

# FSC 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.

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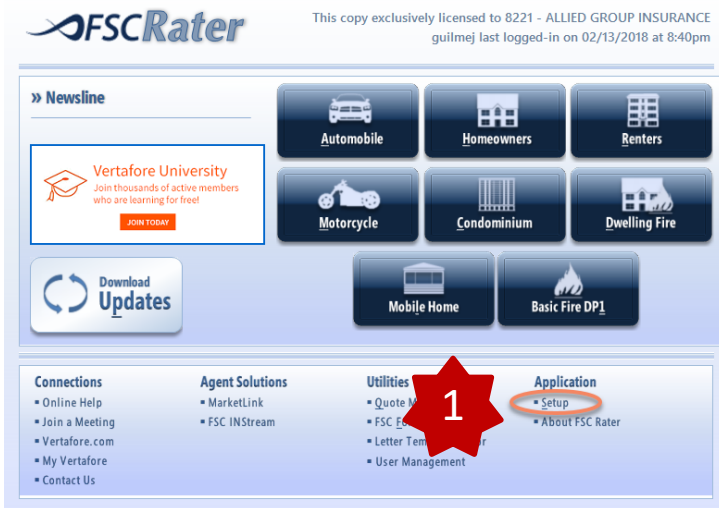
## Rater Set-Up

To quote using FSC Rater, the rater must be set up properly. Please follow the instructions below to enter credentials for rating in the rater.

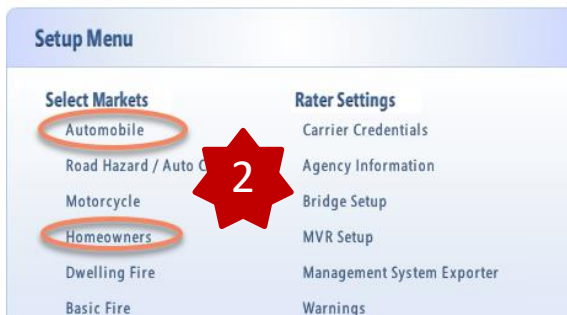
Please note, that **for FSC Rater, you need to enter your log-in information for each Line of Business and State.**

### Carrier logins

- From the main menu, select “Setup” under Application.

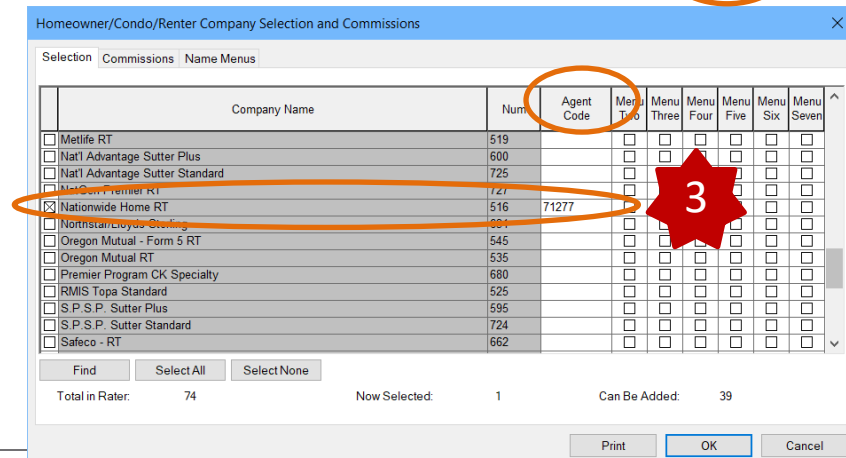
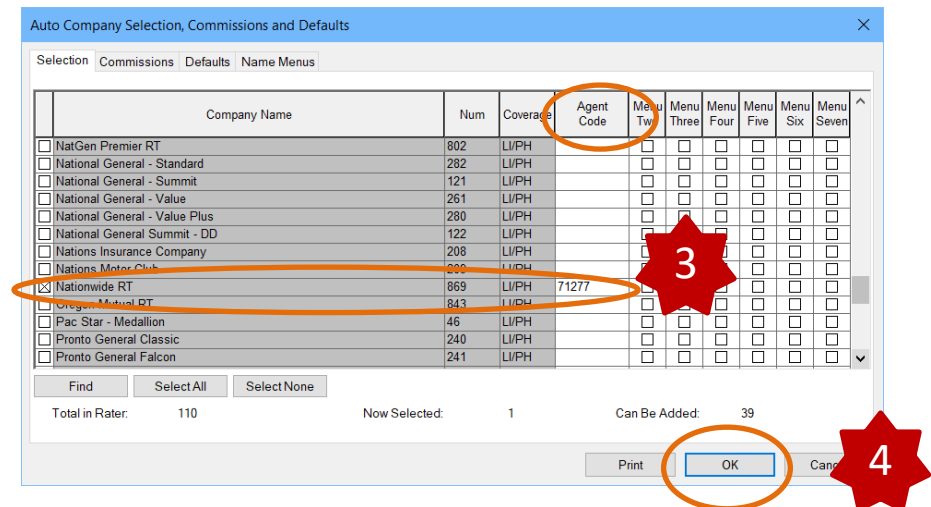


