

Boston Software Rater Guide

The contents of this guide refer to the new One Nationwide Product and the PolicyCenter platform, which may not be available in all states.

Disclaimer

I agree that I am either: (a) an Independent Contractor who has a contract and/or valid appointment with Nationwide Mutual Insurance Company, Allied Insurance Company, Harleysville Insurance Group, or an affiliate or subsidiary of one or more of these companies (hereafter, "Independent Contractor Agent"); or (b) an employee of or an independent contractor retained by an Independent Contractor Agent.

Independent Contractor Agents


Nationwide/Allied/Harleysville agents who are independent contractors are responsible for managing their own agencies. There are certain Nationwide procedures that must be followed in order to do business with Nationwide (e.g. use of a Nationwide approved system to transmit business). The information in this training program may contain some of these required procedures and will be designated as such here or in other materials from Nationwide. All other documentation and information provided herein is for your consideration only, and it is not required that you use it. Nationwide cannot and does not guarantee that using any of the information contained herein will result in achieving your desired objectives, or that it is current or in compliance with your specific state laws. Nationwide continues to recommend that you consult with your personal attorney and business advisors regarding the specific operations of your agency.

Independent Contractor Employee/Associate Agents

Independent Contractor Employee/Associate Agents must comply with the terms of their contract(s) with Nationwide and their Independent Contractor Agent, and other required Nationwide policies and procedures. The information in this training program may contain some of these required procedures and will be designated as such here or in other materials from Nationwide. All other documentation and information provided herein is for your consideration only, and it is not required that you use it, or that it is current or in compliance with your specific state laws. Nationwide recommends that you consult with the Agency Principal if you have any questions.

With more than 80 percent of our new business quotes in the independent channel coming from comparative raters, it is imperative to ensure the rater is set up correctly and used to its fullest. This guide will help with rater set-up and includes tips/tricks to help get the most out of the comparative rater.

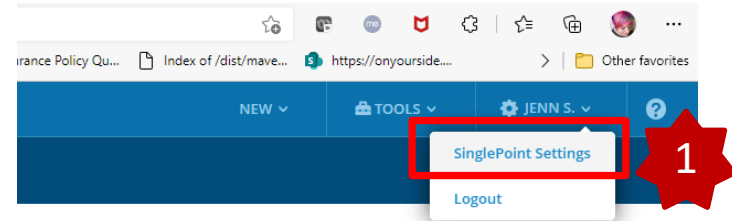
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Setting up the rater – Carrier Credentials

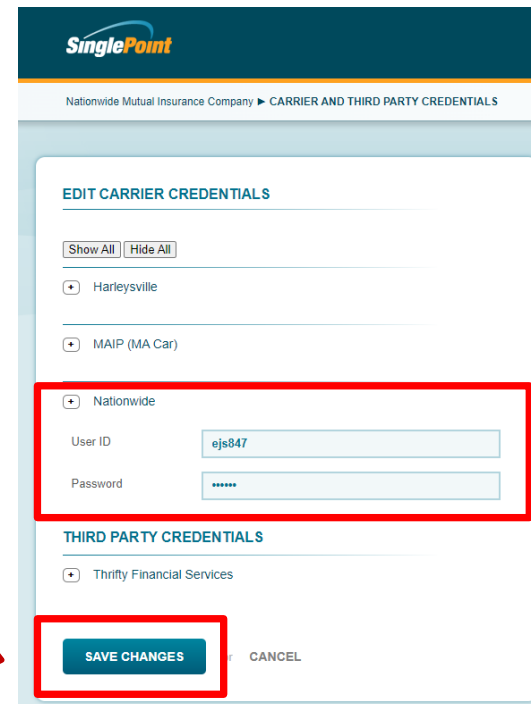
Agent Center login Credentials must be added into the Boston Software Rater.

