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Concept Presentation Rate-to-Bind: Excess Umbrella

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Creative Director

Kathy Skinner

Designers

Swati Anavkar

Melanie Folse

Writer

Melissa Bertolino

Account

Mary Kennelly

The creative challenge

Create an Excess/Umbrella campaign for 2017. Communications throughout the year focus on the benefits of including an Excess Layer over all primary policies through the Rate-to-Bind tool. It should focus on the opportunities to earn more as well as emphasize the speed and ease of use of the Rate-to-Bind tool.



Who are we talking to?

Wholesale P&C and Personal Lines agents



What do we want them to do?

Know that we are here to help add value to their business and help them increase their profitability by including the Excess layer on their policies. Whether it's the increased commission or the opportunity to increase their top line through the breadth of products we offer, we are here to help them succeed.



Why should they do it?

1. They will earn extra commission
2. They will build their top line
3. They have the potential to earn an extra \$100 through It's That Easy
4. They have countrywide authority
5. The tool is fast and easy (3 simple steps; 3 short minutes)
6. They can link to the tool through ExpressConnect for further ease-of-use

Three

Overview

Good things come in threes, including rating, quoting, and binding. This concept enforces the idea that it only takes three simple steps to add Excess/Umbrella and earn the increased commission.

Sample copy

Whether it's the best sandwich ever, or the path to an increased commission through Rate-to-Bind, we believe in the power of three.

All it takes to earn an extra 27% commission is adding Excess/Umbrella to your primary policy though Rate-to-Bind in three easy steps: rate, quote bind. You also can link though ExpressConnect to make it even easier.

Three easy steps. Three short minutes. One increased commission.

Key points

- Countrywide authority (some exceptions apply)
- Through June, double your eligibility by writing Excess/Umbrella over your top P&C policy to earn two entries in the It's That Easy promotion.
- 51% bind ratio
- Competitive rates
- Connect through ExpressConnect

Graphic:



Link up to **R2B** through *ExpressConnect*



Series will feature other photos

Color palette



Speed

Overview

What's better than money? Fast money! This speed-driven concept lets the audience know that with the speed of the Rate-to-Bind tool, the agent will not have to wait long to earn the increased commission.

Sample copy

When was the last time you earned 27% commission in minutes? In only three simple steps, adding Excess/Umbrella to your primary policy through our Rate-to-Bind tool will be the fastest commission you've earned.

It's fast money. It's easy money. And best of all, it's your money.

Key points

- Countrywide authority (some exceptions apply)
- Through June, double your eligibility by writing Excess/Umbrella over your top P&C policy to earn two entries in the It's That Easy promotion.
- 51% bind ratio
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Opportunity

Overview

This concept generates awareness about the opportunities that exist to earn extra commission and reinforces the idea to include E/U with every policy.

Headline

Once something is top-of-mind, you see it everywhere. Like the 27% commission you'll receive through Rate-to-Bind.

Sample copy

When you include Excess/Umbrella with your primary policy through the Rate-to-Bind tool, the possibilities are endless! And with countrywide authority, the opportunities to earn increased commission truly are everywhere.

Key points

- Countrywide authority (some exceptions apply)
- Through June, double your eligibility by writing Excess/Umbrella over your top P&C policy to earn two entries in the It's That Easy promotion.
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