

Create a Property Policy – Full Application

PolicyCenter



Description

This job aid describes the step-by-step process how to create a Property Policy - Full Application. This job aid starts from an existing Policyholder Account.

Step 1

Action	Screen
<p>On the <i>Account Summary</i> screen:</p> <ul style="list-style-type: none"> Click the arrow to the right of the Actions field. Select “New Submission” from the drop-down menu. 	

Step 2

Action	Screen
<p>PolicyCenter defaults the Rate State to match the prospective member’s mailing address.</p> <p>You can update the Default Effective Date on this screen or the <i>Policy Info</i> screen.</p> <ul style="list-style-type: none"> Select the radio button to the left of the Homeowner field. Click the Select button. 	

Step 3

Action	Screen
<p>To begin the application, you must answer/verify the pre-qualification questions. These questions determine eligibility.</p> <ul style="list-style-type: none"> Select the appropriate answer for each question. Click the Next > button. 	

Job Aid Process (Cont.) :

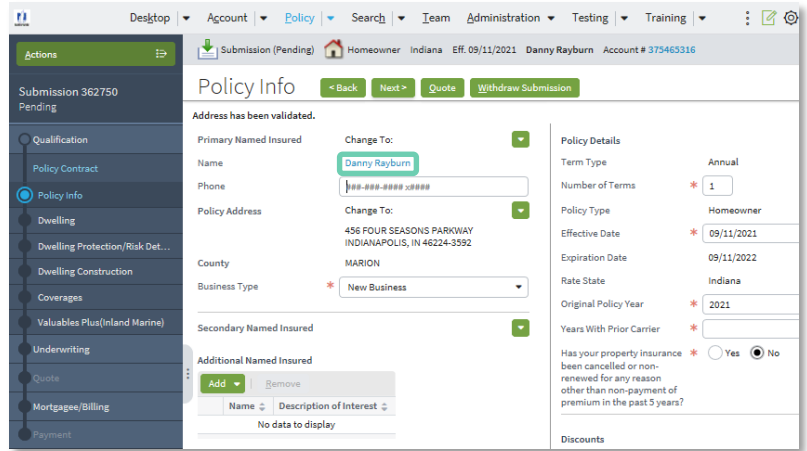
Step 4

Action

If the policyholder does not have an auto policy already with Nationwide, you may receive a message prompting you to enter the **Date of Birth**, **Marital Status**, and **Gender** for the Primary Named Insured on the *Policy Info* screen.

- Click the **Name** field (hyperlink).

Screen



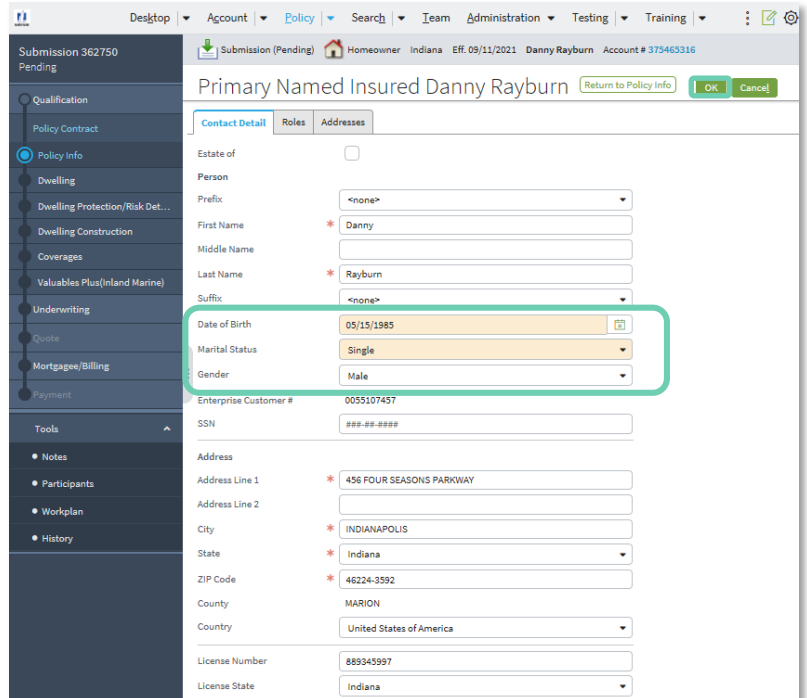
Step 5

Action

On the *Primary Named Insured* screen:

- Update the necessary fields. Those include:
 - Date of Birth**
 - Marital Status**
 - Gender**
- Click the **OK** button.

Screen



Job Aid Process (Cont.) :

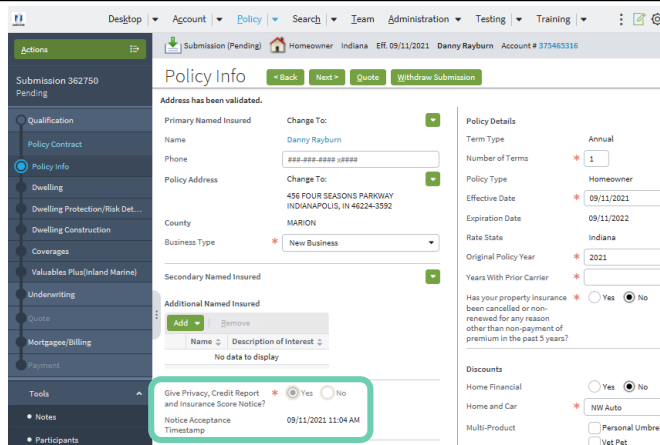
Step 6

Action

On the *Policy Info* screen:

- Select the **Yes** radio button to select the **Give Privacy, Credit Report and Insurance Score Notice** option.
- Click the **OK** button on the *Give Privacy, Credit Report and Insurance Score Notice* pop-up window after reviewing the disclosure.