1. Click on the Gear icon in the upper right corner and select SinglePoint Settings.



2. Click on **Carrier and Third Party Settings**

3. Click on the plus sign next to Nationwide and enter your Agent Center Login Credentials.

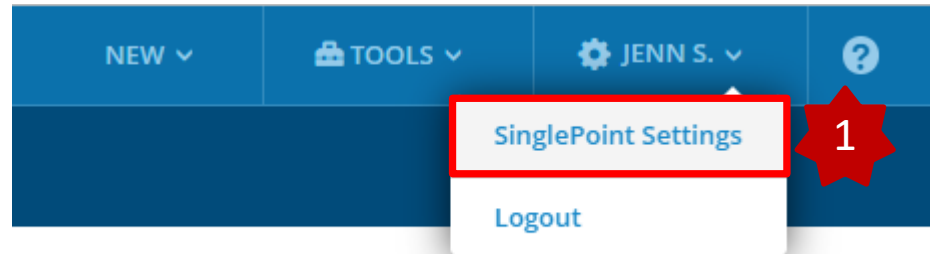


4. Click **Save Changes**

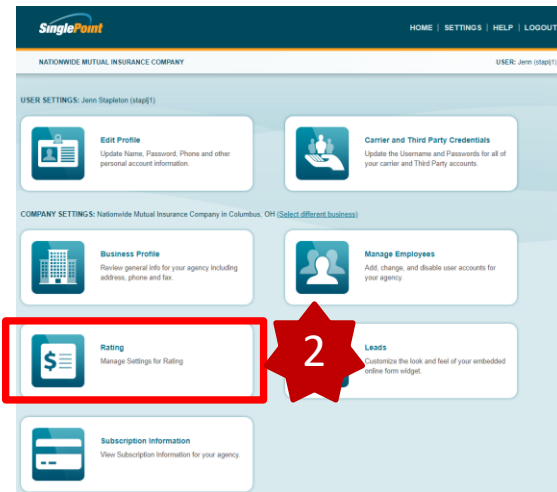
Setting up the rater – Agency Code

The Agency Administrator for Boston Software will need to perform these steps to set the Agency Code for the Agents in the Agency.

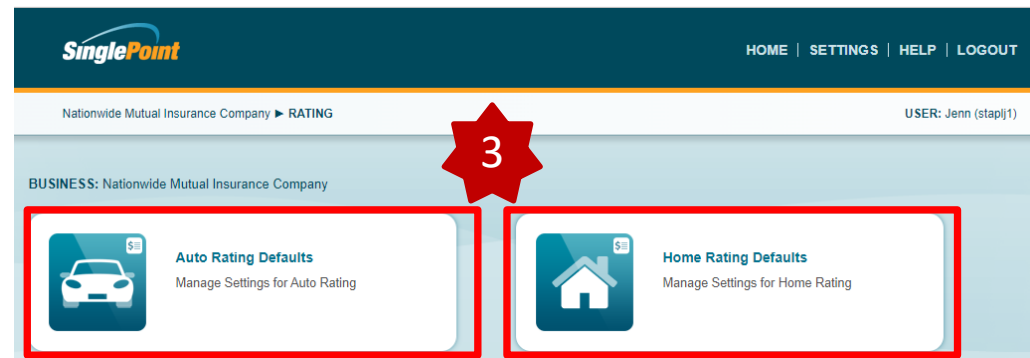
1. From the Dashboard, click on the gear in the upper left corner. Then click on **SinglePoint Settings**.



2. From the page that pops up, click on **Rating**.



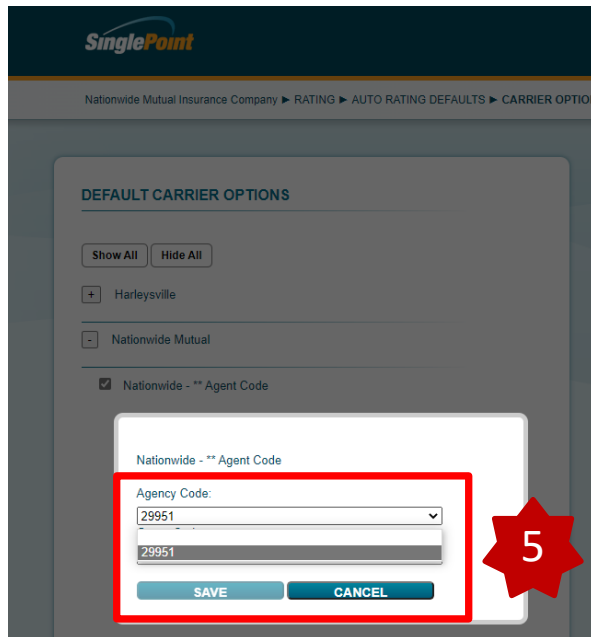
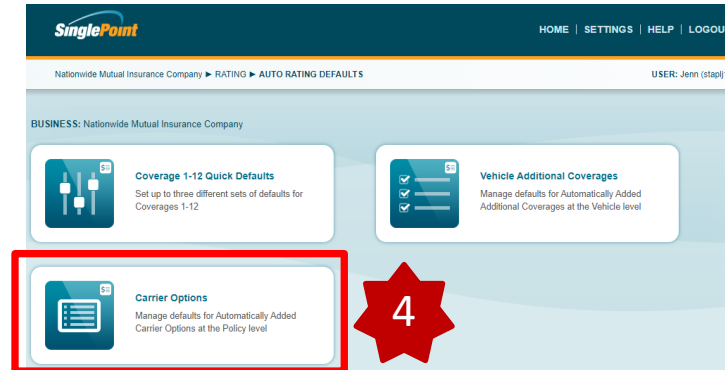
3. Next, select either **Auto Rating Defaults** or **Home Rating Defaults**. You will need to do this for each LOB.



