

# Nationwide Express: Review Policies, Get Final Rate & Pay and Bind



## Review Policies

### Step 1

Action	Screen
<p>“Review policies” contains all the selected coverages and provides options to easily make changes or see more details.</p> <p>The system displays two products side by side. Keep scrolling to review each product quoted.</p>	

### Step 2

Action	Screen
<p>This is another chance to review the policies for the discounts already applied and options for any additional discounts that may apply.</p>	

### Step 3

Action	Screen
<p>Here is a view of the telematics tab on the rating page. Telematics options may vary based on state. Whatever you select will have to be confirmed.</p> <p>There are messages that you may encounter when the insured is not eligible for the instant verified discount. For example, the 2020 Toyota could have had a discount had the insured had sufficient driving data (90days).</p>	

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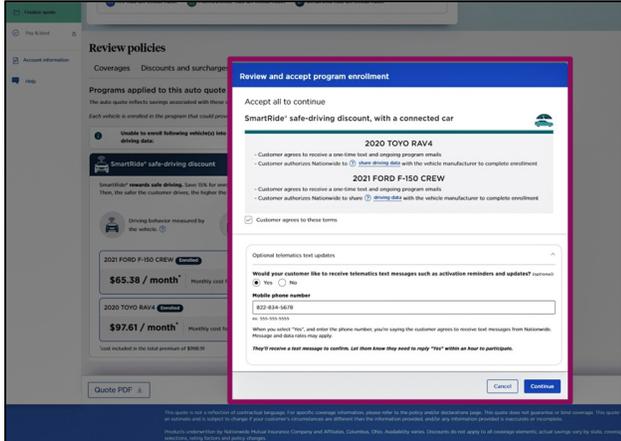
(2) I agree that the information contained in this training presentation is confidential and proprietary to Nationwide and may not be disclosed or provided to third parties without Nationwide’s prior written consent.

(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.

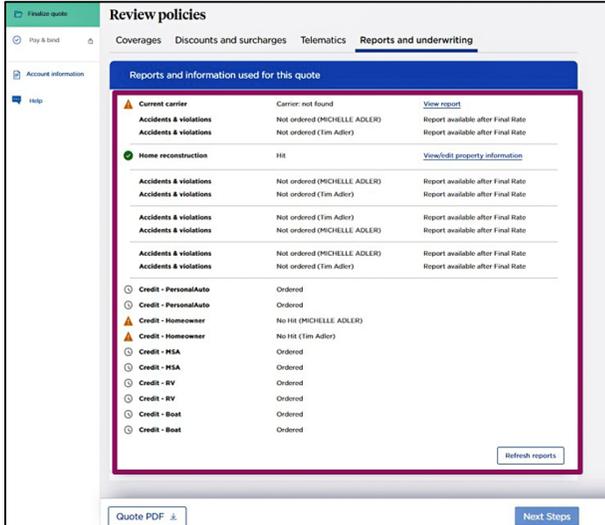
(4) I agree that I will return or destroy any material provided to me during this training, including any copies of such training material, when or if any of the following circumstances apply: (a) my Independent Sales Agent agreement with Nationwide is cancelled or I no longer hold any appointments with 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.

Review Policies (con'td)

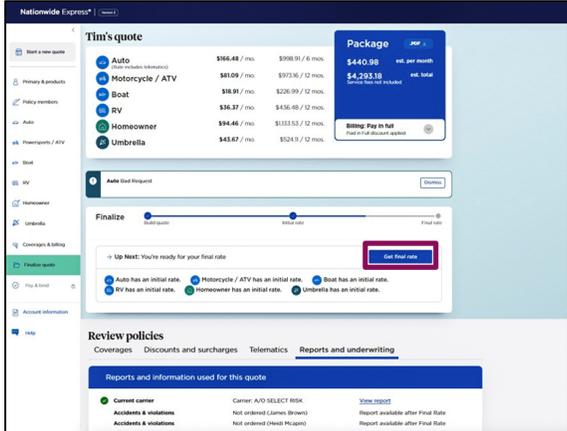
Step 4

Action	Screen
<p>You will need to review and accept the telematics program enrollment. Advise the prospect of any requirements of them. When finished, select the "Continue" button.</p>	

Step 5

Action	Screen
<p>The last tab in the "Review policies" section is "Reports and underwriting". Current carrier is ordered automatically, and Loss History and MVR are ordered at Finalize Quote by selecting Get Final Rate.</p> <p>Remember, if the prospect wants to think about it before you proceed, you can print the quote from the top right corner in the Package tile or the "Quote PDF" button at the bottom left corner of the screen.</p>	

Step 6

Action	Screen
<p>When your customer accepts the quote, select the "Get final rate" button.</p>	