Screen



Step 7

Action

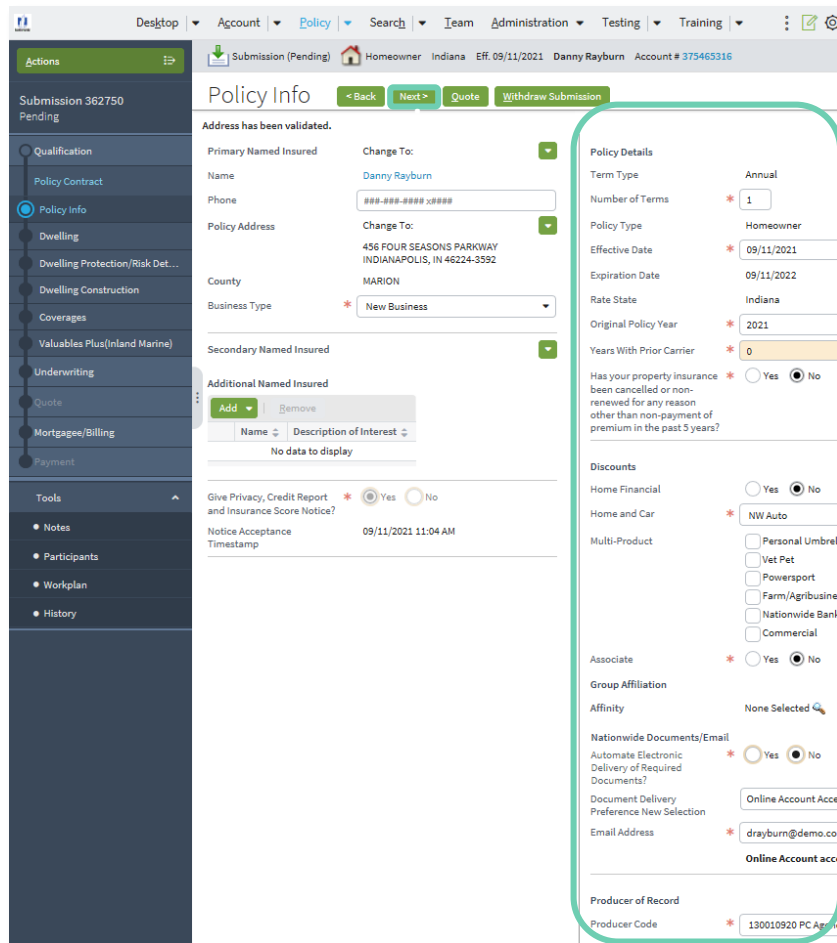
To complete the *Policy Info* screen:

- Complete the remaining required fields. Many of the required fields default but can be changed as needed. You may need to scroll down to see additional fields. Those include:
 - **Term Type**
 - **Number of Terms**
 - **Effective Dates**
 - **Original Policy Year**
 - **Years with Prior Carrier**
 - **Insurance Cancellation** radio button
 - **Home and Car**
 - **Associate** radio button
 - **Producer Code**

Note: If you answer “Yes” to the **Automate Electronic Delivery of Required Documents** question, PolicyCenter will automatically send any required documents to the policyholder. To use this option, you **MUST** specify “**Online Account Access**” for **Designated Delivery Preference New Selection** and enter the policyholder’s email address.

Note: The default **Document Delivery Preference New Selection** field is “**Online Account Access (email)**”. If this default value is accepted, then an **Email Address** is required.

Screen



Job Aid Process (Cont.) :

Step 8

Action

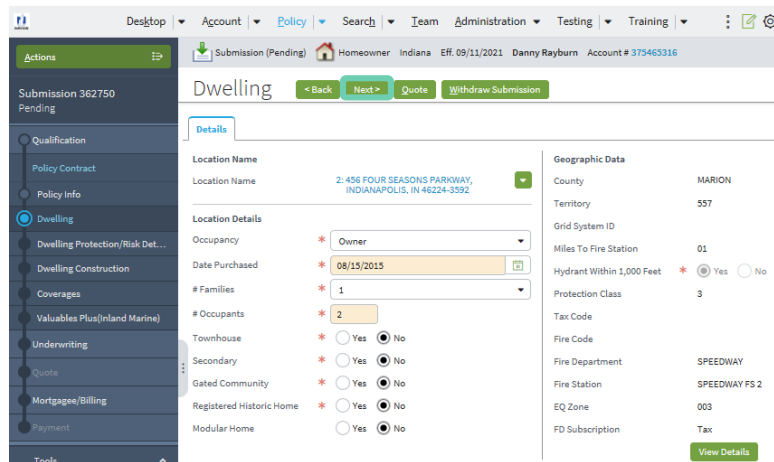
On the *Dwelling* screen:

- Review and complete the required fields.

Note: Required fields are denoted with an asterisk.

- Click the **Next >** button.

Screen



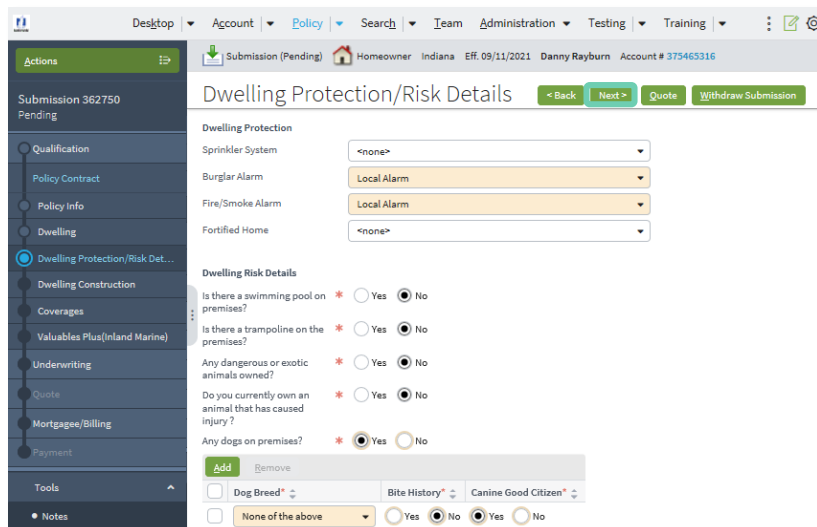
Step 9

Action

On the *Dwelling Protection/Risk Details* screen:

- Review and update the answers, as necessary. For example, you may need to add information if the member has a home security system, swimming pool, trampoline, or dog on the premises.
- Click the **Next >** button.

Screen



Job Aid Process (Cont.) :

Step 10

Action

You can create a new Reconstruction Cost Estimate or find an existing estimate.

To find an existing estimate, enter the estimate number or policy number in the appropriate field. In this example, you will create a new estimate.

