

Auto Report Ordering

PolicyCenter



Description

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

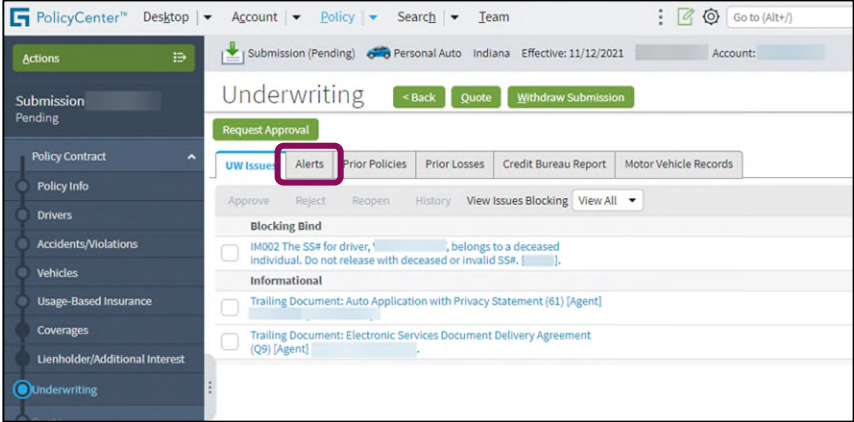
This job aid reviews each of the reports and/or tabs on the “Underwriting” screen. This also includes steps on re-ordering reports when applicable.

Select the link to advance to the desired topic

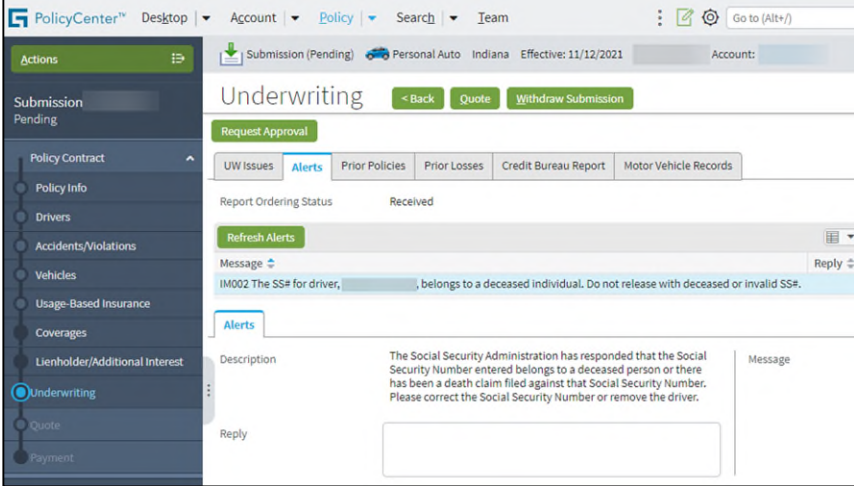
- [Enterprise Validation Technology \(EVT\) Alerts](#)
- [Prior Policies \(Current Carrier\) Information](#)
- [Auto Loss History \(ALH\) Report](#)
- [Credit Bureau Report \(CBR\)](#)
- [Motor Vehicle Report \(MVR\)](#)
 - [Scenario 1: MVR returns successfully, mating information entered on submission](#)
 - [Scenario 2: MVR returns, but with validation messages requiring Agent review](#)
 - [Scenario 3: MVR was not returned, driver information needs reviewed](#)

Enterprise Validation Technology (EVT) Alerts

Step 1

Action	Screen
<p>The “UW Issues” tab displays on the “Underwriting” screen when an alert has been identified by the system.</p> <p>The EVT Alert helps to identify potential fraud, prior to binding a policy. This helps reduce the risk of early-term losses. At the time of issue, policy data must pass validation. If validation fails, PolicyCenter sends an alert.</p> <p>Multiple alerts can be triggered on a single policy.</p> <ul style="list-style-type: none">Select the “Alerts” tab.	

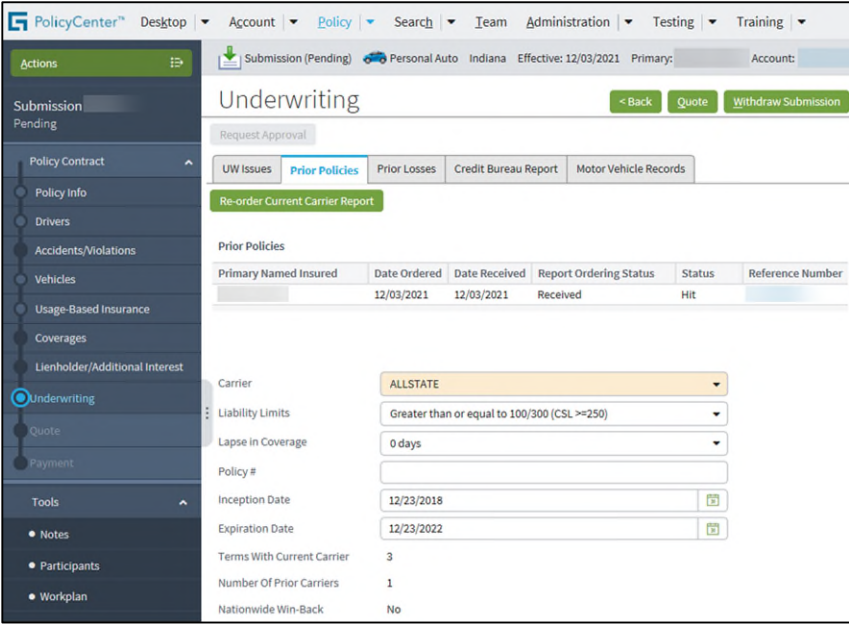
Step 2

Action	Screen
<p>On the “Alerts” tab, a description of the EVT issue displays.</p> <p>In this example, there is an issue with the driver’s Social Security Number.</p> <p>The “Reply” field provides space for notes to/from the Agent concerning the alert.</p> <p>Some alerts require an entry in the “Reply” field. For example, if an EVT call finds a policy was canceled with a balance due, an entry in the “Reply” field is required. Additionally, a post-bind Activity is sent to the Associate Underwriting group.</p> <p>Important Note: If an alert requires you to request approval from Underwriting, you can select the “Request Approval” button and submit a request for Underwriting approval.</p>	

