ONE NATIONWIDE

Nationwide is on your side

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
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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.
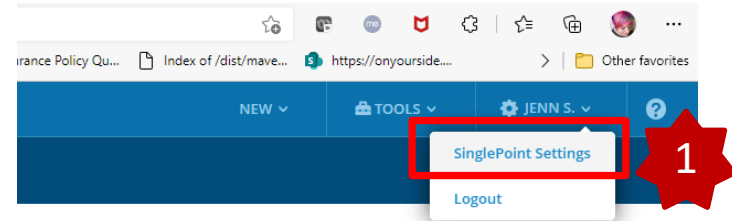
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Revised September 2023

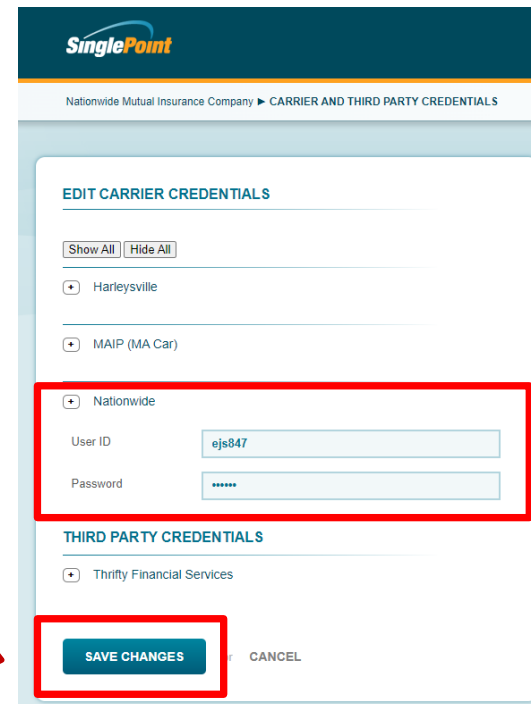## Setting up the rater – Carrier Credentials

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.
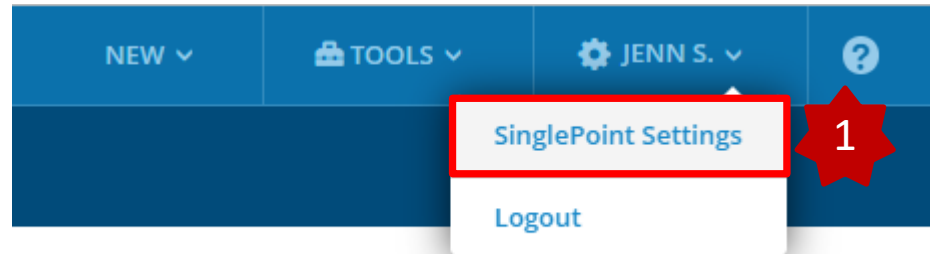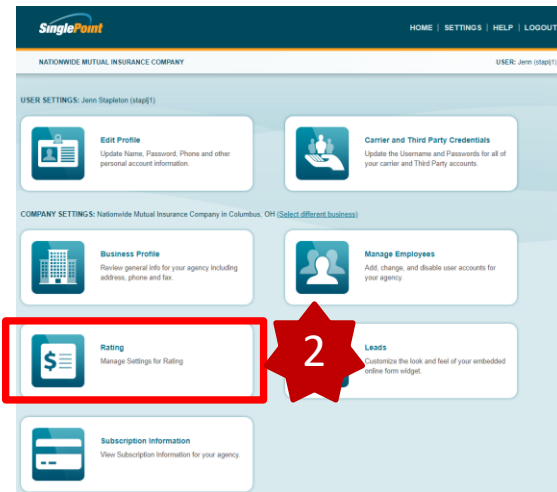
4. Click **Save Changes**

