

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. The top navigation bar includes links for Account, Policy, Search, Team, Administration, Testing, and Training. The main header indicates the current submission is 'Quoted' for a 'Condominium' in 'Indiana', effective '10/16/2021'. The 'Underwriting' tab is active, and the 'Prior Losses' sub-tab is selected. Below the sub-tabs, the 'CLUE REPORT INFORMATION' section displays details for a specific report, including the CLUE Reference Number, Date Ordered, Date Received, and Report Ordering Status. A red box highlights the 'Link To Report' button in the 'Report Ordering Status' column. Below this, the 'SUMMARY OF PRIOR LOSSES' table shows a single entry for a loss on 03/16/2020 caused by 'Freezing Water' with a paid amount of \$12,013.00. The 'Loss Details' section provides further information about this loss, including the loss date, cause, subrogated status, weather, and catastrophe status. The 'SUMMARY OF PENDING LOSSES' section at the bottom indicates 'No data to display'.

Property Report Ordering

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

Step 2

Action

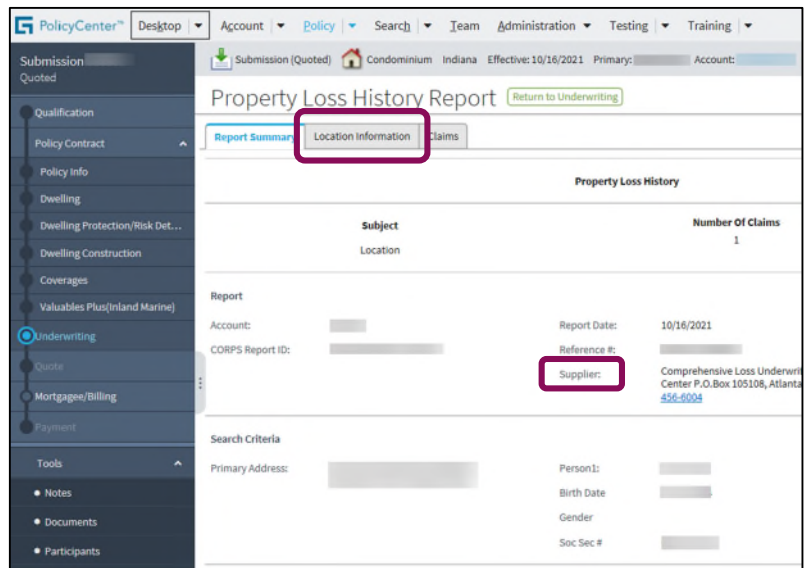
On the “Property Loss History Report” screen:

- Review the “Report Summary” tab.
- Review the “Supplier” information.

Note: 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.

- Select the “Location Information” tab.

Screen



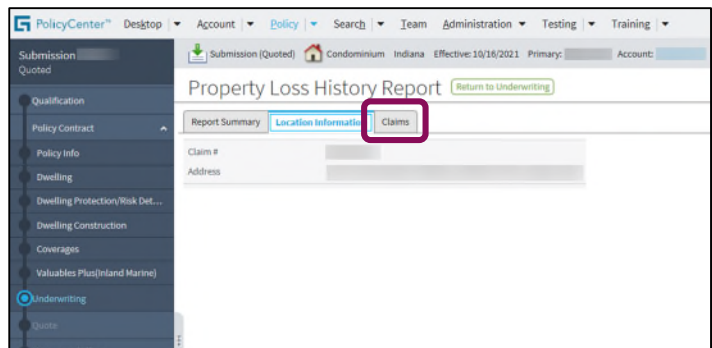
Step 3

Action

On the “Location Information” tab:

- Review the information returned from the PLH report.
- Verify the address
- Select the “Claims” tab.

Screen



Step 4

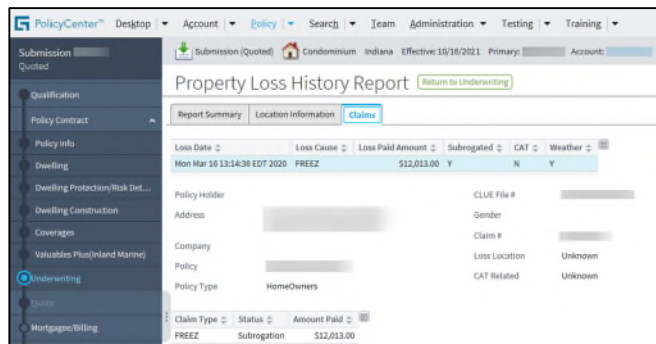
Action

On the “Claims” tab:

- Review the information regarding the prior claim.

