



# What's Changing in November 2023

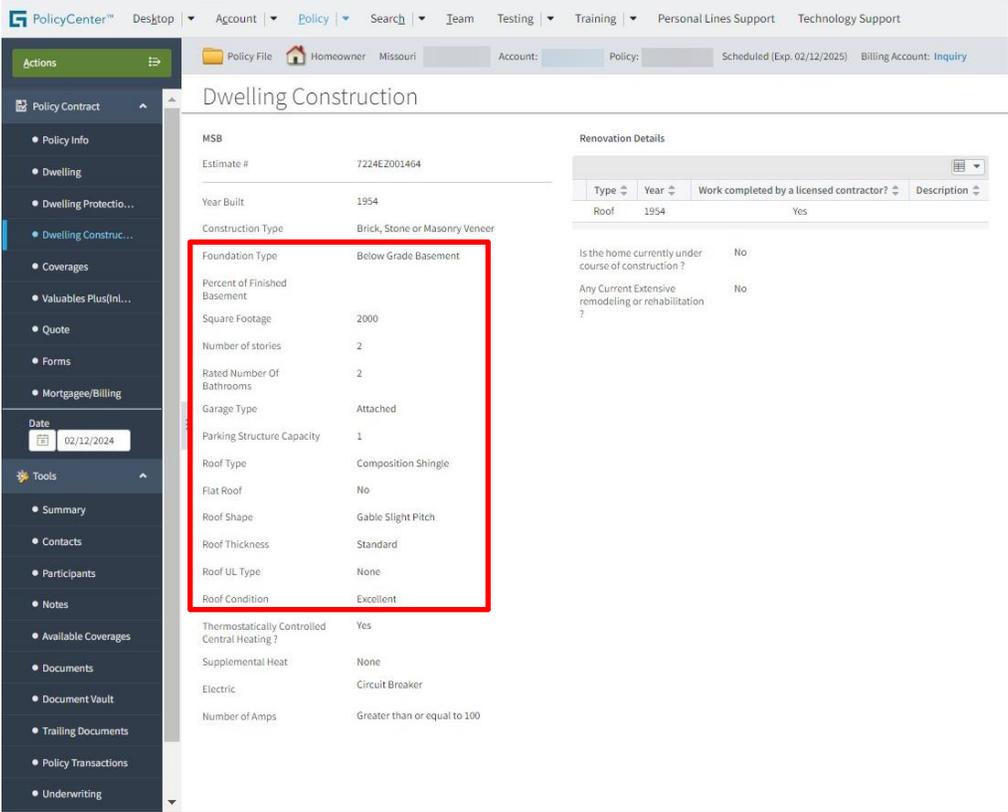
## Description:

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><b>Precision Plus Property Enhancements Include:</b></p> <ul style="list-style-type: none"> <li>• <b>Additional Home Characteristics Rating</b> – # of Stories, Sq Ft, Garage Type and Capacity, Foundation Type and % of Basement Finish, Wall Siding, Roof Condition, and Roof Shape</li> <li>• <b>Billing Payment Method</b> – a discount applies when the <i>insured</i> pays their premium In Full. (Escrow or Recurring EFT (monthly) are not eligible)</li> <li>• <b>Good Payer Discount</b> - 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.</li> </ul> <p>You will be able to begin quoting with this coverage option on <b>11/06/2023</b> for the new business and renewal effective dates listed below.</p> <table border="1" data-bbox="247 1101 1446 1239"> <thead> <tr> <th>State</th> <th>Underwriting Company</th> <th>New Business Effective Date</th> <th>Renewal Effective Date</th> </tr> </thead> <tbody> <tr> <td>Missouri</td> <td>Nationwide General Insurance Company</td> <td>12/03/2023</td> <td>02/02/2024</td> </tr> </tbody> </table>	State	Underwriting Company	New Business Effective Date	Renewal Effective Date	Missouri	Nationwide General Insurance Company	12/03/2023	02/02/2024	<p><b>Property</b></p> <p><b>State(s):</b> MO</p>
State	Underwriting Company	New Business Effective Date	Renewal Effective Date						
Missouri	Nationwide General Insurance Company	12/03/2023	02/02/2024						



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Missouri Property Precision Plus Rating Plan (cont.)	Line(s) of Business	Image
<p><b>Home Characteristics and Roof Condition:</b></p> <p>New <b>Home Characteristic</b> fields have been added to the <i>Dwelling Construction</i> screen in PolicyCenter and will be returned from RCT Express (MSB).</p> <p>For both Homeowner and Condo policies, launch to RCT Express (MSB), verify information returned and/or complete all fields, then retrieve the construction information.</p> <p>Step 1: Click the <b>Launch MSB</b> button.  Step 2: Verify/Complete all fields in RCT Express (MSB).  Step 3: Return to PolicyCenter and click the <b>Retrieve from MSB</b> button.</p> <p>For existing policies, these new <b>Home Characteristic</b> 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.</p> <p><i>For Homeowner policies:</i> Wall Siding, Foundation Type, Square Footage, Number of Stories, and Roof Shape will now be required.</p> <p><b>Roof Condition</b> 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.</p>	<p>Homeowners and Condo</p> <p>State(s): MO</p>	<p>Homeowners:</p>  <p><b>Note:</b> With the change that implemented in September 2023, be sure to also review the <b>Roof Year</b> field with your customer before you leave this screen. Once you leave this screen, you will no longer be able to edit this field.</p>



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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:

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

Submission (Bound) **Condominium** Missouri Effective: 12/25/2023 Account: Policy:

### Dwelling Construction

< Back Next >

**MSB**

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 residential to residential? Will Earthquake added to this local?



