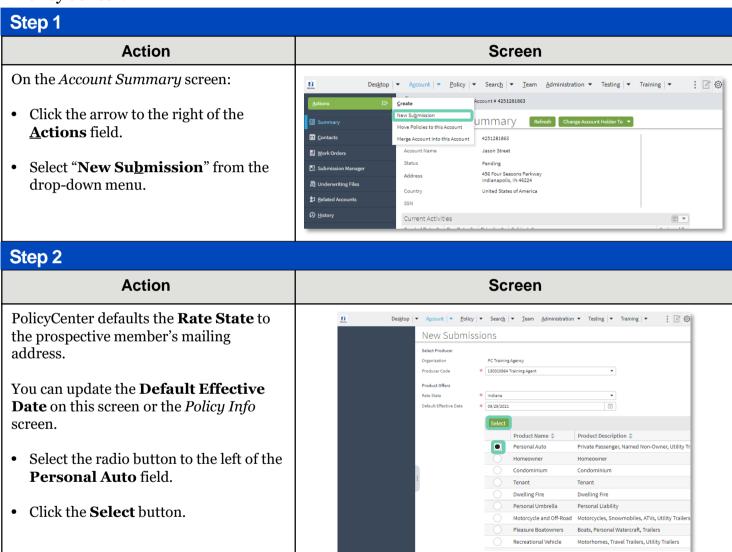


Description:

This job aid describes the step-by-step process how to create an Auto Policy in PolicyCenter.





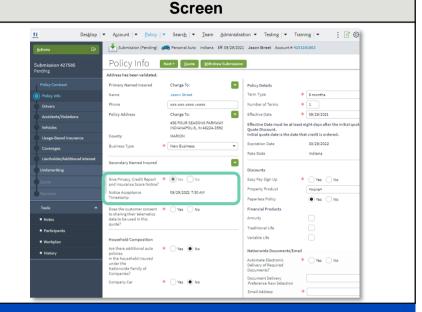
Job Aid Process (Cont.):

Step 3

On the Policy Info screen:

Action

- Select the **Yes** radio button to select the Give Privacy, Credit Report and **Insurance Score Notice?** option.
- Select the **Yes** radio button to select the Does the customer consent to sharing their telematics data to be used in this quote? option.
- Click the **OK** button on the *Give* Privacy, Credit Report and Insurance Score Notice pop-up window after reviewing the disclosure statement.



Step 4

Action

The *Policy Info* screen is where you change the **Effective Date** and add policy level discounts to the policy submission.

Complete all required (*) fields.

Note: If you answer "**Yes**" to the **Automate Electronic Delivery of Required Documents** question, PolicyCenter will automatically send any required documents to the policyholder. To use this option, you MUST specify "Online Account Access" for **Designated Delivery Preference New Selection** and enter the policyholder's email address.

Note: The default Document Delivery Preference New Selection field is "Online Account Access (email)". If this default value is accepted, then an **Email Address** is required.

Click **Next** > button.

ri. Desktop | ▼ Account | ▼ Policy | ▼ Search | ▼ Team Administration ▼ Testing | ▼ Training | ▼ Submission 427585 Pending Policy Info Next> Quote Withdraw Submission Address has been validated. • Primary Named Insured Policy Details Jason Street Term Type * 6 months ###-###-#### ×#### * 1 Change To: Effective Date * 09/29/2021 456 FOUR SEASONS PARKWAY INDIANAPOLIS, IN 46224-3592 Effective Date must be at least eight days after the initial quot Quote Discount. Initial quote date is the date that credit is ordered. MARION County * New Business Rate State Indiana Secondary Named Insured • Discounts Give Privacy, Credit Report * • Yes No and Insurance Score Notice? Easy Pay Sign Up * OYes No <none> 09/29/2021 7:30 AM Notice Acceptance Timestamp Panerless Policy Yes No Does the customer consent * Yes No to sharing their telematics data to be used in this quote? Annuity Traditional Life Variable Life Household Composition Nationwide Documents/Ema policies in the household insured under the Nationwide Family of Companies? * Yes No Automate Electronic Delivery of Required Documents? Document Delivery Preference New Selection Online Account Access * Yes No * drayburn@demo.com Email Address

Screen



Job Aid Process (Cont.):

Step 5

PolicyCenter will make a call to Customer Prefill. The *Customer Prefill Information* screen displays any known household members and vehicles associated with the name and address of the primary named insured.

