

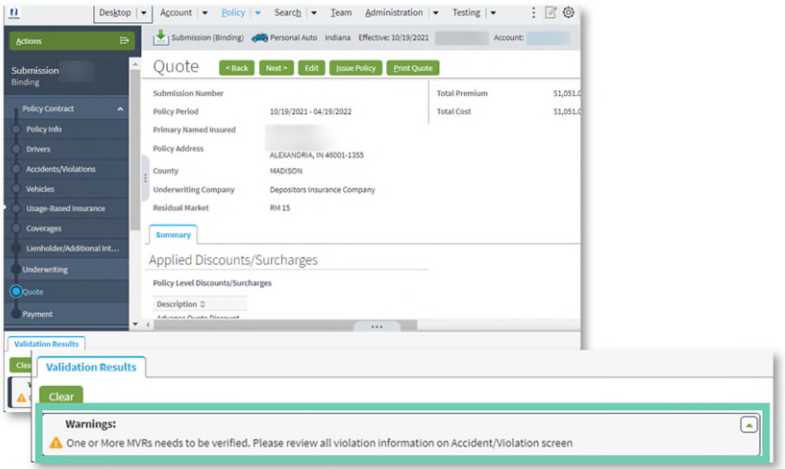


Accident/Violation Override

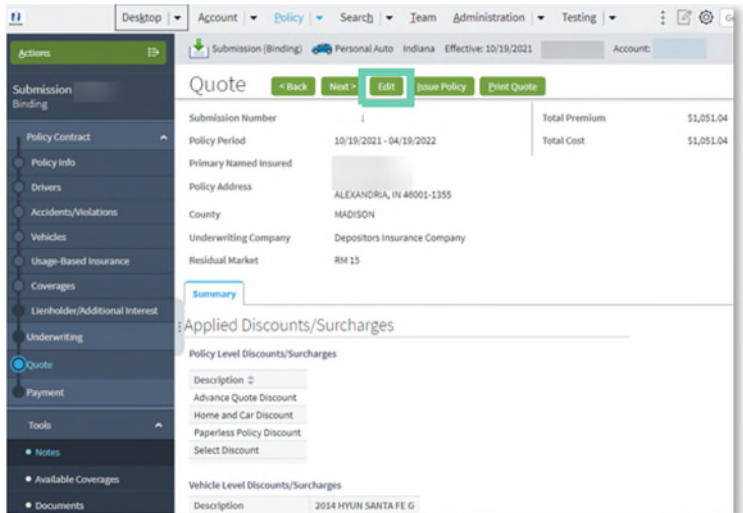
Description and Background

This job aid outlines the process for overriding an accident or violation in PolicyCenter. This functionality is available during an Auto submission or policy change to add a driver. Once reports have been ordered, the *Underwriting* screen is reviewed to verify information returned. Once a submission is issued or a driver has been added to the policy, nobody can override the chargeable accident/violation.

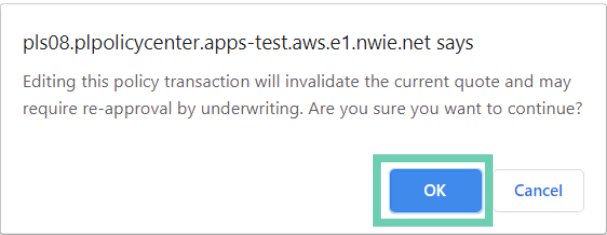
Step 1

Action	Screen
<p>After selecting Finalize Quote, the following Validation Results message displays: <i>“One or More MVRs needs to be verified. Please review all violation information on the Accident/Violation screen.”</i></p> <ul style="list-style-type: none">Select Clear.	