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Prior Policies (Current Carrier) Information

Step 1

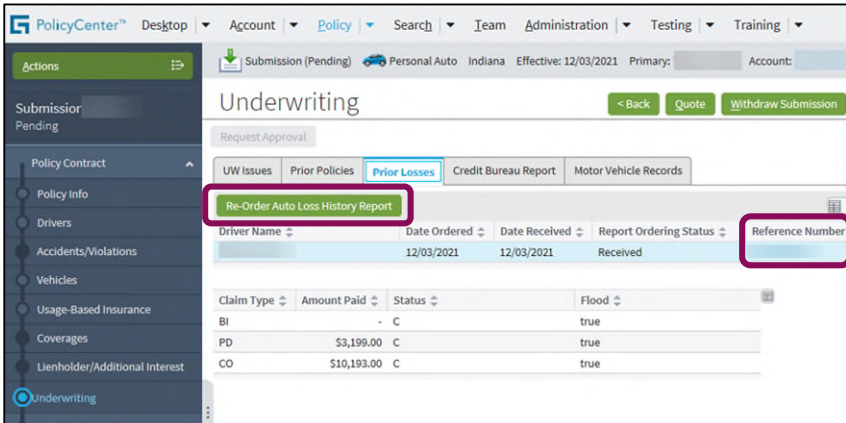
Action	Screen
<p>The Prior Policies tab displays the prior carrier information returned from the Current Carrier/CLUE Report. The CLUE report is automatically ordered after vehicles are entered on the “Vehicles” screen.</p> <p>If the Current Carrier/Clue report does not return, then enter the correct prior policy information in the required fields.</p> <p>Important Note: You may either encounter an underwriting block or be required to submit proof of prior coverage during the policy issuance process.</p>	 <p>The screenshot shows the PolicyCenter interface. The top navigation bar includes 'PolicyCenter', 'Desktop', and various dropdown menus. The left sidebar lists 'Actions' (Submission Pending, Policy Contract, Policy Info, Drivers, Accidents/Violations, Vehicles, Usage-Based Insurance, Coverages, Lienholder/Additional Interest, Underwriting, Quote, Payment) and 'Tools' (Notes, Participants, Workplan). The main content area is titled 'Underwriting' and includes a 'Request Approval' section with tabs for 'UW Issues', 'Prior Policies', 'Prior Losses', 'Credit Bureau Report', and 'Motor Vehicle Records'. The 'Prior Policies' tab is active, showing a table with columns: Primary Named Insured, Date Ordered, Date Received, Report Ordering Status, Status, and Reference Number. Below the table, there are input fields for Carrier (ALLSTATE), Liability Limits (Greater than or equal to 100/300 (CSL >=250)), Lapse in Coverage (0 days), Policy #, Inception Date (12/23/2018), Expiration Date (12/23/2022), Terms With Current Carrier (3), Number Of Prior Carriers (1), and Nationwide Win-Back (No).</p>

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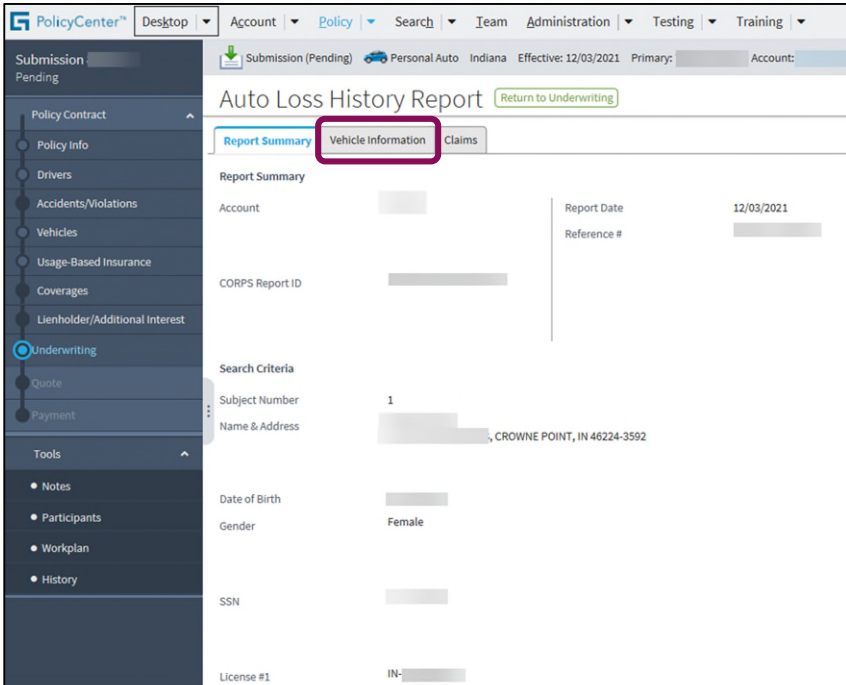
Auto Loss History (ALH) Report

PolicyCenter orders the Auto Loss History (ALH/CLUE) **at the time of issuance** for a new submission.

Step 1

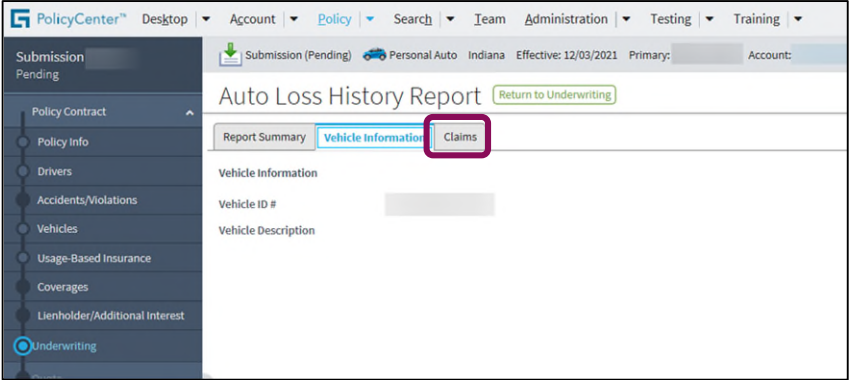
Action	Screen
<p>The “Prior Losses” tab displays ALH/CLUE report information.</p> <ul style="list-style-type: none"> To access the full report, select the link in the “Reference Number” column. To re-order the report, select the “Re-Order Auto Loss History Report” button. The button is only enabled for new submissions. You cannot re-order the ALH report for an “In Force” policy. 	

