ONE NATIONWIDE



PAGE

EZ Lynx 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.

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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

Both the "Carrier Login" and "Agency Number Default" must be entered to obtain a rate from Nationwide via EZ Lynx.

1

Carrier login

1. From the left navigation on the EZLynx Home Page, select the Gear icon and then select Carrier Quoting Setup

EZLYNX. Search Ap	plicants	Q					<u>us</u> ≯ ≔ ≙ ?
Carrier Quoting Set	ing scheduled mainte	enance on Wednesday 12/16 from 1	12:00am-4:00am CS				
Carrier Quoting Sett E71 ymv Dlugine	Cuoting Setup Divging		ims Download 7 Days) imatched	Help Need Help? Knowledge Base Contact Support What's New Fast Support	Alerts NEW ALL ALERTS	- SENT / RECEIVED - UNRESOLVED -	
		- Paid - Matc - Unma Total	ened hed atched				

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2. In the box for Nationwide, click on View Details

Harleysville agents: If Nationwide does not appear as an option, contact EZ Lynx and ask them to add Nationwide to your rater. Need more info?

Q EZLYNX Search Applicants H <u></u> Manage Carriers 1 \checkmark • Ä 凸 ß VIEW DETAILS

3. Click **Logins** at the top of the screen

Harleysville agents: You must use your Agent Center ID and password, NOT your Harleysville ID and code. Need <u>more info</u>?

- 4. Enter your Login information in the boxes. This is your login to Agent Center information.
- 5. Click "Save and Test."

You will see a message in the box stating "Validating...box will close when complete." Wait for the box to close on its own.

HELPFUL TIP:

When an Agent Center password is updated, the password will need to be updated for EZ Lynx as well.



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Agency Number Default

1. From the left navigation bar on the EZLynx Home Page, Click the **Gear** icon and select **Carrier Quoting Setup**.

1

EZLYNX. Search Applicants		Q						
Carrier Quoting Setup	1 uled main	tenance on Wednesday 12	/16 from 12:00am-4:00am C	ST. Performance or functionality r	nay be affected. Thank you for your pat	ience.		
		Now available in EZLynx. Specializing in mid to high e homeowners & landlord pro Enhanced HOS contract 15 seconds to generate a bi quote Industry leading commissio	nd ducts ndable	Help Need Help? Knowledge Base Contact Support What's New Fast Support	Alerts NEW ALL ALERTS		Text Messages SENT / RECEIVED UNRESOLVED	
			Claims Download (Last 7 Days) All unmatched Open Closed Reopened Paid Matched Unmatched Total	ds				

Nationwide EZ Lynx Rater Guide		1 Rater Se	t-Up – Agency	Number		
2. Select Carrier Questions	EZLYNX.	Search Applicants	22010		Q	
3. Select your state and LOB		Details	Logins	Carrier	Questions	2
	Select -Se	t State elect-	3	•	Auto	Home 3
	Ϊ					

4. Enter your 5-digit agency code under **My Answers** and then click **Save**.

zLynx.	Search Applicants	2		JS) ≯ ≔	<u> (</u> ?
				Actio	ons 🔻	GO BACK
Select IA	Details Logins Carrier Question	Home				
	Only Show Unanswered Questions					
₽ ₽ ₽₽	Agency Number (1)	My Answers 29951	4	Agency Answers		
=					CANCEL	SAVE 4

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Create Quote Template with Default Selections

1

1. Open any existing quote and click to the **Valid** tab.

EZL	ynx. Search Applicants		Q						JS 🎾	' ≔ <u></u> ?
88	Robyn	Overview Policies	Details Quotes Lead Info	Documents	Activity					
	southCarolina $$	Auto	Estima No Match	ted Premium (6 Months es Found	s) 		· (D	(Compact View
*	Type: Unknown Since: Unknown Assigned: Robyn Bollenbaugh Agency: Nationwide Mutual Insurance Company	Rating	Policy Info	Drivers	Vehicles	Incidents	Coverage	Carrier Questions	(Valid
⊥ ♥ ∑ 1	Address 605 COLUMBIA AVE Unit# 4 LEXINGTON, SC 29072 Map Zillow	(i) The currently specified auto	o data is COMPLETE. You may either subn	it it by clicking on 'Subr	mit To Carriers' button or return to a	Applicant view and submit at a later tim	e.			
 &	Applicant Robyn SouthCarolina	i Correcting the following iter	ms will increase the accuracy of your quo	e						
	Home: (515) 508-8911	Applicant								
		Applicant SSN is empty.		EDIT						
		CARRIER QUESTIONS				2	SAVE AS TEMPLATE	SUBMIT TO CARRIERS	EXIT	GO TO HOME

2. Click the Save as Template button

Save Quote Template		3. Give your template a name
Select Quote Template Create New Template		4. Click Save to save your template
Template Name* South Carolina Auto		
Effective Date * Today's Date	Expiration Date * Today's Date	
Share with Agency	Share with Branches	
4 SAVE CANCEL		

Now complete the quote. Your selections will become defaults for any quote using this template. Any question on the quoting screens can be defaulted, including carrier specific questions. The template automatically saves as you progress through each screen.

