

Personal Lines

APPETITE GUIDE

Nationwide®



Meet the Protectors

We're focusing our appetite on protection-minded individuals who look beyond price. They value extensive protection and take pride in safeguarding their homes, cars and personal belongings.

Nationwide's tailored offerings, exceptional services, and loss prevention opportunities will help position you to win and retain these customers.

Watch this brief video to learn more about Protectors.

Protectors appetite

Our appetite is Protectors. Learn more about key mindsets and behaviors that can help you determine whether Nationwide® is the best fit to meet a customer's needs.

These include:

- Multiple products per household
- Customers who tend to stay with a carrier for 3+ years
- Customers who have not submitted a claim in the past 3 years
- Customers who value guidance when making insurance decisions
- Customers who value telematics and smart home monitoring protection



Protectors are consumers who value the security that insurance offers and seek out quality coverage. They want protection that goes above and beyond minimum requirements and they understand the value of additional coverages.

We're focused on helping you meet their needs with specialized protection.

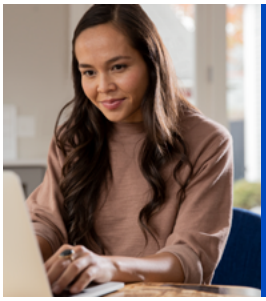
Look for preferred protection-oriented customers with these characteristics:

For auto:

- 2+ vehicles
- 2+ drivers
- Tenure with a prior carrier — minimum 6 months of continuous coverage
- Good driving history (minimal/no incidents)
- Minimum 3 years of driving experience
- High-/Mid-rated BI limits
- Comprehensive and collision coverages on 1+ vehicles

For property:

- Minimal to no prior losses
- Higher deductibles
- Condo or Tenant combined with at least 1+ auto policy
- Homes with a newer roof in good condition; electrical, plumbing and major mechanical updated and in good condition
- Higher credit score tiers
- Continuously insured with prior carriers 2+ terms



We know it's important for you to have a clear view of our state-level appetite.

This resource provides the most up-to-date information for each state.

Appetite is not intended to replace company eligibility criteria, which may vary by state.

View our state-level appetite.



Nationwide is ranked #1 in Customer Satisfaction among Usage-Based Auto Insurers.[1]

Protectors value the security that insurance offers and seek out quality coverage. Market research has shown they embrace the value of additional coverages. That's why adding telematics and innovative solutions to your client's coverage could make sense.



Why SmartRide® with Nationwide?

- Customers can take control of their auto rates by saving (up to 40%[2]) with SmartRide
- Customers who participate in the SmartRide program typically have 2.2 points higher retention than those that do not try telematics[3]
- On average, SmartRide participants earn a 25% discount (after completing the evaluation period)[3]
- Telematics programs have proven to reduce distracted driving through driver feedback and coaching
- Telematics participation may also result in a home policy discount

Additional benefits

Competitive position

- Competitive solution/quote
- Higher potential bind rate

Profit

- Attract safe drivers that want savings
- Reduce the risk of potential accidents

Satisfaction

- Customers are rewarded for safe driving
- May lead to higher retention rates

Price-to-risk match

- Customers have more control over their auto insurance

Learn more about our SmartRide program details and availability.

[1] For J.D. Power 2024 Award information, visit jdpower.com/awards.

[2] SmartRide program criteria differ in California and North Carolina. Stated discounts are approximations. Discounts do not apply to all coverage elements; actual savings vary by state, coverage selections, rating factors and policy changes. The enrollment discount applies during data collection; the final discount is calculated on driving behavior and could be zero. The final discount applies at the next policy renewal and is subject to change based upon actuarial support at subsequent renewals or with changes in drivers or vehicles on the policy. In Virginia, the discount may decrease at renewal based on changes in driving behavior.

[3] Based on national Nationwide data from October 2023 through September 2024 for customers who complete the SmartRide evaluation period (excluding California).



Why the Nationwide smart home program?

