

# Applied 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.

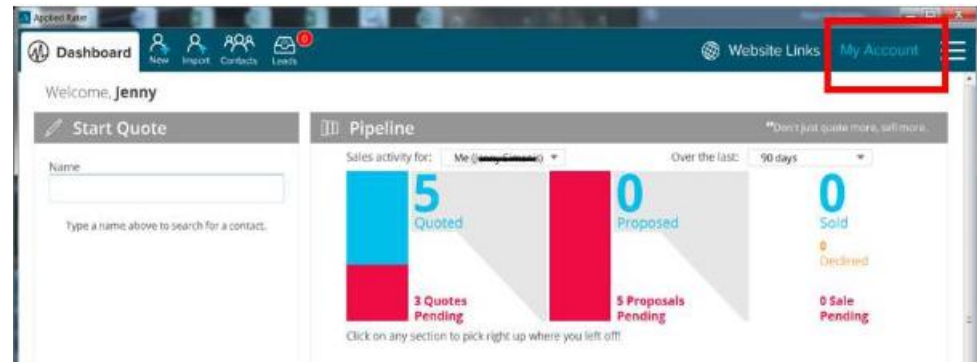
## TABLE OF CONTENTS

	PAGE
<b>1</b> <a href="#">Rater Set-Up</a>	2
<b>2</b> <a href="#">Discounts</a>	5
<b>3</b> <a href="#">Bridging</a>	7
<b>4</b> <a href="#">Frequently Asked Questions</a>	8

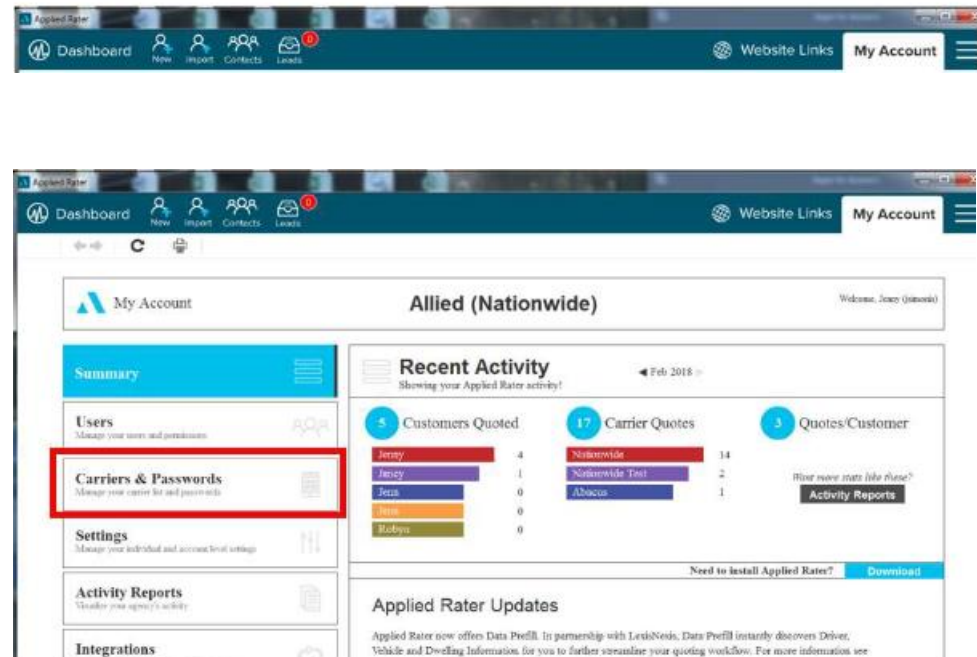
## Setting up the rater

In order to quote with Nationwide using Applied Rater, your Nationwide credentials must be entered into the rater..