Action

You may select drivers and vehicles to be included in a new quote. For training purposes *only*, you <u>will not</u> select any drivers/vehicles.

• Click the **Cancel** button.

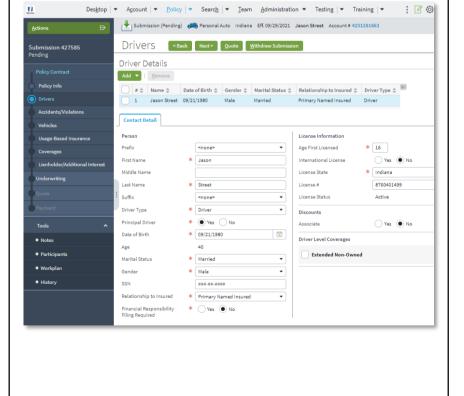
Submission 427585 Pending Policy of Personal Auto Indiana Eff. 09/29/2021 Jason Street Account # 4251281863 Pending Policy Contract Policy Contract Policy Contract Policy Info Driver Information Name Date of Birth JiMNY STREET JiMNY STREET JiMNY STREET O6/03/1983 Vehicles PRANK STREET O6/03/1983 Vehicle Information Underwriting Vehicle Information Vehicle Informa

Step 6

Action Screen

On the *Drivers* screen, the account holder information defaults in as the Primary Named Insured.

- Review the defaulted information on the Contact Details tab. Required fields include:
 - First Name
 - o Last Name
 - o **Driver Type** (defaults to Driver)
 - Principal Driver (defaults to Yes)
 - o Date of Birth
 - o Marital Status
 - Gender
 - Relationship to the Insured
 - Financial Responsibility
 Filing Required (defaults to No)
 - Age First Licensed (defaults to 16)
 - License State (defaults to State entered for Account address)





Job Aid Process (Cont.):

Step 7

Action Screen	
7.0	
You may add additional drivers to the	Fraining ▼
policy.	251281863
Submission 427885 Pending Submission 427885 Pending	
Driver Details	
Click the Add button. Policy Info	↑ Driver Type ↑
© Diffuers 1 James Street (39/21/1980 Male Married Primary Named Insured	
• Select New Person.	
Usage-Based Insurance Person Ucesse Information	
Profit concer Profit Services First terms Profit Services Profit Servi	* 16 Yes • No
Lienholder/Addisonal Interest Middle Name License State	* Indiana
Last Name * Street License # License # License Status	8760401499 Active
ogment Driver Type (Driver)	
700ts	○ Yes ● No
Notes Age 40	
Participants Marriad Status Marriad	ned
Windowski Gender Nation Nations Nations	
Relationship to Insured * Finnary Named	
Financial Responsibility * Ves • No Filing Required	

Step 8

Action Complete the required fields, as listed in Step 6. Click the Next > button. Click the Next | Debtor | Account | Divy | Search | Learn Administration | Testing | Training | Diversor | Diver

* 07/05/1988

Step 9

Action	Screen
If the driver has any previous accidents or violations, you may enter them on the <i>Accidents/Violations</i> screen.	Desktop
Any additional accidents/violations reported by the Department of Motor Vehicles are added automatically when the submission is bound. • Click the Next > button.	Polity Info Drivers Accidents/Volations Accidents/Volations Accidents/Volations Accidents/Volations Accidents/Volations Vehicles Usage-filteed Insurance Coverages Liserholder/Additional Interest Underwriting Payment



Job Aid Process (Cont.):

Step 10

On the Vehicles screen, add all the appropriate vehicles to the policy.