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.
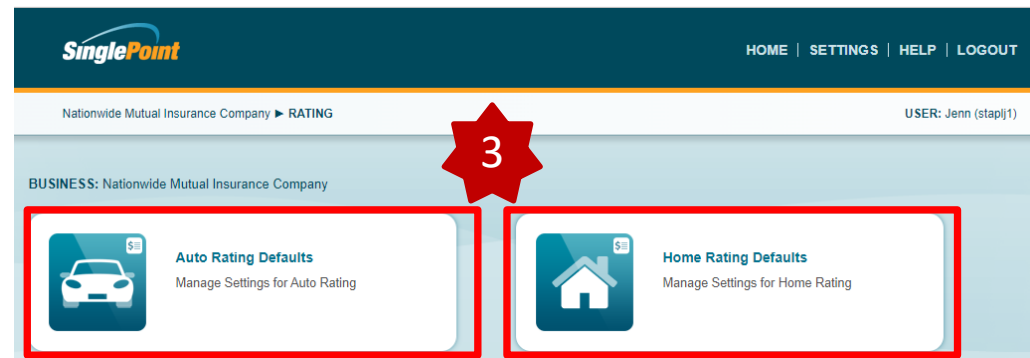
Setting up the rater – Agency Code

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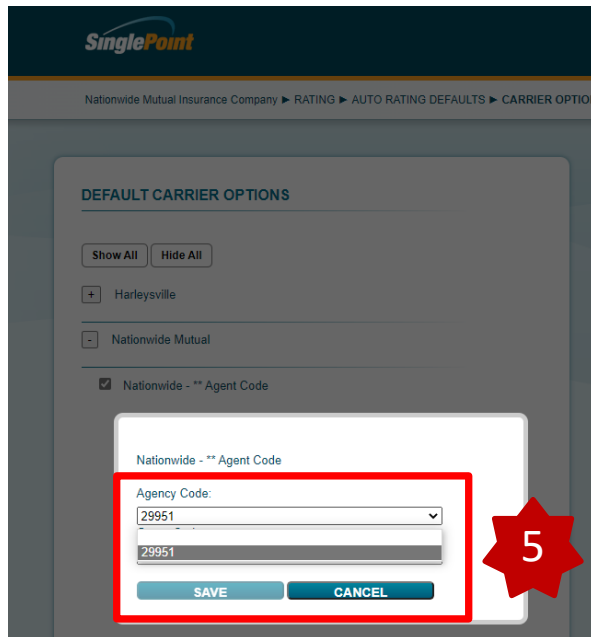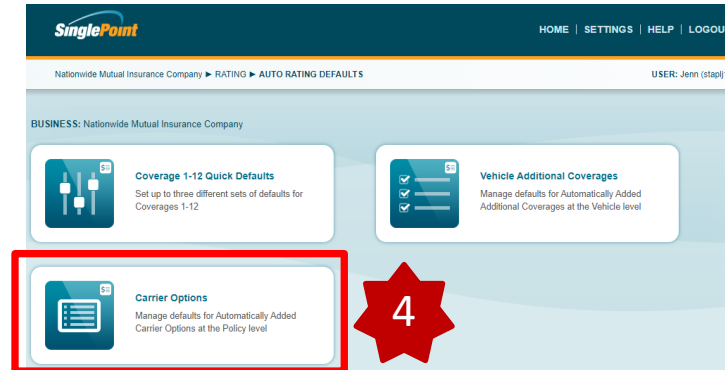
5. Click the plus sign next to Nationwide Mutual and then click the box next to **Agency Code**. Select your code from the dropdown and click Save

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.**
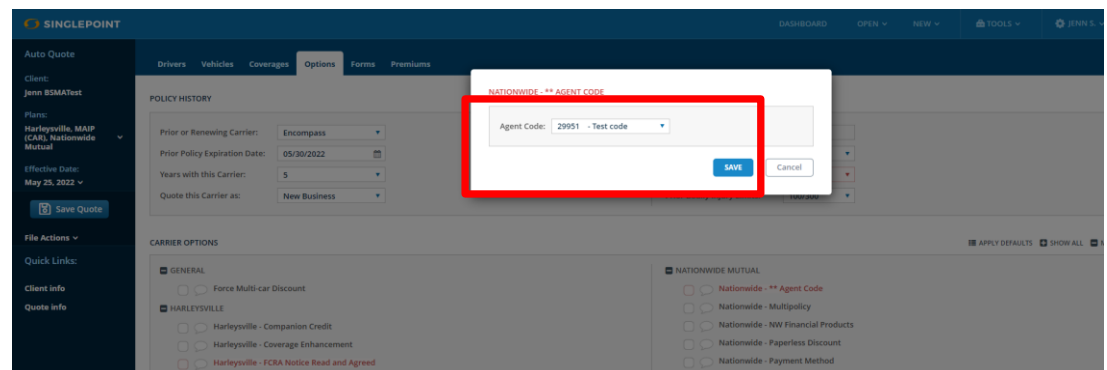
Setting up the rater – Selecting Nationwide Companies

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

Nationwide Boston Software Rater Guide
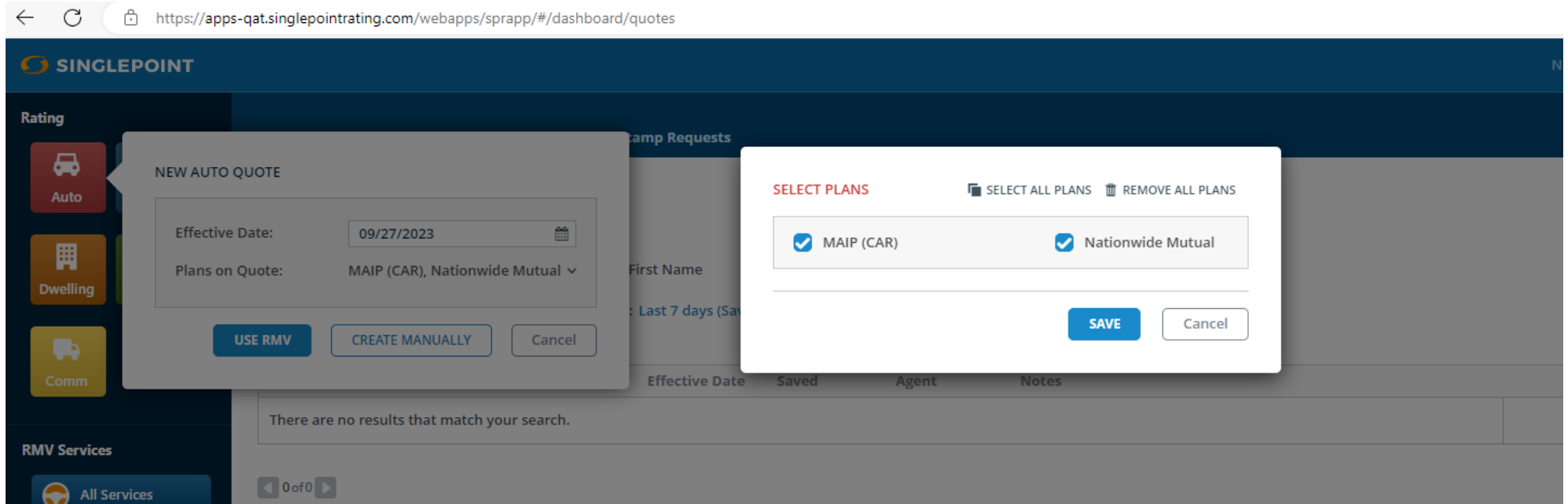
2   Discounts – Auto

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

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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.

Adding Paperless as a Discount

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

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.

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.

