

INDEPENDENT AGENT GUIDE

Nationwide Brokerage Solutions (NBS) is a **wholesale brokerage** operation and **direct market access** provider with managing general underwriter (**MGU**) **capabilities** in small E&S.

Through our relationships with **regional, national and specialty carriers**, NBS offers agencies access to solutions for simple and unique needs to complement their existing portfolios.

Agents who work with NBS appreciate the strong economic value offered through competitive **commission splits, bonus opportunities** and local **agency ownership** that help maximize agency profitability.

We offer **technology solutions** that make it easier for agents to submit and write more business. If you have questions, our **experienced associates** are here to help you and can assist with more complex needs.

Flexible

We're more than a brokerage. In addition to wholesale solutions, you can benefit from our MGU authority and direct carrier appointments.

Wholesaler: We serve as a distribution advantage for Nationwide products and connect you with up to 75 industry-leading carriers and their products.

MGU Authority: As a Managing General Underwriter (MGU) with several E&S carriers, we have flexibility to adapt quotes to your unique clients.

Market Access: We understand you're busy and need quoting options that fit your business. Get quotes quickly by comparative rater or direct carrier appointment.

Dependable

We care about what matters to you. Invest in your agency by owning your book of business, earning more through our incentive bonus and securing against E&O claims.

Ownership: You own the business you write with NBS and it's yours to grow or sell as you like.

Compensation: When you write more than \$500,000 in premium, you can earn an annual bonus of up to 1.75%. Plus, we offer some of the most competitive commission rates in the industry.

Errors & Omissions (E&O): For over 30 years, NBS has worked alongside Allianz to deliver policies with competitive rates to meet your E&O needs.

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CONTACT NBS

Main Email Addresses

Quote submissions and bind requests:

iiisubmit@nationwide.com

Underwriting and general questions:

nbs@nationwide.com

Main Phone Number: 800-444-1744

Commercial Lines

Specialty Brokerage

Phone: Option 1

Excess & Surplus

Phone: Option 1

iQuote

Phone: Option 1

iquote@nationwide.com

Direct Access

Phone: 614-429-5312

Personal Lines

Specialty Brokerage

Phone: Option 2

Network

Phone: Option 2

iiiacp@nationwide.com

Direct Access

Phone: 614-429-5289

Support

Agent E&O

Phone: Option 3

iiiendo@nationwide.com

Commissions

Phone: Option 4

nbscommissions@nationwide.com

Accounting

Phone: Option 4

nbsaccounting@nationwide.com

Agency Services

Phone: Option 4

iiiagsvc@nationwide.com

CONTACT NBS SALES TEAM

Regional Sales Team Contacts

Central Atlantic

DC, DE, KY, MD, OH, TN,
VA, WV

Field Sales Rep

Ben Jones

515-661-3446

jonesb53@nationwide.com

Midwest

IA, IL, IN, KS, MI, MN,
MO, ND, NE, SD, TX, WI

Field Sales Rep

Ben Jones

515-661-3446

jonesb53@nationwide.com

Southeast

AL, AR, FL, GA, LA, MS,
NC, SC

Field Sales Rep

Greg Evans

352-220-0807

evansg@nationwide.com

Northeast

CT, MA, ME, NH, NJ, NY,
PA, RI, VT

Field Sales Rep

Greg Evans

352-220-0807

evansg@nationwide.com

West

CA, ID, NV, OR, WA

Field Sales Rep

Joe Garcia

714-343-4980

garcj7@nationwide.com

Southwest

AZ, CO, MT, NM, OK, TX,
UT, WY

Field Sales Rep

Joe Garcia

714-343-4980

garcj7@nationwide.com

New Submissions

800-444-1744

iiisubmit@nationwide.com

Underwriting Inquiries

800-444-1744

nbs@nationwide.com

COMMERCIAL OVERVIEW

With access to leading carriers offering a broad range of commercial lines products, Nationwide Brokerage Solutions is your access point to the small commercial and middle market coverage options your commercial clients need to build and protect their businesses.

Our Offerings

iQuote: Expand your options when you use our comparative rater. By submitting just one online application per risk, iQuote may return multiple bindable quotes for you to present to your client.

Excess & Surplus: In small businesses, speed of service is crucial. With just a few details, we can provide E&S quotes over the phone in as little as five minutes for more than 80 business classes.

Specialty Lines: When your clients have specialty products and complementary lines business needs including management and fiduciary liability, we work with you to customize policies that meet your clients' unique insurance needs.