- Gives clients peace of mind through home monitoring protection
- Home monitoring devices available at no additional cost (subject to availability)
- 10% property discount[4]
- 71% of homeowners believe that smart home products help them save money[5]
- 64% of homeowners would be interested if their agent informed them that Smart Home could help them[5]

Additional benefits

Competitive position

- Unique benefit that could help retain customers
- Improved ability to multiline

Profit

- Attract protection-minded customers who are more likely to care and maintain their homes
- Improved loss ratio

Retention

- Customers are rewarded for protection
- Higher satisfaction from customers who have been alerted, and able to stop a problem before it becomes a leak or fire

Loss prevention

- Customers have more control to stop losses that could impact premium in the future

Learn more about our smart home program details and availability.

[4] The discount applies to fire, theft and water coverages. Program criteria differ in California and Washington. CA: A 10% discount is applied to water nonweather and water weather and theft; 5% on fire perils; WA: A 5% discount is applied to all perils. The discount for Smart Home participation will be discontinued if an eligible Smart Home monitoring system is not ordered and activated within 55 days of enrollment.

[5] 2021 Nationwide study conducted by Edelman Data & Intelligence.

Custom Protector offerings at various life stages

Protectors can have many life stages. We will offer tailored coverages for 4 stages: Renting and Thriving Couples, First-Time Homebuyers, Families with Teen Drivers, and Resizing Empty Nesters.

We'll start with Renting and Thriving Couples and Resizing Empty Nesters.



Renting and Thriving Couples

Some behaviors & characteristics

- Tend to stay with their carrier unless there's a significant price increase
- Bundle insurance for convenience and use as many discounts as possible
- Open to telematics

Preferred coverages

Auto, Renters+, Roadside Assistance Plus, ID theft, Valuables Plus®, Telematics

Our proprietary market research has shown that Protectors value coverages that meet their needs throughout their life stages.



Resizing Empty Nesters

Some behaviors & characteristics

- Value higher limits and home maintenance
- Comfortable evaluating and selecting insurance coverages
- Open to purchase additional coverage and endorsements

Preferred coverages

Home, Auto, Umbrella, Roadside Assistance Plus, ID Theft, Valuables Plus, Telematics, Smart Home, Water backup

Other add-ons

Service line, Equipment breakdown, Powersports

We're seeking Protectors business throughout most areas. Plus, we're working to improve your quoting experience with easy-to-package/buy offerings within Nationwide Express®.

Marketing tools

Insurance Marketing Solutions

Visit this site for resources to help you develop a successful marketing program.

Social Media Solutions

This is your source for ready-to-post social media content. Search keywords: personal lines, home, auto, protectors.

Marketing support

Promote your agency with our comprehensive suite of resources.

Risk expertise and prevention

Distracted driving resource center

These resources are designed to educate clients about the dangers of distracted driving.

Telematics

Our telematics programs are easy to sell and offer an ideal fit for each of your customers.

Smart home program

Innovative technology helps customers prevent losses from water or fire damage.

Additional resources

Recommended coverages for Protectors

Easy-to-access information helps you tailor quotes quickly and accurately.

