

ITC TurboRater 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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To quote using TurboRater, the rater must be set up properly. Please follow the instructions below to enter credentials for rating in the rater. Please note, that for TurboRater, this will need to be done for each LOB and State.

Carrier logins

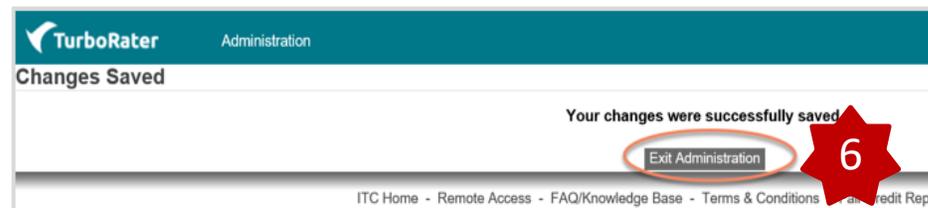
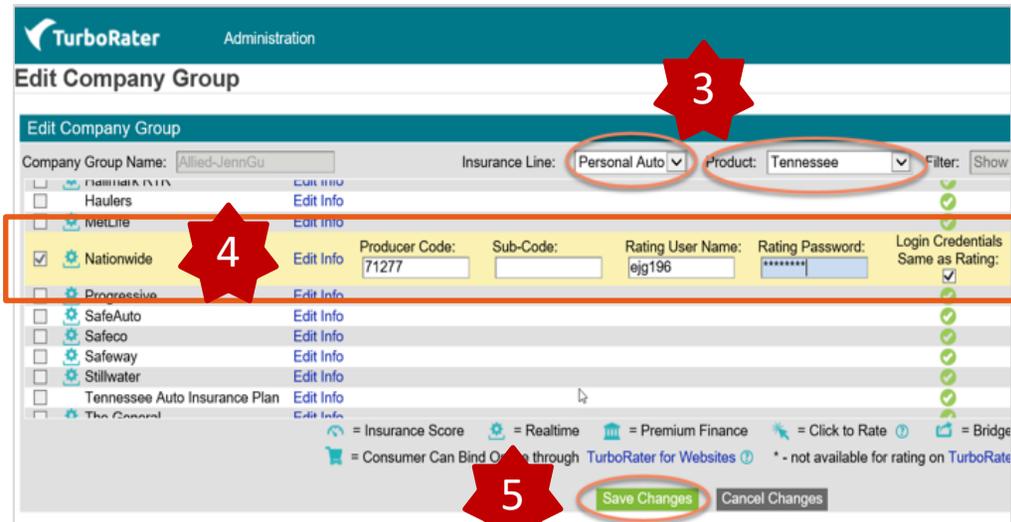
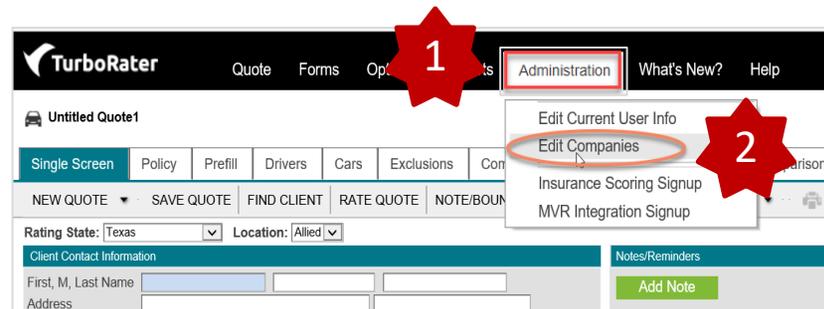
To set login information:

1. Click on **Administration** on the Turbo Rater main menu.
2. Select **Edit Companies**.
3. Select the State and LOB you wish to set. ***This will need to be done for each State and LOB.***
4. Scroll to find and select “Nationwide”, then enter your Agency Code (in the **Producer Code** field) and your Agent Center/PolicyCenter user name and password.

Harleysville agents:

- If Nationwide does not appear as an option, contact ITC Turbo Rater and ask them to add Nationwide to your rater.
 - You must use your Agent Center ID and password, NOT your Harleysville ID and code.
- Need [more info](#)?

5. Click **Save Changes** when you are finished.
6. Once the message “Your changes were successfully saved” is received, click **Exit Administration**.