# What's Changing in November 2023

Missouri Property Precision Plus Rating Plan (cont.)	Line of Business	Image
<p><b>Billing Payment Method:</b></p> <p>The <b>Billing Payment Method</b> 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><b>Good Payer Discount:</b></p> <p>Based upon Nationwide payment history, a <b>Good Payer</b> 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>	<p>The image shows two screenshots from a software interface. The top screenshot is the 'Policy Info' screen, which has a 'Policy Details' table on the right. In this table, the 'Billing Payment Method' is listed as 'Paid in Full' and is highlighted with a red box. The bottom screenshot is the 'Underwriting' screen, which has a 'Good Payer Discount' section highlighted with a red box. This section shows 'Count of NSF/Late Pay' as 0 and 'Months Since Last NSF/Late Pay' as 99.</p>



# 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 <b>Alabama, Florida, and Texas.</b></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 <b>Reference Connect</b> through Agent Center. Current Form Names are:</p> <ul style="list-style-type: none"> <li>• H 02 19 07 16 – Windstorm or Hail Exclusion Endorsement</li> <li>• H 02 113 FL 07 16 – Windstorm or Hall Exclusion Endorsement – Florida</li> <li>• H 02 30 TX 07 16 – Windstorm or Hail Exclusion Endorsement – Texas</li> </ul> <p>After implementation, the Form Names will be revised in <b>Reference Connect</b> to the following:</p> <ul style="list-style-type: none"> <li>• H 02 19 <b>09 23</b> – Windstorm or Hail Exclusion Endorsement (AL)</li> <li>• H 02 113 FL <b>09 23</b> – Windstorm or Hall Exclusion Endorsement – Florida</li> <li>• H 02 30 TX <b>11 23</b> – Windstorm or Hail Exclusion Endorsement – Texas</li> </ul> <table border="1" data-bbox="216 914 1062 1122"> <thead> <tr> <th>State</th> <th>Release Date</th> <th>New Business Effective Date</th> <th>Renewal Business Effective Date</th> </tr> </thead> <tbody> <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> </tbody> </table> <p>ALE coverage resulting from wind/hail may be available through a wind pool carrier in the state.</p> <p><b>Questions?</b> 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	<p><b>Property</b></p>
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## 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 <b>Property Precision Plus</b> will begin rolling out in PolicyCenter.</p> <p><b>Property Precision Plus Enhancements include:</b></p> <ul style="list-style-type: none"><li>• Full Update of Class Plan Factors</li><li>• Splitting Wind and Hail Perils</li><li>• Adding Number of Bathrooms Rating</li><li>• Adding Year Built rating step</li></ul> <p><b>In addition to the enhancements above, additional new features will also include:</b></p> <ul style="list-style-type: none"><li>• Credit Model update – reduces expenses and improves customer experience by using one model across all PL products</li><li>• Hex Grid (<i>where applicable</i>)</li></ul> <p><b>Key Information about this change:</b></p> <ul style="list-style-type: none"><li>• Increases in both the frequency and severity of our non-weather water losses heightened our awareness of the need for this rating variable</li><li>• Additional segmentation ensures we are accurately priced for our non-weather water claims risk</li><li>• Starting point for expanded segmentation to align with our competitors</li><li>• Applied to all Homeowners perils and to Water Non-Weather peril for Condo</li></ul>	<p><b>Property</b></p> <p><b>State(s):</b> 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 <b>Colorado</b> only in November 2023.				<b>Umbrella</b>  <b>State(s):</b> CO
State	Production Date	New Business Effective Date	Renewal Business Effective Date	
CO	11/3/2023	11/21/2023	12/21/2023	
<p><b>What's changing?</b>            The updated Umbrella product will offer flexibility for new and existing policies by:</p> <ul style="list-style-type: none"> <li>• Moving from a hybrid contract to an <b>ISO based</b>, true umbrella contract</li> <li>• Offering vehicle and designated premises <b>exclusions</b></li> <li>• Allowing <b>non-Nationwide underliers</b> with restrictions and surcharge and Underwriting approval (See FAQ for additional information)</li> <li>• Making it easier for agents and underwriting as the system will stop bind if underlying policies do not meet underlying limits</li> </ul> <p><b>PLEASE NOTE:</b> After the updated Umbrella product rolls out in the state, this will be the only Umbrella option available for New Business.</p> <p><b>Questions?</b>            Please reach out to your PL Sales or Territory Manager if you have questions about the updated Umbrella product.</p>				