1. Select **My Account** in the upper right-hand corner of the home screen



2. Then, click on **Carriers and Passwords**.

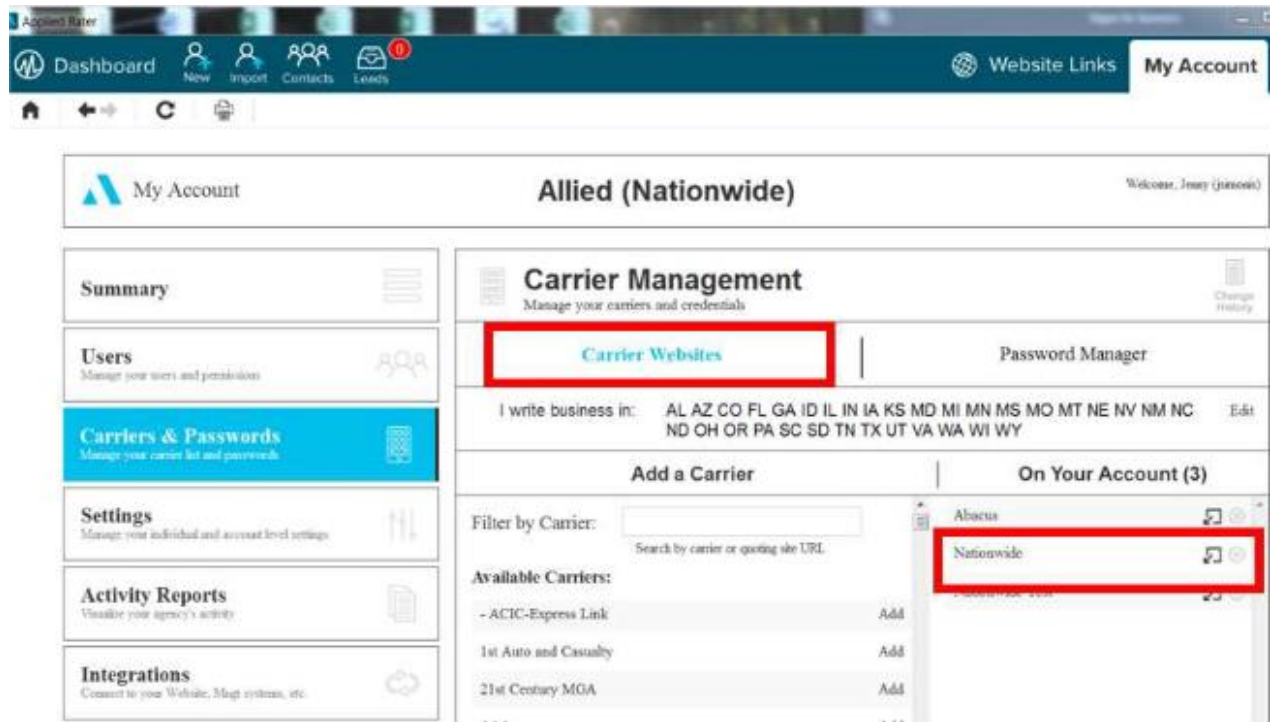


## Rater Set-Up Continued

3. Now you will land on the **Carrier Management** page

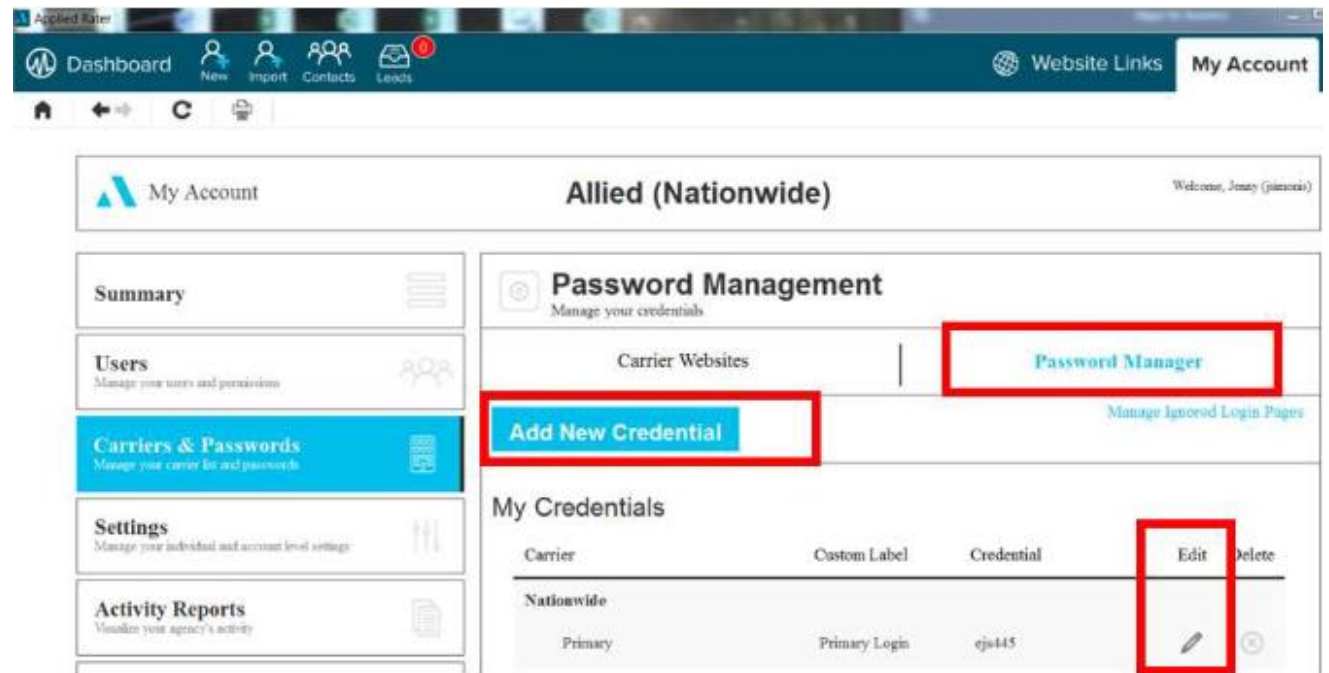
This page has two actionable links you will use: **Carrier Websites** and **Password Manager**

4. First Click on **Carrier Websites** and add Nationwide to the “On Your Account” section:



## Rater Set-Up Continued

5. Now click on **Password Manager**
6. Select **Add New Credential** to enter your Nationwide credentials for the first time – Or, select the **Edit** button to the right of Nationwide to UPDATE your Nationwide Credentials
7. Enter Credentials:  
**User ID:** Nationwide PolicyCenter User ID (6 characters alpha and numeric). Starts with an “A”.  
**Password:** Password used to log into the Nationwide PolicyCenter
8. Hit Save





## Auto Discounts

Discount	Description	Rater Question	Rater Screen	What's the rater's default setting	Can agents change the default?
Auto and Home	Save money by quoting auto and home together	Multi-Policy Discount	Contract	No selection	NO
Advanced Quote	Advanced Quote Discount (AQD) is given for quoting at least 8 days from current date	Effective Date	Contract	N/A	N/A
<u>SmartRide</u>	Earn a discount based on how you drive	Telematics and Usage Based Discounts ( <u>SmartRide</u> )	Coverages	Default = No	NO
<u>SmartRide Instant</u>	Earn an up-front <u>SmartRide</u> discount based on manufacturer captured telematics data	Not available on Applied Rater – please add in <u>PolicyCenter</u> if applicable			
Paperless Policy	Save money by having documents delivered electronically	Not available on Applied Rater – please add in <u>PolicyCenter</u> if applicable			
Auto Financial	Receive a discount for having a traditional, variable or annuity financial product	Not available on Applied Rater – please add in <u>PolicyCenter</u> if applicable			
Paid in Full <sup>1</sup>	Save money by paying your auto premium in full	Not available on Applied Rater – Please add in <u>PolicyCenter</u> if applicable			
Easy Pay Sign-up <sup>2</sup>	Save money by choosing to pay with recurring monthly EFT	Not Available on Applied Rater – Please add in <u>PolicyCenter</u> if applicable			
Good Student	Drivers who are students meeting a certain level of scholastic achievement	Good Student	Driver Information (Cont.)	Default = NO	NO

<sup>1</sup> Paid in Full is a new discount being rolled out with our new rating plan. DE and SC 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