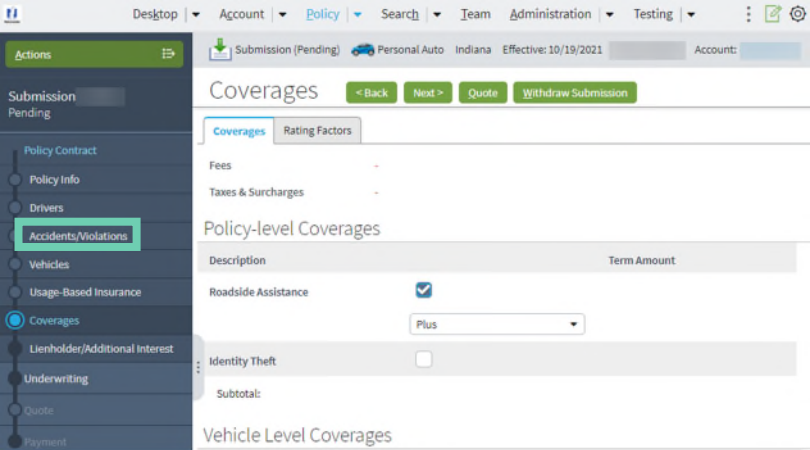
Step 2

Action	Screen
<p>On the <i>Quote</i> screen:</p> <ul style="list-style-type: none">Select Edit to change the policy. <p>Note: You may only edit if the policy is unbound.</p>	

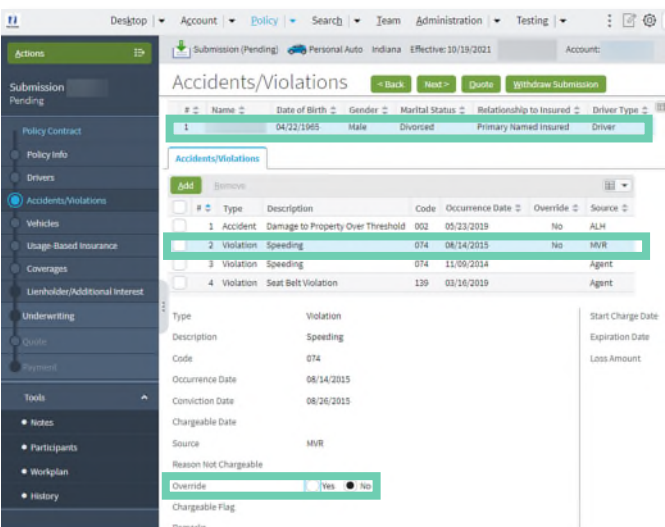
Step 3

Action	Screen
<p>When opening a policy to edit, you will receive a pop-up alert that the change will invalidate the current quote and the policy may need re-approval by Underwriting:</p> <ul style="list-style-type: none"> Select OK after reviewing the alert. 	 <p>pls08.plpolicycenter.apps-test.aws.e1.nwie.net says</p> <p>Editing this policy transaction will invalidate the current quote and may require re-approval by underwriting. Are you sure you want to continue?</p> <p>OK Cancel</p>

Step 4

Action	Screen
<p>After selecting OK:</p> <ul style="list-style-type: none"> Select Accidents/Violations on the left. 	 <p>The screenshot shows the 'Coverages' screen with the 'Accidents/Violations' option highlighted in the left sidebar. The main area displays 'Policy-level Coverages' with a table of coverages including 'Roadside Assistance' and 'Identity Theft'. The 'Roadside Assistance' checkbox is checked, and the 'Identity Theft' checkbox is unchecked. The 'Subtotal' is displayed at the bottom.</p>

