

# 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.

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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** 



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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	
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User Marrie.		
Password:	•••••	
— Test Enviro	nment Options	4
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A Send Feedback	k 🜏 Chat 🔞 🕶 🛛 < Back	Next > Cancel

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### Create Quote Template with Default Selections

1

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)

Yes

No



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Cancel



# 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 <sup>1</sup>	Save money by paying your auto premium in full	Coming Soon!				
Easy Pay Sign-up <sup>2</sup>	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	

<sup>1</sup> 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

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

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### 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

### 🕞 💭 🗸 🔚 ACS2000 🕨 Personal Auto 🕨 Quote 🕨 Policy 🕨 Other Ins Search 😞 🛛 🖉 Send Feedback 😼 Chat 🔞 ing Reports Rates Proposal Application Binder Certificat New 🔻 🎯 Open 👻 层 Save 👻 💏 Add to Favorites 🛛 📑 Calculate 📑 Note 🔛 Screen 👻 🗋 Page Quote Other Insurance With Company Calculate Rates Applicant 1 - Jenn MIACS Personal Auto Policy Mailing Addres Policy Numbe Open the Homeowners Policy Nationwide (Allied 🔄 Rating/Und Indicate the carrier of anothe Personal Auto policy for the Life Policy Nationwide

Policy Nu

### 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

Personal Auto Quote 3' for Jenn MIACS - ACS2000 for Window	ws 10			-	0	$\times$
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Quote Underwriting Reports Bates Proposal Applica	tion <u>B</u> inder <u>C</u> ertificate				k 🥹 Chat 🌘	0.
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Producer Applicants	Payment Plan		•	Calculate Rates		
-2 Applicant 1 - Jenn MIACS	Billing Method	Company Policy Billed	✓ ^	Open the Nation	wide agent s	site
Mailing Address     Prior Address	Payment Plan	12 Pay	×	Open the Nation	wide compa	iny
Policy	Down Payment	a 33%		site		
Prior Policy Rating/Underwriting	Method of Down Payment	Electronic Funds Transfer		📑 Insert Note		
- Company Rating	Method of Installment Pmts	Electronic Funds Transfer		Billing Method		2
Other Insurance     Payment Plan				Indicate how the poli billed:	icy is to be	

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Personal Auto Policy

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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)

Quote Underwriting Reports Rate	<u>Proposal</u> <u>Applicatio</u>	n <u>B</u> inder <u>C</u> er	tificate	
🔊 📄 New 🔻 👉 Open 👻 层 Sa	ve 🔻 📌 Add to Favorites	🔁 Real Time 🔻	🕎 Upload 🔻 📑 Note 🛛 Tahoma	~ 10 ~
Docum	ent		Upload to Nationwide Policy Center	(Real-Time)
	Nationwide Rates		Other Export Options	mail

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

montant notice regarding the	Eair Cradit Papart	ing Act	
important notice regarding the	Fair Credit Report	ing Act	
Please read the following to the applicant	:		
In connection with this insurance quotatic credit-based insurance score based on the third party in connection with the develop	on, we may review your e information contained pment of your insurance	credit report or ol I in that credit rep e score.	otain or use a ort. We may use a
Do you give permission to run this inqu	uiry? Yes 🗸		
•			
2			
2			
2			

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

Export to Nationwide Policy Center	×
Enter your Nationwide producer cr Contract Number Producer Sub-Code	edentials
The contract number is the agency/broker The producer sub-code identifies an individ with the insurer.	number or code assigned by the insurer. dual producer within an insurance agency
A Send Feedback 🌏 Chat 🔞 🕶	< Back Next > Cancel

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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

Export to Nationwide	Policy Center ×		
Nationwide	Login	Export to Nationwide Policy Center	$\times$
User Name: Password: Test Environ Don't up Test input:	ejs847	<ul> <li>Your quote was successfully exported to Nationwide Policy Center (Real-Time)</li> <li>Details</li> <li>Validated contract number: 29951</li> <li>Validated input</li> <li>Initialized export session</li> <li>Created log file: ~ACS5323.LOG</li> <li>Created export file: ACS0001.XML</li> <li>Saved backup copy of export file: ~ACS5323.XML</li> <li>Opened agentcenter.nationwide.com in your browser</li> </ul>	
		🖉 Send Feedback 🤕 Chat 🔞 🕶 🛛 < Back Finish Close	

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



### Home

Desktop 💌 Account	Policy Search Team Testing Training	
☆ Submission (Pending)   🖞	Homeowner   Ohio   Eff. 06/15/2019   ROBYN OHIO   Account # 4646061708	
Actions	Qualification	
Submission 67707400	Next ≥     Quote     Withdraw Submission	
Pending	Is dwelling currently owner-occupied?	* •Yes ON
Qualification	Any insured or household member been convicted of insurance fraud?	* OYes  No
Policy Contract	Any insured or household member been convicted of a felony in the past 10 years?	* Yes No
Dwelling	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
Dwelling Protection/Risk	Property accessible to fire equipment year round?	* •Yes ON
Details	Is dwelling in foreclosure process?	★ OYes ●No
Dwelling Construction	Is the dwelling rented to others as a vacation or short-term rental?	* OYes  No
Coverages		
Valuables Plus (Inland Marine)	Next ≥         Quote         Withdraw Submission	

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RCS2000 for Windows 10

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.

