



What's Changing in November 2023

Description:

This job aid provides a *high-level overview* of what is changing with the November 2023 Personal Lines Solutions releases for **Independent Agents**.

| Missouri Precision Plus Property Rating Plan | Line(s) of Business | | | | | | | | |
|--|--------------------------------------|-----------------------------|-----------------------------|------------------------|----------|--------------------------------------|------------|------------|---|
| <p>To continue positioning our Property product for profitable growth, Precision Plus Property enhancements will begin rolling out to Missouri in November 2023.</p> <p>Precision Plus Property Enhancements Include:</p> <ul style="list-style-type: none">• Additional Home Characteristics Rating – # of Stories, Sq Ft, Garage Type and Capacity, Foundation Type and % of Basement Finish, Wall Siding, Roof Condition, and Roof Shape• Billing Payment Method – a discount applies when the <i>insured</i> pays their premium In Full. (Escrow or Recurring EFT (monthly) are not eligible)• Good Payer Discount - based upon Nationwide payment history, a discount will be applied if there are no late fees or payments with non-sufficient funds in the previous 24 months. <p>You will be able to begin quoting with this coverage option on 11/06/2023 for the new business and renewal effective dates listed below.</p> <table><tr><th>State</th><th>Underwriting Company</th><th>New Business Effective Date</th><th>Renewal Effective Date</th></tr><tr><td>Missouri</td><td>Nationwide General Insurance Company</td><td>12/03/2023</td><td>02/02/2024</td></tr></table> | State | Underwriting Company | New Business Effective Date | Renewal Effective Date | Missouri | Nationwide General Insurance Company | 12/03/2023 | 02/02/2024 | <p>Property</p> <p>State(s): MO</p> |
| State | Underwriting Company | New Business Effective Date | Renewal Effective Date | | | | | | |
| Missouri | Nationwide General Insurance Company | 12/03/2023 | 02/02/2024 | | | | | | |



What's Changing in November 2023

Missouri Property Precision Plus Rating Plan (cont.)

Home Characteristics and Roof Condition:

New **Home Characteristic** fields have been added to the *Dwelling Construction* screen in PolicyCenter and will be returned from RCT Express (MSB).

For both Homeowner and Condo policies, launch to RCT Express (MSB), verify information returned and/or complete all fields, then retrieve the construction information.

Step 1: Click the **Launch MSB** button.
Step 2: Verify/Complete all fields in RCT Express (MSB).
Step 3: Return to PolicyCenter and click the **Retrieve from MSB** button.

For existing policies, these new **Home Characteristic** fields this information will be updated based on data provided from the RCT Express tool upon renewal. If the RCT Express tool does not provide information for any of these rating characteristics PolicyCenter will retain current information, if applicable, or assign a default for use in rating.

For *Homeowner* policies: Wall Siding, Foundation Type, Square Footage, Number of Stories, and Roof Shape will now be required.

Roof Condition will now be based on third-party vendor(s) provided data and/or information and will not be editable in PolicyCenter. Roof Condition applies to Homeowners policies only.

Line(s) of Business

Homeowners and Condo

State(s):
MO

Image

Homeowners:

PolicyCenter™ Desktop | Account | Policy | Search | Team | Testing | Training | Personal Lines Support | Technology Support

Policy File Homeowner Missouri Account: Policy: Scheduled (Exp. 02/12/2025) Billing Account: Inquiry

Dwelling Construction

MSB

Estimate # 7224E2001464

Year Built 1954

Construction Type Brick, Stone or Masonry Veneer

Foundation Type Below Grade Basement

Percent of Finished Basement

Square Footage 2000

Number of stories 2

Rated Number Of Bathrooms 2

Garage Type Attached

Parking Structure Capacity 1

Roof Type Composition Shingle

Flat Roof No

Roof Shape Gable Slight Pitch

Roof Thickness Standard

Roof UL Type None

Roof Condition Excellent

Thermostatically Controlled Central Heating? Yes

Supplemental Heat None

Electric Circuit Breaker

Number of Amps Greater than or equal to 100

Renovation Details

| Type | Year | Work completed by a licensed contractor? | Description |
|------|------|--|-------------|
| Roof | 1954 | Yes | |

Is the home currently under course of construction? No

Any Current Extensive remodeling or rehabilitation? No

Note: With the change that implemented in September 2023, be sure to also review the **Roof Year** field with your customer before you leave this screen. Once you leave this screen, you will no longer be able to edit this field.



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For *Condo* policies: Foundation Type and Square Footage will now be required. Though these fields are required, the rate will not vary based on entry at this time. Please note, it will be important for the information in these fields to be verified/completed accurately as we work to further enhance the product in the future.

Percent of Finished Basement will be required for *Homeowners* and *Condo* policies if **Foundation Type** is equal to Below Grade, Walkout or Daylight Basement. 0% is a valid value indicating an unfinished basement.