Middle Market: Our middle market carriers offer package opportunities for a variety of industries for accounts exceeding \$15 million in annual revenue.

Direct Access: Take control of your accounts with direct carrier appointments. For a list of carriers available in your state, visit nbsbrokerage.com.

Lines of Business

| | | | |
|-----------------|----------------------|---------------------|------------------------|
| Bonds | Directors & Officers | Habitational | Professional Liability |
| BOP | EPLI | Inland Marine | Property |
| Builder's Risk | Errors & Omissions | Liquor Liability | Special Event |
| Commercial Auto | Garage Liability | Ocean Marine | Umbrella/Excess |
| Cyber Liability | Garagekeepers | Package | Workers' Compensation |
| Crime | General Liability | Pollution Liability | |

Commercial Lines Carriers*

| | | | |
|--------------------------|----------------------|---------------------|--------------|
| Nationwide E&S/Specialty | Centrex | Grange | Penn-America |
| AIG | Century | Great American | Philadelphia |
| American Modern | Chubb | Guard | Progressive |
| AmTrust | CNA | Hartford | QBE |
| AON | Crum & Forster | Hiscox | Rockhill |
| Appalachian Underwriters | Devon Park Specialty | Identity Fraud Inc. | Schinnerer |
| Arrowhead | Dovetail | Infinity | State Auto |
| Berkshire Hathaway | Employers | Liberty Mutual | Travelers |
| BrickStreet | Endurance | Markel | US Assure |
| BTIS | FirstComp | Metlife | USLI |
| CapSpecialty | Foremost | MiddleOak | |

* Carrier availability depends on risk location

COMMERCIAL IQQUOTE

Expand your options when you use our comparative rater. By submitting just one online application per risk, iQuote may return multiple bindable quotes for you to present to your client.

Lines of Business

BOP & Package
Workers' Compensation
Commercial Auto
General Liability
Umbrella (not available monoline)

iQuote Carriers*

Brickstreet
CBIC
Chartis/AIG
Chubb
CNA

Employers
Guard
The Hartford
Homestate
Liberty Mutual

Markel
Progressive
Travelers
USLI

* Carrier availability depends on risk location

Accessing iQuote

iQuote can be accessed through the NBS website by clicking 'iQuote' at the top of the page, then clicking the 'Log In to iQuote' link to automatically load your iQuote home page.

The first time you visit iQuote, you will be prompted to complete and submit a DocuSign form. Our Agency Services team will process and grant you access to iQuote within 48 hours.

Occasionally, the 'Log In to iQuote' link may not automatically log you in to iQuote. If this occurs, you may need to reset your iQuote password using the instructions below.

- 1. Go to nationwide.insurezone.com** in one of the following browsers: Internet Explorer 10 or above, Chrome or Firefox
- 2. Enter your Account ID:** Most likely will be the principal agent's nine (9) digit producer number
- 3. Enter your User ID:** This will be the email/username you provided to us
- 4. Use the Forgot Password link** to reset your iQuote password

If you are still unable to log in, please contact NBS Agency Services by calling 800-444-1744 options 5,1, or by email at iiiagsvc@nationwide.com.

For More Information

Additional information about iQuote, including risk classification help and binding requirements can be found on the training page at nbsbrokerage.com.

If you have underwriting questions, contact our iQuote team at 800-444-1744, option 1. For assistance signing up for iQuote or logging in, contact our Agency Services team at 800-444-1744, option 4.

COMMERCIAL EXCESS & SURPLUS

For small businesses, speed of service is crucial. We have solutions for more than 1,000 types of operations and time-saving options for getting quotes and rate indications. Our E&S comparative rater can provide indications for common general liability and property risks, and many accounts can be quoted over the phone in as little as five minutes.

Lines of Business

Garage Liability - Auto Dealers
Garage Liability - Auto Service
General Liability
Inland Marine
Liquor Liability
Package
Property
Special Events
Umbrella/Excess

Accessing Excess & Surplus

E&S Comparative Rater

We've partnered with ClarionDoor to provide a tool for agents to get fast excess and surplus rate indications for GL and property online.

- Enter minimal risk details to get real rate indications instantly
- Receive indications from up to four E&S carriers
- There is no added cost to use our E&S comparative rater

Go to nbsbrokerage.com to access the E&S comparative rater.

Phone Quotes

For many business classes, we can help you complete a quote over the phone in as little as 5 minutes.

Contact our E&S new business team for an instant quote today by calling 800-444-1744, options 2,1.

Application Submission

Fill out an application and send to iiisubmit@nationwide.com. ACORD applications can be accessed on the nbsbrokerage.com forms page.

