

Applied Rater Guide

Disclaimer:

I agree that I am either: (a) an Independent Contractor who has a contract and/or valid appointment with Nationwide Mutual Insurance Company, Allied Insurance Company, Harleysville Insurance Group, or an affiliate or subsidiary of one or more of these companies (hereafter, "Independent Contractor Agent"); or (b) an employee of or an independent contractor retained by an Independent Contractor Agent.

Independent Contractor Agents

Nationwide/Allied/Harleysville agents who are independent contractors are responsible for managing their own agencies. There are certain Nationwide procedures that must be followed in order to do business with Nationwide (e.g. use of a Nationwide approved system to transmit business). The information in this training program may contain some of these required procedures and will be designated as such here or in other materials from Nationwide. All other documentation and information provided herein is for your consideration only, and it is not required that you use it. Nationwide cannot and does not guarantee that using any of the information contained herein will result in achieving your desired objectives, or that it is current or in compliance with your specific state laws. Nationwide continues to recommend that you consult with your personal attorney and business advisors regarding the specific operations of your agency.

Independent Contractor Employee/Associate Agents

Independent Contractor Employee/Associate Agents must comply with the terms of their contract(s) with Nationwide and their Independent Contractor Agent, and other required Nationwide policies and procedures. The information in this training program may contain some of these required procedures and will be designated as such here or in other materials from Nationwide. All other documentation and information provided herein is for your consideration only, and it is not required that you use it, or that it is current or in compliance with your specific state laws. Nationwide recommends that you consult with the Agency Principal if you have any questions.

The majority of new business quotes come from comparative raters, it is imperative to ensure the rater is set up correctly and used to its fullest. This guide will help with rater set-up and includes tips/tricks to help get the most out of the comparative rater.

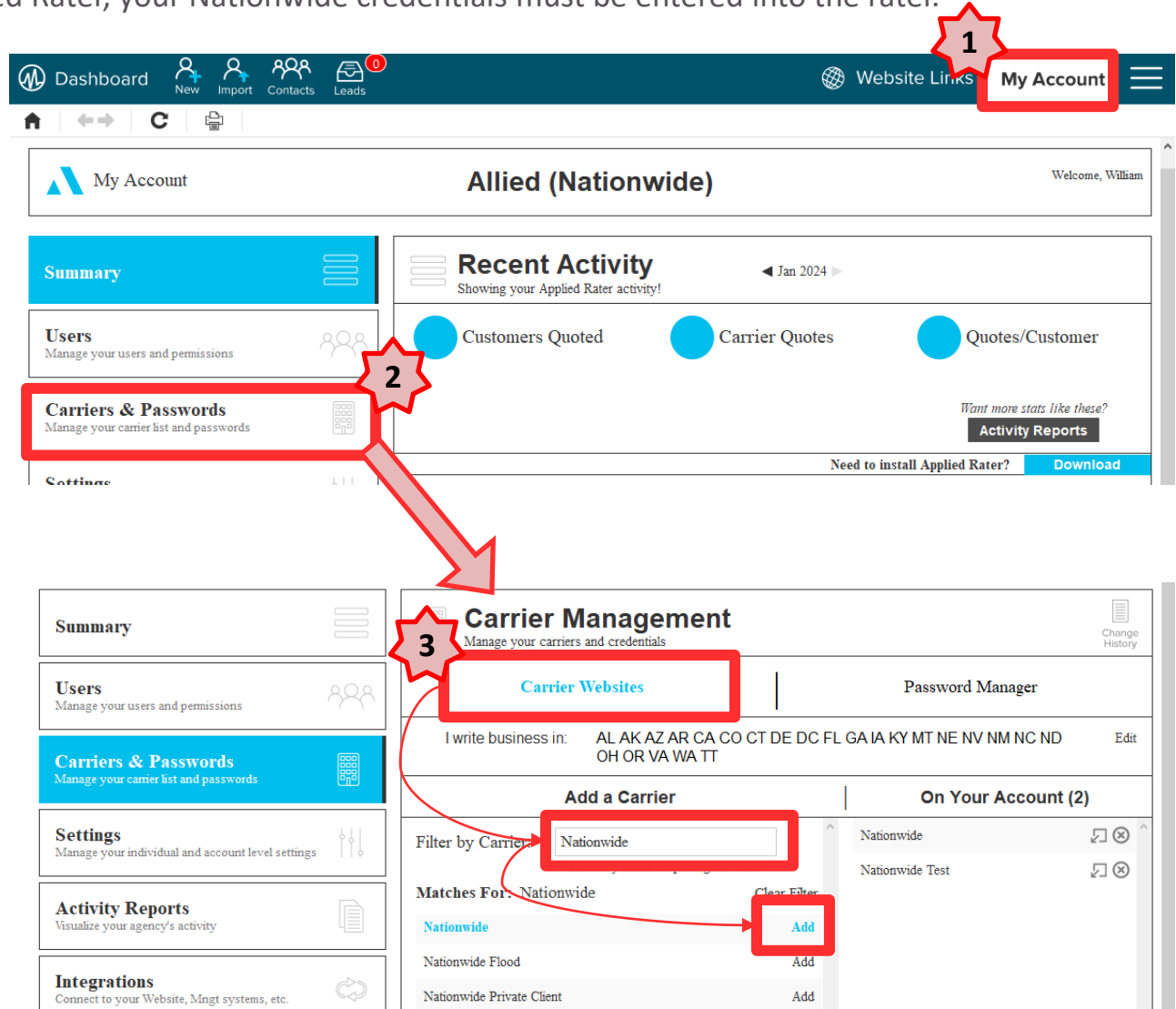
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Setting up the rater:

To quote with Nationwide using Applied Rater, your Nationwide credentials must be entered into the rater.

1. Select **My Account** in the upper right-hand corner of the home screen.
2. Then, click on **Carriers and Passwords**. To launch the Carrier Management page.
3. First Click on **Carrier Websites**. In the add a carrier section search for "Nationwide" and click **add** to place in the "On Your Account" section:



Continued on next page...

Setting up the rater continued:

4. Click **Password Manager**
5. Select **Add New Credential** to enter your Nationwide credentials for the first time – Or, select the **Edit** button to the right of Nationwide to UPDATE your Nationwide Credentials
6. Enter Credentials:
User ID: Nationwide PolicyCenter User ID (6 characters alpha and numeric). Starts with an “A”.
Password: Password used to log into the Nationwide PolicyCenter
7. Hit Save

The screenshot shows the 'Allied (Nationwide)' Password Management page. The sidebar on the left includes sections for Summary, Users, Carriers & Passwords (highlighted in blue), Settings, Activity Reports, Integrations, and Help. The main content area has a 'Password Management' header with a 'Password Manager' link (callout 4). Below this is a 'Carrier Websites' section with an 'Add New Credential' button (callout 5). The 'My Credentials' table lists two entries: 'Nationwide Primary' and 'Nationwide Test Primary'. The 'Edit' button for the 'Nationwide Primary' entry is highlighted with callout 5. A red callout 6 points to the 'Add New Credential' button.

HELPFUL TIP:
 When an Agent Center password is updated, the password will need to be updated for Applied as well.

The screenshot shows the 'Editing Credential for: Nationwide' form. It includes the following fields: Nickname (with 'Primary Login' entered and '(optional)' text), User ID (with 'XXX##' entered), and Password (masked with dots and a '(show this password)' link). At the bottom, there is a 'Save Changes' button (callout 7) and a 'Cancel' button.



