

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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(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.

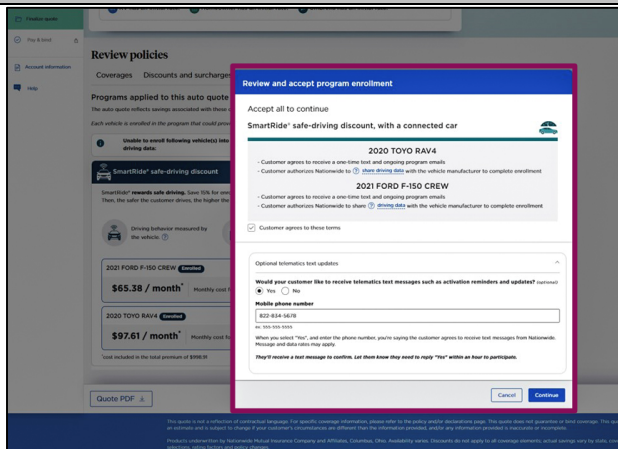
Review Policies (con'td)

Step 4

Action

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.

Screen



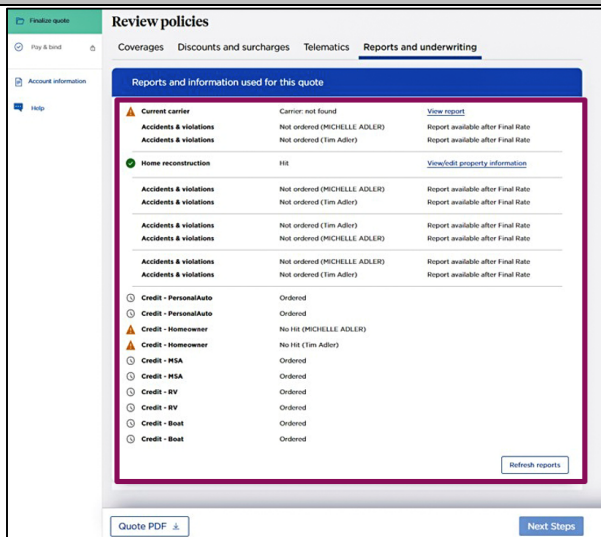
Step 5

Action

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.

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.

Screen

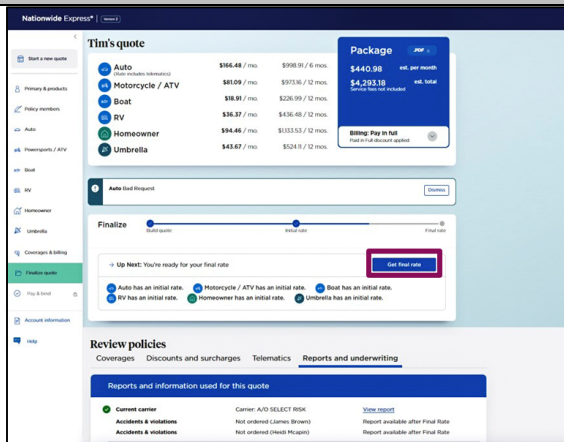


Step 6

Action

When your customer accepts the quote, select the "Get final rate" button.

Screen



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

Tim's quote

Policy	Rate	Term
Auto	\$141.95 / mo.	\$853.72 / 6 mos.
Motorcycle / ATV	\$85.62 / mo.	\$1,027.46 / 12 mos.
Boat	\$14.06 / mo.	\$168.75 / 12 mos.
RV	\$14.31 / mo.	\$48.77 / 12 mos.
Homeowner	\$73.96 / mo.	\$887.53 / 12 mos.
Umbrella	\$22.36 / mo.	\$268.43 / 12 mos.

Package **Pay**

\$372.26 est. per month
\$3,615.66 est. total
 Service fees not included

Billing: Pay in full
 Paid in full discount applied

Finalize

Up Next: Ready for purchase! This quote has a final rate.

Pay & Bind

Review policies

Coverages Discounts and surcharges Telematics **Reports and underwriting**

Reports and information used for this quote

Report	Details	Action
Current carrier	Carrier not found	View report
Auto claims	Clean (CLUE/ALH)	View report
Auto claims	Clean (CLUE/ALH)	View report
Accidents & violations	Clean (Tim Adler)	View report
Accidents & violations	Clean (MICHELLE ADLER)	View report
Property claims	Clean (CLUE/PLH)	View report
Home reconstruction	HI	View/submit property information
Credit - PersonalAuto	No HI (Tim Adler)	
Credit - PersonalAuto	No HI (MICHELLE ADLER)	
Credit - Homeowner	No HI (MICHELLE ADLER)	
Credit - Homeowner	No HI (Tim Adler)	

Quote PDF **Pay & Bind**

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

Accounts and billing plans

Bill to escrow: Homeowner ☐

Bill to Nationwide: PersonalAuto, MSA, Boat, RV, Homeowner, PersonalUmbrella

Pay in full **Discount applied** **Change bill plan**

Bill details

Policy	Rate	Term
Auto	\$853.72 / 6 mo. term	
Nationwide Billing account for: Auto	\$853.72 / term total	
Motorcycle	\$1,027.46 / 12 mo. term	
Nationwide Billing account for: Motorcycle	\$1,027.46 / term total	
Pleasure Boatowners	\$168.75 / 12 mo. term	
Nationwide Billing account for: Pleasure Boatowners	\$168.75 / term total	
Recreational Vehicle	\$48.77 / 12 mo. term	
Nationwide Billing account for: Recreational Vehicle	\$48.77 / term total	
Homeowners	\$887.53 / 12 mo. term	
Umbrella	\$268.43 / 12 mo. term	
Nationwide Billing account for: Homeowners, Umbrella	\$1,155.96 / term total	