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Find a Quote Template

On the Rating tab of the quote, select the template you wish to use and click Apply

EZL	ynx. Search Applicants		Q						S ↓ III ↓ S
::	Jenn SouthCarolina	Overview Policies	Details Quotes	Lead Info Documents	Activity				Compact View
	🔆 🎦 🖘 🛃			Med: \$753				. 0	
₽ ■	Since: 12/16/2020 Assigned: Jenn Stapleton Agency: Nationwide Mutual	Rating	Policy Info	Drivers	Vehicles	Incidents	Coverage	Carrier Questions	Invalid
Å ♥	Address 14 CREEKSTONE CT GREENVILLE, SC 29609	Ceneral Information		Rating Sta	te: SC				
¥ *	Map Zillow Applicant Jenn SouthCarolina	Select Quote Template SC Template		- APPLY DELE	TE i Spend	d less time answering carrier ques	tions - Enable Carrier Answers	Prefill	
	No email provided Home: (614) 830-0823	Description			Hide	er Answers Prefill Prefilled Answers			
		Select Carriers		1 out of 1	Carriers Selected				
		Nationwide Insurance							
									POLICY INFO

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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	Multi Policy Discount?	Coverage	Default = NO	No
Advanced Quote	Advanced Quote Discount(AQD) is given for quoting at least 8 days from current date	Effective Date	Policy: General Information	N/A	N/A
SmartRide ³	Earn a discount based on how you drive	Telematics	Vehicles or Carrier Questions	Vehicles: Default = No Carrier Q: Default = Yes	Yes
SmartRide Instant	Earn an up-front SmartRide discount based on manufacturer captured telematics data	Does the customer consent to sharing their telematics data to be used in this quote?	Carrier Questions	Default = Yes	No
Paperless Policy	Save money by having documents delivered electronically	Paperless Discount	Policy: Quote Details	Default = Yes	Yes
Auto Financial	Receive a discount for having a traditional, variable, or annuity financial product	Nationwide Financial	Carrier Questions	Default = NO	No
Paid in Full ¹	Save money by paying your auto premium in full	Payment Method	Carrier Questions	Default = Paid in Full	No
Easy Pay Sign-up ²	Save money by choosing to pay with reoccurring monthly EFT	Easy Pay Discount	Carrier Questions	Default = YES	No
Good Student	Drivers who are students meeting a certain level of scholastic achievement	Good Student	Drivers: Driver Attributes	Default = NO	No

¹Paid 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

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

³ Answering the telematics question on the vehicles section, and/or the enrollment question on the carrier specific section will provide a quote with telematics rated.

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Discounts – Auto

Adding SmartRide as a Discount

SmartRide is indicated by selecting **Yes** to **Telematics** on the **Vehicles** page.

The default is no, but the agent can override to yes.

Search Applicants		Q							Js 🏏 🖽 🗘	
Jenn SouthCarolina	Overview Policies	Details	Quotes Lead Inf	Documents	Activity					
	Auto		No Matche	a Estimated Premium (6 Months) No Matches Found						
Type: Unknown Since: 12/16/2020 Assigned: Jenn Stapleton Agency: Nationwide Mutual Insurance Company	Rating	Policy	y Info	Drivers	Vehicles	Incidents	Coverage	Carrier Questions	Invalid	
Address 14 CREEKSTONE CT GREENVILLE, SC 29609 Map Zillow	ADD ALTERNATE GARAGE A	ADDRESS								
Applicant Jenn SouthCarolina No email provided Home: (614) 830-0823	Vehicle 1 VIN* 1C4SDJGJ5K111111		Q Year* 2019	2019 DO	DGE DURANGO SRT VIN: 1C	4SDJGJ5K1111111	•	Model * DURANGO SRT	•	
	Sub-Model * Sport Utility Vehicle 4		Purchase 1/1/2	e Date * 119	۵	Passive Restraints Airbag Both Sides	•	Anti-Lock Brakes Yes	•	
	Daytime Running Lights Yes		✓ Cost Ne \$63,2	v Value 5		Anti-Thett -Select-	•	Vehicle Use * Pleasure	-	
	Annual Miles * 5000		Current 0	Ddometer	۲	Performance -Select-	•	Modifications Value \$0		
	Was the car new? -Select-		♥ Owners	ip Type * d	•	Car Pool -Select-		Telematics Yes		

Adding Paperless as a Discount

On the **Policy Info** tab, make sure the answer to **Paperless** is **Yes.** This should show as **Yes** on a new quote automatically.