## Final Rate

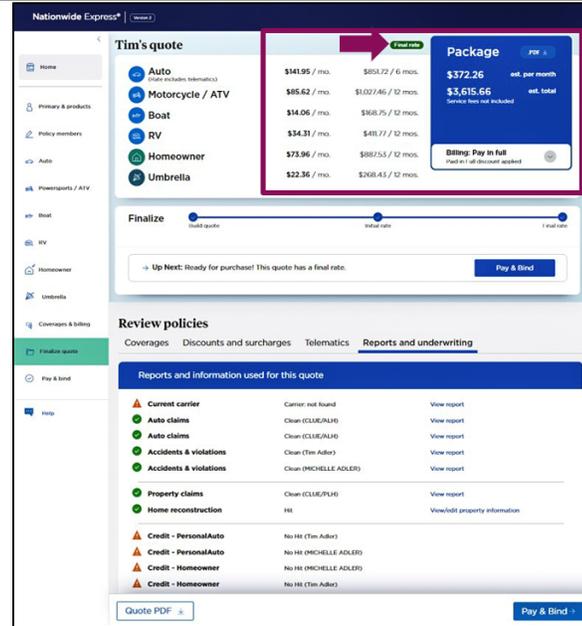
### Step 1

#### Action

Once the reports are run, you have a “Final rate”, as indicated by the green button on the upper right-hand side of the screen.

You’re now ready to select the “Pay & Bind” button.

#### Screen



## Pay & Bind

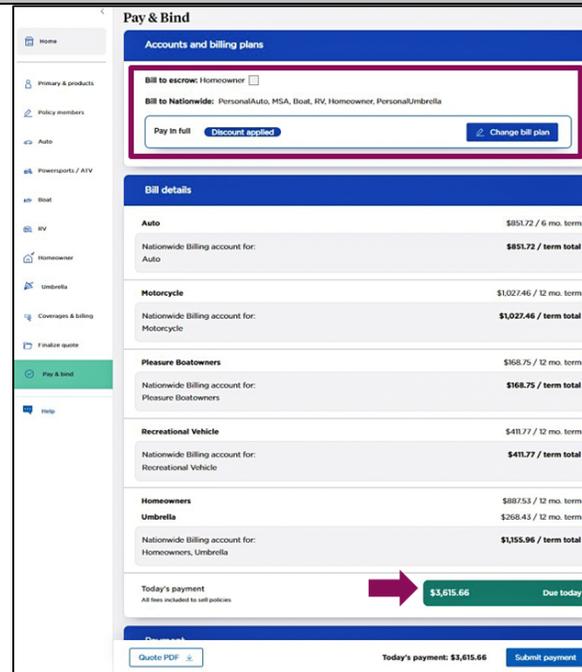
### Step 1

#### Action

Your customer has the option to change their bill plan at the top of the screen.

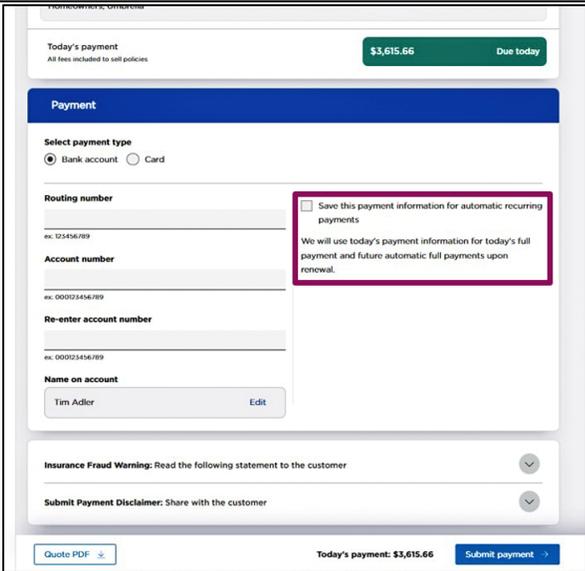
Note that each policy is set up on its own billing account and the total due today is displayed at the bottom of the page.

#### Screen

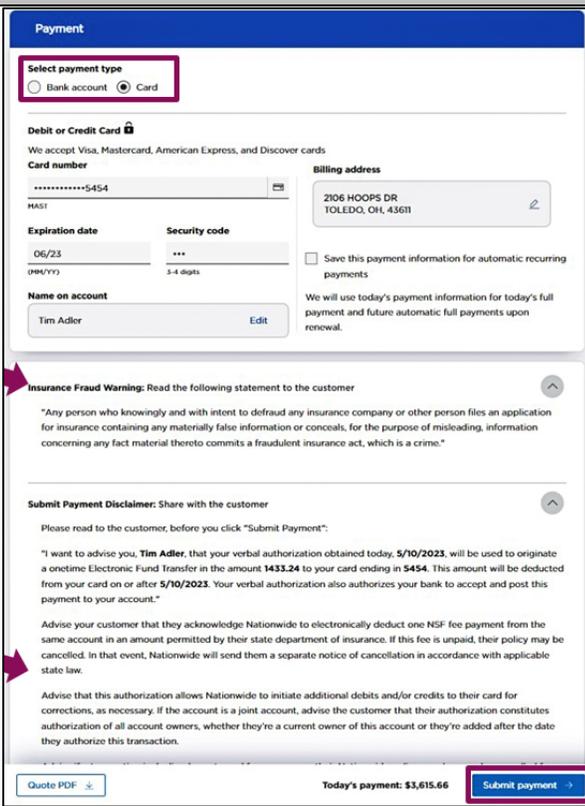


Pay & Bind (cont'd)