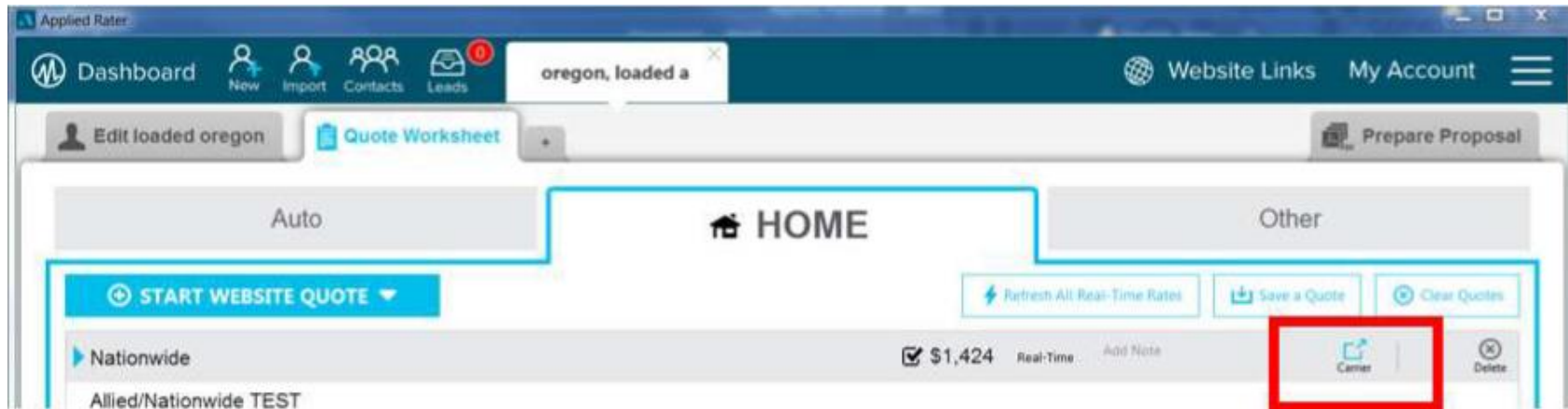
## Home Discounts

Discount	Description	Rater Question	Rater Screen	What's the rater's default setting	Can agents change the default?
Home and Auto	Save money by quoting auto and home together	Multi-Policy Discount	Policy	Not Selected	NO
Multi-Line	The more products the customer has with us, the more they can save	Not available on Applied Rater – please add in <u>PolicyCenter</u> if applicable			
Gated Community	Discount available when community is surrounded by a fence with all entrances secured	Secured Community	Dwelling/Protective Credits	Not Selected	NO
Home Renovation	Credit may be applied based on the age of certain home components renovated	Wiring Heating Plumbing Cooling	Underwriting/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 Sprinkler Burglar Alarm	Dwelling/Protective Credits	Default = NO	NO
Smart Home Monitoring*	Discount given to customers with approved Smart Home monitoring devices installed in their home for fire, burglary or water leak detection	Not available on Applied Rater – Please add in <u>PolicyCenter</u> if applicable			

\*Available in AL, AZ, CA, CT, DC, IA, IL, MS, OH, TX, VA, VT and WA only

## Bridging into Nationwide Quote

1. To Bridge directly into the Nationwide quote, click on the icon labeled **Carrier** from the Quote Worksheet screen in Applied Rater



2. This will open a new tab for Nationwide and land you directly in your Auto or Home Quote

Screenshots of the landing page for each Line of Business are on the next slide



## Bridging into Nationwide Quote

3a. For Auto, you will land on the Policy Info screen

The screenshot shows the 'Policy Info' screen for a 'Personal Auto' policy in 'Arizona'. The submission is pending (78231919). The left sidebar lists navigation options: Policy Contract, Policy Info (selected), Drivers, Accidents/Violations, Vehicles, Usage-Based Insurance, Coverages, Lienholder/Additional In..., Underwriting, Quote, and Payment. The main content area is titled 'Policy Info' and includes buttons for 'Next >', 'Quote', and 'Withdraw Submission'. A message states 'Address has been validated.' The form contains fields for Primary Named Insured (Name: Test AZ, Phone: 123-123-1234 x####), Policy Address (1827 W NEW RIVER RD, PHOENIX, AZ 85087-8233), County (MARICOPA), Business Type (New Business), and Secondary Named Insured. There are also checkboxes for 'Give Privacy, Credit Report and Insurance Score Notice?' and 'Does the customer consent to sharing their telematics?'. The right sidebar shows 'Policy Details' (Term Type: 6 months, Number of Terms: 1, Effective Date: 05/01/2021, Expiration Date: 11/01/2021, Rate State: Arizona), 'Discounts' (Affinity: None Selected, Easy Pay Sign Up: Yes), 'Property Product' (Non-NW Homeowners), 'Paperless Policy' (Yes), and 'Financial Products' (Annuity).