Today's payment
 All fees included to self policies

\$3,615.66 **Due today**

Submit payment

Quote PDF **Today's payment: \$3,615.66** **Submit payment**

Pay & Bind (cont'd)

Step 2

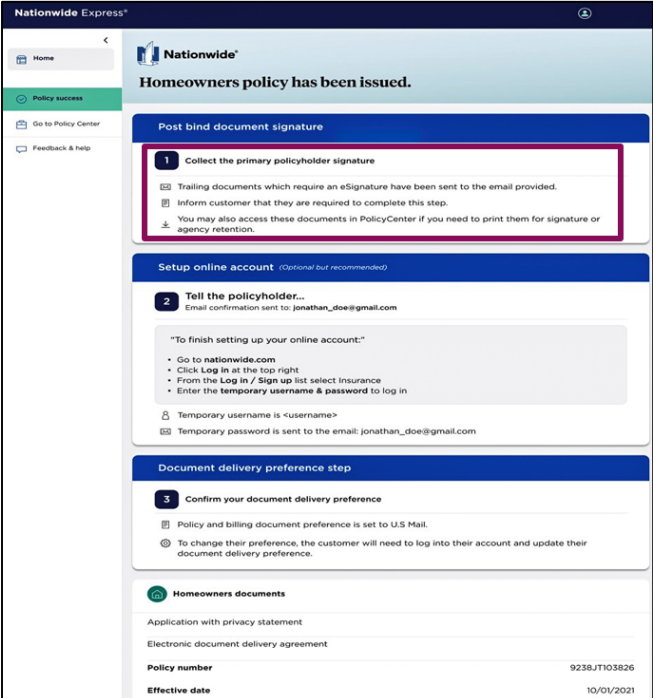
Action	Screen
<p>Because everything is done electronically, bank account and bankcard are the only options for down payment. You can save that information for future automatic payments.</p>	

Step 3

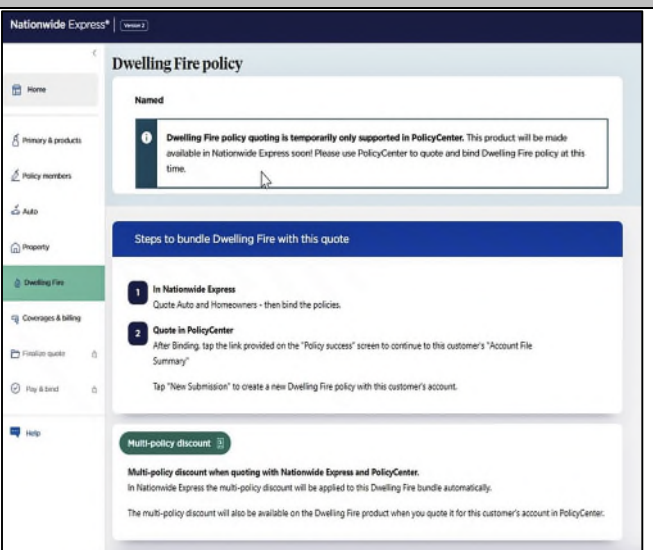
Action	Screen
<p>The screen displays what a "Card" payment type looks like. The disclaimers, "Insurance Fraud Warning" and "Submit Payment," need to be shared with the customer by reading the statements displayed.</p> <p>Once you share the disclaimers with your customer, select the "Submit payment" button. 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>Nationwide Express®</p> <p>Homeowners policy has been issued.</p> <p>Post bind document signature</p> <ol style="list-style-type: none"> 1 Collect the primary policyholder signature <ul style="list-style-type: none"> Trailing documents which require an eSignature have been sent to the email provided. Inform customer that they are required to complete this step. You may also access these documents in PolicyCenter if you need to print them for signature or agency retention. <p>Setup online account (Optional but recommended)</p> <ol style="list-style-type: none"> 2 Tell the policyholder... <p>Email confirmation sent to: jonathan_doe@gmail.com</p> <p>"To finish setting up your online account:"</p> <ul style="list-style-type: none"> Go to nationwide.com Click Log in at the top right From the Log in / Sign up list select Insurance Enter the temporary username & password to log in <p>Temporary username is <username></p> <p>Temporary password is sent to the email: jonathan_doe@gmail.com</p> <p>Document delivery preference step</p> <ol style="list-style-type: none"> 3 Confirm your document delivery preference <ul style="list-style-type: none"> Policy and billing document preference is set to U.S. Mail. To change their preference, the customer will need to log into their account and update their document delivery preference. <p>Homeowners documents</p> <ul style="list-style-type: none"> Application with privacy statement Electronic document delivery agreement <p>Policy number 9238JT103826</p> <p>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>Nationwide Express®</p> <p>Dwelling Fire policy</p> <p>Named</p> <ol style="list-style-type: none"> 1 Dwelling Fire policy quoting is temporarily only supported in PolicyCenter. This product will be made available in Nationwide Express soon! Please use PolicyCenter to quote and bind Dwelling Fire policy at this time. <p>Steps to bundle Dwelling Fire with this quote</p> <ol style="list-style-type: none"> 1 In Nationwide Express <p>Quote Auto and Homeowners - then bind the policies.</p> 2 Quote in PolicyCenter <p>After Binding, tap the link provided on the "Policy success" screen to continue to this customer's "Account File Summary"</p> <p>Tap "New Submission" to create a new Dwelling Fire policy with this customer's account.</p> <p>Multi-policy discount</p> <p>Multi-policy discount when quoting with Nationwide Express and PolicyCenter.</p> <p>In Nationwide Express the multi-policy discount will be applied to this Dwelling Fire bundle automatically.</p> <p>The multi-policy discount will also be available on the Dwelling Fire product when you quote it for this customer's account in PolicyCenter.</p>