

Nationwide Express: Review Policies, Get Final Rate & Pay and Bind



Review Policies

Step 1

Action	Screen
<p>“Review policies” contains all the selected coverages and provides options to easily make changes or see more details.</p> <p>The system displays two products side by side. Keep scrolling to review each product quoted.</p>	

Step 2

Action	Screen
<p>This is another chance to review the policies for the discounts already applied and options for any additional discounts that may apply.</p>	

Step 3

Action	Screen
<p>Here is a view of the telematics tab on the rating page. Telematics options may vary based on state. Whatever you select will have to be confirmed.</p> <p>There are messages that you may encounter when the insured is not eligible for the instant verified discount. For example, the 2020 Toyota could have had a discount had the insured had sufficient driving data (90days).</p>	

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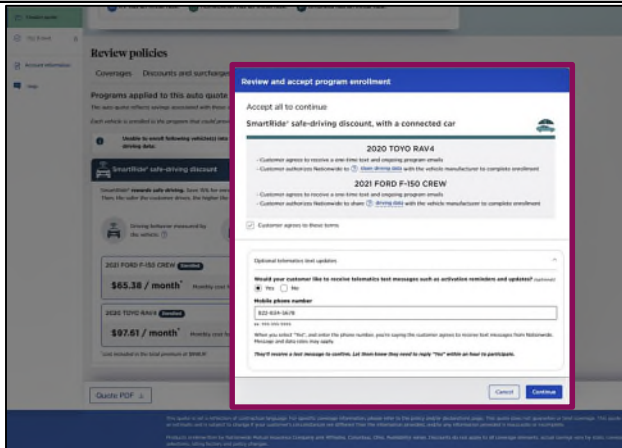
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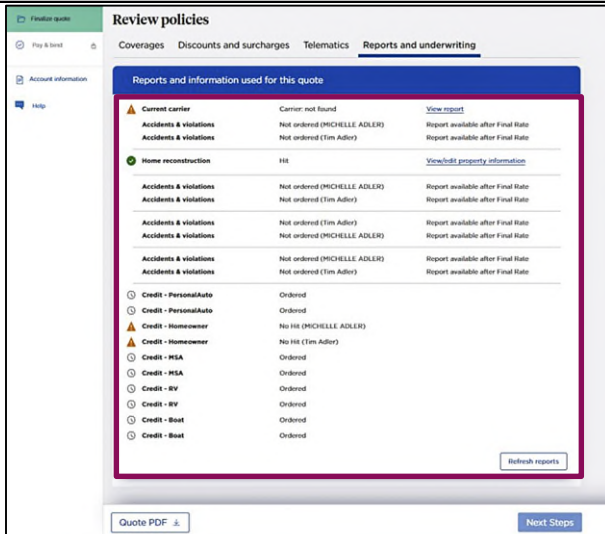
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Review Policies (con'td)

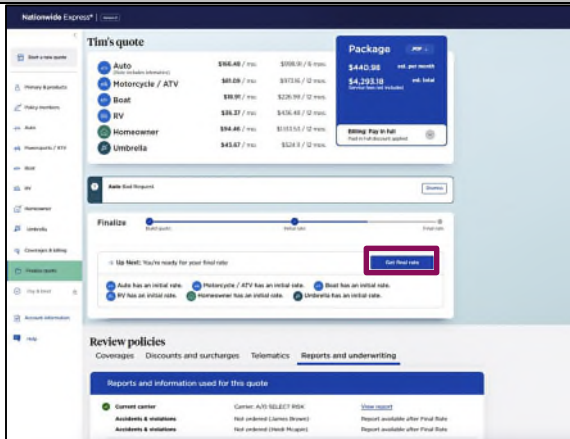
Step 4

Action	Screen
You will need to review and accept the telematics program enrollment. Advise the prospect of any requirements of them. When finished, select the "Continue" button.	

Step 5

Action	Screen
The last tab in the "Review policies" section is "Reports and underwriting". Current carrier is ordered automatically, and Loss History and MVR are ordered at Finalize Quote by selecting Get Final Rate	
Remember, if the prospect wants to think about it before you proceed, you can print the quote from the top right corner in the Package tile or the "Quote PDF" button at the bottom left corner of the screen.	

Step 6

Action	Screen
When your customer accepts the quote, select the "Get final rate" button.	

Final Rate

Step 1

Action

Once the reports are run, you have a “Final rate”, as indicated by the green button on the upper right-hand side of the screen.

You’re now ready to select the “Pay & Bind” button.

Screen

Tim's quote

Policy	Rate	Term
Auto	\$141.95 / mo.	\$851.72 / 6 mos.
Motorcycle / ATV	\$46.62 / mo.	\$1,027.46 / 12 mos.
Boat	\$14.08 / mo.	\$168.75 / 12 mos.
RV	\$34.31 / mo.	\$411.77 / 12 mos.
Homeowner	\$73.96 / mo.	\$887.53 / 12 mos.
Umbrella	\$22.36 / mo.	\$268.43 / 12 mos.

