

Evolution 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

The agent code is set when rating a quote. After information is entered on the first quote, it will pre-fill for future quotes. Instructions are below.

Agency Code and Carrier Login

After selecting the companies to rate, click “Next” and you will see the Pricing Module Load. On the next screen that appears, enter the Agent Code and Agent Center Login information.

Personal Auto Proposal For:
Jenn EviTest
1205 Bingham Ave
Sault Ste Marie, MI 49783
Tel: (906) 425-1245
Email@email.com
Save: EVLTESTJENN / 08/19/2019-1

AlliedInsurance.com Agent Login Rate Changes Share Quote Suggestion Box

Allied Real-Time Quote Log-In

Account Number User Name Password Financial Stability

71277 ejs847 ***** A

Underwriting

Prefer/Standard - S Prior Insurance Status Agency Loyalty Discount ?

1 All Other Preferred/Standard Prior Insurance Carrier

None Other Nationwide Insurance Products

Four Year Accredited College/University Alumni Association Membe Group

Additional Coverages

Special Physical Damage Coverage (AA0060) Telematics Purchase Date ?

1 2015 TOYOTA AVALON XLE/ 01/29/2020

Michigan
New Business Quote
Effective 02/15/2020

Real-Time Quote Options

Click [Send] to request a new or updated quote.

Click [Skip] to retain the previous quote from Allied PC for \$1407.30 requested February 11, 2020.

Back Main Skip Send



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	Homeowners Carrier	Policy Information	Default = Does Not Insure Home	No
Advanced Quote	Advanced Quote Discount(AQD) is given for quoting at least 8 days from current date	Date Effective	Policy Information	N/A	N/A
SmartRide	Earn a discount based on how you drive	Telematics	Additional Coverages	Default = unchecked	No
SmartRide Instant	Earn an up-front SmartRide discount based on manufacturer captured telematics data	Does the Customer Consent. . .	Underwriting	Default = unchecked	No
Paperless Policy	Save money by having documents delivered electronically	N/A	N/A	N/A	N/A
Auto Financial	Receive a discount for having a traditional, variable, or annuity financial product	Other Nationwide Insurance Products	Underwriting	Default = None	No
Paid in Full¹	Save money by paying your auto premium in full	Coming Soon!			
Easy Pay Sign-up²	Save money by choosing to pay with reoccurring monthly EFT	EFT	Policy Information	Default = unchecked	No
Good Student	Drivers who are students meeting a certain level of scholastic achievement	Good Student	Drivers	Default = unchecked	No

¹Paid in Full is a new discount being rolled out with our new rating plan.

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

Adding SmartRide as a Discount

Be sure to check the box **Telematics** from the **Additional Coverages** of the Rating Screen below.

Nationwide Real-Time Personal Auto Price Module

Personal Auto Proposal For:
Jenn EvoMITest
Tel: (614) 435-0748
1206 Bingham Ave
Sault Sainte Marie, MI 49783
Email@email.com
Save: EVOMITESTJENN / 08/17/2022

Nationwide.com Agent Login Rate Changes Share Quote Suggestion Box

Nationwide Real-Time Quote Log-In
Account Number: 70035 User Name: ejs847 Password: ***** Financial Stability: A

Underwriting
 Prefer/Standard - S Prior Insurance Status Agency Loyalty Discount
 1 All Other Preferred/Standard Prior Insurance Carrier Does the customer consent to sharing their telematics data to be used for discount purposes in this quote?
 None Other Nationwide Insurance Products
 Four Year Accredited College/University Alumni Association Membe Group Yes

Additional Coverages
 Special Physical Damage Coverage (AA0060) Telematics Purchase Date
 1 2019 FORD EDGE SEL UTL 08/17/2022

Back Main Skip Send

Adding Home/Car and Easy Pay as a Discount

On the Policy Information screen, select **Nationwide** for **Homeowners Carrier** and check the box for **EFT**