Step 2

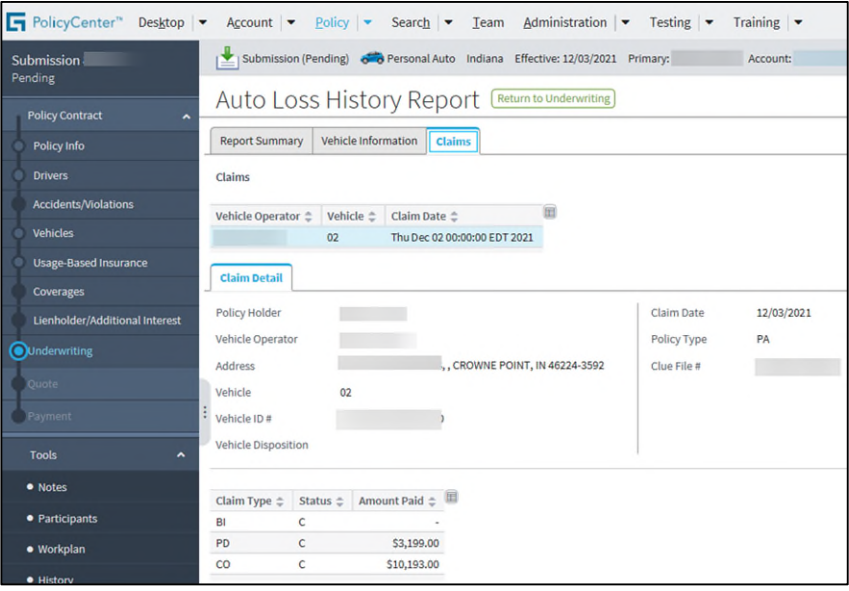
Action	Screen
<p>On the “Auto Loss History Report” screen:</p> <ul style="list-style-type: none"> Review the “Report Summary” tab information of the ALH report. Select the “Vehicle Information” tab. 	

Auto Loss History (ALH) Report, continued

Step 3

Action	Screen
On the “Vehicle Information” tab: <ul style="list-style-type: none">Review the “Vehicle Information” returned from the ALH report.Select the “Claims” tab.	

Step 4

Action	Screen
On the “Claims” tab: <ul style="list-style-type: none">Review the “Claims” tab information returned from the ALH report.	

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Credit Bureau Report (CBR)

Step 1

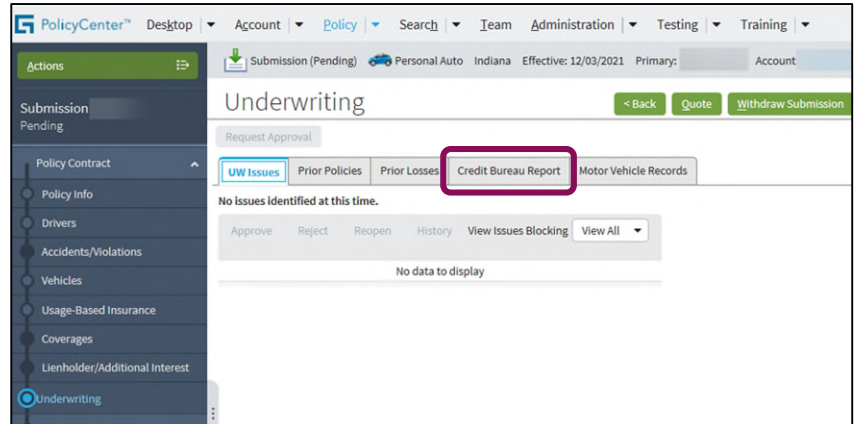
Action

PolicyCenter orders a Credit Bureau Report (CBR) upon the customer's acceptance of the Fair Credit Reporting Act (FCRA) notification.

To ensure the report was successfully returned, check the "Credit Bureau Report" tab on the "Underwriting" screen:

- Select the "Credit Bureau Report" tab.

Screen



Step 2

Action

If the status is "No Hit", you will want to confirm the information entered is correct.

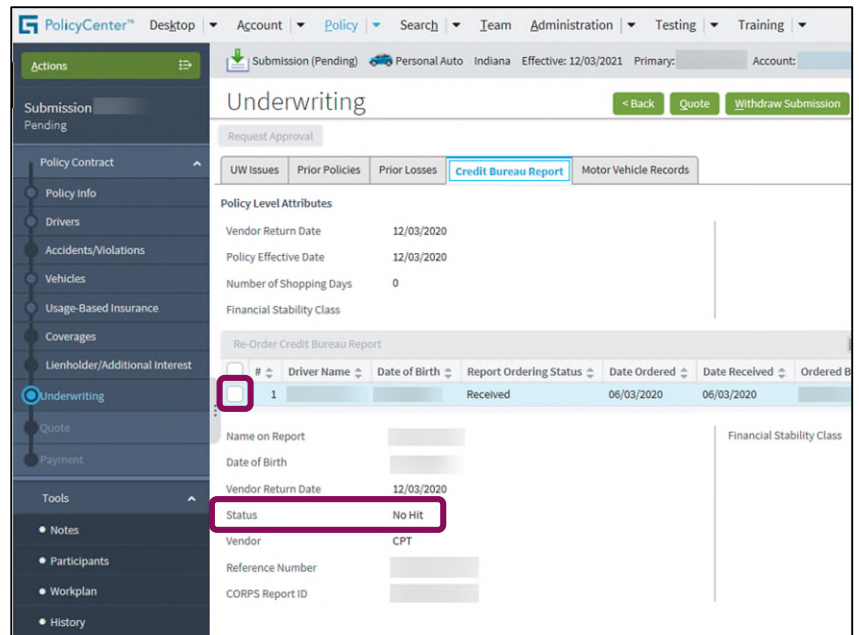
For example, a "No Hit" status may be returned if the potential member just moved or has recently changed their last name. In this case, you will need to reorder the credit report, after updating to the "previous" information.

Agents can re-order a CBR, only if the original report returns a "No Hit" status.

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

- Select the checkbox to the left of the "Driver Name" field.

