

ACS2000 Rater 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.

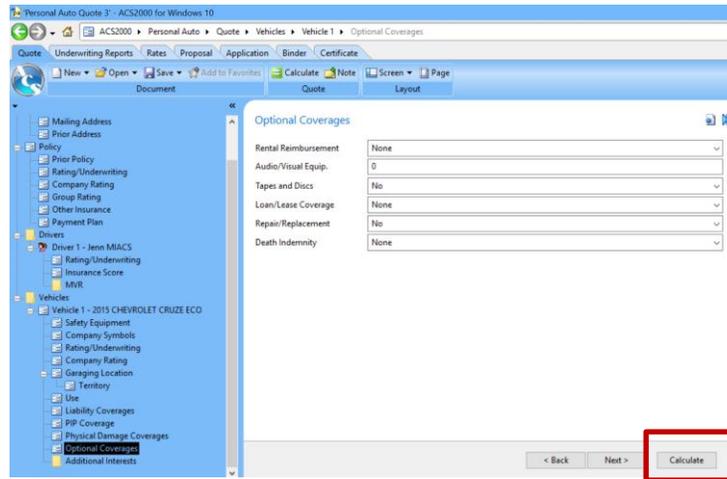
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Setting up the rater

The agent code is set when rating a quote. After information is entered on the first quote, it will pre-fill for future quotes. Instructions are below.

Agency Code and Carrier Login

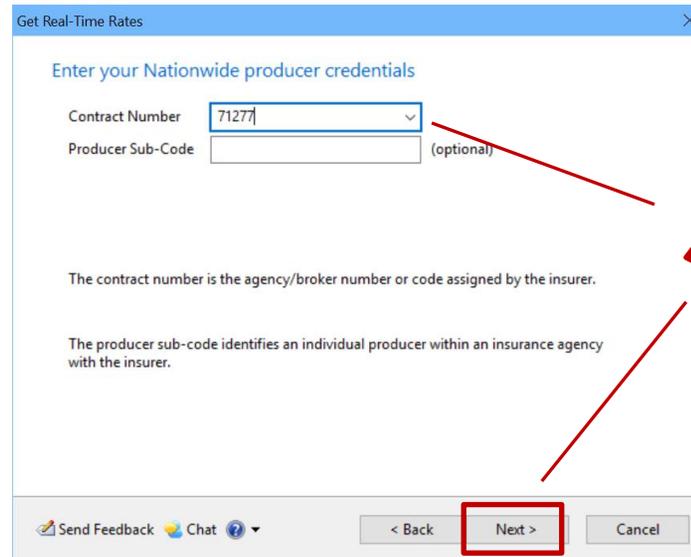
1. Click **Calculate** to begin rating the quote



2. Indicate permission for the FCRA Statement and click **Next**



3. Enter your Agency Code in the **Contract Number** field and click **Next**



4. Enter your **User Name** and **Password** for Agent Center and then click **Next**. Your quote will then rate and the Agent information will be saved for future quotes.

Get Real-Time Rates

Nationwide Login

User Name:

Password:

Test Environment Options

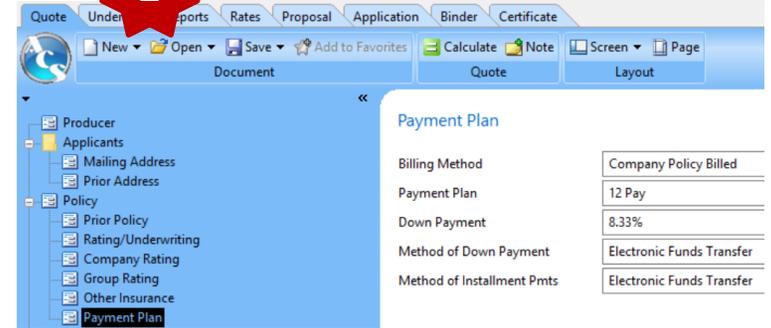
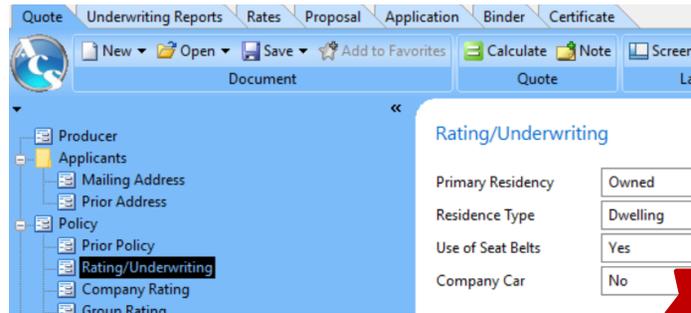
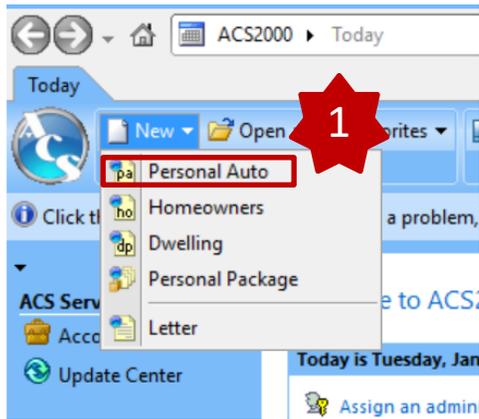
Don't send the request (just output the request file)

< Back **Next >** Cancel

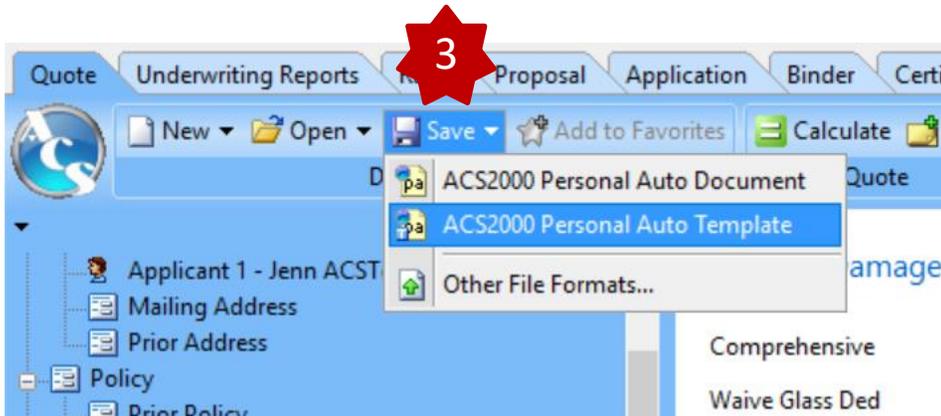
Create Quote Template with Default Selections

1. Start a new quote, for this example, we will use **Auto**

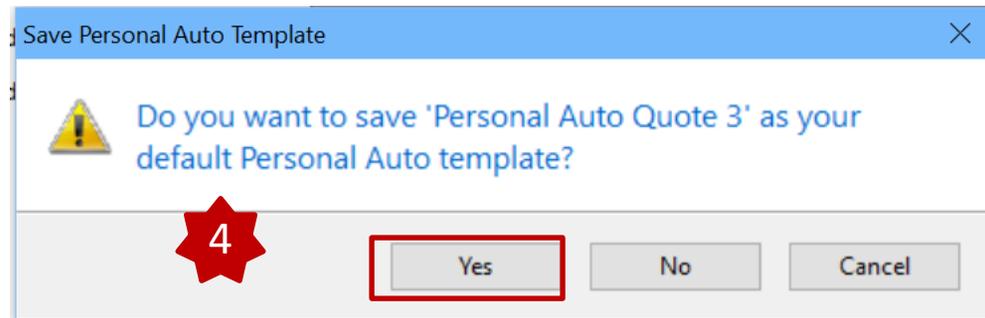
2. Fill out the quote with the information you'd like to have defaulted (i.e. values for Home/Car, Easy Pay, Limits/Deductibles, etc)