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 Discount?	Company Questions	Default = NO	Yes
Advanced Quote	Advanced Quote Discount(AQD) is given for quoting at least 8 days from current date	Effective Date	Policy: General Information	N/A	No
SmartRide	Earn a discount based on how you drive	SmartRide Mileage Discount	Company Questions	Default = YES	Yes
SmartRide Instant	Earn an up-front SmartRide discount based on manufacturer captured telematics data	Does the customer consent to sharing their telematics data to be used in this quote?	Company Questions	Default – YES	Yes
Paperless Policy	Save money by having documents delivered electronically	Paperless Discount	Policy: Quote Details	Default = NO	No
Auto Financial	Receive a discount for having a traditional, variable, or annuity financial product	Nationwide Financial	Company Questions	Default = NO	Yes
Paid in Full ¹	Save money by paying your auto premium in full	Payment Option	Policy/General Information/Coverages	Default = Installments	No
Easy Pay Sign-up ²	Save money by choosing to pay with reoccurring monthly EFT	Easy Pay Discount	Company Questions	Default = YES	Yes
Good Student ³	Drivers who are students meeting a certain level of scholastic achievement	Good Student	Drivers: Driver Attributes	Default = NO	No

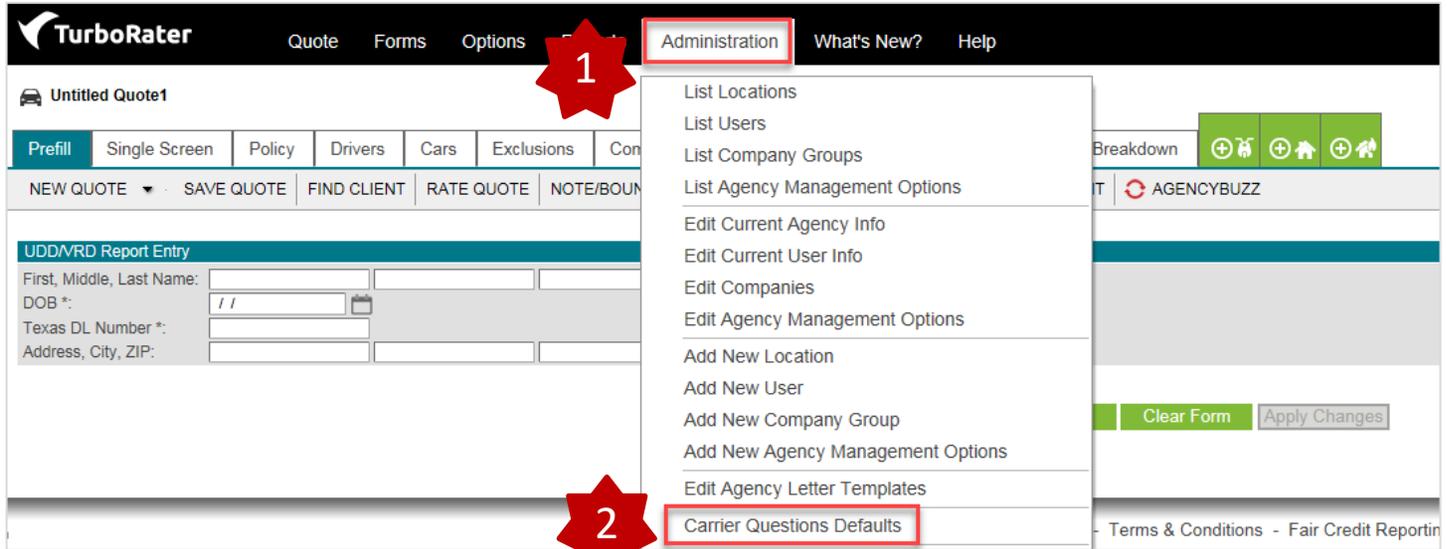
¹ Paid in Full is a new discount being rolled out with our new rating plan. DE and SC will be effective in 2021 with more states coming in 2022

² Easy Pay Sign-up will be discontinued and replaced with Recurring EFT when Paid in Full is introduced to the state.