Package **Pay & Bind**

\$372.26 est. per month
\$3,615.66 est. total
Service fees not included

Bill to: Pay in full
Full rate is all-inclusive quoted

Finalize

Up Next: Ready for purchase! This quote has a final rate.

Pay & Bind

Review policies

Coverages Discounts and surcharges Telematics Reports and underwriting

Reports and information used for this quote

Report	Information	View report
Current carrier	Carrier not found	View report
Auto claims	Clear (12/18/2014)	View report
Auto claims	Clear (12/18/2014)	View report
Accidents & violations	Clear (Tim Auto)	View report
Accidents & violations	Clear (MICHELLE ADJUS)	View report
Property claims	Clear (12/18/2014)	View report
Home reconstruction	NA	View full property information
Credit - PersonalAuto	No hit (Tim Auto)	
Credit - PersonalAuto	No hit (MICHELLE ADJUS)	
Credit - Homeowner	No hit (MICHELLE ADJUS)	
Credit - Homeowner	No hit (Tim Auto)	

Quote PDF **Pay & Bind**

Pay & Bind

Step 1

Action

Your customer has the option to change their mind on the bill plan at the top of the screen.

Note that each policy is set up on its own billing account and the total due today is displayed at the bottom of the page.

Screen

Pay & Bind

Accounts and billing plans

Bill to escrow: Homeowner ☐

Bill to Nationwide: PersonalAuto, MSA, Boat, RV, Homeowner, PersonalUmbrella

Pay in full **Discount applied** **Change bill plan**

Bill details

Policy	Rate
Auto	\$851.72 / 6 mos. term
Nationwide Billing account for: Auto	\$851.72 / term total
Motorcycle	\$1,027.46 / 12 mos. term
Nationwide Billing account for: Motorcycle	\$1,027.46 / term total
Recreational Vehicle	\$411.77 / 12 mos. term
Nationwide Billing account for: Recreational Vehicle	\$411.77 / term total
Homeowners	\$887.53 / 12 mos. term
Umbrella	\$268.43 / 12 mos. term
Nationwide Billing account for: Homeowners, Umbrella	\$1,155.96 / term total

Today's payment
All fees included in full policies

\$3,615.66 **Due today**

Quote PDF **Submit payment**

Today's payment: \$3,615.66

Pay & Bind (cont'd)

Step 2

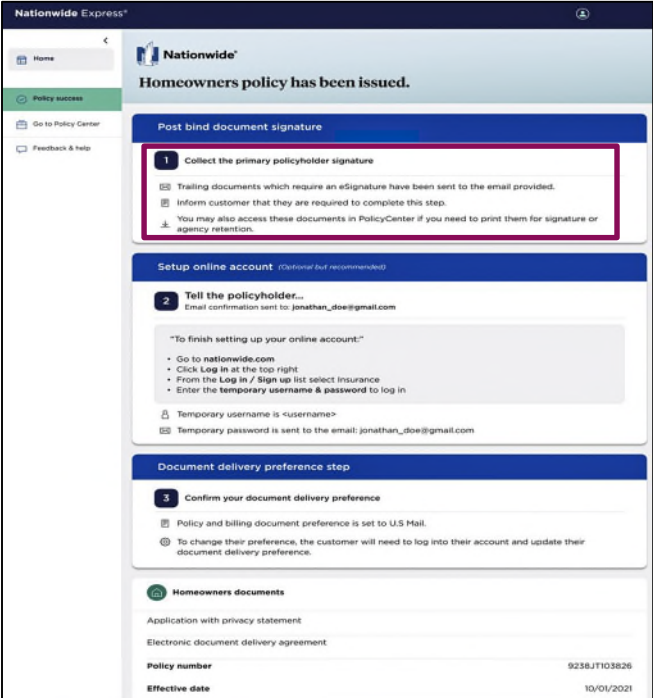
Action	Screen
<p>Because everything is done electronically, bank account and bankcard are the only options for down payment. You can save that information for future automatic payments.</p>	

Step 3

Action	Screen
<p>The screen displays what a "Card" payment type looks like. The disclaimers, "Insurance Fraud Warning" and "Submit Payment," need to be shared with the customer by reading the statements displayed.</p> <p>Once you share the disclaimers with your customer, select the "Submit payment" button. Nationwide Express will issue all the products together whether they have the same or different effective dates.</p>	

Pay & Bind (cont'd)

Step 4

Action	Screen
<p>If the insured opted for paper documents, you'll see this messaging after bind. Follow the instructions on the screen.</p>	

Step 5

Action	Screen
<p>If you selected a non-Nationwide Express product, you'll be given instructions for quoting and binding in PolicyCenter.</p> <p>Close Nationwide Express when working in PolicyCenter.</p>	