You have successfully reviewed the Profit Loss History Report.

Screen




Property Report Ordering

Part 2 – Catastrophe (CAT)

Step 1

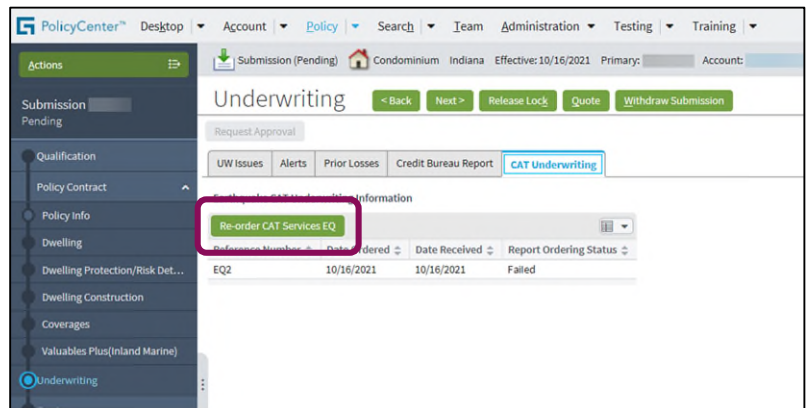
Action

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.

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”:

- Select the “Re-order CAT Services EQ” button to re-order.

Screen



Reference Number	Date Ordered	Date Received	Report Ordering Status
EQ2	10/16/2021	10/16/2021	Failed



Part 3 – Credit Bureau Report (CBR)

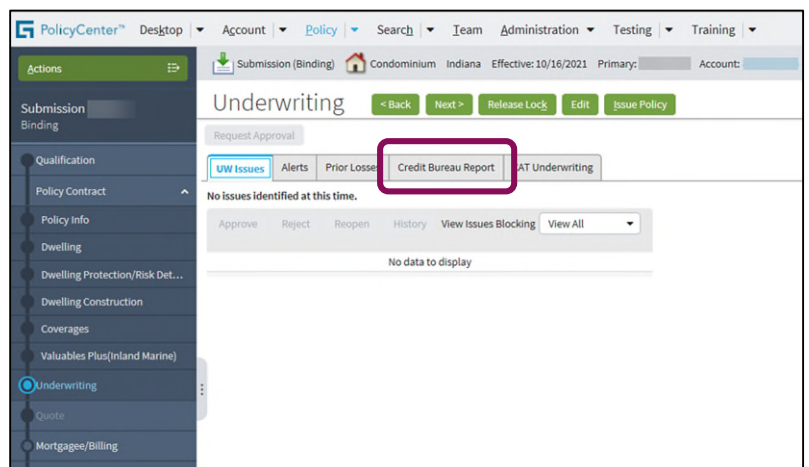
Step 1

Action

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.

To ensure the report was successfully returned, check the “Credit Bureau Report” tab on the “Underwriting” screen.

Screen



Property Report Ordering

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

Step 2

Action

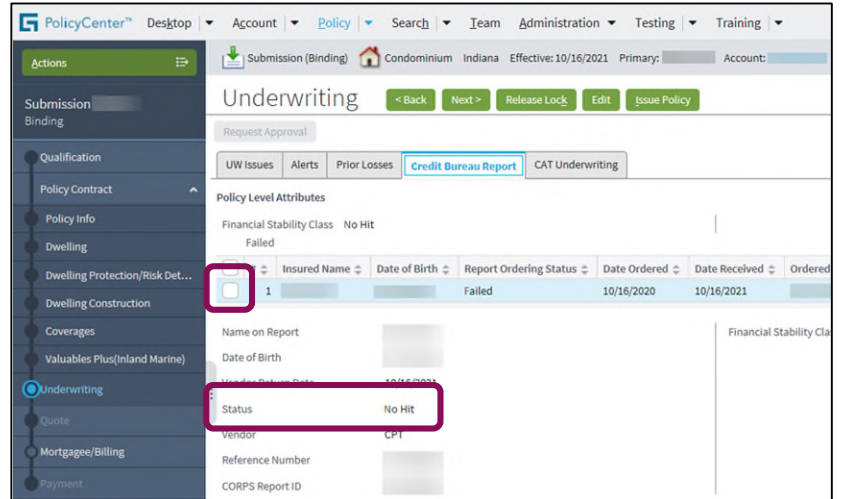
If the status is “No Hit”, you will want to confirm the information entered is correct. Agents can re-order a CBR, only if the original report returns a “No Hit” status.