1. Select **Save** and **ACS2000 Personal Auto Template**



4. On the popup that appears, select **Yes** and then close the window.





Auto Discounts

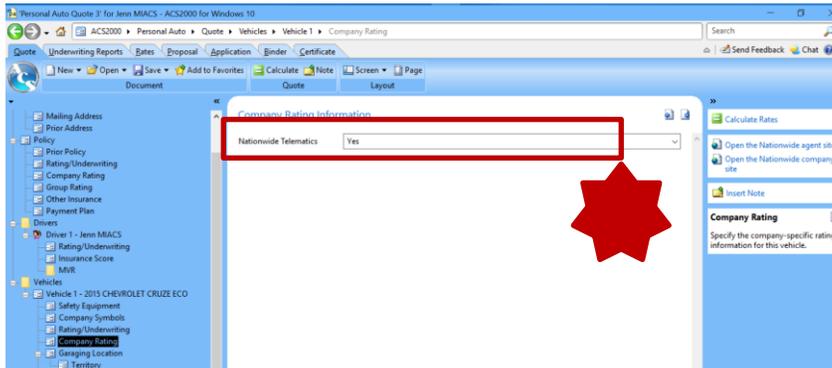
Discount	Description	Rater Question	Rater Screen	What is the rater's default setting?	Can agents change the default?
Auto and Home	Save more by quoting Auto and Home together	Homeowners Policy	Other Insurance	Default = None	No
Advanced Quote	Advanced Quote Discount(AQD) is given for quoting at least 8 days from current date	Effective Date	Policy	N/A	N/A
SmartRide	Earn a discount based on how you drive	Nationwide Telematics	Vehicle/Company Rating	Default = Yes	No
SmartRide Instant	Earn an up-front SmartRide discount based on manufacturer captured telematics data	Not available in ACS2000 – Please add in PolicyCenter if applicable			
Paperless Policy	Save money by having documents delivered electronically	Policy Delivery Method	Basic Policy Information	Post Office Mail	No
Auto Financial	Receive a discount for having a traditional, variable, or annuity financial product	N/A	N/A	N/A	N/A
Paid in Full ¹	Save money by paying your auto premium in full	Coming Soon!			
Easy Pay Sign-up ²	Save money by choosing to pay with reoccurring monthly EFT	Method of Down Payment/Method of Installment Payments (select EFT)	Payment Plan	Default = Cash	No
Good Student	Drivers who are students meeting a certain level of scholastic achievement	Student Status (select Good Student Credit)	Driver Rating/Underwriting	Default = No Credit	No

¹ Paid in Full is a new discount being rolled out with our new rating plan. DE, SC and TN 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

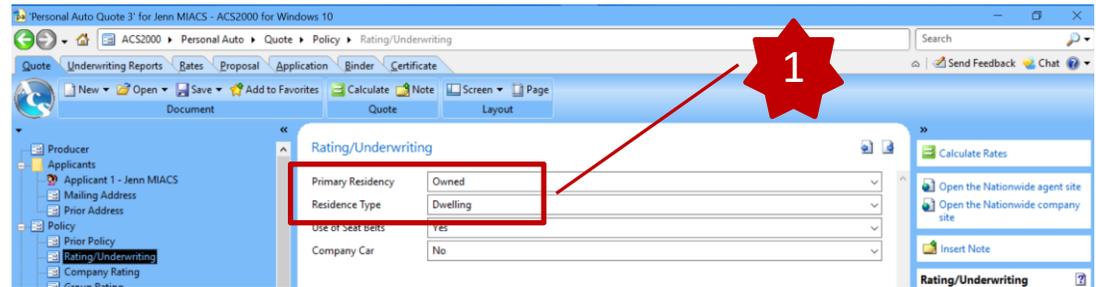
Adding SmartRide as a Discount

Be sure to select **Nationwide Telematics** as **Yes** from the Vehicle Company Rating tab.