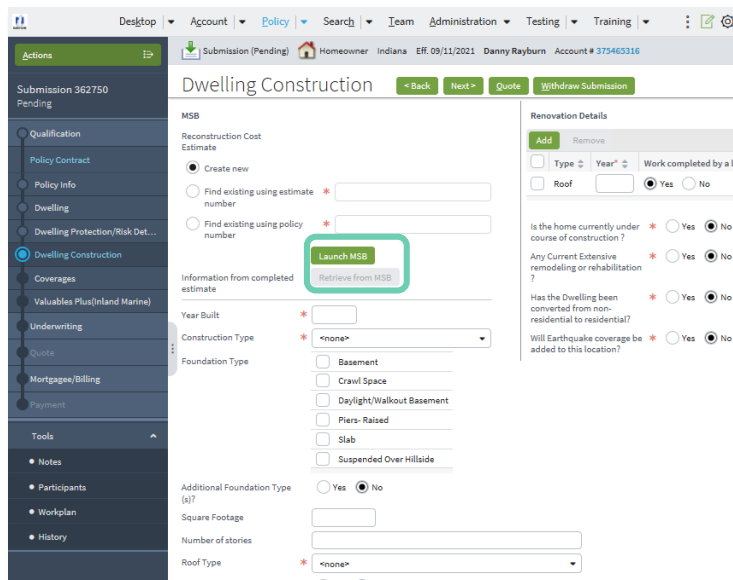
- Click the **Launch MSB** button

Note: You will be launched to MSB. Complete the MSB screens, then return to PolicyCenter.

To create a new estimate:

- Click the **Retrieve from MSB** button.

Screen



The screenshot shows the MSB Dwelling Construction screen. The left sidebar contains a navigation menu with options like Qualification, Policy Contract, Policy Info, Dwelling, Dwelling Protection/Risk Det..., Coverages, Values Plus(Inland Marine), Underwriting, Quote, Mortgage/Billing, and Payment. The main content area has a 'Launch MSB' button highlighted with a green box. Below it, there are fields for 'Find existing using estimate number' and 'Find existing using policy number'. The 'Information from completed estimate' section includes fields for Year Built, Construction Type, Foundation Type, Additional Foundation Type (s)?, Square Footage, Number of stories, Roof Type, and Roof UL Type. The 'Renovation Details' section includes a table with columns for Type, Year, and Work completed by a professional, and several yes/no questions about the home's current status and renovation details.

Step 11

Action

When you click the **Retrieve from MSB** button, additional fields prefill based on the MSB.

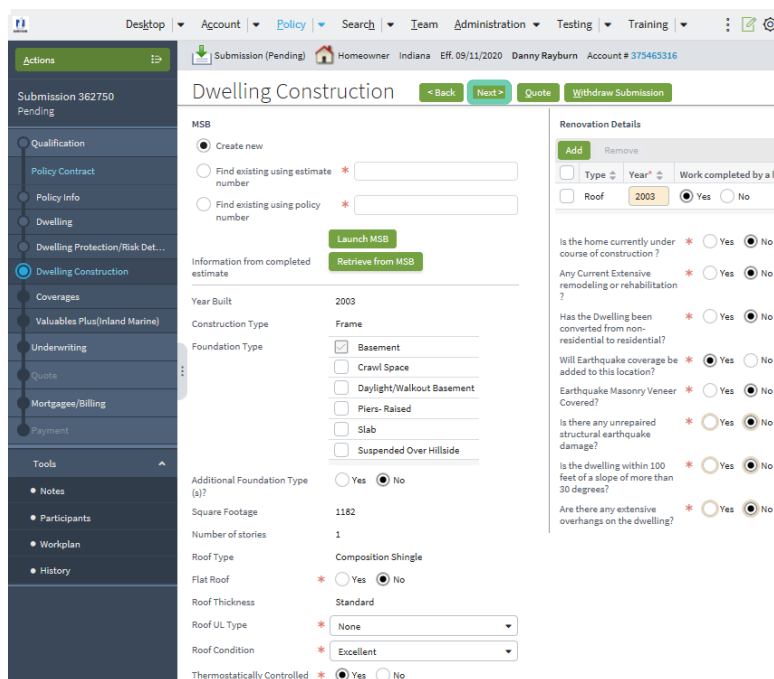
- Review all required fields. They include:
 - Flat Roof** radio button
 - Roof UL Type**
 - Roof Condition**
 - Thermostatically Controlled** radio button
 - Electric**
 - Number of Amps**
 - Renovation Details**
 - Will Earthquake coverage be added to this location?**

Note: You may need to scroll down to view all additional fields.

Note: If you select “Yes” for **Will Earthquake coverage be added to this location**, additional questions display below and must be completed.

- Click the **Next** button.

Screen



The screenshot shows the MSB Dwelling Construction screen with pre-filled data. The 'Launch MSB' button is highlighted with a green box. The 'Information from completed estimate' section is populated with the following values: Year Built: 2003, Construction Type: Frame, Foundation Type: Basement, Additional Foundation Type (s)?: No, Square Footage: 1182, Number of stories: 1, Roof Type: Flat Roof, Roof UL Type: None, Roof Condition: Excellent, and Thermostatically Controlled: Yes. The 'Renovation Details' section includes a table with columns for Type, Year, and Work completed by a professional, and several yes/no questions about the home's current status and renovation details.

Job Aid Process (Cont.) :

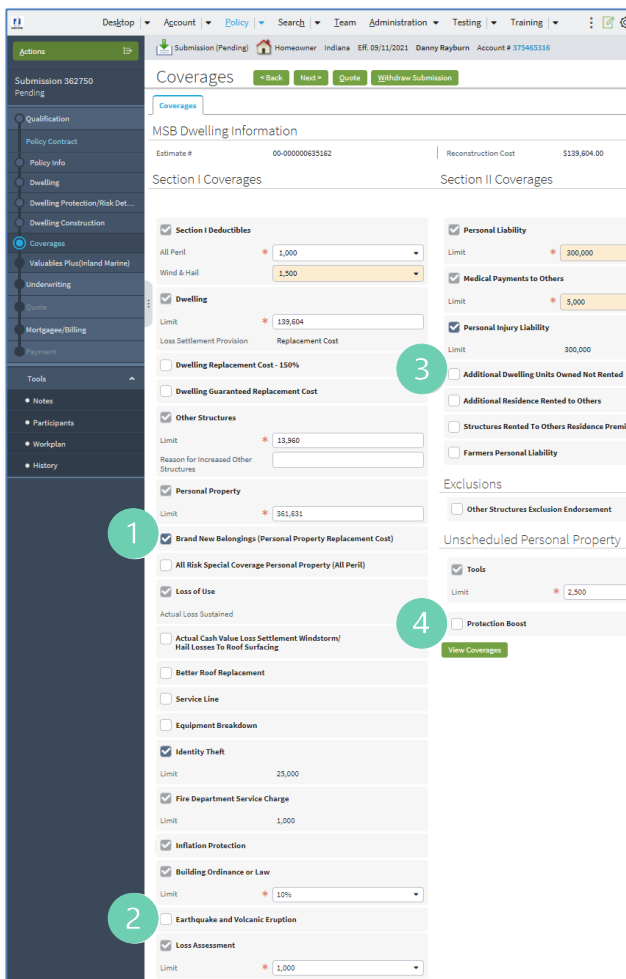
All Coverages are added on the *Coverages* screen.