🕞 💭 🗣 🖾 🖂 ACS2000 🕨 Person	nal Auto + Quote + Policy	Other Insurance		•
Today Nationwide' for Jack Dani	els X			2 After reting the
File Edit View Insert Favorites Tools	Window Help			Z. Alter rating the
Quote Underwriting Reports Rates	Proposal			auto or home quote
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- «	Jocument	Quint		should be entered
Producer	Other Insurance Wit	h Company		siloulu de entereu.
Applicants				_
Applicant 1 - Jack Daniels	Personal Auto Policy	None		
Mailing Address	Policy Number			
- 🔄 Prior Address	Toncy Number			
Policy				
Prior Policy	Homeowners Policy	Nationwide (Allied)		-
Rating/Underwriting				
Company Kating	roncy number			-
<ul> <li>Group Rating</li> <li>Other Insurance</li> </ul>				-
🔄 Payment Plan	Life Policy	None		
Drivers	Policy Number			
📲 🍹 Driver 1 - Jack Daniels	- and - manifold			1
Rating/Underwriting				



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.

New

rr	New	×	
ti.	Select the type of document you want to create		
	Umellan Personal Residential Farmowners Commercial Umbrella Package Estimate Auto		
	Dp         Constraint         Constraint		
	Send Feedback 🚽 Chat @ ▼ Cancel	]	

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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.



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.

PolicyCenter™	Des <u>k</u> top   🔻	A <u>c</u> count   •	Policy	▼ S	earc <u>h</u>   •	<u>T</u> eam	Testing	Tra	ining	<ul> <li>Live</li> </ul>	Chat for Agents
Actions	⇔	Account	JENN ACSPA	CKAGE	Account: 94	524523724					
Summary		Account File Su			mary	Ref	resh	Change Acco	unt Hold	ler To 👻	
Contacts		Account No		9624	1523724						
Policy Transactions		Account Name		JEN	JENN ACSPACKAGE						
Submission Manager		Address		1205 SAU	1205 BINGHAM AVE SAULT SAINTE MARIE MI 49783-2976						
🕄 Underwriting Files		Country		Unit	United States of America						
Belated Accounts		Enterprise Customer #									
D History		SSN		_							
		Online Accou	nt <u>E</u> dit						•		
1		Online Account Owner Name			nline Account Owner DOB Current Online Account Ema			t Email			
		No active online account found									
		Current Activities								1	•
		Created Date \$	Due Date	Price	ority ‡ S	ubject 🌲				Assign	ed To
		No data to display									
		Policy Terms									
		Policy # Prod	uct Risk	Business	Type Sta	itus Effect	tive Date	Expiration D	ate		
		No data to display									
		Pending Policy Transaction		ions	Open	• Pri	Print Selected Quote		Letters		•
		Create Date	Transac	tion # 🌲	Status	* Policy #	Produ	ct ‡	Busine	ss Type 🌲	Туре
		08/18/2022 1839163			Pending Unassigne		Personal Auto		New Business		Submission
		08/18/2022	1938180		Pending	Unassigne	d Person	al Property	New Bu	isiness	Submission

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



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### **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.

4

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.		
	<ul> <li>Return to appropriate screen in rater and enter address</li> </ul>		

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### Common Errors and Frequently Asked Questions

### **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** 

🕞 🕞 🗸 🔚 ACS2000 🕨 Homeowners 🕨 Quote 🕽	Dwelling      Property Coverages     Company Endorsements	
Quote Underwriting Reports Rates Proposal Appli	lication Binder Certificate Evidence	
🦳 📄 New 🔻 💣 Open 👻 🔚 Save 👻 🦿 Add to Favo	orites 📑 Calculate 📑 Note 🔛 Screen 🔻 🛄 Page	
Document	Quote Layout	
Mailing Address	Company Endorsements	۵ 🗈
Policy	Nationwide Protection Boost Yes	~ ^
Frior Policy     Group Rating     Insurance Score     Other Insurance     Payment Plan		
Loss History		
Covering     Company Endorsements     Coverage/Limits of Liability     Coverage/Limits of Liability     Scheduled tenss		
Eiability Coverages     Add'I Residences     Recreational Vehicles		>
Watercraft     Additional Interests	< Back Next >	Calculate



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Nationwide Applied Rater Guide



### Nationwide ACS2000 Rater Guide

### **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

### One-Page Guide to Quoting and Discounts









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