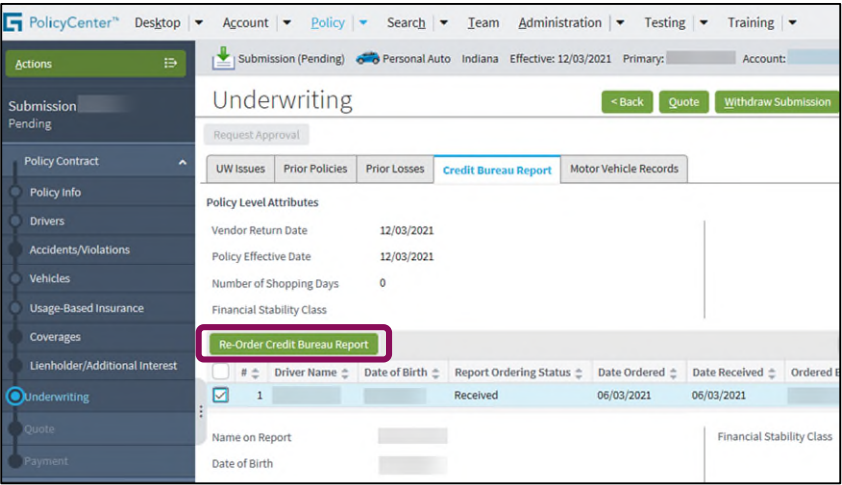
Screen



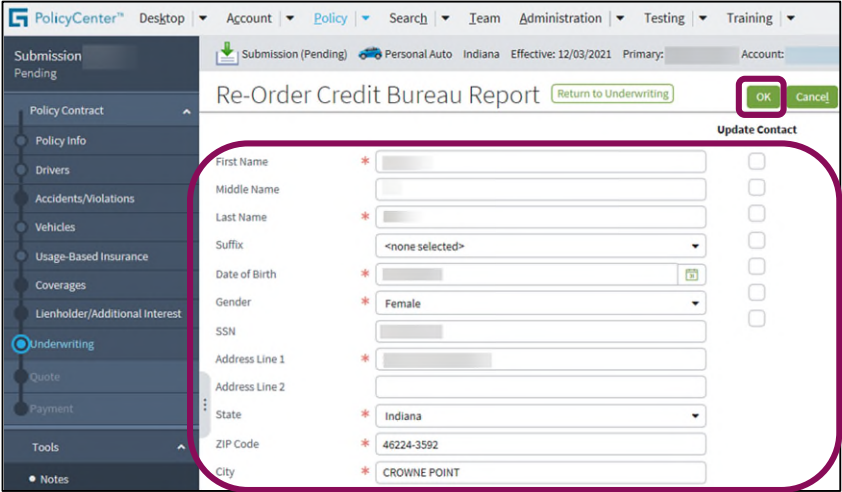
#	Driver Name	Date of Birth	Report Ordering Status	Date Ordered	Date Received	Ordered By
1			Received	06/03/2020	06/03/2020	

Credit Bureau Report (CBR), continued

Step 3

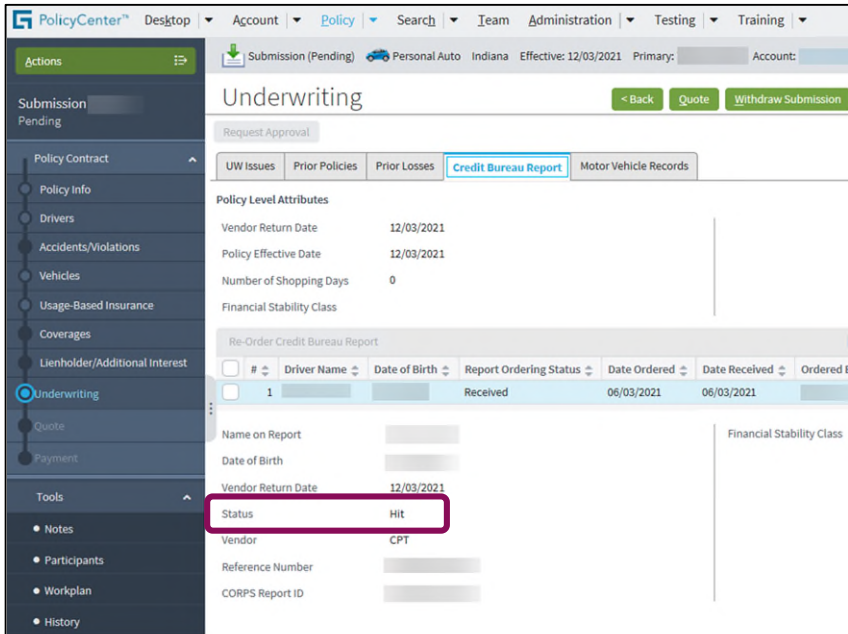
Action	Screen
<p>On the “Credit Bureau Report” tab:</p> <ul style="list-style-type: none">Select the “Re-Order Credit Bureau Report” button.	

Step 4

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

Credit Bureau Report (CBR), continued

Step 5

Action	Screen														
The CBR “Status” for the potential policyholder has updated from “No Hit” to “Hit”.	 <p>The screenshot displays the PolicyCenter Underwriting interface. The left sidebar shows a navigation menu with 'Underwriting' selected. The main content area shows the 'Credit Bureau Report' tab. A table lists the report status, with the first row showing 'Hit' in a red box. The 'Status' field is highlighted with a red box.</p> <table><tr><th>#</th><th>Driver Name</th><th>Date of Birth</th><th>Report Ordering Status</th><th>Date Ordered</th><th>Date Received</th><th>Ordered By</th></tr><tr><td>1</td><td></td><td></td><td>Received</td><td>06/03/2021</td><td>06/03/2021</td><td></td></tr></table> <p>Below the table, the 'Status' field is highlighted with a red box, showing 'Hit'.</p>	#	Driver Name	Date of Birth	Report Ordering Status	Date Ordered	Date Received	Ordered By	1			Received	06/03/2021	06/03/2021	
#	Driver Name	Date of Birth	Report Ordering Status	Date Ordered	Date Received	Ordered By									
1			Received	06/03/2021	06/03/2021										

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Motor Vehicle Report (MVR)

PolicyCenter orders a Motor Vehicle Report (MVR) **at the time of issuance** for a new submission or a policy change when a driver is added.