Refer to the chart below to see common additional coverages and their new location on the screen.

Item	Description
1	Brand New Belongings (Personal Property Replacement Cost)
2	Earthquake and Volcanic Eruption
3	Additional Dwelling Units Owned Not Rented
4	Protection Boost (View Coverages button displays all available coverages) and additional coverages for Tools

Some Fields may default based on what is returned from MSB. Grayed-out checkboxes indicate coverages included in the contract. Items not defaulted can be added or removed, per the member's request.

It may be necessary to scroll down to view all fields on the *Coverages* screen.



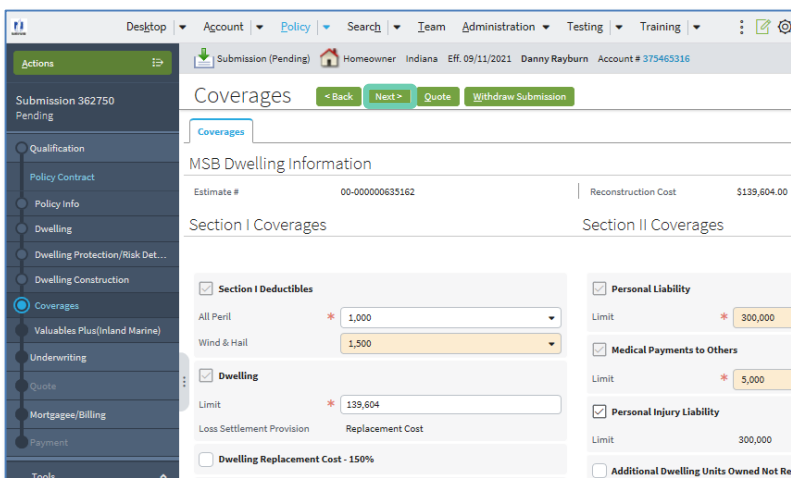
Step 12

Action

After reviewing the *Coverages* screen:

- Complete all the necessary information.
- Click the **Next >** button.

Screen



Job Aid Process (Cont.) :

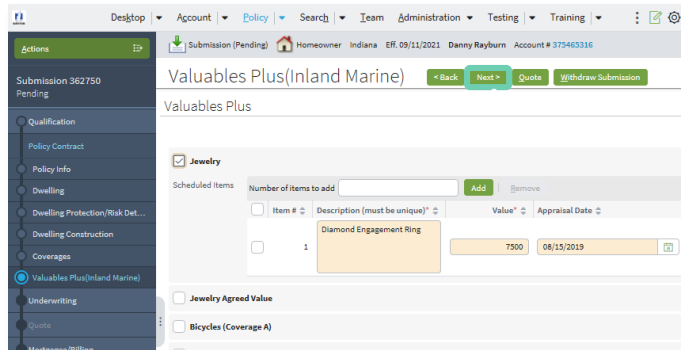
Step 13

Action

The *Valuables Plus* screen includes scheduled items and blanket coverages.

- Click the **Next >** button.

Screen



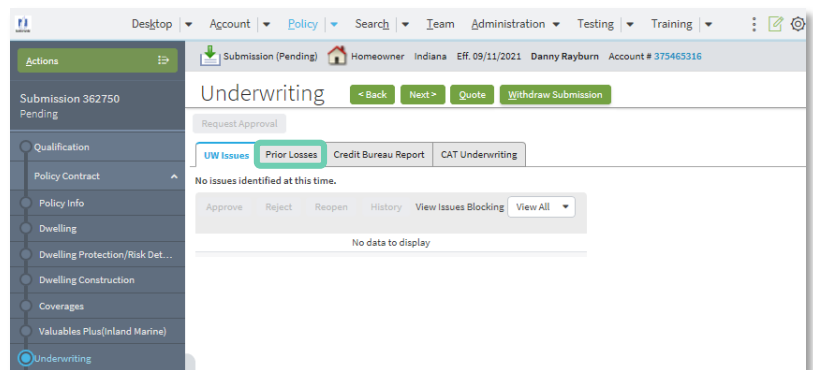
Step 14

Action

On the *Underwriting* screen, underwriting issues are not identified until the submission is quoted for the first time.

- Click the **Prior Losses** tab.

Screen



Step 15

Action

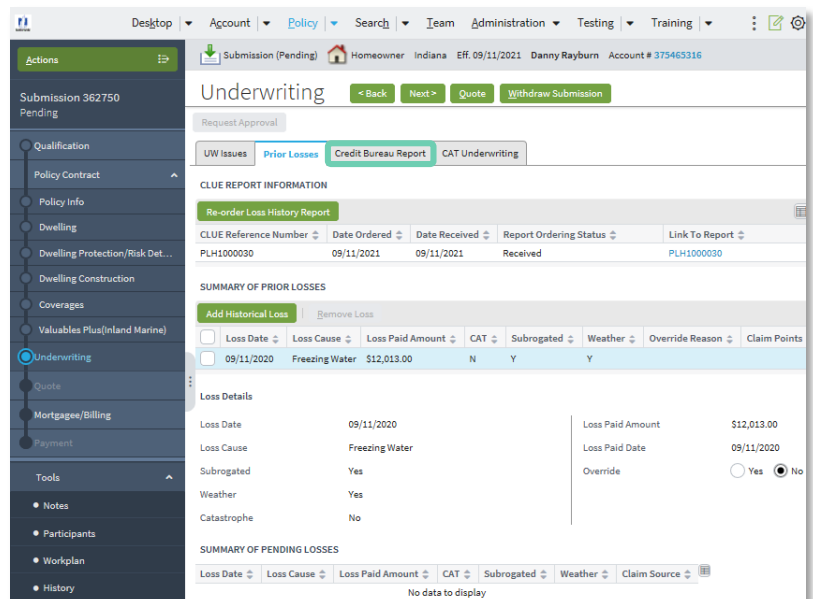
The **Prior Losses** tab includes information about property losses.

It is possible to re-order the **Loss History Report**, if necessary. **Comprehensive Loss Underwriting Exchange (CLUE) Reports** are listed by reference number with a link to the report. You may click the link to view additional information, as well as to determine if any derogatory events require an inspection prior to binding. Finally, there is a *Summary of Pending Losses* section for claims filed, but not yet paid, pending, or denied.

The **Add Historical Loss** button allows you to make manual entries.

- Click the **Credit Bureau Report** tab.

Screen



Job Aid Process (Cont.) :

Step 16

Action

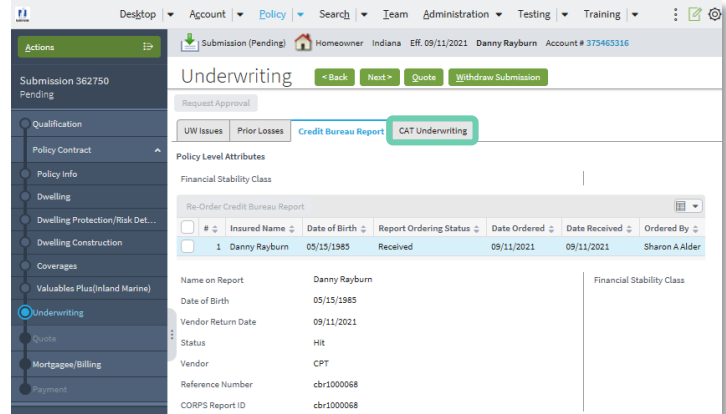
The **Credit Bureau Report** tab includes information regarding credit.

It is possible to re-order credit, if necessary.

The **Report Ordering Status** column must read “*Received*” to successfully quote a policy.

- Click the **CAT Underwriting** tab.

Screen



	Insured Name	Date of Birth	Report Ordering Status	Date Ordered	Date Received	Ordered By
1	Danny Rayburn	05/15/1985	Received	09/11/2021	09/11/2021	Sharon A Alder

Step 17

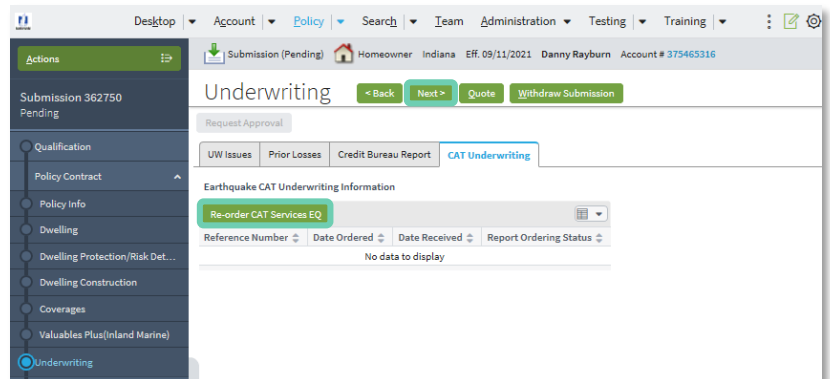
Action

The **CAT Underwriting** tab confirms the CAT Services Earthquake report is ordered and received, if Earthquake coverage was added to the policy.

If the report did not return (status does not equal “*Received*”):

- Click the **Re-Order CAT Services EQ** button.
- Click the **Next >** button.

Screen



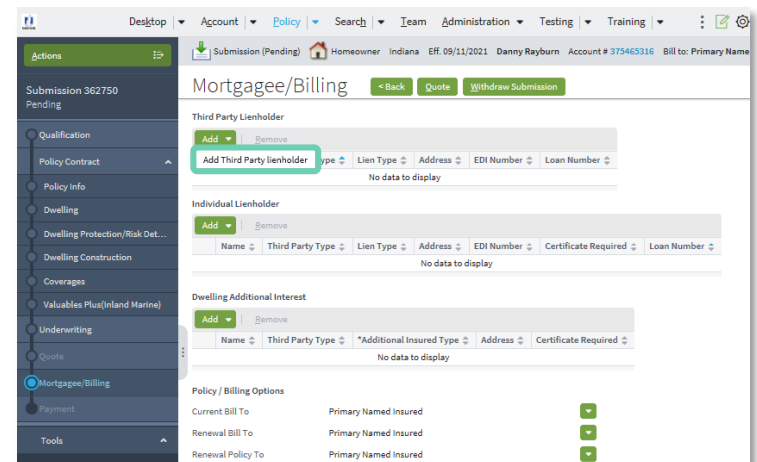
Step 18

Action

On the **Mortgagee/Billing** screen:

- Select “**Add Third Party lienholder**” from the **Add** drop-down list.

Screen



Job Aid Process (Cont.) :

Step 19

Action

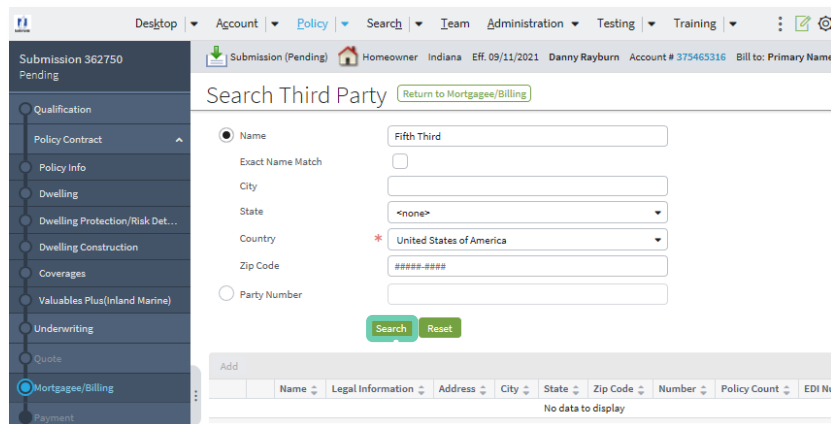
On the *Search Third Party* screen:

Complete all required fields.

Click the **Search** button.

Note: If the exact name is known, select the **Exact Name Match** check box.

Screen



Step 20

Action

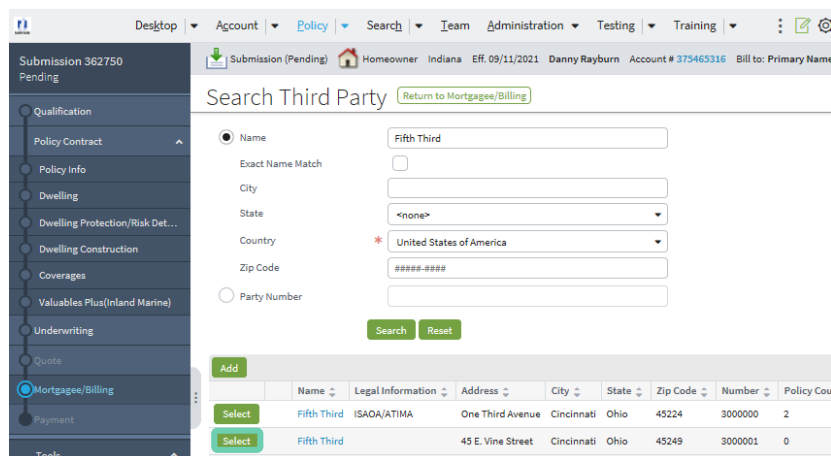
In the *Search* results:

Note: In some cases, there may be multiple matches covering several pages in the results. Carefully review the results to ensure you select the correct entry.