Condo:

The screenshot displays the PolicyCenter interface for a Condo policy. The left sidebar shows a navigation menu with 'Dwelling Construction' highlighted. The main content area shows the 'Dwelling Construction' section with various fields and values.

| Field | Value |
|---|--------------------------------|
| Estimate # | 00-000001005160 |
| Year Built | 1954 |
| Construction Type | Brick, Stone or Masonry Veneer |
| Foundation Type | Below Grade Basement |
| Percent of Finished Basement | |
| Square Footage | 2000 |
| Rated Number Of Bathrooms | 2 |
| Garage Type | Attached |
| Parking Structure Capacity | 1 |
| Roof Condition | Excellent |
| Thermostatically Controlled Central Heating ? | Yes |
| Supplemental Heat | None |
| Electric | Circuit Breaker |

Has the Dwelling converted from non-residential to residential?
Will Earthquake coverage be added to this location?



What's Changing in November 2023

| Missouri Property Precision Plus Rating Plan (cont.) | Line of Business | Image |
|---|---|---|
| <p>Billing Payment Method:</p> <p>The Billing Payment Method field and drop-down is now editable in the <i>Discounts</i> section of the <i>Policy Info</i> screen on Property policies for Missouri.</p> <p>A discount applies to Property policies enrolled in a Full Pay Plan billed to the insured. Third Party Billed (i.e. Mortgagee) is not eligible.</p> <p>Select the desired method from the field's drop-down list.</p> <p>Once the discount is applied, ensure the billing account has the accurate information. (ex. Recurring EFT will need to have bank account information input on the billing account if not already present.)</p> <p>Good Payer Discount:</p> <p>Based upon Nationwide payment history, a Good Payer discount will be applied if there are no late fees or payments with non-sufficient funds in the previous 24 months. This discount will be applied on all quotes and validated with Billing at new business. If there is no existing billing history, the policy will be considered a good payer.</p> | <p>Property</p> <p>State(s): MO</p> | <div><div><div>Policy Info</div><div><div>< Back</div><div>Next ></div></div></div><div><div>Address has been validated.</div><div><div><div><div>Primary Named Insured</div><div><div>Name</div><div></div></div><div><div>Policy Address</div><div>KANSAS CITY, MO 64157-2106</div></div><div><div>County</div><div>CLAY</div></div><div><div>Business Type</div><div>New Business</div></div><div><div>Book Transfer Policy</div><div>No</div></div><div><div>Prior Harleysville</div><div>No</div></div></div><div><div>Secondary Named Insured</div><div></div></div><div><div><div>Additional Named Insured</div><div><div><div>Name</div><div>Description of Interest</div></div><div>No data to display</div></div></div><div><div>Have you previously been insured with Nationwide on a Homeowners, Tenant, or Condo Policy?</div><div>No</div></div><div><div><div>Give Privacy, Credit Report and Insurance Score Notice?</div><div>Yes</div></div><div><div>Notice Acceptance Timestamp</div><div>09/26/2023 10:19 AM</div></div><div><div>Adverse Action Notification</div><div></div></div></div><div><div><div>Policy Details</div><div><div>Term Type</div><div>Annual</div></div><div><div>Number of Terms</div><div>1</div></div><div><div>Policy Type</div><div>Homeowner</div></div><div><div>Effective Date</div><div>12/04/2023</div></div><div><div>Expiration Date</div><div>12/04/2024</div></div><div><div>Original Inception Date</div><div>12/04/2023</div></div><div><div>Rate State</div><div>Missouri</div></div><div><div>Original Policy Year</div><div>2023</div></div><div><div>Years With Prior Carrier</div><div>5</div></div><div><div>Has your property insurance been cancelled or non-renewed for any reason other than non-payment of premium in the past 5 years?</div><div>No</div></div><div><div>Discounts</div><div><div><div>Intra Agency Transfer</div><div>No</div></div><div><div>Home Financial</div><div>No</div></div><div><div>Billing Payment Method</div><div>Paid in Full</div></div><div><div>Home and Car</div><div>NW Auto</div></div><div><div>Multi-Product</div><div></div></div></div></div></div></div><div><div><div>Underwriting</div><div><div>< Back</div><div>Next ></div></div></div><div><div><div>UW Issues</div><div>Claims</div><div>Prior Losses</div><div>Credit Bureau Report</div><div>Aerial Characteristics</div><div>Inspection / Underwriting Data</div><div>Household Information</div><div>CAT Underwriting</div></div><div><div><div>Good Payer Discount</div><div><div>Count of NSF/Late Pay</div><div>0</div></div><div><div>Months Since Last NSF/Late Pay</div><div>99</div></div></div></div></div></div></div></div></div></div></div> |