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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	Companion Auto Policy	Policy: Other Insurance	Default = NO	No
Multi-Line ¹	The more products the customer has with us, the more they can save	Does Named Insured Have	Policy: Company Credits	Default = NO	No
Gated Community	Discount available when the community is surrounded by a fence with all entrances secured	Gated Community	Policy: Other Credits	Default = NO	No
Home Renovation	Credit may be applied based on the age of certain home components renovated	Heating Update Electrical Update Plumbing Update Roofing Update Cooling Update	Policy: Property Information (Cooling) Company Questions	Default = NO	No
Protective Device	Discount given to customers with protective devices, i.e. fire alarm or burglar alarm, installed in their home	Burglar Alarm Fire Alarm Sprinklers	Policy: Protective Devices	Default = NO	No
Smart Home*	Discount given to customers with approved Smart Home monitoring devices installed in their home for fire, burglary or water leak detection	Smart Home Monitoring	Carriers	Default = NO	No

¹ Multi-Line is asked as a series of questions, one for each Line and a Yes/No selection for each line

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

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Adding Multi-Policy as a Discount

On the **Dwelling Info** tab, scroll to the bottom of the page and under **Credits Info** make sure the slider for Multipolicy Discount is slid to the right.

EZL)	Search Applicants			Q									≌ 🛠 🗉
-	Robyn Iowa	Overview	Policies	Details	Quotes	Lead Info	Documents	Activity					
	☆ ≌ ⇔ ₽	Hom	ne			Estimated I No Matches F	Premium (12 Months ound	s)		· ·		• 🙃	Compact Vie
‡	Type: Unknown Since: Unknown Assigned: Robyn Bollenbaugh Agency: Nationwide Mutual Insurance Company	Protection class * 6			•	Number of Units -Select-	in Fire Division		~	Inside City Limits		Within Fire District	
⊥ ב	Address 2539 E 25TH ST DES MOINES, IA 50317 Map Zillow	Updates to the	e house										
<mark>ک</mark>	Applicant Robyn Iowa	Heating Update * - Not Updated			•	Year Updated — 2015				Electrical Update * Not Updated	•	Year Updated 2015	
₽.	No email provided Home: (515) 508-8911	Plumbing Update * Not Updated			•	Year Updated 2015			×	Roohing Update * Not Updated	•	Year Updated 2015	
		Credits info											
	L	Multipoli	cy Discount			Non Sn	noker			Retirees Credit		Mature Discount	
		Gated Co	nt Community			Visible	To Neighbor			Manned Security		Limited Access Communi	ty
		C Loss Inform	mation										
		ADD LOSS											
		POLICY IN	FO										COVERAGE

EZLynx requires carriers to return the agent requested quote. This rater offers functionality for an additional quote to also be returned with carrier driven discounts and coverages. EZLynx representatives have told us nine competitors utilize Additional Quote today, such as Travelers, Progressive, and Safeco. Travelers pushes telematics and smart home while Progressive adds all available discounts.

You will have the ability to bridge either quote to Nationwide. In order to bridge, select "Go to Carrier" next to the quote you wish to proceed with.



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Bridging Auto and Home Together

In order to have both the home and auto quote come into PolicyCenter as one client file, they must be packaged prior to rating. You may start with whichever line you choose. Then follow the steps below.

1. On the "Policy Info" tab, set "Package" (auto) and "Quote as Package" (home) to "Yes." Do this for both lines.



HOME

EZLYNX. Search Applicants		Q						💁 🏏 💷 🗘
Robyn Iowa	Overview Policies	Details	Quotes	Lead Info Documents	Activity			
▫ ☆ w ⇔ ₽	Home			Estimated Premium (12 Months No Matches Found	s) · · · · ·		0	Compact View
Type: Unknown Since: Unknown Assigned: Robyn Bollenbaugh Agency: Nationwide Mutual Insurance Company ft Address	Rating		Policy Info	Dwelling Info	coverage	Endorsements	Carrier Questions	Invalid
Autores 22511 ST 2559 22511 ST W DES MONES, IA 50317 Mag. 210w X Applicant Rophinova No email provided Heme: (515) 508-8911	Policy Information Prior Carrier * AAA		¥	Expiration Date (current policy) * 1/15/2021	Save Time PRE-FILL HO	ME cy Premium	Years with Prior Carrier *	Months * 0 v
	Years with Continuous Coverage *	P	* • • • • • • • • • • • • • • • • • • •	New Policy Term - 12 Month	Quote as Pa Yes	dage*	1	Ē

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Bridging 4

2. When the first quote is done, on the "Finish" page, select "Go to Auto" or "Go to Home" instead of "Submit to Carriers."