Garage

Nationwide Brokerage Solutions has a dedicated garage team to help place your garage risks. Call our garage specialists today!

Truley Constable - 614-429-5307

Danyle Maloney - 614-429-5311

For More Information

Additional information about Excess & Surplus, including phone quoting and our E&S comparative rater, can be found on the training page at nbsbrokerage.com, or by calling 800-444-1744, option 1.

COMMERCIAL SPECIALTY

Our Commercial Brokerage team offers placement for specialty and ancillary lines. We place business through a traditional brokerage application submission process to help you quote larger and more complex standard, specialty and ancillary lines risks with ease.

Lines of Business

Crime
Cyber/Technology Liability
Directors & Officers
EPLI
Environmental Liability
Errors & Omissions (E&O)

Equipment Breakdown
Fiduciary Liability
Foreign Liability
Inland Marine
Kidnap & Ransom
Liquor Liability

Ocean Marine/Cargo
Package
Professional Liability
Special Events
Umbrella/Excess

Accessing Commercial Specialty

Complete the appropriate ACORD and/or supplemental application for your risk and email applications to iiisubmit@nationwide.com. If you have additional questions, contact our Commercial Brokerage team by calling 800-444-1744, option 1.

COMMERCIAL MIDDLE MARKET

Our middle market carriers offer package opportunities for a variety of industries for accounts exceeding \$15 million in annual revenue or \$50,000 in annual premium.

Middle Market Industries

Communications
Construction
Distributors
Equipment Dealers
Financial Services
Healthcare

Hospitality
Hotels
Life Sciences
Printers & Publishers
Professional Services
Real Estate

Restaurants
Retail Trade
Schools/Universities
Technology
Wholesale Trade
Wholesalers

Accessing Middle Market

Complete the appropriate ACORD and/or supplemental application for your risk and email applications to iiisubmit@nationwide.com. Our team will review and determine middle market eligibility.

COMMERCIAL DIRECT ACCESS

Take control of your accounts with direct carrier appointments and quickly quote, bind and service directly with top carriers. **Find details for your state at nbsbrokerage.com.**

Lines of Business

BOP
Builder's Risk
Commercial Auto
Cyber Liability

Directors & Officers
Flood
General Liability
Inland Marine

Professional Liability
Property
Workers' Comp

Direct Access Carriers*

Appalachian Underwriters
Berkshire Hathaway
Homestate Companies**
BTIS
Chubb
CNA**
Dovetail
Employers**

Grange
Guard**
Hartford**
Hiscox
Identity Fraud, Inc
Liberty Mutual**
Infinity

Progressive
State Auto
The Bond Exchange
Travelers
US Assure
USLI - Special Events
USLI - Other Lines**

* Carrier availability depends on risk location

** These carriers offer a limited number of sub-direct appointments. A detailed review of your agency may be required. Appointment is at carriers' discretion.

For More Information

Visit the direct access page of nbsbrokerage.com to view available carriers and lines of business in your state. For additional information, including requirements for sub-direct appointments, contact:

Tim Taylor - 614-429-5312

PERSONAL OVERVIEW

When it comes to protecting homes, autos and property, your clients need coverage they can depend on. Whether their needs include high value packages, vacant dwellings, dwellings with protection class issues, watercraft, collectibles or nonstandard auto, Nationwide Brokerage Solutions is your access point for many leading carriers' personal lines products.

Our Offerings

Brokerage Specialty: For risks not eligible with Nationwide, NBS has options including Nationwide Excess & Surplus/Specialty Insurance for adverse credit, claims frequency and PC 9 and 10.

Network: The Network gives you the opportunity to grow your agency by earning sub-direct appointments and by using EZLynx for comparative rating.

Direct Access: Take control of your accounts with direct carrier appointments. For a list of carriers available in your state, visit nbsbrokerage.com.

