Underwriting” screen, the “Prior Losses” tab displays PLH/CLUE report information.

To access the full report:

- Select the link in the “Link To Report” column.

**Note:** To re-order the report, use the “Re-Order Loss History Report” button. The button is enabled only for new submissions. **You cannot re-order the PLH report for an in-force policy.**

#### Screen

The screenshot shows the PolicyCenter interface for an Underwriting screen. The 'Prior Losses' tab is active, displaying CLUE REPORT INFORMATION and a SUMMARY OF PRIOR LOSSES table. A red box highlights the 'Link To Report' button in the CLUE REPORT INFORMATION table.

CLUE Reference Number	Date Ordered	Date Received	Report Ordering Status	Link To Report
	10/16/2021	10/16/2021	Received	<a href="#">Link To Report</a>

  

Loss Date	Loss Cause	Loss Paid Amount	CAT	Subrogated	Weather	Override Reason
03/16/2020	Freezing Water	\$12,013.00	N	Y	Y	

  

Loss Date	Loss Cause	Loss Paid Amount	Loss Paid Date	Override
03/16/2020	Freezing Water	\$12,013.00	03/16/2020	No

## Part 1 – Property Loss History (PLH) Report (cont'd)

### Step 2

Action	Screen
<p>On the “Property Loss History Report” screen:</p> <ul style="list-style-type: none"> <li>Review the “Report Summary” tab.</li> <li>Review the “Supplier” information.</li> </ul> <p><b>Note:</b> This section will give you information on who provided the report to us. If the customer is questioning the information on the report, share the supplier information with the customer. They will need to make contact to dispute any losses.</p> <ul style="list-style-type: none"> <li>Select the “Location Information” tab.</li> </ul>	<p>The screenshot shows the 'Property Loss History Report' interface. The 'Location Information' tab is highlighted with a red box. Below it, the 'Supplier' information is displayed, with the 'Supplier' field also highlighted by a red box. The report details include: Report Date: 10/16/2021, Reference #: [redacted], and Supplier: Comprehensive Loss Underwriting Center P.O. Box 105106, Atlanta, GA 30366-5004.</p>

### Step 3

Action	Screen
<p>On the “Location Information” tab:</p> <ul style="list-style-type: none"> <li>Review the information returned from the PLH report.</li> <li>Verify the address</li> <li>Select the “Claims” tab.</li> </ul>	<p>The screenshot shows the 'Property Loss History Report' interface with the 'Claims' tab highlighted by a red box. The 'Claims' section displays a table with columns for Claim # and Address.</p>

### Step 4

Action	Screen												
<p>On the “Claims” tab:</p> <ul style="list-style-type: none"> <li>Review the information regarding the prior claim.</li> </ul> <p>You have successfully reviewed the Profit Loss History Report.</p>	<p>The screenshot shows the 'Property Loss History Report' interface with the 'Claims' tab selected. It displays a table of claim details:</p> <table border="1"> <thead> <tr> <th>Loss Date</th> <th>Loss Cause</th> <th>Loss Paid Amount</th> <th>Subrogated</th> <th>CAT</th> <th>Weather</th> </tr> </thead> <tbody> <tr> <td>Mon Mar 16 13:14:36 EDT 2020</td> <td>FREEZ</td> <td>\$12,013.00</td> <td>Y</td> <td>N</td> <td>Y</td> </tr> </tbody> </table> <p>Additional details shown include: Policy Holder, Address, Company, Policy Type (HomeOwners), and Claim #.</p>	Loss Date	Loss Cause	Loss Paid Amount	Subrogated	CAT	Weather	Mon Mar 16 13:14:36 EDT 2020	FREEZ	\$12,013.00	Y	N	Y
Loss Date	Loss Cause	Loss Paid Amount	Subrogated	CAT	Weather								
Mon Mar 16 13:14:36 EDT 2020	FREEZ	\$12,013.00	Y	N	Y								