- Click the **Select** button for the correct third party.

Note: If the correct mortgage company does not exist in the system, use the **Add** button to create an entry in the database. Add a new entry **ONLY** after you have verified it does not exist in the current database.

Screen



Job Aid Process (Cont.) :

Step 21

Action

On the *Mortgagee/Billing* screen:

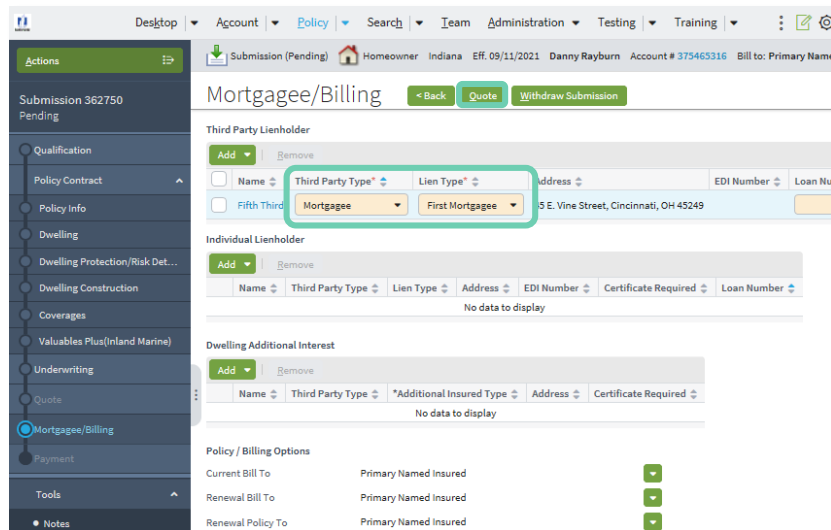
- Select “**Mortgagee**” from the **Third-Party Type** drop-down list.
- Select “**First Mortgagee**” from the **Lien Type** drop-down list.

Note: Dwelling Additional Interest, if any, can be added using the **Add** button.

Note: You can determine the billing for New Business and Renewals. By default, billing is sent to the Primary Named Insured. You may edit, if needed. For example, the member may request to bill an additional insured or the Mortgagee for the first term and Primary Named Insured for subsequent renewals. **Renewal Policy** applies ONLY to print, so Primary Named Insured is generally the chosen option.

- Click the **Quote** button.

Screen



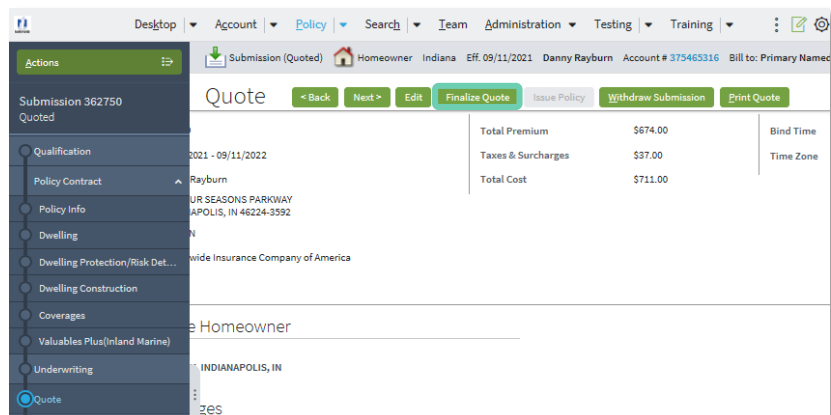
Step 22

Action

The *Quote* screen provides a detailed breakdown of premium cost for each policy coverage.

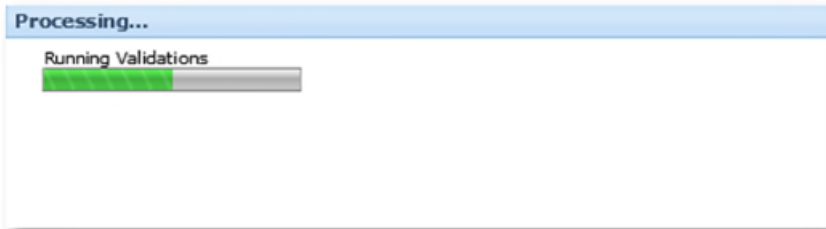
- Click the **Finalize Quote** button.
- Click the **OK** button on the **Finalize Quote** pop-up window after reviewing the disclosure statement.

Screen

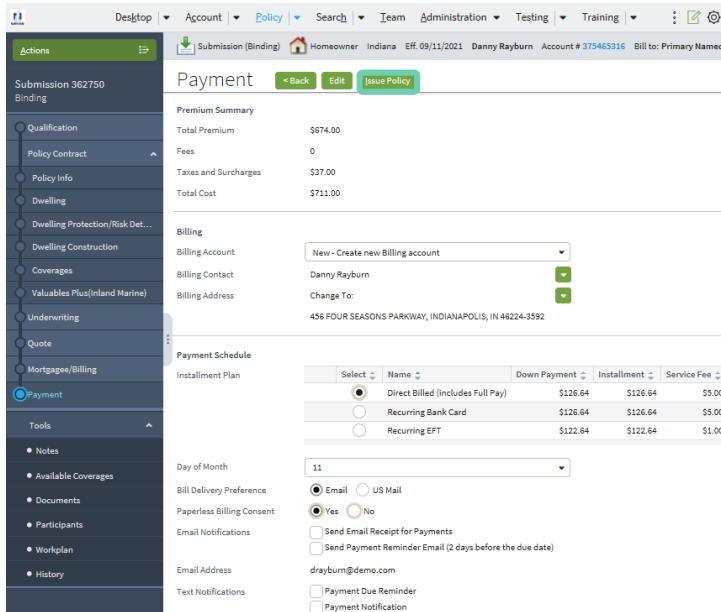


Job Aid Process (Cont.) :

Step 23

Action	Screen
<p>Clicking the Finalize Quote button orders EVT validations for Property submissions and places the submission in Binding status. The system displays a progress bar as a visual cue of running validations report ordering. Once validations are complete, the system automatically displays the <i>Payment</i> screen.</p> <p>After binding the policy, if no incidents are found on the report, you can advance to the <i>Payment</i> screen, enter the billing information, and issue the policy.</p> <p>If discrepancies are found in the reports, the bind process stops, and a review of the report is required, allowing you to take the appropriate action. After resolving any discrepancies, you must quote and bind the policy again, before moving to the <i>Payment</i> screen and issuing the policy.</p> <p>Note: If a validation or report fails, PolicyCenter continues to display a validation message, warning, or Underwriting rule on the impacted screen.</p>	

Step 24

Action	Screen
<p>On the <i>Payment</i> screen:</p> <ul style="list-style-type: none"> Complete the required billing information, including: <ul style="list-style-type: none"> Installment Plan Day of the Month (defaults to the Effective Date of the submission) Bill Delivery Preference Paperless Billing Consent Email Address (if Paperless Billing Consent is chosen) Click the Issue Policy button. Click the OK button on the confirmation pop-up window. 	

