

Marketing Awareness – Commercial Appetite Guide

Through my market research, I discovered that agents and customer service representatives (CSR) were unaware of the broad spectrum of commercial insurance policies that Nationwide was willing to underwrite.

My solution to solve this was to expose Nationwide's underwriting appetite directly to agents in an easy-to-understand format that utilized yes/no/maybe indicators. Accompanied by clear explanations, resources and training materials to help Agents better manage their operational decisions when placing commercial business. The intent is to have these services become so integral to our Agent's operations, that it will be that much more difficult for them to leave.

In Late 2018, I connected the appetite database directly to the two largest Agency Management Systems (AMS) in the US. This exposed the NW appetite for commercial lines to 80% (28,000) of the US independent agents via their native agency AMS

Results:

- **2016 to 2018, the Commercial Appetite Guide has grown to over 600,000 post-authentication visits annually.**
- **Dramatically simplified the agency's experience and awareness of NW commercial products.**

The image shows a screenshot of the Nationwide Small Commercial Appetite Directory. At the top, there's a header with the Nationwide logo and a 'Feedback' button. Below the header is a search bar with the text 'Search Our Small Commercial Appetite'. The search bar has two input fields: 'Enter type of business or GL class code' and 'State'. A 'Search' button is to the right of the 'State' field. Below the search bar, there's a section titled 'Nationwide's Small Commercial Appetite Directory'. It contains a paragraph explaining the tool's purpose: 'This tool allows you to search our small commercial appetite by class of business and state. Simply enter a business type or general liability class code and the state where the business operates. Then click the Search button to see the results.' Below this, there are four columns representing different appetite levels: 'Maybe' (yellow circle with a question mark), 'Limited Appetite' (red circle with an X), and 'Not Available' (grey circle with a horizontal line). Each column has a brief description of the appetite level and a 'Call Underwriting' button. The 'Maybe' column also includes a 'More Info' button. The 'Not Available' column includes a 'Call Underwriting' button.

The image shows a screenshot of the search results for 'Automobile Repair or Service Shops'. The search bar at the top shows 'Automobile Repair or Service Shops' and 'IA'. Below the search bar, there's a section titled '10073 - Automobile Repair or Service Shops'. It contains a table with six columns: 'Businessowners', 'Business Auto', 'General Liability', 'Property', 'Umbrella', and 'Work Comp'. Each column has a green checkmark icon and a 'More Info' button. The 'Work Comp' column has a yellow circle with a question mark icon and a 'Call Underwriting' button. Below the table, there's a disclaimer: 'These results are meant to provide a general indication of appetite for a specific class of business. The final acceptability of each risk or account will depend on risk characteristics, Nationwide's underwriting rules and/or underwriter review.'