



VTO Information Guide for Agents

What is the Virtual Training Office?

The Virtual Training Office (VTO) is a training environment that looks like PolicyCenter (PC). The VTO is meant to provide a place to learn the navigation inside of PolicyCenter and to become comfortable with the look and feel of PolicyCenter. The major difference is the training environment is set up for the state of *Indiana only* and not linked to any downstream systems, such as VIN service, Rating, or Document services. This means some connections are "virtualized". This virtualization does have some quirks we want you to be aware of before using the training environment. They are listed in the Q&A section, on pages 2 through 5, of this document. While the VTO virtualizes some connections, other connections to downstream systems (for example, AGCM), are not virtualized.

How do I use the Virtual Training Office?

We have set up quick cards for you to use to assist in your VTO experience. These are step-by-step instructions to help you simulate scenarios you may use in your daily job. These instructions are set up, with the aforementioned quirks in mind, to obtain the desired results.

This guide provides you the basic steps for locating all Virtual Training Office training resources and includes direction on how to access the VTO.

1. Open the VTO training environment.

- Use the following URL: <https://personallinespls82.nationwide.com/pc/PolicyCenter.do>

*Copy this link and paste it in a new internet window or tab.

2. Select a **User Name** from the list*. A **Password** is required. The password for all users is 'gw' (lowercase).

Note: After 3 failed attempts to login, the User will be locked. You will need to email PCLearn@nationwide.com to unlock the user.

agent01	agent04	agent07	agent10	agent13	agent16
agent02	agent05	agent08	agent11	agent14	agent17
agent03	agent06	agent09	agent12	agent15	agent18

***Note:** There are a total of 90 generic Agent User IDs. All User IDs follow the logic above – agent50, agent59, agent89, etc. In a few quick cards, you are instructed to use a specific user name.

3. Access the list of VTO Quick Cards on the [Personal Lines PolicyCenter/One Product Site](#), and select a quick card to use in the VTO.

- Each quick card provides step-by-step instructions for various PolicyCenter tasks.
- Quick cards have been written for the most common activities performed in PolicyCenter and organized by course.



VTO Information Guide for Agents

Question	Answer
Where can I find additional information or data to use in a VTO scenario?	<p>The VTO quick cards have been populated with all information* needed to complete the scenario. If you need additional information, refer to pages 6 – 9 of this document.</p> <ul style="list-style-type: none">• Examples of additional information include:<ul style="list-style-type: none">○ Addresses○ Vehicles○ Driver Licenses○ VIN numbers○ PowerSports vehicle information <p>*Note: There is no real data in the VTO. Real data should not be entered in the VTO. The VTO is only virtualized for the state of Indiana.</p>
What are the general differences between the VTO training environment and the PolicyCenter live environment?	The VTO is set up for the state of Indiana only .
	You <i>must</i> have a Social Security Number for all persons listed on a policy to get valid results in the VTO. SSN is not a required field in the live environment.
	We have virtualized the rating response. The rate you receive in the VTO <i>will not</i> be the same in production. The VTO is virtualized for the state of Indiana only.
	The License Number field is required and validated. You <i>must</i> use a license number from the VTO Quick Card or from the Driver's License Number section of this document.
	Earthquake coverage is available to add to a new submission. In the VTO, if Earthquake coverage is added to a new submission, it will only return an Eligible result.
	When a submission is in "Quoted" status, you can click the Print Quote button to view and print the quote. A PDF opens; all documents will display with Kelly Test as the primary named insured.
	To receive a rate for an Umbrella submission, you <i>must</i> select the checkbox to the left of Uninsured Motorist / Underinsured Motorist option. If you don't, you will receive the message, " <i>We were unable to rate this policy at this time due to a system outage. Please try again later</i> ".
	On the <i>Policy Info</i> screen, do not select "Yes" as the Easy Pay Sign Up option. Select "No". If "Yes" is selected, an error will occur for billing on the <i>Payment</i> screen.
	We have virtualized Billing within the VTO. You <i>must</i> select the Direct Billed option in the <i>Installment Plan</i> section. In the <i>Down Payment Details</i> section, select Cash, Check or Money Order for down payment type.