• Click the Create Vehicle button.

| Delgtop | Account | Policy | Search | Deam Administration | Testing | Training | Delgtor | Submission (Pending) | Personal Auto Indians | Eff (09/29/2021 Jason Street Account # 4231281863)

| Vehicle | Stabel | Next | Conde | Michigan State | Make + Model | Delgtor | Make + Model | Delgtor | Make + Model | Delgtor | Model | Delgtor | Model | Delgtor | Delgtor | Delgtor | Model | Delgtor | Del

Step 11 **Action** Screen Desktop | ▼ Account | ▼ Policy | ▼ Search | ▼ Team Administration ▼ Testing | ▼ Training | ▼ On the **Vehicle Details** tab: Submission (Pending) Personal Auto Indiana Eff. 09/29/2021 Jason Street Account # 425128186 Vehicles < Back | Next > Quote | Withdraw Subs Submission 427585 Enter the appropriate information into the Vehicle Details VIN field. Create Vehicle Rem Vehicle# 🛊 1 Press the **Tab** key to call VIN Services. **Note:** Entering the VIN auto populates 2G1FS1EW6E9213032

* 2014

* CHEV

* CAMARO S

2DR CPE

Rate Symbols

Model

Body Style

Body Type

Sub Type

Primary Use

Prior Damage

Vehicle Discounts

Passive Restraint

Anti Theft

Vehicle Customization

Yes No

Active Disabl

Passive Disabl

* Airbag Full

the vehicle's Model Year, Make, Model, Body Style, and Body Type.

Complete the **Purchased New** and **Purchase Date** fields, if applicable.

Click the **Next** > button.



Job Aid Process (Cont.):

Step 12

Action SmartRide (either vehicle program or mobile app) or SmartMiles (if available in

You must enroll each vehicle on the policy.

your state) participation is selected on the

Usage-Based Insurance screen.

- Select the appropriate vehicle(s) to be enrolled and enter all required information (Enrollment Status, Vehicle Program, , and Annual Miles). Annual Mileage is optional but may be entered, if known.
- Click the Next > button.
- Repeat as needed for additional vehicles.

Desktop | ▼ Account | ▼ Policy | ▼ Search | ▼ Team Administration ▼ Testing | ▼ Training | ▼ Submission (Pending) Personal Auto Indiana Eff. 09/29/2021 Jason Street Account # 4251281863 Usage-Based Insurance Sack Next Quote Withdraw Submission If you want to enroll any vehicles in SmartMiles, select the Vehicle Program as Pay Per Mile Policy Enrollment Details Policy Program * Vehicle Program ▼ Text Notification Vehicle Enrollment Details Vehicle # ♦ Vehicle Type ♦ Model Year ♦ Make ♦ Model ♦ VIN ♦ Device Compatible ♦ Enrollmen 1 Private Passenger 2014 CHEV CAMARO SS 2G1FS1EWGE9213032 Yes Device Compatible Instant Varified Discount Enrollment Status * Enrolled Vehicle Program * Discount (SmartRide Device) Annual Mileage Typical Annual Mileage

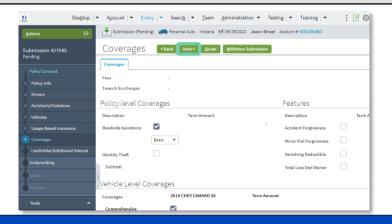
Screen

Step 13

Action Screen

On the *Coverages* screen, the Policy-level Coverages display on the top half of the screen with the **Vehicle Level Coverages** on the bottom half:

- Select the appropriate policy and vehicle-level coverages.
- Click the Next > button.

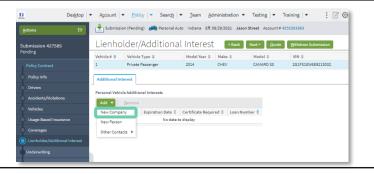


Step 14

Action Screen

On the *Lienholder/Additional Interest* screen, enter any car loan or lease details for the vehicle.

- Click the Add button to display additional interests' options.
- Select New Company from the dropdown list.





