

# Boston Software 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.

Most new business quotes in the independent channel coming 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.

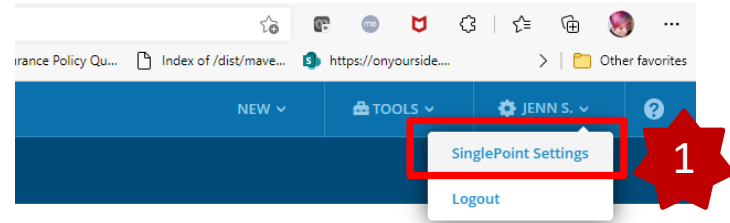
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### Setting up the rater – Carrier Credentials

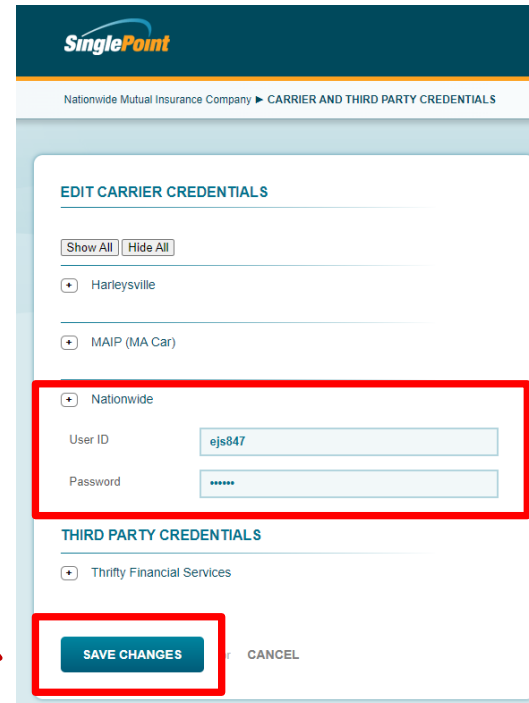
Agent Center login Credentials must be added into the Boston Software Rater.

1. Click on the Gear icon in the upper right corner and select SinglePoint Settings.



2. Click on **Carrier and Third-Party Settings**

3. Click on the plus sign next to Nationwide and enter your Agent Center Login Credentials.



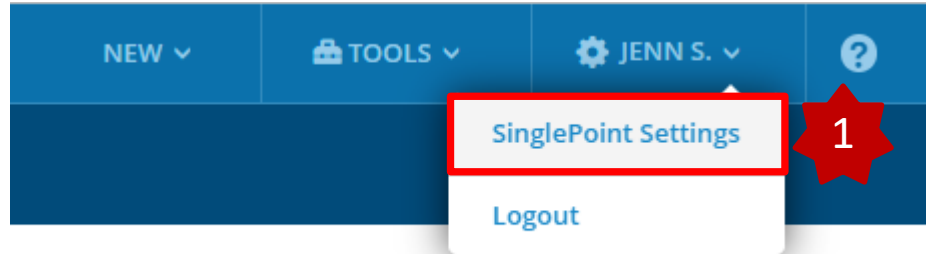
4. Click **Save Changes**



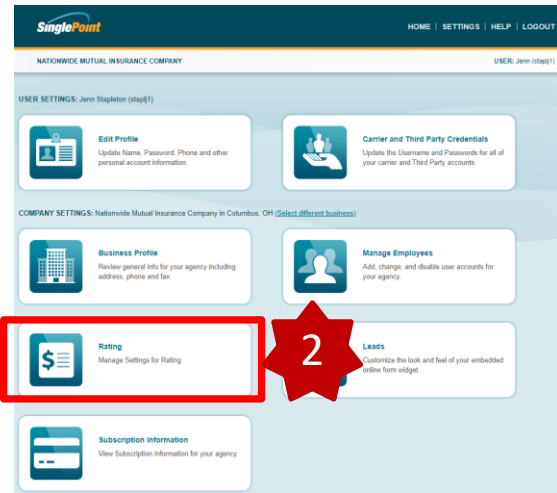
## Setting up the rater – Agency Code

The Agency Administrator for Boston Software will need to perform these steps to set the Agency Code for the Agents in the Agency.

1. From the Dashboard, click on the gear in the upper left corner. Then click on **SinglePoint Settings**.



2. From the page that pops up, click on **Rating**.



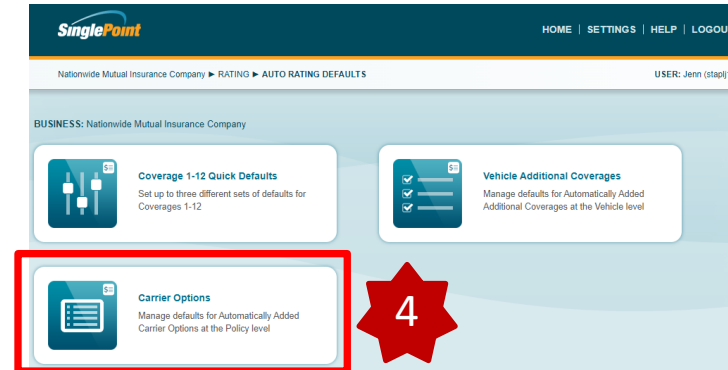
3. Next, select either **Auto Rating Defaults** or **Home Rating Defaults**. You will need to do this for each LOB.



