

Interior Property Inspection: Hybrid Process



Background:

Nationwide uses a focused strategy to order property inspections. In early 2021 we introduced a vendor supported self-inspection option. All homes identified as Event Based Underwriting (EBU), homes valued \$1M and above, those with supplemental heat, and flat roofs, require an interior property inspection. Due to the complexity of high value home interior inspections, self-inspection will not be offered for homes valued at \$1M or more.

The customer can choose to complete a self-inspection or have the vendor do it on their behalf. The vendor process will follow when these risks are identified in the new business submission.

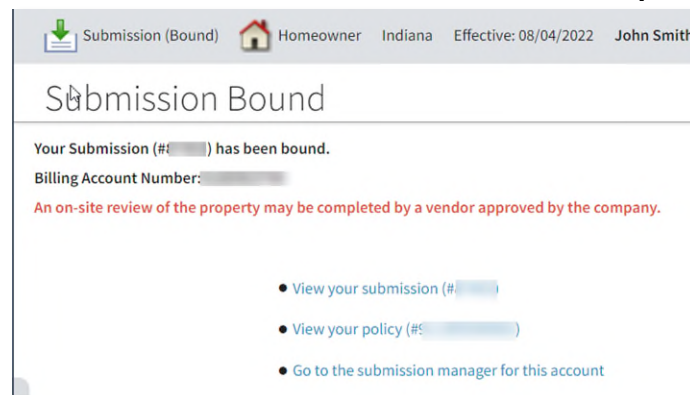
Note: Since implementation of this hybrid process, we have tested this self-inspection option and found that 74% of our customers still preferred the vendor to complete the interior inspection.

Risk identification for event-based underwriting (EBU) and inspection requirements are not changing. For EBU, you will continue to receive the rule message on the Underwriting screen and warning notice on the Quote screen prior to binding that the risk has an event and requires a property inspection. Refer to the *Event Based Underwriting Post Bind* job aid for additional information on the EBU process. For all other inspections you will receive notification on the Submission Bound screen that an inspection may be required. Please take advantage of these messages and discuss the process with the customer.

Description:

Steps to review with your customer:

1. **You will be notified via the Submission Bound Screen that an inspection is going to be ordered.**



2. **Verify the contact information is correct.***

For established agency customers: it comes from your agency management system/file.

OR

For new customers: if a quote is started in comp rater or directly in PolicyCenter or Nationwide Express, the client information you enter is passed.

Please: Confirm the phone number is the correct contact number. An incorrect phone number provided to the vendor will delay the process and may lead to cancellation of the policy.

**If the vendor cannot contact the customer with the number provided, you may receive a call from the vendor for additional contact information. Please do what you can to assist to assure the inspection is completed and not sent back to Nationwide as a closeout, resulting in cancellation of the policy.*

3. **An automated Pre-Notification letter is sent to the customer 3 days prior to initial contact.**

4. The vendor contacts the customer via phone call.*

**If the vendor cannot contact the customer with the number provided you may receive a call from the vendor for additional contact information. Please do what you can to assist to assure the inspection is completed and not sent back to Nationwide as a closeout, resulting in cancellation of the policy.*

5. What happens if the customer chooses the self-inspection option?

During the initial call, the vendor will gain consent to proceed with the process and provide the next steps to complete the inspection.

- The **customer** will complete the interior portion of the inspection and upload photos.
- The **inspector** will complete the exterior portion of the survey.
- The **vendor** will combine interior and exterior results and return the information to Nationwide.

Note: If the customer fails to upload the photos within the allotted window, the link will be disabled, and the inspection will be sent back to Nationwide for cancellation. Agent uploading the photos to DocuVault will not constitute a completed inspection.

6. What happens if the customer chooses to have the inspector complete?

If the customer chooses the vendor inspection or the home is valued at \$1M or greater, the vendor will schedule the appointment to meet at the property to complete the inspection when the initial phone call is made to the customer.

Vendor Process

Below are the steps the vendors will take once an inspection is required.

- *You will not know which vendor is assigned for your customer when submitting your application, however reviewing the process will help you if you have questions once the customer is contacted. Mueller uses an app and Reliable uses a website to capture the photos by the customer.*
- *If you would like to know which vendor is completing the inspection you can contact and underwriter anytime after the effective date and they will be able to advise the vendor assignment at that time.*

Vendor: Mueller

Step	MUELLER
1	Inspection ordered; automated pre-notification letter is mailed to customer
2	Inspection order held for a minimum of 3 days by vendor before assignment
3	Inspection is assigned to field inspector
4	Inspector contacts customer (minimum 3 attempts to PH, 1 to agent if unable to reach PH or incorrect contact information provided)
5	Inspector explains to customer need for interior inspection and offers to schedule appointment or give the customer option to submit interior photos through their Mueller@Home application. The inspector explains that if a customer chooses to provide the interior photos the exterior portion of the inspection will still be completed by the inspector once the photos are received.
6	If a customer chooses to have the field inspector complete the interior inspection an appt is scheduled.