³ Good Student question appears when driver is Youthful and Industry of "Student (Full-Time)" is selected

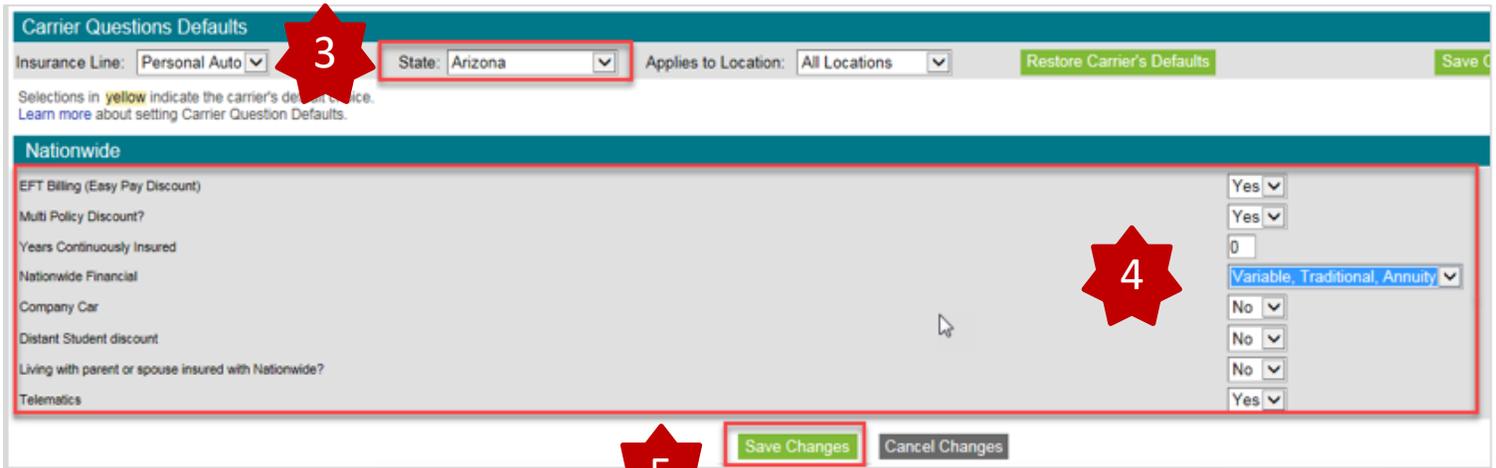
Setting Defaults for Nationwide-Specific Auto Discounts

1. Click on **Administration** on the Turbo Rater main menu.



2. Select **Carrier Questions Defaults**.

3. Select the desired state.



4. Locate “Nationwide” in the list of carriers that appears below, then modify any of the defaults using the fields to the right of the discount list.

5. Click **Save Changes**.

Selecting SmartRide for Specific Vehicles

On the “Company Questions” page, select **Yes** for Telematics on each vehicle you would like to enroll.

TurboRater Quote Forms Options Reports Administration

Untitled Quote1 | Robyn Fincherindiana

Single Screen Policy Drivers Cars Exclusions **Company Questions** Carrier

NEW QUOTE SAVE QUOTE FIND CLIENT RATE QUOTE NOTE/BOUND BRIDGE M

PREVIOUS

Nationwide

EFT Billing (Easy Pay Discount) Yes

Multi Policy Discount? No

Years Continuously Insured 0

Nationwide Financial None

Company Car No

1: Robyn Fincherindiana

Distant Student discount No

Living with parent or spouse insured with Nationwide? No

1: 2016 BUICK ENCLAVE

Telematics Yes

PREVIOUS

ITC Home - Remote Access



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	Companion Auto Policy	Policy: Other Insurance	Default = NO	No
Multi-Line	The more products the customer has with us, the more they can save	Does Named Insured Have. . .	Policy: Company Credits	Default = NO	No
Gated Community	Discount available when the community is surrounded by a fence with all entrances secured	Gated Community	Policy: Other Credits	Default= NO	No
Home Renovation	Credit may be applied based on the age of certain home components renovated	Heating Update Electrical Update Plumbing Update Roofing Update Cooling Update	Policy: Property Information (Cooling) Company Questions	Default = NO	No
Protective Device	Discount given to customers with protective devices, i.e. fire alarm or burglar alarm, installed in their home	Burglar Alarm Fire Alarm Sprinklers	Policy: Protective Devices	Default = NO	No
Smart Home*	Discount given to customers who have monitoring systems in their home to check for items like water leaks	Smart Home Monitoring	Company Questions	Default = NO	No

