

# Quote Products in Nationwide Express



## Quote Auto

### Step 1

Action	Screen
<p>Product specific pages display based on which products were chosen on the selection page.</p> <p>For auto:</p> <ol style="list-style-type: none"> <li>Note “6 mo.” or “12 mo.” policy options and the ability to change the “Effective date”. Policies are not required to have the same effective dates. All accounts will be issued together at the point of sale with their respective dates. Don’t forget advanced quote discounts are available with Auto in most states and Powersports offers it in all states.</li> <li>The “Submission ID” is displayed at the top of the page. This is the quote ID to retrieve in PolicyCenter. You’ll also see that same number if you select “Help” in the left navigation pane. It is not a hyperlink in either case. You’ll have to leave Nationwide Express and go to PolicyCenter through Agent Center. You will see a separate submission ID for each product you quote.</li> <li>If vehicles are pulled from public records, they’ll be displayed here and can be added by checking the box. Pre-filled autos will typically come with VINs, so the other fields will auto-populate.</li> </ol> <p>A VIN is not required to achieve quote rating but, to achieve bind rate, a VIN must be provided. When added on this page, it auto-populates the vehicle details (Year, Make, Model, Series).</p>	

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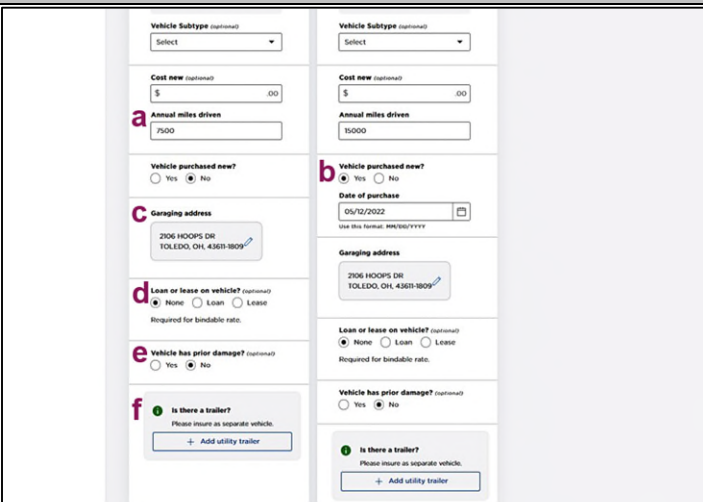
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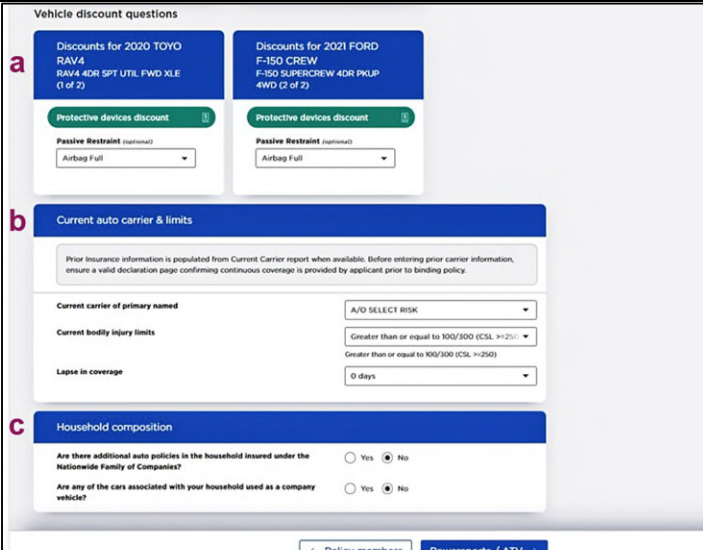
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## Quote Auto (cont'd)

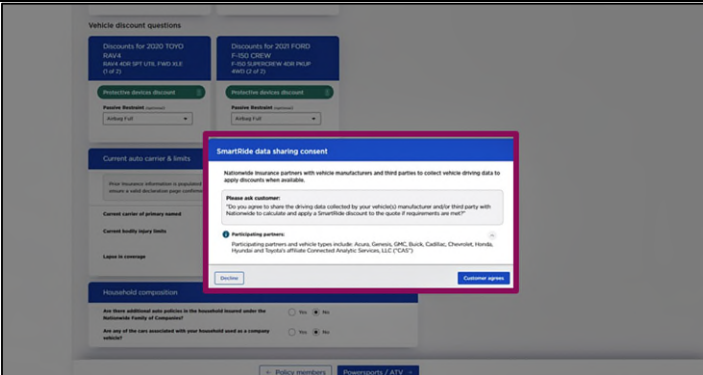
## Step 2

Action	Screen
<p>a. "Annual miles driven" is a required field to allow for the best telematics placement.</p> <p>b. Select "Yes" for "Vehicle purchased new?" for eligibility of New Car Replacement and Loan/Lease Gap coverage.</p> <p>c. Update the "Garaging address" if it differs from the mailing address by selecting the  icon.</p> <p>d. Add loan or lease information.</p> <p>e. Answer the "Vehicle has prior damage?" question.</p> <p>f. Add a trailer as needed</p>	

## Step 3

Action	Screen
<p>a. "Vehicle discount questions" will populate the protective devices or default based on the VIN. Some states may see multiple options.</p> <p>b. Prior carrier information should pull from public records. If it doesn't, you can enter the information manually. A lapse in coverage will likely make the risk ineligible; so if you change anything, you must document it.</p> <p>c. You will also see some additional questions around the household. Answering "Yes" may require some additional data entry.</p>	

## Step 4

Action	Screen
<p>As you move to the next screen, this window will display. Since Nationwide Express automatically looks for the best telematics fit, you need permission from the customer to access driving data from third parties to look for instant-verified eligibility.</p> <p>Ask the question under "Please ask customer:" and then select the "Customer agrees" or the "Decline" button depending on the answer.</p>	

## Quote Motorcycle

## Step 1

## Action

Motorcycles may pull from customer pre-fill also. This product is for ATVs, snowmobiles, golf carts, etc., and can all go on the same policy.

As with auto, VIN is optional for quoting, but required for bind, and will populate the make/model/vehicle type fields.

## Screen

## Step 2

## Action

- Check the garaging address, since toys may be kept at a vacation home or stored elsewhere.
- Add a trailer if one is used to transport the vehicle.

## Screen

## Step 3

## Action

Discounts can be added here as appropriate. As with auto, if prior carrier information is modified, you must provide supporting documentation. With motorcycle, prior carrier is not a requirement; it is a trigger for a discount.

## Screen

## Quote Boat

## Step 1

## Action

Here is what the boat policy page looks like. Information may populate from public record, or you can add additional boats as needed.

You will need to manually add the year make and model even if you have the "HIN" (Hull ID Number).

## Screen

## Step 2

## Action

- You can add "Trailer information", if applicable.
- You can add up to 3 motors. Add each motor individually.
- Select "Save and add next item" until you finish adding motors.
- Select "Save" to continue with your quote.

## Screen

## Step 3

## Action

Like auto, "Prior Boat Policy" information may be pre-filled or completed, though it is not a requirement for coverage.

## Screen

## Quote Recreational Vehicle (RV)

## Step 1

## Action

RVs can be trailers with living space or self-propelled. Depending on which applies, these screens may look different. The self-propelled RV Policy screens are going to look very similar to auto screens.

## Screen

## Step 2

## Action

“Primary use” of the RV must be selected and may impact some options on the “Coverages” screen later in the quoting process.

Options include:

- “Full Timer – Seasonal”
- “Full Timer – Traveling”
- “Full Timer – Non-Traveling”
- “Pleasure Use (< 30 days)”
- “Pleasure Use (31 - 150 Days)”

## Screen

## Step 3

## Action

- You can add any associated trailer by selecting the “Add utility trailer” button.
- Answer the “Vehicle discount questions” for available discounts.
- Like the other powersports products, prior insurance is not an eligibility factor.

## Screen



## Quote Homeowner

### Step 1

Action	Screen
<p>a. Select the “Effective date”.</p> <p>b. The “Reconstruction cost est.” displays based on the address.</p> <p>c. There are links to external sites to help you with property valuation. For example, If you don’t know if a garage is built-in or attached, look at pictures from these external sites. Note: If any information is changed, the reconstruction cost will update the estimate run in the background.</p> <p>d. Under “Property details” enter the “Estimated purchase month &amp; year?” Based on this date is your customer eligible for the new home purchase discount?</p> <p>e. You are required to confirm the roof year. Enter the year that the roof was last replaced and select the “Confirm roof year” button.</p>	

### Step 2

Action	Screen
<p>a. Once you confirm the roof replacement year, an information box displays saying, “Roof year replacement has been confirmed and can no longer be modified.”</p> <p>b. Many of the “Location details” will populate automatically. You will have the option to edit any information for this quote or through the MSB site later on in the quoting process.</p>	

### Step 3

Action	Screen
<p>When you answer “Yes” to “Is there a mortgage on this house,” a screen displays for you to complete the mortgagee info. Entering the mortgagee will trigger the system to look up the mortgagee clause.</p> <p>Select the appropriate information and the “Save mortgagee” button.</p> <p>You can add another mortgagee if necessary.</p>	

## Quote Homeowner (cont'd)

## Step 4

Action	Screen
<p>a. You can make changes to the defaulted information shown on the screen. When finished select the "Update" button.</p> <p>b. Notice that additional garages on the property can be accounted for by selecting the "Additional structures", "Garage type" dropdown. You can then select the "Number of cars parked in the garage" from that dropdown. You can add additional garage types by selecting "Add additional garage type".</p> <p>c. If you need or want to review the reconstruction cost calculation for things like all hardwood floors or plaster walls, select "Go to MSB site" to make changes.</p> <p>d. After all edits are made and the new reconstruction cost has been re-calculated, you can continue to the "Eligibility &amp; property risk questions" by selecting "Answer questions".</p>	<p>The screenshot shows a form titled 'Additional property details' and 'Home features'. It includes various dropdown menus and checkboxes for property information. At the bottom, there is a section for 'Additional structures' with a dropdown for 'Garage type' and a dropdown for 'Number of cars parked in the garage'. A red 'b' is next to the 'Garage type' dropdown. Below this, there is a button to 'Add additional garage type'. At the bottom of the form, there is a section titled 'The property details have been changed' with a red 'a' next to the 'Update' button. Below this, there is a section titled 'Edit on MSB site' with a red 'c' next to the 'Go to MSB site' button. At the bottom of the form, there is a section titled 'Property questions &amp; discounts' with a red 'd' next to the 'Answer questions' button.</p>

## Step 5

Action	Screen
<p>Review and confirm the defaulted "Property eligibility &amp; property risks" questions and adjust as needed.</p> <p>If there are no changes, select the checkbox indicating that "I reviewed and confirm the eligibility &amp; property risk answers are accurate" and then select "Save".</p>	<p>The screenshot shows a form titled 'Policy eligibility &amp; property risks'. It includes two main sections: 'Eligibility questions' and 'Property risk'. Each section contains several yes/no questions. At the bottom of the form, there is a checkbox for 'I reviewed and confirm the eligibility &amp; property risk answers are accurate' and a 'Save' button. A red box highlights the 'Save' button.</p>

## Quote Homeowner (cont'd)

### Step 6

#### Action

Based on answers to the eligibility questions, you might get one of the following messages:

- "This requires underwriting approval. Please continue in PolicyCenter." You can review the question(s) and answer(s) that were flagged for further review. You can then select the "Go to PolicyCenter" button to provide further details for underwriting approval.
- "Property is ineligible." You can review the question(s) and answer(s) that make the risk ineligible. You are then prompted to "Remove Property Product" since you are unable to bind coverage.

#### Screen

The screenshot shows the 'Homeowners policy' quote screen. The 'Policy eligibility & discounts' section is highlighted with a red box and labeled 'a'. It displays a message: 'Eligibility & property risks have been answered. This requires underwriting approval. Please continue in PolicyCenter.' with a 'Go to PolicyCenter' button.

The 'Policy eligibility & property risks' section on the right shows a list of eligibility questions. The question 'Has the dwelling been converted from non-residential to residential?' is highlighted with a red box and labeled 'a'. The answer is 'Yes'.

The screenshot shows the 'Homeowners policy' quote screen. The 'Policy eligibility & discounts' section is highlighted with a red box and labeled 'b'. It displays a message: 'Eligibility & property risks have been answered. Property is ineligible. Remove Property Product.' with a 'Remove Property Product' button.

The 'Policy eligibility & property risks' section on the right shows a list of eligibility questions. The question 'Is dwelling currently owner-occupied?' is highlighted with a red box and labeled 'b'. The answer is 'No'.



## Quote Homeowner (cont'd)

## Step 7

Action	Screen
<p>Under the “Discounts” subtab, as with auto, discount fields will be highlighted in green.</p> <p>a. While “Years with prior carrier” is not required, it is still asked for additional savings.</p> <p>b. Notice “Renovation discount” does require dates.</p>	

## Step 8

Action	Screen
<p>The “Smart home” subtab only displays in states where it’s available; and, unlike auto telematics, does not apply automatically.</p> <p>a. You will need to answer “Yes” or “No” to the “Enroll in smart home Program?” question.</p> <p>b. If you need a little more detail, hyperlink to the “learn more about smart home” section to access the Smart Home agent facing website.</p>	

## Quote Umbrella

## Step 1

Action	Screen
<p>You can choose a separate effective date for the PUL, but it must be on or after the date HO and auto are effective. For example, if HO is effective 12/01 and auto on 12/15, the PUL cannot be effective before 12/15.</p> <p>If you quote auto and home and then decide to add an umbrella, Nationwide Express will automatically bump the underlying coverages to the minimum required. If you remove the umbrella quote, you may want to re-adjust the underlying limits because they will not adjust themselves.</p>	