3. After the second quote is done, on the "Finish" page, click



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Deep launch

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

To do that:

 At the bottom of the quote summary, select the "Access Quote" button, NOT the Nationwide logo.

If the Nationwide logo is selected, you will bridge to the Agent Center Login page and have to search for the customer's application.

2. After launching to Policy Center or Agent Center from a comparative rater, you will need to enter your **User ID** and **Password** to log in.



NOTE: In order to deep launch from EZLynx, you will need to install the EZ Plugin Chrome extension. If you are having issues bridging, try reinstalling the extension.

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3. You will be launched into the policy you bridged. If the policy does not contain Custom Equipment for Auto or Scheduled Personal Property for Home, you will be launched into Nationwide Express. Otherwise, you will be launched into PolicyCenter.

Nationwide Express Screens

Policy Center Screens

		Actions	B Submission (Pending)	👼 Personal Auto Arizona Effective: 05/01/20	1 Test AZ Account: 9611628892	
Nationwide'	Agent Producer Code:	Submission 782	Policy Info	Next > Quote Withdraw Submission		
		Pending	Address has been validated.			
Congretulational This guate is aligible for Ne	tionuide European ubiek is our featest	Policy Contract	Primary Named Insured	Change To:	Policy Details	
quote and bind experience	tionwide Express, which is our fastest	Policy Info	Name	Test AZ	Term Type * 6 months	•
Deldes to Maleneida Europe halos for each	On the set of the set of the set of the set of the set	Drivers	Phone	123-123-1234 x####	Number of Terms * 1	
guick quote	step-by-step quote	AccidenteMin	Policy Address	Change To:	Effective Date * 05/01/2021	(i)
Simply enter your agent code and producer ID to continue.	fouril be prompted for an agent code and producer ID later.	Accounter you	:	1827 W NEW RIVER RD PHOENIX, AZ 85087-8233	Expiration Date 11/01/2021	
00053390 -	Go to PolicyCenter	venicies	County	MARICOPA	Rate State Arizona	
~		Usage-Based	Insurance Business Type	K New Business 🔹		
Go to Nationwide Express		Coverages			Discounts	
What happens automatically in Nationwide Express?		Lienholder/Ac	tditional In Secondary Named Insured		Affinity None Selected 🔍	
Creconstruction costs estimated Credit. NVR. ALH. PLH reports are run		Underwriting	Chan Delannar Cranfil Desent	K → Ver ⊖ Ne	Easy Pay Sign Up * • Yes \ No	
Trailing documents sent		• Quote	and Insurance Score Notice?	" Its () NO	Property Product Non-NW Homeowners	
Tips & Tricks On the second rating page, open Property/Liability accordion		Paumant	Notice Acceptance Timestamp	04/30/2021 12:01 AM	Papertess Policy • Yes · No	
under Homeowners to see Dwelling value from Reconstruction Costs Estimator.			Does the customer consent	K @ Yes ∩ No	Annuibr	
		Tools	 to sharing their telematics 		rumary U	
Nationwide'	Agent No. 5. Approx Products (Approx) Approx/Caller (1002300) Tari + over austin Autor: (1015-0011) Hamaganeury: (1015-0011)	<u>n</u>	Des <u>k</u> top 🔻 A <u>c</u> cour	it ▼ <u>P</u> olicy ▼ Searc <u>h</u> ▼	<u>I</u> eam Testing ▼ Training	Live Chat for Agents
Nationwide Express 🏁		Actions	⇒ 上 Subn	nission (Pending)	Arizona Effective: 05/01/2021 TEST AZ	Account: 1342727078
This quote does not include auto less holony or MVR.		Submissic	on 78347080	ification Next>	Quote Withdraw Submission	
Here you go, Bob. Check out your bundle	If it's a go, then click continue to purchase.	Pending	Is dwellin	g currently owner-occupied?		• Yes No
\$182.11		Qualifica	tion Any insur	ed or household member been convicte	d of insurance fraud?	Ves No
permonth		Policy Co	ontract 🔥 Any insur	ed or household member been convicte	d of a felony in the past 10 years?	Ves No
Auto 1993.8 / View Costs (PCP) View Costs (PCP) Commy de	Homeowars 1 mo \$1,020.09 / 12 mo Learn work Late Converge details	Policy I	Info Have you location t	or any member of your household had hat you owned or occupied at the time	a fire loss in the past 5 years at any property of loss?	Ves No
The AUTO quote includes these discounts:	•		Property	accessible to fire equipment year round	?	• Yes 🗌 No
Passive Restraint Discount Smart fault Re-Concount	Note Chicoward	Dwellin	Is dwellin	g in foreclosure process?		🔿 Yes 🔍 No
Adverse Grant Dissourt Select Dissourt Select Discourt Accident Free Discourt Accident Free Discourt	and Car Discount ar Discount	Dwellin	ig Protection/Risk	elling rented to others as a vacation or s	hort-term rental?	Ves No
Internation on all available discounts $^{\circ}$		Dwellin	ng Construction			
Programs to Save	•					