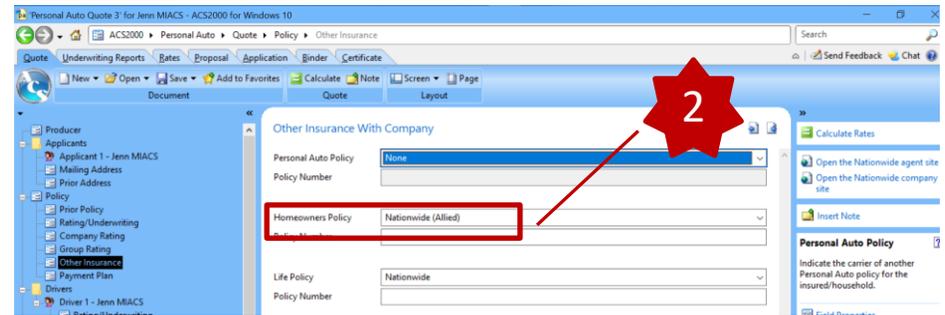


Adding Home/Car as a Discount

1. From the **Policy > Rating/Underwriting** tab, select Primary Residency of **Owned** and Residence Type of **Dwelling**

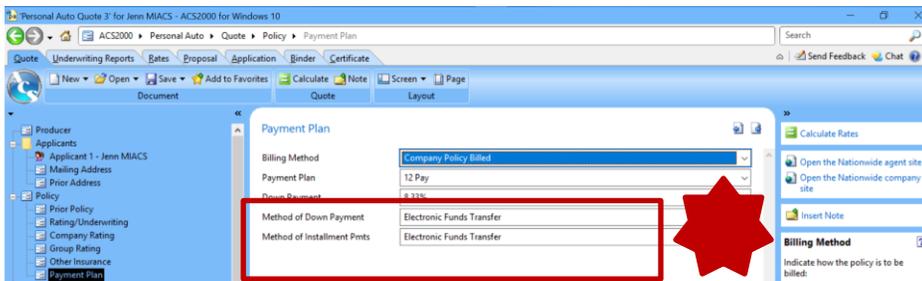


2. From the **Policy > Other Insurance** tab, select **Nationwide (Allied)** for Homeowners Policy



Adding Easy Pay as a Discount

From the **Policy/Payment Plans** tab, select **Electronic Funds Transfer** for Method of Down Payment and Method of Installment Payments





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	Personal Auto Policy	Policy/Other Insurance	Default = NO	Yes
Multi-Line	The more products the customer has with us, the more they can save	Allied/Nationwide Comm'l Allied/Nationwide Powersports Allied/Nationwide VPI Nationwide Bank Nationwide Financial	Policy/Other Insurance	Default = NO	Yes
Gated Community	Discount available when the community is surrounded by a fence with all entrances secured	Guarded Community	Dwelling/Protective Devices	Default = NO	Yes
Home Renovation	Credit may be applied based on the age of certain home components renovated	Year Wiring Updated Year Plumbing Updated Year Heating Updated Year Cooling Updated Year Roofing Updated	Dwelling/Renovations	Default = NO	No
Protective Device	Discount given to customers with protective devices, i.e. fire alarm or burglar alarm, installed in their home	Fire Alarm Burglar Alarm Sprinkler System	Dwelling/Protective Devices	Default = NO	Yes

Deep launch

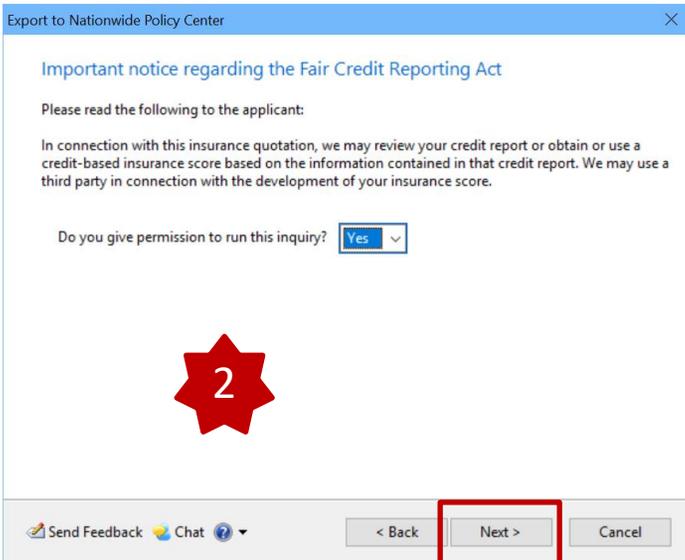
When you are ready to complete the application for Nationwide coverage in PolicyCenter, you will want to deep launch directly into that customer’s application on the quote desktop.