- Protectors
- Resizing Empty Nesters
- Renting and Thriving Couples

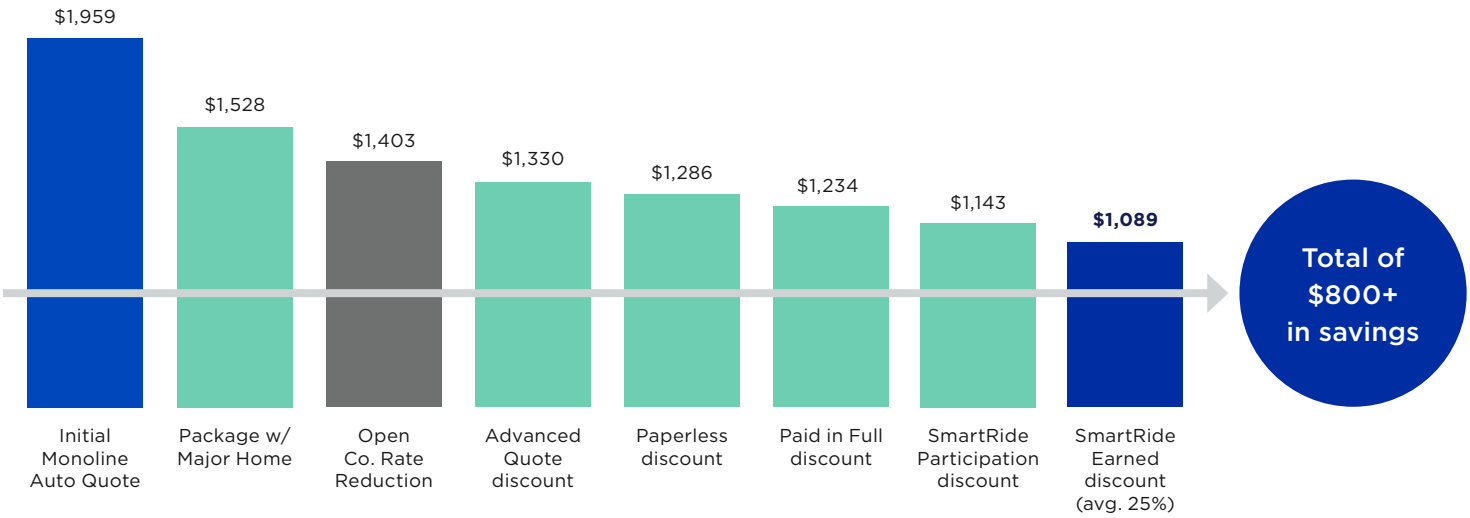
Auto discount utilization (Ohio example)[6]

Customer attributes example

- Multicar (2)
- Multidriver (2)
- Relationship status: Married, no youthful drivers
- No accidents or violations
- Packaged with Major Home
- Rated BI: 100/300 higher credit score tier
- Annual term policy

Discount utilization

- **The Advanced Quote** discount applies to new policyholders whose policy effective date is 8 days or more after a quote
- **Paperless** is a recurring 5% discount for customers
- Billing Payment Method discounts
  - **A Paid in Full** discount of up to 10% applies to policies enrolled in a full pay plan
  - **A recurring EFT** discount of up to 5% applies to policies enrolled
- **SmartRide®**
  - Up to 15% enrollment savings
  - Up to 40% savings (countrywide average: 25%)
- **Multiline Product** discount



[6] The above illustration is for the state of Ohio (as of November 2024), and the premium and discount applications are provided for illustrative purposes only. The pricing and discounts of each policy will be applied according to our filed rates and forms. State discounts are approximations. Discounts do not apply to all coverage elements; actual savings vary by state; availability and program criteria vary by state, coverage selections, rating factors and policy changes. The discount is based on driving behavior and could be zero. All discounts are subject to change based upon actuarial support and driving behavior at subsequent renewals or with changes in drivers or vehicles on the policy.

Property discount utilization (Ohio example)[7]

Customer attributes example

- Roof age: 11 years (Limited Roof)
- Construction age: 32
- AOI: >$350K
  All Peril Deductible: $2,500
- Protection class: 4
- Packaged with Auto
- Higher credit score tier
- Optional coverages purchased
  - Service line
  - Water backup

Discount utilization

- **A Home and Car** discount applies when Home and Auto are packaged with Nationwide
- **A Multiline Product** discount applies up to 5% when a Homeowner policy is packaged with an additional one or more Nationwide products (life, umbrella, pet, powersports, farm or commercial)
- **A Good Payer** discount applies based upon Nationwide payment history if there are no late or returned payments within 24 months (all contracts)
- **Billing Payment Method discounts**
  - **A Paid in Full** discount of up to 10% applies to policies enrolled in a full pay plan; escrow-billed policies are not eligible
- **Protective Device discounts**
  - Protective devices include fire smoke alarms, burglar alarms and sprinkler systems (discount factors vary by system)
- **A 5-Year Claims Free** discount applies under those circumstances in which an insured has remained claims free for at least 5 years (all contracts)



[7] The above illustration is for the state of Ohio (as of November 2024), and the premium and discount applications are provided for illustrative purposes only. The pricing and discounts of each policy will be applied according to our filed rates and forms. State discounts are approximations. Discounts do not apply to all coverage actual savings vary by state; availability and program criteria vary by state, coverage selections, rating factors and policy changes. The discount is based on driving behavior and could be zero. All discounts are subject to change based upon actuarial support and driving behavior at subsequent renewals or with changes in drivers or vehicles on the policy.



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