VTO Information Guide for Agents

	<p>The new Automatic Delivery of Required Documents eSign feature is now available in the VTO.</p>
	<p>eSignature is completed on the <i>Documents</i> screen.</p> <p>Select the documents you would like to include the envelope. On the <i>eSign Details</i> screen, you can enter any email address and add a <i>Carbon Copy</i> if desired. <i>An</i>The eSignature envelope will only display the “Sent” status.</p> <p>Note: An email will <u>not</u> be sent from the VTO.</p> <p>In the live environment, you can click the Add button to add additional documents in PolicyCenter to the eSignature envelope prior to sending the envelope. In the VTO, the Add functionality will produce the following error “<i>The following documents are not available: [Fair Credit Reporting Act – Post Notification, Cover Letter, Privacy Statement] If using eSignature, you must remove the document(s) before sending the envelope.</i>”</p> <p>After the eSignature envelope has been sent, you can click the Void button and send a new envelope.</p> <p>Note: In the live environment, you can click the View button to view/print/save the document; however, this functionality is not available in the VTO.</p> <p>Please refer to the <i>Full Application Quick Cards</i> to demonstrate the eSignature functionality in the VTO.</p>
	<p>The deep launch to DocVault from PolicyCenter is not available in the VTO. The link in the <i>Tools</i> section of the Left Navigation Pane is not functionable in the VTO.</p>
	<p>On Policy Change, Renewal, and Rewrite Work Orders, the Billing Calculator button will display. This functionality is not available in the VTO.</p>
	<p>You will notice Testing and Training tabs at the top of the PC screen in the VTO. These tabs <u>will not</u> be present in the live environment.</p>
Cloning	<p>Cloning allows you to take the policy exactly as is and create a copy, including any changes. You will be able to clone policies from the Training tab. Clones allow you to experience certain situations, such as Preemption and Out-of-Sequence, without extensive setup. This functionality <u>will not</u> be available in the live environment.</p>

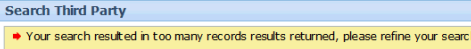


VTO Information Guide for Agents

Question	Answer
How do I run reports and other external calls in the VTO?	VIN Services - 30 VINs have been virtualized for Auto. Using one of the virtualized VINs, you will retrieve actual VIN information. If you select a VIN other than one listed in the VINs section below, you will get a 2014 Honda Civic, regardless of the vehicle to which the VIN actually corresponds.
	Current Carrier results will be the same for all entries, regardless what name is used to create a new submission. It is recommended to not to enter this information on the Prior Policies tab, but to allow the Virtual Service to return the data.
	ALH results are tied to specific VINs and results are based on the first vehicle. For example, you will get a different result if you enter VIN A as Vehicle 1 and VIN B as Vehicle 2, compared to VIN A as Vehicle 2 and VIN B as Vehicle 1. In the VTO, the driver information is not considered when retrieving ALH results.
	MVR will only return clean results in the VTO for new submissions with one driver. No results for the additional drivers will be returned.
	MSB values will be the same for every new submission. A new browser window will launch MSB as it does in the live environment. However, it is not an active link. In the VTO, you will click the OK button to close the window. In the live environment, you will handle MSB as you do today. Note: On some policies you may need to click the Launch MSB button twice to trigger the service.
	PLH results are tied to a specific date of birth. If you enter the date of birth of 8/18/58, you will get property losses returned. For any other date of birth entered, you will retrieve clean property loss history report. In the VTO, the property address is not considered when retrieving PLH results.
	VIN, HIN, and Serial Numbers for PowerSports policies. VIN services return for Motorcycle and Off-Road. HIN and Serial Numbers do not have a service like VIN, but are required to bind RV and Boat policies.
Can I print documents from the VTO?	Print Quote will open in a PDF as it does in PolicyCenter. No other documents are available to print.
What downstream systems are not linked in the VTO?	AGSS, AGCM, and the Nonstandard quoting system are not linked to the VTO.



VTO Information Guide for Agents

Question	Answer
How long will my scenarios/policies stay in the VTO?	The VTO is refreshed weekly on Friday at 9 pm EST. Any scenarios/policies entered during the week will be removed during that refresh.
I tried to add a mortgage (Third Party lienholder) on a Property policy but I keep getting an error. 	The VTO will only support 20 of the same record. If there are more than 20 records for the bank you searched, with the same address, you will see this error. If you run into this issue, you can create a third party record with any unique bank.
Can I release multiple Policy Transactions on the same day in the VTO?	There are no limitations to how many Policy Transactions (changes) you can make in a day on a policy or new submission.
Will my producer code be defaulted in PolicyCenter?	When in the VTO and acting as a generic user, you may need to select a producer code when creating a new account or submission. In the live environment, producer codes will default.
May I use the Back and Forward buttons on my web browser?	No. The Back and Forward buttons on the web browser are NOT supported in the PolicyCenter live environment, nor in the VTO.
What is the preferred browser for PolicyCenter?	With the upgrade to version 10 and later versions of PolicyCenter, the preferred browser is Chrome. Other modern browsers, such as Edge and Firefox, will also provide the optimal experience. Internet Explorer (IE).
Whom should I contact if I have a question about User IDs, policies, or other VTO issues?	Email your VTO-related questions to PCLearn@nationwide.com .



VTO Information Guide for Agents

VTO Information

This section is a collection of information designed for your use while working with PolicyCenter in the Virtual Training Office (VTO). Please note the data provided for use in the VTO is only valid for the state of Indiana.