Setting up the rater – Agency Code

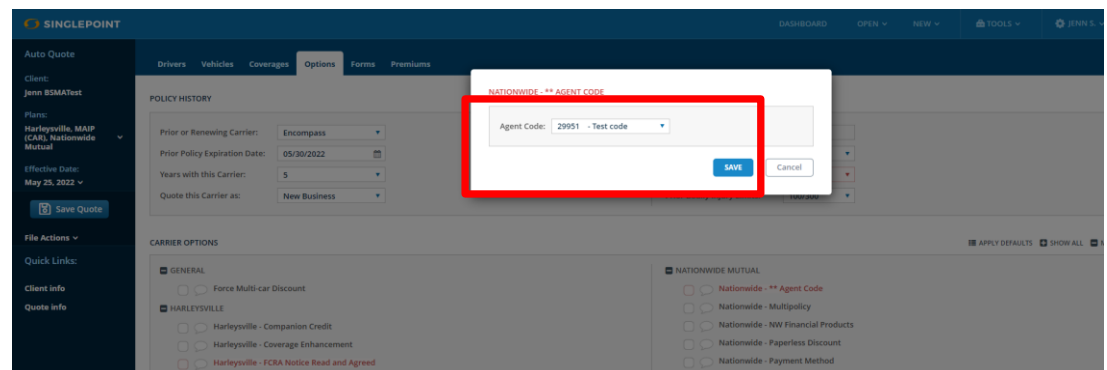
The Agency Administrator for Boston Software will need to perform these steps to set the Agency Code for the Agents in the Agency. **This will need to be done for each LOB.**

4. Now click on **Carrier Options**.



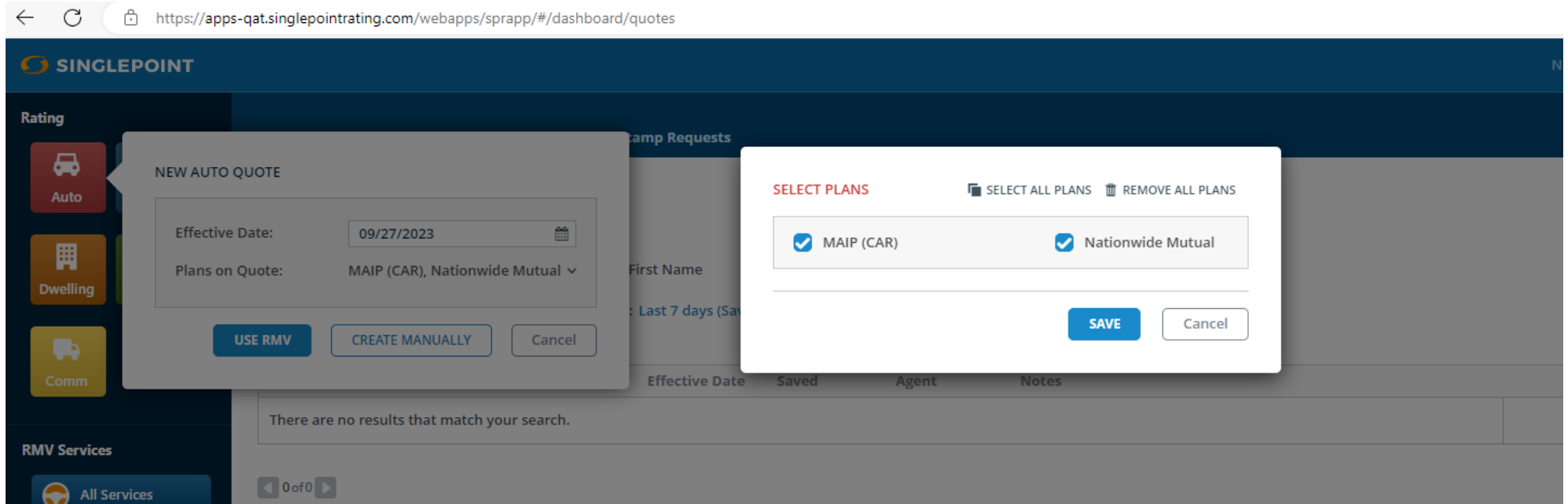
5. Click the plus sign next to Nationwide Mutual and then click the box next to **Agency Code**. Select your code from the dropdown and click Save

6. While in your quote, you will need to select your agency code on the Options tab. Click the check box next to **Nationwide **Agent Code**. A pop-up will appear and select your correct agent code from the list. If you only have one agent code, it will be selected for you. Click **Save**.



Setting up the rater – Selecting Nationwide Companies

When selecting your plan, please select **Nationwide Mutual** to include Nationwide Rates with your rating.





