What's Changing in September 2026

This job aid provides a *high-level overview* of what is changing with the September 2026 Personal Lines Solutions releases for **IA Agents**.

Updates to the Property Policy Contract Language – Michigan

To help stay competitive with product offerings, updates to the Property Policy Contract language will roll out in Michigan beginning September 12, 2026.

Contract Updates:

Nationwide is updating the Property Policy Contract language for major Homeowners, Condo, and Tenant policies in your state. These updates are designed to refine and modernize the presentation of limits and coverages provided within our property contracts, ensuring alignment with the competitive environment.

Your customers will be informed of important changes to the policy through a **Customer Letter** (HCC 2065 MI 09 26) included in the renewal packet.

Questions?

Please reach out to your PL Territory Manager if you have questions about the updated Property/HTC product.

Release Date:	09/11/2026
New Business Date:	10/11/2026
Renewal Business Date:	12/12/2026
State(s):	MI
Line of Business(s):	Property Policy

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Precision Plus Property Rating Plan Enhancement for MI

What's Happening?

To continue positioning our Property product for profitable growth, Precision Plus Property enhancements will begin rolling out to the following state.

STATE	Available to Quote	New Business Effective Date	Renewal Effective Date
Michigan	09/11/2026	10/11/2026	12/12/2026

The following Precision Plus Property Enhancements apply to <u>all **open and closed companies:**</u>

- **Billing Payment Method** - when the *insured* pays their premium In Full. (Third Party (escrow) billed does not qualify for a discount.)
  When applying a Full Pay Discount to any policy, ensure the policy is either on a standalone Billing account already or the policy must be moved to its own Billing account prior to the discount being applied.
- **Good Payer Discount** - 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.
- **Advanced Rate Stabilization (ARS)** – updated rate capping methodology to better reflect industry standards and best practices.
- **Home Renovation:** Removing the following additional rating variables for Home Renovation (heating, cooling, plumbing, and electric) for all HTC policies.
- **Gated Community*:** removing the rating variable of Gated Community for all HTC policies.
- **# Units in Building*:** removing the rating variable of # Units in Building for Tenant and Condo policies
  *These fields remain required information collected during the quote process but no longer impact rate.

The following Precision Plus Property Enhancements apply to <u>**all open companies**</u>**:**

- **GRID-ID Territorial Rating** – territories have been developed for all rated perils based on Grid-ID.
- **Additional Home Characteristics Rating** additional rating variables including Number of Stories, Square Footage, Garage Type and Capacity, Foundation Type and Percent of Finished Basement, Wall Siding, Roof Condition, Roof Shape, Roof Facet Count, Tree Overhang, and Pool Presence.
- **Fixed Expense Adjustment Rate** – additional rating variables including Insured Age, Personal Liability Limit, and Policy Tenure.

Questions?
Please reach out to your PL Territory Manager if you have questions about these changes.

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Precision Plus Property Rating Plan Enhancement for ND

What's Happening?

To continue positioning our Property product for profitable growth, Precision Plus Property enhancements will begin rolling out to the following state.

STATE	Available to Quote	New Business Effective Date	Renewal Effective Date
North Dakota	09/11/2026	01/01/2027	01/01/2027

The following Precision Plus Property Enhancements apply to <u>all **open and closed companies:**</u>

- **Wind/Hail Peril Split** – Splitting the Wind/Hail peril to improve rating accuracy by pricing each peril separately.
- **Credit Model** – aligns Property and Auto Credit models to enhance rating accuracy and tier placement.
- **Billing Payment Method** - when the *insured* pays their premium In Full. (Third Party (escrow) billed does not qualify for a discount.)
  When applying a Full Pay Discount to any policy, ensure the policy is either on a standalone Billing account already or the policy must be moved to its own Billing account prior to the discount being applied.
- **Good Payer Discount** - 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.
- **Revise Water Backup** – updating rating calculation for water backup endorsement.
- **Advanced Rate Stabilization (ARS)** – updated rate capping methodology to better reflect industry standards and best practices.
- **Home Renovation:** Removing the following additional rating variables for Home Renovation (heating, cooling, plumbing, and electric) for all HTC policies.
- **Gated Community*:** removing the rating variable of Gated Community for all HTC policies.
- **# Units in Building*:** removing the rating variable of # Units in Building for Tenant and Condo policies
  *These fields remain required information collected during the quote process but no longer impact rate.

The following Precision Plus Property Enhancements apply to **<u>all open companies</u>:**

- **Number of Bathrooms (Homeowner only)** – will be used as a new rating attribute to improve segmentation for non-weather water exposures.
- **GRID-ID Territorial Rating** – territories have been developed for all rated perils based on Grid-ID.
- **Additional Home Characteristics Rating** additional rating variables including Number of Stories, Square Footage, Garage Type and Capacity, Foundation Type and Percent of Finished Basement, Wall Siding, Roof Condition, Roof Shape, Roof Facet Count, Tree Overhang, and Pool Presence.
- **Fixed Expense Adjustment Rate** – additional rating variables including Insured Age, Personal Liability Limit, and Policy Tenure.