To do that:

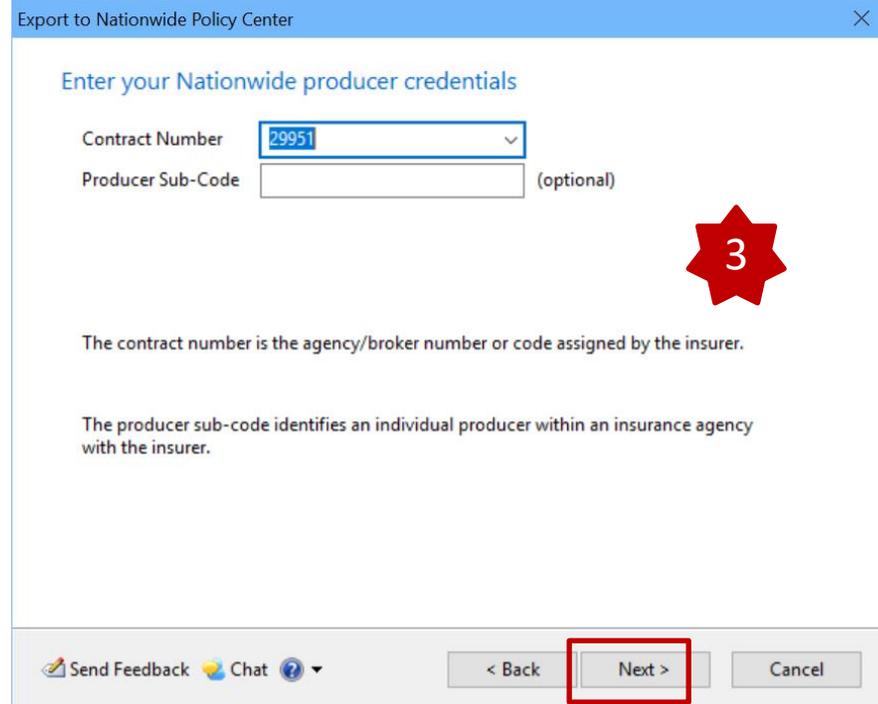
1. Once you have Calculated the rates, Select **Upload** from the top Menu and select **Upload to Nationwide Policy Center (Real Time)** (Real Time)



2. Say **Yes** after reading the FCRA notice to the customer and click **Next**



3. Verify your Agent Code appears in the Contract Number field and click **Next**



4. Verify your **User Name** and **Password** are entered correctly and then click **Next**

5. The popup below indicates that the upload was successful. ACS will also launch your browser and launch you into your quote

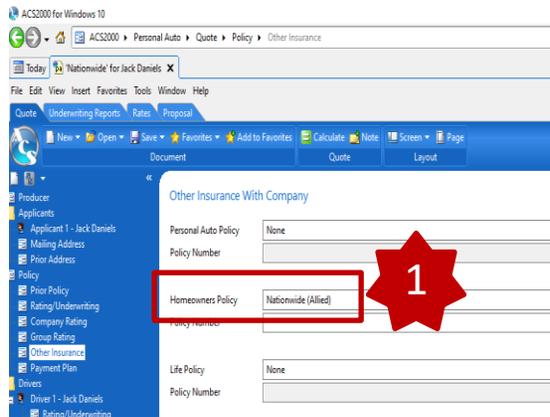
6. You will be launched into the policy you bridged. Below are thumbnails of the screens you should land on after bridging.

Auto

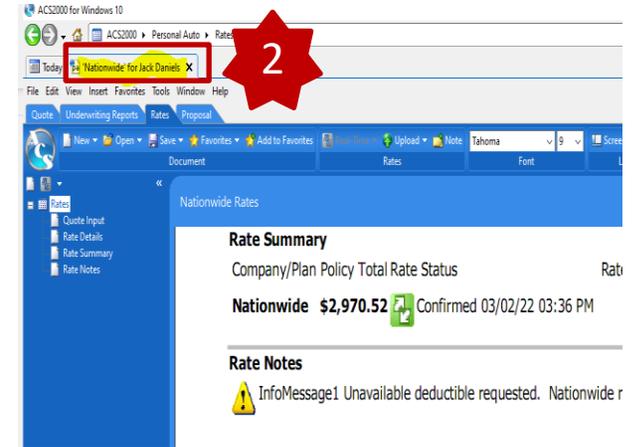
Home

It is possible to package an auto and home quote together within ACS. To do this, please follow the steps outlined and your auto and home quote will be under the same account in PolicyCenter.