Auto Discounts

Discount	Description	Rater Question	Rater Screen	The rater's default setting?	Can agent set a default?
Auto and Home	Save more by quoting Auto and Home together	Multi-Policy Discount	Contract	No	No
Advanced Quote	Advanced Quote Discount (AQD) may be applied when quoting 8 or more days from current date	Effective Date	Contract	N/A	N/A
SmartRide	Telematics program to earn a discount based on how you drive	Telematics and Usage-Based Discounts	Coverages	No	Yes
SmartRide Instant	Earn an up-front SmartRide discount based on manufacturer captured telematics data	Not currently available on Applied Rater. Add in Nationwide System after bridge.			
Paperless Policy	Save money by having documents delivered electronically	Not currently available on Applied Rater. Add in Nationwide System after bridge.			
Auto Financial	Receive a discount for having a traditional, variable, or annuity financial product	Not currently available on Applied Rater. Add in Nationwide System after bridge.			
Paid in Full	Save money by paying your auto premium in full	Payment Method	Coverages	Paid in Full	No
Easy Pay Sign-up ¹	Save money by choosing to pay with reoccurring monthly EFT	Not currently available on Applied Rater. Add in Nationwide System after bridge.			
Good Student	Drivers who are students meeting a certain level of scholastic achievement	Good Student	Drivers	Blank	No

¹ Easy Pay Sign-up will be discontinued and replaced with Recurring EFT when Paid in Full is introduced to the state



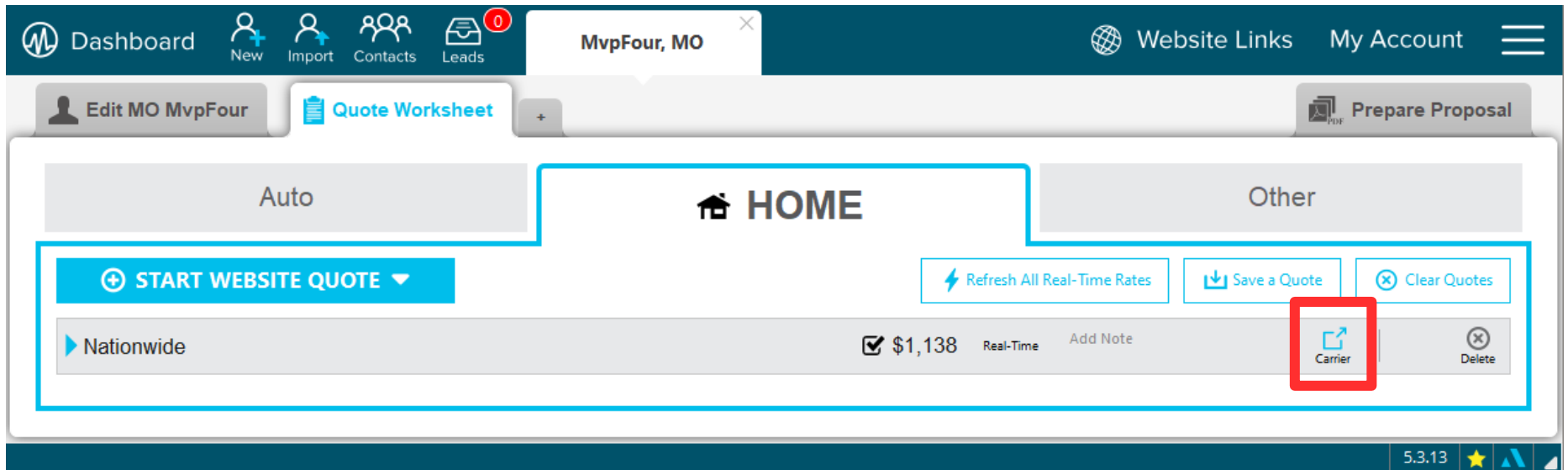
Home Discounts

Discount	Description	Rater Question	Rater Screen	The rater's default setting?	Can agent set a default?
Home and Auto	Save more by quoting Auto and Home together	Multi-Policy Discount	Policy	No	No
Multi-Line ¹	The more products the customer has with us, the more they can save	Not currently available on Applied Rater. Add in Nationwide System after bridge.			
Gated Community	Discount available when the community is surrounded by a fence with all entrances secured	Secured Community	Dwelling	No	Yes
Home Renovation	Credit may be applied based on the age of certain home components renovated	Wiring Heating Plumbing Cooling	Underwriting	Blank	No
Protective Device	Discount given to customers with protective devices, i.e. fire alarm or burglar alarm, installed in their home	Burglar Alarm Fire Alarm Sprinklers	Dwelling	Blank	Yes
Smart Home*	Discount given to customers with approved Smart Home monitoring devices installed in their home for fire, burglary or water leak detection	Not currently available on Applied Rater. Add in Nationwide System after bridge.			