3b. For Home you will land on the Qualification Screen

The screenshot shows the 'Qualification' screen for a 'Homeowner' policy in 'Arizona'. The submission is pending (78347080). The left sidebar lists navigation options: Qualification (selected), Policy Contract, Policy Info, Dwelling, Dwelling Protection/Risk..., and Dwelling Construction. The main content area is titled 'Qualification' and includes buttons for 'Next >', 'Quote', and 'Withdraw Submission'. The form contains a series of qualification questions with radio button answers: 'Is dwelling currently owner-occupied?' (Yes), 'Any insured or household member been convicted of insurance fraud?' (No), 'Any insured or household member been convicted of a felony in the past 10 years?' (No), '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?' (No), 'Property accessible to fire equipment year round?' (Yes), 'Is dwelling in foreclosure process?' (No), and 'Is the dwelling rented to others as a vacation or short-term rental?' (No). The top navigation bar includes links for Desktop, Account, Policy (selected), Search, Team, Testing, Training, and Live Chat for Agents.




## Frequently Asked Questions

Here are some Frequently Asked Questions (FAQs) for Applied Rater

**1. I would like to include Brand New Belongings (Personal Property Replacement Cost) coverage for my client. How do I do this?**

This coverage is available with the new OneNationwide product. To include Brand New Belongings, simply select “Yes” for Personal Property Replacement Cost in the Enhanced Coverages section of Applied Rater

The screenshot shows the 'Homeowners' tab in the Applied Rater interface. The 'Coverages' section is active, displaying a 'Limits' table on the left and 'Deductibles' and 'Enhanced Coverages' on the right. The 'Personal Prop Repl Cost' option under 'Enhanced Coverages' is highlighted with a red box and set to 'Yes'.

Limits	
Form Type	H03 - Special
Replacement Cost Estimate	
 <input type="button" value="Calculate"/>	
Dwelling (A)	
Other Structures (B)	Carrier Default
Personal Property (C)	Carrier Default
Loss of Use (D)	Carrier Default
Personal Liability (E)	500000
Medical Payments (F)	5000
Screened Enclosures	0

Deductibles	
All Other Perils	1000
Hurricane	
Wind/Hail	2500

Enhanced Coverages	
Personal Prop Repl Cost	Yes
Sinkhole	
Water Backup	10000
Loss Assessment	

**2. I am receiving an error advising “Nationwide is not returning a rate for this risk via this interface. 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 PolicyCenter for all eligible risks.

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### 3. How do I add SmartRide to my quote?

To include SmartRide, simply select “Yes” for Enroll in the Telematics and Usage Based Insurance Discounts section of Applied Rater

Contract Drivers Vehicles **Coverages** Incidents [Continue to Quote Worksheet](#)

### General Coverage

Bodily Injury:	100/300
Property Damage:	100,000
PIP:	2,500
Uninsured Motorist:	100/300
UM Stacked:	
Underinsured Motorist:	100/300
UMPD:	100,000
UMPD Deductible:	No Coverage
Medical Payments:	5,000
Accidental Death:	No

### Vehicle Specific Coverages

2017 CHEVROLET MALIBU 2010 MITSUBISHI LA

Exclude Liability Cov?	No
Comprehensive:	250
Collision:	100
Rental/ETE (per day):	20
Towing:	250
Custom Equipment:	0
Full Glass:	No
Lease Gap:	No

[Apply To All Vehicles](#)

**Telematics and Usage-Based Discounts (SmartRide)**  
Enroll? Yes [Enrollment Settings](#)