



Workers' compensation pricing sophistication improves your ability to competitively place accounts with Nationwide®



At Nationwide®, we're committed to helping our agents grow profitable commercial lines business with us, and we realize that providing a competitive workers' compensation market is an essential part of that equation. To that end, we're introducing sophisticated pricing to help you compete more effectively for quality workers' compensation accounts while saving time when placing this business with us.

With this enhancement, when you submit workers' compensation business via our Commercial Internet Quoting (CIQ) system:

- Your account will be automatically quoted in the most appropriate underwriting company
- The pricing you receive will be commensurate with the risk characteristics of the account, meaning you will get our best price up front, thus greatly reducing the need to contact an underwriter

Enhanced pricing sophistication.

Our workers' compensation pricing incorporates a number of characteristics to automatically determine company placement and, where allowed, a pricing factor to be used in the rating of new and renewal workers' compensation policies. The goal of the pricing is to place accounts in profitable positions relative to their expected future losses.

Changes in quoting.

To provide your agency with the most accurate price possible, the following additional underwriting information will be needed to obtain a workers' compensation quote:

- Details from any prior losses
- Number of employees and payroll for each location

Also, all locations requiring workers' compensation coverage should be individually scheduled when completing a quote.

Additional information.

If you have questions regarding these changes, contact your underwriter. To locate your underwriter's contact information, select "Underwriter Contacts" from "Quick Links" on the Agent Center Workspace.

Helping you achieve a profitable workers' compensation book

Workplace accidents and injuries not only affect your client's bottom line, but your agency's as well. That's why it's important to work with a carrier focused on turning every account into a profitable one. At Nationwide, we employ professionals who have the experience and expertise to help:

- Prevent on-the-job accidents
- Control the cost of medical care associated with workplace injuries
- Return employees to productive work when injuries do occur
- Investigate suspicious claims