## Part 2 – Catastrophe (CAT)

### Step 1

Action	Screen
<p>Catastrophe (CAT) information is based on the Location Address of the new submission or policy. This information is automatically returned and populated in the “Geographic Data” section on the “Dwelling” screen.</p> <p>The CAT services report will display on the “CAT Underwriting” tab, on the “Underwriting” screen. The CAT Services Report can be re-ordered, by selecting the “Re-Order CAT Services” button. If the “Report Ordering Status” is “Failed”:</p> <ul style="list-style-type: none"> <li>• Select the “Re-order CAT Services EQ” button to re-order.</li> </ul>	<p>The screenshot shows the PolicyCenter interface for Underwriting. The 'CAT Underwriting' tab is selected. A table lists reports with columns for Reference Number, Date Ordered, Date Received, and Report Ordering Status. One entry for 'EQ2' has a status of 'Failed'. A red box highlights the 'Re-order CAT Services EQ' button in the left-hand menu.</p>



## Part 3 – Credit Bureau Report (CBR)

### Step 1

Action	Screen
<p>PolicyCenter orders a Credit Bureau Report (CBR) upon the customer’s acceptance of the Fair Credit Reporting Act (FCRA) notification at the beginning of the quoting process.</p> <p>To ensure the report was successfully returned, check the “Credit Bureau Report” tab on the “Underwriting” screen.</p>	<p>The screenshot shows the PolicyCenter interface for Underwriting. The 'Credit Bureau Report' tab is selected. The screen displays 'No issues identified at this time.' and a table with columns for Approve, Reject, Reopen, History, View Issues Blocking, and View All. A red box highlights the 'Credit Bureau Report' tab in the left-hand menu.</p>

## Part 3 – Credit Bureau Report (CBR) (cont'd)

### Step 2

#### Action

If the status is “No Hit”, you will want to confirm the information entered is correct. Agents can re-order a CBR, only if the original report returns a “No Hit” status.

For example, a “No Hit” status may be returned if the potential customer just moved or has recently changed their last name. In this case, you will need to re-order the credit report, after updating to the previous information.

In this example, you will re-order the credit report using the policyholder's previous address:

- Select the checkbox to the left of the “Insured Name” field.

#### Screen

The screenshot shows the PolicyCenter Underwriting interface. The 'Credit Bureau Report' tab is active. A table lists report details for 'Insured Name' with a status of 'No Hit'. A checkbox next to the 'Insured Name' field is highlighted with a red box.

#	Insured Name	Date of Birth	Report Ordering Status	Date Ordered	Date Received	Ordered
<input type="checkbox"/>	1		Failed	10/16/2020		10/16/2021

Below the table, the 'Status' is listed as 'No Hit'.

### Step 3

#### Action

On the “Credit Bureau Report” tab:

- Select the “Re-Order Credit Bureau Report” button.

#### Screen

The screenshot shows the same PolicyCenter Underwriting interface. The 'Re-Order Credit Bureau Report' button is highlighted with a red box. The table now shows a status of 'Failed' and a 'Re-Order' button next to the 'Insured Name' field.

#	Insured Name	Date of Birth	Report Ordering Status	Date Ordered	Date Received	Ordered
<input checked="" type="checkbox"/>	1		Failed	03/16/2021		03/16/2021

Below the table, the 'Status' is listed as 'No Hit'.

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## Part 3 – Credit Bureau Report (CBR) (cont'd)

### Step 4

Action	Screen
<p>The “Re-Order Credit Bureau Report” screen displays data for the insured name selected. You can update information on this screen.</p> <p>For example, it might be necessary to update an address, if the member has recently moved. This may help return a valid credit report:</p> <ul style="list-style-type: none"> <li>• Update the address</li> <li>• Select the OK button when finished.</li> </ul> <p><b>Note:</b> Do not select “Update Contact” if you are re-ordering credit with the previous last name. It should only be selected if customer information needs to be updated on the entire account.</p>	

### Step 5

Action	Screen
<p>The “CBR Status” for the potential policyholder has updated from “No Hit” to “Hit”.</p>	



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