What's Changing in November 2023

| Nationwide Revising Windstorm or Hail Exclusion Endorsement to exclude ALE coverage | Line(s) of Business | | | | | | | | | | | | | | | | |
|--|---------------------|-----------------------------|---------------------------------|---------------------------------|---------|------------|------------|------------|---------|------------|------------|------------|-------|------------|------------|------------|-----------------|
| <p>Nationwide is revising the Windstorm or Hail Exclusion Endorsement to exclude Additional Living Expense (ALE). This revision will begin rolling out in November 2023 to the states of Alabama, Florida, and Texas.</p> <p>This is applicable for New Business and existing customers at Renewal. Existing customers will receive a communication from the company if their policy is affected by this reduction in coverage to the Windstorm or Hail Exclusion Endorsement.</p> <p>The most recent version of the form can be found on Reference Connect through Agent Center. Current Form Names are:</p> <ul style="list-style-type: none">• H 02 19 07 16 – Windstorm or Hail Exclusion Endorsement• H 02 113 FL 07 16 – Windstorm or Hall Exclusion Endorsement – Florida• H 02 30 TX 07 16 – Windstorm or Hail Exclusion Endorsement – Texas <p>After implementation, the Form Names will be revised in Reference Connect to the following:</p> <ul style="list-style-type: none">• H 02 19 09 23 – Windstorm or Hail Exclusion Endorsement (AL)• H 02 113 FL 09 23 – Windstorm or Hall Exclusion Endorsement – Florida• H 02 30 TX 11 23 – Windstorm or Hail Exclusion Endorsement – Texas <table><tr><th>State</th><th>Release Date</th><th>New Business Effective Date</th><th>Renewal Business Effective Date</th></tr><tr><td>Florida</td><td>11/03/2023</td><td>11/19/2023</td><td>12/19/2024</td></tr><tr><td>Alabama</td><td>11/03/2023</td><td>12/04/2023</td><td>01/04/2024</td></tr><tr><td>Texas</td><td>11/03/2023</td><td>01/10/2024</td><td>02/10/2024</td></tr></table> <p>ALE coverage resulting from wind/hail may be available through a wind pool carrier in the state.</p> <p>Questions? Please reach out to your PL Sales or Territory Manager if you have questions about the revision of the Windstorm or Hail Exclusion Endorsement.</p> | State | Release Date | New Business Effective Date | Renewal Business Effective Date | Florida | 11/03/2023 | 11/19/2023 | 12/19/2024 | Alabama | 11/03/2023 | 12/04/2023 | 01/04/2024 | Texas | 11/03/2023 | 01/10/2024 | 02/10/2024 | Property |
| State | Release Date | New Business Effective Date | Renewal Business Effective Date | | | | | | | | | | | | | | |
| Florida | 11/03/2023 | 11/19/2023 | 12/19/2024 | | | | | | | | | | | | | | |
| Alabama | 11/03/2023 | 12/04/2023 | 01/04/2024 | | | | | | | | | | | | | | |
| Texas | 11/03/2023 | 01/10/2024 | 02/10/2024 | | | | | | | | | | | | | | |



What's Changing in November 2023

| Property Precision Plus Enhancements | Line(s) of Business |
|--|--|
| <p>To help stay competitive with product offerings, enhancements to the Property Precision Plus will begin rolling out in PolicyCenter.</p> <p>Property Precision Plus Enhancements include:</p> <ul style="list-style-type: none">• Full Update of Class Plan Factors• Splitting Wind and Hail Perils• Adding Number of Bathrooms Rating• Adding Year Built rating step <p>In addition to the enhancements above, additional new features will also include:</p> <ul style="list-style-type: none">• Credit Model update – reduces expenses and improves customer experience by using one model across all PL products• Hex Grid (<i>where applicable</i>) <p>Key Information about this change:</p> <ul style="list-style-type: none">• Increases in both the frequency and severity of our non-weather water losses heightened our awareness of the need for this rating variable• Additional segmentation ensures we are accurately priced for our non-weather water claims risk• Starting point for expanded segmentation to align with our competitors• Applied to all Homeowners perils and to Water Non-Weather peril for Condo | <p>Property</p> <p>State(s): DE NM</p> |



What's Changing in November 2023

| Introducing a Redesigned Nationwide Umbrella (PUL) Product | | | | Line(s) of Business |
|--|------------------------|------------------------------------|--|---|
| To help stay competitive with product offerings, a redesigned Nationwide Umbrella (PUL) Product will begin rolling out with the state of Colorado only in November 2023. | | | | Umbrella State(s): CO |
| State | Production Date | New Business Effective Date | Renewal Business Effective Date | |
| CO | 11/3/2023 | 11/21/2023 | 12/21/2023 | |
| What's changing? The updated Umbrella product will offer flexibility for new and existing policies by: <ul style="list-style-type: none">• Moving from a hybrid contract to an ISO based, true umbrella contract• Offering vehicle and designated premises exclusions• Allowing non-Nationwide underliers with restrictions and surcharge and Underwriting approval (See FAQ for additional information)• Making it easier for agents and underwriting as the system will stop bind if underlying policies do not meet underlying limits | | | | |
| PLEASE NOTE: After the updated Umbrella product rolls out in the state, this will be the only Umbrella option available for New Business. | | | | |
| Questions? Please reach out to your PL Sales or Territory Manager if you have questions about the updated Umbrella product. | | | | |