*Not available in all states.

Bridging into Nationwide Quote

1. To Bridge directly into the Nationwide quote, click on the icon labeled **Carrier** from the Quote Worksheet screen in Applied Rater



2. This will open a new tab for Nationwide and land you directly in your Auto or Home Quote

Note: If your Nationwide log-in credentials are not correctly setup as detailed in the first section of this document, you will land on a log-in screen to the Nationwide quote systems. After entering valid log-in credentials, the Applied rater will launch to the requested quote.

Continued on the next page with Nationwide System Screens...

Bridging into Nationwide Quote - Continued

- For Auto and Property lines of business, bridging into Nationwide will launch PolicyCenter, landing on the Qualification screen or the Policy Information screen.

The image displays two screenshots of the PolicyCenter web application. The top screenshot shows a 'Qualification' screen for a 'Personal Auto' policy in Wyoming, effective 04/02/2024. The bottom screenshot shows a 'Qualification' screen for a 'Homeowner' policy in Missouri, effective 04/01/2024. Both screens feature a navigation menu on the left with options like 'Actions', 'Submission', 'Qualification', and 'Policy Contract'. The main content area contains 'Book Transfer Questions' with radio button options for 'Yes' and 'No'. The interface includes a top navigation bar with 'Dashboard', 'New', 'Import', 'Contacts', and 'Leads' buttons, and a right-hand side with 'Website Links' and 'My Account' options. A 'Save Quote' button is visible in the top right of each screenshot.

**Bridge to Nationwide Express is not yet available for agents using the Applied Rater or EPIC.*

Frequently Asked Questions

1. How do I include Brand New Belongings (Personal Property Replacement Cost) on my quote?

This coverage is available. To include, simply select “Yes” for Personal Property Replacement Cost which is found on the homeowners coverages tab, in the Enhanced Coverages section.

The screenshot shows the 'Homeowners' configuration page. At the top, there are tabs for 'Summary', 'General', 'Auto', and 'Homeowners'. Below these are navigation arrows for 'Policy', 'Dwelling', 'Coverages', 'Underwriting', and 'RCE'. A 'Continue to Quote Worksheet' button is in the top right. The 'Limits' section includes a 'Form Type' dropdown set to 'H03 - Special', a 'Replacement Cost Estimate' section with a 'Calculate' button, and three coverage lines: 'Dwelling (A)' at 250,000, 'Other Structures (B)' at 10% (\$25,000), and 'Personal Property (C)' at 25% (\$62,500). The 'Deductibles' section has 'All Other Perils' and 'Wind/Hail' both set to 1500. The 'Enhanced Coverages' section has 'Personal Prop Repl Cost' set to 'Yes' (highlighted with a red box) and 'Sinkhole' set to 'No'.

2. I am receiving an error advising “Nationwide did not return a Quote. Msg No XXXXX” or “Nationwide is not returning a rate for this risk via this interface. This is not a determination of eligibility.” What does this message mean?

When you are quoting on your comparative rater, you will only be presented a rate if the risk meets both the Nationwide underwriting guidelines and risk appetite. If you are receiving this message and have questions, please contact your Nationwide Sales or Relationship Manager.

The screenshot shows the quote interface with the 'Auto' tab selected, showing '2 Quotes \$783'. A 'START WEBSITE QUOTE' button is prominent. In the 'Nationwide' section, a red error message reads: '1 ERROR WITH LAST RATE REQUEST. Nationwide did not return a quote. Msg No. 931'. To the right, there are buttons for 'Refresh All Real-Time Rates', 'Save a Quote', and 'Clear Quotes'. Below the error, there is a 'Try Again' button and an 'Agent Number' field containing '29951'.