Personal Auto Proposal For:
JennEvo B Michigan
Mister B Michigan
PO Box 123
Marcellus, MI 49067
Tel: (614) 435-0748
Fax: (614) 832-0823
Last Quoted By Jennifer Stapleton
Fri, Jan 24, 2020
Last Updated Thu, Nov 7, 2019
Save: MICHIGAN / 08/21/2019-08:43

Update Client Contacts Options / Support / Other Quotes Share Quote Suggestion Box

Policy Information Drivers Vehicles

Not Currently Insured

Current Automobile Insurance
 State Farm Carrier 10 Years Renewed
 100/300, 300 SL Current Liability Limits
 120 Months Continuously Insured (with any carrier)

Proposed Policy Period
 01/31/2020 Date Effective Paid In Full
 6 Term (Months) EFT

Policy Level Coverages Applies to all vehicles
 500/1,000 Bodily Injury Liability Limit
 500,000 Property Damage Liability Limit
 500/1,000 Uninsured / Underinsured Limit

The following CSL Limits will be used if the Carrier you select does not write Split Limits
 None BI/PO Combined Single Limit
 None Um/Uim Combined Single Limit
 Full Personal Injury Protection - Coordination of Benefits

Nationwide Homeowners Carrier
 Does Not Insure Life Life Insurance Carrier
 Does Not Insure Umbrella Umbrella Carrier

Owens Home Residence Type
 3 Total Household Members
 100 Total Household Income (000's)

EXIT SAQ Next



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	Personal Auto Carrier	Credits/Charges	Default = Does Not Insure Auto	No
Multi-Line	The more products the customer has with us, the more they can save	N/A	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	N/A	N/A	N/A	N/A
Protective Device	Discount given to customers with protective devices, i.e. fire alarm or burglar alarm, installed in their home	Burglar Alarm Fire Alarm Sprinkler	Credits/Charges	Default = unchecked	No

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.

From the **Rate Proposal Screen** click the button for **Link** to launch Agent Center

Personal Auto Proposal For:
Jenn EvlTest
Tel: (906) 425-1245
1205 Bingham Ave
Sault Ste Marie, MI 49783
Email: Email@email.com
Save: EVLTESTJENN / 08/19/2019-12:17
Last Quoted By: Jennifer Stapleton
Sign Out: Jennifer
Click for Support & Carrier News
Mon, Feb 17, 2020
Last Updated: Mon, Feb 17, 2020

Update Client | Contacts | Options / Support / Other Quotes | Share Quote | Suggestion Box

Nationwide
Proposed New Business Effective: 02/15/2020
49783 (Sault Saint Marie, Chippewa County), Territory: 2015 TOYOTA
Term: 6 Months

Residual BI	00/3003	63.16
Residual PD	100	6.91
Personal Injury	Full	637.94
Prop Protection	1,000,000	11.72
Limited PD	1000	4.61
Statutory		115.50
Comprehensive		146.66
Collision		382.31
Towing		None
Rental		None
UM	100/300	48.12
UIM	100/300	0.00
Class Code		
Total Premium		1416.93

Click Vehicle Name (column head) to display Vehicle / Assigned Driver Detail
Click Coverage Limit or Deductible (cell) to update to another option

Total: \$1416.93

Click LINK to access your Nationwide Real-Time quote

Navigation: Back | Main | Email/Print | All Carrier Display | Notes | Copy / Save | PDF | **Link** | Change | EXIT

The Agent Center login screen will be launched, enter your **Username** and **Password** to launch into PolicyCenter.

Nationwide

Login

*User ID:
ejg196

*Password:

Forgot Password/User ID | Register | Log In

After logging into Agent Center, you will be launched into the policy you bridged. Below are thumbnails of the screens you should land on after bridging.

Auto

Submission (Pending) Personal Auto Arizona Effective: 05/01/2021 Test AZ Account: 9611628892

Policy Info

Address has been validated.