- In the Setup Menu, select the market you wish to add – either **Automobile** or **Homeowner**.



- Find “Nationwide RT” or Nationwide Home RT” in the Company Name column and enter your 5-digit Agent Code in the Agent Code field.

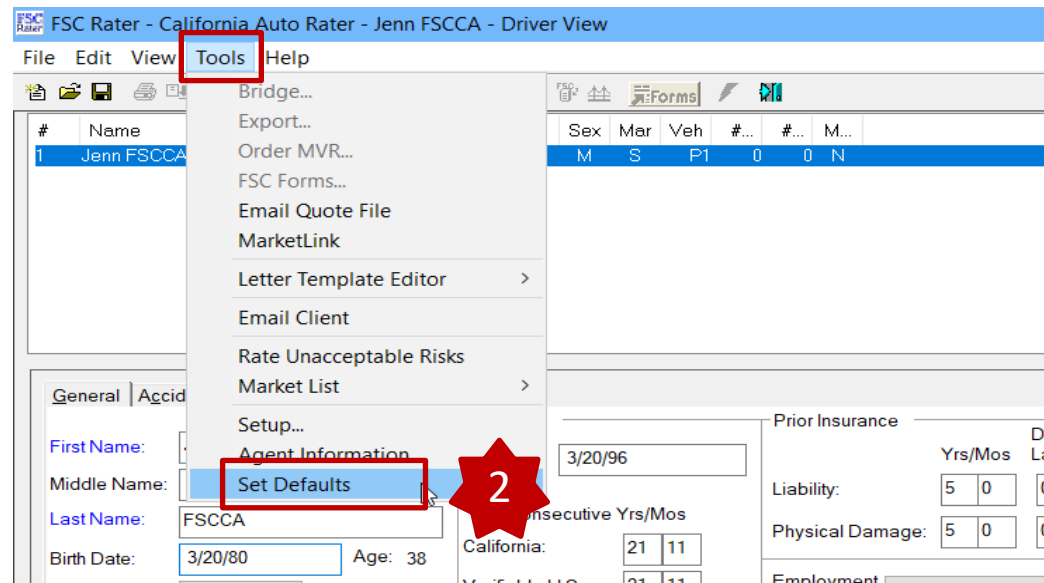
- Click “OK”. Now you are ready to rate in FSC!



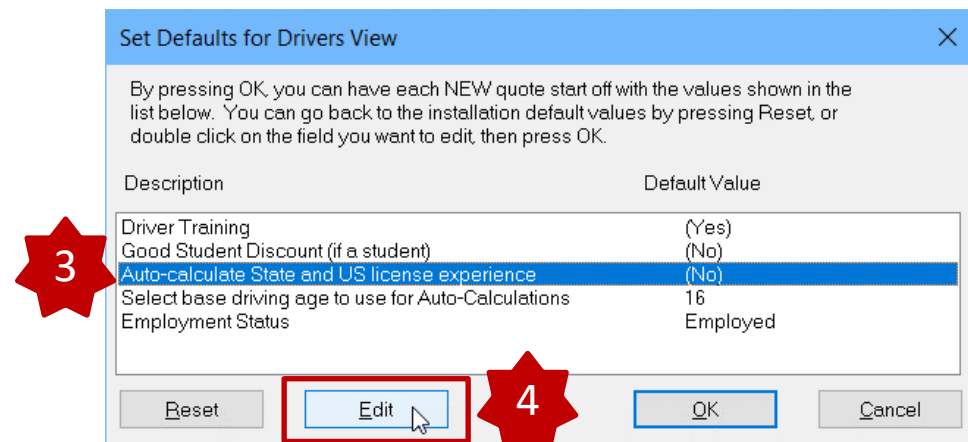
## Setting Defaults

Defaults can be set on various pages within FSC Rater. Defaults allow you to have information pre-populated into set fields when you create a new quote. To set a default for a particular page view, complete the following steps.