Step 5

Action	Screen																																			
<p>On the Accidents/Violations screen:</p> <ul style="list-style-type: none">Select the appropriate Driver. <p>Note: The driver may have more than one accident or violation.</p> <ul style="list-style-type: none">Select the appropriate Accident/Violation line item you wish to override.Select the Yes radio button next to Override.	 <p>The screenshot shows the 'Accidents/Violations' screen with a table of violations. The first violation is selected, and the 'Override' radio button is selected. The table shows the following data:</p> <table><thead><tr><th>#</th><th>Type</th><th>Description</th><th>Code</th><th>Occurrence Date</th><th>Override</th><th>Source</th></tr></thead><tbody><tr><td>1</td><td>Accident</td><td>Damage to Property Over Threshold</td><td>002</td><td>05/23/2019</td><td>No</td><td>ALH</td></tr><tr><td>2</td><td>Violation</td><td>Speeding</td><td>074</td><td>08/14/2015</td><td>No</td><td>HVR</td></tr><tr><td>3</td><td>Violation</td><td>Speeding</td><td>074</td><td>11/05/2014</td><td>Agent</td><td></td></tr><tr><td>4</td><td>Violation</td><td>Seat Belt Violation</td><td>139</td><td>03/16/2019</td><td>Agent</td><td></td></tr></tbody></table> <p>The 'Override' radio button is selected, and the 'Chargeable Flag' is set to 'Yes'.</p>	#	Type	Description	Code	Occurrence Date	Override	Source	1	Accident	Damage to Property Over Threshold	002	05/23/2019	No	ALH	2	Violation	Speeding	074	08/14/2015	No	HVR	3	Violation	Speeding	074	11/05/2014	Agent		4	Violation	Seat Belt Violation	139	03/16/2019	Agent	
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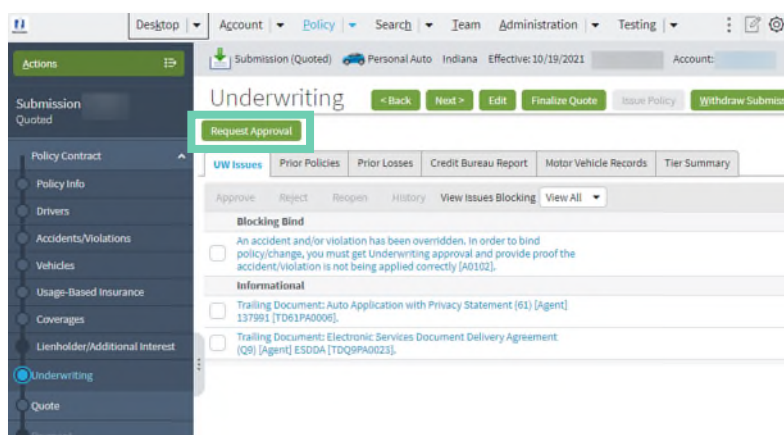
Step 9

Action

The blocking bind displays on the Underwriting screen.

- Select **Request Approval**.

Screen



The screenshot shows the 'Underwriting' screen with a sidebar on the left containing a navigation menu. The main content area has a 'Request Approval' button highlighted in green. Below this, there are tabs for 'UW Issues', 'Prior Policies', 'Prior Losses', 'Credit Bureau Report', 'Motor Vehicle Records', and 'Tier Summary'. A 'Blocking Bind' section is visible, containing a checkbox and text explaining that an accident or violation has been overridden and that proof of the override is required. There are also checkboxes for 'Trailing Document: Auto Application with Privacy Statement (63) [Agent]' and 'Trailing Document: Electronic Services Document Delivery Agreement (Q8) [Agent]'.

Step 10

Action

Enter the appropriate information on the UW Activity screen:

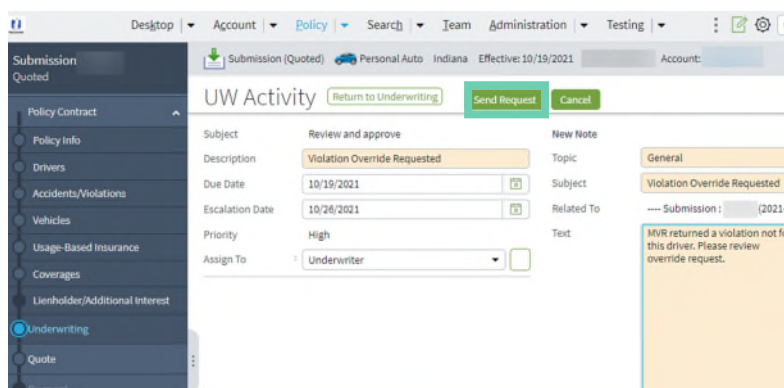
- Complete the **Description**, **Topic**, **Subject**, and **Text** fields.