Lines of Business

| | | | |
|---------------------|-----------------|---------------------------|-----------------|
| Auto | Condo | In-Home Business | Renters |
| Boat/PWC | Dwelling Fire | Inland Marine/Collections | RV/Motorhome |
| Builder's Risk | Farm | Mobile Home | Specialty Home |
| Classic/Exotic Auto | High Value Home | Motorcycle | Umbrella/Excess |
| CPL/Excess CPL | Homeowners | Nonstandard Auto | Vacant Dwelling |

Personal Lines Carriers*

| | | | |
|------------------------------|-----------------------------|------------------|-------------|
| Nationwide E&S/ Specialty | Appalachian Underwriters | GeoVera | Safeco |
| Nationwide Private Client | Arrowhead | Infinity | SageSure |
| ACE | Cabrillo | Interboro | St. Johns |
| Aegis | Chubb | Lighthouse | The General |
| AIC | Coastal Select | MarketScout | Travelers |
| AIIG Private Client | Cypress | MetLife | Trexis |
| AIIG/Lexington | Dairyland | Orchid | Universal |
| American Collectors | Encompass | Progressive | US Assure |
| American Modern | Foremost | Progressive Home | USLI |
| | Frontline | QBE | |
| | | RLI | |

* Carrier availability depends on risk location

PERSONAL SPECIALTY BROKERAGE

We offer a variety of insurance markets for your preferred and nonstandard personal lines clients. We make placing complex risks easier by offering access to industry leading carriers through our traditional ACORD brokerage submission process.

Lines of Business

Coastal Homeowners
Comprehensive Personal Liability
Condo
Dwelling Fire
Excess Comprehensive Liability

Excess Personal Umbrella
High Value Home
Home-Based Business
Homeowners
Inland Marine/Collections

Package
Personal Umbrella
Renters
Vacant Dwelling

Accessing Personal Brokerage

Complete the appropriate ACORD and/or supplemental application for your risk and email applications to iiisubmit@nationwide.com. ACORD forms are available on the forms page of nbsbrokerage.com.

For More Information

If you have additional questions, contact our personal lines brokerage team by calling 800-444-1744, option 2.

PERSONAL NETWORK

The Network gives you the opportunity to grow your agency by earning sub-direct appointments and by using EZLynx for comparative rating.

To enroll, please view our Network Guide on nbsbrokerage.com and sign the final page. Email your signed page to iiiacp@nationwide.com. For assistance, call our Network team at 800-444-1744, option 2.

Lines of Business

Auto
Boat/PWC
Dwelling Fire
Homeowners
Inland Marine
Motorcycle
RV/Motorhome
Umbrella

Accessing Network Carriers

EZLynx Personal Lines Rater

NBS uses EZLynx, an industry-leading, real time quote and bind tool. You can quote your accounts online using this convenient rater by using the NBS master code, and by adding carriers with which you have a sub-direct appointment.

Sub-Direct Carrier Appointment

A sub-direct code gives your agency the ability to quote, bind and service accounts directly with a carrier. Our individual carriers determine whether or not they'll offer a sub-direct appointment.

Carriers reserve the right to deactivate your appointment or restrict what types of business you can write. Learn the carrier's products and quote consistently to remain in good standing.

For More Information

For assistance, call our Network team at 800-444-1744, option 2. For more information, including enrollment and carriers available in your state, go to nbsbrokerage.com.

PERSONAL DIRECT ACCESS

Take control of your accounts with direct carrier appointments. For a list of carriers available in your state, visit nbsbrokerage.com.

Lines of Business

| | | |
|--------------------|------------------|--------------------------|
| Animal Liability | Flood/Quake/Wind | Personal Inland Marine |
| Auto/Classic Auto | Homeowners | Special Events |
| Boat/PWC | In-Home Business | Umbrella/Excess Umbrella |
| Coastal Homeowners | Mobile Home | |
| Dwelling Fire | Motorcycle/ATV | |

Direct Access Carriers*

| | | | |
|-------------------------|-----------------------|--------------------|--------------------|
| Aegis | Dairyland | Lighthouse* | St. Johns* |
| AIC | e-MGA | Mexico | The General |
| American Collectors | Encompass** | Metlife** | The Woodlands |
| American Modern | First American | Mission Select* | Travelers** |
| Arrowhead* | Foremost | Orchid | Trexis/Alfa Vision |
| Bamboo | Frontline* | Progressive | Universal P&C** |
| Bristol West | GeoVera* | Progressive Home** | UPS* |
| Cabrillo* | Hallmark | RLI | USLI |
| Celina/National Mutual* | iiiPersonal/Lexington | Safeco** | Wyandot Mutual* |
| Coastal Select* | Infinity | Sagesure | |
| Cypress TX | Interboro* | Southern Fidelity | |

* Carrier availability depends on risk location

** Network access may be required. These carriers offer a limited number of sub-direct appointments. A detailed review of your agency may be required. Appointment is at carriers' discretion.

For More Information

Visit the direct access page of nbsbrokerage.com to view available carriers and lines of business in your state. For additional information, including requirements for sub-direct appointments, contact:

Deanne Limbert - 614-429-5289