* Available in AL, AZ, CA, CT, DC, IA, IL, MS, OH, TX, VA, VT and WA only

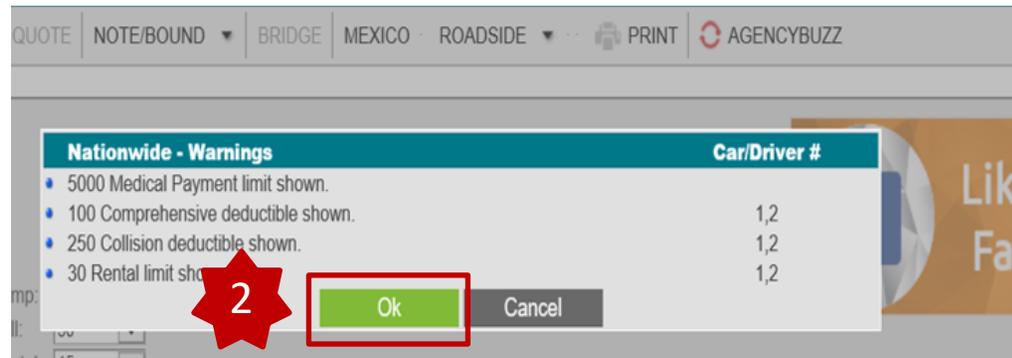
Bridging into the Nationwide Quote

To bridge directly into the Nationwide quote:

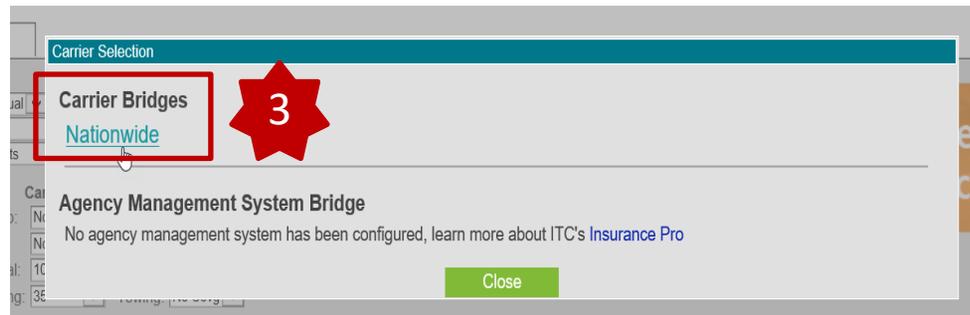
1. Select the **Bridge** link from the rate screen.



2. A “Warnings” popup will display to show any changes that were made to the quote. Click **Ok** to continue.



3. Click **Nationwide**.



4. Enter your Agent Center login on the page that opens. Logging in will take you to your quote.

Agent Center Login

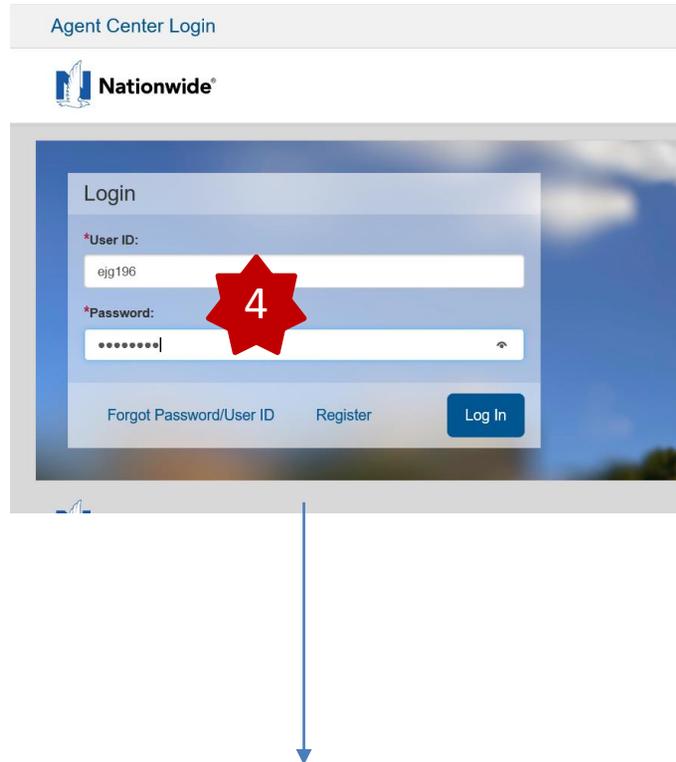
 Nationwide®

Login

*User ID:

*Password:

[Forgot Password/User ID](#) [Register](#) [Log In](#)



In Policy Center:

For an auto quote, you will land on the Policy Info screen.