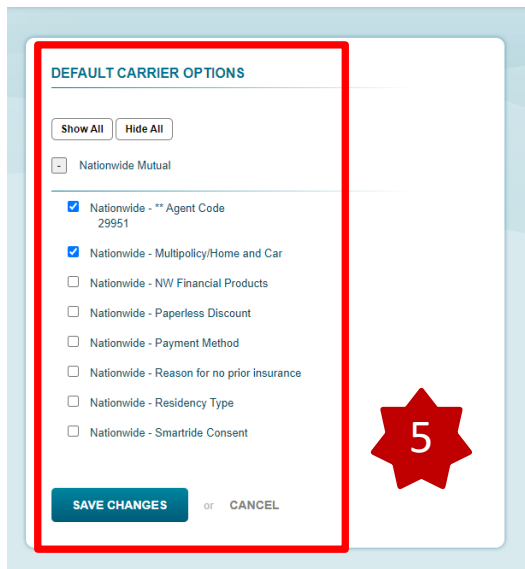
## Setting up the rater – Agency Code - continued

The Agency Administrator for Boston Software will need to perform these steps to set the Agency Code for the Agents in the Agency. **This will need to be done for each LOB.**

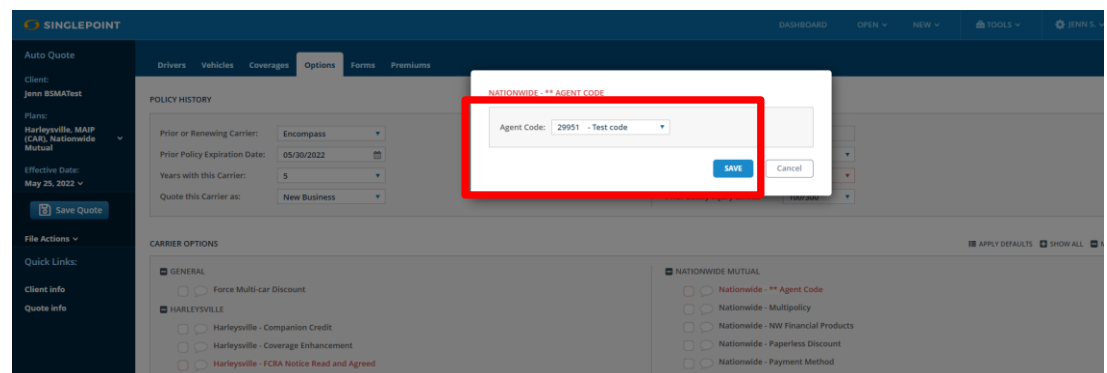
4. Now click on **Carrier Options**.



5. Click the plus sign next to Nationwide Mutual and then click the box next to each **Carrier Option**. Select your code from the dropdown and click Save