1. Go to the page view where you would like to set defaults (for example, Driver View).
2. From the Tools menu, select “**Set Defaults**”. The Set Defaults page



3. Select field from the list. For example, Auto-calculate State and US license experience.
4. Click “Edit” to change the value.



4. Select the appropriate value.
5. Click “OK”.

Field: Auto-calculate State and US license experience

Value: ☒ Yes ☐ No

OK Cancel

6. Repeat Steps 2 and 3 for any additional defaults.
7. Click “OK” to close the Set Defaults Page

By pressing OK, you can have each NEW quote start off with the values shown in the list below. You can go back to the installation default values by pressing Reset, or double click on the field you want to edit, then press OK.

Description	Default Value
Driver Training	(Yes)
Good Student Discount (if a student)	(No)
Auto-calculate State and US license experience	(Yes)
Select base driving age to use for Auto-Calculations	16
Employment Status	Employed

Reset Edit OK Cancel

## Defaults You Can Set

The following fields are available for default in FSC Rater

### **AUTO:**

#### *Drivers View*

Driver Training  
Good Student Discount (if driver is a student)  
Auto-calculate State and US License Experience  
Select base driving age to use for Auto-Calculations  
Employment Status

#### *Vehicle View*

Annual Miles  
Loan or Lease Vehicle?

#### *Limits View*

Bodily Injury  
Property Damage  
Medical Payments  
UMBI  
UMPD/CDW  
Comprehensive  
Full Glass  
Collision  
Rental  
Towing  
Loan Balance

### **HOME:**

#### *Main Input View*

Construction Type  
Occupancy  
Number of units  
Number of units within fire division  
Policy deductible  
Earthquake deductible  
Liability  
Medical Payments  
Cost per square foot  
Brush hazard  
Smoke Alarm  
Fire extinguisher  
Deadbolts  
Theft alarm  
Fire alarm  
Sprinkler system  
Dwelling replacement cost %  
Contents replacement cost  
Use each company's included limit for Other Structures  
Use each company's included limit for Personal Property  
Use each company's included limit for Loss of Use



## Auto Discounts

Discount	Description	Rater Question	Rater Screen	What is the rater's default setting?	Can agent change default?
Auto and Home	Save more by quoting Auto and Home together	Property Policy	Limits and Deductibles View/Company Underwriting	Default = HOMEOWNER	NO
Group Occupation	CA Specific Discount based upon if PNI is member of recognized groups	Group Occupation Discount	Drivers View/Underwriting	Default = NO	NO
SmartRide	Earn a discount based on how you drive	SmartRide Mileage Discount	Vehicle View/Vehicle Underwriting	Default = DEVICE/SELF-REPORTED	NO
Auto Financial	Receive a discount for having a traditional, variable, or annuity financial product	Nationwide Financial	Limits and Deductibles View/Company Underwriting	Default = NO	NO
Good Student	Drivers who are students meeting a certain level of scholastic achievement	Good Student	Drivers View/General Tab	Default = NO	YES