Note: You must enter detailed information in the Text field explaining why the accident/violation should be overridden.

- If it is an MVR item that's overridden, underwriting will need to be corrected MVR or corrected court documents uploaded to DocVault.
- If information from the CLUE report is overridden, a Determination of Fault Letter or valid Letter of Experience must be uploaded to DocVault.

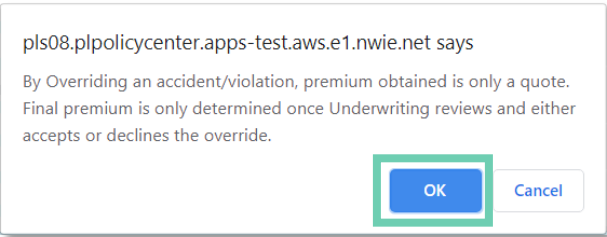
Select **Send Request**.

Screen

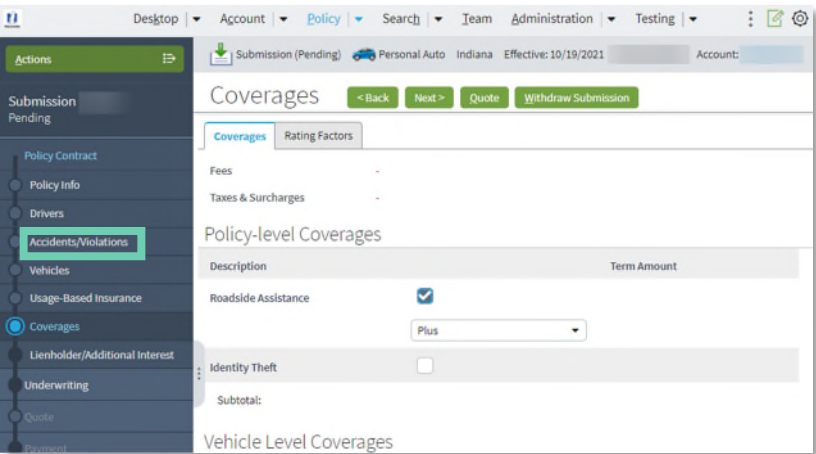


The screenshot shows the 'UW Activity' screen with a sidebar on the left. The main content area has a 'Send Request' button highlighted in green. Below this, there are fields for 'Subject', 'Description', 'Due Date', 'Escalation Date', 'Priority', and 'Assign To'. A 'New Note' section is also visible, containing a 'Topic' field and a 'Text' field. The 'Text' field contains a note about an MVR returned violation and a request for review.