Job Aid Process (Cont.) :

Step 25

Action

Complete the *Down Payment Details* information (scroll down to view).

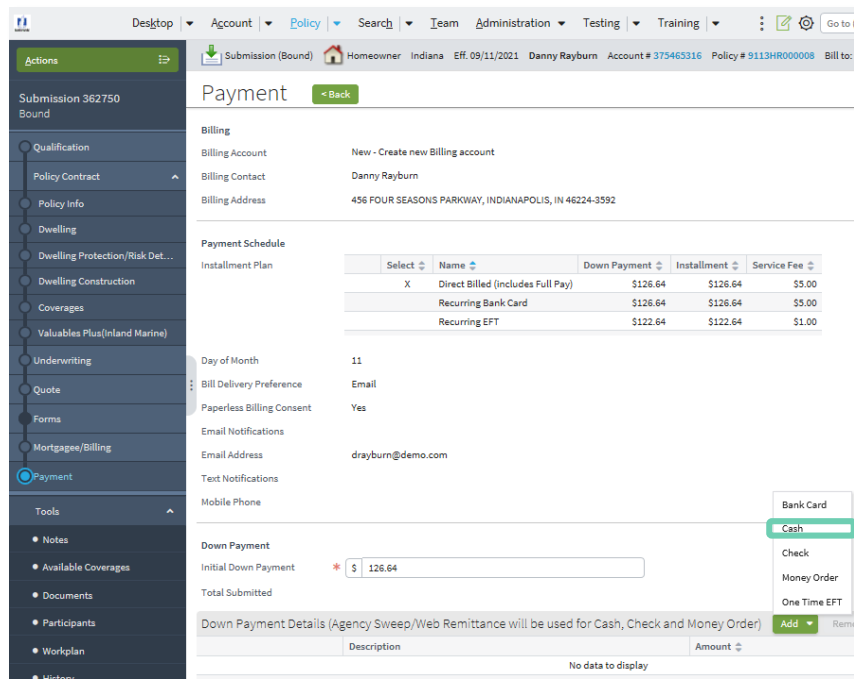
The Initial Down Payment is the amount which must be submitted for down payment.

In certain circumstances, like Billing to a 3rd Party Mortgagee, adding the policy to an existing billing account, or for a 5th Vehicle policy, a down payment is not required. However, it is recommended to accept a down payment when possible.

- Click the **Add** button.
- Select **Cash** from the drop-down list.

Note: You may add up to four down-payment methods.

Screen



Desktop | Account | Policy | Search | Team | Administration | Testing | Training | Go to |

Submission (Bound) | Homeowner | Indiana | Eff. 09/11/2021 | Danny Rayburn | Account # 375465316 | Policy # 9113HR000008 | Bill to:

Submission 362750
Bound

Qualification
Policy Contract
Policy Info
Dwelling
Dwelling Protection/Risk Det...
Dwelling Construction
Coverages
Valuables Plus(Inland Marine)
Underwriting
Quote
Forms
Mortgagee/Billing
Payment
Tools
Notes
Available Coverages
Documents
Participants
Workplan
History

Payment

Billing
Billing Account: New - Create new Billing account
Billing Contact: Danny Rayburn
Billing Address: 456 FOUR SEASONS PARKWAY, INDIANAPOLIS, IN 46224-3592

Payment Schedule
Installment Plan

Select	Name	Down Payment	Installment	Service Fee
X	Direct Billed (includes Full Pay)	\$126.64	\$126.64	\$5.00
	Recurring Bank Card	\$126.64	\$126.64	\$5.00
	Recurring EFT	\$122.64	\$122.64	\$1.00

Day of Month: 11
Bill Delivery Preference: Email
Paperless Billing Consent: Yes
Email Notifications
Email Address: drayburn@demo.com
Text Notifications
Mobile Phone

Down Payment
Initial Down Payment: \$ 126.64
Total Submitted

Down Payment Details (Agency Sweep/Web Remittance will be used for Cash, Check and Money Order)

Bank Card
Cash
Check
Money Order
One Time EFT

Add

Description
Amount

No data to display

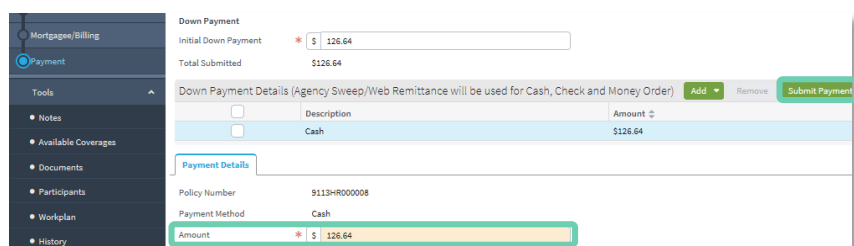
Step 26

Action

In the *Down Payments Details* section:

- Review the down payment details.
- Enter the desired down payment amount in the **Amount** field.
- Click the **Submit Payment** button.

Screen



Mortgagee/Billing
Payment
Tools
Notes
Available Coverages
Documents
Participants
Workplan
History

Down Payment
Initial Down Payment: \$ 126.64
Total Submitted: \$126.64

Down Payment Details (Agency Sweep/Web Remittance will be used for Cash, Check and Money Order)

Description	Amount
Cash	\$126.64

Payment Details
Policy Number: 9113HR000008
Payment Method: Cash
Amount: \$ 126.64

Submit Payment

Job Aid Process (Cont.) :

Step 27

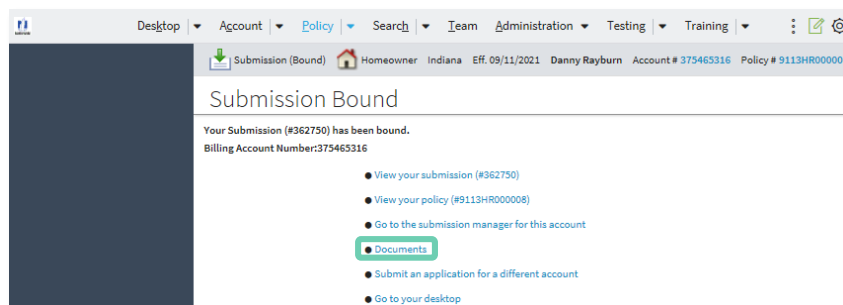
Action

The *Submission Bound* screen displays.