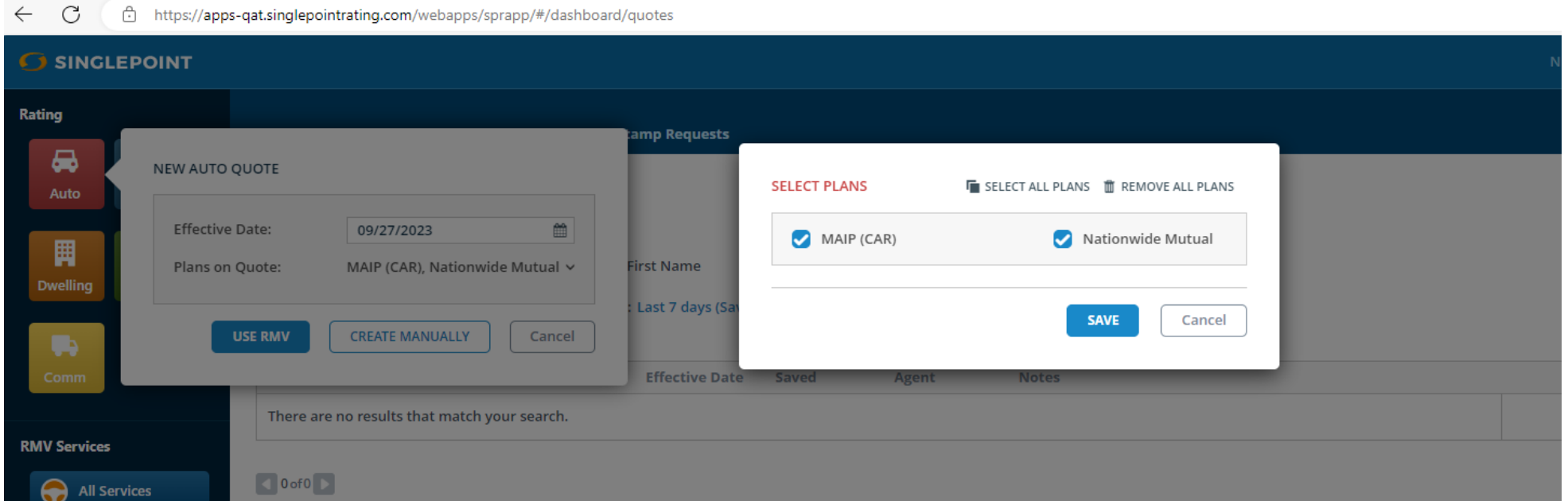


6. While in your quote, you will need to select your agency code on the Options tab. Click the check box next to **Nationwide \*\*Agent Code**. A pop-up will appear and select your correct agent code from the list. If you only have one agent code, it will be selected for you. Click **Save**.



## Setting up the rater – Selecting Nationwide Companies

When selecting your plan, please select **Nationwide Mutual** to include Nationwide Rates with your rating.





Auto Discounts

Discount	Description	Rater Question	Rater Screen	What is the rater’s default setting?	Can agents change the default?
Auto and Home	Save more by quoting Auto and Home together	Multi Policy	Options	Default = NO	Yes
Advanced Quote	Advanced Quote Discount(AQD) is given for quoting at least 8 days from current date	N/A	N/A	N/A	N/A
SmartRide	Earn a discount based on how you drive	Telematics	Coverages: Additional Coverages	Default = No	Yes
SmartRide Instant	Earn an up-front SmartRide discount based on manufacturer captured telematics data	SmartRide Consent	Options	Default = No	Yes
Paperless Policy	Save money by having documents delivered electronically	Paperless Discount	Options	Default = No	Yes
Auto Financial	Receive a discount for having a traditional, variable, or annuity financial product	Nationwide Financial	Options	Default = No	Yes
Paid in Full	Save money by paying your auto premium in full	Payment Method	Options	Default = No Selection	Yes
Good Student	Drivers who are students meeting a certain level of scholastic achievement	Good Student	Drivers	Default = No	Yes

### Adding SmartRide as a Discount

SmartRide is indicated by selecting the Checkbox next to **Nationwide-Telematics**. This is on the **Additional Coverages** tab of the **Coverage** screen.

This can be defaulted by the Agency Admin for the Agency.

The screenshot shows the 'Coverages' tab in the SINGLEPOINT interface. The 'Additional Coverages' section is expanded, showing a table of coverages for a 2019 Ford EDGE. The 'NATIONWIDE MUTUAL' section is highlighted with a red box, and the 'Nationwide - Telematics' checkbox is checked and highlighted with a red star.

Coverage	2019 Ford EDGE
<b>GENERAL</b>	
<input type="checkbox"/> Glass Deductible (MA)	<input type="checkbox"/>
<input type="checkbox"/> Loan/Lease Coverage	<input type="checkbox"/>
<input type="checkbox"/> Motorcycle Guest Coverage	<input type="checkbox"/>
<input type="checkbox"/> OEM Parts	<input type="checkbox"/>
<input type="checkbox"/> Waiver of Deductible	<input checked="" type="checkbox"/>
<b>HARLEYSVILLE</b>	
<input type="checkbox"/> Harleysville - Repair or Replacement	<input type="checkbox"/>
<b>NATIONWIDE MUTUAL</b>	
<input checked="" type="checkbox"/> Nationwide - Telematics	<input checked="" type="checkbox"/>

### Adding Paperless as a Discount

On the **Options** Tab, under Carrier Options, make sure the Checkbox is selected next to **Nationwide-Paperless Discount**

The screenshot shows the 'Options' tab in the SINGLEPOINT interface. The 'CARRIER OPTIONS' section is expanded, showing a list of options for the Nationwide Mutual carrier. The 'Nationwide - Paperless Discount' checkbox is checked and highlighted with a red box and a red star.

Carrier Option	Selected
<input type="checkbox"/> Force Multi-car Discount	<input type="checkbox"/>
<b>HARLEYSVILLE</b>	
<input type="checkbox"/> Harleysville - Companion Credit	<input type="checkbox"/>
<input type="checkbox"/> Harleysville - Coverage Enhancement	<input type="checkbox"/>
<input type="checkbox"/> Harleysville - FCRA Notice Read and Agreed	<input type="checkbox"/>
<input type="checkbox"/> Harleysville - Life Policy Credit	<input type="checkbox"/>
<input type="checkbox"/> Harleysville - Parent Policy Number	<input type="checkbox"/>
<b>NATIONWIDE MUTUAL</b>	
<input checked="" type="checkbox"/> Nationwide - ** Agent Code 2951	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Nationwide - Multipolicy	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Nationwide - NW Financial Products	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Nationwide - Paperless Discount	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Nationwide - Payment Method	<input checked="" type="checkbox"/>
<input type="checkbox"/> Nationwide - Reason for no prior insurance	<input type="checkbox"/>
<input checked="" type="checkbox"/> Nationwide - Residency Type	<input checked="" type="checkbox"/>
<input type="checkbox"/> Nationwide - Smartride Consent	<input type="checkbox"/>