Auto Discounts

Discount	Description	Rater Question	Rater Screen	What is the rater's default setting?	Can agents change the default?
Auto and Home	Save more by quoting Auto and Home together	Multi Policy	Options	Default = NO	Yes
Advanced Quote	Advanced Quote Discount(AQD) is given for quoting at least 8 days from current date	N/A	N/A	N/A	N/A
SmartRide	Earn a discount based on how you drive	Telematics	Vehicles	Default = No	Yes
SmartRide Instant	Earn an up-front SmartRide discount based on manufacturer captured telematics data	SmartRide Consent	Options	Default = No	Yes
Paperless Policy	Save money by having documents delivered electronically	Paperless Discount	Options	Default = No	Yes
Auto Financial	Receive a discount for having a traditional, variable, or annuity financial product	Nationwide Financial	Options	Default = No	Yes
Paid in Full	Save money by paying your auto premium in full	Payment Method	Options	Default = No Selection	Yes
Good Student	Drivers who are students meeting a certain level of scholastic achievement	Good Student	Drivers	Default = No	Yes

Adding SmartRide as a Discount

SmartRide is indicated by selecting the Checkbox next to **Nationwide-Telematics**. This is on the **Additional Coverages** tab of the **Coverage** screen.

This can be defaulted by the Agency Admin for the Agency.

The screenshot shows the 'Additional Coverages' tab in the SINGLEPOINT Auto Quote interface. The left sidebar contains client information (Jenn BSMATest), plans (Harleysville, MAIP (CAR), Nationwide Mutual), effective date (May 25, 2022), and a 'Save Quote' button. The main area shows a table of coverages for a 2019 Ford EDGE. Under the 'NATIONWIDE MUTUAL' section, the 'Nationwide - Telematics' checkbox is checked, highlighted with a red box, and marked with a red star.

Adding Paperless as a Discount

On the **Options** Tab, under Carrier Options, make sure the Checkbox is selected next to **Nationwide-Paperless Discount**.

The screenshot shows the 'Options' tab in the SINGLEPOINT Auto Quote interface. The left sidebar is the same as the previous screenshot. The main area shows the 'POLICY HISTORY' and 'CARRIER OPTIONS' sections. Under the 'NATIONWIDE MUTUAL' section, the 'Nationwide - Paperless Discount' checkbox is checked, highlighted with a red box, and marked with a red star.



Home Discounts

Discount	Description	Rater Question	Rater Screen	What is the rater's default setting?	Can agents change the default?
Home and Auto	Save more by quoting Auto and Home together	Nationwide-Multipolicy Discount	Options: Carrier Options	Default = NO	Yes
Multi-Line	The more products the customer has with us, the more they can save	N/A for Boston Software	N/A	N/A	N/A
Gated Community	Discount available when the community is surrounded by a fence with all entrances secured	N/A	N/A	N/A	N/A
Home Renovation	Credit may be applied based on the age of certain home components renovated	Primary Heat Plumbing Wiring Type Roof Type	Dwelling: Subsystems and Protection Information	Default = No	No
Protective Device	Discount given to customers with protective devices, i.e. fire alarm or burglar alarm, installed in their home	Local Fire Alarm or Smoke Detector Local Burglar Alarm Central Station Reporting Burglar Central Station Reporting Fire Sprinklers in All Area	Basics: Alarms	Default = No	Yes
Smart Home	Discount given to customers with approved Smart Home monitoring devices installed in their home for fire, burglary or water leak detection	Nationwide-SmartHome Monitoring	Options: Carrier Options	Default = No	Yes

Adding Multi-Policy as a Discount

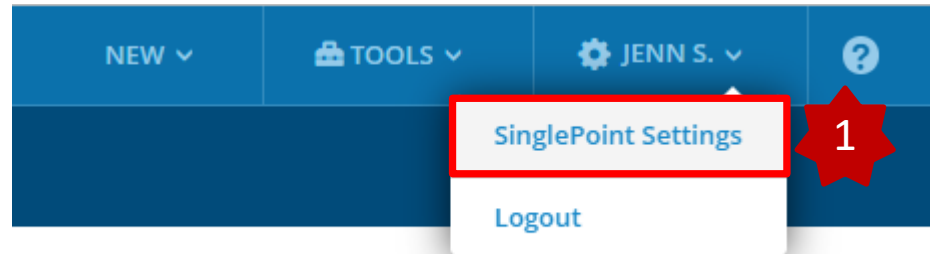
On the **Options** page under **Carrier Options**, make sure the checkbox for **Nationwide-Multipolicy Discount** is selected.