Step 2

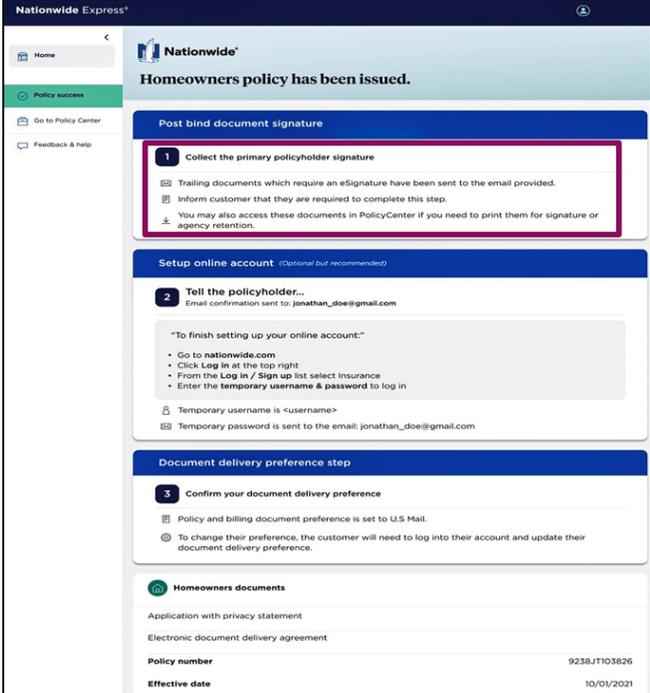
Action	Screen
<p>Because everything is done electronically, bank account and bankcard are the only options for down payment. You can save that information for future automatic payments.</p>	

Step 3

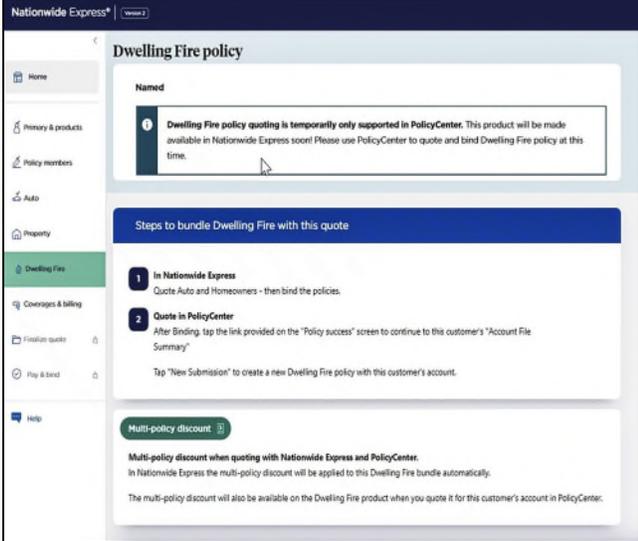
Action	Screen
<p>The screen displays what a “Card” payment type looks like. The disclaimers, “Insurance Fraud Warning” and “Submit Payment,” need to be shared with the customer by reading the statements displayed.</p> <p>Once you share the disclaimers with your customer, select the “Submit payment” button. Nationwide Express will issue all the products together whether they have the same or different effective dates.</p>	

Pay & Bind (cont'd)

Step 4

Action	Screen
<p>If the insured opted for paper documents, you'll see this messaging after bind. Follow the instructions on the screen.</p>	 <p>The screenshot shows the Nationwide Express app interface. At the top, it says "Homeowners policy has been issued." Below this, there are three main sections:         <ol style="list-style-type: none"> <li><b>Post bind document signature:</b> Includes instructions to collect the primary policyholder signature, noting that trailing documents requiring eSignatures have been sent to email and that users can access these in PolicyCenter.</li> <li><b>Setup online account (Optional but recommended):</b> Instructs the user to tell the policyholder to go to nationwide.com, click Log in, and enter a temporary username and password.</li> <li><b>Document delivery preference step:</b> Asks the user to confirm their document delivery preference, with options for U.S. Mail or online delivery.</li> </ol>         At the bottom, there is a section for "Homeowners documents" listing "Application with privacy statement" and "Electronic document delivery agreement", along with the policy number (9238JT103826) and effective date (10/01/2021).       </p>

Step 5

Action	Screen
<p>If you selected a non-Nationwide Express product, you'll be given instructions for quoting and binding in PolicyCenter.</p> <p>Close Nationwide Express when working in PolicyCenter.</p>	 <p>The screenshot shows the Nationwide Express app interface for a "Dwelling Fire policy". It features a message stating that "Dwelling Fire policy quoting is temporarily only supported in PolicyCenter" and provides instructions on how to bundle this policy with other quotes (Auto and Homeowners) and how to quote in PolicyCenter. It also mentions a "Multi-policy discount" that will be applied when quoting with Nationwide Express and PolicyCenter.</p>