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 interface with the 'Underwriting' tab selected. The 'Credit Bureau Report' sub-tab is active. A table lists policy attributes, with the first row highlighted. The 'Insured Name' checkbox is checked, and the status is 'No Hit'.

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

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

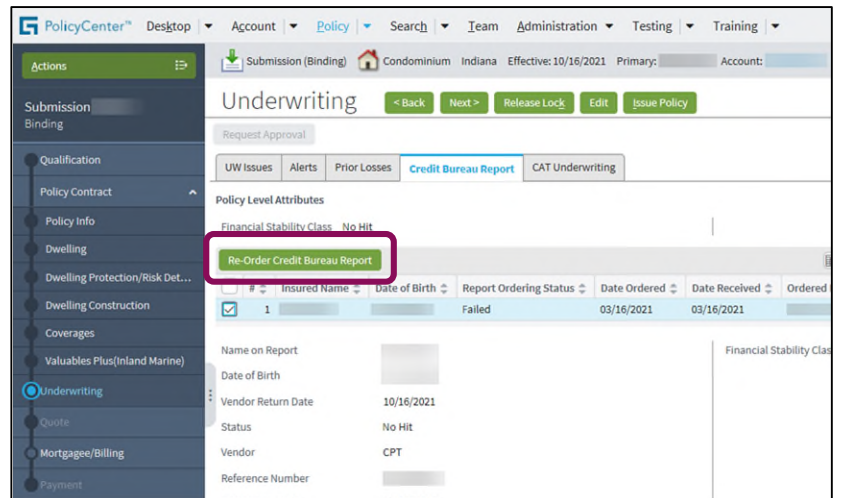
Step 3

Action

On the “Credit Bureau Report” tab:

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

Screen



The screenshot shows the PolicyCenter interface with the 'Underwriting' tab selected. The 'Credit Bureau Report' sub-tab is active. A table lists policy attributes, with the first row highlighted. The 'Re-Order Credit Bureau Report' button is highlighted with a red box.

	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'.

Property Report Ordering

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

Step 4

Action

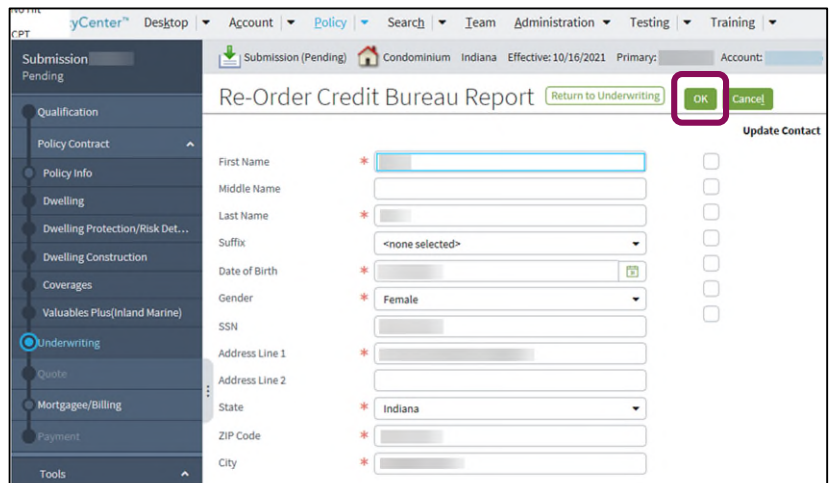
The “Re-Order Credit Bureau Report” screen displays data for the insured name selected. You can update information on this screen.

For example, it might be necessary to update an address, if the member has recently moved. This may help return a valid credit report:

- Update the address
- Select the OK button when finished.

Note: 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.

Screen

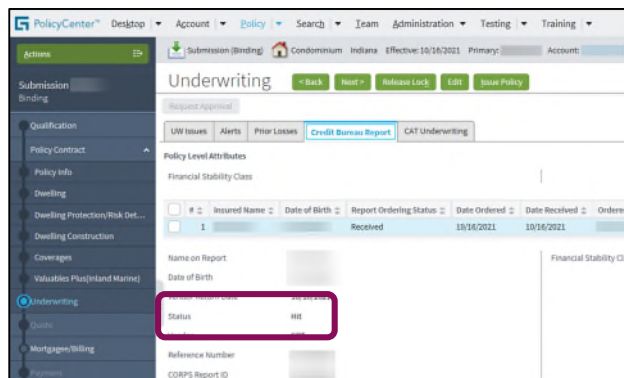


Step 5

Action

The “CBR Status” for the potential policyholder has updated from “No Hit” to “Hit”.

Screen




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