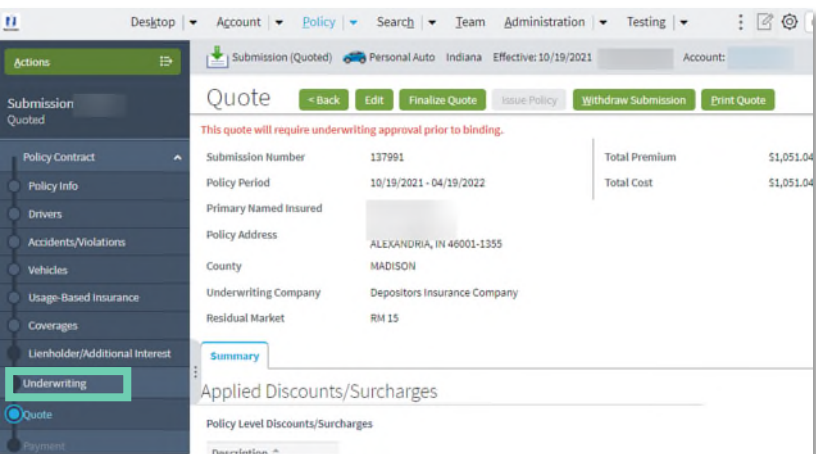
Step 6

Action	Screen
<p>PolicyCenter displays an alert message: "By Overriding an accident/violation, premium obtained is only a quote. Final premium is only determined once Underwriting reviews and either accepts or declines the override."</p> <ul style="list-style-type: none"> Select OK after reviewing the alert. 	 <p>pls08.plpolicycenter.apps-test.aws.e1.nwie.net says</p> <p>By Overriding an accident/violation, premium obtained is only a quote. Final premium is only determined once Underwriting reviews and either accepts or declines the override.</p> <p>OK Cancel</p>

Step 7

Action	Screen
<p>From any screen:</p> <ul style="list-style-type: none"> Select Accidents/Violations on the left. 	

Step 8

Action	Screen
<p>On the Quote screen, PolicyCenter displays the message: This quote will require underwriting approval prior to binding."</p> <ul style="list-style-type: none"> Select Underwriting on the left. 	

HOME

Accident/Violation Override (5 of 5)

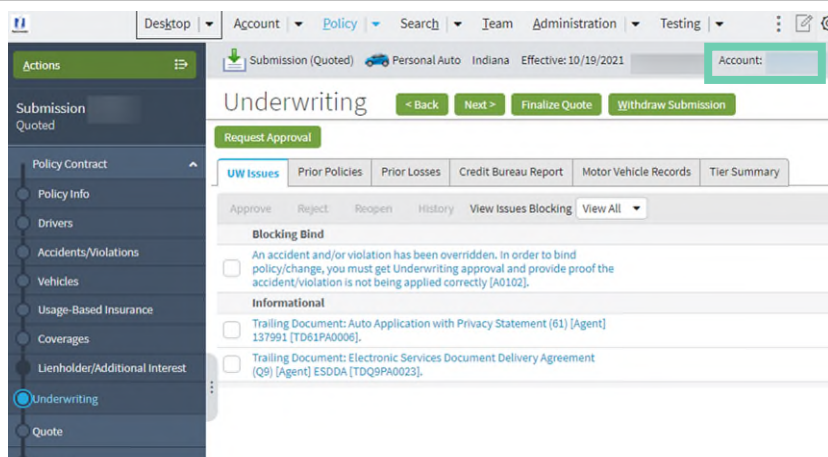
Step 11

Action

Notice the quote status is now *“Under UW Review”* in the top left corner since you requested underwriting approval to override the violation.

- Select the **Account #** link in the upper right.

Screen



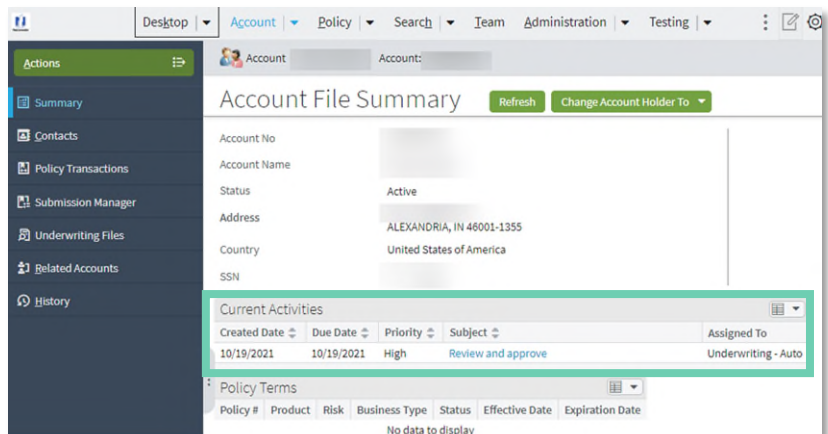
Step 12

Action

The Activity displays in the *Current Activities* section on the *Account File Summary* screen.

At this point, Underwriting will decide to approve or reject the override. Once a decision has been made, you can issue the submission or change. There may be a premium change due to the accident or violation's override or rejected override.

Screen



HOME

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