ClearQuote℠ and PolicyCenter℠ Messaging and Underwriting Referrals

Instructional Guide

• **Purpose:** This instructional guide will help you understand the messages that you receive in ClearQuote℠ throughout the quoting process, and how to respond to them

• **Prerequisites: None**

While entering a quote for a Small Commercial account, the systems will utilize several different rule sets to increase automated decision making, which will provide you with faster quoting and policy issuing capabilities.

If a referral is needed you can request underwriting approval through the system. If approved, you can even issue the policy yourself.

ClearQuote^{SM} Early Messaging

Early messaging provides immediate indication of Nationwide's Small Commercial underwriting appetite. Here's how it works. When you are entering information in ClearQuote, the system checks to see if the risk meets Nationwide's underwriting guidelines. For many accounts you will know early on in the process whether an issue will need to be addressed within the quote, and if an entry will require additional attention.

If something does not fall within the guidelines, a message will appear, alerting you that the risk is not eligible as entered, or requires underwriter review prior to issuance.

NOTE: Early messaging does not apply to Middle Market accounts, since they will not be quoted in ClearQuote; all Middle Market accounts are to be submitted via an ACORD application.

There may be situations when you need to make a correction in order to receive a quote.

On screen messaging will appear in these cases and you will have the opportunity to make the correction in question and continue on with the quote. As you proceed through the quote and enter all of the pertinent information, rules are running in the background to ensure you are getting the most accurate quote. For this reason, it is important that the information entered on each screen is as correct as possible.

Building Valuation

The Building Limit you entered is not within the required range. You must revise the limit in order to continue quoting.

Required range is **$120,100 - $343,100**.

Building Limit *

✔ OK

ClearQuote^{SM} Prompts and Messaging

If additional information is needed, you will be prompted by on screen messaging based on the type of information needed.

ClearQuote^{SM} Proceed with Quote

If the on-screen prompts have been corrected and there are no additional underwriting issues, you will receive a message alerting you that underwriting and rating are complete, and that you may Proceed to Issue.

NOTE: In some instances, failure to correct the on-screen prompts will result in an error and you will be unable to complete the quote.

ClearQuote^{SM} Underwriting Referrals

On some accounts, you will see a 'Refer to Underwriting' button on the Review & Quote screen.

When this button is selected, underwriting will automatically be notified that the risk requires review. Be sure that the account is ready to issue before you click the refer to underwriting button.

NOTE: If a Middle Market account was incorrectly entered as a Small Commercial Account, ClearQuote will identify it on this screen. The account will quote but will not display a premium. A referral to Underwriting for Middle Market review is required before a premium can be shared.

NOTE: Upon clicking Refer to Underwriting, you will receive a popup box requiring a Contact Name, Preferred Contact Method, Phone and/or Email, and Note to Underwriting. Be sure these fields are filled out completely.

When your referral note is complete, simply click OK. You no longer have to call or email the underwriter for Small Commercial accounts; the system notifies Underwriting for you automatically!

PolicyCenter^{SM} Underwriting Referrals

Some changes on existing accounts, including Account Changes, Policy Changes, and certain Endorsements, will also require underwriting review.

The alerts and prompts are a bit different in PolicyCenter than they are in ClearQuote, but the process is the same.

To start the referral, click Risk Analysis in the Left Navigation bar.

PolicyCenter^{SM} Underwriting Referrals

On the Risk Analysis screen, click the Request Approval button

PolicyCenter^{SM} Underwriting Referrals

A "New Note" field will appear. Fill out the referral information and click *Update*.

Similar to the new quote process, underwriting will automatically be notified that the change requires review.

NOTE: Be sure to include the following information in the Text field:

- Contact Name
- Preferred Method of Contact (email address/phone number)
- Brief Description of Change

ClearQuote^{SM} and PolicyCenter^{SM} Underwriting Referrals

After the underwriter reviews the account, if any further changes are needed, the process begins all over, with the rules running again and new approval messaging if required.

After the underwriter has approved or rejected the underwriting issue, you will receive a notification providing the decision in your agent portal as well as an email.

In the event that the underwriting issue has been rejected, the underwriter will also contact you directly.

ClearQuote^{SM} and PolicyCenter^{SM} Proceed to Issue

Once the underwriter has approved the underwriting issue, you can proceed to issue.

This applies to both new accounts and existing policy/account changes.