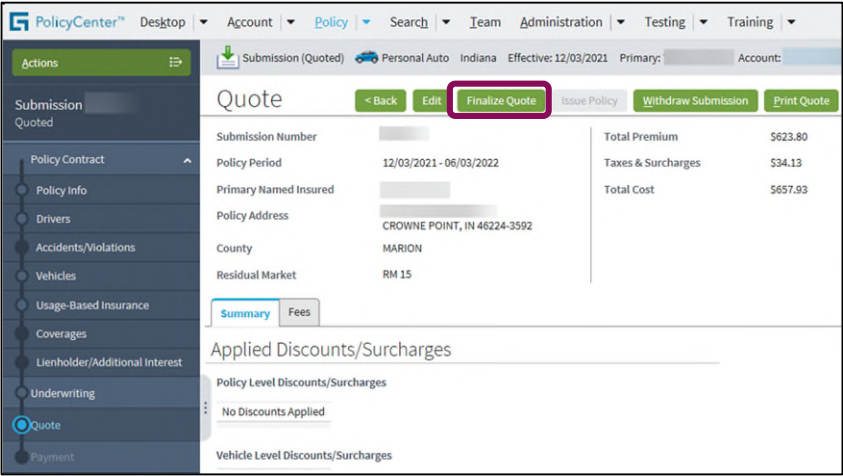
Three different scenarios are possible regarding the return of the MVR:

1. MVR returns successfully, matching information entered on the submission. The policy is successfully bound.
2. MVR returns, but with validation messages requiring agent review and verification. The policy is not bound, allowing the Agent to make any adjustments and issue the policy.
3. MVR was not returned. Driver information needs reviewed for accuracy on the “Drivers” screen. The policy is not bound, allowing the Agent to make any adjustments and issue the policy.

Additional information on each scenario is provided below.

Scenario 1: MVR returns successfully, matching information entered on submission

Step 1

Action	Screen
<p>When entering a new policy, on the “Quote” screen:</p> <ul style="list-style-type: none">• Select the “Finalize Quote” button. <p>If the returned MVR is clean or matches what was entered in PolicyCenter, the system assigns a Policy Number and issues the policy with the completed Payment information.</p> <p>The submission is bound, and no further action or steps are required.</p> <p>Important Note: At any time, you may review the MVR by selecting “Underwriting” in the “Tools” section; go to the “Motor Vehicle Records” tab and select the “Reference Number” link.</p>	

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Scenario 2: MVR returns, but with messages requiring Agent review and verification

Step 1

Action

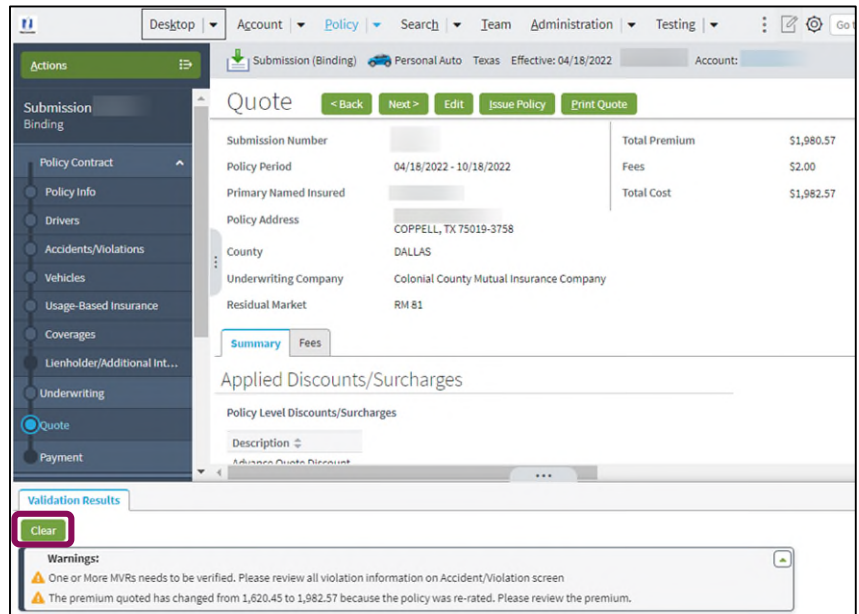
In some cases, the “Validation Results” tab may display the message: “One or More MVRs needs to be verified. Please review all violation information on Accident/Violation screen.”

You will need to review the “Accidents/Violations” screen to see what was returned on the MVR and then issue the policy to successfully complete the submission process:

- Select the “Clear” button.

Important Note: Selecting the “Clear” button on the “Validation Results” tab only removes the “Validation Results” tab. It does NOT fix the issue. The policy is not issued or bound at this point.

Screen



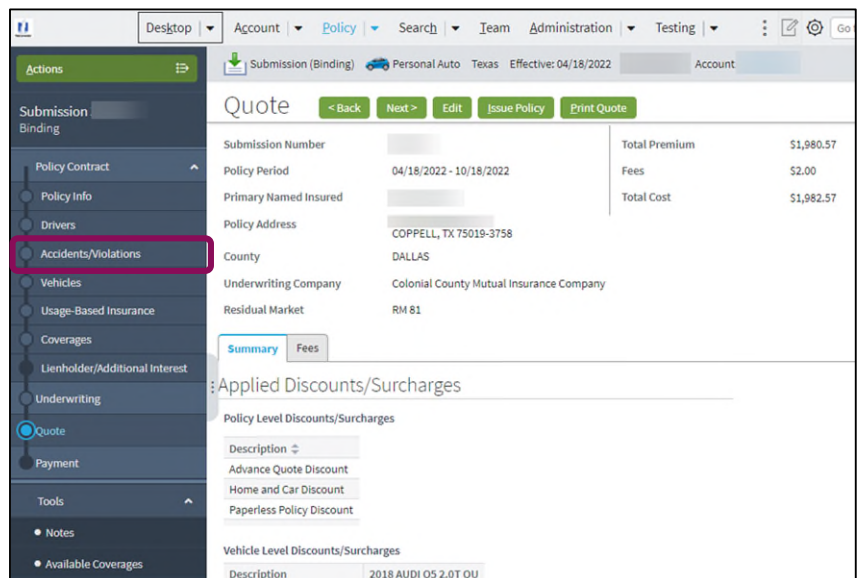
Step 2

Action

On the “Quote” screen:

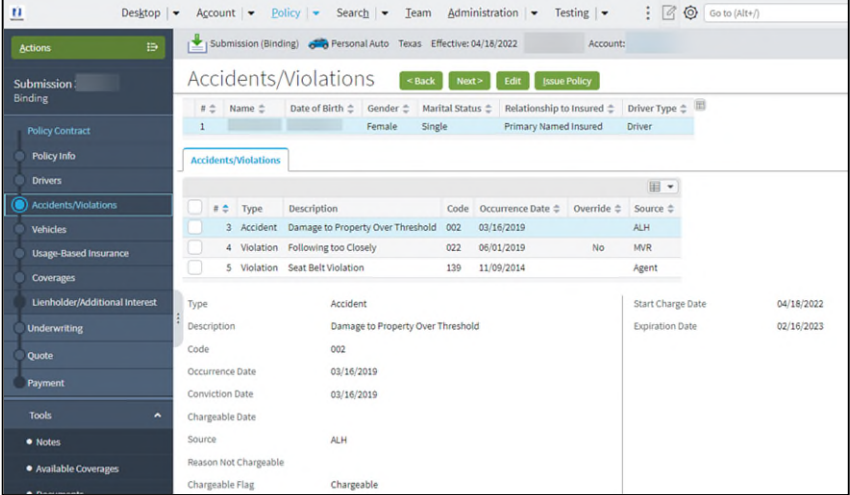
- Select the “Accidents/Violations” link.

Screen



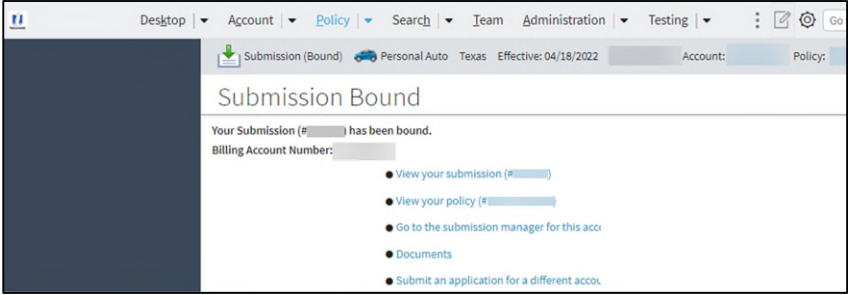
Scenario 2, continued

Step 3

Action	Screen
<p>Review information for each driver on the “Accidents/Violations” screen, to discern if anything may impact the premium. For example, did the client not report a violation, which returned in the MVR? Such discrepancies may impact the premium quoted by the system.</p> <p>The “Source” field indicates where the information was obtained:</p> <ul style="list-style-type: none">• Agent• ALH• MVR <p>ALH and MVR-obtained information cannot be removed. Agent-entered information not returned by the MVR <u>can</u> be removed, if not valid, and the Report Date differs from the Agent-entered Accident or Violation. This may be important as reported information impacts the premium.</p> <p>Important Note: To remove an agent-entered line, select the “Edit” button, then select the checkbox to the left of the line and select the “Remove” button.</p>	

Scenario 2, continued

Step 4

Action	Screen
<p>After validating all the information is correct, you may continue quoting and issuing the policy.</p> <p>The system will re-rate the submission with two possible results:</p> <ul style="list-style-type: none">• If the premium is the same as previously quoted, the submission will bind (as shown here).• If the premium increases or is ineligible based on returned information, PolicyCenter stops the bind process and displays a new Validation message. To proceed binding the submission, you must select the “Issue Policy” button a second time.	

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Scenario 3: MVR not returned. Driver info needs reviewed & updated, if necessary

Step 1

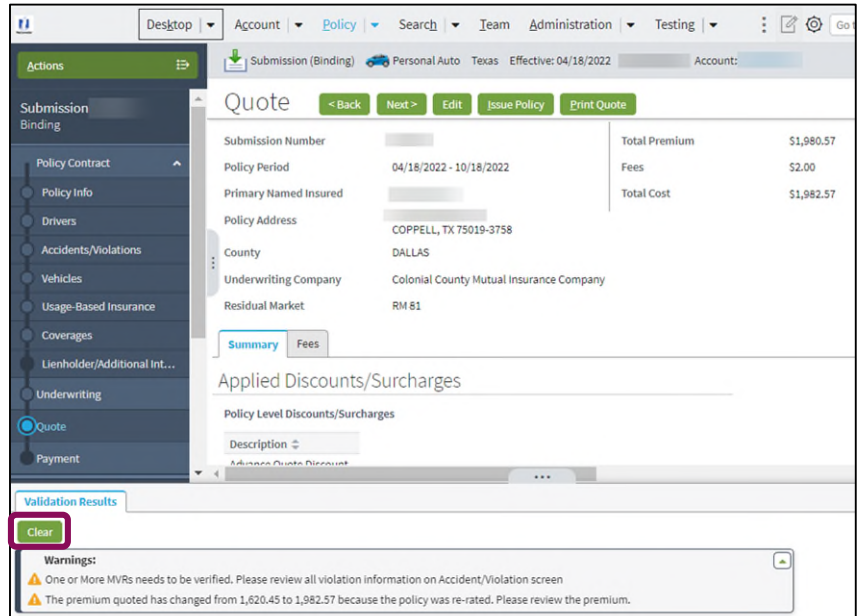
Action

In some cases, the "Validation Results" tab may display one or more validation messages stating the MVR(s) on the policy could not be found or need(s) to be reviewed and/or verified.

- Select the "Clear" button.

Important Note: Selecting the "Clear" button on the "Validation Results" tab only removes the "Validation Results" tab. It does NOT fix the issue. The policy is not issued or bound at this point.