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Common Errors

1. I keep getting an "Unable to log in to Carrier Website" or "Incorrect Password for User ID" error. What do I do?

If the "Unable to log in to Carrier Website" error is received, double check that the correct password is entered for Nationwide under Carrier Logins. Remember, every time a password is updated in Agent Center, the password needs to be updated in EZ Lynx.

2. 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

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Frequently Asked Questions

1. Why am I asked to enter my agency number with every quote?

You must not have set your number as a default answer to this question. Doing so will solve this problem. Refer to page 3 for instructions.

2. How do I add Protection Boost to my quote?

On the "Carriers" tab, a company specific question will appear for "Protection Boost". Select **Yes** for this coverage.

Overview	Details	Quotes	Lead Info	Documents	Activity					
Hon	ne		Estimated P No Matches Fo	remium (12 Months und	3)		•	0	Hide Prefille	d Answers O Compact View
	0		ľ		ß	R		Ä		
	Rating		Policy Info		Dwelling Info	Coverage		Endorsements	Carrier Questions	Valid
Carrier Questic	ons									
	Ú		* Agent I	Number				Fireplace Type		
			29951				0	None		- 0
			Protectio	n Boost			• 0	Does the Named Insured Allied or Nationwide? No	have NATIONWIDE FINANCIAL (Annuities	, Whole Life, Term Life) written with

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

On the Endorsements tab, select Replacement Cost Content.

This will show as "Brand New Belongings" on PolicyCenter.

Overview	Details	Quotes	Lead Info	Documents Activity				
Hor	me		Estimated P No Matches Fo	remium (12 Months) und		0	Hide Prefilled Answ	vers
			ſ	6	R		1	_
	Rating		Policy Info	Dwelling Info	Coverage	Endorsements	Carrier Questions	Val
Endorsement	ments Informati nts	on						
Building Addi	litions or Alterati	ons		Increased Replacement Cost Dwelling Percentage – -Select-			Identity Theft	_
Ordinance or Law -Select-	N		•	Increased Coverage on Credit Card -Select-		elry,Watches and Furs	Replacement Cost Content	

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Frequently Asked Questions

4. How do I add Dwelling Replacement cost to my quote Dwelling Replacement is added on the Endorsements page in the

field "Increased Replacement Cost Dwelling Percentage.



4. How do I bridge my client's email address?

On the Policy Info Page, at the bottom, there is a question "Does the agent want the applicant email to bridge to all carrier sites". Make sure the answer to this question is "Yes".

Auto	Estimated P No Matches For	Estimated Premium (6 Months) No Matches Found					
O	0	e	e	Ē			
Rating	Policy Info	Drivers	Vehicles	Incidents			
Policy Information Prior Carrier * AIG	•	Prior Policy Expiration Date *5/31/2021	Ē	Prior Liability Limits *100/300			
Prior Policy Premium		Years with Prior Carrier *	▼ 0 ▼	Years with Continuous Coverage * - 10			
Credit Check and Other Underwriting Repo Yes	orts Authorized *	New Policy Term * 6 Month	•	Package * No			
Additional Carrier Question	IS Does th	e agent want the applicant email to	• bridge to all carrier sites	NO T			
<u>Ú</u>	Paperle Yes	55					

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Nationwide EZ Lynx Rater Guide



One-Page Guide to Quoting and Discounts

Optional Discounts

Discount	Applied by Default?
SmartRide	NO
Paperless Policy	YES
Good Student	NO
Auto Financial	NO
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



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