Primary Named Insured Change To:

Name: Test AZ

Phone: 123-123-1234 x####

Policy Address Change To:

1827 W NEW RIVER RD
PHOENIX, AZ 85087-8233

County: MARICOPA

Business Type: New Business

Secondary Named Insured

Give Privacy, Credit Report and Insurance Score Notice? Yes No

Notice Acceptance Timestamp: 04/30/2021 12:01 AM

Does the customer consent to sharing their telematics? Yes No

Policy Details

Term Type: 6 months

Number of Terms: 1

Effective Date: 05/01/2021

Expiration Date: 11/01/2021

Rate State: Arizona

Discounts

Affinity: None Selected

Easy Pay Sign Up: Yes No

Property Product: Non-NW Homeowners

Paperless Policy: Yes No

Financial Products

Annuity:

Home

Submission (Pending) Homeowner Arizona Effective: 05/01/2021 TEST AZ Account: 1342727078

Qualification

Is dwelling currently owner-occupied? Yes No

Any insured or household member been convicted of insurance fraud? Yes No

Any insured or household member been convicted of a felony in the past 10 years? Yes No

Have you or any member of your household had a fire loss in the past 5 years at any property location that you owned or occupied at the time of loss? Yes No

Property accessible to fire equipment year round? Yes No

Is dwelling in foreclosure process? Yes No

Is the dwelling rented to others as a vacation or short-term rental? Yes No

Common Errors

1. I am receiving an error advising “Nationwide did not return a quote”. 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.

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

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

Frequently Asked Questions

1. How do I add Protection Boost to my quote?

From **Rate** screen, make sure to check **Protection Boost** under **Coverage Endorsements**.

Homeowners Proposal For:
HoThree C MITHree
Spouse J MITHree
1331 Turner St
Lansing, MI 48906

Tel: (248) 215-4124
Fax: (248) 351-4251
Email@email.com
Save: MITHREE / 09/12/2019-09:36

AlliedInsurance.com Agent Login Rate Changes Share Quote Suggestion Box

Allied Real-Time Quote Log-In
Account Number: 71277 User Name: ejs847 Password: *****

Additional Underwriting Questions
010 AAA Prior Insurance Carrier: No Has Property Insurance been cancelled?
1% Wind Hail Deductible No Are there dogs on the premises?
1 Number of Stories

Group Membership
NOT A GROUP 0000 Group

Coverage Endorsements
 Protection Boost

What's New?
GoToMeeting
Michigan New Business Quote Effective 01/31/2020 HO-3 Special
Real-Time Quote Options
Click [Send] to request a new or updated quote.
Click [Skip] to retain the previous quote from Allied PC for \$557.23 requested February 11, 2020.

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

Select the **Replacement Cost Personal Property** from the **Property** screen.

Homeowners Proposal For:
HoThree C MITHree
Spouse J MITHree
1331 Turner St
Lansing, MI 48906

Tel: (248) 215-4124
Fax: (248) 351-4251
Email@email.com
Save: MITHREE / 09/12/2019-09:36

Last Quoted By Jennifer Stapleton
Fri, Jan 24, 2020
Last Updated: Thu, Nov 7, 2019

Update Client Contacts Options / Support / Other Quotes Share Quote Suggestion Box

Policy Information Credits / Charges **Property** Liability Rec Vehicles

Section I: Property Coverages
Full Value: \$180,000 Full Replacement Value e2Value Appraisal
Dwelling Insurance Amount: \$180,000
Deductible: 500 All Peril

Optional Coverages: Section I - Property
4,000 Back Up of Sewer and Drains
No Increase Ordinance or Law
No Increase Credit Card
No Coverage Refrigerated Property
No Increase Theft of Jewelry
No Increase Inflation Guard
No Increase Loss Assessment

Incidental Coverages: Section I - Property
Coverage Increase
Personal Property \$
Other Structures \$
Securities \$
Money \$
Theft of Guns \$
Fire Dept Service Charge \$

Scheduled Personal Articles
Update No Scheduled Items

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Appendix

Optional Discounts

Discount	Applied by Default?
SmartRide	Yes
Paperless Policy	N/A
Good Student	NO
Auto Financial	N/A
Auto and Home	NO

Calculated Discounts

(applied automatically based on quote information)

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