Job Aid Process (Cont.):

Step 15 **Action** Screen On the New Additional Interest screen: Desktop | ▼ Account | ▼ Policy | ▼ Search | ▼ Team Administration ▼ Testing | ▼ Training | ▼ Submission (Pending) em Personal Auto Indiana Eff. 09/29/2021 Jason Street Account # 4251281863 Complete all required fields. New Additional Interest - 2014 CHEV CAMARO SS Return to Lienholder/Additional Interest OK Cancel Third Party Type * Lienholder Click the **OK** button. Expiration Date Same address as: Address Address Line 1 * 123 Main St * Indianapolis * 45042-### County United States of America

Step 16

Action Screen Desktop | ▼ Account | ▼ Policy | ▼ Search | ▼ Team Administration ▼ Testing | ▼ Training | ▼ Verify the Additional Interest information Submission (Pending) Rersonal Auto Indiana Eff. 09/29/2021 Jason Street Account # 4251281863 you entered appears on the **Additional** Submission 427585 Pending Lienholder/Additional Interest Sack Next Quote Withdraw Submission Interest tab. 1 Private Passenger CAMARO SS 2G1FS1EW6E9213032 Click the **Next** > button. Additional Interest Personal Vehicle Additional Interests Add ▼ | Remove Name ↑ Type* Expiration Date Certificate Require MM/dd/yyyy MM/dd/yyyy Nome Nom

Step 17

Action	Screen
On the Underwriting screen, you may review additional details on the following tabs: OUW Issues OPTIOT Policies OPTIOT Losses OCTEDIT BUTEAU REPORT OMOTO Vehicle Records	Desktop
• Click the Quote button.	Coverages Lienholder/Additional Interest Underwriting



Job Aid Process (Cont.):

Step 18

Action On the Quote screen: Click the Finalize Quote button. Click the OK button on the Finalize Quote button. Click the OK button on the Finalize Quote statement. Click the OK button on the Finalize Quote button. Click the OK button on the Finalize Quote statement. Click the OK button on the Finalize Quote statement. Click the OK button on the Finalize Quote statement. Click the OK button on the Finalize Quote statement. Click the OK button on the Finalize Quote statement. Click the OK button on the Finalize Quote statement. Click the OK button on the Finalize Quote statement. Click the OK button on the Finalize Quote statement. Click the OK button on the Finalize Quote statement statement. Click the OK button on the Finalize Quote statement statement statement. Click the OK button on the Finalize Quote statement stat

Step 19

Clicking the **Finalize Quote** button orders the MVR report for Auto submissions and places the submission in *Binding* status. After binding the policy, if no incidents are found on the report, you can advance to the *Payment* screen, enter the billing information, and issue the policy.

Action

If discrepancies are found in the reports, the bind process stops, and a review of the report is required, allowing you to take the appropriate action. After resolving any discrepancies, you must quote and finalize the quote again, before moving to the *Payment* screen and issuing the policy.

The system displays a progress bar as a visual cue of running validations report ordering. Once validations are complete, the system automatically displays the *Payment* screen.

Note: If a validation or report fails, PolicyCenter continues to display a validation message, warning, or Underwriting rule on the impacted screen.

Screer

Running Validations

Processing...



Job Aid Process (Cont.):

Step 20 Action Screen On the Payment screen: Desktop | ▼ Account | ▼ Policy | ▼ Search | ▼ Ieam Administration ▼ Testing | ▼ Training | ▼ Submission (Binding) 🌎 Personal Auto Indiana Eff. 09/29/2021 Jason Street Account # 4251 Payment - Back Edit Issue Policy Complete the required billing information. Required fields include: o Day of the Month (defaults to Total Cost the Effective Date of the submission) o Bill Delivery Preference Change To: • o Paperless Billing Consent o Email Address (if Paperless | S126.64 | S126 **Billing Consent** is chosen) Click the **Issue Policy** button. Paperless Billing Consen ● Yes ○ No Email Notifications Send Email Receipt for Payments Send Payment Reminder Email (2 days before the due date) Click the **OK** button on the

Step 21

Next, complete the *Down Payment Details* information. The Initial Down Payment is the amount which must be submitted for down payment. You may need to scroll

Click the Add button.

Note: You may add up to four downpayment methods.

to locate the Down Payment section.