## Home Discounts

Discount	Description	Rater Question	Rater Screen	What is the rater's default setting?	Can agents change the default?
Home and Auto	Save more by quoting Auto and Home together	Nationwide-Multipolicy Discount	Options: Carrier Options	Default = NO	Yes
Multi-Line	The more products the customer has with us, the more they can save	N/A for Boston Software	N/A	N/A	N/A
Gated Community	Discount available when the community is surrounded by a fence with all entrances secured	N/A	N/A	N/A	N/A
Home Renovation	Credit may be applied based on the age of certain home components renovated	Primary Heat Plumbing Wiring Type Roof Type	Dwelling: Subsystems and Protection Information	Default = No	No
Protective Device	Discount given to customers with protective devices, i.e. fire alarm or burglar alarm, installed in their home	Local Fire Alarm or Smoke Detector Local Burglar Alarm Central Station Reporting Burglar Central Station Reporting Fire Sprinklers in All Area	Basics: Alarms	Default = No	Yes
Smart Home	Discount given to customers with approved Smart Home monitoring devices installed in their home for fire, burglary or water leak detection	Nationwide-SmartHome Monitoring	Options: Carrier Options	Default = No	Yes

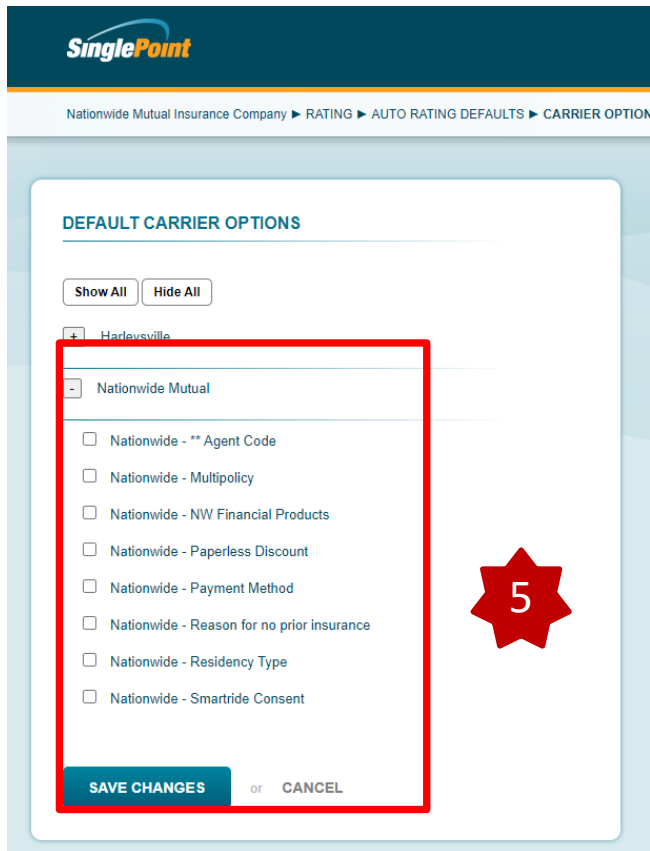
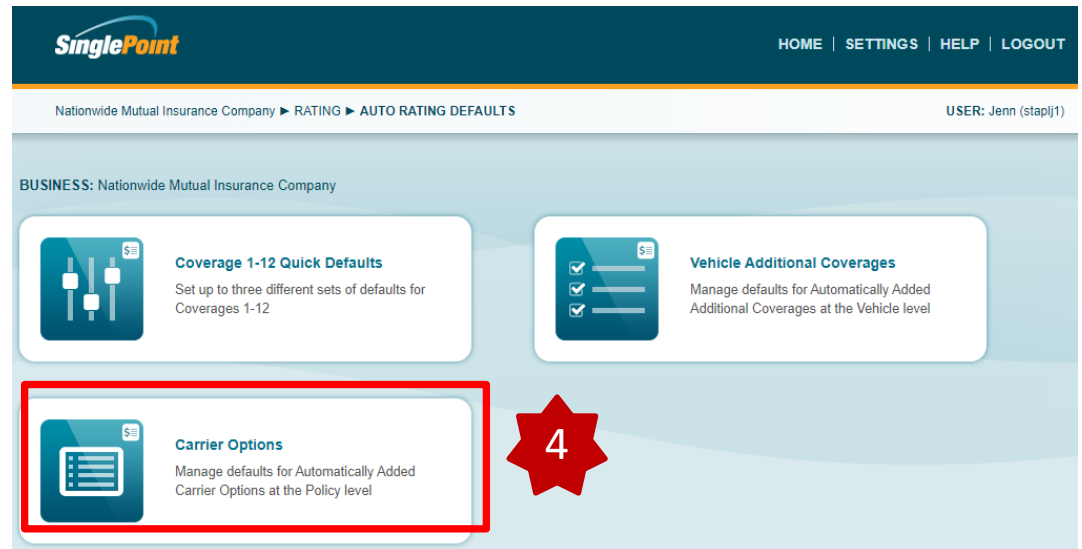
### Adding Multi-Policy as a Discount

On the **Options** page under **Carrier Options**, make sure the checkbox for **Nationwide-Multipolicy Discount** is selected.

