Nationwide®
is on your side

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.
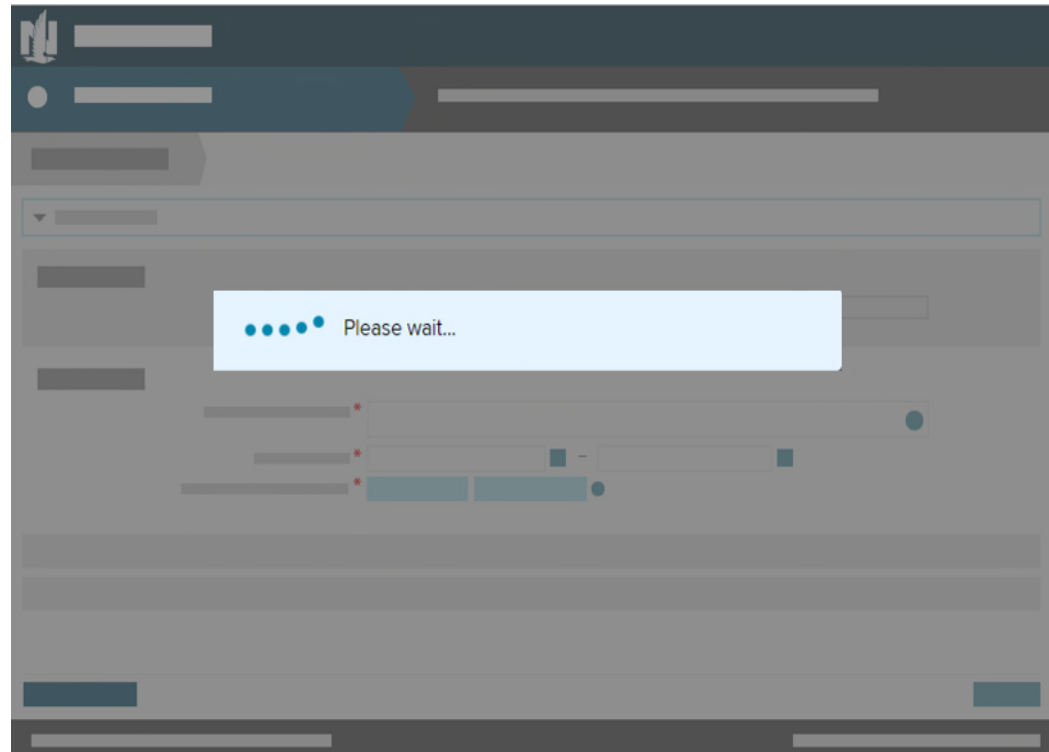
ClearQuote® Proceed with Quote

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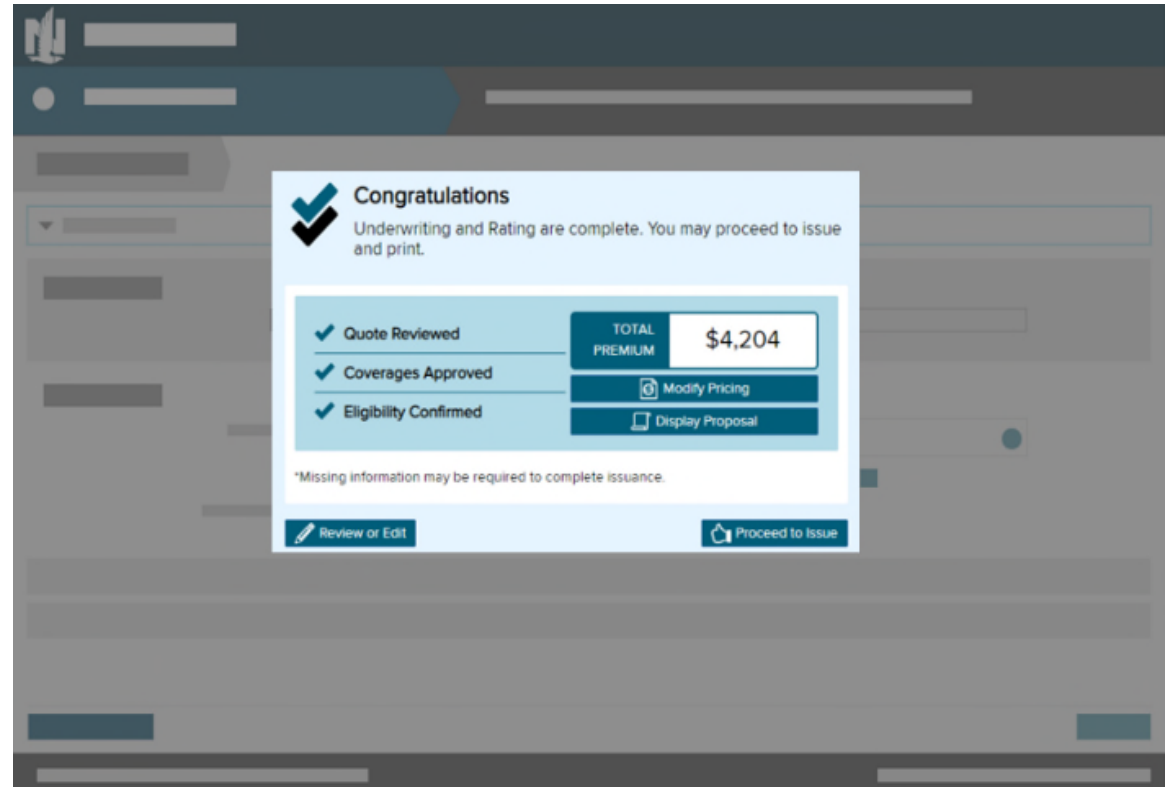
If additional information is needed, you will be prompted by on screen messaging based on the type of information needed.

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.

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!

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.