The screenshot shows the SinglePoint software interface. The top navigation bar includes 'DASHBOARD', 'OPEN', 'NEW', 'TOOLS', and 'JENN S.'. The left sidebar shows 'Home Quote' with client information: 'Jenn BSMHome', 'Form: Special (HO3)', and 'Plans: Harleysville Preferred, Harleysville Worcester, MA Fair Plan, Nationwide Mutual, Nationwide Mutual RTR'. The main area has tabs for 'Dwelling', 'Basics', 'Options', 'Underwriting', 'Schedules', 'Forms', and 'Premiums'. The 'Options' tab is active, showing 'Carrier Options' and 'General Options'. The 'Carrier Options' section is expanded, showing a list of options for 'HARLEYSVILLE' and 'MASSACHUSETTS FAIR PLAN'. The 'NATIONWIDE MUTUAL RTR' section is also expanded, showing a list of options. The 'Nationwide - Multipolicy Discount' checkbox is checked and highlighted with a red box. A red star is placed next to it.

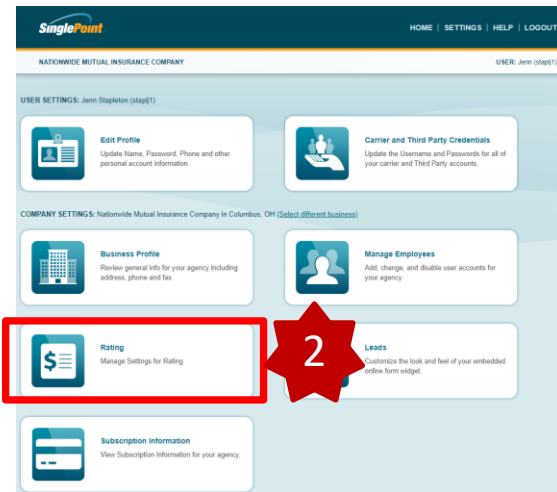
Carrier	Option	Status
HARLEYSVILLE	Preferred - Blanket Jewelry	<input type="checkbox"/>
	Preferred - Co-Occupant Endorsement	<input type="checkbox"/>
	Preferred - Homeowner Coverage Enhancement	<input checked="" type="checkbox"/>
	Preferred - Identity Fraud	<input type="checkbox"/>
	Preferred - Signature Home Program	<input type="checkbox"/>
	Worcester/Nationwide - Account Credit	<input type="checkbox"/>
	Worcester/Nationwide - Annuity Policy Credit	<input type="checkbox"/>
	Worcester/Nationwide - Blanket Jewelry	<input type="checkbox"/>
	Worcester/Nationwide - Co-Occupant Endorsement	<input type="checkbox"/>
	Worcester/Nationwide - Homeowner Coverage Enhancement	<input type="checkbox"/>
	Worcester/Nationwide - Identity Fraud	<input type="checkbox"/>
	Worcester/Nationwide - MAHA Homesafe Credit	<input type="checkbox"/>
	Worcester/Nationwide - Newly Purchased Home Credit	<input type="checkbox"/>
	Worcester/Nationwide - Renewal Credit	<input type="checkbox"/>
	Worcester/Nationwide - Signature Home Coverage	<input type="checkbox"/>
MASSACHUSETTS FAIR PLAN	Fair Plan - Identity Fraud	<input type="checkbox"/>
	Refrigerated Personal Property	<input type="checkbox"/>
	Residence Held in Trust	<input type="checkbox"/>
	Student Away from Home	<input type="checkbox"/>
NATIONWIDE MUTUAL RTR	Nationwide - ** Agent Code 29951	<input checked="" type="checkbox"/>
	Nationwide - Cooling Renovation	<input type="checkbox"/>
	Nationwide - Earthquake Deductible	<input type="checkbox"/>
	Nationwide - Fireplace Enter type: None	<input checked="" type="checkbox"/>
	Nationwide - Identity Theft	<input type="checkbox"/>
	Nationwide - Marital Status Status: Single	<input checked="" type="checkbox"/>
	Nationwide - Multipolicy Discount	<input checked="" type="checkbox"/>
	Nationwide - Number residing in Dwelling Please select: 2	<input checked="" type="checkbox"/>
	Nationwide - Protection Boost	<input type="checkbox"/>
Nationwide - Roof Protection Class Protection Class: None	<input checked="" type="checkbox"/>	
Nationwide - Smart Home Monitoring	<input type="checkbox"/>	

Boston Software allows for the setting of Defaults. The steps below will show you how to set defaults for your quotes. This action can only be performed by the Agency Admin in Boston Software.

1. From the Dashboard, click on the gear in the upper left corner. Then click on **SinglePoint Settings**.



2. From the page that pops up, click on **Rating**.



3. Next, select either **Auto Rating Defaults** or **Home Rating Defaults**. You will need to do this for each LOB.



Boston Software allows for the setting of Defaults. The steps below will show you how to set defaults for your quotes. This action can only be performed by the Agency Admin in Boston Software. **This will need to be done for each LOB.**

4. You can set defaults for many things. This guide will focus on the Carrier Options as this is where most of your discounts will be.

5. Click the Checkbox next to any item you wish to change the default for and then click **Save**. Once you have made all your changes, click **Save Changes**.