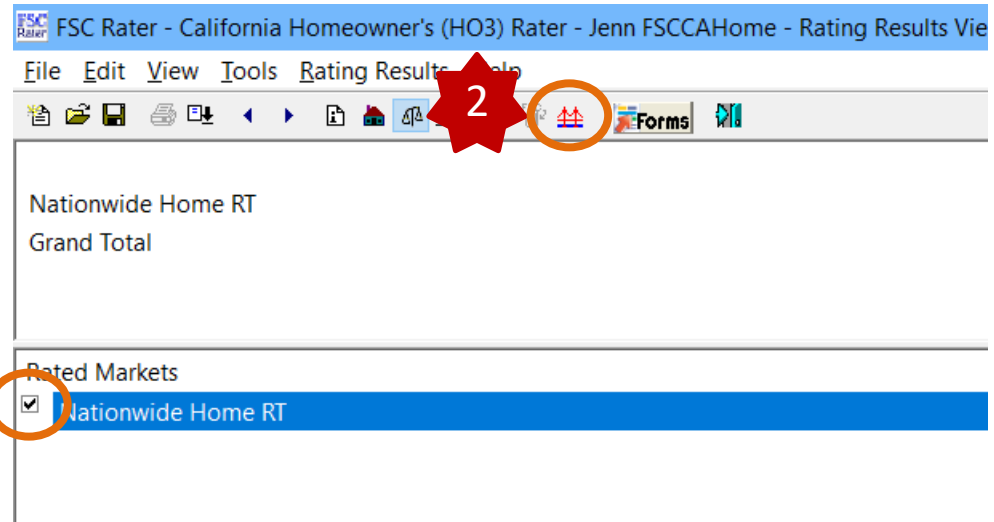
## Home Discounts

Discount	Description	Rater Question	Rater Screen	What is the rater's default setting?	Can agent change default?
Home and Auto	Save more by quoting Auto and Home together	Nationwide Auto	Main Input View/Other Insurance	Default = NO	NO
Multi-Line	The more products the customer has with us, the more they can save	Additional Products written with Allied or Nationwide (checkbox for each item)	Main Input View/Risks	Default = NO	NO
Gated Community	Discount available when the community is surrounded by a fence with all entrances secured	Gated Community Credit	Main Input View/Optional Coverages: Credits and Adjustments	Default = NO	NO
Home Renovation	Credit may be applied based on the age of certain home components renovated	Complete Update (must be checked and can then enter year for component(s))	Main Input View/Risks	Default = NO	NO
Protective Device	Discount given to customers with protective devices, i.e. fire alarm or burglar alarm, installed in their home	Sprinklers Theft Alarm Fire Alarm	Main Input View/General	Default = NO	YES
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 in FSC – Please add in PolicyCenter if Applicable			

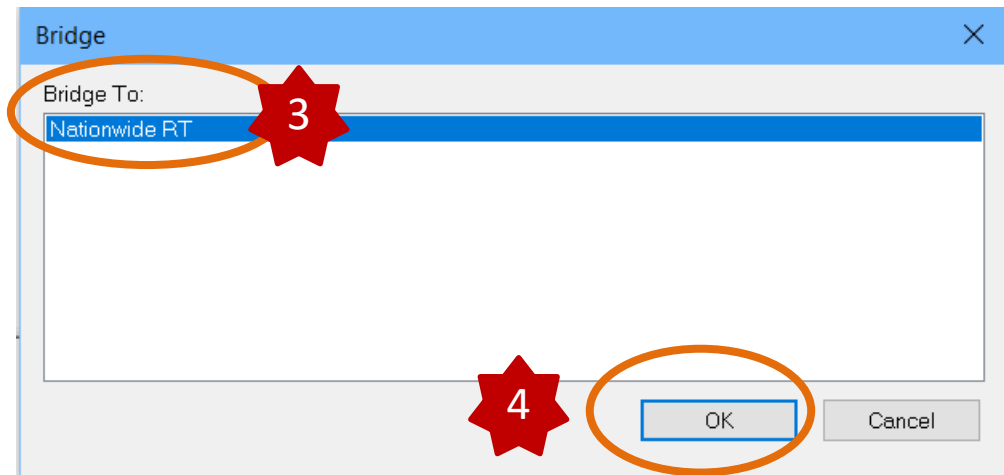
## Bridging into Nationwide Quote

To bridge directly into the Nationwide quote:

1. Make sure the checkbox next to Allied Home RT (for property) or Allied RT (for auto) is selected.
2. Select the red icon that looks like a bridge from the menu bar at the top of the page.