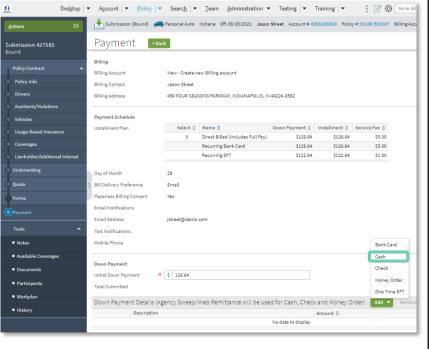
confirmation pop-up window.

Action

down to the bottom of the *Payment* screen

• Select **Cash** from the drop-down list.

Note: In certain circumstances, like Billing to a 3rd Party Mortgagee or adding the policy to an existing billing account, a down payment is not required. However, it is recommended to accept a down payment when possible.



Screen



Job Aid Process (Cont.):

Step 22

Action Screen In the *Payments Details* section: Review the down payment details and Down Payment Details (Agency Sweep/Web Remittance will be used for Cash, Check and Money Order) adjust as necessary. Enter the down payment amount in the Amount field. Click the **Submit Payment** button.

Step 23

Action	Screen
The Submission Bound screen displays. This indicates the submission is bound, the Billing Account successfully created, and the down payment accepted.	Desktop Account Policy Search Ieam Administration Testing Training Image: Image
Next, you must collect the documents required to complete the bind process. • Click on the Documents link.	View your submission (#42785) View your policy (#9118K 501507) Go to the submission manager for this account Documents Submit an application for a different account Go to your deaktop Online Account Registration Confirmation

Documents defaulting on the *Documents* screen are those required to finish the issuing process. This includes documents needing signatures or additional documentation from the Customer. An example of this would be the Central Alarm Certificate.

Additional documents can be found by clicking on the **Add** button. These documents are optional but are available for the Customer. An example of this would be a down payment receipt.

There are two ways to obtain the customer's signature. The member can physically sign printed documents (click the **View** button to generate a PDF) or electronically sign documents online using eSignature.

If you selected "Yes" for the Automate Electronic Delivery of Required Documents question on the Policy Info screen, required documents will show as already sent for eSignature when you display the Documents screen. If this is the case, you will only need to eSign any optional or added documents.



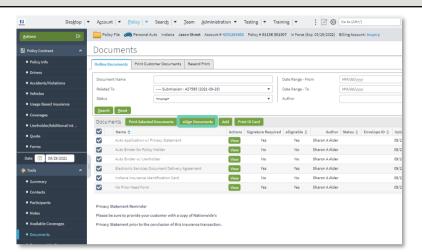
Job Aid Process (Cont.):

Step 24

Action Screen

To create an eSignature envelope, at least one document selected must have a "Yes" status in the eSignable column.

- Select all the documents to provide to the member. The documents selected create an envelope to be emailed to the required signers.
- Click the **eSign Documents** button.



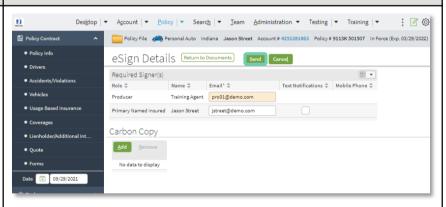
Step 25

Action Screen

On the eSign Details screen:

- Enter or verify the email address for required signers. You can add Carbon Copy recipients not requiring a signature.
- Click the **Send** button.

An email is sent to all recipients to take appropriate action using the eSignature functionality.

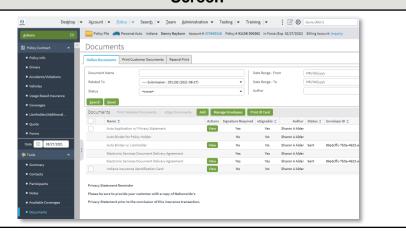


Step 26

Action Screen

PolicyCenter produces a second set of documents during the eSignature envelope creation process. The second set of documents includes signatures once the process completes.

The second set of documents display a "Created" Status until all documents are created by the system; this is about a 10-minute process. At that point, the documents are emailed and the Status changes to "Sent". The Status column will update to "Completed" after the envelope is signed and returned.





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