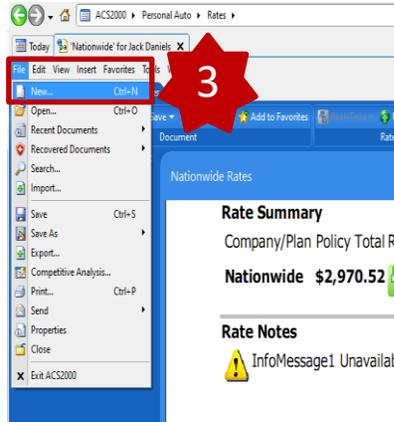
1. For Package to set up properly, you must indicate Multi-Policy on both the Home and Auto quotes.



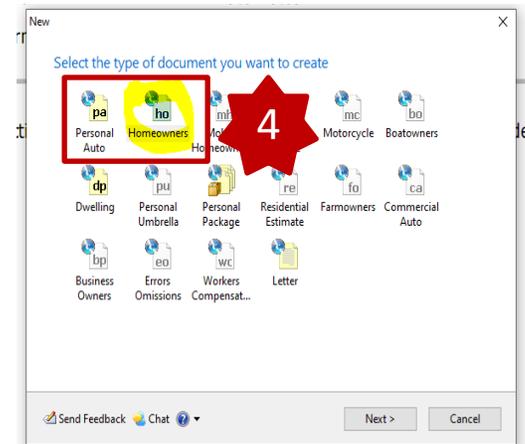
2. After rating the auto or home quote, the document name should be entered.



3. From the auto or home quote that was started first needs to be kept open. From that quote, select File > New.

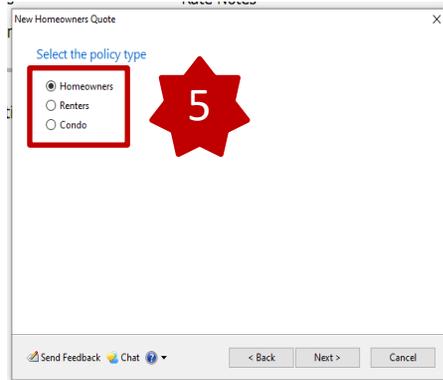


4. Select the product you wish to create. This example is if you started with auto.

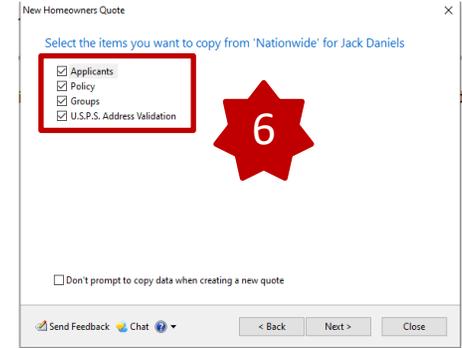


It is possible to package an auto and home quote together within ACS. To do this, please follow the steps outlined and your auto and home quote will be under the same account in PolicyCenter.

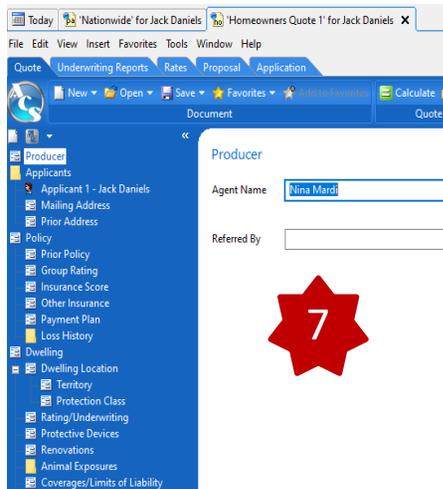
5. For Property, select the policy type that you wish to create.