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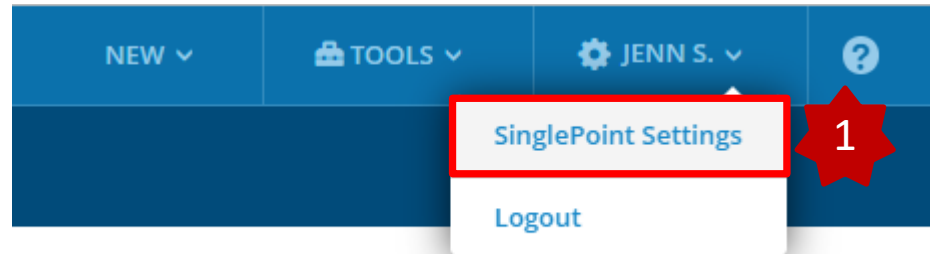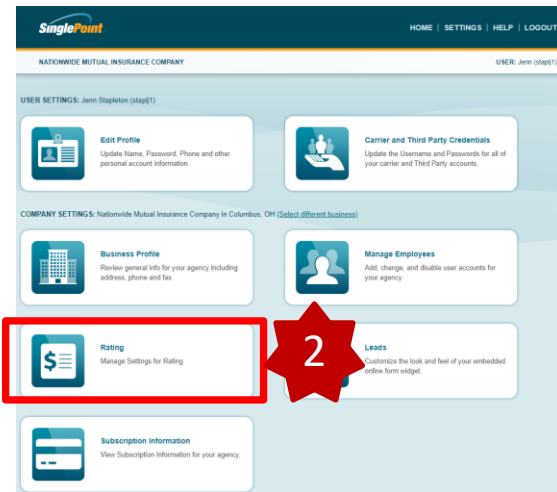
Boston Software allows for the setting of Defaults. The steps below will show you how to set defaults for your quotes. This action can only be performed by the Agency Admin in Boston Software. This will need to be done for each LOB.

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.

SinglePoint

HOME | SETTINGS | HELP | LOGOUT

Nationwide Mutual Insurance Company ▶ RATING ▶ AUTO RATING DEFAULTS

USER: Jenn (staplj1)

BUSINESS: Nationwide Mutual Insurance Company

Coverage 1-12 Quick Defaults
Set up to three different sets of defaults for Coverages 1-12

Vehicle Additional Coverages
Manage defaults for Automatically Added Additional Coverages at the Vehicle level

Carrier Options
Manage defaults for Automatically Added Carrier Options at the Policy level

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SinglePoint

Nationwide Mutual Insurance Company ▶ RATING ▶ AUTO RATING DEFAULTS ▶ CARRIER OPTION

DEFAULT CARRIER OPTIONS

Show All   Hide All

[+]   Harleysville

[-]   Nationwide Mutual

☐ Nationwide - ** Agent Code
☐ Nationwide - Multipolicy
☐ Nationwide - NW Financial Products
☐ Nationwide - Paperless Discount
☐ Nationwide - Payment Method
☐ Nationwide - Reason for no prior insurance
☐ Nationwide - Residency Type
☐ Nationwide - Smartride Consent

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SAVE CHANGES   or   CANCEL

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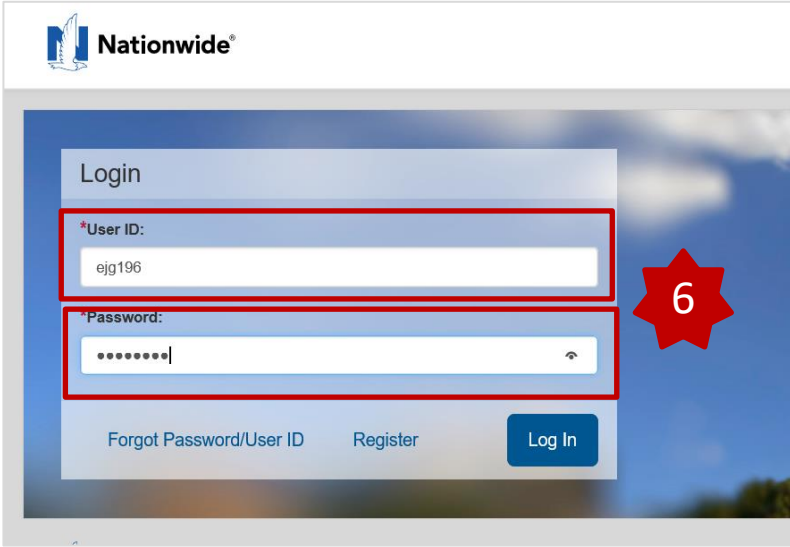
When you are ready to complete the application for Nationwide coverage in PolicyCenter, you will want to deep launch directly into that customer's application on the quote desktop.