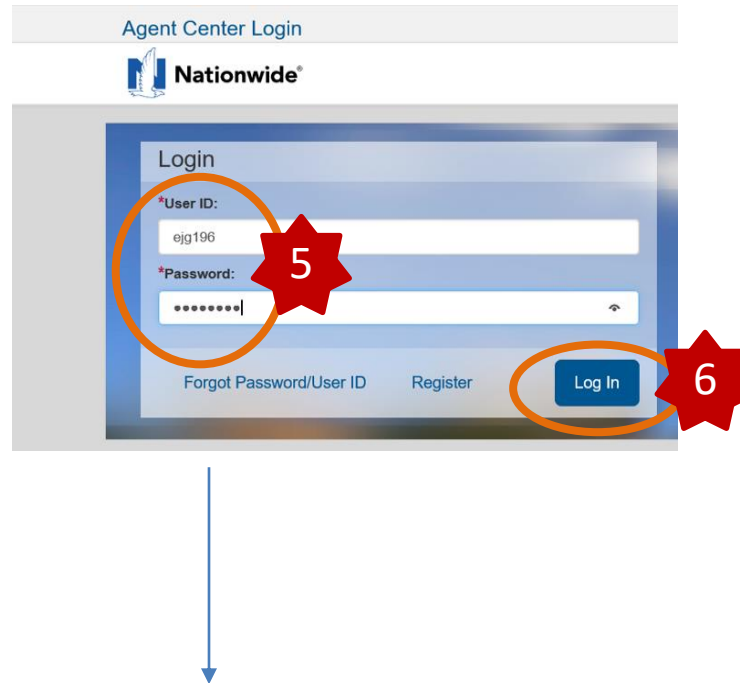


3. Select "**Nationwide Home RT**" or "**Nationwide RT**" under "Bridge To" in the window that opens.
4. Click "OK".





5. Enter your Agent Center login on the page that opens.
6. Click “**Log In**”. This will take you to your quote.



**In Policy Center:**

For an auto quote, you will land on the Policy Info screen.

For a home quote, you will land on the Policy Type screen.

Thumbnail images of these screens are included on the next page of this guide so you can check that you are landing on the correct page.

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

## Auto

The screenshot shows the 'Auto' policy information screen. The left sidebar contains a navigation menu with options: Actions, Submission 78231919 (Pending), 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'. The status bar at the top indicates 'Submission (Pending)', 'Personal Auto', 'Arizona', 'Effective: 05/01/2021', 'Test AZ', and 'Account: 9611628892'. The 'Address has been validated.' section shows fields for 'Primary Named Insured' (Name: Test AZ, Phone: 123-123-1234 x####) and 'Policy Address' (Change To: 1827 W NEW RIVER RD, PHOENIX, AZ 85087-8233, County: MARICOPA, Business Type: New Business). The 'Secondary Named Insured' section is also visible. The 'Policy Details' section includes 'Term Type' (6 months), 'Number of Terms' (1), 'Effective Date' (05/01/2021), 'Expiration Date' (11/01/2021), and 'Rate State' (Arizona). The 'Discounts' section shows 'Affinity' (None Selected), 'Easy Pay Sign Up' (Yes/No), 'Property Product' (Non-NW Homeowners), and 'Paperless Policy' (Yes/No). The 'Financial Products' section includes 'Annuity' (Yes/No).

## Home

The screenshot shows the 'Home' qualification screen. The left sidebar contains a navigation menu with options: Actions, Submission 78347080 (Pending), 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 status bar at the top indicates 'Submission (Pending)', 'Homeowner', 'Arizona', 'Effective: 05/01/2021', 'TEST AZ', and 'Account: 1342727078'. The qualification questions are as follows:

Question	Yes	No
Is dwelling currently owner-occupied?	<input checked="" type="radio"/>	<input type="radio"/>
Any insured or household member been convicted of insurance fraud?	<input type="radio"/>	<input checked="" type="radio"/>
Any insured or household member been convicted of a felony in the past 10 years?	<input type="radio"/>	<input checked="" type="radio"/>
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?	<input type="radio"/>	<input checked="" type="radio"/>
Property accessible to fire equipment year round?	<input checked="" type="radio"/>	<input type="radio"/>
Is dwelling in foreclosure process?	<input type="radio"/>	<input checked="" type="radio"/>
Is the dwelling rented to others as a vacation or short-term rental?	<input type="radio"/>	<input checked="" type="radio"/>

## 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 the 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
<b>Password Error</b>	Incorrect Agent Center password entered in rater <ul style="list-style-type: none"><li>- Can be updated in Carrier Settings</li></ul>
<b>Agent Code Error</b>	Incorrect agent code entered in rater <ul style="list-style-type: none"><li>- Can be updated in Carrier Settings</li></ul>
<b>Carrier Error: At least 1 driver is needed.</b>	Quote requested without a driver. <ul style="list-style-type: none"><li>- Return to appropriate screen in rater and enter at least one driver</li></ul>
<b>Incorrect Garaging Location</b>	No physical address entered in rater. <ul style="list-style-type: none"><li>- Return to appropriate screen in rater and enter address</li></ul>