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7	<p>If a customer chooses the Mueller@Home option, the inspector conducts a brief interview about the home to determine what photos will be required.</p> <p>Nationwide requests photos of every room in the house, showing as much of the room as possible. Below is a listing of the requested photos:</p> <ul style="list-style-type: none"> • Kitchen – Include all appliances, countertops, and floor (overview- not individual photo of each) • Bathrooms- photo of each bathroom showing as much of the room as possible, including vanities and tub/showers • Bedrooms • Living room/Great Room/Game Rooms • Laundry Room, please include a photo of washing machine hoses if possible • Hot Water Heater • Furnace • Electrical Box (open panel) • Basement (if applicable) • Alarm System Keypad (if applicable) • Interior sprinkler system (if applicable) • Supplemental Heat Photo (if applicable, include each interior fireplace and/or wood/pellet stove) • Home under construction/renovation (if applicable) • Dogs (if applicable) • Business on Premises: Photo of Office (if applicable- does not apply to regular WFH office without customer/foot traffic) • Any interior specialty items (ornate ceilings, built-in cabinetry, wet bars, saunas, etc, if applicable)
8	<p>The inspector must receive and document consent from the customer before texting the link to download the Mueller@Home App. When consent is received the Mueller rep checks the photos needed on the app for that customer and sends the customer the link to download. The Inspector explains that the link will take them to the app store so they can download the Mueller@Home app to their phone, and it will walk them through the photos needed.</p>
9	<p>Once the customer downloads the Mueller@Home app the app directs the customer to the photos needed and how to upload.</p>
10	<p>The customer has a minimum of 7 days to return the photos. Data has shown that those who are most likely to return the photos through the app do so within the first 7 days. The inspector will place 2 reminder calls to the customer during that time notifying them of the need to return the photos. If time service allows, the inspector may be able to provide more time, however they cannot complete the exterior portion of the inspection until photos are received so the earlier the customer returns the photos the better chance of completing the inspection within SLA.</p>
11	<p>Once the photos are received from the customer the field inspector completes the exterior portion of the inspection, which is then merged with the interior photos and sent to the vendor QA department for review and identification of any interior hazards</p>
12	<p>If the customer does not return the photos after 7 days and 2 reminder calls the inspection is closed out and the application is disabled. Customer contact documentation is provided on the close out form in LC360.</p>

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Vendor: Reliable

Step	RELIABLE
1	Inspection ordered; automated pre-notification letter is mailed to customer
2	Inspection order held for a minimum of 3 days by vendor before assignment
3	Inspection is assigned to customer service call center
4	Customer service rep contacts customer (minimum 3 attempts to PH, 1 to agent if unable to reach PH or incorrect contact information provided)
5	CSR explains to customer need for interior inspection and offers to schedule an appointment for a field inspector to complete the interior portion or give the customer option to submit interior photos through a weblink sent to their phone. The inspector explains that, if the customer chooses to provide the interior photos, the exterior portion of the inspection will still be completed by the inspector once the photos are received.
6	If customer chooses to have field inspector complete the interior inspection, the inspection is assigned to a field inspector who will contact the customer and schedule the appt. (*Note: Reliable is not currently allowing field inspector interiors in the following states: KS, MO, MN, NE, WI. In those states where the field inspector interior is not allowed only the self-inspection option will be provided to the customer)
7	<p>If a customer chooses the self-inspection option, the CSR conducts a brief interview about the home to determine what photos will be required.</p> <p>Nationwide requests photos of every room in the house, showing as much of the room as possible. Below is a listing of the requested photos:</p> <ul style="list-style-type: none">• Kitchen – Include all appliances, countertops, and floor (overview- not individual photo of each)• Bathrooms- photo of each bathroom showing as much of the room as possible, including vanities and tub/showers• Bedrooms• Living room/Great Room/Game Rooms• Laundry Room, please include a photo of washing machine hoses if possible• Hot Water Heater• Furnace• Electrical Box (open panel)• Basement (if applicable)• Alarm System Keypad (if applicable)• Interior sprinkler system (if applicable)• Supplemental Heat Photo (if applicable, include each interior fireplace and/or wood/pellet stove)• Home under construction/renovation (if applicable)• Dogs (if applicable)• Business on Premises: Photo of Office (if applicable- does not apply to regular WFH office without customer/foot traffic)• Any interior specialty items (ornate ceilings, built-in cabinetry, wet bars, saunas, etc, if applicable)

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8	The inspector must receive and document consent from the customer before texting the link to the website to return the interior photos. When consent is received the CSR checks the photos needed on the website for that customer and sends the customer the link to download. The CSR informs the customer that the link will come to their phone or email (whichever customer prefers), they click on the link, and it will walk them thru what photos to take, and when they submit it the photos, they go directly to the inspection report. Customer is advised of time frame to return photos.
9	Once the customer accesses the website, they are directed through the photos needed and how to upload.
10	The customer has 10 days to return the photos. Data has shown that those who are most likely to return the photos through the weblink do so within the first 7 days. 3 automated text reminders are sent to the customer over the course of 10 days notifying them of the need to return the photos. Vendors can track when the link to the website is opened and when photos are uploaded.
11	Once the photos are received from the customer the field inspector completes the exterior portion of the inspection, which is then merged with the interior photos and sent to the vendor QA department for review and identification of any interior hazards
12	If the customer does not return the photos after 15 days and 3 reminders the application is disabled, and the inspection is closed out. Customer contact documentation is provided in the Inspection Notes section of LC360