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**.

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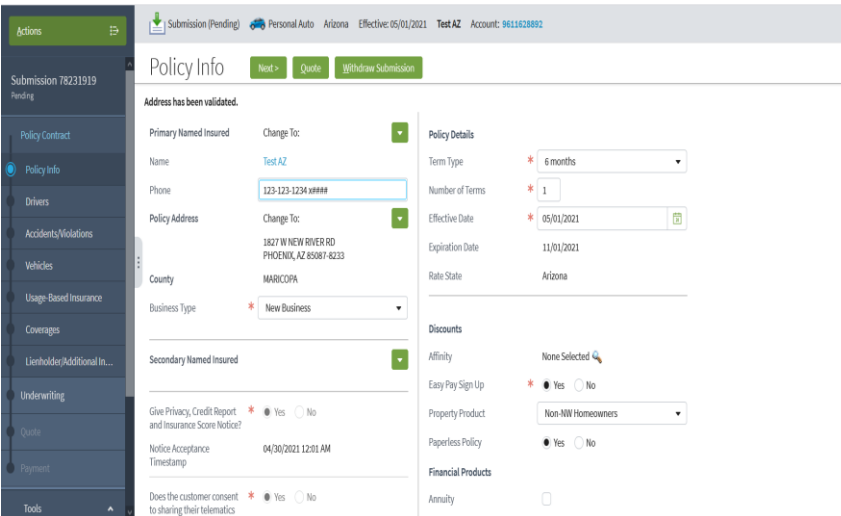
6. You will be taken to the Agent Center login screen. Login using your RACF and password

7. Once you log in, you will be dropped into PolicyCenter onto the quote you just rated within Boston Software.
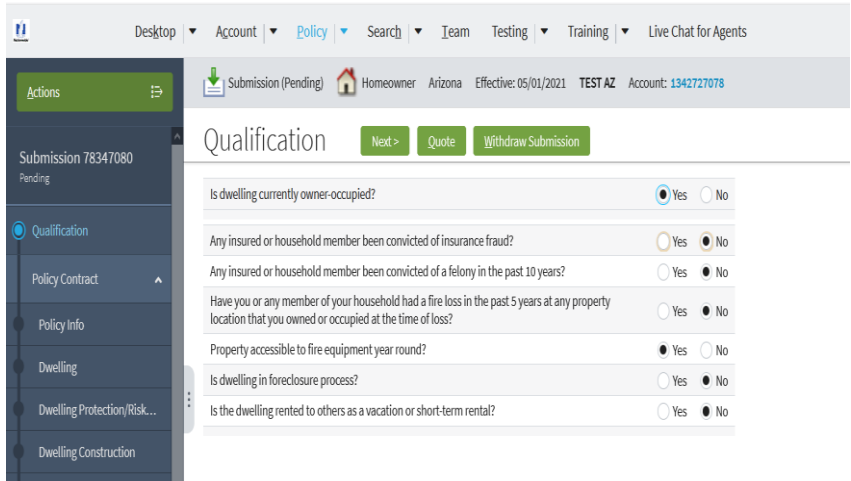
Policy Center Screens

Auto

Home

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 - Can be updated in Carrier Settings
Agent Code Error	Incorrect agent code entered in rater - Can be updated in Carrier Defaults
Carrier Error: At least 1 driver is needed.	Quote requested without a driver. - Return to appropriate screen in rater and enter at least one driver
Incorrect Garaging Location	No physical address entered in rater. - 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.

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**.

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.**

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Appendix

Optional Discounts

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

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

Brand New Belongings

Multi Policy

Paperless Policy

NW Financial Discount

Payment Method