Next, you must collect the documents required to complete the issuing process.

- Click on the **Documents** link.

Screen



Documents defaulting on the *Documents* screen are those required to finish the issuing process. This includes documents needing signatures or additional documentation from the member. An example of this would be the Central Alarm Certificate.

Additional documents can be found by clicking on the **Add** button. These documents are optional but are available for the member. An example of this would be a down payment receipt.

There are two ways to obtain the customer's signature. The member can physically sign printed documents (click the View button to generate a PDF) or electronically sign documents online using eSignature.

If you selected “**Yes**” for the **Automate Electronic Delivery of Required Documents** question on the *Policy Info* screen, required documents will show as already sent for eSignature when you display the *Documents* screen. If this is the case, you will only need to eSign any optional or added documents.

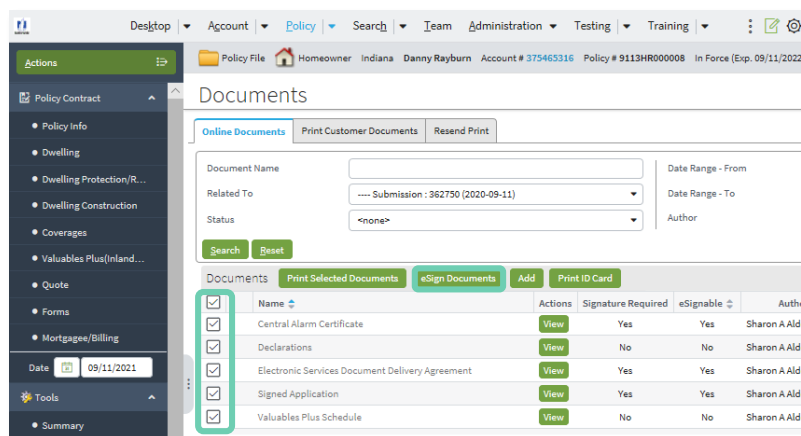
Step 28

Action

To create an eSignature envelope, at least one document selected must have a “Yes” status in the eSignable column.

- Select all the documents you want to provide to the member. The selected documents create an envelope to be emailed to the required signers.
- Click the **eSign Documents** button.

Screen



Job Aid Process (Cont.) :

Step 29

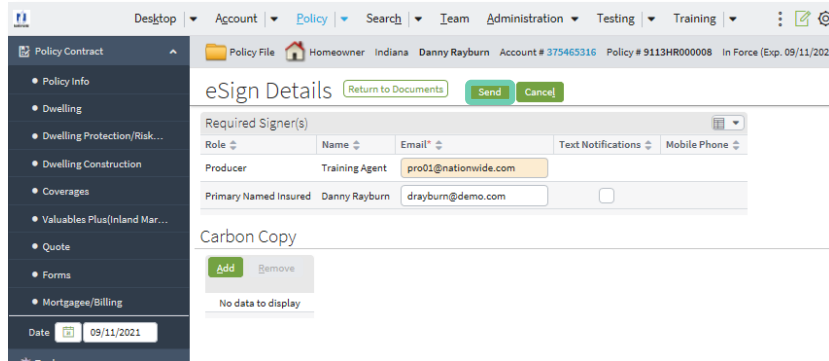
Action

Enter or verify email address for required signers. You can add **Carbon Copy** recipients not requiring a signature.

- Click the **Send** button.

An email is sent to all recipients to take appropriate action using the eSignature functionality.

Screen



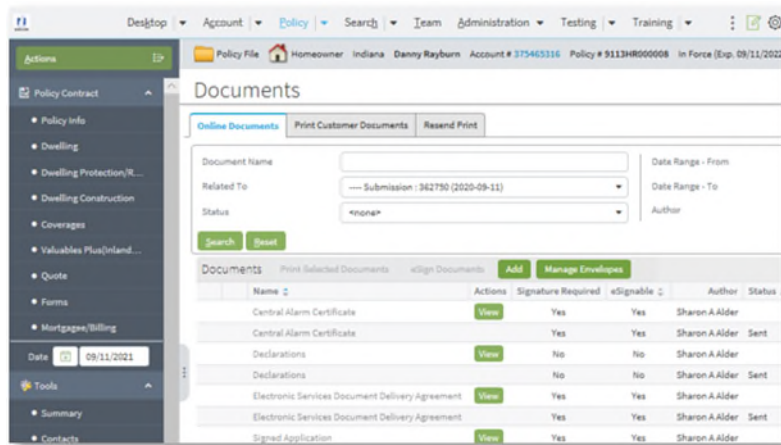
Step 30

Action

PolicyCenter produces a second set of documents during the eSignature envelope creation process. The second set of documents include signatures once the process completes. The first set will not include signatures at any point.

The **Status** column updates to **Completed** after the envelope is signed and returned.

Screen



By accepting a copy of these materials:

- I agree that I am either: (a) an employee or Contractor working for Nationwide Mutual Insurance Company or one of its affiliates or subsidiaries ("Nationwide"); or (b) an Independent Sales Agent who has a contract and valid appointment with Nationwide; or (c) an employee of or an independent contractor retained by an Independent Sales Agent; or (d) an Independent Adjuster who has a contract with Nationwide; or (e) an employee of or an independent contractor retained by an Independent Adjuster.
- I agree that the information contained in this training presentation is confidential and proprietary to Nationwide and may not be disclosed or provided to third parties without Nationwide's prior written consent.
- I acknowledge that: (i) certain information contained in this training presentation may be applicable to licensed individuals only and access to this information should not be construed as permission to perform any functions that would require a license; and (ii) I am responsible for acting in accordance with all applicable laws and regulations.
- I agree that I will return or destroy any material provided to me during this training, including any copies of such training material, when or if any of the following circumstances apply: (a) my Independent Sales Agent agreement with Nationwide is cancelled or I no longer hold any appointments with Nationwide; (b) my employment with or contract with a Nationwide Independent Sales Agent is terminated; (c) my Independent Adjuster contract with Nationwide is terminated; (d) my employment with or contract with a Nationwide Independent Adjuster is terminated; or (e) my employment or contract with Nationwide is terminated for any reason.