



ClearQuote® Messaging and Underwriting Referrals



Instructional Guide

- **Purpose:** This instructional guide will help you understand the messages that you receive in ClearQuote® throughout the quoting process, and how to respond to them

- **Prerequisites:** None

ClearQuote® Automated Decision Making



While entering a quote, the systems will utilize several different rule sets to increase automated decision making, which will provide you with faster quoting and policy issuing capabilities.

If a referral is needed you can request underwriting approval through the system. If approved, you can even issue the policy yourself.



ClearQuote® Early Messaging



Early messaging provides immediate indication of Nationwide's underwriting appetite. Here's how it works. When you are entering information in ClearQuote, the system checks to see if the risk meets Nationwide's underwriting guidelines. You will know early on in the process whether an issue will need to be addressed within the quote, and if an entry will require additional attention.

If something does not fall within the guidelines, a message will appear, alerting you that the risk is not eligible as entered, or requires underwriter review prior to issuance.



ClearQuote® On Screen Messaging



There may be situations when you need to make a correction. On screen messaging will appear in these cases and you will have the opportunity to make the correction in question.

The screenshot displays a web interface for ClearQuote. At the top, there is a dark blue header with a logo and a white bar. Below the header, a red banner contains an error message: "Errors (2) - Adjust these items to expedite your quote. (click to expand)". The main content area is a light gray form with several input fields. Some fields are highlighted with red asterisks, indicating errors. There are also blue and red checkboxes and buttons. The bottom of the form has a dark blue bar with a white bar.

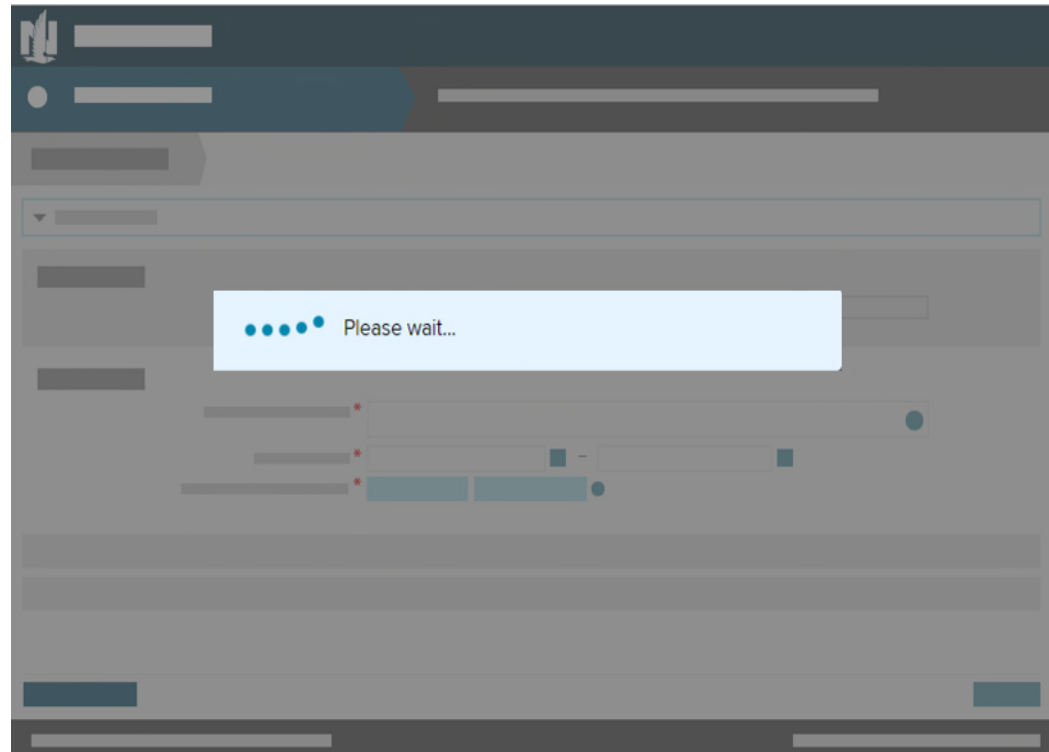
ClearQuote® Proceed with Quote



As you proceed through the quote and enter all of the pertinent information, rules are running in the background to ensure you are getting the most accurate quote.

For this reason, it is important that the information entered on each screen is as correct as possible.

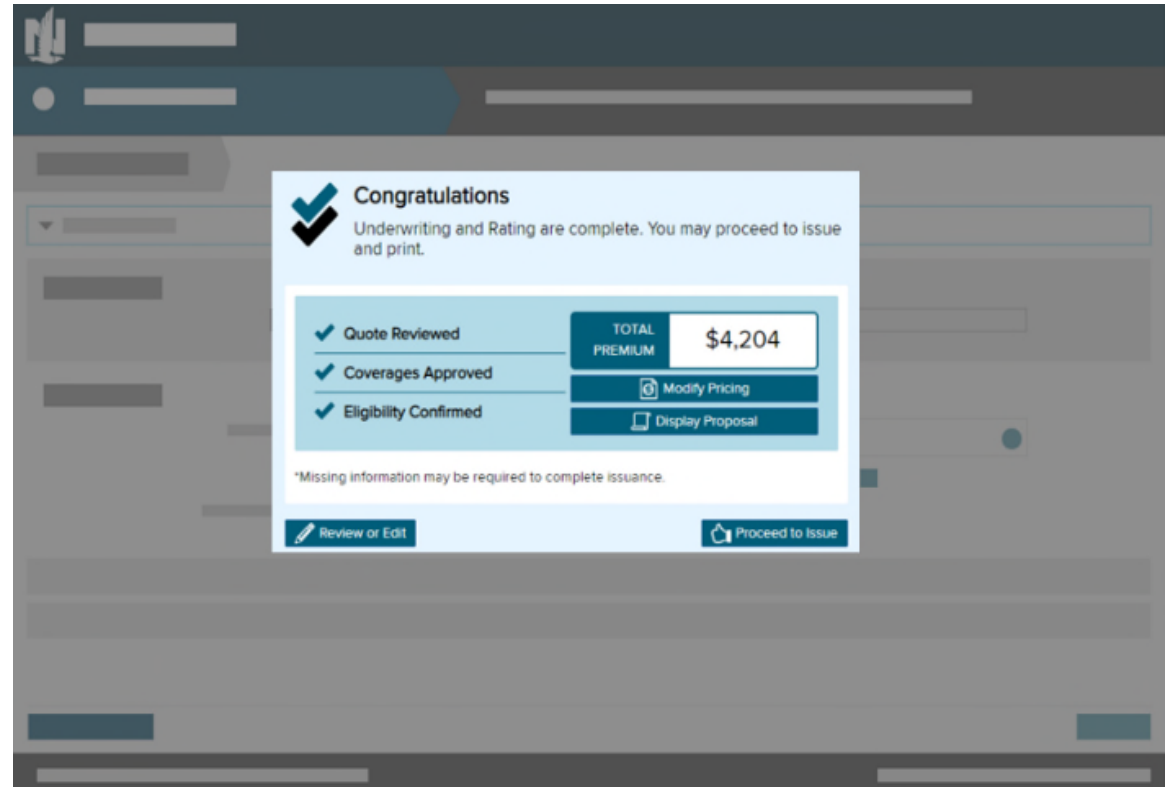
If additional information is needed, you will be prompted by on screen messaging based on the type of information needed.



ClearQuote® Proceed to Issue Message



If the on-screen prompts have been corrected and there are no additional underwriting issues, you will receive a message alerting you that underwriting and rating are complete, and that you may Proceed to Issue.



ClearQuote® Underwriting Referrals



On some accounts, you will see a 'Refer to Underwriting' button on the Review & Quote screen.

When this button is selected, underwriting will automatically be notified that the risk needs reviewing. Be sure that the account is ready to issue before you click the refer to underwriting button.

The screenshot displays the 'REVIEW & QUOTE' interface for a Nationwide account. At the top, there's a navigation bar with 'Account' and 'REVIEW & QUOTE' tabs. Below this, a summary bar shows 'TOTAL PREMIUM' as '\$3,035' with buttons for 'Modify Pricing' and 'Display Proposal'. A 'Proceed To Issue' button is also present. A red banner titled 'UNDERWRITING ISSUES' contains a message: 'Some underwriting issues may be resolved by editing your quote.' and a specific issue: 'The Building Limit of 250000.0 compared to the ITV valuation limit of 441900 is not within the recommended range and will require underwriter review prior to quote. Consider revising the limit of Location 1, Building 1.' A 'Refer to Underwriting' button is located in the top right of this banner. Below the banner, a section titled 'Applied Policy Coverages' lists several coverages with checkmarks: Backup Of Sewer And Drain Water (Aggregate), Communicable Disease Exclusion, CyberOne, Data Compromise, Florists Misdelivery, Identity Recovery, and PLUS Endorsement. The bottom of the screen shows a summary row with the policy number '013701016173 - UNDERWRITING ISSUES for Quote' and the total premium '\$3,035'.

ClearQuote® Underwriting Referrals



Note the agent fields in the popup, including contact information and a Notes field.

You no longer have to call or email the underwriter; the system notifies Underwriting for you automatically!

The screenshot shows a web application interface for ClearQuote. A modal popup is displayed in the center, titled "Are you sure that you want to submit to underwriting? You will not be able to make any changes to the quote until the underwriting review is complete." The popup contains the following fields:

- Contact Name: Test Agent
- Preferred Contact Method: ☒ Phone ☐ Email
- Phone: 515-555-1212
- Email: (empty)
- Notes to Underwriting: Test only

At the bottom of the popup are "Cancel" and "OK" buttons. The background interface shows a quote summary with a total premium of \$3,035, a "Refer to Underwriting" button, and a "Proceed To Issue" button. The footer includes the text "ClearQuote® PolicyCenter | Reference Connect" and "© 2019 Nationwide Mutual Insurance Company".

ClearQuote® Underwriting Referrals



Please note that if any changes are made after the Underwriter Approval process, rules will run again, and the account may require a new Underwriter Approval.



ClearQuote® Underwriting Referrals



After the underwriter has approved or rejected the underwriting issue, you will receive a notification providing the decision in your agent portal as well as an email.

In the event that the underwriting issue has been rejected, the underwriter will also contact you directly.

Once the underwriter has approved the underwriting issue, you can proceed with issuing the account.