Screen



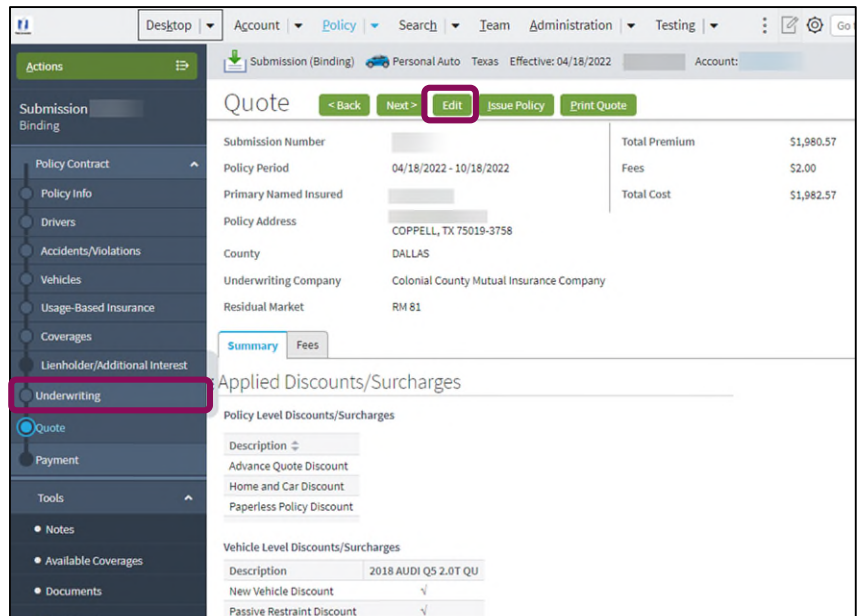
Step 2

Action

On the "Quote" screen:

- Select the "Edit" button to edit the submission.
- Select the "OK" button on the confirmation pop-up window.
- Select the "Underwriting" link.

Screen



Scenario 3, continued

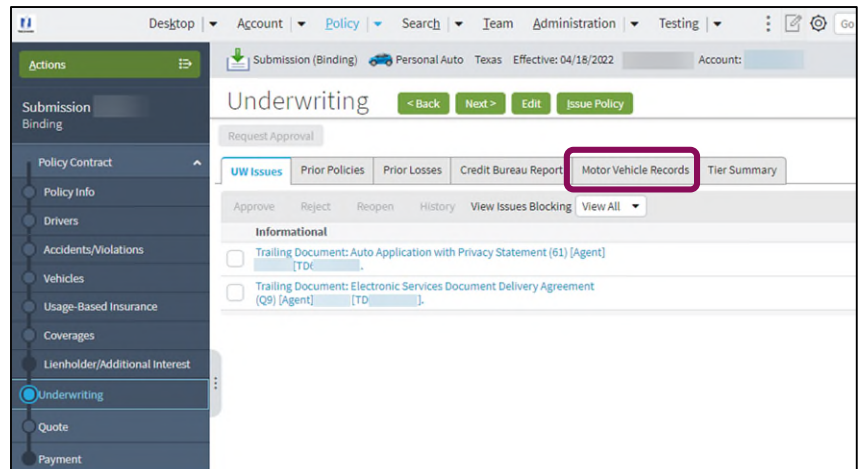
Step 3

Action

On the “Underwriting” screen:

- Select the “Motor Vehicle Records” tab.

Screen



The screenshot shows the Underwriting screen in a web application. The left sidebar contains a menu with options: Actions, Submission Binding, Policy Contract, Policy Info, Drivers, Accidents/Violations, Vehicles, Usage-Based Insurance, Coverages, Lienholder/Additional Interest, Underwriting (selected), Quote, and Payment. The main content area has a top bar with 'Submission (Binding)', 'Personal Auto', 'Texas', 'Effective: 04/18/2022', and 'Account:'. Below this is a 'Request Approval' section with tabs: UW Issues, Prior Policies, Prior Losses, Credit Bureau Report, Motor Vehicle Records (highlighted with a red box), and Tier Summary. The Motor Vehicle Records tab is active, showing a table with columns: Name, Date of Birth, License State, Report Ordering Status, Vendor, Status, and Date Ordered. The table contains one row with data: [Name], [Date of Birth], Texas, Received, LXN, No Hit, 04/18/2022.

Step 4

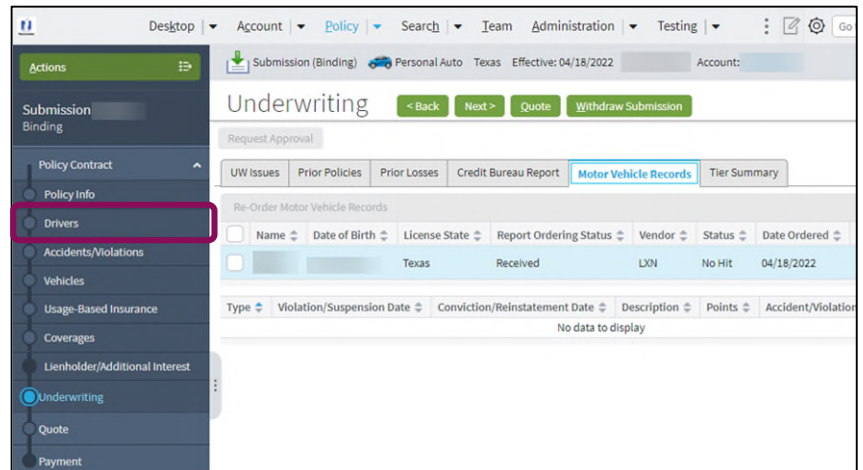
Action

The “Status” displays as “No Hit,” indicating the MVR could not be found.

You will need to verify the driver information is correct on the “Drivers” screen. In most cases, the driver’s license number was entered incorrectly.

- Select the “Drivers” link.

Screen



The screenshot shows the Drivers screen in a web application. The left sidebar contains a menu with options: Actions, Submission Binding, Policy Contract, Policy Info, Drivers (highlighted with a red box), Accidents/Violations, Vehicles, Usage-Based Insurance, Coverages, Lienholder/Additional Interest, Underwriting, Quote, and Payment. The main content area has a top bar with 'Submission (Binding)', 'Personal Auto', 'Texas', 'Effective: 04/18/2022', and 'Account:'. Below this is a 'Request Approval' section with tabs: UW Issues, Prior Policies, Prior Losses, Credit Bureau Report, Motor Vehicle Records (highlighted with a red box), and Tier Summary. The Motor Vehicle Records tab is active, showing a table with columns: Name, Date of Birth, License State, Report Ordering Status, Vendor, Status, and Date Ordered. The table contains one row with data: [Name], [Date of Birth], Texas, Received, LXN, No Hit, 04/18/2022.