Addresses

Below is a list of addresses that have been validated in Geographic Information System (GIS). If you enter any other address, the VTO may return a generic response.

<u>Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>
7845 Jefferson	Munster	IN	46321
2220 Augusta Dr E	Indianapolis	IN	46224
442 Hamilton St	Fortville	IN	46040
6554 Federal Ave	Pontage	IN	46368
311 10 th St	Indianapolis	IN	46202
2379 Four Seasons Pkwy	Crown Point	IN	46307
1271 Woodcreek Dr	Greenwood	IN	46142
8925 Anchor Bay Dr	Indianapolis	IN	46236
1607 Cottonwood Dr	Princeton	IN	47670
1274 Watertree Rd	Terre Haute	IN	47803
807 Lydia Dr	Warsaw	IN	46582
7673 Shelby St	Indianapolis	IN	46227
1484 West 86 th St	Indianapolis	IN	46260
3748 East 82 nd St	Indianapolis	IN	46240
6020 East 82 nd St STE 148	Indianapolis	IN	46250
3919 Lafayette Rd STE 362	Indianapolis	IN	46254
8702 Keystone Crossing STE 132	Indianapolis	IN	46240
7602 Michigan Rd	Indianapolis	IN	46268
111 East 3 rd St	Mishawaka	IN	46546
40 W Washington St	Indianapolis	IN	46204
3210 E 10 th St	Bloomington	IN	47408
145 E Elm St	New Albany	IN	47150
123 W North St	Kokomo	IN	46901
650 S Wooded Hills Dr	Greencastle	IN	46135



VTO Information Guide for Agents

Social Security Numbers

Below is a list of Social Security Numbers (SSN) that are required for new submissions. The SSN is not tied to a specific individual. The SSN is used to return Credit Bureau Report (CBR) data. If you enter a different SSN, then CBR may return a generic response, or no response at all.

<u>Social Security Number</u>
666-46-5516
666-64-4714
666-64-4753
666-64-4723
666-64-4733
666-98-4102
666-98-4132
666-44-4004
666-16-0425

Driver's License Number

Below is a list of driver's license numbers that are required for new Auto submissions. If you enter a different driver's license number in the VTO, you will receive a Driver License Validation message.

<u>Driver's License Number</u>
8941889319
4630016018
8907059790
9130011451
8910359880
8912419294
8932595503
1550688990
2400680911
8902034416
8938718245
8901664571
8819471132
8900573820
8760401499
8833215237
8937354376
8900121645
8908405520
8918413448



VTO Information Guide for Agents

VINs

Below is a list of Vehicle Identification Numbers (VIN) that are valid in the VTO. If you enter any other VIN, the vehicle will be identified as a 2014 Honda Civic.

<u>Vehicle Identification Number</u>	<u>Model Year</u>	<u>Make</u>	<u>Model</u>
1NXBY30E37U213213	2020	Toyota	Corolla XR
1ZVBP8AM9C5206054	2020	Ford	Mustang
2G1WB58K781288275	2020	Chevrolet	Impala LS
2T2BK1BA1DC155484	2020	Lexus	RX 350 AWD
3PCAJ5M38KF100483	2019	Infiniti	QX50
KNDJN2A26K7910649	2019	Kia	Soul
YV4A22PK3K1419018	2019	Volvo	XC90 T6
JN1AZ4EH8JM570731	2018	Nissan	370Z
WA1BNAFY1J2019041	2018	Audi	Q5
NMTKHMBX7JR015336	2018	Toyota	CH-R
JF2GTAAC1JH206419	2018	Subaru	Crosstrek
1V2AR2CA7JC519572	2018	Volkswagen	Atlas
5LMCJ4D9XHUL31336	2017	Lincoln	MKC
ZHWUC2ZFXHR06825	2017	Lamborghini	Huracan LP580
2FMPK4APXHBB15562	2017	Ford	Edge
2GKALMEK9H6261146	2017	GMC	Terrain
1GCHSBEA2G1209903	2016	Chevrolet	Colorado
1GIPE5SB0G7203797 (VIN Not Found)	2016	Chevrolet	Cruze
SALGW3EFOGA282715	2016	Land Rover	RCBW
2C4RDGEG4GR324529	2016	Dodge	Grand Caravan
JF2SJABC2FH419255	2015	Subaru	Forester 2
1FMJU2AT3FEF00187	2015	Ford	Expedition
2G1FS1EW6E9213032	2014	Chevrolet	Camaro SS
KM8SN4HF0EU046305	2014	Hyundai	Santa Fe
WAURFAFRXDA007584	2013	Audi	A5 2.0 QU
WVWHN7ANXCE501010	2012	Volkswagen	CC LUX
1FBSS3BL1CDB20466	2012	Ford	E-350 Super Duty
5FNYP4H65BB001764	2011	Honda	Pilot EX
1GIYY25R695700001	2009	Chevrolet	Corvette
1ZVHT82H485113456	2008	Ford	Mustang GT
1HGCM82633A004352	2003	Honda	Accord
WBSBF0321SEN91670	1995	BMW	M3



VTO Information Guide for Agents

Underlying Legacy Policy Numbers for Umbrella Policies

Below is a list of underlying legacy Auto and Property policies that can be used to create an Umbrella policy in the VTO. It is best to use the Auto and Property policies as listed in the same line of the table, as they will return policies for the same policyholders.