Questions?
Please reach out to your PL Territory Manager if you have questions about these changes.

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Aerial Roof Condition and Roof Renovation Year Updates

After September 11, 2026, Nationwide will begin using an updated aerial Roof Condition model and begin receiving Roof Renovation Year data, from our existing 3rd party vendor to ease and improve the customer experience. This change applies in states (and underwriting companies) where Property Precision Plus 4.0 or 5.0 (aerial roof condition) is enabled:

- Arizona
- Arkansas
- Colorado
- Delaware
- Idaho
- Illinois
- Indiana
- Iowa
- Kansas
- Kentucky
- Massachusetts
- Michigan
- Minnesota
- Mississippi
- Missouri
- Nebraska
- New Hampshire
- Ohio
- Oregon
- South Dakota
- Tennessee
- Utah
- Wisconsin

What's Changing

- At new business and then every second renewal, the existing aerial call will return additional data to support rating and risk evaluation.

If a newer Roof Year is returned from Aerial Vendor than what was entered by the agent…	The system will update the Roof Year and display this message in rating: *"Aerial Characteristics information was returned from the vendor report and updated in rating."* Any UW Rules that would have previously triggered to validate roof age will not be triggered.
If Aerial returns a null value, or a Vendor Source of MinYear for Roof Reno Year…	The agent-entered Roof Year will be used.
If the agent overrides Roof Reno Year after Aerial has returned a value…	The agent-entered value will be used; UW Rules may be triggered to support the newer roof year
If Aerial returns the same Roof Reno Year as the agent entered year…	Any UW Rules that would have previously triggered to validate roof age will not be triggered.

- The **Dwelling Construction** screen will display the applicable Roof Renovation Year and identify the source as either Agent, Vendor, Claims, or Remarketing.
- You can now update the Roof Renovation Year field after leaving the Dwelling Construction screen.

Why are we making this change?

This upgrade is intended to deliver more consistent and reliable roof condition responses, improve underwriting accuracy, and support a better customer experience. It also gives Nationwide the ability to use Roof Renovation Year data directly from the aerial vendor, to validate and/or update existing roof age data.

Key Takeaway

No action is needed from you or your staff, though you may experience fewer Underwriting rules to support roof renovation year.

Questions?

For specific policy questions, agents should contact Field Underwriting. If you have any other questions, please contact your Territory Manager.

Release Date: 09/11/2026
State(s): AZ, AR, CO, DE, ID, IL, IN, IO, KS, MA, MI, MN, MS, MO, NE, NH, OH, OR, SD, TN, UT, WI
Line of Business(s): Property Policy

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What's Changing in September 2026

Smart Home rollout to Michigan Closed Companies

Description

Michigan Smart Home Program will be available to closed companies (already available in the open company).

State	Writing Company	New Business Date	Renewal Business Date
MI	NGI, APCIC, Dep, NPCC	10/11/2026	12/12/2026

Program Highlights

- Smart Home Participation Discount: Up to 5%.
  - Open company discount will now be 5%.
  - **Note:** Customers in closed companies will be eligible for the policy discount at renewal business date.
- Available for both open and closed companies.
- Device: Provided at no additional charge for home and condo policies. Tenant policies enjoy discounted pricing.
- Wi-Fi enabled spot sensors that detect water leaks, monitor temperature and humidity, and send real-time alerts.

How it Works

- Smart Home protection is added to policy.
- Customer receives a welcome email with device information.
- Device typically ships within 5 days.
- Customer connects the device(s) to provide added protection for their home!

Agency site for more information on Smart Home and how it works, click here.

Release Date: 09/11/2026
State(s): MI
Line of Business(s): Property Policy

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What's Changing in September 2026

Chrp Renewal Inspection – Nationwide Pre-Notification Email (Pilot)

What's Changing

Beginning **September 30, 2026**, Nationwide will **pilot a pre-notification email for customers selected for a Chrp renewal self-inspection** for October, November, and December 2026 Chrp orders. The Nationwide-branded email will be sent before Chrp distributes the self-inspection link to customers via email and/or text message. The purpose is to notify customers that an inspection request is forthcoming and that the communication from Chrp is legitimate and expected. The email will also include a link to an inspection landing page with additional information about Chrp and the renewal self-inspection process.

Why Are We Making This Change

Customers have told us that they sometimes miss communications from Chrp or are unsure whether the requests are legitimate. This proactive Nationwide-branded notification is designed to:

- Build trust in the self-inspection process
- Increase awareness of the upcoming request
- Improve engagement with Chrp's email and text communications
- Increase inspection completion rates while enhancing the overall customer experience

No action is required by you or your staff. This change is intended to improve customer engagement and support successful completion of renewal self-inspections.

Questions?

If you have any questions, please contact your Territory Manager.

Release Date:	**09/30/2026**
State(s):	All States
Line of Business(s):	Home and Dwelling Fire
Renewal Date:	Beginning with October Renewal Inspection Order (August 2027 renewal dates)

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