



# ClearQuote<sup>SM</sup> and PolicyCenter<sup>SM</sup> Messaging and Underwriting Referrals



## Instructional Guide

- **Purpose:** This instructional guide will help you understand the messages that you receive in ClearQuote<sup>SM</sup> 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.





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



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

The screenshot shows the Nationwide ClearQuote interface. At the top, the Nationwide logo is on the left, and the user's location 'Florist, Ames, IA 50010-6147' and account number 'Account # ACP' are on the right. A 'Hide Optional Fields' toggle is set to 'Off'. Below the header is a navigation bar with 'Account', 'BOP', 'COMMERCIAL AUTO', and 'WC' tabs. The 'COMMERCIAL AUTO' tab is selected. Below the navigation bar is a section for 'Auto Information' and 'AUTO COVERAGES'. A red error message banner is displayed, stating: 'Errors (7) - Adjust these items to expedite your quote. (click to collapse)'. Below this, a specific error is listed: 'Answer is missing for required question "Are any vehicles leased to others?"'. A 'Review & Quote' button is visible on the right side of the interface.

! Additional information for this location is required.

# ClearQuote<sup>SM</sup> 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.

Nationwide

Hide Optional Fields  
On On ?  
Show Me How

Account BOP REVIEW & QUOTE

TOTAL PREMIUM - Modify Pricing Display Proposal Quote

To unselect a submission from being included in the quote, uncheck the checkbox button.

BUSINESSOWNERS ACP -

Applied Policy Coverages

- ✓ Backup Of Sewer And Drain Water (Aggregate)
- ✓ Communicable Disease Exclusion
- ✓ CyberOne
- ✓ Data Compromise
- ✓ Florists Misdelivery
- ✓ Identity Recovery
- ✓ PLUS Endorsement

Location 1

Building Address	Building or TRL Limit	BPP Limit	Classification
Building 1	Building - \$602,900	\$300,000	(59665) FLORIST (RETAIL)

1 Premium is based upon the information provided in this quote, supplemented by publicly available data. If any changes are made that update information in this quote, you will be required to requote the account and the premium could change.

Save & Exit Previous Quote

# ClearQuote<sup>SM</sup> 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.

Nationwide

Hide Optional Fields  
On Off

Account BOP REVIEW & QUOTE

TOTAL PREMIUM \$3,035

Modify Pricing  
Display Proposal

Proceed To Issue

Show Me How

To unselect a submission from being included in the quote, uncheck the checkbox button.

**UNDERWRITING ISSUES**  
Some underwriting issues may be resolved by editing your quote. [Refer to Underwriting](#)

**BUSINESSOWNERS**

The Building Limit of 250000 compared to the ITV valuation limit of 441900 is not within the recommended range and will require underwriter review prior to quote. Consider revising the limit of Location 1, Building 1.

**BUSINESSOWNERS**  
ACP BP01 UNDERWRITING ISSUES for Quote \$3,035

**Applied Policy Coverages**

✓ Backup Of Sewer And Drain Water (Aggregate)	✓ Data Compromise	✓ Identity Recovery
✓ Communicable Disease Exclusion	✓ Florists Misdelivery	✓ PLUS Endorsement
✓ CyberOne		





**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!

The screenshot shows a web application interface with a background of a quote page. The quote page includes a 'PREMIUM' field with the value '\$3,035', buttons for 'Modify Pricing' and 'Display Proposal', and a 'Proceed' button. The background also shows sections for 'UNDERWRITING', 'BUSINESSOWNERS', and 'Policy Coverages'. Overlaid on this is a light blue popup form with a red exclamation mark icon. The form contains the following fields and options:

- Message:** "Are you sure that you want to submit to underwriting? You will not be able to make any changes to the quote until the underwriting review is complete."
- Contact Name \***: Text input field containing "Test Agent".
- Preferred Contact Method \***: Radio button options for "Phone" (selected) and "Email".
- Phone \***: Text input field containing "515-555-1212".
- Email**: Empty text input field.
- Notes to Underwriting**: Text area containing "Test only".
- Buttons**: "Cancel" (with an 'X' icon) and "OK" (with a checkmark icon).