Note: Policy numbers must be entered *exactly* as shown. Including capitalization and spacing, as applicable. PolicyCenter will retrieve policies *only* if policy numbers are entered correctly.

<u>Policyholder Name</u>	<u>Auto Policy Number</u>	<u>Property Policy Number</u>
Robert J Bradley	9113B 203508	9113HP021507

Motorcycle, Off-Road, and Snowmobile VINs

Below is a list of Vehicle Identification Numbers (VIN) that are valid in the VTO for Motorcycles and Off-Road policies.

Motorcycles

<u>Vehicle Identification Number</u>	<u>Model Year</u>	<u>Make</u>	<u>Model</u>
JKBZGNB148A006532	2008	Kawasaki	ZG1400B8F Concours 14)
1HD1KGD19JB677773	2018	Harley-Davidson	FLTRU Road Glide Ultra (Two-Tone)

Off-Road

<u>Vehicle Identification Number</u>	<u>Model Year</u>	<u>Make</u>	<u>Model</u>
1HFVE0262J4400800	2018	Honda	CRF 123FB Dirt Bike
5Y4AJ40Y4EA105597	2014	Yamaha	YFM550WAD Grizzly 550 FI Auto 4x4 EPS

Snowmobile

<u>Vehicle Identification Number</u>	<u>Model Year</u>	<u>Make</u>	<u>Model</u>
4UF17SNW5HT118847	2017	Artic Cat	M 8000 Sno Pro 162
4XANP5CS72B215479	2002	Polaris	Indy 340 Deluxe

Recreational Vehicles

Below is a list of Vehicle Identification Numbers (VIN) that are valid in the VTO for RV policies. VIN services do not return for RVs, but you are required to include a VIN number before binding the policy.

<u>Vehicle Identification Number</u>	<u>Model Year</u>	<u>Make</u>	<u>Model</u>
1F66F5DY5K0A13709	2014	Tiffin Motorhomes	Allegro Breeze Class A
1F65F5DY8E0A02624	2012	American Coach	American Eagle
1F65F50Y4E0A16567	2015	Adventurer LP	Adventurer Class C
1FDXE45S34HA32039	2013	Born Free Motorcoach	Born Free Motorcoach
WDAPF4CC5F963575	2016	Riverside Travel Trailer	Riverside Toy Hauler Trailers



VTO Information Guide for Agents

Boats

Below is a list of Hull Identification Numbers (HIN) that are valid in the VTO for Boat policies. HIN services does not return for Boats, but you are required to include a HIN number before binding the policy.

<u>Hull Identification Number</u>	<u>Model Year</u>	<u>Make</u>	<u>Model</u>
CYVSY007B606	2015	Columbia Yacht	Carbon 32
XM020013A313	2012	AB Inflatables	10 AL
AUL27159D484	2013	Achilles Inflatables Craft	FRB 104

Boat Trailers

Below is a list of Boat Trailer Makes and Models that are valid in the VTO for Boat Trailers on Boat policies. Serial Numbers are not required to quote, but you are required to include a serial number before binding the policy.

<u>Model Year</u>	<u>Make</u>	<u>Model</u>	<u>Serial Number</u>
2012	Aquacart	Beach Blaster	Can be any string of numbers
2013	Calkins Trailers	WT1	Can be any string of numbers
2014	Venture	VATB10625	Can be any string of numbers
2015	Admiral by J-Rod Inc.	JS-18C	Can be any string of numbers

Boat Engines

Below is a list of Boat Engine Makes and Models that are valid in the VTO for Boat Engines on Boat policies. Serial Numbers are not required to quote, but you are required to include a serial number before binding the policy.

<u>Model Year</u>	<u>Make</u>	<u>Model</u>	<u>Serial Number</u>
2012	Honda Marine	BF10DK2LH-4-stroke	Can be any string of numbers
2013	Evinrude	DE150OC E-TEC DI	Can be any string of numbers
2014	Go-Devil	16HP Vanguard Crawfish Galv.	Can be any string of numbers
2015	Coleman Outboards	F15BML	Can be any string of numbers