Deep launch

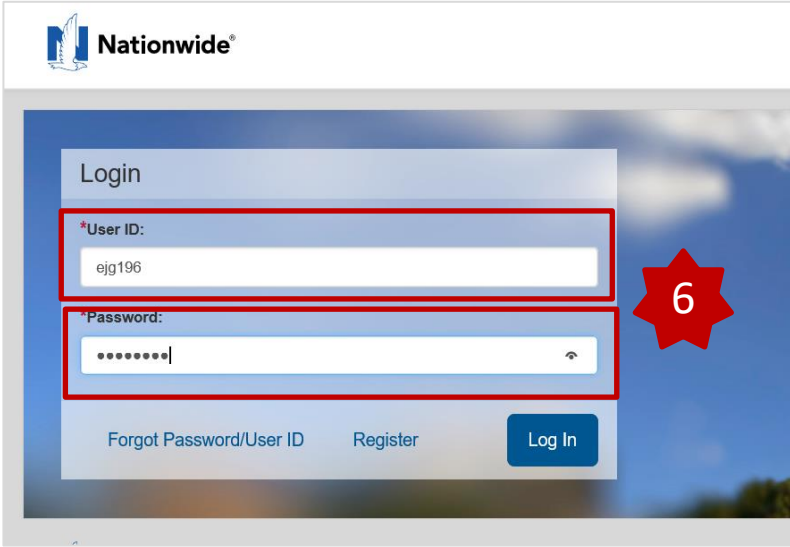
When you are ready to complete the application for Nationwide coverage in PolicyCenter, you will want to deep launch directly into that customer's application on the quote desktop.

To do that:

1. From either your Auto or Home Quote, click on **View Plan Summary**
2. Next, click on **Submit**.
3. Then, click on **Save and Submit**.
4. Next, click on **Click to Open Carrier Portal**.
5. Lastly, click on **Yes, Launch Window**.

The screenshot displays the SinglePoint software interface. At the top, the 'Home Quote' sidebar shows client information for 'Jenn BSHome' and various plan options. The main area lists several plans with 'RATE' buttons. A red star with the number '1' highlights the 'VIEW PLAN SUMMARY' button. Below this, a dark blue navigation bar contains 'PLAN SUMMARY', 'Print', 'Send to Client', 'Forms', 'Submit' (highlighted with a red star and number '2'), and 'Export'. The 'Submit' button is also highlighted with a red box. The 'Nationwide Mutual RTR' plan is selected, showing a price of '\$509 / year'. Below this, a table lists 'BASE COVERAGES AND ENDORSEMENTS' for 'SECTION I', including 'Dwelling', 'Other Structures', 'Personal Property', and 'Loss of Use'. A modal window titled 'SUBMIT POLICY?' appears, asking 'You are about to submit this policy to: Nationwide Mutual RTR'. It features three buttons: 'SAVE AND SUBMIT' (highlighted with a red star and number '3' and a red box), 'SUBMIT WITHOUT SAVE', and 'Cancel'. Below the modal, a dark blue banner reads 'QUOTE SUBMITTED TO: Nationwide Mutual RTR'. A green checkmark icon and the text 'Congrats! your submission was successful.' are displayed. At the bottom left, a 'Submission: Success' message is shown, with a red box around the 'Click to open carrier portal' link (highlighted with a red star and number '4'). At the bottom right, another modal window titled 'LAUNCH NEW BROWSER WINDOW?' is shown, with the text 'SinglePoint Rating is launching a new browser window to handle the request. Your current quote will also remain available in this window.' and a 'YES, LAUNCH WINDOW' button highlighted with a red star and number '5' and a red box.

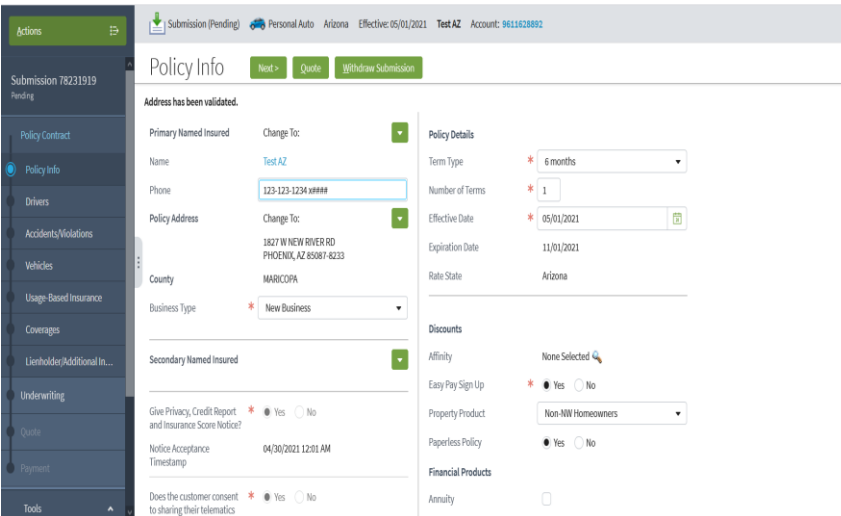
6. You will be taken to the Agent Center login screen. Login using your RACF and password
7. Once you log in, you will be dropped into PolicyCenter onto the quote you just rated within Boston Software.