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.

**Policy Change (Quoted)** Businessowners Effective: 12/20/2022 Primary: Tuesday Test Account: ACP 35C Policy:

**Quote** [Back] [Next] [Edit Policy Transaction] [Save Draft] [Issue Policy] [Withdraw Transaction]

**This quote will require underwriting approval prior to issuance.**

Policy Number	ACP BP01	IRPM Eligible Premium
Policy Period	12/01/2022 - 12/01/2023	Total Premium
Insured Name	Tuesday Test	Total Surcharges / Assessments
Address		Total Cost
County		Annualized Premium
		Change in Cost

**Policy Premium** Cost Change Detail



On the Risk Analysis screen, click the Request Approval button

The screenshot shows the PolicyCenter interface for a 'Policy Change (Quoted)' transaction. The left sidebar contains a navigation menu with the following items: Actions, Policy Change 10304642 Quoted, Policy Contract, Policy Info, Businessowners Line, Buildings and Classifications, Policywide, Modifiers, and Risk Analysis (which is currently selected). The main content area is titled 'Risk Analysis' and includes a 'Request Approval' button, which is highlighted with a green box. Other buttons in the top right include Back, Next, Edit Policy Transaction, Issue Policy, and Withdraw Transaction. Below the 'Request Approval' button, there are tabs for 'UW Issues' and 'Claims'. A section titled 'Blocking Issuance' displays a list of issues, with the first issue being: 'Location ID=1, building ID=1 - The Building Limit of \$800,000 compared to the ITV value limit of \$400,100 is not within the suggested range. Revise the building limit or refer to underwriting.' This issue has a status of '1' and buttons for 'Approve' and 'Reject'.

# PolicyCenter<sup>SM</sup> 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

The image displays two screenshots of the PolicyCenter interface for Policy Change 10304642. The top screenshot shows the 'New Note' form with fields for Topic, Subject, Related To (Account: ACP 350), Security Level (Internal Only), and Text. The bottom screenshot shows the same form with the 'Update' button highlighted in green and the 'Text' field containing a list of required information: Contact Name, Preferred Method of Contact (email/phone), Contact Information, and Brief Description of Change.



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.



# ClearQuote<sup>SM</sup> and PolicyCenter<sup>SM</sup> Underwriting Referrals



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<sup>SM</sup> and PolicyCenter<sup>SM</sup> 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.

Account > BCP > REVIEW & QUOTE

TOTAL PREMIUM \$3,948

Modify Pricing  
Display Proposal

Proceed To Issue

To unselect a submission from being included in the quote, uncheck the checkbox button.

Underwriting Complete  
You may proceed to issue.

BUSINESSOWNERS  
ACP BP1

\$3,948

Applied Policy Coverages

- Backup Of Sewer And Drain Water (Aggregate)
- Communicable Disease Exclusion
- CyberOne
- Data Compromise
- Florists Misdelivery
- Identity Recovery
- PLUS Endorsement

PolicyCenter™ Desktop > Account > Policy > Search > Administration

Policy Change (Quoted) Businessowners Effective: 11/10/2020 Primary: Account: ACP 320 Policy: ACP BP01

Quote

Back Next Release Lock Edit Policy Transaction Save Draft Issue Policy Withdraw Transaction

Policy Number ACP BP01 Underwriting Company Nationwide General Insurance Company

Policy Period 11/04/2020 - 11/04/2021 IRPM Eligible Premium \$7,118.32

Insured Name [Redacted]

Address [Redacted]

County [Redacted]

Total Premium \$4,000.00

Total Surcharges / Assessments \$4,000.00

Total Cost \$4,000.00

Change in Cost (\$1,118.32)

Policy Premium Cost Change Detail

Override Rating Show Rating Worksheet