The screenshot shows the SinglePoint software interface. The top navigation bar includes 'DASHBOARD', 'OPEN', 'NEW', 'TOOLS', and 'JENN S.'. The main menu on the left lists 'Home Quote', 'Client: Jenn BSMHome', 'Form: Special (HO3)', 'Plans: Harleyville Preferred, Worcester, MA Fair Plan, Nationwide Mutual, Nationwide Mutual RTR', 'Effective Date: May 30, 2022', 'Save Quote', 'File Actions', 'Quick Links', 'Client info', and 'Quote info'. The main content area is titled 'Options' and has sub-tabs for 'Carrier Options' and 'General Options'. Under 'Carrier Options', there are three sections: 'HARLEYSVILLE', 'MASSACHUSETTS FAIR PLAN', and 'NATIONWIDE MUTUAL RTR'. The 'NATIONWIDE MUTUAL RTR' section is expanded, showing a list of options with checkboxes. The 'Nationwide - Multipolicy Discount' option is checked and highlighted with a red box and a red star. Other checked options include 'Nationwide - \*\* Agent Code', 'Nationwide - Fireplaces', 'Nationwide - Marital Status', and 'Nationwide - Number residing in Dwelling'. Unchecked options include 'Preferred - Blanket Jewelry', 'Preferred - Co-Occupant Endorsement', 'Preferred - Homeowner Coverage Enhancement', 'Preferred - Identity Fraud', 'Preferred - Signature Home Program', 'Worcester/Nationwide - Account Credit', 'Worcester/Nationwide - Annuity Policy Credit', 'Worcester/Nationwide - Blanket Jewelry', 'Worcester/Nationwide - Co-Occupant Endorsement', 'Worcester/Nationwide - Homeowner Coverage Enhancement', 'Worcester/Nationwide - Identity Fraud', 'Worcester/Nationwide - MAHA Homesafe Credit', 'Worcester/Nationwide - Newly Purchased Home Credit', 'Worcester/Nationwide - Renewal Credit', 'Worcester/Nationwide - Signature Home Coverage', 'Fair Plan - Identity Fraud', 'Refrigerated Personal Property', 'Residence Held in Trust', and 'Student Away from Home'.

Boston Software allows for the setting of Defaults. The steps below will show you how to set defaults for your quotes. This action can only be performed by the Agency Admin in Boston Software. **This will need to be done for each LOB.**

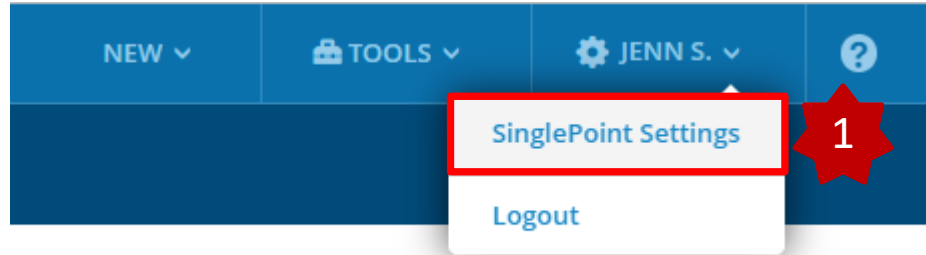
4. You can set defaults for many things. This guide will focus on the Carrier Options as this is where most of your discounts will be.



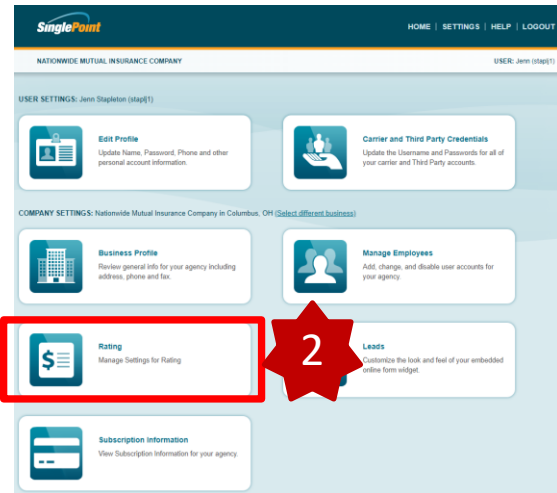
5. Click the Checkbox next to any item you wish to change the default for and then click **Save**. Once you have made all your changes, click **Save Changes**.

Boston Software allows for the setting of Defaults. The steps below will show you how to set defaults for your quotes. This action can only be performed by the Agency Admin in Boston Software.

1. From the Dashboard, click on the gear in the upper left corner. Then click on **SinglePoint Settings**.



2. From the page that pops up, click on **Rating**.



3. Next, select either **Auto Rating Defaults** or **Home Rating Defaults**. You will need to do this for each LOB.



### Deep launch

When you are ready to complete the application for Nationwide coverage in PolicyCenter, you will want to deep launch directly into that customer's application on the quote desktop.

To do that:

1. From either your Auto or Home Quote, click on **View Plan Summary**
2. Next, click on **Submit**.
3. Then, click on **Save and Submit**.
4. Next, click on **Click to Open Carrier Portal**.
5. Lastly, click on **Yes, Launch Window**.

SinglePoint Dashboard showing a list of plans. The 'Premiums' tab is active. A red star with the number '1' is placed over the 'VIEW PLAN SUMMARY' button for the 'Nationwide Mutual RTR' plan.

PLAN SUMMARY for 'Nationwide Mutual RTR'. A red star with the number '2' is placed over the 'Submit' button.

BASE COVERAGES AND ENDORSEMENTS

SECTION I	Coverage	Amount	Rate
SECTION I	Dwelling	250,000	\$327
	Other Structures	25,000	
	Personal Property	187,500	
	Loss of Use		

SUBMIT POLICY? You are about to submit this policy to: **Nationwide Mutual RTR**. A red star with the number '3' is placed over the 'SAVE AND SUBMIT' button.

QUOTE SUBMITTED TO: **Nationwide Mutual RTR**. A red star with the number '4' is placed over the text.

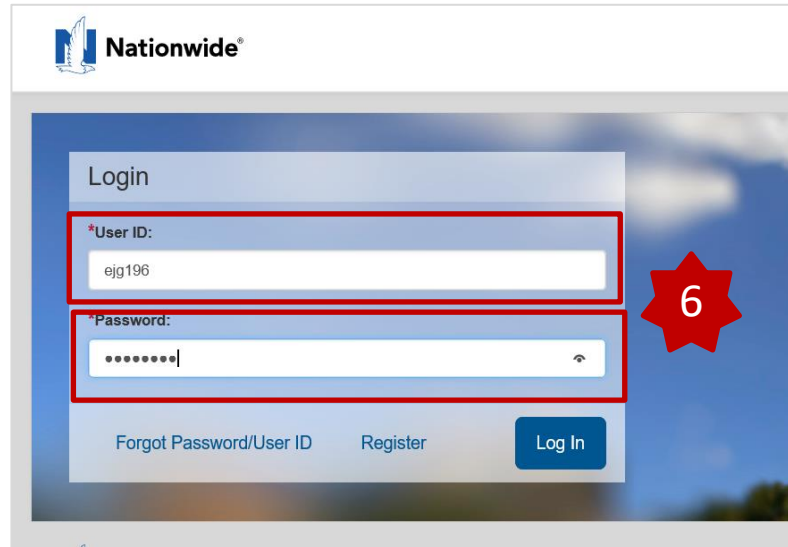
✔️ **Congrats! your submission was successful.**

Submission: Success

[Click to open carrier portal](#)

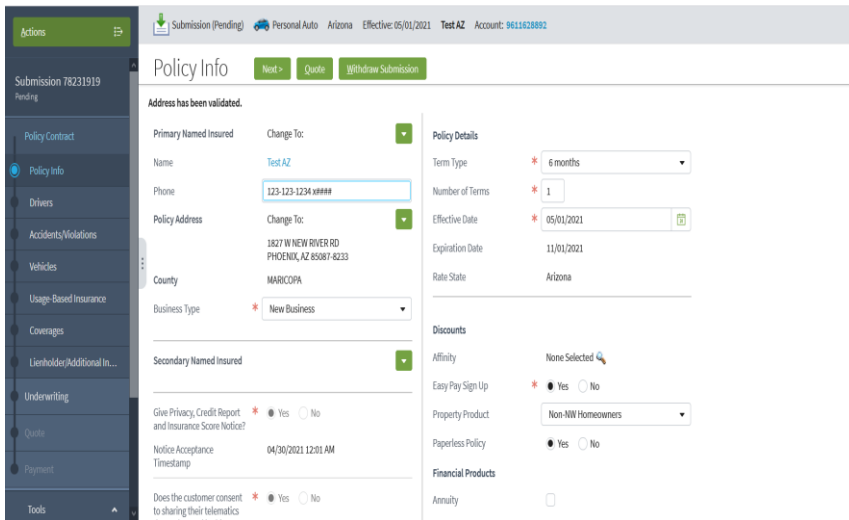
LAUNCH NEW BROWSER WINDOW? SinglePoint Rating is launching a new browser window to handle the request. Your current quote will also remain available in this window. A red star with the number '5' is placed over the 'YES, LAUNCH WINDOW' button.

- 6. You will be taken to the Agent Center login screen. Login using your RACF and password
- 7. Once you log in, you will be dropped into PolicyCenter onto the quote you just rated within Boston Software.

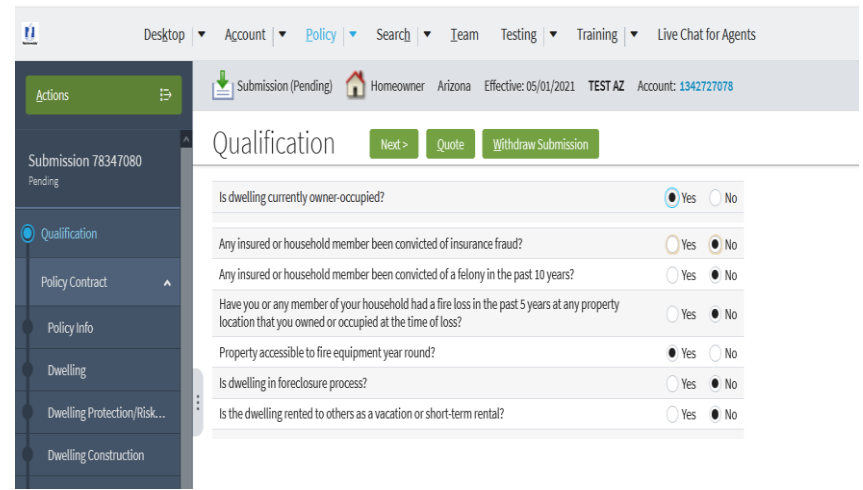


### Policy Center Screens

#### Auto



#### Home



## Common Errors

1. 1. **I am receiving an error advising “Nationwide did not return a quote”**. What does this message mean?

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

Below is a list of common error messages and the corrective action to take when you receive them.

Error Message	Corrective Action
<b>Password Error</b>	Incorrect Agent Center password entered in rater <ul style="list-style-type: none"> <li>- Can be updated in Carrier Settings</li> </ul>
<b>Agent Code Error</b>	Incorrect agent code entered in rater <ul style="list-style-type: none"> <li>- Can be updated in Carrier Defaults</li> </ul>
<b>Carrier Error: At least 1 driver is needed.</b>	Quote requested without a driver. <ul style="list-style-type: none"> <li>- Return to appropriate screen in rater and enter at least one driver</li> </ul>
<b>Incorrect Garaging Location</b>	No physical address entered in rater. <ul style="list-style-type: none"> <li>- Return to appropriate screen in rater and enter address</li> </ul>

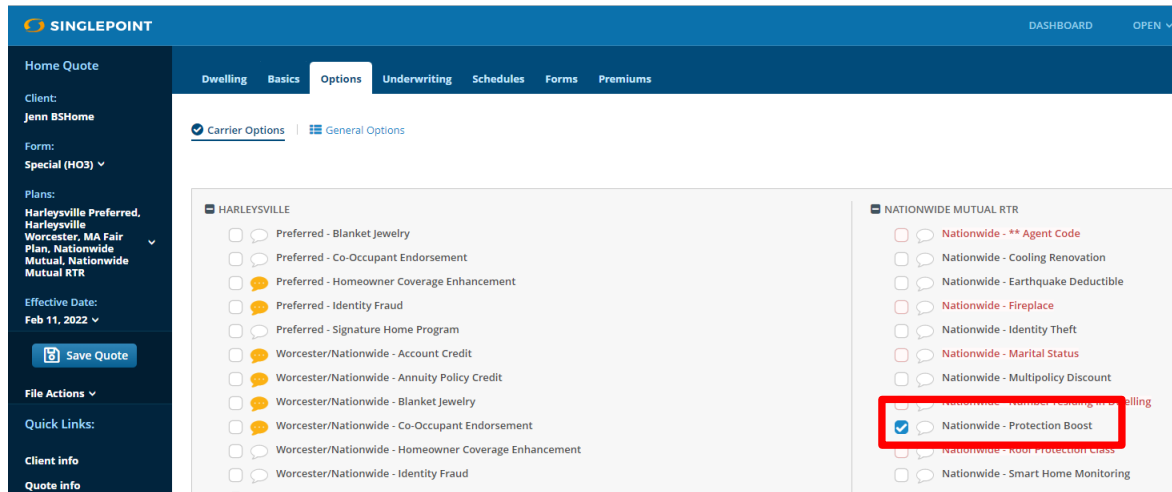
## Frequently Asked Questions

### 2. Why am I asked to enter my agency number with every quote?

You have not set your number as a default answer to this question. Doing so will solve this problem. Refer to page 3 for instructions.

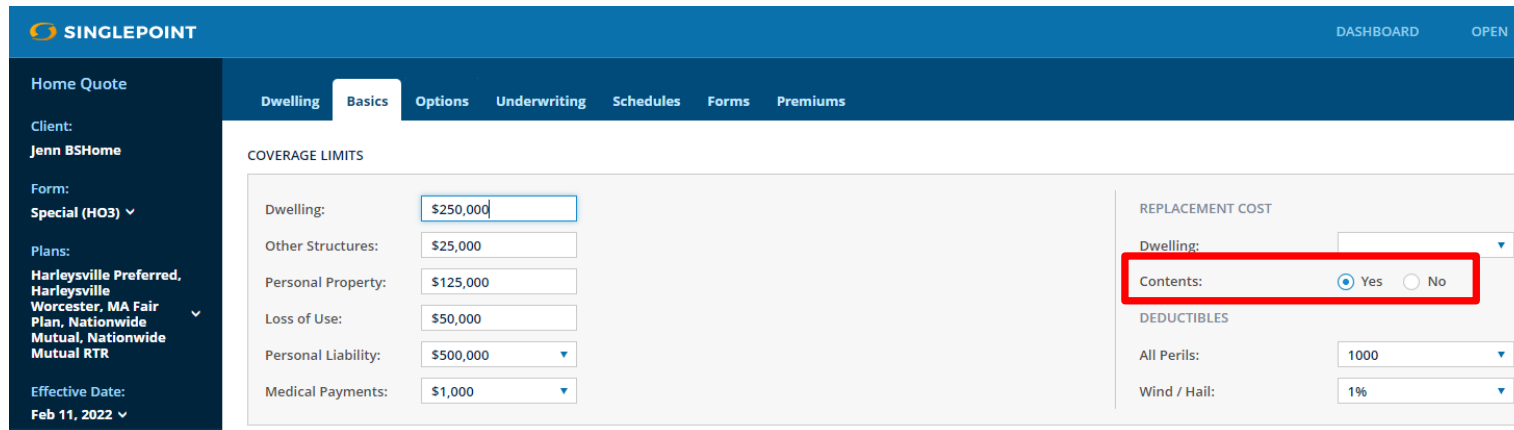
### 3. How do I add Protection Boost to my quote?

On the **Options** screen, under **Carrier Options** make sure the checkbox next to **Nationwide-Protection Boost** is selected.



### 4. How do I include Brand New Belongings (Personal Property Replacement Cost) coverage for my client?

On the **Basics** tab, make sure the radio button for **Contents** is **Yes**.



## Frequently Asked Questions - Continued

### 5. How do I add Dwelling Replacement cost to my quote

Dwelling Replacement is added on the **Basics** Page. Select **50% Specified Addl Amount**.

The screenshot shows the SinglePoint software interface. The top navigation bar includes the SinglePoint logo, 'DASHBOARD', and 'OPEN'. The main navigation tabs are 'Dwelling', 'Basics', 'Options', 'Underwriting', 'Schedules', 'Forms', and 'Premiums'. The 'Basics' tab is active. On the left, a sidebar shows 'Home Quote', 'Client: Jenn BSHome', 'Form: Special (HO3)', 'Plans: Harleysville Preferred, Harleysville Worcester, MA Fair Plan, Nationwide Mutual, Nationwide Mutual RTR', and 'Effective Date: Feb 11, 2023'. The main content area is divided into 'COVERAGE LIMITS' and 'REPLACEMENT COST'. 'COVERAGE LIMITS' includes fields for Dwelling (\$250,000), Other Structures (\$25,000), Personal Property (\$125,000), Loss of Use (\$50,000), Personal Liability (\$500,000), and Medical Payments (\$1,000). 'REPLACEMENT COST' includes 'Dwelling' (set to '50% Specified Addl Ar'), 'Contents' (radio buttons for Yes and No), 'DEDUCTIBLES' (All Perils: 1000, Wind / Hail: 1%).

Boston Software Rater Guide

# Appendix

### Optional Discounts

Discount	Applied by Default?
SmartRide	NO
Paperless Policy	NO
Good Student	NO
Auto Financial	NO
Auto and Home	NO

The screenshot shows the SINGLEPOINT interface with the following details:

- Client:** Jenn BSHome
- Form:** Special (HO3)
- Plans:** Harleysville Preferred, Harleysville Worcester, MA Fair Plan, Nationwide Mutual, Nationwide Mutual RTR
- Effective Date:** Feb 11, 2022
- COVERAGE LIMITS:**
  - Dwelling: \$250,000
  - Other Structures: \$25,000
  - Personal Property: \$125,000
  - Loss of Use: \$50,000
  - Personal Liability: \$500,000
  - Medical Payments: \$1,000
- REPLACEMENT COST:**
  - Dwelling: [Dropdown]
  - Contents:  Yes  No
- DEDUCTIBLES:**
  - All Perils: 1000
  - Wind / Hail: 1%

Brand New Belongings

### Calculated Discounts

(applied automatically based on quote information)

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

### Additional Features

(available after quote bridges to the Nationwide PolicyCenter)

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

The screenshot shows the Nationwide Mutual policy options list with the following items:

- Multi Policy:** Nationwide - \*\* Agent Code 29951
- Paperless Policy:** Nationwide - Multipolicy
- NW Financial Discount:** Nationwide - NW Financial Products (Select type of Nationwide Life or Nationwide Financial Product Variable & Traditional & Annuity)
- Payment Method:** Nationwide - Paperless Discount
- Nationwide - Payment Method (Select Payment Method: Paid In Full)
- Nationwide - Reason for no prior insurance
- Nationwide - Residency Type (Enter type Home (owned))
- Nationwide - Smartride Consent