The image shows the Nationwide Agent Center login screen. It features a 'Login' section with two input fields: '*User ID:' containing 'ejg196' and '*Password:' with masked characters. A red star with the number '6' is overlaid on the password field. Below the fields are links for 'Forgot Password/User ID', 'Register', and a 'Log In' button.

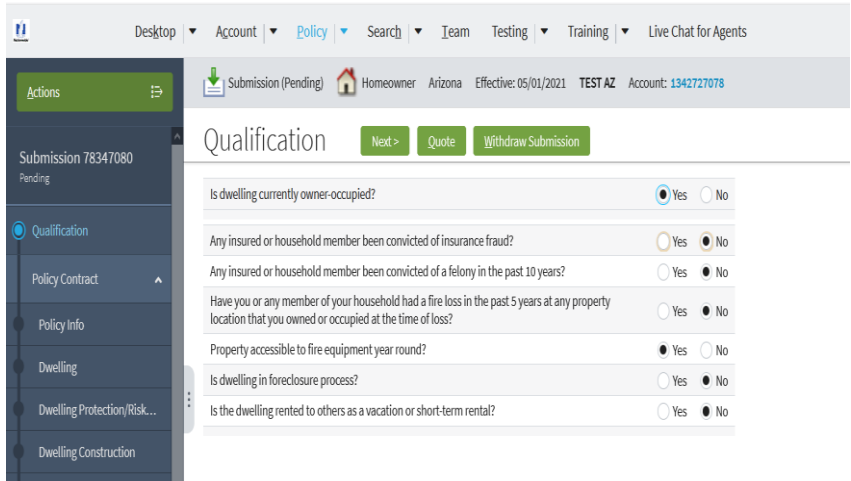
Policy Center Screens

Auto



The image shows the 'Policy Info' screen for an Auto policy. The left sidebar lists various sections like 'Policy Contract', 'Policy Info', 'Drivers', etc. The main content area is divided into 'Primary Named Insured' (with fields for Name, Phone, Address, County, Business Type) and 'Policy Details' (with fields for Term Type, Number of Terms, Effective Date, Expiration Date, Rate State). There are also sections for 'Discounts', 'Affinity', 'Easy Pay Sign Up', 'Property Product', 'Paperless Policy', and 'Financial Products'.

Home



The image shows the 'Qualification' screen for a Home policy. The left sidebar lists sections like 'Qualification', 'Policy Contract', 'Policy Info', etc. The main content area contains a series of qualification questions with radio button answers, such as 'Is dwelling currently owner-occupied?', 'Any insured or household member been convicted of insurance fraud?', and 'Is dwelling in foreclosure process?'.

Common Errors

1. **I am receiving an error advising “Nationwide is not returning a rate for this risk via the comparative rater. This is not a determination of eligibility”. What does this message mean?**

Going forward, when you are quoting on your comparative rater, you will only be presented a rate if the risk meets both the Nationwide underwriting guidelines and risk appetite. As always, you will continue to have the ability to obtain a quote directly through Policy Center or for all eligible risks.

Below is a list of common error messages and the corrective action to take when you receive them.

Error Message	Corrective Action
Password Error	Incorrect Agent Center password entered in rater <ul style="list-style-type: none">- Can be updated in Carrier Settings
Agent Code Error	Incorrect agent code entered in rater <ul style="list-style-type: none">- Can be updated in Carrier Defaults
Carrier Error: At least 1 driver is needed.	Quote requested without a driver. <ul style="list-style-type: none">- Return to appropriate screen in rater and enter at least one driver
Incorrect Garaging Location	No physical address entered in rater. <ul style="list-style-type: none">- Return to appropriate screen in rater and enter address

Frequently Asked Questions

2. Why am I asked to enter my agency number with every quote?

You must not have set your number as a default answer to this question. Doing so will solve this problem. Refer to page 3 for instructions.

3. How do I add Protection Boost to my quote?

On the **Options** screen, under **Carrier Options** make sure the checkbox next to **Nationwide-Protection Boost** is selected.

The screenshot shows the SinglePoint software interface. The 'Options' tab is selected. Under 'Carrier Options', the 'NATIONWIDE MUTUAL RTR' section is visible. A red box highlights the 'Nationwide - Protection Boost' checkbox, which is checked. Other options listed include 'Nationwide - ** Agent Code', 'Nationwide - Cooling Renovation', 'Nationwide - Earthquake Deductible', 'Nationwide - Fireplace', 'Nationwide - Identity Theft', 'Nationwide - Marital Status', 'Nationwide - Multipolicy Discount', 'Nationwide - Homeowner's Policy', 'Nationwide - Smart Home Monitoring', and 'Nationwide - Roof Protection Class'.

