

API Resource

Overview:

An API or Application Programming Interface is software or programming that allows a 3rd party to communicate with our tools for rating.

EZLynx, PLR, and ITC have built versions of API software to provide greater flexibility for some independent agency partners connecting with insurance carriers. These services allow agency partners to design their own quoting interface, while the API provides some standards for connecting with carriers. This is an advantage for agency partners with IT resources or the desire for a high degree of customization. They can create a quote interface unique to their operation, leveraging defaults, pre-filled customer information, and/or ease of use tools that fit their individual approach to the market. Some common nomenclature for these tools are: EZL – Quote-as-a-Service or QAS, PLR – Webservice API, ITC – Rating API.

API Setup for Nationwide:

Listed are the common company fields requiring answers on the API including the commonly defaulted answers if applicable. This list does not include state specific coverage requirements.

Auto:

Field / Question	Common Default	States	Description:
Does the insured have Nationwide Life or Financial Products?	No	All	Discounts may be available if the consumer has other products with Nationwide
Special Physical Damage for Vehicle	Consult with Consumer	All	Repair or replace damaged property with new original equipment manufactured (OEM) parts if available instead of competitive replacement (after-market) parts.
Does the applicant or co-applicant qualify for any of the group occupation or college alumni programs	Consult with Consumer	CA	In CA, discounts may be available if the named insured or spouse/registered domestic partner are a member of some professional groups.
Membership ID - MI	Consult with Consumer	MI	In MI a group discount is available to customers who have an affiliation/membership with a qualifying group.
Easy Pay Sign-up Discount	Yes	All	A one-time reduction in premium from signing up for both Recurring EFT and Paperless Billing
Agent Number	Your Agency #	All	Your Nationwide Agency Number
Living with Parents/Spouse Insured with Nationwide	-	All	Applies to children (<25 years old) living w/Parents/Spouse insured with Nationwide
Paperless	Yes	All	Paperless document delivery and discount
Smart Ride for Vehicle (CA Specific Telematics Question)	-	CA	Smart Ride question for Vehicle(s)
Does the customer consent to sharing their telematics data?	Yes	All	Does the customer consent to sharing their telematics data to be used in this quote? Used for SmartRide instant verification
Enroll all drivers/vehicles in SmartRide or SmartMiles (telematics) programs?	Yes	All	Applies SmartRide Mobile or SmartMiles program and discount.

Property:

Field Description	Common Default	States	Description
Number of Residents in Household	Ask Consumer	All	How many individuals reside in the home?
Protection Boost	-	All	Endorsement that provides a series of additional coverages to the standard home policy.
Wind & Hail Deductible	Ask Consumer	Variable	Many states provide wind/hail deductibles that differ from the all-peril deductible. Specific provisions vary in accordance with state statutes.
Paperless	Yes	All	Paperless document delivery
Smart Home	No	Select Few	Smart Home program is available for Homeowners, Condo and Renters in AL, AZ, CT, DC, IA, IL, TX, VT, VA, WA, CA, OH, and MS
Does the named insured have a commercial policy with Nationwide?	No	All	Discounts may be available if the consumer has other products with Nationwide
Does the named insured have vet/pet insurance with Nationwide?	No	All	Discounts may be available if the consumer has other products with Nationwide
Does the named insured have farm/agribusiness business with Nationwide?	No	All	Discounts may be available if the consumer has other products with Nationwide
Does the named insured have a Nationwide Bank product? (Checking, savings, IRA, consumer loan, or line of credit)	No	All	Discounts may be available if the consumer has other products with Nationwide
Does the named insured have a boat, motorcycle, or RV policy with Nationwide?	No	All	Discounts may be available if the consumer has other products with Nationwide
Does the named insured have an Umbrella policy with Nationwide?	No	All	Discounts may be available if the consumer has other products with Nationwide
Does the named insured have a Nationwide Financial Product? (Annuity, Whole Life, or Term Life)	No	All	Discounts may be available if the consumer has other products with Nationwide
Cooling Updated Year	Ask Consumer	All	A discount may be available for home renovations. Other renovation elements are common rater questions for all carriers
Home Purchase Date	Ask Consumer	All	Discount for when an insured purchases a new homeowner's policy within 12 months of purchasing the home that is being insured
HO6 Additions and Alterations Special Coverage	-	All	Additions and Alterations provides "studs in" coverage for the portion of the dwelling the insured owns/is responsible for.
HO6 Number of units (greater than 0)	Ask Consumer	All	How many units are in the building?
Fireplace Type	Ask Consumer	All	What type of Fireplace is in the home, if any?

Best Rate:

The same discounts and coverages available through rater interfaces are available through an API connection. The following tables highlight Nationwide discounts that can be utilized to get our best rates.

**Auto**

Discount	Description	API Field	Question Type
Multi Policy Discount	Save by quoting Auto & Home together	Multi Policy Discount	General Question
Advanced Quote	Advanced Quote Discount(is given for quoting at least 8 days from current date	Effective Date	General Question
SmartRide	Earn a discount based on how you drive	Telematics	General Question
SmartRide Instant	An up-front SmartRide discount based on manufacturer captured telematics data	Does the customer consent to sharing their telematics data?	Carrier Question
Paperless Policy	Save money by having documents delivered electronically	Paperless	General Question
Auto Financial	Receive a discount for having a traditional, variable, or annuity financial product	Does the insured have Nationwide Life or Financial Product?	Carrier Question
Paid in Full ¹	Save by paying your auto premium in full	Payment Method	Carrier Question
Easy Pay Sign-up ²	Save money by choosing to pay with reoccurring monthly EFT	Easy Pay Discount	Carrier Question
Good Student	Drivers who are students meeting a certain level of scholastic achievement	Good Student	General Question

¹ Paid in Full is a new discount being rolled out with our new rating plan. DE, SC and TN will be effective in 2021 with more states coming in 2022

² Easy Pay Sign-up will be discontinued and replaced with Recurring EFT when Paid in Full is introduced to the state

**Home**

Discount	Description	API Field	Question Type
Multi Policy Discount	Save by quoting Auto & Home together	Multi Policy Discount	General Question
Multi-Line	The more products the customer has with us, the more they can save	Does the named insured have ... products with Nationwide.	Carrier Questions
Gated Community	Discount available when a community is surrounded by fencing with entrances secured	Gated Community	General Question
Home Renovation	Credit may be applied based on the age of certain home components renovated	Heating Update Electrical Update Plumbing Update Roofing Update Cooling Update	General Questions *Cooling = Carrier Question
Protective Device	Discount given to customers with protective devices.	Burglar Alarm Fire Alarm Sprinklers	General Question
Smart Home*	Discount given to customers with approved Smart Home monitoring devices installed in their home for fire, burglary or water leak detection	Smart Home Monitoring	Carrier Question

*Available in AL, AZ, CA, CT, DC, IA, IL, MS, OH, TX, VA, VT and WA only