Scenario 3, continued

Step 5

Action	Screen
<p>Review the “Drivers” screen to ensure the driver’s license number is correct.</p> <p>If it is <u>incorrect</u>, make the correction and issue policy.</p> <p>If the Driver information is <u>correct</u>, has customer recently married or moved? A new address or name change for the client could be why the MVR could not be found.</p> <p>You can manually reorder the MVR using different policy information.</p> <p>The following steps review the process for reordering the MVR.</p> <ul style="list-style-type: none">• Select the “Underwriting” link.	

Step 6

Action	Screen
<p>On the “Underwriting” screen:</p> <ul style="list-style-type: none">• Select the checkbox to the left of the “Name” field.• Select the “Re-Order Motor Vehicle Records” button.	

Scenario 3, continued

Step 7

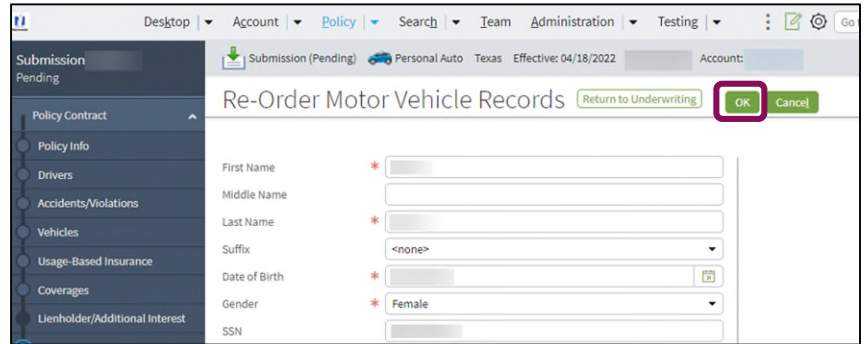
Action

The “Re-Order Motor Vehicle Records” screen shows data for the driver selected.

You can update information on this screen. For example, it might be necessary to use a different last name if the member has recently been married.

- Update the appropriate information.
- Select the “OK” button.

Screen



Submission Pending

Policy Contract

Policy Info

Drivers

Accidents/Violations

Vehicles

Usage-Based Insurance

Coverages

Lienholder/Additional Interest

Re-Order Motor Vehicle Records

Return to Underwriting

OK

Cancel

First Name *

Middle Name

Last Name *

Suffix

Date of Birth *

Gender *

Female

SSN

Step 8

Action

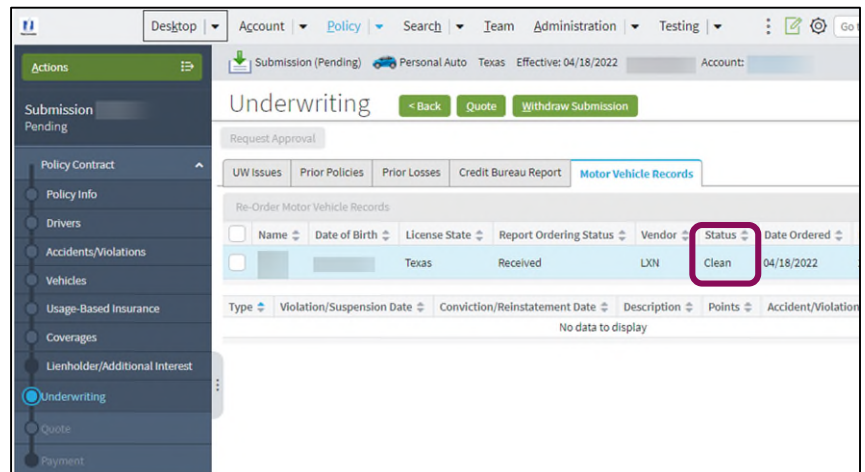
Once the MVR report is successfully ordered, the “Status” changes from “No-Hit” to either “Clean” or “Adverse”, depending on what returned on the report.

You may quote and issue the submission.

An MVR can be re-ordered twice in a 24-hour period. For additional attempts, you need to wait until the next day to try again.

Important Note: Relevant *accident* data (NOT violations) populates the “Accidents/Violations” screen. Review the screen to ensure a single accident is listed only once. An override process is available if the Agent disagrees with anything found on the report. Overrides require Underwriting review.

Screen



Desktop

Account

Policy

Search

Team

Administration

Testing

Submission (Pending)

Personal Auto

Texas

Effective: 04/18/2022

Account:

Underwriting

< Back

Quote

Withdraw Submission

Request Approval

UW Issues

Prior Policies

Prior Losses

Credit Bureau Report

Motor Vehicle Records

Re-Order Motor Vehicle Records

Name

Date of Birth

License State

Report Ordering Status

Vendor

Status

Clean

Date Ordered

04/18/2022

Type

Violation/Suspension Date

Conviction/Reinstatement Date

Description

Points

Accident/Violation

No data to display

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By accepting a copy of these materials:

- (1) I agree that I am either: (a) an employee or Contractor working for Nationwide Mutual Insurance Company or one of its affiliates or subsidiaries (“Nationwide”); or (b) an Independent Sales Agent who has a contract and valid appointment with Nationwide; or (c) an employee of or an independent contractor retained by an Independent Sales Agent; or (d) an Independent Adjuster who has a contract with Nationwide; or (e) an employee of or an independent contractor retained by an Independent Adjuster.
- (2) I agree that the information contained in this training presentation is confidential and proprietary to Nationwide and may not be disclosed or provided to third parties without Nationwide’s prior written consent.
- (3) I acknowledge that: (i) certain information contained in this training presentation may be applicable to licensed individuals only and access to this information should not be construed as permission to perform any functions that would require a license; and (ii) I am responsible for acting in accordance with all applicable laws and regulations.
- (4) I agree that I will return or destroy any material provided to me during this training, including any copies of such training material, when or if any of the following circumstances apply: (a) my Independent Sales Agent agreement with Nationwide is cancelled or I no longer hold any appointments with Nationwide; (b) my employment with or contract with a Nationwide Independent Sales Agent is terminated; (c) my Independent Adjuster contract with Nationwide is terminated; (d) my employment with or contract with a Nationwide Independent Adjuster is terminated; or (e) my employment or contract with Nationwide is terminated for any reason.