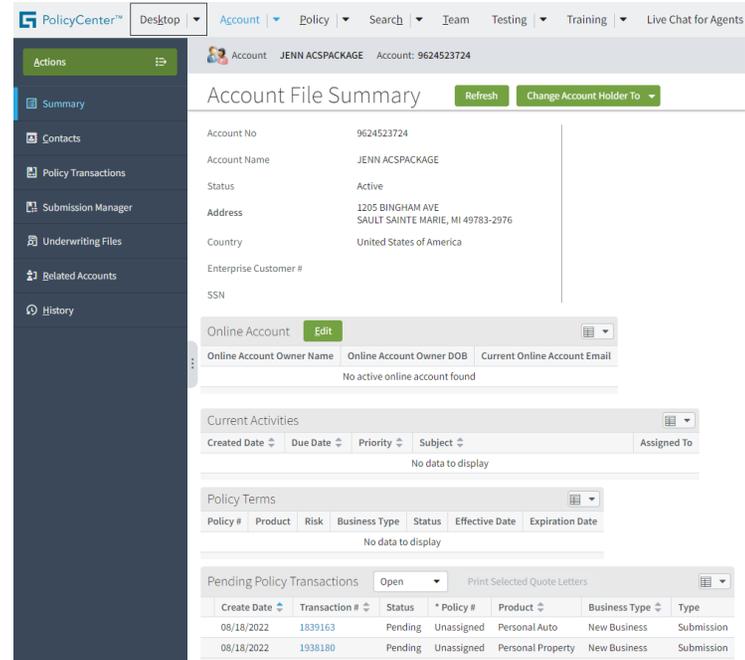
6. Select the details you wish to copy over from the previous quote.



7. This creates a new quote for the same named insured.



8. Save the home quote and rate it. When you bridge and then go to the account in PolicyCenter, you will see both the home and auto quote under the same account.



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?

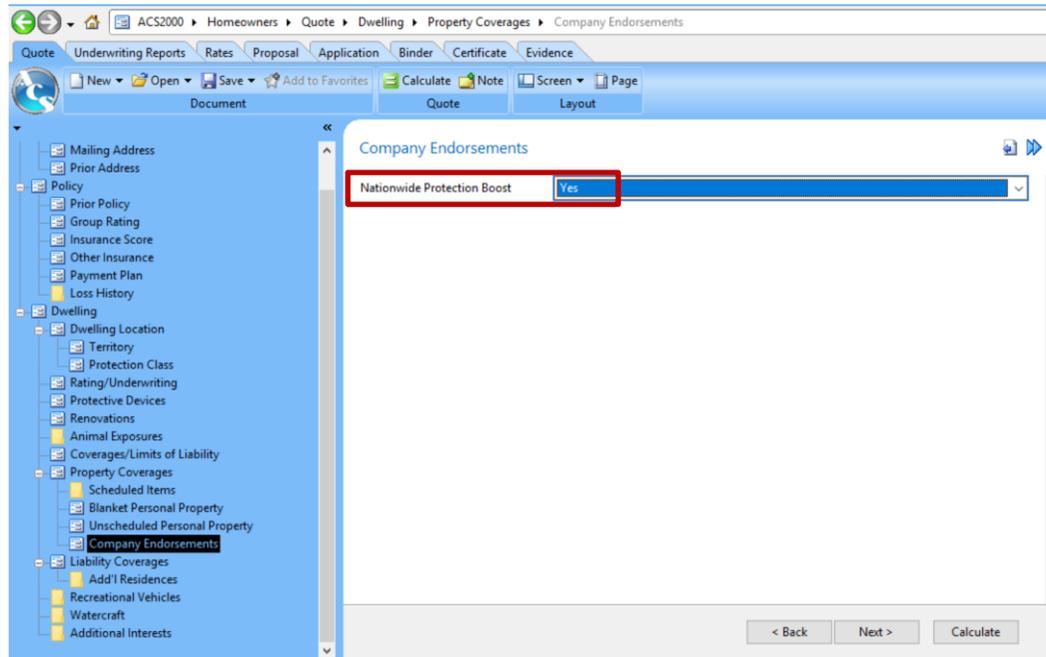
Going forward, when you are quoting on your comparative rater, you will only be presented a rate if the risk meets both the Nationwide underwriting guidelines and risk appetite. As always, you will continue to have the ability to obtain a quote directly through Policy Center or Agent Center for all eligible 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 - Can be updated in Carrier Settings
Agent Code Error	Incorrect agent code entered in rater - Can be updated in Carrier Settings
Carrier Error: At least 1 driver is needed.	Quote requested without a driver. - Return to appropriate screen in rater and enter at least one driver
Incorrect Garaging Location	No physical address entered in rater. - Return to appropriate screen in rater and enter address

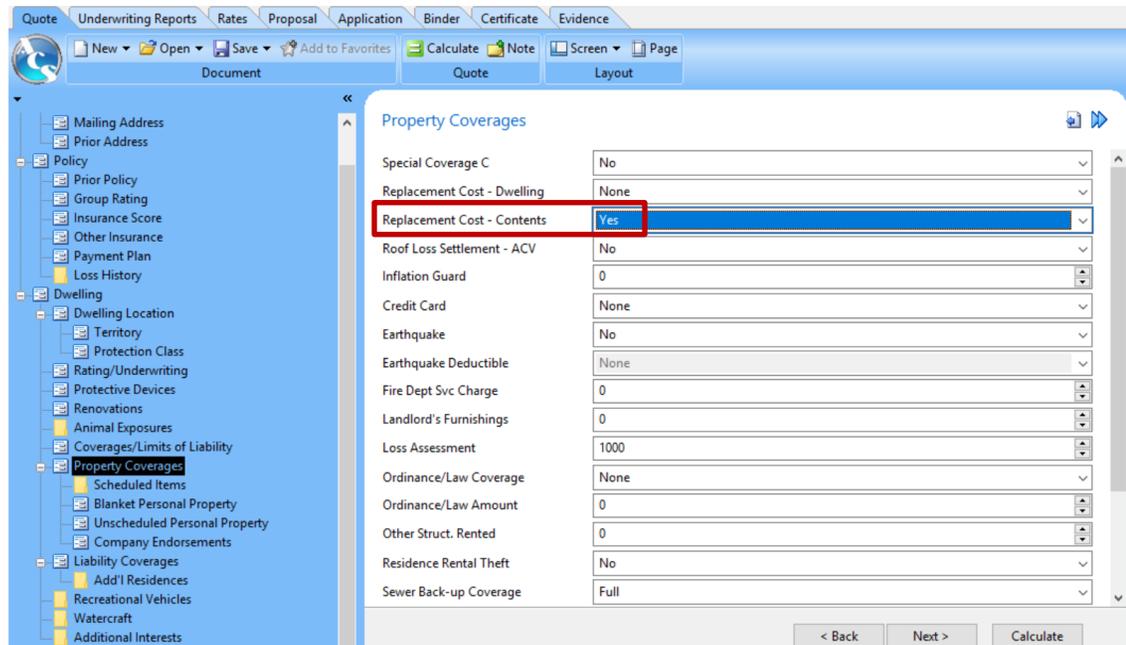
Frequently Asked Questions

1. How do I add Protection Boost to my quote?
From **Property Coverages** go to the **Company Endorsements** Tab and that is where Protection Boost is located.



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

Select the **Property Coverages** tab and select **Yes** for **Replacement Cost – Contents**



Nationwide Applied Rater Guide

Appendix

Optional Discounts

Discount	Applied by Default?
SmartRide	Yes
Paperless Policy	NO
Good Student	NO
Auto Financial	N/A
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

The screenshots show the following features being highlighted:

- Multi Policy:** A callout box points to the 'Other Insurance With Company' section, specifically the 'Nationwide (Allied)' policy number field.
- SmartRide:** A callout box points to the 'Rating/Underwriting' section, specifically the 'Nationwide Telematics' checkbox.
- Brand New Belongings:** A callout box points to the 'Property Coverages' section, specifically the 'Replacement Cost - Dwelling' and 'Replacement Cost - Contents' options.
- Paperless Policy:** A callout box points to the 'Basic Policy Information' section, specifically the 'Policy Delivery Method' dropdown menu.
- Protection Boost:** A callout box points to the 'Company Endorsements' section, specifically the 'Nationwide Protection Boost' checkbox.