For a home quote, you will land on the Qualification screen.

Thumbnail images of these screens are included on the next page of this guide so you can check that you are landing on the correct page.

5. You will be launched into the policy you bridged. Below are thumbnails of the screens you should land on after bridging.

Auto

The screenshot shows the 'Auto' policy information screen. At the top, it indicates 'Submission (Pending)' for 'Personal Auto' in 'Arizona', effective '05/01/2021', for 'Test AZ' with account '9611628892'. The main section is titled 'Policy Info' and includes buttons for 'Next >', 'Quote', and 'Withdraw Submission'. A message states 'Address has been validated.' The 'Primary Named Insured' section shows 'Name: Test AZ' and 'Phone: 123-123-1234 x####'. The 'Policy Address' section shows '1827 W NEW RIVER RD, PHOENIX, AZ 85087-8233' and 'County: MARICOPA'. The 'Business Type' is set to 'New Business'. The 'Secondary Named Insured' section is currently empty. Below this, there are checkboxes for 'Give Privacy, Credit Report and Insurance Score Notice?' (Yes/No) and 'Does the customer consent to sharing their telematics?' (Yes/No). The 'Policy Details' section includes 'Term Type: 6 months', 'Number of Terms: 1', 'Effective Date: 05/01/2021', 'Expiration Date: 11/01/2021', and 'Rate State: Arizona'. The 'Discounts' section shows 'Affinity: None Selected' and 'Easy Pay Sign Up: Yes/No'. The 'Property Product' is 'Non-NW Homeowners' and 'Paperless Policy' is 'Yes/No'. The 'Financial Products' section includes an 'Annuity' checkbox.

Home

The screenshot shows the 'Home' qualification screen. At the top, it indicates 'Submission (Pending)' for 'Homeowner' in 'Arizona', effective '05/01/2021', for 'TEST AZ' with account '1342727078'. The main section is titled 'Qualification' and includes buttons for 'Next >', 'Quote', and 'Withdraw Submission'. The qualification questions are as follows:

- Is dwelling currently owner-occupied? Yes No
- Any insured or household member been convicted of insurance fraud? Yes No
- Any insured or household member been convicted of a felony in the past 10 years? Yes No
- Have you or any member of your household had a fire loss in the past 5 years at any property location that you owned or occupied at the time of loss? Yes No
- Property accessible to fire equipment year round? Yes No
- Is dwelling in foreclosure process? Yes No
- Is the dwelling rented to others as a vacation or short-term rental? Yes No

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 the Agent Center 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 Settings
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

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

Protection Boost is a company-specific question. Simply select “Yes” to that question to include Protection Boost coverage on your quote in applicable states.

The screenshot shows the TurboRater interface for user Jenn INITCHOOOne. The 'Company Questions' tab is active. A table of questions is displayed:

Question	Response
Paperless	Yes
Protection Boost	Yes
Cooling Update	No
Fireplace	No
HO4/HO6 Number of Apartments:	1

2. I would like to include Brand New Belongings (Personal Property Replacement Cost) coverage for my client. How do I do this?

This coverage is available with the new OneNationwide product. To include Brand New Belongings, simply select **Yes** for “Personal Property Replacement Cost” in the “State Endorsements” section of TurboRater.

The screenshot shows the 'State Endorsements' section for Indiana. A list of endorsements is shown with dropdown menus for selection:

Endorsement	Response
Special Personal Property	No
Actual Cash Value Loss Settlement - Roof Surfacing	No
Additional Residences Rented To Others	No
Business Pursuits	No
Coverage C Special Limits	No
Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money	No
Earthquake Coverage	Yes
Exterior Masonry Veneer Is:	covered
Identity Fraud Expense Coverage	No
Incidental Farming	No
Loss Assessment Coverage	No
Loss Assessment Earthquake	No
Mine Subsidence Coverage	Yes
Ordinance or Law Coverage - Increased Limit	No
Permitted Incidental Occupancies - Residence Premises	No
Personal Injury	No
Personal Property At Other Residences - Increased Limit	No
Personal Property Replacement Cost	Yes
Refrigerated Property Coverage	No
Scheduled Glass	No
Scheduled Personal Property	No
Snowmobile	No
Water Backup and Sump Discharge or Overflow	No

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Appendix

Optional Discounts

Discount	Applied by Default?
SmartRide	YES
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
- > Affinity
- > 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