4. How do I include Brand New Belongings (Personal Property Replacement Cost) coverage for my client?

On the **Basics** tab, make sure the radio button for **Contents** is **Yes**.

The screenshot shows the SinglePoint software interface. The 'Basics' tab is selected. Under 'COVERAGE LIMITS', the 'Dwelling' field is set to \$250,000, 'Other Structures' to \$25,000, 'Personal Property' to \$125,000, 'Loss of Use' to \$50,000, 'Personal Liability' to \$500,000, and 'Medical Payments' to \$1,000. In the 'REPLACEMENT COST' section, the 'Contents' radio button is selected, and the 'Dwelling' dropdown is set to 'Yes'. The 'DEDUCTIBLES' section shows 'All Perils' set to 1000 and 'Wind / Hail' set to 1%.

Frequently Asked Questions

5. How do I add Dwelling Replacement cost to my quote

Dwelling Replacement is added on the **Basics** Page. Select **50% Specified Addl Amount**.

The screenshot displays the SinglePoint software interface. On the left is a sidebar with navigation links: Home Quote, Client: Jenn BSHome, Form: Special (HO3), Plans: Harleysville Preferred, Harleysville Worcester, MA Fair Plan, Nationwide Mutual, Nationwide Mutual RTR, and Effective Date: Feb 11, 2023. The main content area has a top navigation bar with tabs: Dwelling, Basics (selected), Options, Underwriting, Schedules, Forms, and Premiums. Below the tabs, the 'COVERAGE LIMITS' section includes input fields for Dwelling (\$250,000), Other Structures (\$25,000), Personal Property (\$125,000), Loss of Use (\$50,000), Personal Liability (\$500,000), and Medical Payments (\$1,000). To the right, the 'REPLACEMENT COST' section is highlighted with a red box. It contains a dropdown for 'Dwelling' set to '50% Specified Addl Ar', a 'Contents' section with 'Yes' selected, and a 'DEDUCTIBLES' section with 'All Perils' set to 1000 and 'Wind / Hail' set to 1%.

Nationwide Boston Software Rater Guide

Appendix

Optional Discounts

Discount	Applied by Default?
SmartRide	NO
Paperless Policy	NO
Good Student	NO
Auto Financial	NO
Auto and Home	NO

NATIONWIDE MUTUAL RTR

- ☐ Nationwide - ** Agent Code
- ☐ Nationwide - Cooling Renovation
- ☐ Nationwide - Earthquake Deductible
- ☐ Nationwide - Fireplace
- ☐ Nationwide - Identity Theft
- ☐ Nationwide - Marital Status
- ☒ Nationwide - Multipolicy Discount
- ☐ Nationwide - Number residing in Dwelling
- ☒ Nationwide - Protection Boost
- ☐ Nationwide - Roof Protection Class
- ☐ Nationwide - Smart Home Monitoring

SINGLEPOINT

Home Quote

Client: Jenn BHome

Form: Special (H03)

Plan: Harleysville Preferred, Harleysville Worcester, MA Fair Plan, Nationwide Mutual, Nationwide Mutual RTR

Effective Date: Feb 11, 2022

COVERAGE LIMITS

Dwelling: \$250,000

Other Structures: \$25,000

Personal Property: \$125,000

Loss of Use: \$50,000

Personal Liability: \$500,000

Medical Payments: \$1,000

REPLACEMENT COST

Contents: ☒ Yes ☐ No

All Perils: 1000

Wind / Hail: 1%

Multi Policy

Calculated Discounts

(applied automatically based on quote information)

- > Accident Free
- > 3+ Years with Prior Carrier
- > Multi-Vehicle
- > New Vehicle

Additional Features

(available after quote bridges to the Nationwide PolicyCenter)

- > Vanishing Deductible
- > Accident Forgiveness
- > New Car Replacement Plus
- > Total Loss Deductible Waiver
- > Identity Theft/Fraud Expense Coverage

Paperless Policy

NATIONWIDE MUTUAL

☒ Nationwide - ** Agent Code 29951

☒ Nationwide - Multipolicy

☒ Nationwide - NW Financial Products
Select type of Nationwide Life or Nationwide Financial Product Variable & Traditional & Annuity

☒ Nationwide - Paperless Discount

☒ Nationwide - Payment Method
Select Payment Method: Paid In Full

☐ Nationwide - Reason for no prior insurance

☒ Nationwide - Residency Type
Enter type Home (owned)

☐ Nationwide - Smartride Consent

Brand New Belongings

NW Financial Discount

Payment Method