Optional Discounts

Discount	Applied by Default?
1 Auto and Home	No
2 Telematics (SmartRide)	No
3 Paid in Full	No
4 Good Student	No
Paperless Policy	Apply After Bridge
Auto Financial / Life	Apply After Bridge

Calculated Discounts

(applied automatically based on quote information)

- > Accident Free
- > Advanced Quote
- > 3+ Years with Prior Carrier
- > Multi-Vehicle
- > Affinity
- > New Vehicle

Additional Features

(*available after bridge to Nationwide system)

- > Vanishing Deductible*
- > Accident Forgiveness
- > New Car Replacement Plus*
- > Total Loss Deductible Waiver*
- > Identity Theft/Fraud Expense Coverage*

The screenshot displays the 'Contract' tab with sub-tabs for Drivers, Vehicles, Coverages, and Incidents. The 'Coverages' sub-tab is active, showing 'Policy Information' and 'General Coverage' sections.

Policy Information:

- Rating State: Florida
- County: [Empty]
- Effective Date: 04 / 02 / 2024
- Policy Term: 6 months
- Residence Type: Owned House
- Home Insurance: HO3 - Special
- Multi-Policy Discount: Yes, Where Available (Callout 1)
- Multi-Policy Risk Type: Homeowners (checked), Special Lines, Other

General Coverage:

- Bodily Injury: 500/500
- Property Damage: 100,000
- Uninsured Motorist: 500/500
- Underinsured Motorist: 500/500
- UMPD: 100,000
- UMPD Deductible: 1,000
- Medical Payments: 25,000
- Accidental Death: Yes (Callout 3)
- Payment Method: Paid In Full
- Accident Forgiveness: No

Telematics and Usage-Based Discounts: (Callout 2)

Driver Information (Cont.): (Callout 4)

- Relationship: Insured
- Marital Status: Single
- Occupation: Retired
- Education: [Empty]
- Good Student: [Empty]
- Away at School: [Empty]
- Driver Training: [Empty]
- Defensive Driver: No
- Good Driver: [Empty]

Optional Discounts

Discount	Applied by Default?
1 Auto and Home	No
2 Home Renovations	No
3 Protective Devices	No
4 Gated Community	No
Smart Home	Apply After Bridge
Billing Method	Apply After Bridge

Calculated Discounts

(applied automatically based on quote information)

- > Claims Free
- > Roof Rating
- > 3+ Years with Prior Carrier
- > Home Purchase

Additional Features

(*available after bridge to Nationwide system)

- > Brand New Belongings (Replacement Cost Coverage)
- > Better Roof Replacement*
- > Valuables Pluss (inland marine)*
- > Service Line*
- > Equipment Breakdown*
- > Identity Theft/Fraud Expense Coverage*

*Available discounts and coverages

Policy > Dwelling > Coverages > Underwriting > RCE
Policy > Dwelling > Coverages > Underwriting > RCE

Multiline Testwy

Form Type:

Effective Date: Today +8 Days

Rating State:

County:

Occupied By:

Owned By:

Use:

Multi-Policy Discount: **1**

Multi-Policy Risk Type: Auto Special Lines Other

General

Date Built:

Date Purchased:

Number of Residents:

Number of Families:

Dwelling District:

Protective Credits

Fire Alarm: **3**

Sprinkler:

Burglar Alarm:

Secured Community: **4**

Policy > Dwelling > Coverages > Underwriting > RCE
Continue to Quote Worksheet

Dwelling Characteristics

Market Value:

Purchase Price:

Business On Premises:

Heating System:

Fireplace/Aux Heating:

Fire Extinguisher:

Smoke Alarm/Detector:

Renovations

Wiring: **2**

Plumbing:

Heating: 2020

Roofing: 2020

Exterior Paint: