



Brightway Insurance Customer Service Training

Outplex

THE WORLD OF INSURANCE	9
Understanding important insurance terms	9
Important of insurance and insurance principles	10
Insurance as a business	13
Our Lines of business	15
Types of insurers and agents	26
How do I fit into the Brightway model?	27
The Lifecycle of a Brightway Customer	32
ADD A SIGNATURE IN OUTLOOK FOR WINDOWS	33
NAVIGATING AMS360	36
Login to AMS360	36
Quick Navigation and adjusting settings	37
Viewing Contacts	2
Locating a policy producer’s contact information in AMS	2
Exiting AMS360	4
Locating an Existing Customer	4
Activity and Suspense Items	6
Properly Documenting Activities into AMS	11
DOCUSIGN	14
How to log into DocuSign	14
Sending a document via DocuSign	14
Adding fields	15
Faxing	16
DOWNLOADING AND NON-DOWNLOADING CARRIERS’ ENDORSEMENTS	20
What are downloading carriers?	20
What are non-downloading carriers?	20
Automatic changes on the website	20
Carrier Reference	21
CARRIER NAVIGATION GUIDES	2
RING CENTRAL AND INCONTACT PHONE APPLICATIONS	27
Ring Central Log In	27



Initial log-In	27
InContact Log in	27
Connection status	28
Receiving an Inbound Call	29
Callback in Queue	29
Make an Outbound Call	29
Hold, Transfer or Conference a call	29
Change the Status State	30
Dispositioning a call	31
Logout of InContact	32
Logout of Ring Central	33
Toolbar and Features	33
Third Parties	34
SERVICE DOWN TIME PROCEDURE	37
Only Applied Rater available	37
Only AMS available	37
No systems available to assist customer	38
BINDING RESTRICTIONS	39
What are Binding Restrictions?	39
Identifying if Binding Restrictions are in Place	40
Handling the Customer's Request	40
UPDATING CUSTOMER INFORMATION DUE TO DIVORCE AND DEATH	42
EDITING AN EXISTING CUSTOMER IN AMS	43
Non-policy level endorsement	43
GUARANTEED REPLACEMENT COST REQUESTS FROM LENDERS	47
Lender Requests for Verbiage	47
Declarations Page or EPI- Which Should Be Sent	47
Why Replacement Cost Cannot Be Guaranteed	48
How to print a PDF for the Checklist of Coverages	49
UNDERSTANDING DWELLING VALUES	51
Determining the Coverage A amount for a dwelling	51
What is replacement cost?	51
So why does Brightway choose replacement cost?	52
Actual Cash Value	52



Why is my Homeowners insurance coverage more than what my house is “worth?”	53
Market Value versus reconstruction cost	53
My home is new, so why is the reconstruction cost higher than what I paid?	54
What is Valued-Policy Law?	55
REPLACEMENT COST ESTIMATORS	57
What is An RCE?	57
When is a RCE needed?	57
When is a RCE not needed?	57
Reducing Premium Options	57
Discussing remodeling of the home	59
Who Can Request an RCE?	61
Lender requesting RCE copy for loan closing	61
What is the Checklist of Coverage and how does it apply to the policy’s replacement cost?	62
Why don’t we guarantee replacement cost?	63
What does a Checklist of Coverage include?	63
Submitting An RCE request	65
Customer Request for copies of RCE documentation	66
Increasing and decreasing of coverage A	66
RCE Example	66
MORTGAGEE CLAUSE CHANGE REQUESTS	68
Overview	68
How It Works	69
What Prompts a Mortgagee Change?	69
Before Completing a Mortgagee Change Checklist	70
Processing the Mortgagee Change Request Checklist	70
UNDERSTANDING HOME USES	72
Overview	72
Primary residence	72
Secondary residence	73
Seasonal residence	73
What if the home is rented?	74
EVIDENCE OF PROPERTY INSURANCE	75
Overview; review the request	75
Procedure in AMS	75
UNDERSTANDING A HOMEOWNER’S DECLARATIONS PAGE	80



Why is the Insurance Declarations Page important?	80
Declarations Page Example	80
CREATING A CHANGE REQUEST	82
Overview	82
Homeowners Policies	83
Flood Policies	83
Downloading Carrier	84
Email Option if Signature Is Required or if Emailing to the Carrier	86
DocuSign Option if Signature Is Required	89
Uploading Via Carrier Website if Signature Is Not Required	90
Non-Downloading Carrier Changes/Endorsements	92
CREATING A RECEIPT IN AMS	97
LENDER VERIFICATION TEMPLATE	99
Overview	99
What to Expect	99
Terms to Know	101
OUTBOUND MAIL	102
Overview	102
Creating the Form Letter	102
AGENCY SWEEP	105
What is an Agency Sweep?	105
What Is The Procedure For The Service Department?	105
Why Is This Important?	105
PREMIUM FINANCE	106
What is Premium Finance?	106
How does it Work?	106
How Can I Determine If a Policy Has Premium Finance in AMS?	106
How Does the Service Department Handle Premium Finance Policies?	107
AGENCY-BILLED POLICIES	108
What is an Agency-Billed Policy?	108
How to Service Agency-Billed Policies	108
Minimum Earned Premium	108
How Can I determine if a Policy is Agency-Billed?	109



How Do I Service an Agency-Billed or Commercial Policy?	109
Tapco Policies	109
NEW BUSINESS GUIDELINES	110
What is new business?	110
Transactions handled in the Service Department	110
Common new business transactions	110
New business requests routed to the Service Department	111
Customers contacting the Service Department for New Business quotes	112
New business quotes unable to be located	113
Lenders requesting information on quotes	115
WHAT SKILLS DO WE HANDLE?	116
Your skills	116
What is triage?	118
What skills should be triaged?	118
INCONTACT CPP GUIDE	120
Logging in	120
Main Email Page Navigation	120
Top Task Bar Explanations	121
Email Subject Area	123
Park email	124
Customer Search Bar	125
Bottom Taskbar	126
Home Page Links	128
How to Process the Mortgagee Change	130
Helpful tips	141
Updating AMS for Mortgagee Changes	142
Creating Document Upload Activity	146
Updating AMS when Change is already completed	147
CARRIER-SPECIFIC MORTGAGEE CHANGE PROCESSES	148
Aegis Homeowner	148
All Risks Limited Homeowner	151
Allstate Homeowner	151
American Colonial Homeowner	155
American Bankers Flood	156
American Integrity Homeowner's	158
American Strategic (ASI) Flood	163
American Strategic Insurance (ASI) Homeowners	165



American Summit Homeowners	168
American Traditions Homeowners	168
American Traditions Flood	171
Americas Homeowners	171
Anchor Homeowners – LA Premier	171
Anchor Homeowners – TX Premier	172
Anchor Homeowners – TX Silver	172
Anchor Homeowners	172
Assurant Flood/Sunshine	177
Bankers Flood	177
Bankers Homeowners	180
Bristol West Auto	183
California Fair Plan Homeowner	187
Capitol Preferred Homeowners	191
Citizens Homeowners Insurance	193
Citizens Mortgagee not in address book	199
Cypress Property and Casualty Homeowners	203
Dairyland Auto	205
Edison Homeowners	208
Edison Homeowners (Duck Creek System	212
Encompass Homeowners	216
Excalibur Homeowners	220
Federated National Homeowners Insurance	220
Florida Family Homeowners	222
Florida Family Flood	226
Foremost Star Homeowners	226
Frontline Homeowners	229
Frontline Flood	231
GeoVera Homeowners	232
Germania Homeowners	234
Grundy Worldwide Auto	238
Gulfstates Flood	238
Gulfstream Flood	238
Hagerty Auto	238
Hartford Auto	241
Hartford Flood	244
Heritage Homeowners Insurance	244
Hippo Homeowner's	247
Homeowner's Choice	247
Homeowner's of America	247
I.B. Green & Associates Homeowner	249
Infinity Auto (Kemper Personal and Specialty)	251



Kansas Fair Plan	254
Lighthouse Homeowners	254
Lighthouse Flood	256
Maison Homeowners	256
Maison Flood	256
Mercury Homeowner	256
Narragansett Bay Homeowners	259
National General Auto	261
Neptune Flood	264
NFIP Flood	266
Olympus Flood	266
Olympus Homeowners	266
People's Trust Homeowner	268
Prepared Flood	268
Prepared Homeowners Insurance	268
Progressive Auto	270
PURE Flood	273
Safe Harbor Homeowners Insurance	273
Safepoint Homeowner	275
Sagesure Homeowner	275
Sagesure Flood	278
Seacoast Brokers Homeowner	279
Security First Homeowners	281
Ski Safe Watercraft	284
South & West Insurance	286
Southern Fidelity Homeowners	286
Southern Insurance Underwriters	286
Southern Oak Homeowners	286
Stillwater Homeowner	290
St Johns Homeowners Insurance	293
State Auto	295
Tapco Homeowners	297
Texas Fair Plan	297
Tower Hill Homeowners	297
Travelers Homeowners Insurance	299
Typtap Homeowner	300
United Property and Casualty Homeowners Insurance	300
Universal of North America Homeowner	302
Universal of North America Flood	304
Universal Property and Casualty Homeowners Insurance	305
Velocity Risk Homeowners	306
Wellington Insurance	309



Weston Homeowner	310
Windhaven Homeowner	310
Wright Flood	310
Wright Flood (Rollover policies from Tower Hill)	314
CHEAT SHEETS AND USEFUL INFORMATION	319
Homeowner's Policy Forms/Coverages	319
Auto Cheat Sheet	321
When is a change request needed?	322
Quality Standards	324
Signed Change Request Flow Chart	327



THE WORLD OF INSURANCE

UNDERSTANDING IMPORTANT INSURANCE TERMS

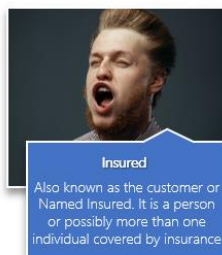
WHAT IS INSURANCE?

Insurance is the transfer of risk. Insurance takes the risk of financial loss from an individual or business to an insurer in exchange for a premium.

Example

Most of us pay car insurance, when we drive, there is a risk of an accident, which can incur costs for property damage and injuries. A consumer takes out the insurance policy to transfer the financial loss risk to the insurer.

ADDITIONAL TERMS



WHY IS INSURANCE IMPORTANT?

There are many reasons that insurance is important. Some of the most important include the following:



A **deductible** is the amount the insured pays, which is **subtracted** from the total loss when a claim is made.

Example: The insured filed a claim for a fire in the home, the total damage was \$24,000. The insured has a deductible of \$1,000. So, the total amount that will be granted is \$23,000, the total loss minus the insured's \$1,000 deductible.

WHAT IS THE PURPOSE OF INSURANCE?



There are many purposes of insurance, these include:

Purpose	Description
Protect	Protects you against potential losses and financial hardship and fulfill requirements for insurable interest
Restore	Reduces financial losses by indemnifying you, bringing you whole again, not for a profit to you



Reduce uncertainty

Reduce uncertainty and make financial future more secure

HOW DOES INSURANCE WORK?

The concept of insurance is simple, basically, it spreads the risk across several people then it pools the money paid in for premium to cover losses.



Some like to say: "*many pay for the loss of few.*" But they haven't seen my bank account after a trip to Target.

WHAT ARE THE PRINCIPLES OF INSURANCE?

Let's review them on the next page.





**Principle #1
Indemnity**
This means the insured cannot make a profit from an insurance claim



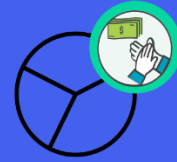
**Principle #2
Insurable Interest**
The insured must have an insurable interest in the subject matter of insurance

7

Principles of Insurance



Principle # 3 Good Faith
The insured and the insurer are bound with good faith, honesty and fairness



Principle #4 Contribution
An Insured can insure the same item with more than one insurance company, the Insured cannot demand more than total loss from all companies put together



Principle #5 Subrogation
An insurance company has the legal right to claim compensation from any other party that caused the accident



Principle #6 Mitigation of Loss
Under this principle, the Insured must attempt to save their property from further loss in the event it is damaged



Principle #7 Proximate Cause
The damage to the covered item can take place due to many causes, the carrier will look for the original cause of damage



INSURANCE AS A BUSINESS

Insurance is also a business with revenues, expenses and employees. Insurance companies can be private or run by the government. Private companies vary in size and structure, products sold, and territories covered. Regardless of their size, there are certain risks that private companies **cannot** cover and that is when federal and state governments step in to cover these needs.



IMPORTANT PART OF THE ECONOMY

Insurance companies represent a substantial part of the US economy. Insurance represents about **6.6%** of the US gross domestic product and provides about **2.5 million jobs**. Insurance premiums total about **1.2 trillion** a year.



SECTORS OF INSURANCE

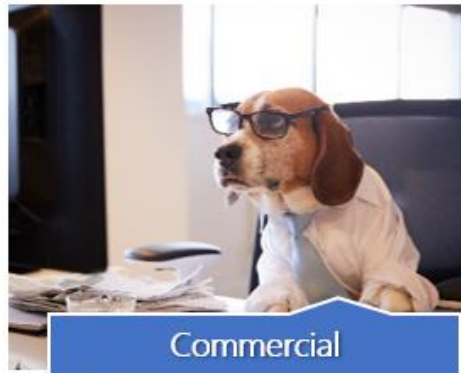
There are two sectors of insurance:

SECTOR	WHAT THEY COVER
Property and casualty	Includes homeowner, auto and commercial insurance
Life and Health	Includes life, health, and disability insurance

At Brightway, you will handle property and casualty. However, here are two types of insurance under property and casualty:



Personal
Carried by an individual or family



Commercial
Carried by a business or organization



OUR LINES OF BUSINESS

HOMEOWNERS INSURANCE



Each homeowner's policy has a form to match its needs. The **HO-3**, **HO-5**, and **HO-8** forms are for conventional homes.

These policy types insure the home's **structure** (the house) and **belongings** in the event of a destructive event, such as a fire.

Homeowners insurance policies are generally considered "**package policies**". Meaning that they include coverage for both **damage** to the property as well as **liability** coverage. AKA "legal responsibilities" for any injuries and/or property damage to others caused by the insured or members of their family (including household pets).

HOMEOWNERS INSURANCE COVERAGES

The policy can be separated into two sections. Section I and section II coverages. Let's look at Section I first. Coverages A-D don't forget your vitamins!





Coverages	Explanation
Coverage A – Dwelling	Covers damage to the house and any attached structures
Coverage B – Other Structures	Covers damage to other structures or buildings, such as a detached garage, work shed, or fencing
Coverage C – Personal Property	Covers damage to, or loss of personal property such as household contents
Coverage D – Additional Living Expense	Covers additional living expenses when incurred if the house cannot be occupied to due to a covered loss

Section I Coverages pay out directly to the insured. They are first party coverages. Section II Coverages are for liability, just remember **Section II is not for you!** These are always paid out to a third party, and never to the insured.





Coverage E - Personal Liability

Covers and protects the insured against claims arising from accidents to others while on the insured's property, however the insured **MUST** be proven liable for coverage to kick in



Coverage F - Medical Expense

Covers medical expenses, a certain amount per person and per accident for injuries on the insured premises to a third party, this is paid out regardless of fault. AKA Don't sue me money!

CONDO AND RENTERS INSURANCE

All forms of home insurance provide additional living expenses (ALE) coverage for the extra costs of living away from home if it's uninhabitable due to damage from an insured disaster. Even for our renters or owners of condo units.

Insurance for condominiums and co-op-apartments (HO-6) covers belongings, liability and certain parts of the interior structure.

Renters insurance (HO-4) provides similar property and liability protections to those who don't own their home, not the structure however. Just remember HO-4 rent!

DWELLING POLICIES

Dwelling Fire (DP-3) policies are usually not owner-occupied and are rented to others. It can also be written if the residence is not eligible for a homeowner's policy if that property is below the dwelling limit allowed for an HO-3. It also doesn't have the full range of coverage as the HO-3.





Doesn't provide coverage against theft or liability but can be added back with an endorsement - Endorsement means a change to the policy.

FACTORS THAT IMPACT PREMIUM



Cost of labor and materials to rebuild the home

Replacement Costs



Higher deductible = Lower Premium, and vice versa

Deductible Amounts



Older homes will be more susceptible to damage

Age and Construction of the home



Your roof is one of the biggest factors in rating insurance

Roof age, material and condition



How quickly can they put your home out after a fire?

Proximity to the nearest fire station



Both items will be a factor in the rating of the risk.

Credit and Claims History



AUTO POLICY COVERAGES

The basic personal auto insurance mandated by most U.S. states provides some financial protection if the insured or another driver using their car causes an accident that damages someone else's car or property, injures someone or both.

Nearly every state in the US requires car owners to carry the following auto liability coverages:



Bodily Injury Liability

This covers costs associated with injuries and death that the insured or another driver causes while driving the insured's car



Property Damage Liability

This coverage will reimburse others for damage that the insured or another driver operating their car causes to another vehicle or other property, such as a fence, building or utility pole

While the above coverages are mandated in nearly every state, many states **also** require that you carry Medical Payments or **Personal Injury Protection** (PIP) and **Uninsured Motorist Coverage**.

Medical Payments or **Personal Injury Protection** Coverage AKA PIP – Provides reimbursement for medical expenses for injuries to insured or their passengers; it can also cover lost wages and other related expenses

Uninsured Motorist Coverage reimburses when an accident is caused by an uninsured motorist; depending on the state, they can reimburse the insured for bodily injury and possibly property damage





While basic, legally mandated auto insurance covers the cost of damages to **other** vehicles that the insured causes while driving, it does **not** cover damage to their own car. To cover this, they will need:



AUTO POLICY ADDITIONAL COVERAGES

There are additional coverages that are not mandated. These are options for the insured can select for additional premium that can provide additional value that was not previously covered.

Coverage	Explanation
Gap Coverage	In the event of a loss, there may be a “gap” between what is owed on the vehicle and the insurance coverage; to cover this, the insured purchases gap insurance to pay the difference.



Roadside Assistance	A set of services that can help with car trouble on the side of the road, in a parking lot, at work or even at home; also, with services like changing a flat tire, jump-starting a dead battery or towing a vehicle to a repair shop.
Rental Reimbursement	Pays for transportation expenses, such as a rental car while an insured vehicle is being repaired after a covered claim.

WHO IS COVERED UNDER AN AUTO POLICY?



- ✓ Covers the **Insured** and other **family members** on the policy, whether driving the insured car or someone else's car **with permission**. Also known as "permissive use"



- ✓ The policy also provides coverage if someone **not** on the policy is driving your car **with** insured's consent, except Fido the family dog of course. He only has his learner's permit.





- ✓ The policy only covers **personal** driving, such as commuting to work, running errands or taking a trip
 - Will **not** provide coverage for **commercial** purposes—for instance, delivering pizzas or operating a delivery service

FACTORS THAT IMPACT PREMIUM FOR AUTO



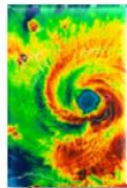
Things like location, age, gender, marital status, driving record, and even credit history play a role in rating an auto policy.



The year, make and model of the vehicle play a factor as well as the technology and electronic features. Even down to how the insured uses the vehicle.



Of course limits, deductibles and additional coverages selected will be a factor too. Discounts can be added and will affect the premium as well.



Even catastrophic weather events, an increase in the frequency of accidents and the increase cost to repair or receive medical care plays a role in determining the premium.

FLOOD INSURANCE



Flood insurance is a type of property coverage that covers what Homeowners insurance doesn't: damage caused by floodwaters.



To protect a home and personal belongings **against floods** caused by high tides, overflowing lakes and rivers, flash flooding and even groundwater flooding, the insured would need **separate flood coverage**.

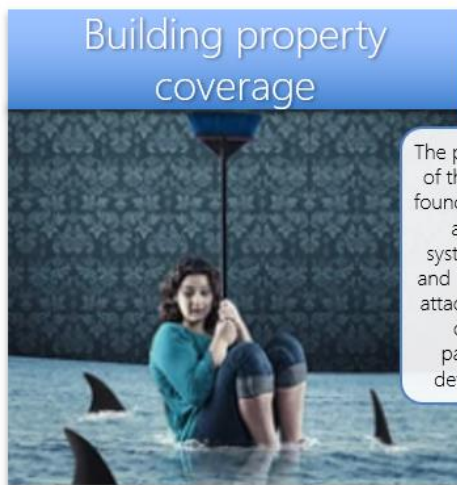
Homeowners in every state can get flood insurance through the **National Flood Insurance Program (NFIP)**.

Policies through the NFIP are typically sold by **private** insurance companies and administered by the federal **government**.

Some insurance companies also may offer their own private market flood coverage that can be added **supplementally** to a Homeowners policy.

FLOOD INSURANCE

The insured has two options for coverage on a flood policy. They typically provide coverage for the building and personal contents for the specific peril of flood.



FACTORS THAT IMPACT PREMIUM FOR FLOOD

Several factors are considered when determining an annual flood insurance premium. These factors include:

- ✓ **Flood Risk** (i.e., the flood zone they are in)
- ✓ The **type** of coverage being purchased (i.e., building and/or contents coverage)
- ✓ The **deductible** and **amount** of building and contents coverages selected
- ✓ The **location** of the structure
- ✓ The **design** and **age** of the structure



- ✓ The property's **elevation** (How high above sea level are you?)

PERSONAL UMBRELLA INSURANCE

A type of personal **liability** insurance that helps when the insured is **liable** for a claim larger than their homeowner's insurance or auto insurance liability limits.

Note: If they own a boat, umbrella insurance will also pick up where their watercraft's liability insurance leaves off.

Even covers certain liability claims those policies may not, such as libel, slander, and false imprisonment. These are "**invisible injuries**".



If the insured owns a **rental** property, umbrella insurance provides liability coverage **beyond** what the renter's policy covers.

Here are some examples of incidents an umbrella policy could cover if your homeowner's insurance or auto insurance wasn't enough:





Your dog Harli runs out of the house and viciously attacks a neighbor, Karen; who was going for a walk. Your neighbor sues you to cover her medical bills, lost wages, and pain and suffering. The dog was indignant about the whole thing.



You cause a 10-car accident, Bentley's and Rolls Royce's as far as the eye can see... your auto insurance property damage coverage isn't high enough to replace all 10 accident victims' vehicles. Nor is your personal liability coverage high enough to pay for their medical bills. Ain't nobody got time for those bills.

FACTORS THAT IMPACT PREMIUM ON UMBRELLA

Factors that determine your umbrella insurance rates include:

- ✓ Which **company** issues the policy; regardless of other factors, different companies will issue different rates
- ✓ **Amount** of coverage
 - The rates increase in proportion to how much coverage the insured pays for
- ✓ **Personal** risk factors
 - Any economic and health factors that make the insured a risk, such as **credit** history, driving **record**, **age** and the **location** of property
- ✓ The number of liability **exposures**
 - If you have one car and one home, the policy will be cheaper than someone that has 10 cars and 4 homes.



DIFFERENT INSURANCE CHANNELS FOR CUSTOMERS

When a customer is searching for coverage on a home, vehicle or any other investment, they have **several options** regarding how to buy an insurance policy. There are substantial differences between each option; each has specific features and benefits that address different customers' needs. These options include:



CAPTIVE AGENTS

Captive Agents represent a single insurance company. When a consumer comes to see them, they can offer quotes or policies from **just one company**. These channels are typically advertised nationally on television and have strong brand recognition. The agent is generally not an employee of the insurance company they represent. They are paid a commission or percentage of the total price of a policy by the insurance company they place the customer with

DIRECT WRITERS

Direct insurance is insurance bought direct from the company, without using an insurance agent. The customer usually buys these policies **online** or **over the phone**.

INDEPENDENT AGENTS

Independent Agents represent **more than one** insurance company; in the U.S. and typically represent an average of **7** insurance companies. They are able to shop an insurance policy with the insurance companies they represent, and they do not generally advertise nationally. Generally, agents are not employees of the companies they represent. These agents are also paid a commission or percentage of the total price of a policy by the insurance company they place the customer with. Brightway is an independent agency!



WHO SELLS BRIGHTWAY INSURANCE?

Brightway has **3** different channels that write new business for customers, these channels include:

- 1.** Retail agents
- 2.** Office agents
- 3.** Home Office Agents

Each agent regardless of their channel and their customers are serviced with the same level of **professionalism and attention.**



HOW DO I FIT INTO THE BRIGHTWAY MODEL?

OVERVIEW

Brightway franchisees, or Agency Owners, focus on selling new policies Home Office provides them with a comprehensive system of support including Accounting, Marketing, Sales Support, Technology, Training and Customer Service



HOME OFFICE SERVICE CENTER



Our home office supports our agents by servicing existing policies sold through them. The Service Department handles all **policy maintenance** which empowers our Agency Owners to build sales team focused on writing new policies.

The Home Office Service Center consists of multiple departments that handle the various tasks associated with servicing policies such as answering inbound phone **calls** and **emails** from customers and handling outbound renewal reminders to ensure the highest-possible retention. Some daily tasks include making **changes** to policies, **counseling** on coverages, and taking **payments** once a policy has been written and bound by a carrier

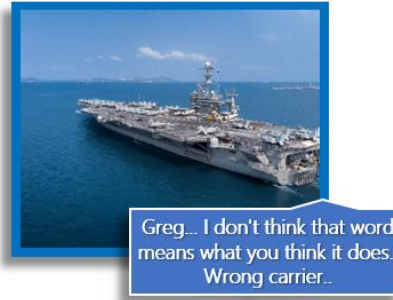
AGENTS



Our agents are dedicated to writing **new business**. Our agents can also re-shop and write additional lines of business for our existing customers. Agents contact the Service Department for policy service requests beyond new business.



CARRIERS



Carriers **underwrite** our policies and **provide coverage** in the event of a loss. All changes and payments are communicated to the carrier by Brightway whether it is over the phone, from the carrier's website or via e-mail. Essentially, Home Office is the **liaison** between the carrier and the customer; we handle all servicing besides claims.

UNDERSTANDING HOW TRANSACTIONS ARE HANDLED – THE AGENT

New Business is the period that **starts** with the agent and customer completing the policy **application** and **ends** when the policy has been successfully **issued** by the insurance company.

During this period, **all** required documentation, payment and information needed by the insurance company is the responsibility of the writing **agent**.



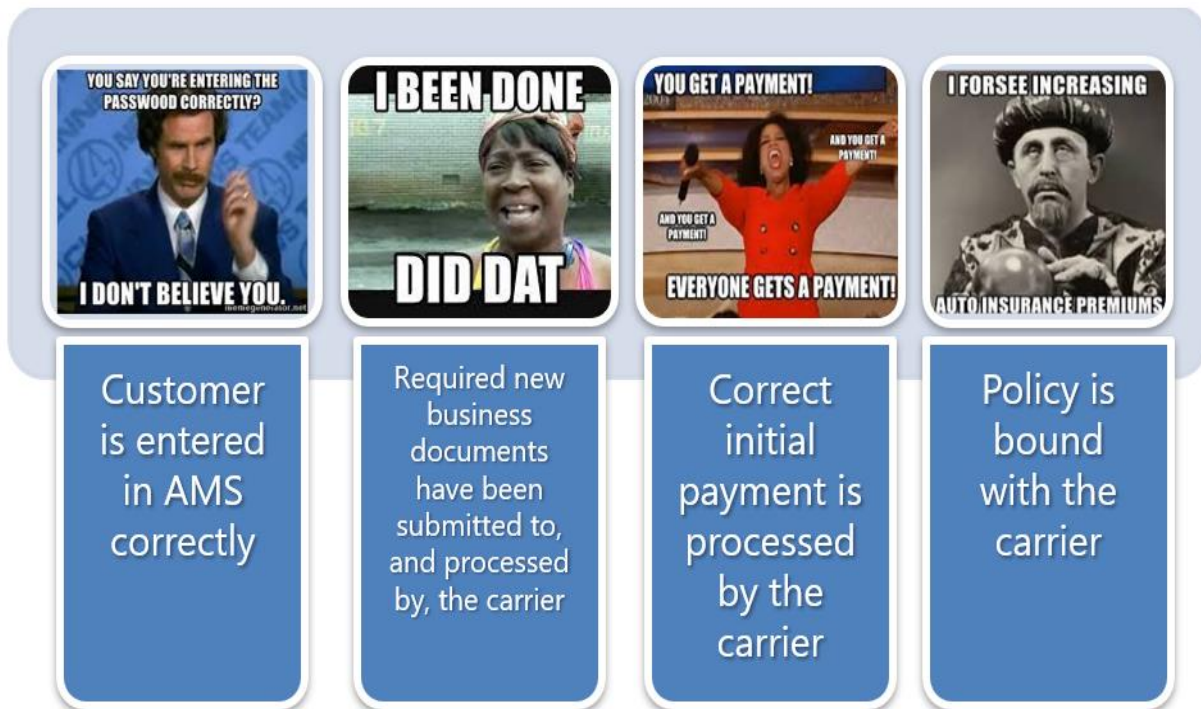
The following new business transactions are handled **100%** by the Agent of Record:

- ✓ Obtaining a **new** policy (Either a new location, or rewriting i.e., an HO-3 to a DP-3)
- ✓ **Adding** an additional line of business
 - **Example:** Current Homeowners customer adding an Auto policy, with same Agent of Record
- ✓ If all policies are **cancelled**; customer requesting new policy
 - If it's been **1** day or more, the insured may select a **new** agent of record
 - If the customer has **any** other active policies with Brightway, they must **continue** with the **same** Agent of Record

NOTE: Any new business request should be transferred to main office number for the agent, not directly to representatives.

UNDERSTANDING HOW TRANSACTIONS ARE HANDLED – SERVICE

The Service Center services customers who bought personal lines insurance policies through a Brightway agent that meet all the following criteria:



LEVERAGING AMS360

Why do we use AMS360? Great question!

Our Agency Management System houses all of our **customer information**. It's like a book we maintain that tells a story. About the insured's **policy** (like effective dates, companies, and premiums) the information for the **risk** itself (like the address of the property, what vehicle is covered and the coverages they have) and any **notes** or **documents** pertaining to the specific policy.

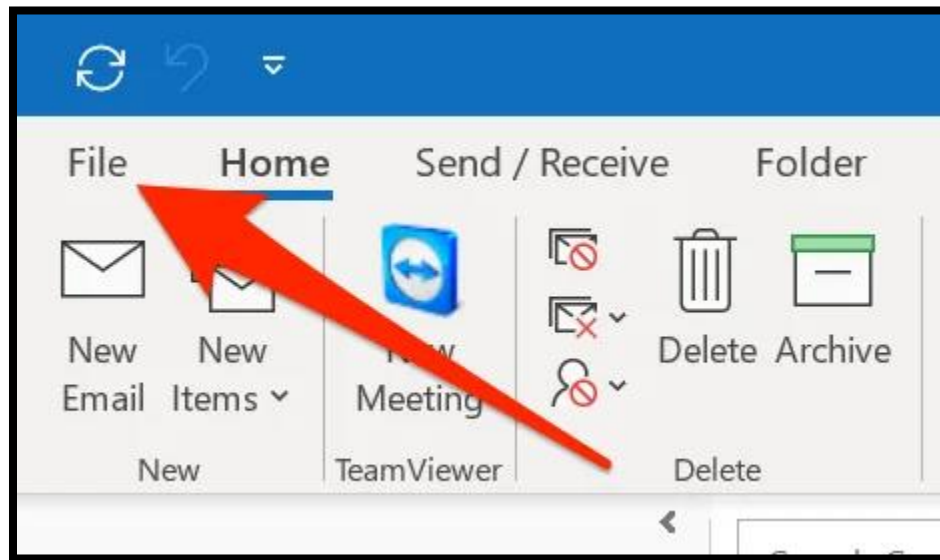


THE LIFECYCLE OF A BRIGHTWAY CUSTOMER

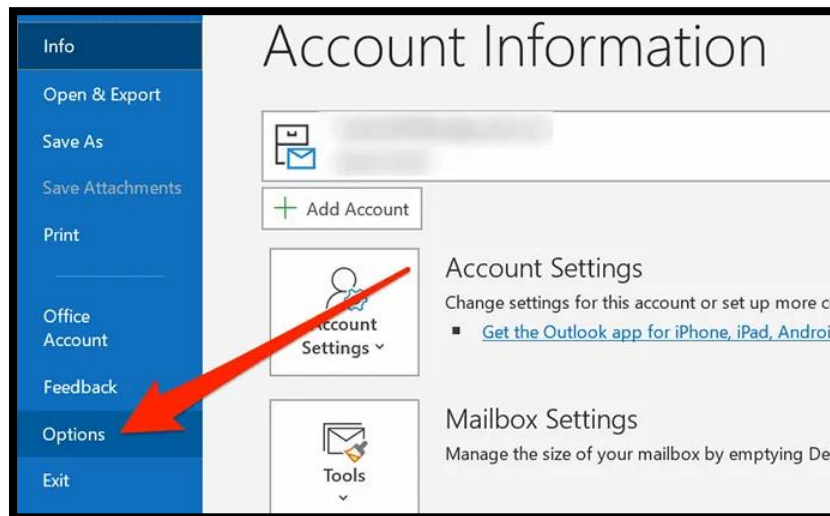


ADD A SIGNATURE IN OUTLOOK FOR WINDOWS

1. Launch the **Outlook** app on your PC.
2. Click on the **File** tab at the top-left corner of your screen to open a menu.



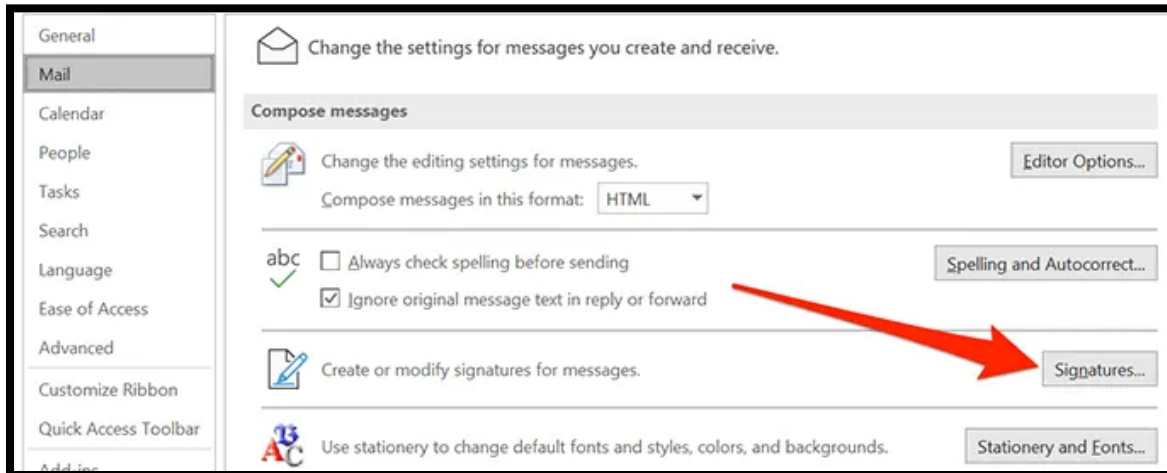
3. Click on **Options** from the left sidebar on your screen.



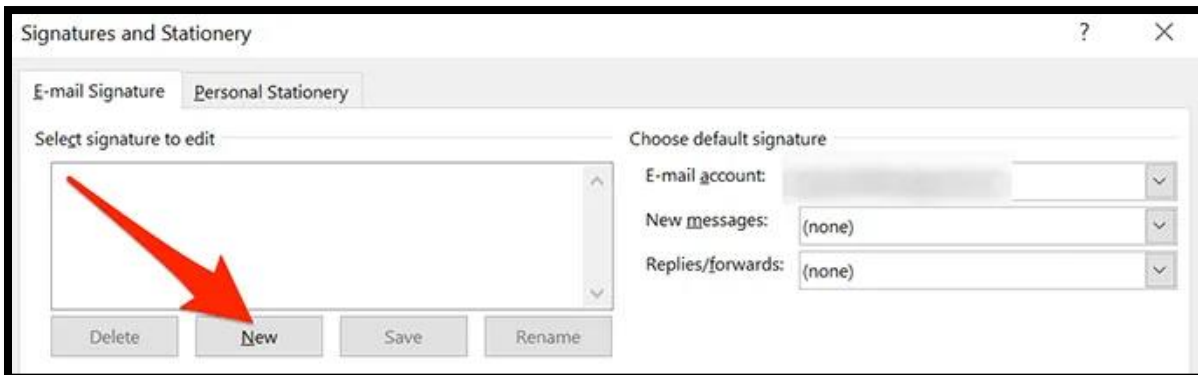
4. On the following screen, click on **Mail** in the left sidebar to access your email settings.



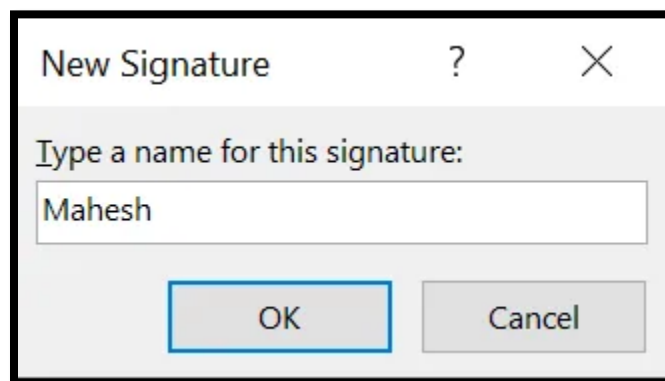
5. On the right-hand side pane, find the section that says **Compose messages**. Inside of this section, you'll find a button labeled as **Signatures**. Click on it to open it.



6. Click on **New** on the following screen to create a new signature in the app.



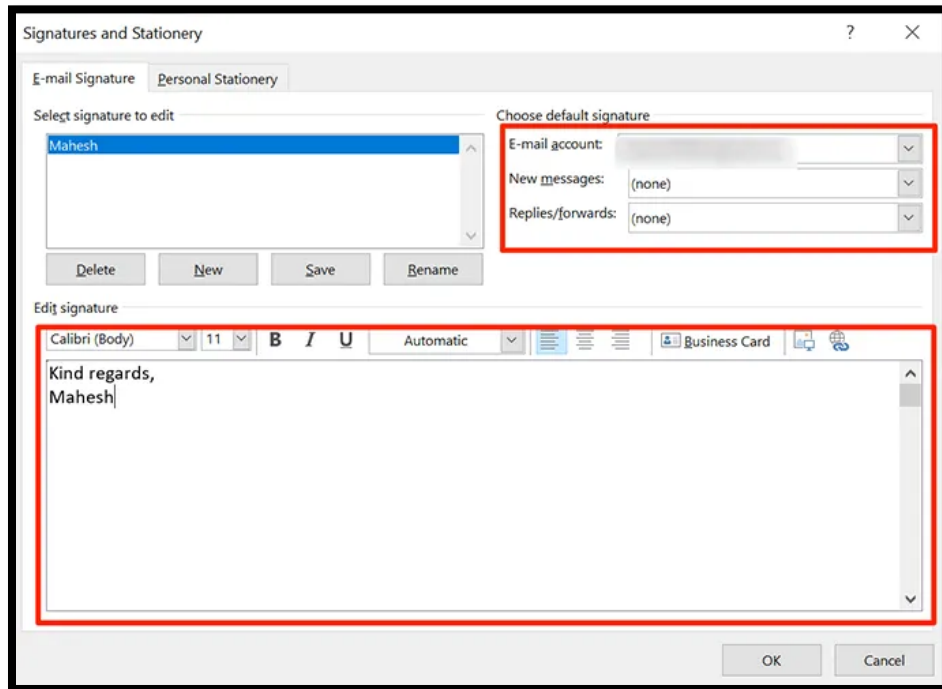
7. Enter a name for your signature and click **OK**.



7. Select your signature in the list and you'll instantly be able to edit it in the box below.



8. Finally, click on **Save** and **OK** when you're done creating your signature. You can edit the "new messages" to none, as shown in the image below (top right).



NAVIGATING AMS360

LOGIN TO AMS360

1. Access **AMS360**
2. Click **Vertafore Single Sign-On** link



AMS360 Login

Agency:

User ID:

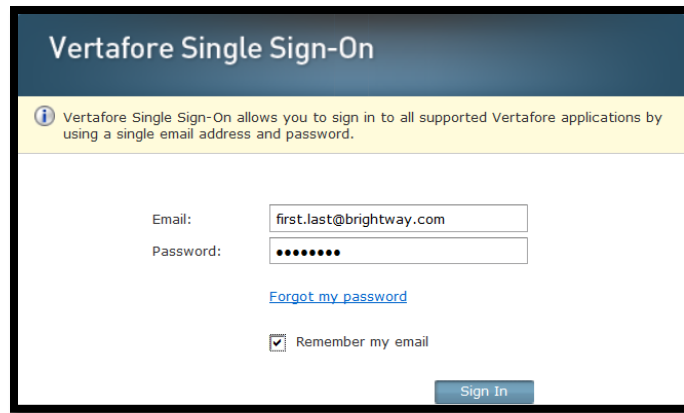
Password:

[Log In](#)

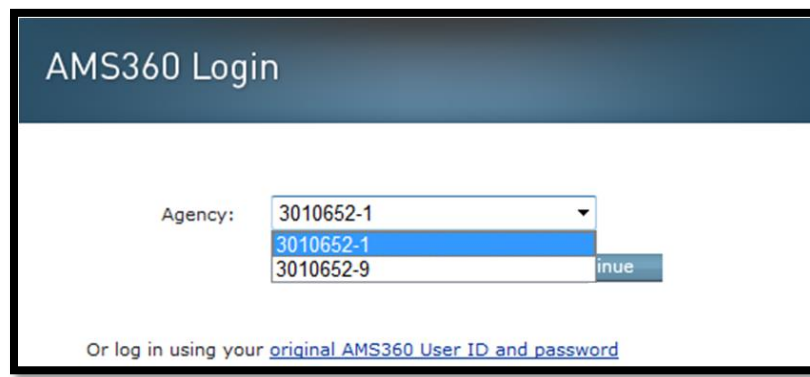
Single Sign-On is here! [Learn more](#)
Sign in with [Vertafore Single Sign-On](#)

3. Enter your **Brightway email** address
4. Enter **Password:** (case sensitive)
5. Check **Remember my email** if not already checked
6. Click **Sign In**



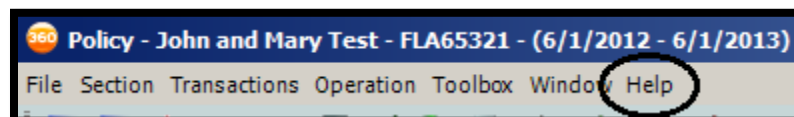


7. Click **Agency dropdown**
8. Select **Database** (-1 for Live, -9 for Training) NOTE: Check **Remember this selection** to be automatically logged in to that database when accessing AMS360. Use this once you are out of training to be logged into the -1 environment every time.
9. Click **Continue**



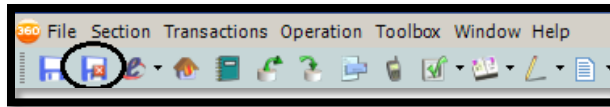
QUICK NAVIGATION AND ADJUSTING SETTINGS

1. For assistance on a current screen, click **Help** at the top of the screen

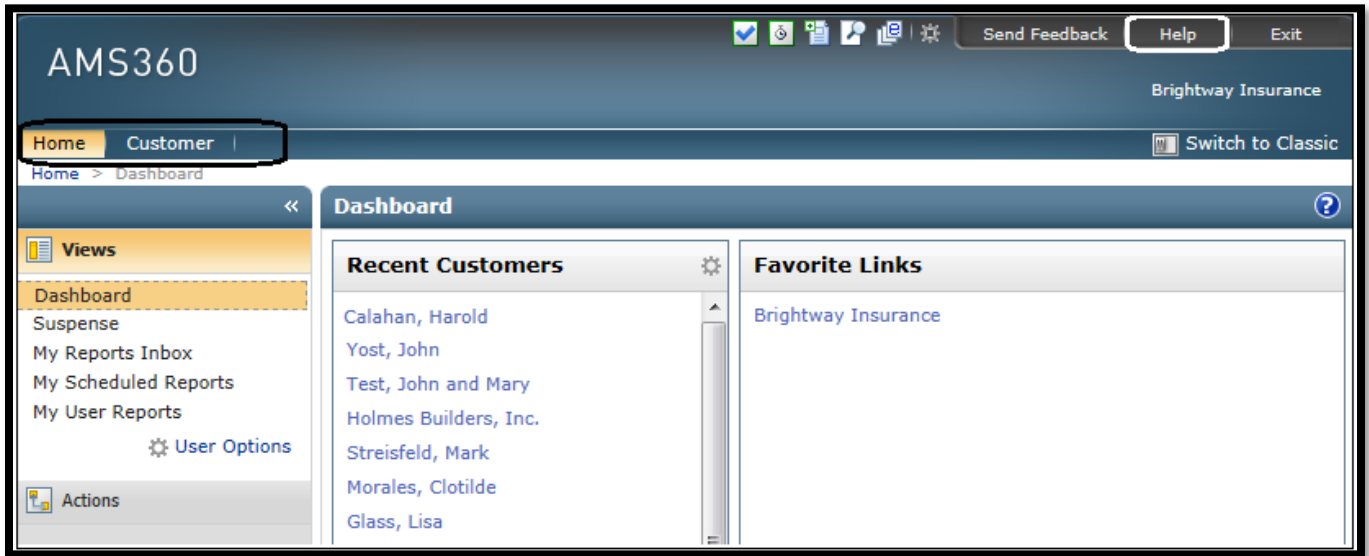


2. To exit most windows, click the **Save & Close** icon on the toolbar if available





3. **Main Bar:** Located across the top of the screen and is used like any other windows program.



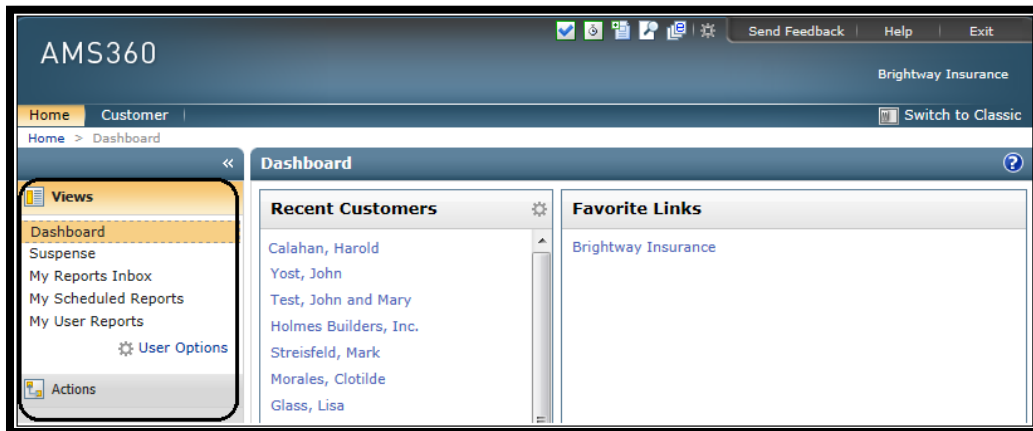
4. **Home Center:**





Dashboard	Access recent customers
Suspense	Access items requiring follow up (This is primarily the section you will use)
My Reports Inbox	Access scheduled reports
My Scheduled Reports	Manage scheduled reports
My User Reports	Manage frequently used User reports

5. **Customer Center:** Search existing customers. Right click the **Customer Center** to open a second customer without closing the current **Customer Center**.

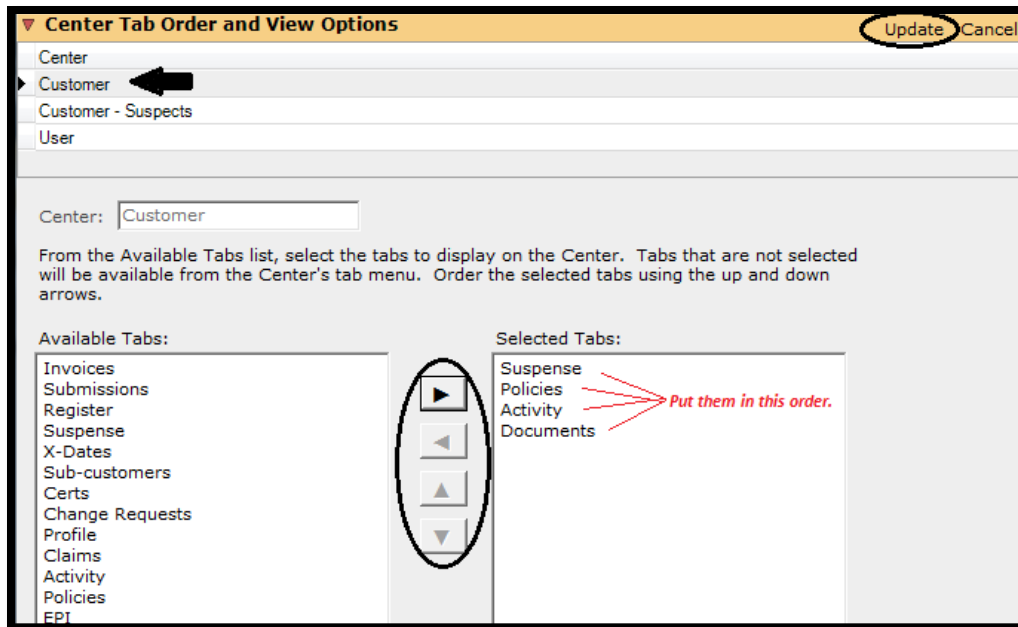


6. **Sidebar:** Located down the left side of the screen. Options vary based on the selection made on the Main Bar.



7. To change the options listed on the **Sidebar** menu:
 - a. Click **Home** center on the Main Bar
 - b. Click the **User Options** link located on the Sidebar menu
 - c. Click the desired Center to edit (**Customer** was chosen in example below; **User** is the Home Center)
 - d. Click **Edit** on the section bar
 - e. Move items between Available Tabs and Selected Tabs as desired by clicking the item and using the left and right arrows   to select or deselect
 - f. Selected tabs may also be sorted vertically by highlighting the item and using up and down   arrows



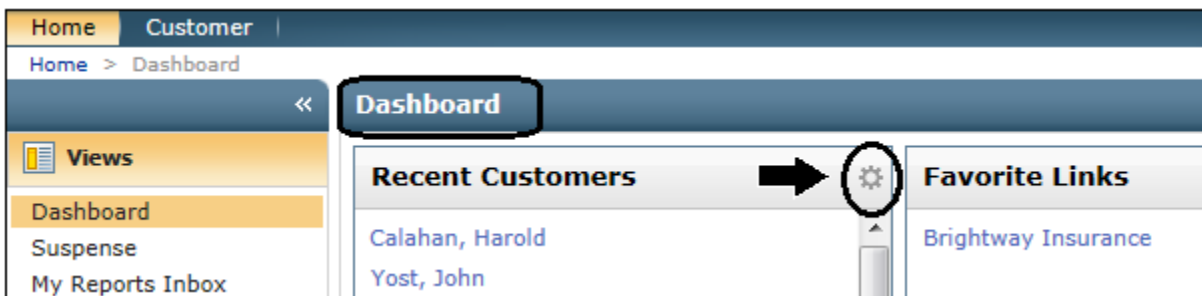


g. Click **Update** on the section bar

h. Click **Save & Close** 

8. **Dashboard:** To customize how Recent Customers are displayed:

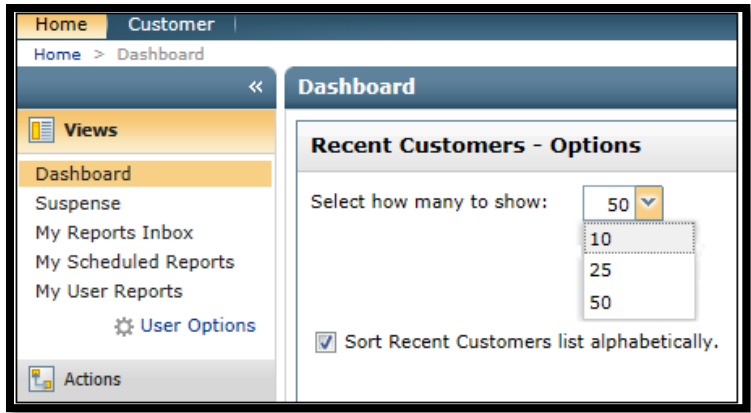
a. Click the gear icon next to **Recent Customers**



b. **Select how many to show: 10, 25, or 50**

c. You have the option to **Sort Recent Customers list alphabetically**

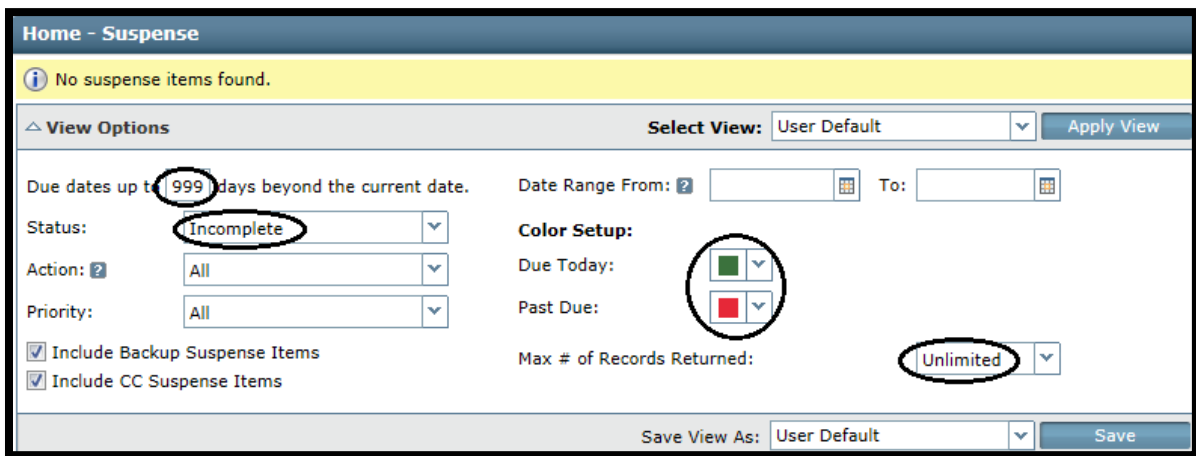




d. Click **Save** when finished

9. **Update suspense View:**

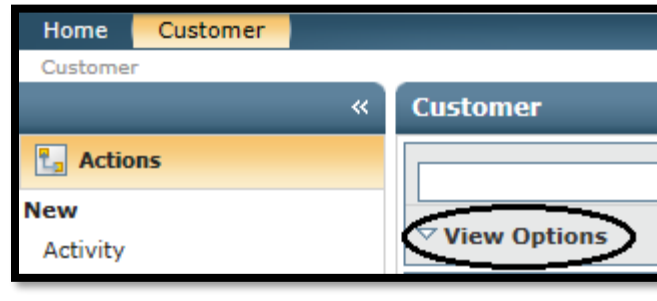
- a. Click the **Home** center on the Main Bar
- b. Click **Suspense** on the Sidebar
- c. Click **View Options** under Suspense View on the Main Bar to customize the view
- d. Use the space bar to clear **Due dates up to 999 days beyond the current date**
- e. *(To view items beyond 999 days, delete the "Due dates up to" field and click Apply View)*
- f. Use **Color Setup** to identify items due today or past due (if desired)
- g. Click **Max # of Record Returned: Unlimited**



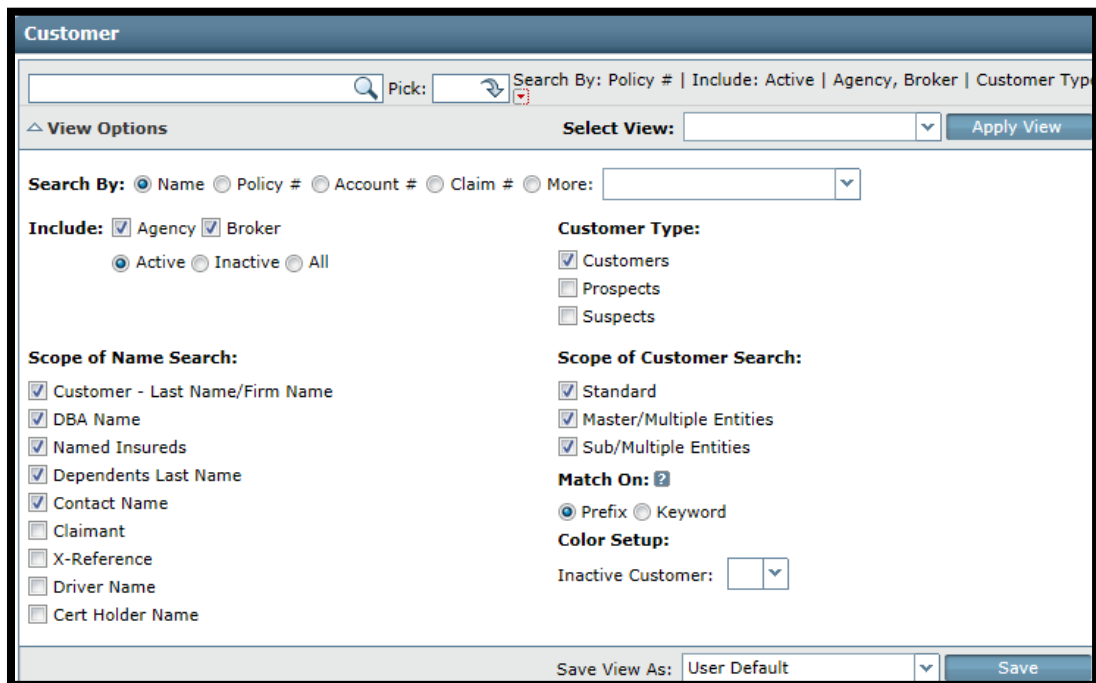
h. Click **Save** when finished

10. **Customer View:** Customer search criteria can be customized based on user preference. For example, a user may find it easier to search by Policy # each time rather than by customer name. Or, the name search can be expanded to include all household dependents even if they are not a named insured.

a. From the **Customer** Center, click **View Options**



b. Make selection based on search preference

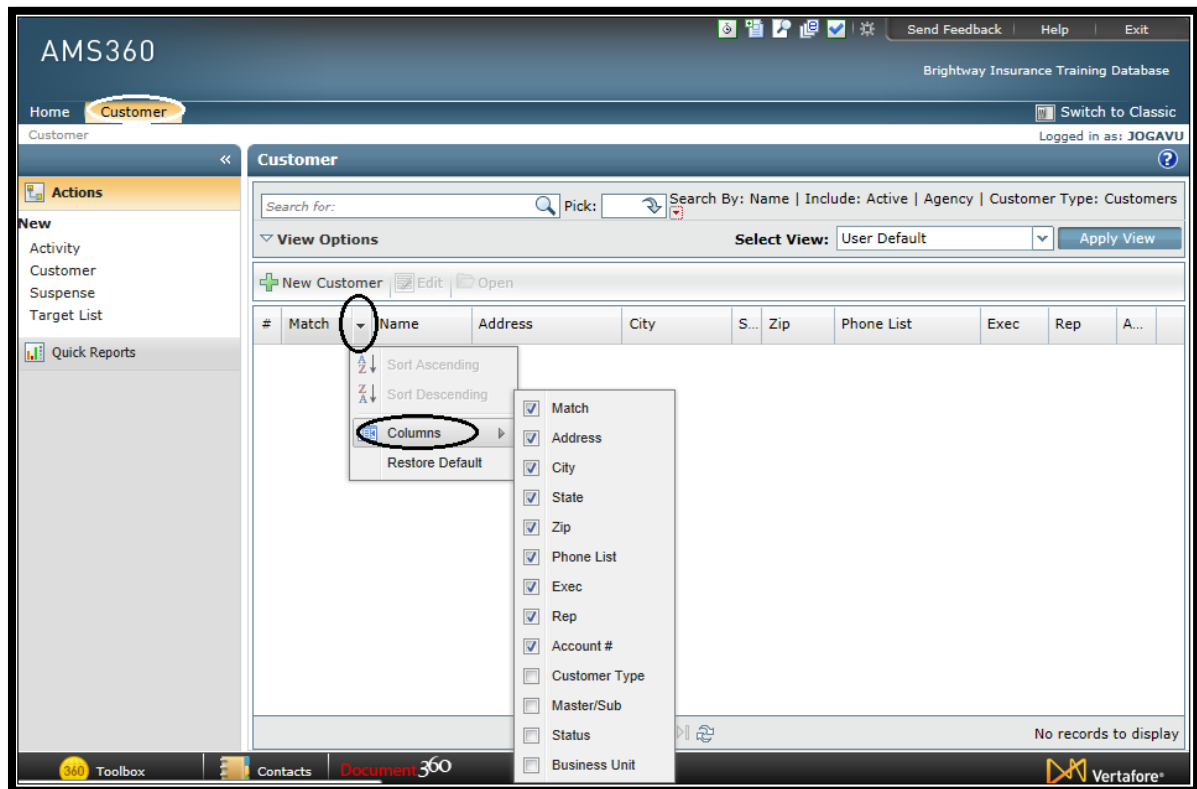


c. Click **Save** when finished



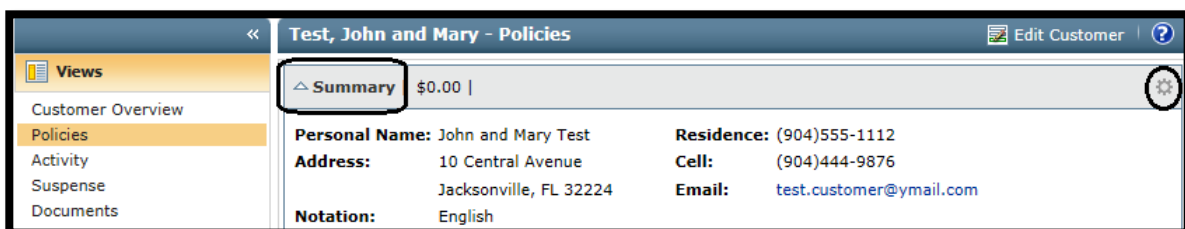
11. To customize the Customer View:

- a. Click the **dropdown** next to any column header
- b. Click **Columns**
- c. Check the columns to be displayed





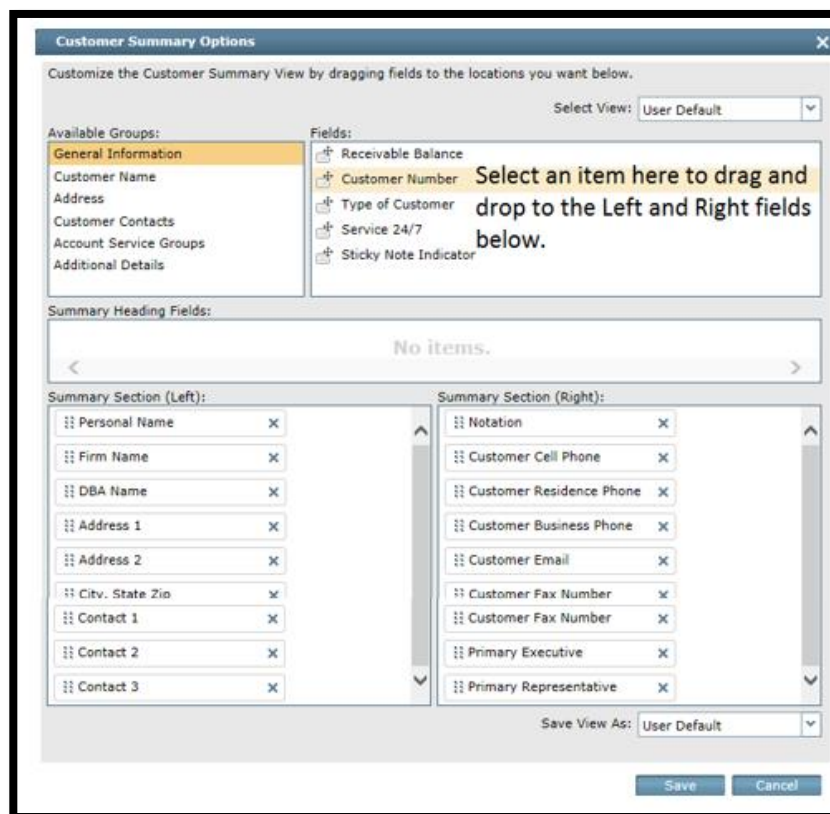
- d. To close, click anywhere away from the dropdown panel

12. **Customer Summary:** Summary includes editable rights to add and remove customer summary information and display options. (AMS360 defaults with the data in the graphic shown here):



13. To change data in the Summary view:

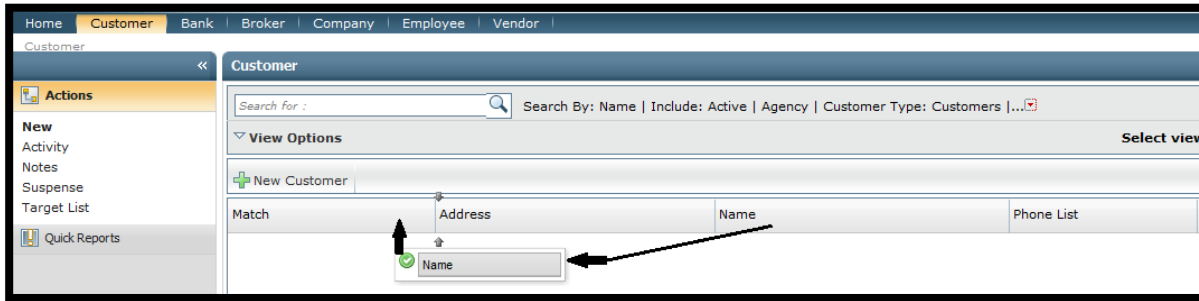
- Click the **Summary Options** (gear) icon  to the right of Summary
- Begin by removing all items in the "Summary Heading Fields", "Summary Section (Left)", and "Summary Section (Right)"
- To remove data: Under Summary Section, click  on the data to remove it
- Drag and drop items into the Left and Right fields below
- To add data: Click **Available Groups** in the upper left and select from Fields on the right
- Put them in the sequence below and click **Save** when finished



- Adjusting columns:** Columns on the Home and Customer lists can be rearranged by dragging and dropping the column head to the desired location. This is a personal option and can be arranged to suit the user.



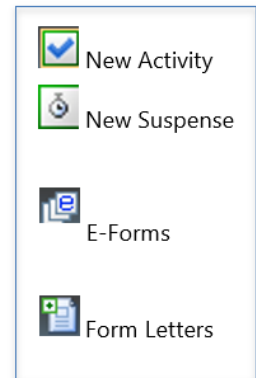
In the example below, the customer's name has been dragged and dropped to appear before the address:



The width of each column on any list can be adjusted by clicking and dragging the column divider to the desired width.



15. **Quick Access Toolbar:** AMS360 includes a customizable **Quick Access Toolbar** to easily open frequently used tools. The toolbar initially appears with buttons for new Activity, Suspense, eForms, Notes, Form Letters, and Quick Access Options. The **Quick Access Options** button is the only permanent button. Using Quick Access Options, you can change which buttons are on the toolbar and how they appear.



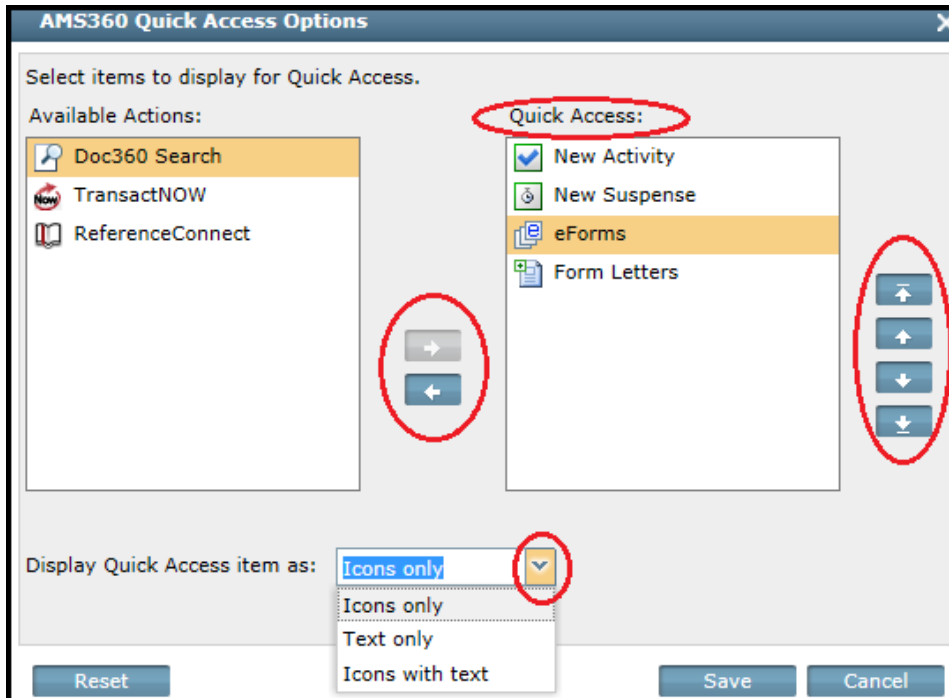
- a. Click Quick Access Options (gear) icon





- b. Move items between **Available Actions** and **Quick Access** as desired by clicking the item and using the left and right arrows to select or deselect

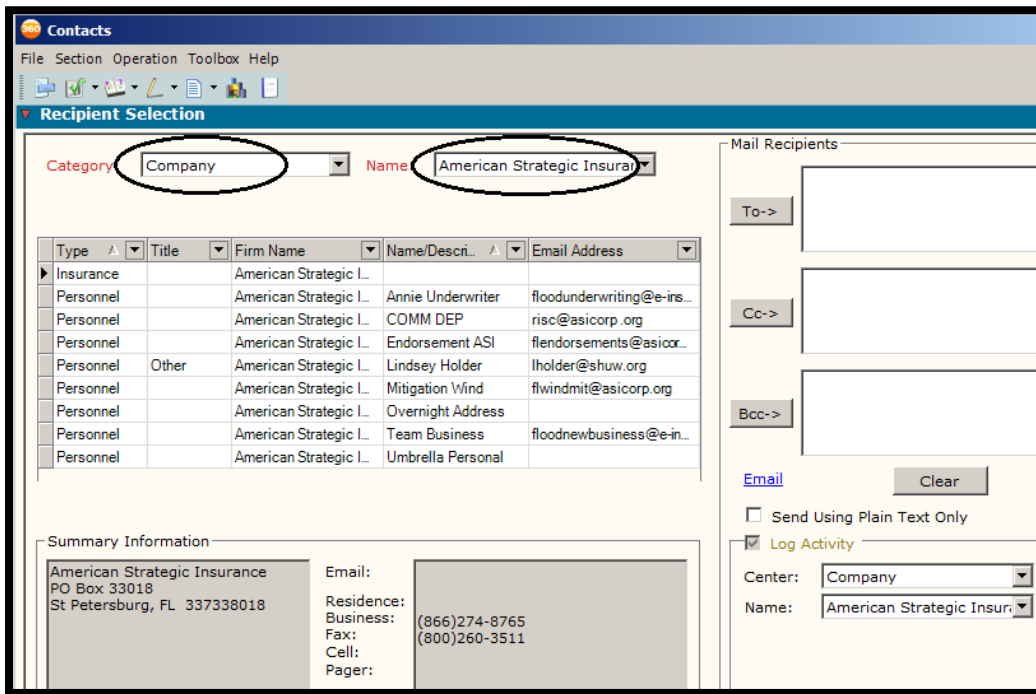
Selected Actions may also be sorted vertically by highlighting **the item and using up and down arrows**

- c. Click **Display Quick Access item as** and click **save**



VIEWING CONTACTS

1. To access a Company's address, phone, fax or email address, from **Home or Customer Center**:
 - a. Click  at the bottom of the screen
 - b. Click **Category: Company**
 - c. Click **Name**
 - d. Click on desired contact person or department to view Summary Information
 - e. Click  to exit



The screenshot shows the 'Contacts' application window. At the top, there is a menu bar with 'File', 'Section', 'Operation', 'Toolbox', and 'Help'. Below the menu bar is a toolbar with various icons. The main area is titled 'Recipient Selection' and contains two dropdown menus: 'Category' set to 'Company' and 'Name' set to 'American Strategic Insur...'. Below these is a table with columns for 'Type', 'Title', 'Firm Name', 'Name/Descr...', and 'Email Address'. The table lists several contacts, including 'Annie Underwriter', 'COMM DEP', 'Endorsement ASI', 'Lindsey Holder', 'Mitigation Wind', 'Overnight Address', 'Team Business', and 'Umbrella Personal'. To the right of the table is a 'Mail Recipients' section with 'To->', 'Cc->', and 'Bcc->' buttons. Below this is an 'Email' button and a 'Clear' button. There are also checkboxes for 'Send Using Plain Text Only' and 'Log Activity'. At the bottom, there is a 'Summary Information' section with fields for 'Email:', 'Residence:', 'Business:', 'Fax:', 'Cell:', and 'Pager:'. The 'Business:' field contains the phone number '(866)274-8765' and the 'Fax:' field contains '(800)260-3511'.

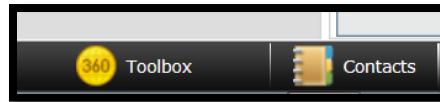
Type	Title	Firm Name	Name/Descr...	Email Address
Insurance		American Strategic L.		
Personnel		American Strategic L.	Annie Underwriter	floodunderwriting@e-ins...
Personnel		American Strategic L.	COMM DEP	risc@asicorp.org
Personnel		American Strategic L.	Endorsement ASI	flendorsements@asicor...
Personnel	Other	American Strategic L.	Lindsey Holder	lholder@shuw.org
Personnel		American Strategic L.	Mitigation Wind	flwindmit@asicorp.org
Personnel		American Strategic L.	Overnight Address	
Personnel		American Strategic L.	Team Business	floodnewbusiness@e-in...
Personnel		American Strategic L.	Umbrella Personal	

LOCATING A POLICY PRODUCER'S CONTACT INFORMATION IN AMS

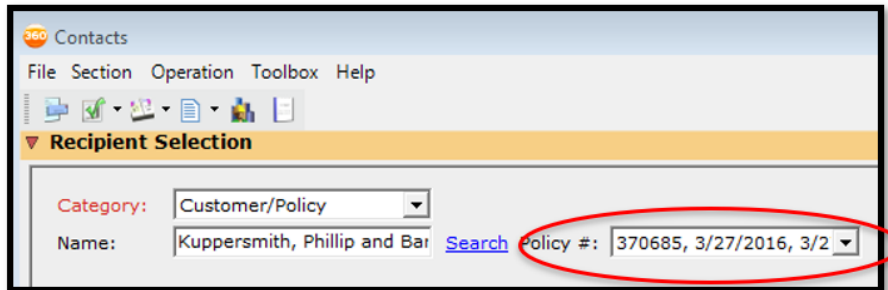
When reaching out to a Producer for a policy, it is important that the correct direct-dial number is called to ensure that we don't have to transfer the customer multiple times when attempting to reach their writing agent. To find the producer's information:



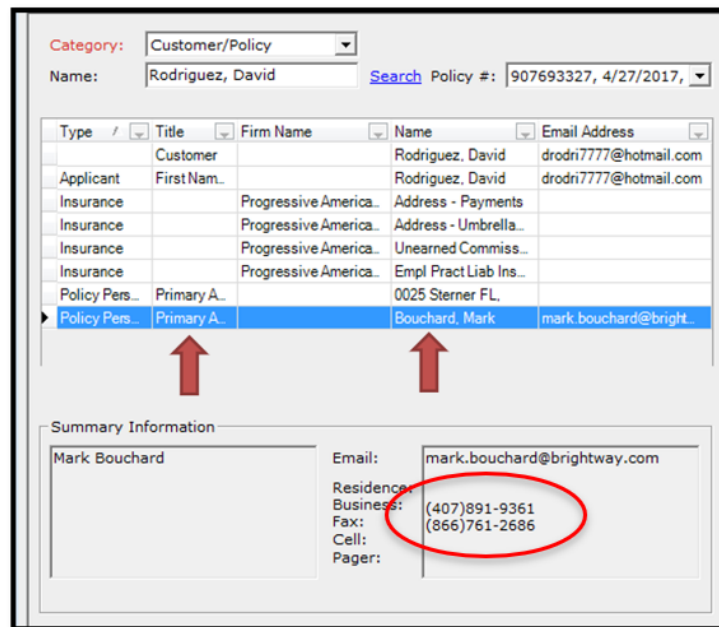
1. To find the producer's information:
 - a. Click **Contacts** at the bottom left



- b. Once the "Contacts" box pops-up, select the corresponding policy number from the "Policy #" drop-down box.



- c. Under the list of contacts, click on the "**Primary Acct Rep**" that has the name of the producer versus the contact that has the office number and Agency Owner.
 - d. The direct line for the producer along with their e-mail address will be available under the "**Summary Information**" section.



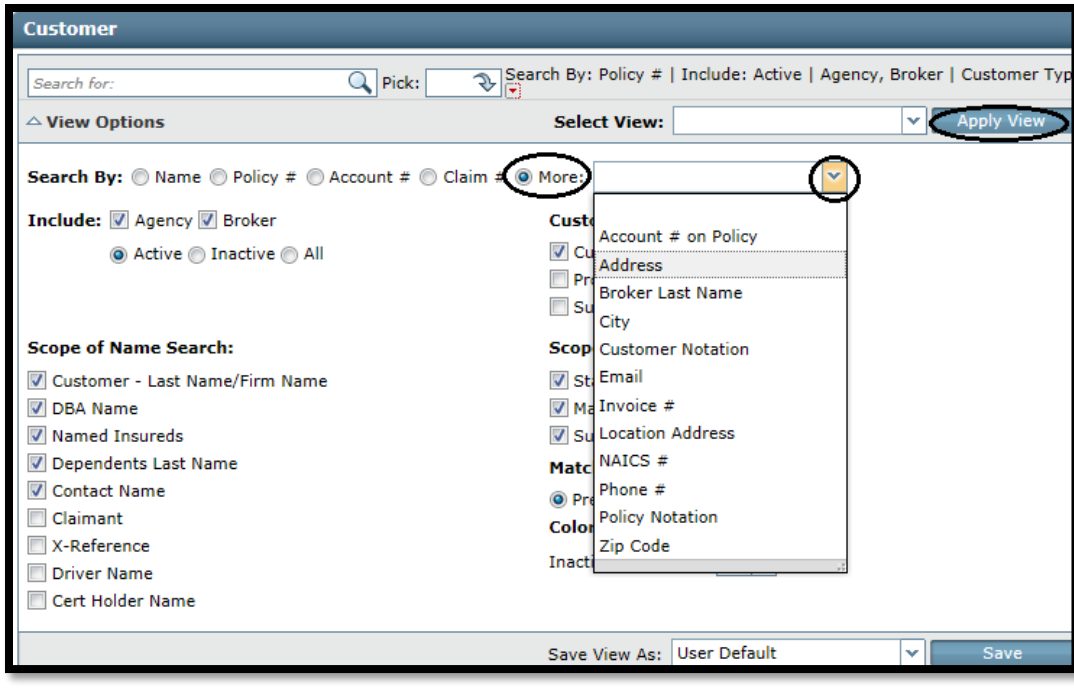
EXITING AMS360

1. Close all open AMS360 Tabs and windows
2. Click **Exit** in the upper right corner of AMS360
3. Then click the red **X** close Internet Explorer
 - a. **NOTE:** VSSO will stay active until the Internet Explorer window is closed – even if another website is accessed. **To properly logout of AMS360, click Exit and close Internet Explorer.**

LOCATING AN EXISTING CUSTOMER

1. Click the **Customer** center on the Main Bar
2. Enter the customer's **last name, first name** in the search window.
 - a. For example: Smith, Jason
3. A wildcard search can be used to assist in a customer search. For example:
 - a. *Lean will find first, last or business name Mclean, lleana, Cleaning, etc.
 - b. Lean* will find first, last or business name Leanne, Leanna, etc.
 - c. Jo+Do will find last, first or business name John Doe Inc., Don Johnson, Dot Jones, etc.
 - d. If the customer has a significant other/domestic partner with a different last name, search by entering Last Name+First Name: *Ex. Brown+Chris*
4. Search by customer's address (or other criteria):
 - a. Click **View Options**
 - b. Click **More** radio button
 - c. Click More **dropdown**
 - d. Click **Address** (or other preferred method on the list)
 - e. Click **Apply View**





5. Click the search icon  or press **Enter**
6. Click the desired customer's name in **Customer View** to access the customer's account



7. Left click the **Customer** center on the Main Bar to close the customer
8. Right click the **Customer** center on the Main Bar to open an additional customer search window



WHAT IS AN ACTIVITY?

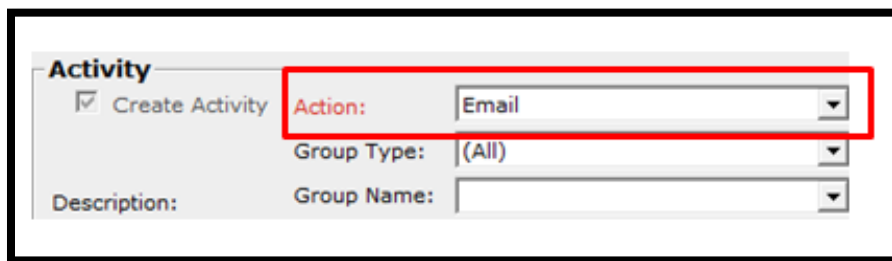
All actions completed while servicing a customer require an activity in AMS. An activity outlines what was done on a transaction.

There are three parts to an activity in AMS:

1. Action Code
2. Description
3. Attachments

Action Code

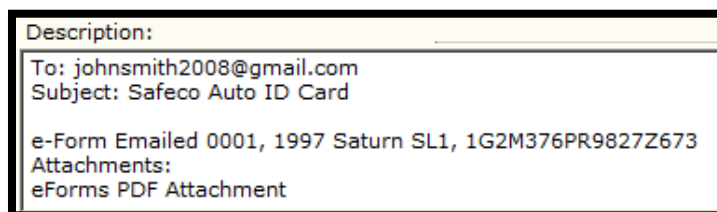
On each call, an action code should be selected. This code best describes what action was taken for the activity that was created.



The screenshot shows a form titled "Activity" with a "Create Activity" checkbox. Below it are three dropdown menus: "Action:" (highlighted with a red box and set to "Email"), "Group Type:" (set to "(All)"), and "Group Name:" (empty). A "Description:" label is also visible.

Description

The description section outlines what was done in detail. Commonly a template is issued to complete the description of a call. This section will also outline who we communicated with and what we discussed.



The screenshot shows the "Description:" field containing the following text:

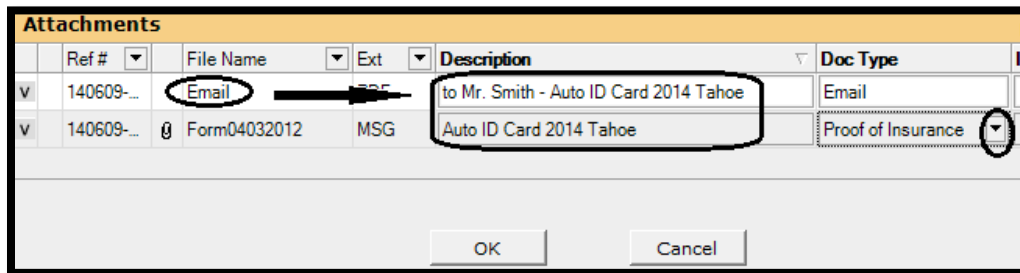
To: johnsmith2008@gmail.com
Subject: Safeco Auto ID Card
e-Form Emailed 0001, 1997 Saturn SL1, 1G2M376PR9827Z673
Attachments:
eForms PDF Attachment

Attachments



Any documents that are sent or received should be attached into AMS (to the corresponding activity). This can include any fax, e-mail, Declarations Page, receipt or any other document that pertains to the customer’s policy.

Each attachment should be labeled to ensure that documents can be easily located and identified. When labeling an activity, in the description, it is documented what was attached. The “Doc Type” drop-down box will identify the type of attachment in the activity.



WHAT IS A SUSPENSE ITEM?

A Suspense item is a reminder about a task for a customer that is not complete and requires follow-up. Suspense items are important as they document all work performed and work that needs to be completed on a policy.

Suspense items also keep Service and the Agent of Record informed regarding any requests and status of a policy. Suspense items also reduce the likelihood of an Errors & Omissions claim because it reminds us to follow-up on a policy when applicable.

Common reasons for a Suspense item to be created include:

1. Waiting on documents from a customer
2. Confirming a change is completed on a carrier website
3. Requesting an agent or another department to follow-up on a request for the policy

CREATING A SUSPENSE ITEM IN AMS

If an Activity requires follow-up, a suspense item must be created. All Suspense items should have a corresponding activity.

Example

If waiting on a document that requires a signature from a customer, a suspense and activity will be required usually. When creating a suspense item to wait for the document, (“Waiting on Docs” action code) there should be an activity showing that a suspense was created. (Also “Waiting on Docs” action code)



1. The option to create a suspense item is located at the bottom half of an existing activity window as shown below. Click create suspense to generate a new suspense item. All information in the description of the activity will auto-populate into the suspense item description.

The screenshot shows a window titled 'Activity'. At the top, there is a checked checkbox for 'Create Activity' and a red 'Action:' label. Below this are fields for 'Group Type:' and 'Group Name:'. A 'Description:' field is also present. At the bottom of the window, there is a section titled 'Suspense' with a checkbox for 'Create Suspense' and a 'To:' label. A blue arrow points to the 'Create Suspense' checkbox.

2. Once "Create Suspense" is selected the following sections will need to be updated (all are highlighted in red in the image below):
 - a. **To:** This drop-down box will provide a listing of Brightway employees to assign the suspense to
 - b. **Due Date:** This drop-down box allows a date to be selected in which the suspense should be followed up on
 - c. **Action:** This drop-down box will indicate the action for the suspense item
 - d. **Priority:** This can be set as low, normal or critical based on the priority of the suspense item
3. Any additional notes can also be added in the description that pertain to the suspense item, otherwise the description from the activity above will automatically populate
4. Once the suspense is filled out, click "save & close" at the top of the activity window. 🗑️

The screenshot shows a window titled 'Suspense'. The 'To:' field is set to 'Fred, Pedro'. The '# Days:' field is empty. The 'Due Date:' field is set to '10/12/2018'. The 'CC:' field is empty. The 'Action:' field is set to 'Waiting on Document(s)'. The 'Priority:' field is set to 'Normal'. There is a 'Complete' checkbox which is unchecked. The 'Description:' field contains the following text: 'Waiting for: Change Request', 'Details of Document: Reduce Coverage C from 75% to 50%', 'Date Sent: 10/9/2018', and 'Sent via: rose.luna@brightway.com|'. The 'To:', 'Due Date:', 'Action:', and 'Priority:' labels and their respective dropdown menus are highlighted in red.



UPDATING EXISTING SUSPENSE ITEMS

Always be sure to check for pending Suspense items while assisting a customer. This ensures that any pending items on the policy are completed, and the policy information is up to date.

Confirm that the customer is aware of the pending suspense item and attempt to resolve any outstanding issues on the policy if applicable.

Note: The only suspense items that would not be addressed would be any "New Business" or "Agent of Record" (Service Agent Notification) suspense items.

When addressing a suspense item on an email, be sure to either **update** the suspense item or **complete** it if no further action is needed.

UPDATING THE SUSPENSE ITEM WITH NEW NOTATIONS

When adding notes to the description field of an existing suspense item, be sure to enter them **above** the information already in the Suspense item. (Always update the Suspense with the activity from the email.)

Each time a note is added to the Suspense description field, click "**Create Activity**" to create a duplicate record of the Suspense and select Activity Action.

CLOSING A COMPLETED SUSPENSE ITEM

Add notes to the description of the existing suspense that outline everything that was done on in the email or process, once the notes are added, proceed to check the "**complete**" box on the suspense item and then "**save & close.**"

ADDRESSING OPEN CUSTOMER SERVICE AND PROCESSING DEPARTMENT SUSPENSE ITEMS

In **each** email, we should advise the customer if there are any follow-ups from other CSRs or for the Processing Department (Personal Service) such as waiting on documents follow up from research, etc.

Also, be sure to advise the customer of **any** pending Underwriting memos, non-renewals, or missing information that can affect the customer's policy.



ADDRESSING OPEN RENEWAL SUSPENSE ITEMS

If Payment Information is Confirmed: If a payment amount is confirmed for an insured on a renewal or if a customer or a 3rd party reaches the Service Department via email and they have confirmed payment is being sent on a renewal, the Renewal Suspense should be updated with the "Document File" activity. However, the suspense will remain open since the payment is still pending.

LET'S REVIEW!

1. What is the difference between an activity and a suspense item?

2. All suspense items should be addressed with the insured except for which types of suspense items?

3. If we are notified that the renewal payment on a policy has been made, confirmed it's been processed on the carrier site and there is a pending suspense for this payment, what should be done once the payment is confirmed?

4. When should a suspense item be created?

5. When addressing a suspense item for pending repairs on a home, what information should be provided to the customer?



PROPERLY DOCUMENTING ACTIVITIES INTO AMS

OVERVIEW

It is **important** to ensure that documentation in AMS is accurate and provides details to allow a clear understanding of the reason for the call and allow any CSR to be able to pick up where the prior representative left off.

Also, providing this information in AMS activities ensures **efficiency** on calls as it helps the next person who receives a call or email about the same issue **focus** on the activities that are related to the call or email, and they will not have to go through all the other activities that are not related to the issue.



No need to rush - Let's taking our time to make sure we are entering notes as precisely and concisely as possible!

Example

Customer contacts the Service Department questioning why their policy is being non-renewed. After reviewing the file, the CSR sees that there was a non-renewal activity and that someone from Brightway spoke with the customer about the necessary repairs back in December and we sent him several e-mails with the information.

The notes simply stated, "Spoke with Insured regarding the non-renewal and explained that when we spoke with him previously, he was aware of the issue, and he would get it resolved."

This example does not entail what information was referenced and since when the customer has been aware of the necessary repairs.



The CSR on the current call will need to skim through all activities to be able to reference the information. However, if this information is in the most recent activity, the CSR will be able to quickly refer to the necessary documentation.

WHAT SHOULD BE DOCUMENTED IN AMS?

What should be Documented in AMS?

When documenting in AMS be sure to include the following:

- Amounts**
"Payment due in the amount of \$650.00"
- Dates, including effective dates on change requests, cancellations etc.**
"Customer called on 06/01..."
Dates, including effective dates on change requests, cancellations etc.
"Mary from Bank of America had prior advised..."
- Reference to activities dated in AMS that are addressed on the phone call**
"See activities dated 05/01 & 06/01 for details..."
- Documents sent to customer (specifying policy period)**
"Emailed customer a copy of their current declarations page..."
"Faxed customer a copy of their 06/15 to 06/16 declarations page..."
- Specific items discussed (be sure to list all, if more than one)**
"Advised customer that per 06/14/2017 UW memo, they need to repair their roof along with clean the debris around the front of their home by 07/01/2017."
- Specific coverage changes with prior limit and new requested limit**
"Customer requested to change Coverage A from \$150K to \$200K..."
"Customer requested to remove Inflation Guard endorsement from their policy..."



WHAT TO AVOID DOCUMENTING IN AMS

There are a few items that should be avoided when documenting in AMS:

1. Be sure to use **approved acronyms only**, many individuals at Brightway also have access to this documentation and it is important that a clear, effective message is relayed in the **activity**. (A copy of accepted abbreviations is available on the WIKI, under Quick Links, titled "Acronyms for AMS Notes")
2. Be sure to check **spelling and grammar** as a transposed letter or a grammatical error can cause a misinterpretation of the message being relayed.
3. **Avoid placing fault** in the notations; document the issue and the resolution without placing blame in the AMS activity.



When a customer is upset, do not document the actual verbiage used during a conversation or avoid implying that a customer was angry, belligerent, etc. Simply notate using words such as "Customer was upset" or "Customer was concerned."



DOCUSIGN

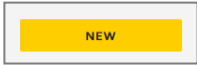
DocuSign offers a simple user experience that is accessible from anywhere on any device. It is a powerful tool that allows you to easily upload and send documents to your customers for an electronic signature.

HOW TO LOG INTO DOCUSIGN

1. The DocuSign website is www.docusign.net.
2. Refer to your password reference sheet for your login information in your Private Folder on Egnyte.

SENDING A DOCUMENT VIA DOCUSIGN

A DocuSign envelope is a container used to send one or more documents to a recipient for a signature. An envelope can have multiple documents and several recipients. In addition, the documents in an envelope can have multiple pages.

1. Click on **Manage** from the homepage.
2. From Manage, you can view your different folders as well as create new documents to be sent out for signatures.
3. Click on **New** to view the drop-down, click Send Envelope. 
4. From this page you can upload a document for signature or select a document from the available templates.
5. Once your document is selected, it will be uploaded to DocuSign.
6. To preview the document, simply select the thumbnail.
7. If there is more than one recipient, you can set the signing order, type in the recipient's name and email address that you wish to send the document to.



Add Recipients to the Envelope

As the sender, you automatically receive a copy of the completed envelope.

Set signing order

Name * ✎ NEEDS TO SIGN ▼ MORE ▼

Email *

8. You can add multiple recipients by selecting the **Add Recipient** button.



9. You can add a message that will be shown to the recipient as they open the email document sent. The top portion is the subject, and the bottom portion is the body.

Message to All Recipients

Custom email and language for each recipient

Email Subject*

Please DocuSign: New\docx

Characters remaining: 75

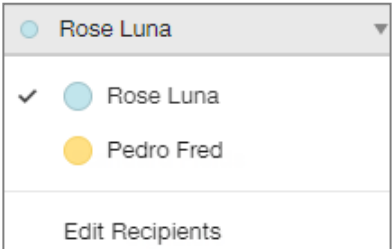
Email Message

Enter Message

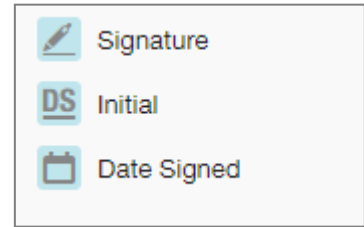
Characters remaining: 10000

ADDING FIELDS


1. Each recipient gets their own fields for any necessary actions.
2. Select a recipient from the list and then add fields.
3. Drag and drop fields onto your document for recipients to complete.
4. Click send to send your envelope once finished.

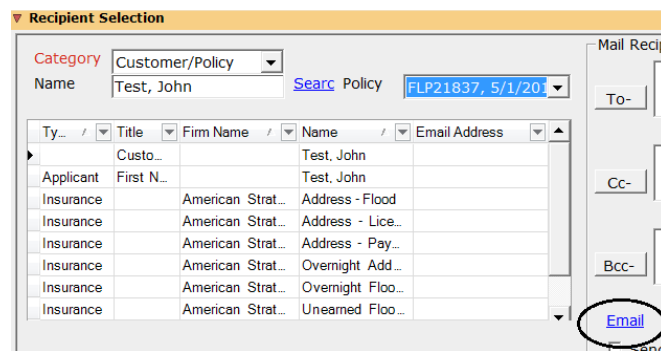


5. This will bring you to your sent folder.



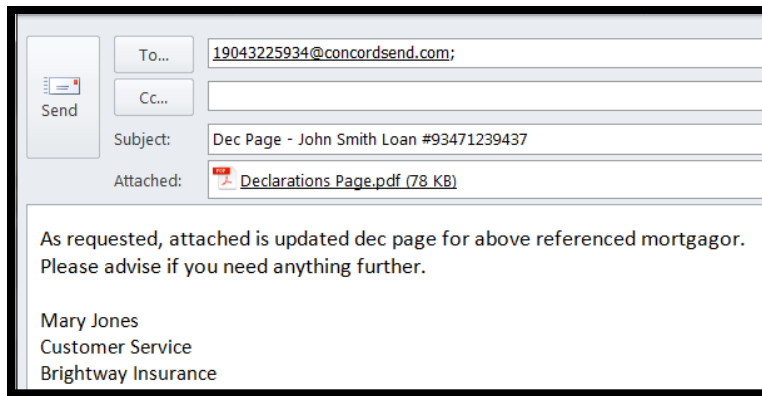
FAXING

1. Faxes can be sent via Outlook. To send a fax:
2. From inside the customer account in AMS:
 - a. Highlight the policy in **Policy View**
 - b. Click  at the bottom
 - c. Click the **blue Email link**



- d. Enter the fax number with a **1** in front, even if local 904 area code, followed by **@concordsend.com**
- e. Be sure to **drag & drop** the attachment onto the email before sending.
 - i. **Note:** When sending a fax, be sure to send from your personal e-mail i.e. first.last@brightway.com and not serviceteam@brightway.com.




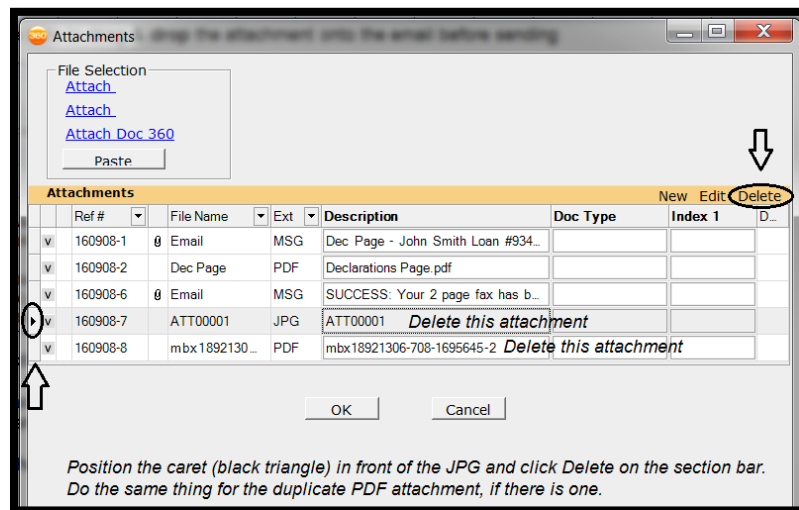


- f. Activity window opens, minimize and continue working
- g. Fax will be queued to be sent and a notification of such will appear in your Outlook Inbox that shows **QUEUED SUCCESSFULLY**.
 - i. Note: When the fax has actually been sent, a **"SUCCESS"** notification will appear in your Outlook Inbox as well.

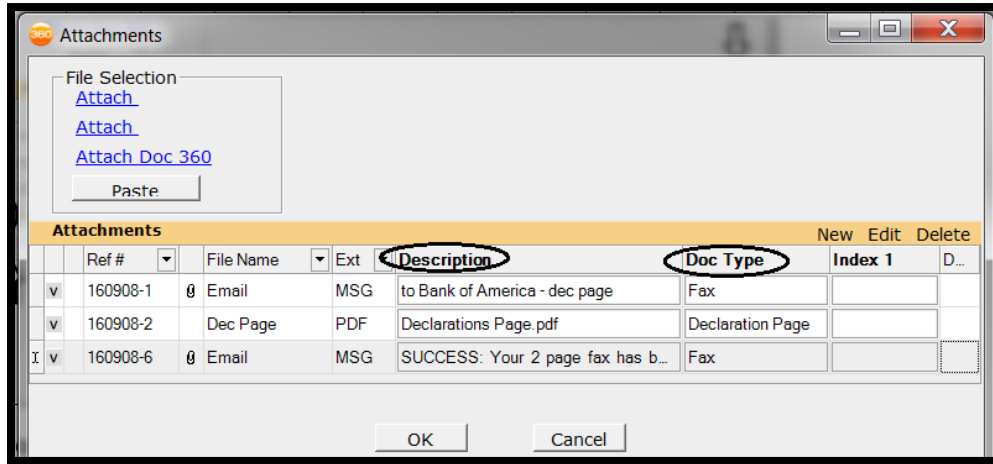


- h. Access the minimized Activity window and update the following:
 - i. **Action: FAX**
 - ii. **Description: defaults** – make sure to add the recipient's name
 - iii. Click **Attachments** link

- i. Drag & drop the entire **“QUEUED SUCCESSFULLY”** email envelope from your Outlook Inbox onto the window
- j. **Delete** the envelope icon  leaving only the fax confirmation and attachment
 - i. **Note:** Click the tiny **v** next to the JPG to verify it is indeed the envelope icon you are removing. Do the same thing to remove a duplicate PDF attachment, if sending attachments in your fax.



3. Properly label each Attachment (must include “who – what” and “what”)
 - a. **Note:** You will have 2 with a doc type of Fax, one contains your wording to the recipient and the other is the successful confirmation. File Name of Email is fine.



4. Click **OK** to exit Attachments
5. Click  **Save & Close** to exit the Activity



DOWNLOADING AND NON-DOWNLOADING CARRIERS' ENDORSEMENTS

WHAT ARE DOWNLOADING CARRIERS?

Downloading carriers **download any requested changes into AMS automatically.**

This means:

1. The change will reflect in AMS as requested with the carrier.
2. No action needs to be taken by the Service Department to update AMS when making changes for downloading carriers.

WHAT ARE NON-DOWNLOADING CARRIERS?

Non-downloading carriers **do not automatically update AMS with the requested changes that are submitted to the carrier.**

This means:

1. The Service Department will need to **update AMS when making changes for non-downloading carriers.**

AUTOMATIC CHANGES ON THE WEBSITE

Regardless of being a downloading or non-downloading carrier, some carriers allow changes to be made on their **website**, while others may request an **email, fax** or **upload** of the request in writing.

1. If the carrier website allows the option to automatically process a change, complete the change and provide the emailer with the proof of insurance if applicable via their preferred method (i.e., e-mail or fax).
2. If the carrier does not allow the change to be automatically processed on the carrier website, create a change request form in AMS then upload or e-mail to carrier. (Refer to the QRG for the carrier's preferred method)
 - a. Set a suspense out **5** days to follow-up on the change to confirm it was processed Immediate proof of insurance provided
3. If immediate proof of insurance is provided, provide the proof to the caller/emailer via their preferred method (i.e., e-mail or fax).



4. If the immediate proof is not provided, create an evidence of insurance in AMS and provide it to the caller or emailer via their preferred method (i.e., e-mail or fax).
5. Set a suspense out 5 days to follow-up on the change to confirm it was processed

CARRIER REFERENCE

Downloading Carriers

Allow changes on the website Provides immediate proof of insurance

- | | |
|-------------------------|-----------------------------|
| 1. ASI | 12. St. Johns |
| 2. Federated National | 13. Bankers |
| 3. Safe Harbor/Cabrillo | 14. Heritage |
| 4. Nationwide | 15. Tower Hill |
| 5. Florida Family | 16. Citizens |
| 6. Security First | 17. Olympus |
| 7. American Integrity | 18. Universal P&C |
| 8. Florida Peninsula | 19. EPIC (Elements) |
| 9. Southern Oak | 20. Peoples Trust Insurance |
| 10. American Traditions | 21. Prepared |
| 11. Gulfstream | 22. Universal of N.A. |

Downloading carriers

Allow changes on the website

Do not provide immediate proof of insurance Requires Evidence of Insurance to be created in AMS

Create suspense for 5 days out to follow up on the change

- | | |
|----------------------|---|
| 1. Capitol Preferred | 4. United P&C (14 days to process change) |
| 2. Southern Fidelity | 5. Edison |
| 3. Cypress | 6. Geovera/National Risk Solutions |

Non-downloading carriers

Allow changes on the website Provides immediate proof of insurance

Requires endorsement in AMS to reflect requested change

1. American Colonial
2. Avatar

Non-downloading carriers

Unable to make changes on the website

Do not provide immediate proof of insurance

Requires endorsement in AMS to reflect requested change

Create suspense for 5 days out to follow up on the change

Create a change request form in AMS then upload or e-mail to carrier

1. Homeowner's Choice
2. All Risks



CARRIER NAVIGATION GUIDES

CARRIER NAVIGATION: _____

Named Insured & Mailing Address:

Insured Location:

Policy Eff & Exp Dates:

Full Term Premium:

Last Payment Posted / Balance:

Where to Post a Payment:

Review Coverages / Deductibles:

Current Mortgagee:

Where to Endorse:

Where to access the dec page and other policy documents:



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RING CENTRAL AND INCONTACT PHONE APPLICATIONS

RING CENTRAL LOG IN



1. Click on the **Ring Central icon** on your desktop to launch your soft phone.
2. Enter your RingCentral Phone Number (**+19042365828**)
 - a. (Ensure the flag defaults to the US flag).
3. Enter your personal **extension**.
4. Enter your **password**.
5. Click **sign in**.
6. **Minimize** the webpage once you are logged into RingCentral. You will not need it for the rest of the day.

RingCentral Phone

Sign In

🇺🇸 | +19042365828 ×

1106 ×

..... ×

Stay signed in

Sign In

[Forgot Password?](#)


INITIAL LOG-IN

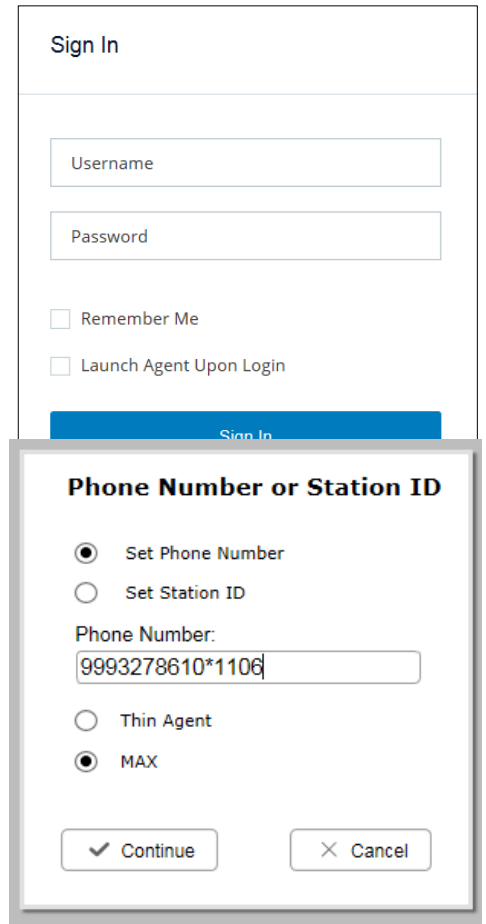
For initial logins, you may need to complete some information to create your account and set up security features in the event you need your password reset.

Also, any time Ring Central requires a download of updates, be sure to complete the updates.

INCONTACT LOG IN



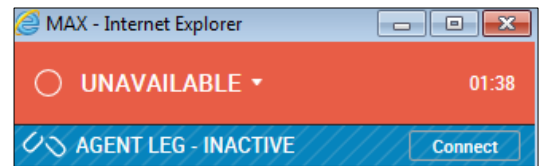
1. Go to login.incontact.com or create a **shortcut** on your desktop
2. Enter your email address in username field.
3. Enter your password in password field.
4. Click **Sign In**.
5. Click on the headset icon on the left toolbar to launch agent. 
6. Verify the **"Set Phone Number"** radio button is selected
7. Enter **9993278610*your extension** in the Phone Number field.
8. Select the **"MAX"** radio button.
9. Click **continue**.



The image shows two overlapping windows from the InContact interface. The top window is titled "Sign In" and contains fields for "Username" and "Password", a "Remember Me" checkbox, a "Launch Agent Upon Login" checkbox, and a blue "Sign In" button. The bottom window is titled "Phone Number or Station ID" and features two radio buttons: "Set Phone Number" (which is selected) and "Set Station ID". Below these is a "Phone Number:" field containing the text "9993278610*1106". At the bottom of this dialog are "Continue" and "Cancel" buttons.

CONNECTION STATUS

1. At first Login, the Agent Leg icon will be **inactive**.
2. Click on the **"Connect"** button.
 - a. Your Ring Central soft phone will ring, and you will need to **accept** that inbound call. InContact will show a **"Connecting Agent Leg"** message.
3. Click the **"Answer"** button on the RingCentral soft phone to connect. **Do not disconnect the Ring Central Call.**
4. **Minimize** the soft phone as all your phone activity will be managed through InContact.




Connecting Agent Leg

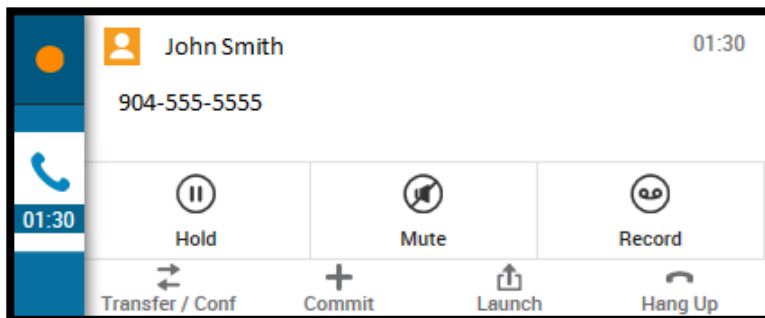


RECEIVING AN INBOUND CALL

When receiving an inbound phone call, you will hear a whisper advising you of the skill followed by a tone letting you know that a customer is live on the phone.

The following features will be available:

- Caller ID
- Hold
- Hang up
- Mute
- Call an additional party
- Transfer
- Conference



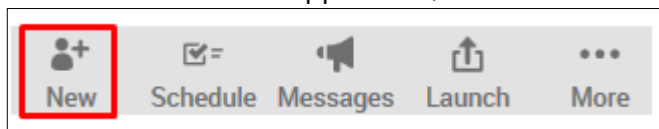
CALLBACK IN QUEUE

Customers can now virtually hold and elect to have their place saved in queue and called when they reach the front of the queue.

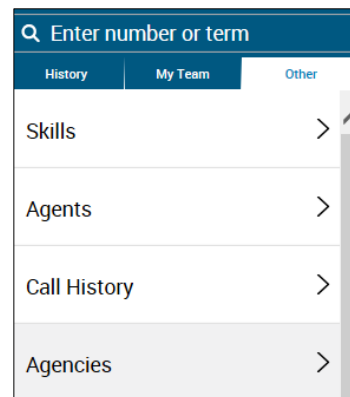
You will hear the phone ringing during the dialing process, and you should greet the customer referencing their original call.

MAKE AN OUTBOUND CALL

1. On the bottom of the application, click on "New" on the icon bar.



2. Choose one of the following methods to dial out
 - a. Before dialing out, choose the appropriate **Outbound Skill** i.e. (Outbound to customer, outbound to agent, outbound to carrier)
 - b. Dial using the **search bar**
 - c. Redial by double-clicking a number from the **"History"** tab.
 - d. Use the **"Other" tab to dial a skill, agent, or custom list.**

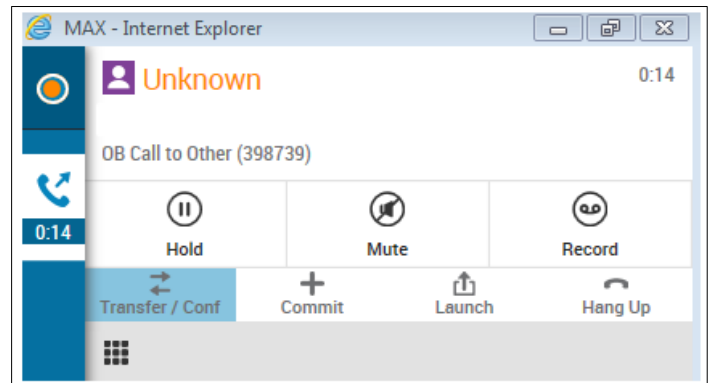
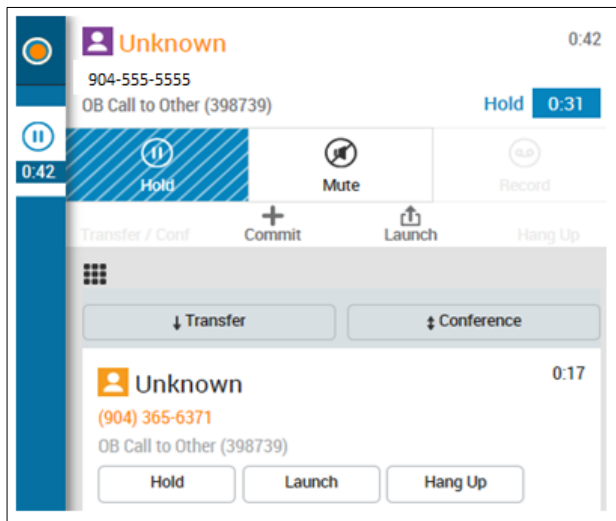


HOLD, TRANSFER OR CONFERENCE A CALL



Hold, Transfer or Conference call may be made to an outside number and/or another associate.

1. Click the **hold button** to place the original caller on hold.
2. Click the **new button**.
3. Enter the phone number (dial pad or address book).
4. Provide a warm transfer or introduction to the third-party caller.



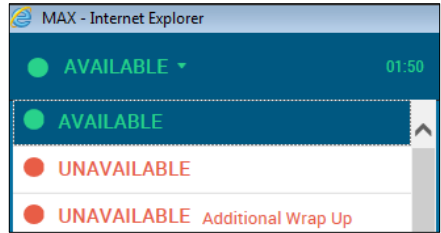
5. Click one of the following:
 - a. **Hold** to toggle between calls
 - b. **Transfer** original caller to third party
 - c. **Conference** to bring both callers into one call
6. Exit the call, if desired. **NOTE:** You can only connect and toggle with two contacts at any given time.

CHANGE THE STATUS STATE

1. Click on the status bar the dropdown button



2. Select the desired state **NOTE:** You can also use this dropdown to set your next state while on a call.



DISPOSITIONING A CALL

Disposition requires you to provide quick information about a completed call. Once you complete the call, you will have 60 seconds of Wrap Up to finish your documentation and disposition the call. A disposition can also be chosen while on a phone call by clicking the blue checkbox on the bottom left corner of the agent as shown below.

1. Click on the **dropdown** menu button to choose the correct disposition.
2. Select the most appropriate reason for the call.
3. A secondary disposition can be chosen when there was more than one reason for the phone call.
4. When selecting **“other” from the dropdown box, be sure to include in the notes section the reason this code was selected.**
5. Click save.

Dispositions Examples but not limited to:

- Add/Delete/Replace Vehicle
- Add/Remove/Update Driver
- Auto Coverage Change
- Billing Questions
- Cancellation Request/Confirmation
- Coverage Questions
- Cross-Sell Identified
- Payment
- Other, see below

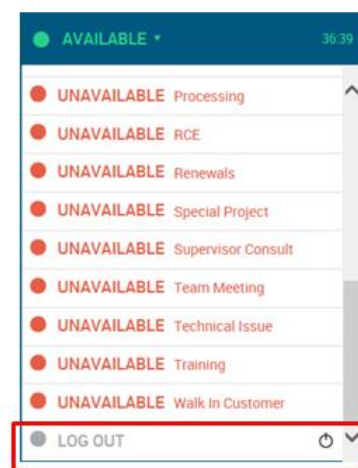
DISPOSITION CODE	DESCRIPTION
Billing Questions	Caller inquires on an amount due, due date for a renewal or installment payment, discusses payment plans, forms of payment available, increase or decrease in premium, refund status or amount



Claims- Question	Caller has a general question pertaining to a claim that Brightway is able to assist with
Claims- Referred to Carrier	Caller inquiring on an existing claim or to file a new claim
Enrolled Paperless	Usually selected as a 2 nd option, customer was enrolled in the paperless option to receive all carrier communications via e-mail
Enrolled EFT/RCC	Usually selected as a 2 nd option, customer was enrolled in EFT (automatic payments) for their policy premium
Misdirected	Caller reached the incorrect queue such as a customer calling about an auto policy
Mortgagee Change	Caller requesting to change information on current mortgagee including name, address, loan number, the mortgagee clause or any additional lender information
New Business Request	Caller requesting a transaction that is part of the new business guidelines
Not In AMS	We are unable to document the call in AMS as there is no policy for the caller.
Other	Reason for call not listed in disposition code list
Payment	Caller reaching out to make payment on an installment, renewal or endorsement on a policy
Proof of coverage request	Caller requesting proof of insurance such as Evidence of Insurance, Checklist of Coverage or a Declarations Page
Quote- Coverage Change	Caller requesting a quote for a change to a policy; however, change was not processed
Quote- New Business	Caller requesting a quote for new business or to accept the new business quote
Transfer-Refer to Agency	Call transferred to agent of record for inquiry not handled in the Service Department

LOGOUT OF INCONTACT

1. From the status dropdown box, scroll to the option "Log-Out" to exit the application.
2. Clicking the browser's **X** icon **will not** log you out of InContact. InContact will continue to route contacts to your phone until you log out of the system correctly.



LOGOUT OF RING CENTRAL

1. Click on the **gear icon** on the bottom of the Ring Central soft phone.
2. Click on **logout**.

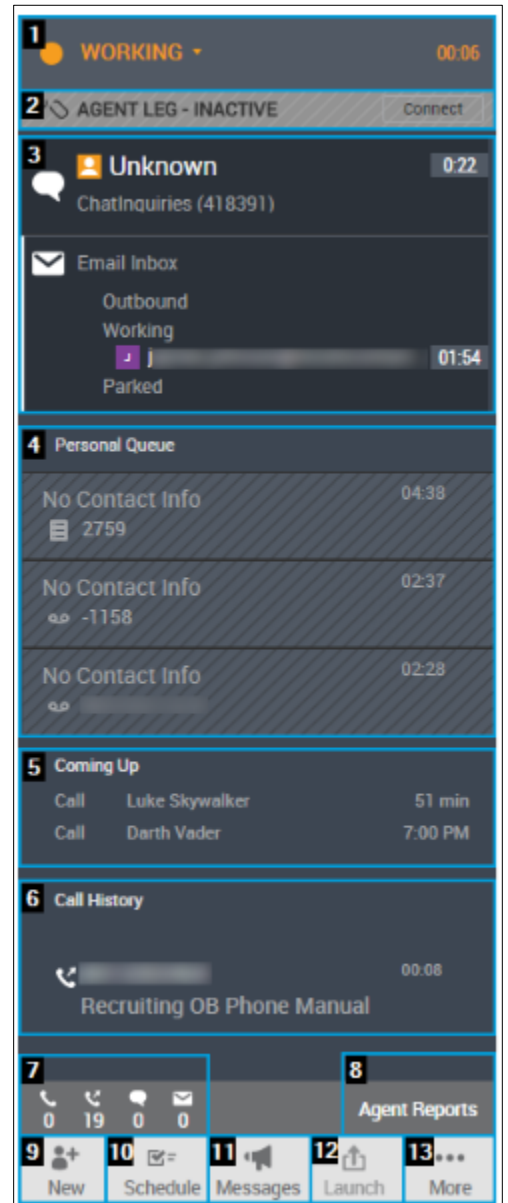


TOOLBAR AND FEATURES

1. **Agent State:** Your current state; click the agent state bar to change your state or to log out. You can change your agent state while you are handling an interaction. Once you complete the interaction, MAX changes your agent state to the one you selected.
2. **Agent Leg:** Your connection to the contact center platform. You must be connected to the agent leg to handle voice contacts.
3. **Current interactions:** A list of the current interactions assigned to you. Depending on how your administrator configured MAX, you could have emails or other work items. You may only handle one phone call at a time.



4. **Personal Queue:** Interactions that you are not actively handling that are assigned to you. These interactions have usually been transferred to you specifically by another agent. You should not have calls in this queue.
5. **Coming Up:** A list of upcoming call commitments in your schedule. This option usually will not be used.
6. **Call History:** Information about your most recent calls.
7. **Queue:** The number of contacts in the queue that could potentially be routed to you. When you click a queue, an Active Queues window opens and displays all contacts waiting in queue.
8. **Agent Reports:** Opens reports about your recent work in MAX, including your performance, productivity, and a list of all skills assigned to you.
9. **New:** Allows you to place calls by opening a new window that contains your address book, your recent call history, and a text field to manually type a phone number.
10. **Schedule:** Displays your current commitments and allows you to edit those or to create new commitments. This option is not used.
11. **Messages:** Displays all messages from your supervisor or administrator.
12. **Launch:** If configured by your administrator, contains custom links to websites you may need to help you as you work.
13. **More:** Opens a pop-over menu that contains troubleshooting information, a method for providing feedback about MAX to your administrator, custom personal settings, and a link to the online help.



THIRD PARTIES

OTHER THIRD PARTIES NOT LISTED ON THE POLICY

This can include a car dealership, an attorney, law enforcement, friends and family of the Named Insured or any other individual who is **not** listed on the policy.

Please be aware that there are instances in which a Named Insured may add an additional point of contact, a Power of Attorney or Executor to their policy.



- This information should be confirmed in AMS under the “**Customer Summary**” to determine if the caller is able to be assisted.

If someone calls or emails about a policy who is not authorized on the policy, we **cannot** disclose any information about the Named Insured or any of the policies the customer may have with us. We cannot **confirm nor deny** that the Named Insured has a policy with us. We cannot disclose the relationship the Named Insured has with us as their agent or the relationship the Named Insured has with any insurance company, or any other information. We **cannot** allow any changes to the policy to be made nor any quotes on the policy.

Advise the caller that they will need to reach out to the Named Insured to be **authorized** to inquire about the policy.

THIRD PARTIES REQUESTING POLICY DOCUMENTATION

You may receive an email from a third party asking for copies of applications, UM forms or Declarations Pages as a result of a claim. In most cases, the carrier’s adjusters have access to that information, but on occasion they may need us to provide it to them. However, we must be certain that we are speaking to someone who is entitled to the information.

Under **no** circumstances should we send any of those documents or answer any coverage or process specific questions without verifying that the person who is emailing is the adjuster for our customer’s carrier.

We can confirm this information by:

1. Ask the party for their e-mail address. If the e-mail domain is not the domain of the carrier, move to step 2.
2. Call the carrier or review the claim information to see if the adjuster is listed. If the carrier can’t confirm that the person is the adjuster, go to step 3.
3. Advise the party that we are not able to confirm that they are working for the carrier; they must submit their request in writing.

NOTE: Many times, those who are emailing are doing so from attorneys’ offices and may make statements or answer questions that can lead you to believe they are working for the carrier or the customer.

Example

“I am working on the Safeco claim for Mr. Robert Smith who is insured on policy number F256350.”



At no time do they say they work for Safeco, but if you do not verify the information above, you may inadvertently be providing information to an attorney.

PAYMENTS

Anyone can make a payment on a policy. When speaking with someone who wants to make a payment, however, and they are not listed on the policy, we cannot provide any personal information pertaining to the customer besides the amount due.

Example: Unable to advise the name of the carrier, the property address or other property information, the Named Insured or additional named insured, etc.

When taking the payment be sure to advise the person of the amount they will be paying and provide a confirmation number for the payment as well.



SERVICE DOWNTIME PROCEDURE

From time to time, we experience technical difficulties in the Service Department. These issues may affect our ability to efficiently service our customers; however, it is important to attempt to assist the customer in the most professional manner possible. In the event of a system not being accessible, we should not advise the customer that we are having technical difficulties, without attempting to help them first. If AMS is down, however, we have access to Applied Rater or vice versa, we should attempt to assist the customer to the best of our abilities with the available system.

SCENARIOS:

ONLY APPLIED RATER AVAILABLE

In this situation, both AMS and GUI are unavailable, and you are unable to determine via one of our systems who the insured's carrier is.

- **CSR:** In the email, "Mrs. Customer, thank you for providing me with your policy number/name, would I be able to obtain the carrier that you currently have your coverage with?"
 - Then proceed to access the policy via the carrier website.
 - Pull the customer up in Applied Rater.
 - If the insured knows their carrier or has the policy number, service the policy on the carrier site, and document AMS once it is available again.
 - Document all necessary information on the Downtime form and advise them that we will call them back within 24 hours.

ONLY AMS AVAILABLE

In this situation, Applied Rater is down, and you are unable to access the carrier website through the internet.

- If it is a carrier website issue, attempt to contact the carrier to handle the request.
- If the attempts are not successful in assisting the customer, attempt to service the customer as much as possible with the information in AMS.
 - Set a suspense to follow up on any actions not completed and document as required in AMS.
- After providing service:
 - **CSR:** In the email: "Mrs. Customer I appreciate your patience as I work on your request, as I continue to process this, it will require some additional follow up,



would it be possible for me to reach out to you once I have completed everything?”

- Document all necessary information on the Downtime form and enter into AMS when the system is available once again.

NO SYSTEMS AVAILABLE TO ASSIST CUSTOMER

In this situation, you have no access to the carrier site, AMS, or GUI.

- Attempt to reach out to the carrier for servicing of the policy.
 - Set necessary follow ups if applicable.
- If the carrier is unable to assist and there is no access to systems to assist the customer, it would be appropriate to advise of the inability to assist them at the current time and ensure that we will reach out to them as soon as we obtain a resolution to help them with their policy needs.
 - Let the customer know the callback will be within 24 hours.
 - We should take all the information regarding the transaction and save it so that we may copy and paste it into AMS when system access returns.
 - After reaching out to the carrier and were not able to obtain a resolution:
 - **CSR:** In the email: “Ms. Customer, I do apologize, I was unable to complete the request at the current time, do you mind if I follow up with you as soon as I get this handled for you? It should be within the next 24 hours.”
 - **Information to be obtained if possible:**
 - Customer’s name and policy number
 - Reason for the call
 - Best call back number
 - Best call back time



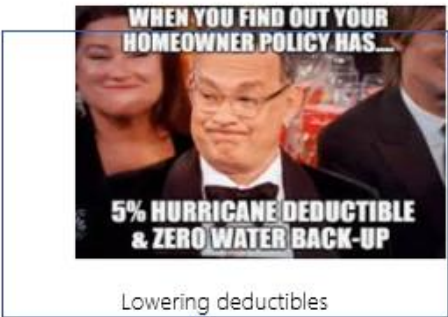
BINDING RESTRICTIONS

WHAT ARE BINDING RESTRICTIONS?

Carriers will sometimes place restriction on new applications, additional coverages and endorsements for increased coverage during weather events such as heavy rains, cyclones, hurricanes, wildfires, etc. A binding restriction takes away our ability to make any change to an existing policy that would add or broaden coverage.



Examples of restricted endorsements/ transactions can include:



IMPORTANT: Binding restrictions may also cause carriers to stop reinstating policies while the restrictions are in place, which will require reaching out to the carrier to check on the options for a recently cancelled policy.

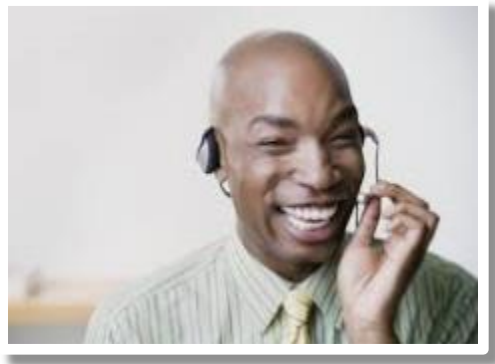


IDENTIFYING IF BINDING RESTRICTIONS ARE IN PLACE

Binding restrictions are commonly listed on the carriers' websites as well as the Service Department will communicate these restrictions to all phone and email representatives. Also, if in doubt, during a weather event that would cause binding restrictions, reach out to the carrier for clarification.

HANDLING THE CUSTOMER'S REQUEST

Since policy changes are not allowed when a carrier has put into place binding restrictions, it is important that the customer is aware that their request will not be able to be processed immediately. If a customer calls at a time when binding restrictions are in place to make a change, advise the customer of the restriction in place and advise that they will need to contact the Service Department once again once the restriction has been lifted to complete their request.



1. **CSR:** "Due to the potential that (the weather event) may impact parts of (state); (carrier name) is not allowing us to make any changes to policies at this time. Once the storm passes if you would like to make a change to the policy, please give us a call. No changes can be made to your policy until (carrier) lifts the restrictions." This can be entered into the body of the email you send back to the insured.

After completing the dialogue related to the change request, please advise the customer that in the event of a loss, they should contact their carrier immediately. Provide them with the claims number if they do not have it.



LET'S REVIEW!

1. What should you do if an Insured's policy cancelled due to non-payment, and they call to reinstate during a binding restriction?

2. What are some common endorsements that are restricted during binding restrictions?

3. Where are you able to locate information in regard to there being binding restrictions with certain carriers?

4. How would you properly advise a customer that binding restrictions are in place?

5. What should we advise the customer regarding their requested change if they still want to do it once the binding restrictions have been lifted?



UPDATING CUSTOMER INFORMATION DUE TO DIVORCE AND DEATH

Updating Customer Information Due to Divorce and Death

Named Insured Deceased

1. The name should be updated in AMS immediately to the "Estate of (name)".

Example

"Estate of John Smith"

2. Be sure to update mailing address & contact phone number(s) in AMS to reflect those of the Executor or Power of Attorney and add the individual as a contact in AMS.
3. Advise the individual that we may need to obtain the following to update the policy with the carrier (check with the carrier as they can be carrier-specific):

Possible Required Documents

Death Certificate
Power of Attorney Form
Executor of Estate Form
Change Request

Named Insured Divorced

Either Named Insured can update the policy after a divorce. The carrier requires the following documents:

1. Relevant pages of the divorce decree clearly granting full insurable/equitable interest to the remaining.
 - a) This is usually the first page of the document that shows both parties names and the page towards the end of the document which will show both parties' new addresses.

Note


If the Named Insureds are only separated or in the process of divorce, a spouse cannot call to remove the other; however, the specific individual can call to remove themselves.



EDITING AN EXISTING CUSTOMER IN AMS

NON-POLICY LEVEL ENDORSEMENT

These changes are non-premium and do not affect the policy, therefore, are performed only within AMS360. **Examples:** Phone number(s) or email address not provided to the carrier.

1. From inside the Customer account in AMS360, click  on the right
2. Make the edit to the customer's account (the following steps explain each field):
3. Click **Individual** for one named insured, click **Family** for multiple named insureds
4. Enter **First Name(s)**
5. Enter **Middle Initial** or **Name** (only available for individual insured, this field is not available for Family option)
6. Enter **Last Name**
7. For significant other/domestic partner with a **different last name**, click **Family**:
 - a. Enter first and last name of primary insured and first name of co-insured in the **First** name field: Ex. John Test and Mary
 - b. Enter last name only of co-insured in the **Last** name field: Example Below

Names *	
	<input type="radio"/> Individual
	<input checked="" type="radio"/> Family
First:	John Test and Mary
Middle:	Middle name not available f
Last:	Exam
Firm Name:	
DBA:	
Salutation	
Formal:	Mr. Test and Ms. Exam
Informal:	John and Mary

8. Enter **Formal Salutation:** *Ex. Mr. and Ms. Test, or Mr. Test and Ms. Exam*



- a. *This is how the insured will be addressed in written correspondence.*
9. Enter **Informal Salutation**: *Ex. Johnny and Mary*
 - a. *This is how the insured would like to be addressed in conversation.*
10. *Do not utilize the "Use alternate name for billing" checkbox. Due to Brightway billing procedures we cannot use these fields.*
11. Enter **Mailing Address**: *Ex. 10 Central Avenue (street type must be spelled out – no abbreviations)*
12. Enter **City**
13. Enter **State**
14. Enter **Zip**
15. Enter **County**

NOTE: Do not utilize the "Use alternate address for billing" checkbox. Due to Brightway billing procedures we cannot use these fields. The Customer Mailing Address must be entered in the address fields and the address of the property being insured must be entered on the Policy Line of Business detail.

16. Enter **Residence** phone (Enter 'NONE' in **Ext.** field if no Residence phone available)
17. Enter **Business** phone, if applicable (Enter 'NONE' in **Ext.** field if no Business phone available)
18. Enter **Fax**, if applicable (Enter 'NONE' in **Ext.** field if no Fax available)
19. Enter **Cell** phone, if applicable (Enter 'NONE' in **Ext.** field if no Cell phone available)
20. Enter **Other** phone, if applicable
21. Enter **Email** address (Enter 'NONE' in **Email** address field if no Email Address available)
22. Enter **Email 2** address, if applicable
23. Click **Notation** (primary language of the customer)



Type *

Customer
 Prospect
 Suspect

Settings

Exclude from target list
 Exclude from Purge

Names *

Individual
 Family

First:
 Middle:
 Last:
 Firm Name:
 DBA:

Salutation

Formal:
 Informal:

Use alternate name for billing

Addresses

Address:

 City: State:
 ZIP:
 County:
 Latitude: Longitude:

Use alternate address for billing

Agency Personnel ?

Executive:
 Representative:
 Broker's Customer
 Broker:

Business Unit ?

Division:
 Branch:
 Department:
 Group:

Phone Numbers

Residence: Ext:
 Business: Ext:
 Fax: Ext:
 Cell: Ext:
 Pager: Ext:
 Other: Ext:

Internet

Email:
 Email 2:
 Web:

Business with Agency

Customer added date: 5/7/2014

Automatically check based on active policies

Personal Health
 Commercial Non P&C
 Life Financial Services
 Benefits

Known by Agency/Broker Since Year:

Notation:

Multiple Entity Account Information ?

Customer Type:



☐ Let's Review!

1. What documentation is needed if the Named Insured has divorced and wants to remove their ex-spouse?

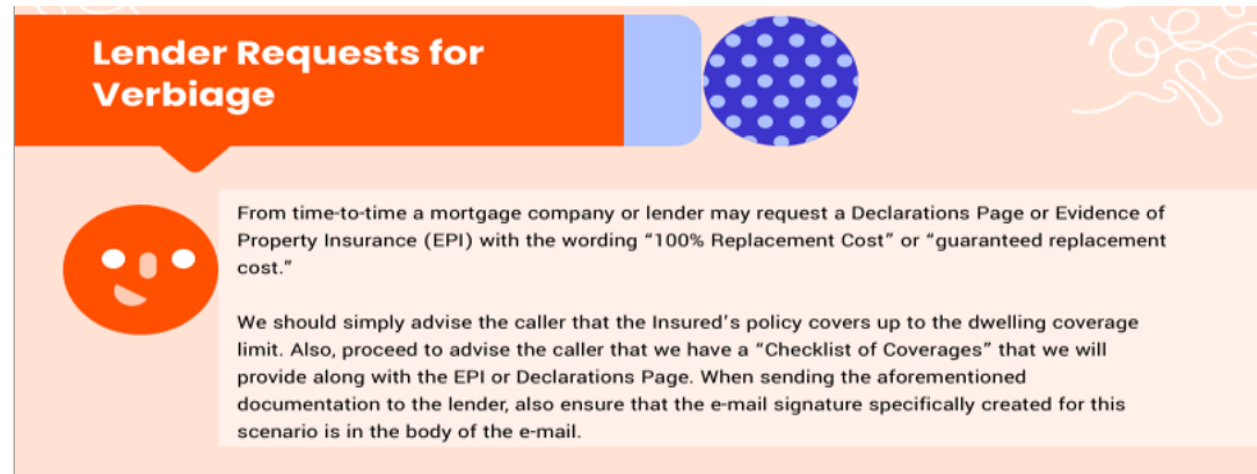
2. What options are available if the divorce is not yet finalized however the Insured wants to remove the spouse?

3. As soon as we find out that an Insured has passed away, what must be updated in AMS?



GUARANTEED REPLACEMENT COST REQUESTS FROM LENDERS

LENDER REQUESTS FOR VERBIAGE



Lender Requests for Verbiage

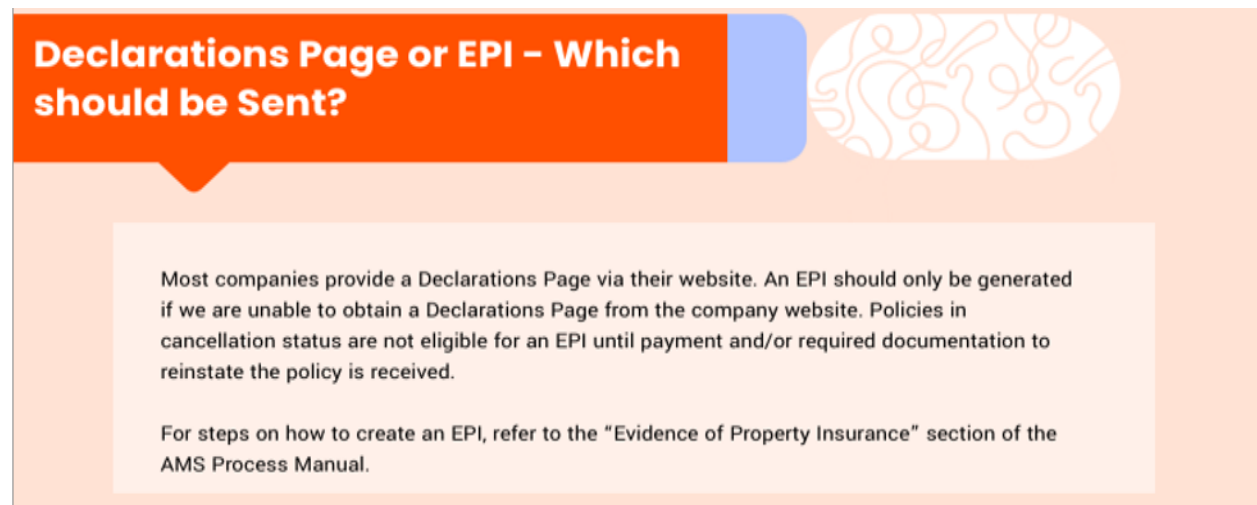
From time-to-time a mortgage company or lender may request a Declarations Page or Evidence of Property Insurance (EPI) with the wording "100% Replacement Cost" or "guaranteed replacement cost."

We should simply advise the caller that the Insured's policy covers up to the dwelling coverage limit. Also, proceed to advise the caller that we have a "Checklist of Coverages" that we will provide along with the EPI or Declarations Page. When sending the aforementioned documentation to the lender, also ensure that the e-mail signature specifically created for this scenario is in the body of the e-mail.

This e-mail template includes an outline of the following information:

1. All items attached to the e-mail (Policy Declarations/ EPI, Checklist of Coverage, Copy of Florida Statute 690-167.009 and a possible receipt or confirmation that the policy is paid in full.
2. Provides an explanation of what a Checklist of Coverage is and how it applies to the policy's replacement cost

DECLARATIONS PAGE OR EPI- WHICH SHOULD BE SENT



Declarations Page or EPI - Which should be Sent?

Most companies provide a Declarations Page via their website. An EPI should only be generated if we are unable to obtain a Declarations Page from the company website. Policies in cancellation status are not eligible for an EPI until payment and/or required documentation to reinstate the policy is received.

For steps on how to create an EPI, refer to the "Evidence of Property Insurance" section of the AMS Process Manual.





WHY REPLACEMENT COST CANNOT BE GUARANTEED

A structure is insured for the estimated replacement cost as determined by the insurance company. Building limits are estimates only and are arrived at based on information provided by the policyholder and/or industry standard software used to estimate replacement costs. The actual cost to rebuild the structure may exceed the policy limits, especially during a catastrophic event and/or where an ordinance or law impacts repair or replacement. This is why we cannot assure that the policy limits provided will be adequate to rebuild the structure.

LET'S REVIEW!

1. In which instance would you create an EPI in AMS versus sending a lender a copy of the Insured's Declaration Page?

2. We should also lenders that a Homeowners policy only covers up to the limit of _____.

3. Why don't we guarantee 100% replacement cost?



HOW TO PRINT A PDF FOR THE CHECKLIST OF COVERAGES

1. To print the PDF for the Checklist of Coverages, review the PDF to determine which actual pages are needed. **NOTE:** This document is commonly 2-3 pages.

FLDP0005613

Checklist of Coverage

Policy Type: Dwelling (DP-3)
(Indicate: Homeowner's, Condominium Unit Owner's, Tenant's, Dwelling, or Mobile Home Owner's)

The following checklist is for informational purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

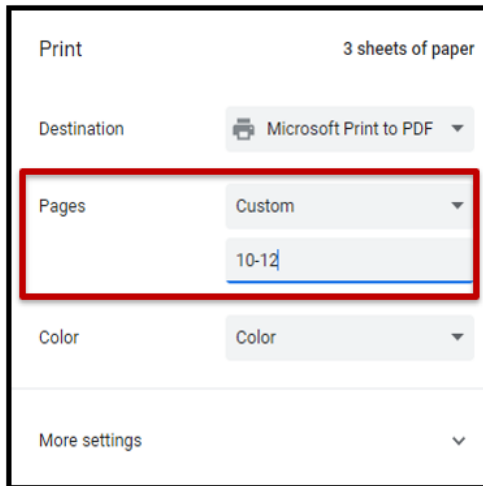
Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or www.fidfs.com.

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)	
Limit of Insurance: \$ <u>205,400</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Other Structures Coverage (Detached from Dwelling)	
Limit of Insurance: \$ <u>4,108</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Personal Property Coverage	
Limit of Insurance: \$ <u>5,000</u>	Loss Settlement Basis: <u>Actual Cash Value</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Deductibles	
Annual Hurricane: <u>2% = \$4,108</u>	All Perils (Other Than Hurricane): <u>\$2,500</u>

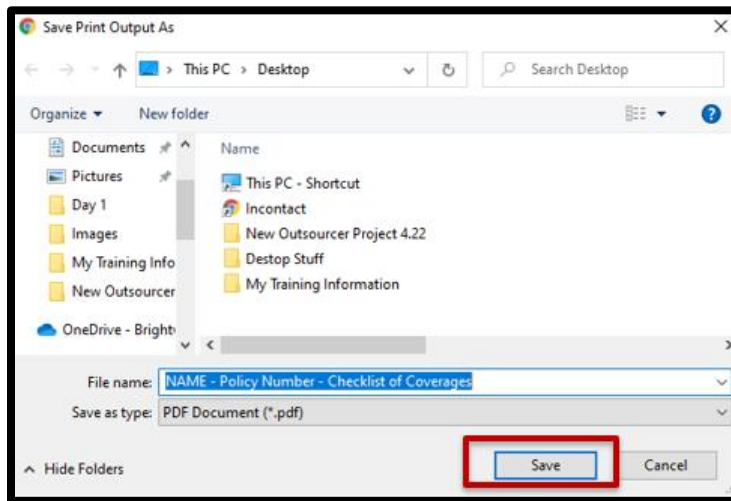
2. Right click the page and left click the Print option or CTRL+P as a keyboard shortcut.
3. Under the Pages to Print section, select the Pages radio button and type in the pages that the Checklist of Coverages are on.



4. Then click on the Print button

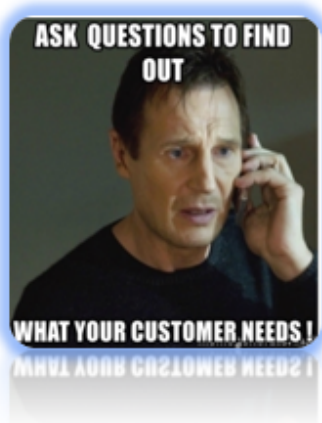


5. Click the Save button after naming the document. As shown on the next page.



UNDERSTANDING DWELLING VALUES

DETERMINING THE COVERAGE A AMOUNT FOR A DWELLING



Every customer's needs are different and we are here to help the customer make the best decision about which coverages, and how much coverage, to choose to protect their home

When determining the Coverage A amount of the dwelling, there are two different valuations of a home. They are very different:

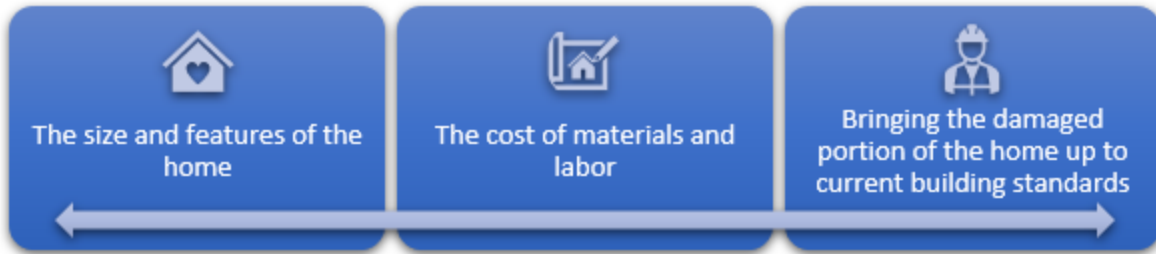


We should always counsel the customer to cover the replacement value of the home as well as for personal property (Coverage C).

WHAT IS REPLACEMENT COST?

Replacement Cost pays the dollar amount needed to replace damaged personal property without deducting depreciation.

Replacement Cost is based on:



SO WHY DOES BRIGHTWAY CHOOSE REPLACEMENT COST?



ACTUAL CASH VALUE



The amount equal to the replacement cost minus depreciation of a damaged or stolen property at the time of the **loss**.

WHY IS MY HOMEOWNERS INSURANCE COVERAGE MORE THAN WHAT MY HOUSE IS "WORTH?"



Many assume the cost to rebuild a property will equal what was paid for the property or what it could sell for today



Insurance companies typically determine replacement costs based on estimated reconstruction costs at **current** prices



In order to be properly covered, the home should be insured for what it will cost to rebuild the home at current prices for building materials and labor costs, including constructing it to comply with building codes, not for the home's value on the market

MARKET VALUE VERSUS RECONSTRUCTION COST



Market Value

Price a customer is willing to **pay** for a home

Includes price of **land**

Also includes value based on the surrounding community, school system in the area, the distance to emergency services and other amenities



Reconstruction cost

Cost to replace or rebuild a home to original or like standards at current material and labor costs

MY HOME IS NEW, SO WHY IS THE RECONSTRUCTION COST HIGHER THAN WHAT I PAID?

Rebuilding a property is more expensive than first-time new construction due to several factors:

1. Material Discounts
2. Labor efficiencies
3. Site access
4. Utility access
5. Site improvements
6. Permits / Fees
7. Working restrictions
8. Delivery access
9. Security concerns
10. Work interruptions

MARKET VALUE VERSUS RECONSTRUCTION COST EXAMPLE

Home A and home B have the same property characteristics, yet due to the condition of home

A, it has lower market value, but to an insurance company, the cost to rebuild the house may be the same.



Home A
Distressed home
Built in 1930
Square feet: 1300 sq. ft.
Market value: \$30,000
Rebuild costs: \$145,000



Home B
Desirable home
Built in 1930
Square feet: 1300 sq. ft.
Market value: \$130,000
Rebuild costs: \$145,000

WHAT IS VALUED-POLICY LAW?

Valued-policy law is a statute that requires insurance companies to pay the full value of a policy to the insured in the event of a total loss.

Valued policy law does not consider the actual cash value of the insured property at the time of the loss; instead, the law mandates total payment

Example: If the cost to replace a customer's home was \$200,000 accounting for materials and labor, this is the amount that would be paid out; the insurance company would not add depreciation to the pay-out

Not all states within the United States have these laws!



States that do have valued policy laws include: Arkansas, California, Florida, Georgia, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Hampshire, North Dakota, Ohio, South Carolina, South Dakota, Tennessee, Texas, West Virginia and Wisconsin

HOW ABOUT FLORIDA?



The purpose of Florida Valued

Policy Law “is to fix the measure of damages payable to the insured in case of total loss,” and the statute’s plain language “requires an insurer to pay that amount listed on the face of the policy in the event of a total loss without the necessity of any additional proof of the actual value of the loss incurred.

The Florida valued-policy statute requires payment of the policy limit in the event of a total loss by a covered peril

In the event of a partial loss by fire or lightning the insurance company’s liability is the actual amount of the loss

REPLACEMENT COST ESTIMATORS

WHAT IS AN RCE?

Replacement Cost Estimator

Computer model that determines the cost of labor and materials to rebuild a home

Report utilized insurance industry-wide that identifies and estimates the replacement cost of a structure from the ground up and can be carrier-specific.

WHEN IS A RCE NEEDED?

WHEN IS A RCE NEEDED?

An RCE is needed when:

An **addition** was added to the home, an upgrade was done to the home that changed the quality grade, we need to update dwelling coverage due to natural inflation, if a change to the structure warrants an **Increase/Decrease** in Coverage A. If the customer is refinancing the home.



WHEN IS A RCE NOT NEEDED?

1. Customer wants to reduce their **premium**
2. Customer added an **unattached** structure to their property
3. Lender wants to **raise** coverage to match the loan amount
4. Customer wants to increase Coverage A
 - Confirm with carrier the percentage the insured is able to increase the limit without an RCE

REDUCING PREMIUM OPTIONS

Since a premium increase would not be a reason to request an RCE, it is important to address the increase with the Insured. When an Insured is concerned about a premium increase, we should do the following:

1. **Research** the rate increase
 - Inflation, rate revision in the area of the home, lost discounts due to a recent inspection, loss of new purchase discount, insurance company mandated rate increases



I know times are ruff! I'll do what I can to help! 🐕

2. Review **coverages** other than Dwelling Coverage A that can also reduce the premium
 - Consider increasing deductibles
 - Review unnecessary endorsements
3. Wind Mitigation inspections are good for **5 years**, be sure to confirm the customer has one on file
4. Burglar and/or fire alarm certificates can also reduce premium if the system is centrally monitored
5. Verify with the carrier if there are any other endorsements or discounts the insured may qualify for

WHAT IF THIS DOESN'T REDUCE PREMIUM?

1. **Reshopping** the policy once all other attempts to reduce premium have been made is the next best option

2. Remember, an RCE is **not** a tool that should be used to help reduce premium on a policy
 - Used to help determine the estimated replacement cost of dwelling
 - Help ensure that a home is adequately insured

DISCUSSING REMODELING OF THE HOME



Discussing Remodeling of the Home

Customers may believe because they have remodeled their home that this will increase the dwelling value. The value of the home after remodeling will only increase if the grade of the **material** has. The **quality grade** of materials is a significant variable to be considered in estimating the replacement cost of a structure. Two buildings may be built from the same general plan

Common types of grade of materials:



1) Custom grade and ultimate custom grade

Higher quality and more costly building materials and **workmanship**. Examples include luxury features such as taller ceiling height, larger doors and rooms. Granite and marble countertops.



2) Standard grade

Average quality materials and workmanship with average design characteristics. Examples include ample insulation and adequate openings for windows and door. Combination of hardwoods, ceramic tile, vinyl, or average quality carpeting



3) Builders grade

Lower quality **less costly** for building materials and workmanship. Construction and features more susceptible to damage.

CUSTOM GRADE AND ULTIMATE CUSTOM GRADE

Use higher quality, hence more costly, building materials and labor.

Examples:

1. Luxury features such as taller ceiling height, larger doors and rooms
2. Granite, marble countertops
3. High-quality light fixtures

QUALITY GRADE

Standard quality materials and workmanship and have average design characteristics,

Examples:

1. Ample insulation and adequate openings for windows and doors
2. Combination of hardwoods, ceramic tile, vinyl, or average quality carpeting

BUILDERS GRADE

Lower quality, hence **lower cost** building materials and workmanship

Examples:

1. Windows will have a higher rate of heat/ cool loss and have a lower insulation value
2. Doors are hollow-core construction
3. Cabinets are made of a lower quality material, more susceptible to damage

WHO CAN REQUEST AN RCE?

1. Either the Insured or the carrier, in specific their Underwriting Department can request an RCE.
 - **NOTE:** It is important that the Insured is aware that once we determine that a RCE is needed for their situation, that once we complete the RCE, regardless of the outcome, we are obligated to submit it to the carrier.
 - i. This means if the RCE comes back higher than the current policy limit, we must notify the carrier and the premium may also increase.

LENDER REQUESTING RCE COPY FOR LOAN CLOSING

Lenders may request copy of RCE for loan closing, however, advise them that we are unable to send them a copy of the RCE (A RCE is a proprietary document not to be shared with a bank or mortgage company); however, we can send the lender the following:

1. Checklist of Coverages (Located on the carrier website)
2. Declarations Page
3. Copy of the Florida Statute 690-167.009 (Available in an e-mail template)
4. Possible Receipt or confirmation that policy is paid in full (Often accepted as a typed statement in correspondence or possible screenshot reflecting the amount paid in full)

NOTE: The Declarations Page and the Checklist of Coverage are usually kept together in the policy jacket but have been separated to eliminate large quantities of unrequired pages depicting underwriting guidelines.

California Only: We have since learned that in California, because of the state's unique market, it is important to provide RCEs to lenders in a timely manner. California also has a statute that prohibits basing the replacement cost estimate on the outstanding value of a loan, thus reducing your E&O exposure by providing RCEs to lenders.

To our California Lenders:

YOU GET AN RCE! AND YOU GET AN RCE!!



WHAT IS THE CHECKLIST OF COVERAGE AND HOW DOES IT APPLY TO THE POLICY'S REPLACEMENT COST?

Due to the Florida Statute 690-167.009 protecting the homeowner from insuring at the loan amount, occasionally a lender will need to see proof that the policy is written with the intention of replacement cost.

While replacement cost is fully intended, it can never be 100% fully guaranteed. The Checklist of Coverage will show what type of Dwelling Coverage the insured is currently carrying.

- These types of coverages range from replacement cost, actual cash value, stated amount, etc.

If the Checklist of Coverage shows the Dwelling Coverage box is showing a Loss Settlement Basis of Replacement Cost, this means that for claims purposes, the insurance carrier fully intends to indemnify for replacement cost, but only up to the dwelling coverage amount listed.

- **NOTE:** This is the carrier's way of securing in writing that the RCE is used to determine the dwelling coverage since the RCEs are proprietary and while they can always be reviewed with

the insured at any time, the RCE does not leave the possession, care, and control of Brightway Insurance or the intended insurance carrier.

Should there be Extended Replacement Cost coverage on the policy, the policy will hold a specific endorsement for it listed on the declarations page.

- If it is not listed in the policy endorsements, then the policy does not carry it.

WHY DON'T WE GUARANTEE REPLACEMENT COST?

Actual cost to rebuild the structure may exceed the policy limits, especially during a catastrophic event and/or where an ordinance or law impacts repair or replacement

Brightway makes no assurances that the policy limits provided will be adequate to rebuild the structure

WHAT DOES A CHECKLIST OF COVERAGE INCLUDE?

Dwelling Structure Coverage (Place of Residence)	
Limit of Insurance: <u>\$222,000</u>	Loss Settlement Basis: <u>Replacement Cost</u> <small>(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)</small>
Other Structures Coverage (Detached from Dwelling)	
Limit of Insurance: <u>\$4,440</u>	Loss Settlement Basis: <u>Replacement Cost</u> <small>(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)</small>
Personal Property Coverage	
Limit of Insurance: <u>\$100,000</u>	Loss Settlement Basis: <u>Replacement Cost</u> <small>(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)</small>
Deductibles	
Calendar Year Hurricane: <u>\$4,440 / 2% of Coverage A</u>	All Perils (Other Than Sinkhole and Hurricane): <u>\$1,000</u>
Sinkhole Loss: <u>No Coverage</u>	

← The amount the dwelling is covered for along with the loss settlement basis

← The amount for other structures along with the loss settlement basis

←

↑ The amount for any selected deductibles on the policy; will also outline any perils that the insured does not have coverage for that would usually have a deductible i.e. . sinkhole

Checklist of Coverage (continued)	
The above Limit of Insurance, Deductibles, and Loss Settlement Basis apply to the following perils insured against: (Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	
Y	Fire or Lightning
Y	Hurricane
N	Flood (including storm surge) EXCLUDED
Y	Windstorm or Hall (other than hurricane)
Y	Explosion
Y	Riot or Civil Commotion
Y	Aircraft
Y	Vehicles
Y	Smoke
Y	Vandalism or Malicious Mischief
Y	Theft
Y	Falling Objects
Y	Weight of Ice, Snow or Sleet
Y	Accidental Discharge or Overflow of Water or Steam
Y	Sudden and Accidental Tearing Apart, Cracking, Bulging or Bulging
Y	Freezing
Y	Sudden and Accidental Damage from Artificially Generated Electrical Current
Y	Volcanic Eruption
Y	Catastrophic Ground Cover Collapse
N	Sinkhole EXCLUDED
Y	Any Other Peril Not Specifically Excluded (dwelling and other structures only)
Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.	

Will also include an outline of perils that the limit of insurance, deductibles and loss settlement basis apply to. Each is marked with either "Y" or "N" to indicate if it is covered or not

It is important that the lender and/ or customer is aware that special limits and loss settlement exceptions may apply to certain items, so they should always refer to their policy for additional details

Loss of Use Coverage			
Coverage		Limit of Insurance	Time Limit
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)			
Y	Additional Living Expense	\$44,400	See Note Below
Y	Fair Rental Value	\$44,400	See Note Below
Y	Civil Authority Prohibits Use	\$44,400	2 weeks maximum
Note: Payment will be for the shortest time required to repair the damage.			

Loss of Use coverages are also outlined with the covered perils, the limit of insurance and the time limit for the coverage

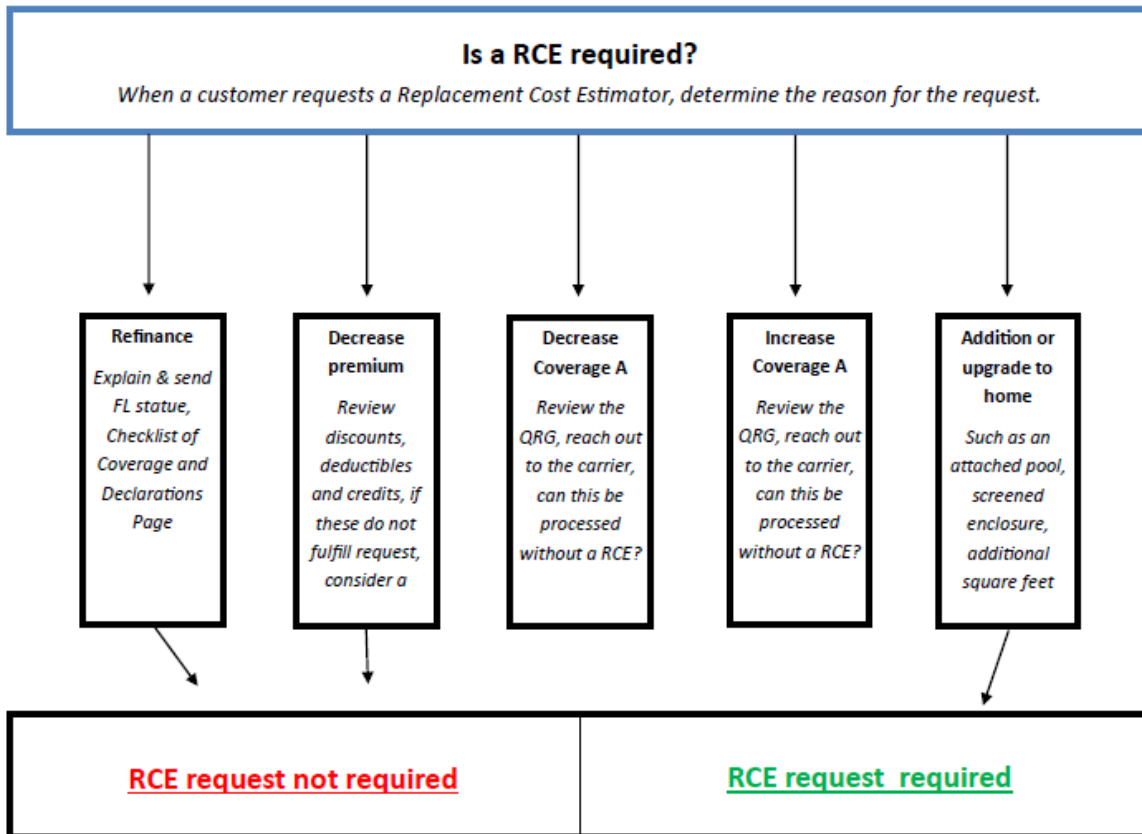
Property - Additional/Other Coverages				
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Amount of Insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
Y	Debris Removal	5% of the Coverage Limit		X
Y	Reasonable Repairs	Coverage Limits	X	
Y	Property Removed	Coverage Limits	X	
Y	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$500		X
Y	Loss Assessment	\$1,000		X
Y	Collapse	Coverage Limits	X	
Y	Glass or Safety Glazing Material	Coverage Limits	X	
Y	Landlord's Furnishings	\$2,500		X
Y	Law and Ordinance	25%		X
Y	Grave Markers	Coverage Limits	X	
Y	Mold / Fungi	\$10,000 per loss / \$20,000 aggregate	X	

Any additional coverages will also be outlined, with the limit of insurance and will indicate if the amount of insurance is an additional amount of the coverage or if it is included within the policy limit

SUBMITTING AN RCE REQUEST

Once it has been determined that an RCE is needed, email the RCE team and provide the representative with the following information via email if applicable if an RCE is truly needed:

1. Customer Name
2. Policy Number
3. Reason for RCE



CUSTOMER REQUEST FOR COPIES OF RCE DOCUMENTATION

Since we are not able to send a copy of an RCE to a lender, be sure not to advise the lender to have the customer contact us to request this documentation

If an insured emails to request a copy of an RCE, be sure to probe to find the reason.

NOTE: If reason is valid, be sure to send with the copy of the "Loan Closing" verbiage

INCREASING AND DECREASING OF COVERAGE A

Some carriers will let you increase/decrease coverage (small amounts) without an RCE

- Commonly 5% or less

Example: People's Trust will not decrease coverage based on an RCE; they will only increase coverage.

- If the request to increase coverage A is less than \$10,000, an RCE is not accepted

RCE EXAMPLE

1 to 4 Family (1202 50TH ST E BRADENTON FL 34208) iScore: 1 2 3 4

PRIMARY INFORMATION

*Year Built:
(Example: 1980) [Additions](#)

*Total Finished Square Feet:
Includes: finished area in attic/additions.
Excludes: finished or unfinished basement area and built-in or attached garages.
[Home Configuration Wizard](#)

*Quality Grade: [Quality Wizard](#)

*Use:

*Style:

*Number of Stories: 100% [Add Row](#)

Foundation Shape:

*Foundation Type: 100% [Add Row](#)

*Exterior Wall Finish: 100% [Add Row](#)

Floor Coverings: 50% [Add Row](#) 50% [Add Row](#)

*Roof Shape:

*Roof Cover: 100% [Add Row](#)

Kitchen(s): [More Detail](#) 1 [Add Row](#)

Bathroom(s): [More Detail](#) 2 [Add Row](#)

*Garage/Carport:

Expand All Collapse All

RESULTS FOR AH8GV44.1

OWNER INFORMATION

Name:		Date Entered:	03/20/2017
Street:		Date Calculated:	03/20/2017
City, State ZIP:	BRADENTON, FL 34208	Created By:	Jacob Stone (251418@thig.com)
Country:	USA	Owner:	Jacob Stone (251418@thig.com)

ESTIMATED REPLACEMENT COST

Calculated Value: **\$233,233.21**
(\$228,815.95 - \$237,650.47)

[Need help with this value?](#)
[View Market Value](#)

The estimated replacement costs above represent the approximated costs required to rebuild a similar structure generally described herein in the referenced geographic market. It includes pricing for labor, materials, applicable permits and fees, sales tax, and contractor's overhead and profit; it does not include costs for major excavation or land value. This estimate is intended to function as one of several sources of information in estimating a replacement cost and is not guaranteed to represent actual replacement costs in the event of damage or loss.
(Replacement cost includes all applicable permits, fees, overhead, profit, and sales tax)

MORTGAGEE CLAUSE CHANGE REQUESTS

OVERVIEW

The mortgagee clause is the legal description of the entity that has financial interest in any piece of property. Typically, the mortgagee clause contains the name and address of the lender as well as the loan number.

Example of a Mortgage Clause

BAC Home Loans Servicing, LP
 ISAOA/ATIMA
 PO BOX 12345
 Dallas, TX 75087
 Loan Number: 1234567890



Sometimes a mortgagee clause will also include the following letters in the name. See definitions below:

Acronym	Meaning
ISAOA	This stands for "Its successors and or assigns." It means the rights of the mortgagee can be transferred to any entity that purchases the bank (and subsequently now owns the mortgage) or that the bank can "assign" the rights of financial indemnity (in the event of a loss) to another company. This is when a loan is sold or serviced by a different organization than that which lent you the money.
ATIMA	This stands for "As their interests may appear." This means the same as ISAOA. Ultimately, it is terminology that guarantees the rights of indemnification to the entity that lends money for property, rather than to the Insured.



HOW IT WORKS

It is important to always have the correct mortgagee clause on an insurance policy because it stipulates who has legal right to financial reimbursement in the event the property in question is has a loss.

Scenario
If you take out a loan to buy a home, you must purchase insurance to protect the lender's financial interest in the property, often referred to as a loss payee. If the home were to suffer a loss, perhaps a fire, the insurance company would make sure to pay any money due to satisfy the lender's financial interest.
You may be asked to provide the mortgagee clause when you switch homeowners' insurance companies or first purchase a home.
Your insurance company is simply making sure they have an exact record of who has financial interest in the property. That way, if there is a loss, they can make sure the right people get the money owed to them.

Also, most homeowner's policies are set up to be paid by the mortgagee. The payments are escrowed, which means that part of the monthly mortgage payment is set aside to pay this bill. When the policy renews, the company will send an invoice to the mortgagee that is on the policy. If this has changed, the prior mortgagee will not send this invoice to the new mortgagee. This can cause the policy to be cancelled due to non-payment.

Mortgagee changes are non-premium endorsements. Depending on who is requesting the change, you may be required to attempt to obtain the customer's authorization before making the change.

WHAT PROMPTS A MORTGAGEE CHANGE?

There are many changes that can prompt a mortgagee change, these can include:

1. New purchase
2. Refinancing of a home
3. Updating clause information i.e., a loan number, PO Box, etc.
4. Insured's loan was sold from one lender to another

BEFORE COMPLETING A MORTGAGEE CHANGE CHECKLIST

There are several items that need to be verified before completing a mortgagee change, as follows:

1. **Is the policy active?**
 - a. If the policy is not currently active, verify with the carrier if the policy can be reinstated or if it needs to be rewritten.

2. **Who is requesting the change?**
 - a. **Borrower's authorization not needed**
 - i. There are instances in which the customer's authorization is needed before we can make the change.
 - ii. If the requester is an agent, the Insured, the existing mortgagee or another financial institution, a borrower's authorization is not required. Simply, upon completing the change, e-mail the Insured advising of the new mortgagee clause.
 - b. **Borrower's authorization needed**
 - i. If the request is from a third-party who does not have authorization, we will need the Insured's consent before processing the change.
 - ii. The change should not be processed until the customer approves. Attempt to email the customer. Then push the suspense item out 3 days. After the final attempt, contact the requestor and advise that without the Insured's consent, we cannot process the change.
 - iii. Mark the suspense complete.

3. **Confirm if the Insured has a flood policy**
 - a. All mortgagee changes to home policies must be made to the flood policy as well. Also determine if the lender will need a copy of the flood policy as well.

4. **Determine if the Insured is refinancing**
 - a. If the Insured is refinancing their home, the lender will ask for additional documentation, which includes:
 - i. The updated Declarations Page showing the new lender information and if a renewal offer is available, the updated renewal Declarations Page showing the new lender information
 - ii. Paid receipt or screen shot of the billing summary showing that the premium was paid
 - iii. Pending invoice (if applicable)
 - iv. Checklist of coverage

PROCESSING THE MORTGAGEE CHANGE REQUEST CHECKLIST

See the next page for more!

Processing the Mortgagee Change Request Checklist

STEP 1

Open and review the suspense to determine what exactly the request is asking for.

Be sure to review the following details for accuracy:

- 1) Correct name to be listed for the lender
- 2) Correct address, reflecting PO box and zip code
- 3) Loan Number
- 4) Is the policy escrowed?
- 5) Place on the loan (First, second, etc.)

STEP 2

Create a new "Mortgagee Change" activity in GUI to document the request.

Note: If on an inbound phone call, also create a new "Phone Inbound" activity.

STEP 3

Confirm the following before processing the change::

Is the carrier downloading or non-downloading?

- 1) Can the change be processed on the website or must a change request be uploaded or e-mailed to the carrier?
- 2) Does the carrier provide immediate proof of the change or will an EPI need to be created?

STEP 4

Process the change on the carrier site.

On the request, determine if proof (EPI or Declarations Page) of the change is needed. If so, send via the preferred method (e-mail, fax, mail, etc.) Be sure to create an activity for the e-mail or fax if this is how the proof was requested.

STEP 5

5. If completing a mortgage change and you upload the new Declaration Page or EPI to My Coverage Info, take a screenshot of the transaction and upload it to AMS as proof of completion.

STEP 6

If the change is completed, also be sure to send the notification to the Insured via e-mail and attach the e-mail in AMS. Remember, we only notify the Insured if we replaced the prior lender with a new lender.

UNDERSTANDING HOME USES

OVERVIEW

When classifying the home type, it is important to verify the use of the home to ensure proper rating and to ensure that the Insured is adequately covered in the event of a loss

We need to determine if the home is used for the following:

- 1. Primary use
- 2. Secondary/Seasonal Use
- 3. Rental Use



PRIMARY RESIDENCE

For a home to qualify as your primary residence, these are some of the characteristics that must be met:

- 1. Insured must live there a majority of the year
 - a. For some insurance companies, this is as simple as saying that it is the property that the insured lives in for at least 6 months and a day
 - b. It is also assumed that primary home will contain most, if not all, of personal possessions



SECONDARY RESIDENCE

A second home is a residence that intended to be occupied in addition to a primary residence for part of the year.

Typically, a second home is used as a vacation home, though it could also be a property the insured visits on a regular basis.



NOTE:

- Carriers typically **surcharge** non-primary homes
- Some carriers require secondary residences to have added **security** such as burglar and fire alarms

SEASONAL RESIDENCE

A dwelling occupied or intended to be used as a recreational residence, not as a permanent residence.

1. It is usually occupied for only part of the year.



WHAT IF THE HOME IS RENTED?

Depending on the **frequency** and length of stays, the Insured should notify the carrier or purchase a separate property owner insurance policy depending on the carrier's underwriting guidelines

Example: The insured rents out the home a few weekends each year through a service such as Airbnb, the insured should notify the carrier.

2. There will likely be a surcharge to the premium of the policy covering the home

If the insured rents the home for extended periods, especially to a single tenant, they will need to consider a landlord policy



EVIDENCE OF PROPERTY INSURANCE

OVERVIEW; REVIEW THE REQUEST

NOTES:

1. If the memo requests a copy of payment receipt or paid invoice, go to the billing section on the carrier's website and take a screen shot of the payment and showing zero amount due.
2. If they request an RCE go to the policy documents and pull the Check List of coverages (should be 3 pages) and send them just those pages.
3. The Service Center processes requests for Evidence of Property Insurance, also referred to as **EPI** on any **active** policy eligible for servicing at the time of the request.
4. Most companies provide a Declarations Page via their website. **Generate an EPI only if unable to obtain a Declarations Page from the company website.**
5. An EPI can be printed once all required documents with signatures are received.
6. Policies in cancellation status are not eligible for EPI until payment and/or required documentation to reinstate the policy is received.

PROCEDURE IN AMS

1. If non-downloading carrier, confirm the mortgagee and loan number on the policy are correct
2. Go to **Policies** view on sidebar menu
3. Click **Dec Page View** icon  next to property policy
4. Click  **eForms** on toolbar
5. Click **Evidence of Property**
6. Click **New**
7. Click the desired line of business or businesses in window on the right
8. Click **Load Risks** button

Evidence of Property

Select which form you wish to create, as well as appropriate risk & interest

Form Selection
Form: Evidence Of Property Insurance, 2

Select from Available Line(s) of Business, then Click
Homeowners Flood

Description

Load Risks

9. Click **Select** checkbox next to risk(s)

Select	Risk	Detail
<input checked="" type="checkbox"/>	Location	0001
<input checked="" type="checkbox"/>	Location	0001

10. If **Signature to use** is blank, please click **Select from** dropdown and choose **Home Office DAP**

11. Click **Holder Detail** at bottom

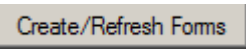
12. Click **New** on section bar

13. Click **Name Filter** dropdown and select correct holder (see **NOTE** below if it's not showing)

14. Click **Refresh** 

- **NOTE:**
 - i. **For downloading carriers:** If the interest is not on the list, simply manually enter here making sure to select **Type** dropdown "**Additional insured & mortgagee**".
 - ii. **For non-downloading carriers only:** If the interest is not on the list, exit window and add the interest to the policy before printing EPI to ensure accuracy.

15. Click **Add** on EPI Holders section bar

16. Click 

17. Click the master EPI on the tree to the left side (see graphic below)

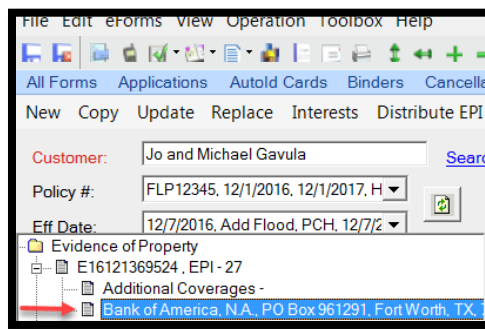
18. Click **Edit** icon on toolbar 

19. If the policy has flood as an endorsement, manually type the Flood building limit and deductible

20. Enter the **Estimated Annual Premium** in the Coverage Information or Remarks section

NOTE: The Additional Interest will not appear in this view at the bottom of the form

21. Click on the mortgage or third party on the tree to the left before Emailing, Faxing, or Printing.



22. **Follow:** Fax procedure, Email procedure steps 8 – 13, or click **Print** on the toolbar to mail it (follow the Outbound Mail procedure in this manual)

23. If **Emailing**, update the Activity (Action and Description text default)

- **Action: Proof of Insurance**

- **Description:** If the recipient of the email is not clearly indicated in the email address, manually type it after the email address on the first line
- Click **Attachments** link on the right


- Enter **Attachments Description** for Email: (the recipient and Evid of Property or EPI)
- Click **Doc Type: Email** (applies to the File Name: Email)
- Enter **Attachments Description** for attachment: **Evid of Property** or **EPI**
- Click **Doc Type: Proof of Insurance**

Ref #	File Name	Ext	Description	Doc Type
120705-15	Email	HTM	to Bank of America - Evid of Property	Email
120705-16	Form0705201...	PDF	Evid of Property Insurance	Proof of Insurance

- Click **OK**

24. Click **Save & Close**  to exit the Activity

25. Click **Save & Close**  to exit the **eForms** window

26. Click  to exit **Dec Page** View

UNDERSTANDING A HOMEOWNER'S DECLARATIONS PAGE

WHY IS THE INSURANCE DECLARATIONS PAGE IMPORTANT?

The Insurance Declarations Page is one of the most important parts of an insurance policy because it:

- **Dictates** the main coverages that lead to how a **claim** will be paid
- Outlines what the **limits** are for each section of the policy
- Includes the **premiums** charged for the coverage the customer purchased
- It describes the **property** and/or **location**, vehicles, persons, that the insurance coverage applies to
- Defines the policy **term**, the specific **dates** coverage begins and when it ends

Let's look a little closer together, scroll to the next page for an in-depth look!

DECLARATIONS PAGE EXAMPLE

Understanding a Homeowner's Declarations Page

Brightway

www.brightway.com

THE WHO, WHAT, WHERE, WHY AND WHEN OF AN INSURED'S COVERAGES!

Highlights From the Top!

- 1. Named Insured:** Owner or owners of the dwelling being insured.
- 2. Agent:** Contact information for the agent who placed the insurance.
- 3. Policy Period:** The date coverage begins and the date coverage ends.
- 4. Location of the Property:** Indicates the street number, name, city and state in which the property is located.
- 5. Premium:** Total annual premium for all coverage(s) including endorsements.

Homeowners Policy Declarations



Summary

NAMED INSURED(S) 1 Sample A Sample 123 West Street Anywhere USA 12345-1234	YOUR AGENT IS: 2 Ms. Jane Doe 123 East Main Street Anytown, USA 00000-000	CONTACT YOUR AGENT AT: (802) 123-4567 (800) 321-1234
POLICY NUMBER 0 03 001234	POLICY PERIOD 3 09/01 Begins on Sep. 1 at 12:01 A.M. standard time with no fixed date of expiration	PREMIUM PERIOD Sep. 1 to Sep. 1 at 12:01 A.M. standard time
LOCATION OF PROPERTY INSURED 4 123 West Street, Anywhere, USA 12345-1234		
Total Premium for the Premium Period (Your bill will be mailed separately)		
Premium for Property Insured	5	\$000.00
TOTAL		\$000.00
Your policy change(s) are effective as of Feb. 2		

COVERAGES AND APPLICABLE DEDUCTIBLES (See Policy for Applicable Terms, Conditions and Exclusions)

Dwelling Protection - No Replacement Guarantee • \$1000 All Peril Deductible Applies	6
Other Structures Protection • \$1000 All Peril Deductible Applies	7
Personal Property Protection - Actual Cash Value • \$000 All Peril Deductible Applies	8
Additional Living Expense	9

LIMITS OF LIABILITY

\$200,000	
\$20,000	
\$100,000	
UpTo 12 Months	

10. Personal Liability: Coverage E: Coverage in the event a lawsuit is brought against the insured or resident relative, because of bodily injury or property damage resulting from acts of the insured.

11. Medical Payments: Coverage F is for reimbursement of reasonable medical expenses incurred by a third party who is injured on the insured premise.

12. Discounts: This shows discounts that are being applied to premium such as multi-policy discount, burglar alarm, and being claim-free.

13. Forms and Endorsements: Describes policy and amendments that add, remove, or otherwise change the standard coverage.

14. Additional Interest: This lists the name and address of the Mortgagee or other parties that have a legal right or interest as a creditor.

6. Dwelling Protection: Coverage A: the limit the customer chose to cover replacement of the structure of the home and any attached buildings.

7. Other Structures: Coverage B: The limit on the policy to cover replacement of structures not attached to or part of the home.

8. Personal Property: Coverage C: The limit on contents or personal property in the home.

9. Additional Living Expense: Coverage D: Coverage if the insured's home has a covered loss and they must seek temporary lodging. Typically coverage is 10-30% of Dwelling coverage.

Family Liability Protection	10	\$300,000 each occurrence
Guest Medical Protection	11	\$5,000 each person

DISCOUNTS Your premium reflects the following discounts on applicable coverage(s): 12

Multi policy 00%	Claim Free 00%	Burglar Alarm system 00%
------------------	----------------	--------------------------

Forms and Endorsements: 13

Inflation Guard
Earthquake
Computer coverage

Mortgagee: 14

Any Bank, it's successors or assigns
123 Main Street
Anytown, VT 00000



CREATING A CHANGE REQUEST

OVERVIEW

All changes that do not require a customer signature should be processed directly on the carriers' website as soon as the request is received. If you are not able to process the request directly on the carrier website, a change request should be submitted to the carrier for processing.

Creating a Change Request

□ Overview

All changes that do not require a customer signature should be processed directly on the carriers' website as soon as the request is received. If you are not able to process the request directly on the carrier website, a change request should be submitted to the carrier for processing.



Following Up on Completed Changes

If you process the change on the carriers' website and receive confirmation that the change has been processed, there is no need to set a follow-up suspense. While this is intended to provide guidance for day to day transactions, there may be times where the circumstances or the carrier will require additional documentation to complete a transaction.

HOMEOWNERS POLICIES

HOMEOWNERS POLICIES

Change requests are required for Homeowners policies in the following instances:

1. Removing or reducing any coverage or endorsement
2. Removing a named insured
 - ✓ If due to death, signature of surviving insured is needed or for a divorce, a divorce decree required to remove one of the named insureds from the policy.



3. Changing a deductible (increase or decrease)
4. Change cannot be made on website

Signatures Needed

When changing a policy, regardless of the line of business, only one signature from an Insured is needed to make a change, unless it's a flood policy.

FLOOD POLICIES

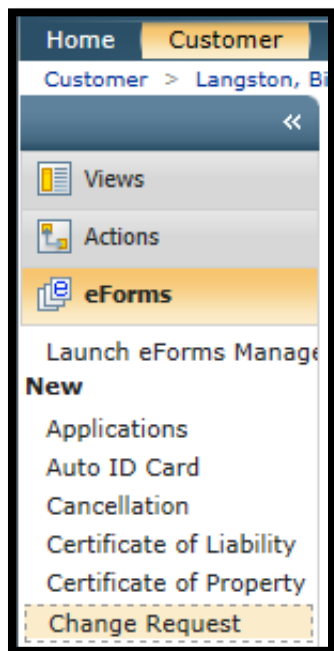
Flood carriers require a change request form to be signed by both the agent and all named insureds for any changes other than mortgagee. The carrier will also request premium in the event of a premium-bearing change.

Note: For flood policies, all Named Insureds must sign the change request.

If the carrier downloads, changes do *not* need to be made to the policy in AMS360.

Simply create the change request form and forward to the Customer for signature if required or forwarded to the carrier for processing if signature is not needed.

1. Highlight the policy in **Policy View**
2. Click **eForms** on the sidebar menu
3. Click **Change Request**



4. **Regarding:** (indicate what the change is, i.e., Mortgage Change, or Reduce Personal Property, etc.)
5. Always change **Agency Contact** to 0001 **Home Office FL**

Policy Change Request

New Change Request

Form Type: AMS Change Request, 02/2005 Request: First Request

Regarding: Reduce Cov C

Insured: Custom Policy, First Named

Bill Langston

Include Fax

Company: American Strategic Insurance

Address: Address, PO Box 31029, Independence, FL

Include Fax

Agency: 0001 Home Office FL

- Under **Memo Text**, delete any existing text and enter your own details of the change
- If customer's signature is required, manually insert **Signature** and **Date** lines

Memo Text

Policy Comparison

Insert Most Recent Changes

Insert Changes From Policy Comparison Against

Policy: [Empty]

Eff. Date: [Empty]

Insert Changes Clear All


Reduce Personal Property Coverage C to \$50,000 per insured.

Signature _____



Date _____

- Click **Create Forms** at the top of the screen

eForms Manager opens:

- Click the **Edit** icon  on the toolbar
- Enter the **EFFECTIVE DATE OF CHANGE** on the form

Policy Change Request	
Brightway Insurance Training Database	1/3/2014
P.O. Box 5700	C14010320156
Jacksonville FL 32247	First Request
COMPANY	INSURED
American Strategic Insurance 1 ASI Way	Bill Langston 789 Noway Drive North
St. Petersburg FL 33702	Jacksonville FL 32257
REGARDING	POLICY NUMBER
Reduce Cov C	FSA123456
EFFECTIVE DATE OF CHANGE	POLICY PERIOD
1/3/2014	9/1/2013 - 3/1/2014
DESCRIPTION	

- Click **Email Forms**  or **Print**  on the toolbar (if uploading to carrier site, click Print then select the CutePDF Writer as the printer and save to your desktop when the customer's signature is not required)

EMAIL OPTION IF SIGNATURE IS REQUIRED OR IF EMAILING TO THE CARRIER

Follow up to step 8 of the downloading carrier steps above.

eForm Manager Email Options window opens:

- Click  at the bottom

Email Recipients window opens:

- Double click desired email address, or click the blue **Email** link on the right to manual type it
- Compose and **send** the email (*modify the Subject field of the email if necessary*)
- Update the Activity:
 - Action:** *change to email*
 - Description** – no template – *defaults – be sure it clearly indicates the "who" and the "what"*
- Click **Attachments**

Activity / Suspense

Center: Customer Policy: G00-5328469-03, 9/1/2013, 3/1/2014, P
 Name: Langston, Bill Search Effective Date: 9/1/2013, New business, NBS, 12/30/20
 Company: Bristol West Insurance Group
 Claim: Se

Activity

Create Activity Action: Email Date: 01/03/2014 Time: 2:57 PM
 Group Type: (All)
 Description: Group Name: Attachments-?

To: bill.langston@yahoo.com
 Subject: American Strategic Insurance FSA123456 - Change Request Form
 e-Form Emailed New business, AMS Change Request, 1/3/2014
 Attachments:

- Enter Attachments **Description** for File Name Email: *(indicate recipient and what was sent)*
- Click **Doc Type: Email**
- Enter Attachments **Description** for the PDF attachment: *(indicate what was sent)*
- Click **Doc Type: Change Request**

Attachments						
	Ref #	File Name	Ext	Description	Doc Type	
▼	140103..	Email	MSG	to Bill - Unsigned ASI Change Request	Email	
▶	140103..	Form010320141456	PDF	Unsigned ASI Change Request	Change Request	


- Click **OK**
- Click **Save & Close**  to exit the Activity

7. If customer signature is required, manually create a new follow-up Activity:

NOTE: No change can be processed until the customer's signature on the appropriate form is attached to the customer file in AMS360.

- a. **Action: Waiting on Document(s)**
- b. **Description** – use the "Waiting on Docs" template
- c. Click **Create Suspense** (enter # Days to reflect customer's commitment to respond)

The screenshot shows a software interface with two main sections: 'Activity' and 'Suspense'.
In the 'Activity' section, there is a checkbox for 'Create Activity' which is checked. The 'Action' dropdown menu is set to 'Waiting on Document(s)'. The 'Date' is set to '01/03/2014' and the 'Time' is '2:59 PM'. The 'Group Type' is '(All)'. There are fields for 'Description' and 'Group Name'. Below these fields, the text reads: 'Waiting for: Change Request Details of Document: reduce Cov C to \$50,000 Date Sent: 1/3/14 Sent via: bill.langston@yahoo.com'. There is an 'Attachments' link on the right.
In the 'Suspense' section, there is a checkbox for 'Create Suspense' which is checked. The 'To' field is 'Gavula, Jo'. The '# Days' field is '1'. There is a 'Due Date' field. Below this, there is a 'Complete' checkbox which is unchecked. The 'Action' dropdown is 'Waiting on Document(s)' and the 'Priority' is 'Normal'. The description is the same as in the Activity section.

9. Click **Save & Close**  to exit the Activity / Suspense window

DOCUSIGN OPTION IF SIGNATURE IS REQUIRED

Follow up to step 8 of the downloading carrier steps above.


NOTE: Check the WIKI or call the carrier to verify if they accept digital signatures on our change request form.

1. Click **Print** option
2. Select **Send in DocuSign Envelope** as the printer
3. Login to the DocuSign website
4. Follow DocuSign procedure
5. Update the Activity:
 - a. **Action:** Change to **Email**
 - b. **Description:** Use the "Email-Fax" Activity/Suspense template & notate that it was sent via DocuSign

Activity
 Create Activity Action: **Email** Date: 01/03/2014 Time: 2:57 PM
Group Type: (All)
Description: Group Name: [Attachments - 1](#)
DOCUSIGN TO: Bill
EMAIL ADDRESS: bill.langston@yahoo.com
FOR: ASI change request

- c. Click **Attachments** (there will be only 1)
 - i. **Example:** "To Bill: unsigned change request via DocuSign"
- d. Click **OK**

Attachments						
	Ref #	File Na..	Ext	Description	Doc Type	
I	v	14110...	Unsigned..	PDF	to Bill: unsigned change request via DocuSign	Change Request

6. Click **Save & Close**  to exit the Activity
7. If customer signature is required, manually create a new Activity:

NOTE: No change can be processed until the customer's signature on the appropriate form is attached to the customer file in AMS360.

- a. **Action:** **Waiting on Document(s)**
- b. **Description** – use the "Waiting on Docs" template

- c. Click **Create Suspende** (enter # Days to reflect customer's commitment to respond)

Activity

Create Activity **Action:** Waiting on Document(s) **Date:** 01/03/2014 **Time:** 2:59 PM

Group Type: (All)

Description: **Group Name:** [Attachments](#)

Waiting for: Change Request
 Details of Document: reduce Cov C to \$50,000
 Date Sent: 1/3/14
 Sent via: DocuSign bill.langston@yahoo.com

Suspende

Create Suspende **To:** Gavula, Jo **# Days:** 1 **Due Date:**

CC: **Edit**

Complete **Action:** Waiting on Document(s) **Priority:** Normal

Description:

Waiting for: Change Request
 Details of Document: reduce Cov C to \$50,000

8. Click **Save & Close** to exit the Activity / Suspende window

UPLOADING VIA CARRIER WEBSITE IF SIGNATURE IS NOT REQUIRED

Follow up to step 8 of the downloading carrier steps above.

1. Click **Print** button
2. Click at the bottom
3. Save to the desktop, name it: **Change Request** (describe change)
 - a. **Example:** Change Request Increasing Personal Property
4. Update the Activity:
 - a. **Action:** change to **Website**
 - b. **Description** – use the “Doc Upload” template – be detailed so anyone following up knows what to expect on the carrier’s site
5. Click **Attachments**

Activity

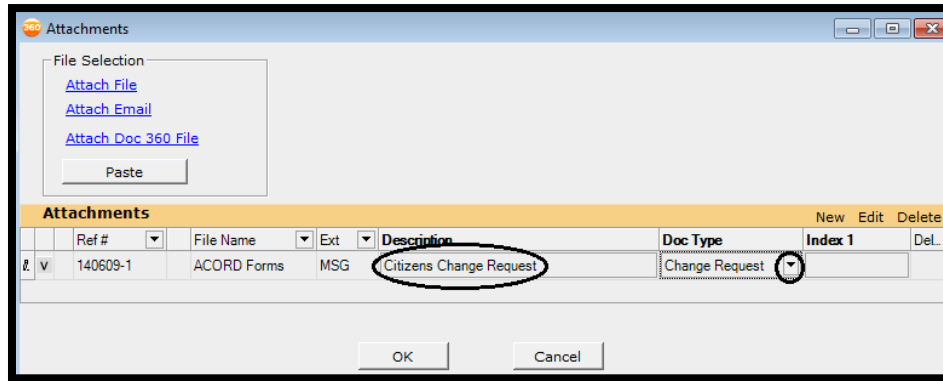
Create Activity **Action:** Website **Date:** 01/03/2014 **Time:** 9:36 AM


Group Type: (All)

Description: **Group Name:** [Attachments -](#)

Document uploaded? change request increasing Cov C to \$75,000 eff. 1/3/14
 Follow up required? yes

- a. Enter Attachments **Description:** (indicate the carrier and change request)
- b. Click **Doc Type: Change Request**



6. Click **OK**
7. Click **Save & Close**  to exit the Activity
8. Go to desktop and **upload the change request via the carrier website**

9. Manually create an Activity:
 - a. **Action:** Ex. **Change Limits** (or appropriate Change Action option)
 - b. **Description** – use the “Changes” template
 - c. Click **Create Suspense**
 - d. Enter **# Days:** 5

Activity

Create Activity Action: **Change Limits** Date: 09/08/2014 Time: 2:36 PM

Group Type: (All)

Description: Group Name: [Attachments](#)

Effective date: 1/3/14
 Changing: Increase Cov C to \$75,000
 Total new premium: not yet known
 Who authorized change? Bill
 How endorsement was processed? uploaded change via Citizens site

Suspense

Create Suspense To: Gavula, Jo # Days: **5** Due Date: 09/13/2014

CC: Edit

Complete Action: Change Limits Priority: Normal

Description:

Effective date: 1/3/14
 Changing: increase Cov C to \$75,000
 Total new premium: not yet known

10. Click **Save & Close** to exit the Activity / Suspense

NON-DOWNLOADING CARRIER CHANGES/ENDORSEMENTS

If the carrier does not download, changes must first be made to the policy in AMS360 which will automatically populate the change request form when it is created. Forward to the Customer for signature if required.

1. Highlight the policy in Policy View
2. Click **Endorse** in Policy View
3. Enter **Effective Date** of endorsement
4. Enter **Description:** Ex. Reduced Personal Property

Endorsement - FLA23949 (6/1/2012 - 6/1/2013)






To create this transaction enter the information below and press OK.

Transaction: Policy change





Effective Date: 06/14/2012

Description: Reduced Personal Property

OK Cancel

5. Click **OK**
6. Expand sections as needed to process change on the policy
 - a. Click on the **Line of Business** hyperlink to access coverages, deductibles, & third-party interest
7. Click **Save**  on toolbar
8. Click **eForms** icon on toolbar 
9. Click **Change Request**
10. Click **New**
11. Change **Agency Contact** to **0001 Home Office FL**
12. Delete all text under **Memo Text** section and type your own
 - a. Enter a **Signature** and **Date** line if the customer's signature is required
 - b. If edit is needed, click  to return to policy, repeat steps 6 – 10
13. Click **Create Forms** at the top of the screen
14. Click **Email**  or **print**  icon on toolbar
15. Follow procedure for Email or Print if mailing (follow the Outbound Mail procedure in this manual)
16. Update the Activity: (This example shows Email procedure)
 - a. **Action: Email**
 - b. **Description** – no template – (include recipient's name if not clearly indicated in the email address)
 - c. Click **Attachments**
 - d. Update Attachments **Description** for Email: Ex. to John – Unsigned ASI Change Request
 - e. Click **Doc Type: Email**
 - f. Update Attachments Description for the attachment: Ex. Unsigned ASI Change Request
 - g. Click **Doc Type: Change Request**

Attachments					
	Ref #	File Name	Ext	Description	Doc Type
▼	131025-116	Email	MSG	to John - Unsigned ASI Change Request	Email
▼	131025-117	Form1025201314...	PDF	Unsigned ASI Change Request	Change Request

- h. Click **OK**
18. Click **Save & Close**  to exit the Activity
19. Click  to exit the Email Recipients
20. Click **Save & Close**  to exit the eForms Manager
21. Click **Save & Close**  to exit the Line of Business and Policy

22. Update the Activity:

- a. If Customer signature is required:
 - i. **NOTE:** No change can be processed until the customer's signature on the appropriate form is attached to the customer file in AMS360.
 - ii. **Action:** *change to **Waiting on Document(s)***
 - iii. **Description** – *use the "Waiting on Docs" template*
 - iv. Click **Create Suspense** (# Days should reflect customer's commitment to respond)

Activity

Create Activity Action: **Waiting on Document(s)** Date: 06/14/2012 Time: 10:45 AM

Group Type: (All)

Description: Group Name: [Attachments](#)

Waiting for: Change Request
Details of Document: reduce Cov C to \$50,000
Date Sent: 6/14/12
Sent via: test.customer@ymail.com

Suspense

Create Suspense To: Gavula, Jo # Days: 1 Due Date: 06/15/2012

CC: Edit

Complete Action: **Waiting on Document(s)** Priority: Normal

Description:

Waiting for: Change Request
Details of Document: reduce Cov C to \$50,000
Date Sent: 6/14/12

- b. If customer signature is **not** required and Change Request was sent to the Company:
 - i. **Action:** change to **Change Limits** (or other appropriate Change Action option)
 - ii. **Description:** (paste appropriate template)
 - iii. Click **Create Suspense**
 - iv. Enter **# Days: 5**

Activity

Create Activity Action: **Change Limits** Date: 09/08/2014 Time: 2:36 PM

Group Type: (All)

Description: Group Name: [Attachments](#)

Effective: 9/8/2014
Changing: Increase Personal Property to \$70,000
Impact of Premium: total new \$925

Suspense


Create Suspense To: Gavula, Jo # Days: **5** Due Date: 09/13/2014

CC: Edit

Complete Action: Change Limits Priority: Normal

Description:

Effective: 9/8/2014
Changing: Increase Personal Property to \$70,000
Impact of Premium: total new \$925

23. Click **Save & Close**  to exit the Activity / Suspense

CREATING A RECEIPT IN AMS

Always attempt to obtain proof of payment from the carrier site first, however, if not available, a receipt can manually be created in AMS.

1. From inside the customer's account, highlight the policy in Policies view
2. Click **Actions** on the sidebar menu
3. Click **Form Letters**
 - a. **Category:** A receipt is in the **Accounting** category
 - b. **Document:** *Receipt*
4. Click the blue **View** link to open the Word document which is fully editable
 - a. **NOTE:** You must complete any pop-up boxes and use the same formatting as the example provided.

NOTE: This is an example of a receipt created for a mortgage company as proof of payment.

- The "**Received By**" field was edited to show the carrier, the "**Date**" field was edited to show the actual date the payment posted, and the "**Amount Received**" now includes the wording **Paid in Full** to satisfy the mortgage company's request.
- If there is a balance, simply provide an invoice from the carrier's website.

Brightway
INSURANCE
The insurance agency reinvented
around you.™

P.O. Box 5700
Jacksonville, FL 32247
904-764-9554
brightway.com

Received By:
American Strategic Insurance

Customer:
John Customer
2016 Treeline Lane
Jacksonville, FL 32224

RECEIPT FOR PAYMENT	
Date:	September 10, 2016
Policy No.	ARK12345 Homeowners
Effective Date:	09/12/2016 - 09/12/2017
Company:	American Strategic Insurance
AMOUNT RECEIVED: \$750.00 PAID IN FULL	

This document confirms payment as indicated above.

Thank you.

Brightway Insurance

5. Save the document as a PDF to the desktop

6. Email, fax, or print the document
7. Close the document
8. Update the Activity:
 - a. **NOTE:** Do not leave the action as "Form Letter" if emailing or faxing.)
 - b. **Action:** Change from "Form Letter" to the **method of delivery** to the receiving party:
Email or Fax
 - c. **Description:** Use appropriate Activity/Suspense template
 - d. Click **Attachments-1**

Activity

Create Activity Action: **Email** Date: 10/17/2016

Group Type: (All)

Description: Group Name: [Attachments - 1](#)

EMAIL TO: Bank of America
EMAIL ADDRESS: ted.smith@bankofamerica.com
FOR: proof of payment

9. If you Email or Fax the form letter, you must **delete the existing form letter. (Usually a DOC Ext.)**

Attachments							New	Edit	Delete
	Ref #	File Name	Ext	Description	Doc Type	Index 1	Del.		
▶ v	141103-3	Merged Receipt f.	DOC	Merged Receipt for Payment.doc					

10. **Drag & drop** the email or fax confirmation from Outlook onto the Attachments window & properly label it.

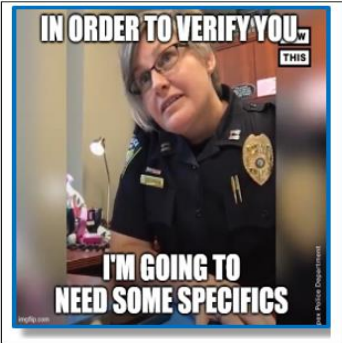
Attachments							New	Edit	Delete
	Ref #	File Name	Ext	Description	Doc Type	Index 1	D		
v	161017-...	Email	MSG	to Bank of America - Proof of Payment	Email				
I v	161017-...	Rece...	PDF	Proof of Payment	Receipt				

11. Click **OK**
12. Click **Save & Close** to exit the Activity

LENDER VERIFICATION TEMPLATE

OVERVIEW

When verifying requested information with the lender, it is important to list all dates, amounts (dollar amounts) and information verified with the lender for reference.



The "Lender Verification" template in GUI outlines the most frequently asked information by lenders.

Finally, if sending a document, be sure to include the fax or email in which the document was sent to. Each field will be free form, allowing you to enter all applicable information.

WHAT TO EXPECT

RESOURCES

When locating the requested lender information, the best option is to locate the customer's information on the carrier's website, proceed to either review the coverages tab or the most up-to-date Declarations Page to verify requested information.



What the Lender Requests

1



Is the loan escrowed?

The lender wants to ensure that it is noted that the policy is escrowed, meaning that the insured set up an account in which the lender will pay the insurance premium. If the policy is escrowed, proceed to confirm the date the renewal payment was sent or the lender plans to send it.

2



Policy period verified

The lender may want to confirm the effective dates of the policy, be sure to confirm if the lender is seeking information on the current policy period or the upcoming renewal policy period.

3



Dwelling Amount

The lender will want to know the amount that the property is covered for to ensure that the home is adequately covered.

4



Policy period premium

Most commonly when a policy is escrowed, the lender will want to know the policy period premium to submit payment. Be sure to confirm if the lender wants the amount for the current policy period or the upcoming renewal period, as these amounts can differ.

5



Paid in full

The lender may want to confirm if the current premium balance or the renewal balance has been paid. Be sure to confirm which policy period the lender is referring to. In your notes, be sure to confirm the date of the payment and confirm if the lender needs a receipt showing this was paid in full.

6



All other perils and Hurricane deductibles

The lender will possibly confirm the AOP or the hurricane deductible since the insured usually is required to have a certain deductible that they are responsible for in the event of a loss. The lender wants to ensure that the insured has the necessary deductibles.

7



Mortgage clause

The lender will confirm that the mortgagee clause is listed correctly to ensure all policy correspondences are received in a timely manner. The lender will confirm the listed name, the mailing address and loan number. If any of the mortgagee clause information is incorrect, it is important that it is updated.

8



Declarations Page

Confirm if the lender needs a copy of the most up-to-date Declarations Page. Doing this on the phone call proactively ensures first call resolution and the lender will not have to call back. Be sure to specify if you fax or e-mail the document and include the phone number or address sent to.

TERMS TO KNOW

Term	Definition
All Other Perils Deductible	Also known as an AOP or Standard Deductible, this is found on every homeowner's insurance policy. This is the amount that the insured is responsible for paying in the event of a covered loss. Keep in mind, a policy can have other deductibles besides the AOP that they may be responsible for depending on the cause of loss.
Dwelling Amount	Dwelling coverage, sometimes called "dwelling insurance," is the part of your homeowner's insurance policy that may help pay for the rebuilding or the repair of the physical structure of your home if it's damaged by a covered peril.
Escrowed	When an insured gets a mortgage to purchase, build or refinance a home, most lenders prefer to set up an escrow account so they can pay the property taxes and insurance premiums for the homeowner. A monthly payment is added to the mortgage bill and analyzed once a year to cover any increases in taxes or insurance premiums.
Hurricane Deductible	Hurricane deductibles apply only to damage caused by hurricanes, and typically range from 1 percent to 5 percent of the insured value of a home.
Named Storm Deductible	A named storm deductible applies to a weather event declared as a typhoon, tropical storm or cyclone by the U.S. National Weather Service, the U.S. National Hurricane Center or the U.S. National Oceanic and Atmosphere Administration, and where a number or "name" has been applied (e.g., Superstorm Sandy, etc.). Any loss must have been caused or resulted from the named storm event.
Paid in Full	When a policy is paid in full, this implies that the total policy period premium was paid and there is no pending balance. The receipt shows that their bill has been paid in full.
Policy Period	The policy period is the dates during which the policy is effective. The start date and end date are the cutoff dates on the documentation, payments, and coverage unless the insured chooses to renew the policy.
Wind and Hall Deductible	A separate, higher deductible that applies to loss caused by wind or hail. Often, the deductible is expressed as a percentage of the value of the property or, in a homeowner's policy, as a percentage of the dwelling limit, rather than as a flat dollar amount.



OUTBOUND MAIL

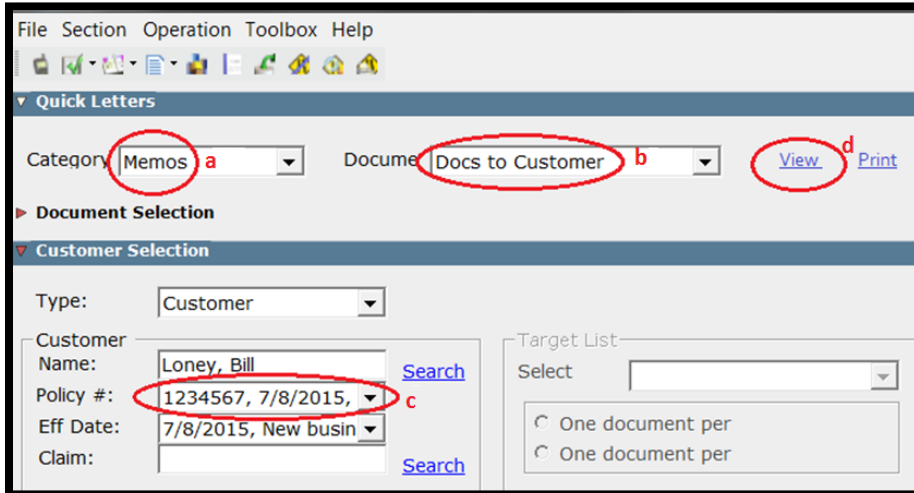
OVERVIEW

Any document(s) that needs to be mailed should be attached in AMS360 and a suspense routed to your team lead to print and mail.

You must create a Form Letter (Docs to Customer) and save it in AMS for every item that needs to be mailed. Attach the doc(s) to be mailed to any activity you have open and properly label the Attachment, create a "Mail" Suspense from that Activity, but do not create a "Mail" Activity.

CREATING THE FORM LETTER

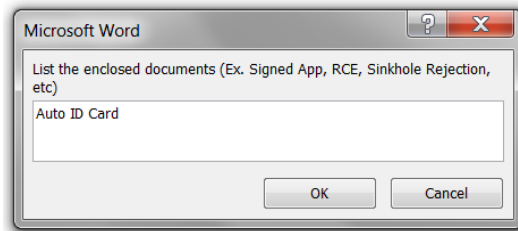
1. Click **Views** on the sidebar menu
2. Click **Policies** on the sidebar menu – highlight the policy in policy view
3. Click **Actions** on the sidebar menu
4. Click **Form Letters** on the sidebar menu
 - a. **Category: Memos**
 - b. **Document: Docs to Customer**
5. Make sure **Policy #** is correct
6. Click **View**




The screenshot shows the 'Quick Letters' form in the AMS360 application. The form is titled 'Quick Letters' and has a menu bar with 'File', 'Section', 'Operation', 'Toolbox', and 'Help'. Below the menu bar are several icons. The form is divided into several sections:


- Quick Letters**: This section contains two dropdown menus: 'Category' with 'Memos' selected (labeled 'a') and 'Document' with 'Docs to Customer' selected (labeled 'b'). To the right of these dropdowns are two buttons: 'View' (labeled 'd') and 'Print'.
- Document Selection**: This section is currently collapsed.
- Customer Selection**: This section contains several fields:
 - Type**: A dropdown menu with 'Customer' selected.
 - Customer Name**: A text field with 'Loney, Bill' entered and a 'Search' button to its right.
 - Policy #**: A dropdown menu with '1234567, 7/8/2015' selected (labeled 'c') and a 'Search' button to its right.
 - Eff Date**: A dropdown menu with '7/8/2015, New busin' selected.
 - Claim**: A text field with a 'Search' button to its right.
- Target List**: This section contains a 'Select' dropdown menu and two radio button options: 'One document per' and 'One document per'.

7. A new dialogue box will populate, in this box list the documents that will be mailed



8. Click **OK**

9. Save  the Form Letter (do not print)

10. Close  the Form Letter

11. Update Activity (**Action defaults to "Form Letter" – do not change it**)

- a. Paste "Mail" template in the Description field
- b. Click **Create Suspense**
- c. Change **To: Team lead name**
- d. **# Days: 0**
- e. Change **Action: Mail**

12. Click **Attachments**

13. **Drag & drop** onto this window any documents from outside AMS that will be mailed

Activity

Create Activity Action: Form Letter Date: 10/14/2015

Group Type: (All)

Description: Group Name:

Mail to: Insured Bill
Mailing address: 160 Piper Drive, Hawthorne FL 32604
Document mailed: auto ID card
CSR: MYNAME

Suspense

Create Suspense To: Beenken, Peggy-Sue # Days: Due Date:

CC: Edit

Complete Action: Mail Priority: Normal

Description:

Mail to: insured Bill
Mailing address: 160 Piper Drive, Hawthorne FL 32604
Document mailed: auto ID card
CSR: MYNAME

14. Update Doc Type to: **Memo**

15. Click **OK**

Attachments						
	Ref #	File Name	Ext	Description	Doc Type	
I v	151014-7	Merged Docs ...	DOC	Merged Docs to Customer.doc	Memo	

OK Cancel

16. Click **Save & Close** to exit the Activity / Suspense

AGENCY SWEEP

WHAT IS AN AGENCY SWEEP?

An agent will contact the Service Department when a customer is in their office paying their premium in cash or check and they are unable to access the policy on the carrier website. In this instance, we complete an "Agency Sweep" on the payment option for the carrier's website. The agent will deposit the cash or check on their end.

WHAT IS THE PROCEDURE FOR THE SERVICE DEPARTMENT?

We should not create a payment activity in AMS when an agent calls in for an agency sweep to be processed. If an agent calls in, it is the agent's responsibility to create the payment activity in AMS. They will not typically be emailing the request. This section is more for awareness.

WHY IS THIS IMPORTANT?

It is important for the agent to create the payment activity because it helps the Accounting Department target the person who collected payment in case if there are issues with the deposit. If you ever receive a request via email for an Agency Sweep, contact your team lead for assistance in routing it to the correct department for processing.

PREMIUM FINANCE

WHAT IS PREMIUM FINANCE?

Premium financing provides a short-term loan for customers to use specifically to pay for Property and Casualty insurance coverage. The premium finance loan enables the insurance policyholder to spread payments over the course of the policy instead of paying the entire premium up front. Brightway works with Imperial PFS (Imperial Premium Financing Services in Tampa, FL) to finance customer’s premium. In addition, certain carriers may offer their own direct financing option.

HOW DOES IT WORK?

Insurance agents partner with a premium financing company to offer financing to their customers. A customer who wants or needs financing to cover the cost of a policy or multiple policies signs an agreement with the premium financing company. Based on that agreement, the customer pays a down payment and the premium financing company pays the remainder of the premium amount.

The customer makes payments on the loan to the premium financing company over time as stated in the loan agreement. The insurance policy serves as collateral, facilitating an easy application and approval process.

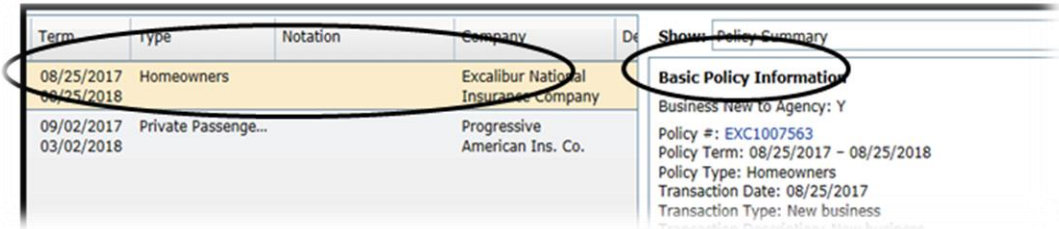
This payment option may only be used if:

1. The Insured’s annual premium larger than \$2,500. (Commercial or Personal lines)
2. The Agent of Record cannot place the business with a carrier with flexible payment plans. (Another carrier with a suitable payment plan cannot be found.)
3. The customer has no credit card.

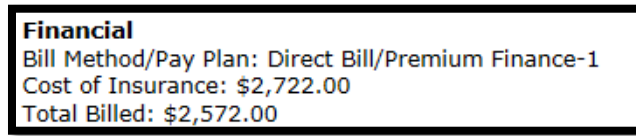
However, there may be policies that have been Premium Financed with premiums less than \$2,500, and we should service these as we would any other premium financed policy.

HOW CAN I DETERMINE IF A POLICY HAS PREMIUM FINANCE IN AMS?

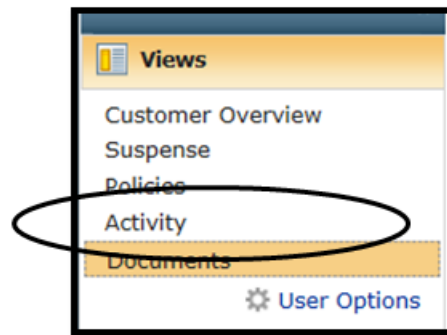
When locating a customer in AMS, highlight the specific policy and proceed to view the “Basic Policy Information” window to the left of the policy information as shown below.



Under the "Basic Policy Information" section, scroll to the "Financial" Section, under this section in the filed "Bill Method/Pay Plan" will specify the type of pay plan the customer currently has. As seen below in this example, the customer has a "Direct Bill/Premium Finance" pay plan.



Also, this information can be found by reviewing the New Business activities in AMS and determining if there is a Premium Finance Agreement in the New Business documentation.



To locate this document, go to the "**Documents**" section under "**Views**," and proceed to the beginning of the policy documents, there will be a "**Premium Finance agreement**" available along with the application package of the policy.

Summary	PDF	Application Signed	Summary	170908-8515	916783629
0000039428	PDF	Application Signed	0000039428	170825-9464	EXC1007563
PFA_c4b13c05-f384-475b-83bb-2e551f1c1444(1)	PDF	Premium Finance	PFA_c4b13c05-f384-475...	170825-9470	EXC1007563
Summary	PDF	Application Signed	Summary	170825-9466	EXC1007563

HOW DOES THE SERVICE DEPARTMENT HANDLE PREMIUM FINANCE POLICIES?

Premium finance policies are serviced the same as any other homeowner's direct-bill policy except for renewal payments, if the customer continues to pay their premium with Premium Finance. If the customer is renewing their policy with Premium Finance instead of their own form of payment, these calls are to be handled by the Renewals Department. All other servicing is handled in the Service Department.

If you receive an email with a PFA signed, you will be transferring them to the correct department. You will not have to work these types of transactions other than filing.

AGENCY-BILLED POLICIES

WHAT IS AN AGENCY-BILLED POLICY?

❑ What is an Agency-Billed Policy?

Policies are typically Agency-Billed when the carrier does not correspond with the Insured at all. With Agency-Billed policies, the carrier most times will not accept payment from the Insured, which is why the Insured pays the agency that then pays the carrier, minus commission.



Agency-Billed policies do not automatically renew with payment, like a Direct-Billed policy. These policies usually require signed documents each renewal, along with a Diligent Effort from the agent and a written bind request, which is why we have a designated Agency-Billed Department.

HOW TO SERVICE AGENCY-BILLED POLICIES

Agency-Billed policies should be transferred to the IB Commercial Agency Billed queue for any servicing, such as changes, renewal, cancellations, etc.

MINIMUM EARNED PREMIUM

Minimum Earned Premium

Agency-Billed policies also have a minimum earned Premium endorsement. Minimum Earned Premium is usually 25% of the policy premium, which means if we bind without payment, we still owe the carrier 25% of the premium amount, even if the Insured never remits payment.



Minimum Earned Premium also applies to All Risks Direct-Billed policies as well. Upon accessing an All-Risks policy in GUI, a pop-up will appear stating "Policy premium includes a Minimum Earned Premium. If

is being requested, please advise the insured of the minimum earned.” It is important to advise the Insured of this in the event they request to cancel the policy.

HOW CAN I DETERMINE IF A POLICY IS AGENCY-BILLED?

Both GUI and AMS have information to assist in determining if a policy is Agency-Billed.

GUI Template

In GUI, upon locating the customer, simply proceed to view the “Billed” column which will indicate if the policy is Direct-Billed or Agency-Billed. (See below)

Name	Address	Billed
A-A Locksmith Service	6340 Squirewood Way, Lake Worth, FL 33467	Agency
A-A Locksmith Service	6340 Squirewood Way, Lake Worth, FL 33467	Agency
Aacme Locksmith LLC	12034 SW 125th St, Miami, FL 33186	Direct
Aacme Locksmith LLC	12034 SW 125th St, Miami, FL 33186	Direct
Ajesh, Ajesh Balanandan and Smitha	3806 SW 15th Place, Cape Coral, FL 33914	Direct

GUI also provides a pop-up upon accessing the policy that advises “This is an Agency Billed policy. Please transfer this email to the Commercial Agency Billed Queue.”

AMS

This information is also available in AMS under the “Policy” View. Proceed to the “Basic Policy Information” section and it will be listed under the “Financial” section as shown below.

CL00226745	Active	03/01/2018 03/01/2019	General Liability	Division: Brightway Insurance Branch: 0058 Perez FL Department: 2 Commercial Lines Group: Florida
CL00226686	Renewed	03/01/2017 03/01/2018	General Liability	Service Personnel Primary Executive: 0058 Perez FL Primary Representative: Giancarlo Perez
CL00226903	Renewed	03/01/2016 03/01/2017	General Liability	First Named Insured Fire Name: A-A Locksmith Service Dec Name: A-A Locksmith Service Residence: (361)341-8755 Business: (361)794-3686 Email: aalocksmith@bbsouth.net
CL00213311	Renewed	03/01/2015 03/01/2016	General Liability	Financial Bill Method/Pay Plan: Agency Bill Cost of Insurance: \$1,000.00 Total Billed: \$1,000.00

HOW DO I SERVICE AN AGENCY-BILLED OR COMMERCIAL POLICY?

Upon determining the billing type of the policy or if the policy is a Commercial policy, send the email to the commercial queue

TAPCO POLICIES

All policies that are through the carrier Tapco may be routed to the IB Commercial queue. These policies are handled by our Commercial Department. Upon accessing the policy in GUI, a pop-up will appear stating “This is a Tapco policy. Please transfer this email to the Commercial Queue.”

NEW BUSINESS GUIDELINES

WHAT IS NEW BUSINESS?

The period that starts with the agent and customer completing the policy application and ends when the policy has been successfully issued by the insurance company. During this period, all required documentation, payment and information needed by the insurance company is the responsibility of the writing agent

TRANSACTIONS HANDLED IN THE SERVICE DEPARTMENT

1. Transactions handled in the Service Department
- The Service Center services customers who bought personal lines insurance policies through a Brightway agent that meet all of the following criteria:
- a) Customer is entered into AMS correctly
 - b) Required new business documents have been submitted to, and processed by, the carrier
 - c) Correct initial payment is processed by the carrier
 - d) Policy is **bound** with the carrier



COMMON NEW BUSINESS TRANSACTIONS



2. Common new business transactions
- The following new business transactions are handled by the Agent of Record:
- a) Obtaining a new policy
 - b) Adding an **additional** line of business (With same Agent of Record)
 - c) All policies are **expired**; customer requesting new policy
 - i) 1 day or more
 - ii) Can continue with same agent
 - iii) If the customer has other active policies with Brightway must continue with Agent of Record
 - d) Replacing (**Rewriting**) a policy type
 - e) Covering a new location

NEW BUSINESS REQUESTS ROUTED TO THE SERVICE DEPARTMENT

Common new business scenarios in the Service Center that should be handled by the Agent of Record:

- a) Signed application is not received and processed by the carrier
- b) Required underwriting **documentation** is not received by the carrier
- c) Document required to establish the correct new business rate is not received by the carrier
- d) Correct **initial** payment is not received and processed by the carrier
- e) Cancellation in the first **90** days of inception
(Note: if cancellation is due to a re-write, Service will now process the cancellation with the carrier, once the agent has the signed cancellation in AMS and have sent a suspense to Service to complete)
- f) Risk failed to meet underwriting requirements



4. New Business or Rewriting a Policy in another State

There are instances in which an Insured may move to another state.

In these instances, we should follow the following process:

1. Reach out to the Insured's current Agent of Record to attempt to re-write the respective policy.
2. If the AOR is unable to write a policy in the new state, the Agent of Record should reach out to Agency Support to locate an agent who does write in the new state.
3. If there are no agents available in the respective state, the customer is put in contact with our Home Office Sales Department by the current Agent of Record.

Note: This process can also take place for additional lines of business that the Insured's current Agent of Record does not write such as Life Insurance or Commercial Insurance.



CUSTOMERS CONTACTING THE SERVICE DEPARTMENT FOR NEW BUSINESS QUOTES

5. Customers contacting the Service Department for New Business quotes

- a) When speaking with the potential customer, confirm that they have not yet received a quote with recently (last 60 days) and confirm that they do not have any active policies currently with a Brightway agent when calling for new policies
 - b) If they have had a recent quote or if they have active policies with Brightway, we should warm transfer the call to the Agent of Record or the agent who provided the quote
 - c) If we confirm that the individual has not yet obtained a quote with a Brightway agent and do not have active policies with Brightway, we should attempt to find the most convenient location for the customer
- If all of a customer's policies are cancelled, after 1 day of all policies being cancelled, the customer can obtain coverage with their prior Agent of Record or a new Brightway agent



LOCATING AN AGENT FOR A CUSTOMER

6. Locating an agent for a customer

- a) Using the zip code for the customer's address, go to the www.brightway.com website and locate the closest agent in that potential customer's area
- b) Discuss the available agents in the customer's area and determine the agent the customer would like to obtain their quote from
- c) Once the customer has decided on the preferred agent, provide the customer with the agency name, agency address and agency phone number
- d) Once the customer has this information, obtain the customer's name (with correct spelling), type of quote needed (specify line of business) and a contact number in case the call is disconnected while transferring to the agent
- e) Once this information is obtained, warm transfer the customer to the agent, advise of their name, quote needed and phone number
 - i) If the agent is not available, send the agent an e-mail with the customer's name, quote needed and phone number

If the customer reaches the Service Department as they have not heard back from the initial selected agent for the new business request, transfer the agent to Home Office Sales for a quote.

What if there are no agents in the customer's area?

Warm transfer the call to the Home Office Sales Department





There are instances in which a new, potential customer will reach out to the Service department to accept a quote that they received; however, they may not know which Brightway agent provided them the quote:

1. The first step is to ask the customer for any identifying information to determine the agent who provided the quote
 - We can ask for the phone number that was called, the location of the office, the carrier recommended or the name of an office representative to whom they may have spoken

New business quotes- Phone Number or office representative name provided

1. If the customer provides either 888-254-5014 or 904-764-9554, they most likely called the Home Office Sales Department directly
2. If they provide a different phone number, it is likely the correct number for the agent office
 - You can search the number and find the correct agent by using the Brightway Directory ([Available on the WIKI](#))
 - Also, ask the customer if the e-mail signature indicates who sent the information
3. If the quote is located with the information provided, we can connect the customer to the agent

New business quotes- Agent address provided

1. If the customer can provide the agent's street, city or ZIP code search for the agent using the Brightway website or Google
2. Connect the customer with the agent

New business quotes- Carrier name provided

1. If the customer can recall the name of the carrier that was quoted by a Brightway agent, search for the quote on the carrier's website
2. If you can locate it in the carrier website, the policy information will indicate the agent who quoted the customer's policy in most instances
3. Connect the customer with the agent

New business quotes- Checking for the quote in AMS

Our agents may have entered the customer's information into AMS, so attempt to locate the customer's information by searching AMS with one of the following pieces of information:

- 1.** Quote Number
- 2.** Policy number
- 3.** Insured's name
- 4.** Policy address
- 5.** Also confirm mailing address if necessary
- 6.** Insured's phone number

If the quote is located, AMS will indicate the name of the agent who provided the quote, and we can connect the customer to the agent

Unable to locate the quote



Once it has been confirmed that we cannot locate the quote, the CSR will email the Sales Department at sales@brightway.com.

The e-mail should contain the following information to ensure that the Sales Department is able to assist the customer as best as possible:

1. The date the quote was received
2. The line of business
3. Customer's full name
4. Customer's phone number
5. Customer's address with ZIP code
6. Customer's email
7. Quote Number
8. Carrier Name if available

Once this information is received, the Sales Department will assign and work normal inside sales process

LENDERS REQUESTING INFORMATION ON QUOTES

Lenders will contact the Service Department to determine if a quote has been bound or to assist in payment of the quote.

In these instances, if we are unable to locate the information, we should direct the lender to reach out.

WHAT SKILLS DO WE HANDLE?

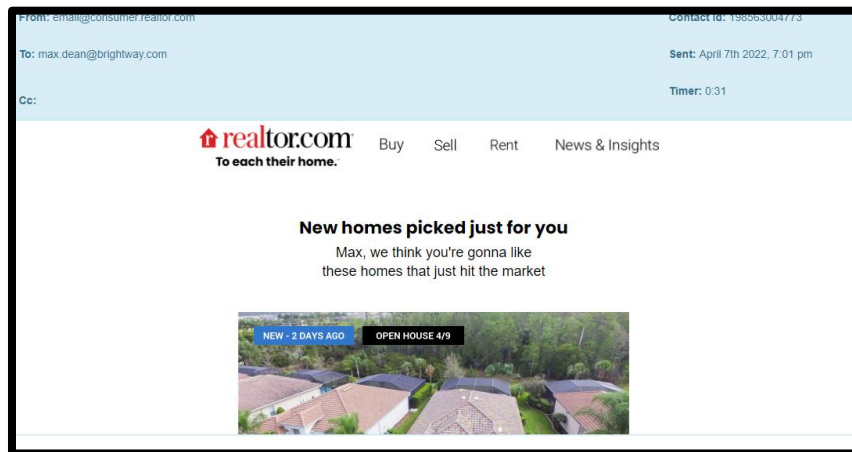
YOUR SKILLS

You will be receiving emails to process from the following skills:

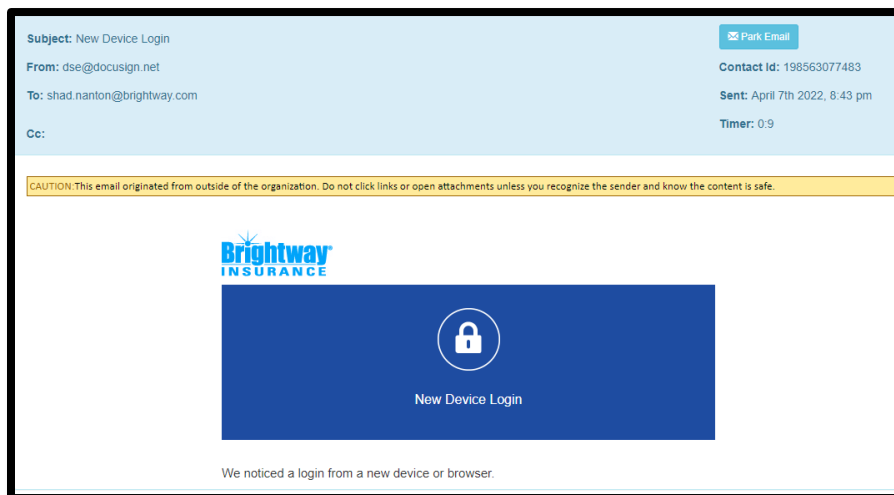
- **EM Deleted Emails**

- This skill is for any items that are classified as spam or are duplicate emails
- For this skill, we determine the validity of the email and either remove or process request

Example 1: This email is trying to sell us something, there's no reason to save or file this email, this would be easy to remove and try the next one.



Example 2: This is an email that goes out occasionally when one of us logs into another's CSR's DocuSign, letting them know someone logged in. This email can be deleted.

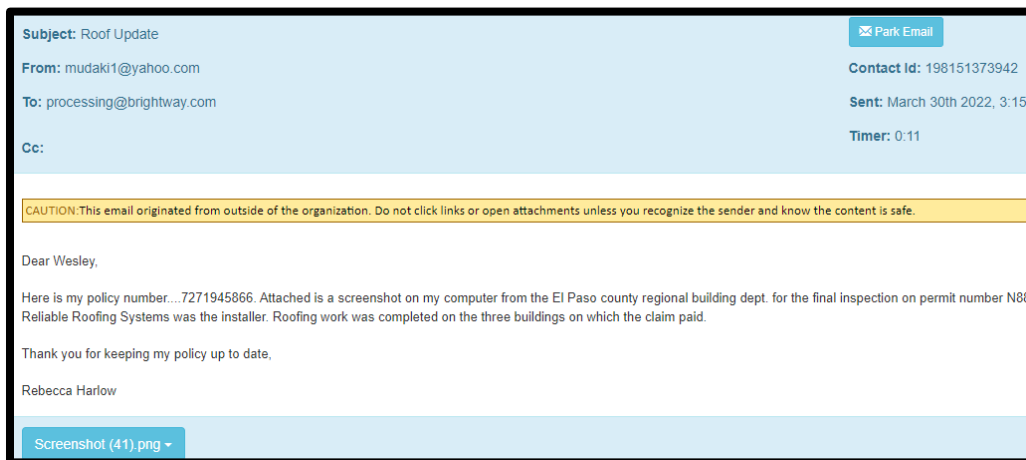


The takeaway? If it is related to an insured or their policy, we need to make sure it gets filed or processed. Sometimes an actual request for information or changes, can make its way to this box. You should use your resources to help you decide until you get more confident, never guess. If you are truly unsure of what to do with the email you received, reach out for assistance.

ADDITIONAL SKILLS

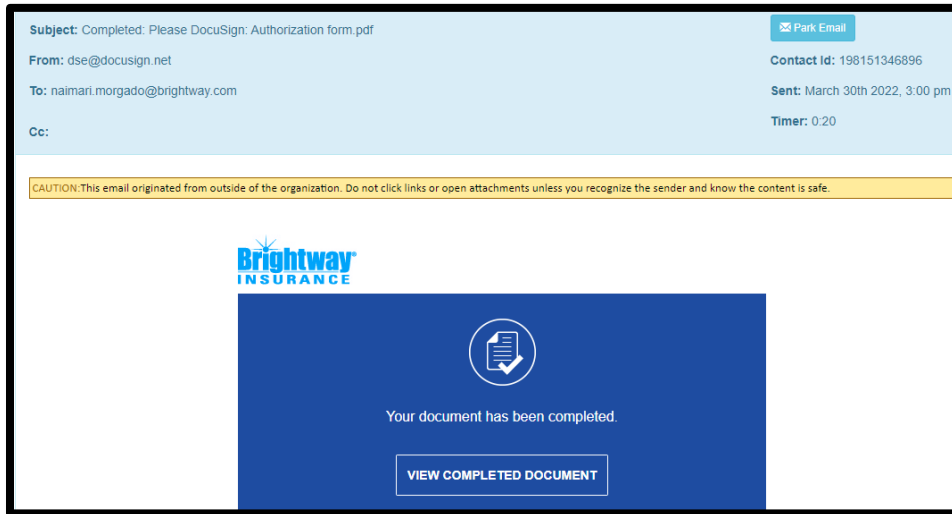
- **EM Processing**
 - This skill will include any bank requests, document requests, etc.

Example: This email from the insured contains updated roof permit for his home. We should research AMS to see if this was required to avoid cancellation or non-renewal, or if they are just updating us. We should also research how the carrier prefers to receive the documents. Once submitted to the carrier, we will attach it in AMS. If this was due to a non-renewal, we would leave the suspense open to follow up and ensure the policy is fully taken care of, and nothing else will be required to remove the non-renewal status from the policy.



- **EM Mortgage Request**
 - This skill is for all mortgage requests including mortgagee changes, document requests, etc.
 - (See mortgage change section of the workbook)
- **EM BP Exception**
 - This skill is for when automation is unable to complete the mortgage change
 - (See mortgage change section of the workbook)
- **EM PL DocuSign**
 - This skill is for documents that were signed and received from the customer via DocuSign.

Example: This is a signed document from the insured. How would this request be worked? You would first locate the policy and research what the document is for. It could be a change request or signed exclusion form. Determine the carrier as well as how they prefer to receive documents. You may be uploading it to the carrier's site, or emailing it in. Lastly, attach it to AMS. Make sure to follow your checklists to determine if a suspense will still be needed for follow up after the document is submitted.



WHAT IS TRIAGE?

Email Triage is **a structured technique for processing emails.**

It teaches you how to make rapid, effective decisions about what to do with what you have assigned to you in the email queue. At the end of the process, you're left with only the bits that will actually require your attention.

WHAT SKILLS SHOULD BE TRIAGED?

- **EM IPFS**
 - This skill is used for any policies that are premium financed through Imperial Finance Services. A pop-up in GUI will notify when the policy to be serviced is a premium-financed policy. If you receive these emails, just add them to the IPFS queue. (For more information, see Premium Finance Section of the workbook)

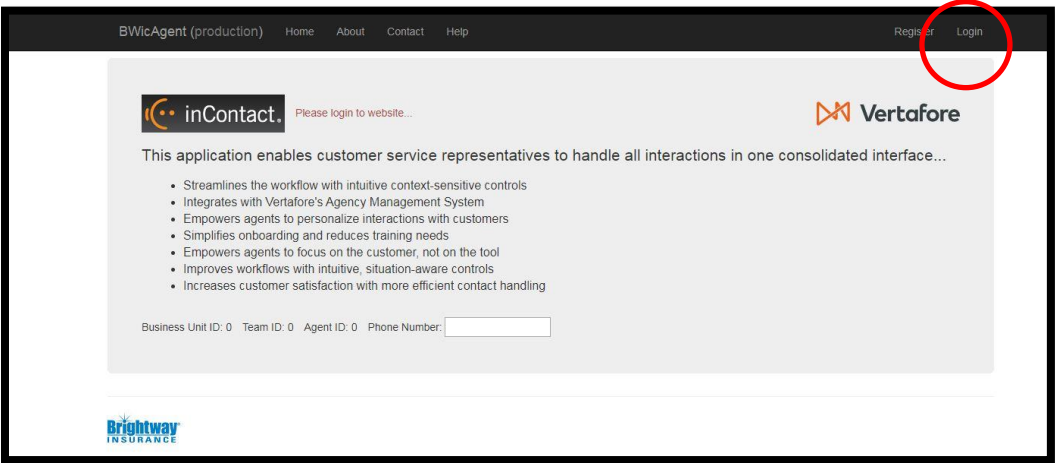
- **EM PL NO LOSS**
 - This skill is used to receive No Loss Statements that are needed to reinstate a policy.

- **NOTE:** These documents must be processed the same day!
 - These usually go to a specific queue, so rarely will these be received in assigned skills, when received, send to the no loss queue.
- **EM RCE**
 - This skill is for RCE (Replacement cost estimator) requests from customers as well as supporting documents for an RCE, when received in another queue, move to EM RCE.
- **EM SPANISH**
 - This skill is for any communications in Spanish that are not from banks, when received, move to the EM Spanish queue.
- **EM Florida**
 - This skill is for any Florida customer requests that cannot be completed in the assigned skills. May required you to research the policy to determine the location, if confirmed to be a Florida insured, re-queue to EM Florida.
 - **NOTE:** These can be any line of business; Home, Auto, Flood, etc.
- **EM National**
 - This skill is for any customer requests from outside the state of Florida that cannot be completed in the assigned skills. For any insured request outside of Florida, re-queue to EM National.
 - **NOTE:** These can be any line of business; Home, Auto, Flood, etc.
- **EM Agent Email**
 - This skill is for emails Email from a Brightway Agent, once confirmed re-queue to the EM Agent Email skill.

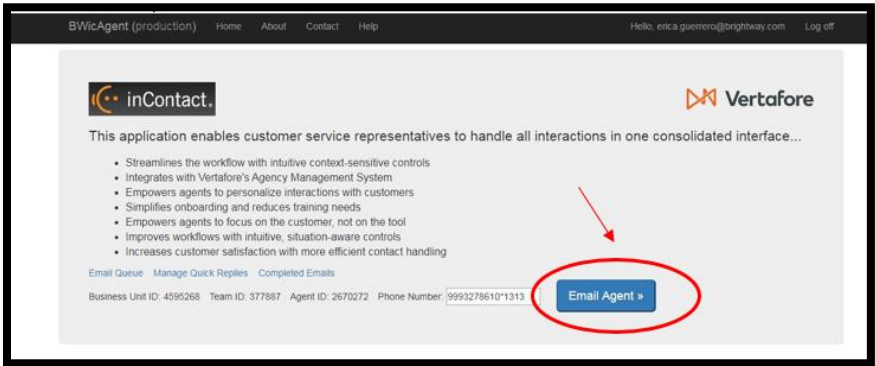
INCONTACT CPP GUIDE

LOGGING IN

1. Use Google Chrome to access the URL: <https://bwagent-prod.azurewebsites.net/Pages/Default>
2. Click on Login in the upper right corner of the page



3. Once you have logged in using your credentials, click on the Email Agent button to enter the CPP queue.



MAIN EMAIL PAGE NAVIGATION

Below is an example of the main screen you will work from:

Current Agent State: Ready Next Agent State ▼ Transfer ▼ Requeue ↻ Delete ✕

InboundContact (EM CPP GENERAL)

Subject: [Brightway Banks] Klinkovsky, Jessica - Union Home Mortgage Corp Park Email

From: jklinkovsky@unionhomemortgage.com Contact Id: 125631496403

To: brightwaycpp@incontactemail.com Sent: April 14th 2020, 2:52 pm

Cc: Timer: 0:0

Financial Institution	Union Home Mortgage Corp
Requester First Name	Jessica
Requester Last Name	Klinkovsky
Request DateTime	2020-04-14 11:52:11
Phone	440-201-4693
Mortgagee Position	1
Delivery Method	Email
Delivery Email Address	jklinkovsky@unionhomemortgage.com
Delivery Fax Number	
Policyholder First Name	Shantelle
Policyholder Last Name	Evans
Name Change	No
Second Named Insured First Name	Johnathan
Second Named Insured Last Name	Evans
Property Address	376 Scarlet Bugler Ln N
Property City	Jacksonville
Property State	Florida
Property Zip	32225
Loan Number	582302
Loan Number Unknown	No

Evans Auth.pdf ▼

Customer Search: No matching customers were found in AMS, please try again...

Policy#: Search **Name:** Search **Email:** Search

Cust#: Search **Address:** Search **Phone#:** Search

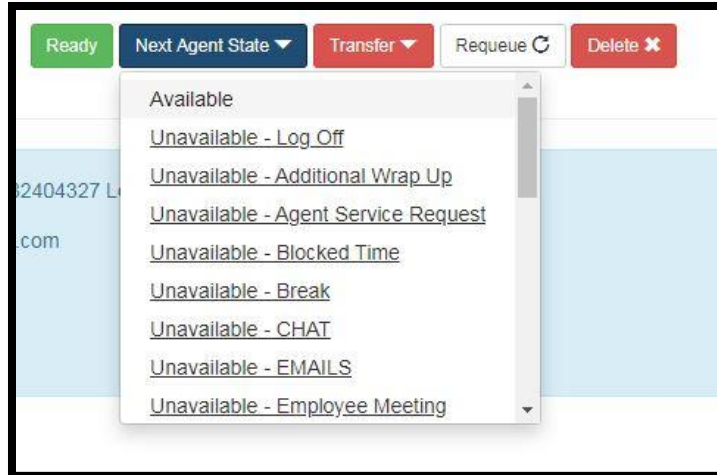
Phone-Out 📞 Delete ✕ Reply Reply All Forward ▶

TOP TASK BAR EXPLANATIONS

Current Agent State: Ready Next Agent State ▼ Transfer ▼ Requeue ↻ Delete ✕

InboundContact (EM CPP GENERAL)

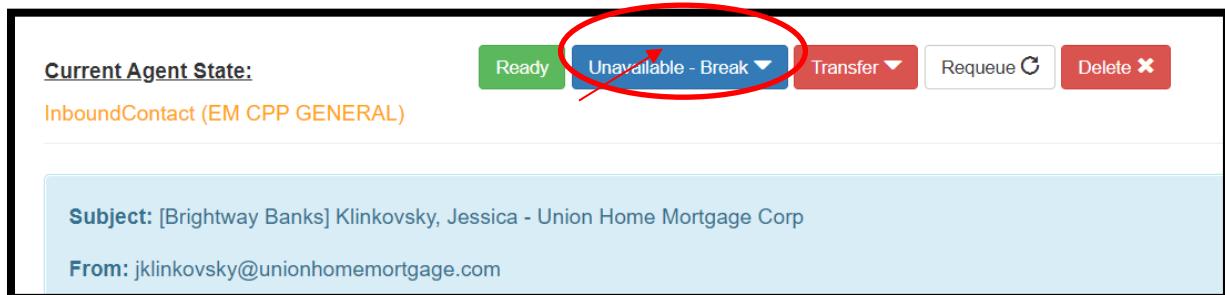
1. **Ready Button:** If you are in Unavailable, hit the Ready button to go into Available and get a new mortgagee change. If you are already having an existing mortgagee change open, the Ready button will not function.
2. **Next Agent State:** This is where you go into Unavailable for breaks, meetings, personal, logging out, etc.



- **You cannot go into Unavailable while you are currently in a mortgage change request email.** You must complete the current activity first.

NOTE: Think of the mortgagee change request email as being an actual call. You cannot go to break or logout in the middle of a call. The same applies when you are doing mortgagee changes in CPP. If you stay logged in as available, you will continue to get mortgagee changes in the queue.

- In order to go into Unavailable, change your status while in your current mortgagee change request email. This will not change anything you are currently doing.



- Once you are finished working that current mortgagee change request email and it is attached, you will then be in Unavailable, and you will not get another one. The screen will be empty, like this.

Current Agent State: Ready Next Agent State ▾ Transfer ▾ Requeue ↻ Delete ✕


Unavailable - Break (EM CPP GENERAL)

- You can then go back to the Next Agent State Tab and pick whichever status you need to be in, such as lunch or personal.

Current Agent State: Ready Next Agent State ▾ Transfer ▾ Requeue ↻ Delete ✕

Unavailable - Break (EM CPP GENERAL)

Available
 Unavailable - Log Off
 Unavailable - Additional Wrap Up
 Unavailable - Agent Service Request
 Unavailable - Blocked Time
 Unavailable - Break
 Unavailable - CHAT
 Unavailable - EMAILS
 Unavailable - Employee Meeting



- Requeue:** The Requeue button sends the mortgagee change you are working back into the queue. Once it is requeued, the mortgagee change is pushed back behind the other mortgagee change and you will no longer have it.
- Delete:** This button deletes a mortgagee change.

EMAIL SUBJECT AREA

Subject: Re: Richard and Kathy Banks, 21PH996756 ✉ Park Email

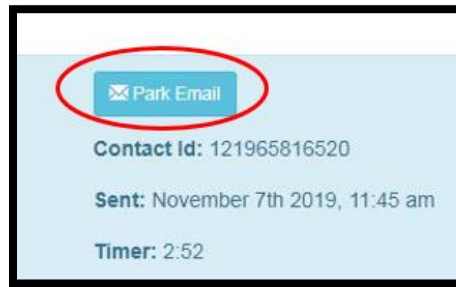
From: thebanks02@verizon.net **Contact Id:** 121965770134

To: kyle.jones@brightway.com **Sent:** November 7th 2019, 11:25 am

Cc: **Timer:** 8:14

This has the basic subject, to, from, and date of the request. This is also where the timer is. This tells you how long you have been working the current mortgagee change request in your queue.

PARK EMAIL

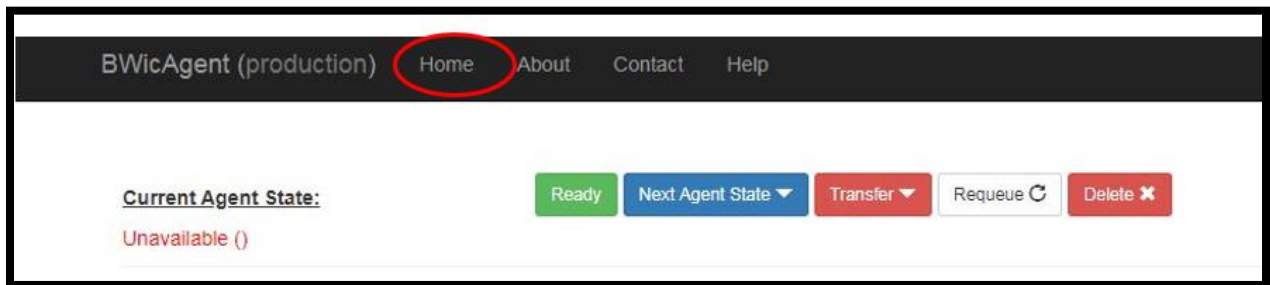


Parking emails lets you save a mortgagee change request you are working on to come back to it later.

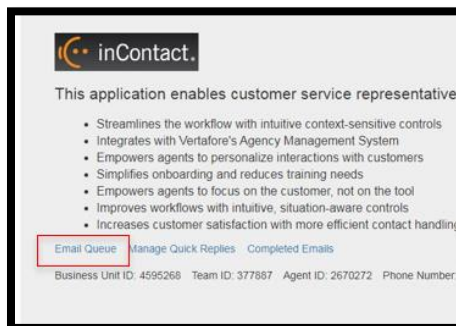
You cannot have a current mortgagee change request in your queue and go and unpark a mortgagee change request.

NOTE: In order to go and unpark, you must be in Unavailable. Think of it as calls again. If you are currently on a call, you cannot call take another call on top of that.

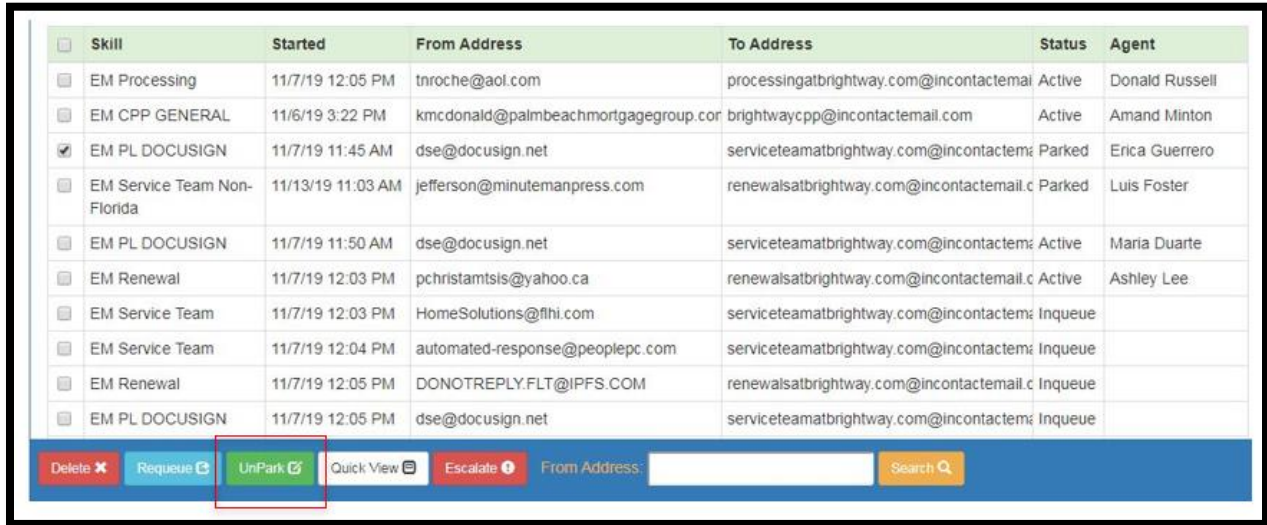
1. To find your parked mortgagee change request, click on the home button at the top of the screen.



2. At the Home Screen, click on the Email Queue link.



- Once you click on the Email Queue link, the screen will look like this. Once you find the mortgagee change request email you have parked, check the box on the left to select the mortgagee change request email and hit the green UnPark button.



- Once unparked, the mortgagee change request email will immediately open to its normal screen.

CUSTOMER SEARCH BAR

Customer Search:

Policy#: Name: Lastname, first name Email: docjr4276@gmail.com

Cust#: 999999 Address: Street number & street name ONLY Phone#: 9999999999

Customer Name	Acct#	Policy No	Line of Business	Effective	Customer Address	Status
Charlie Dockery	787903	109910815888001	Private Passenger Auto	2019-11-08	1750 S Oval Dr	Active
Charlie Dockery	787903	109910815888001	Private Passenger Auto	2019-05-08	1750 S Oval Dr	Renewed
Charlie Dockery	787903	109910815888001	Private Passenger Auto	2018-11-08	1750 S Oval Dr	Renewed

1) Click any cell in the grid to select a policy term. 2) Double-click any cell to view customer details in AMS

When a mortgagee change request comes through your queue using an email address, we have stored in AMS, it will automatically search for the insured in AMS and appear at the bottom.

If it does not automatically pull, you can still use these search options and it will search AMS and pull the results.

Once you find the policy you need, double click on the policy you need, and it will open the policy via AMS in a new tab/window.

NOTE: We receive a lot of mortgage request emails from bank employees that we insure at Brightway. For example, Jane Doe may have her own policy with us and her work email

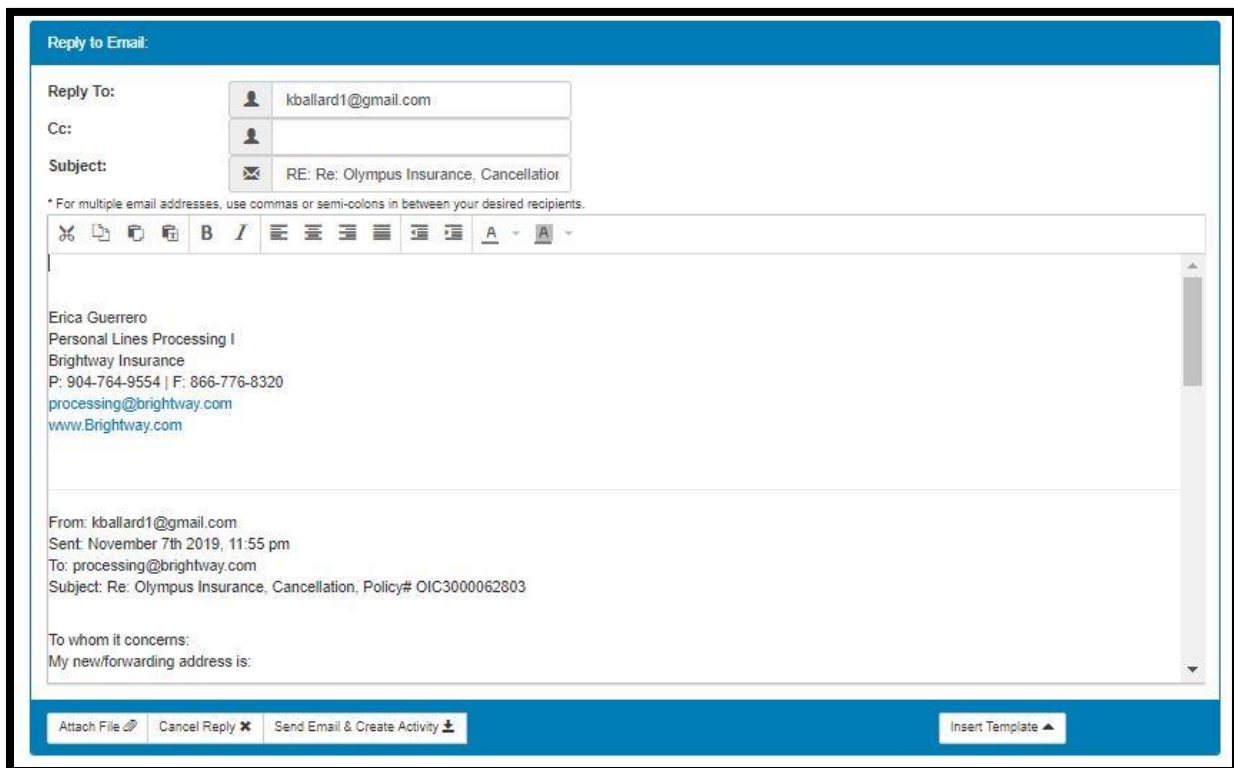
JaneDoe@Bank.com is what we have saved in AMS as her email contact. When Jane Doe uses this work email to contact us about a mortgage change for her client, Lisa Smith, make sure you are working on the correct policy.

Read the email carefully and make sure the mortgage request is done for the correct insured and address.

BOTTOM TASKBAR



1. **Reply, Reply All, Forward:** These buttons allow you to reply or forward your mortgagee change request email and once it is sent, the email will be attached in AMS.
 - When one of the above buttons is clicked, you are taken to the following screen:



Reply to Email:

Reply To:

Cc:

Subject:

* For multiple email addresses, use commas or semi-colons in between your desired recipients.

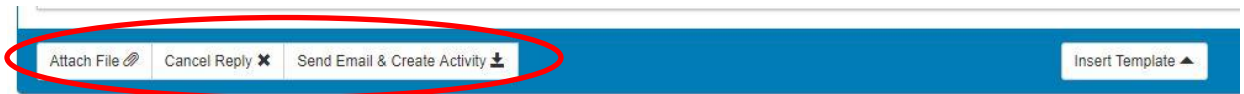
Erica Guerrero
Personal Lines Processing I
Brightway Insurance
P: 904-764-9554 | F: 866-776-8320
processing@brightway.com
www.Brightway.com

From: kballard1@gmail.com
Sent: November 7th 2019, 11:55 pm
To: processing@brightway.com
Subject: Re: Olympus Insurance, Cancellation, Policy# OIC3000062803

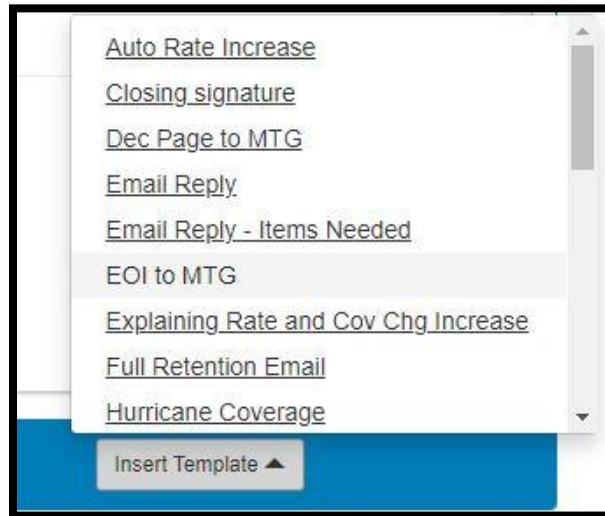
To whom it concerns:
My new/forwarding address is:

Attach File | Cancel Reply | Send Email & Create Activity | Insert Template

- You can attach any files, cancel the reply, or send the reply.
- Once the reply is sent, the mortgagee change request email will be Docu-filed into AMS and it will disappear from your queue, and you will get a new mortgagee change request email.



2. **Insert Template:** The insert template button is where you can insert your email signatures. These signatures are email community wide. You will not have your own specific ones. If one is added, everyone who does emails will have it.



3. **Email/Fax Buttons:** These buttons attach the email in AMS with an email activity. **Once an email is attached, it disappears from your queue, and you cannot get it back.** If the email you receive is a fax, hit fax, and it will be attached in AMS as fax.



4. **Phone Out:** You can use the inContact email application to make outbound calls. A separate pop-up window will appear. At the top of this, you can see the mortgagee change request email you are working.



Outbound Phone Call

From: jklinkovsky@unionhomemortgage.com

Subject: [Brightway Banks] Klinkovsky, Jessica - Union Home Mortgage Corp

Financial Institution	Union Home Mortgage Corp
Requester First Name	Jessica
Requester Last Name	Klinkovsky
Request DateTime	2020-04-14 11:52:11
Phone	440-201-4693

Outbound phone skill:

Phone number:

Spoke with: **Verified customer information**

Regarding:

Disposition:

Notes:

1 2 3
ABC DEF

- The contact info can be auto filled, much like GUI. It will pull the 's phone number and carrier number based on the policy number.
 - Once the information is filled out, click the green Call button and the call will be made.
5. **Email Out:** This lets you forward a mortgagee change request email out and will attach the mortgagee change request email in AMS but will not rid of the mortgagee change request email. It will email in your queue.



HOME PAGE LINKS



This application enables customer service representatives to handle all interactions in one consolidated interface...

- Streamlines the workflow with intuitive context-sensitive controls
- Integrates with Vertafore's Agency Management System
- Empowers agents to personalize interactions with customers
- Simplifies onboarding and reduces training needs
- Empowers agents to focus on the customer, not on the tool
- Improves workflows with intuitive, situation-aware controls
- **Increases customer satisfaction with more efficient contact handling**

[Email Queue](#) [Manage Quick Replies](#) [Completed Emails](#)

Business Unit ID: 4950269 Team ID: 317687 Agent ID: 2670272 Phone Number: 9993278610*1313

[Email Agent »](#)

1. **Email Queue Link:** This page allows you to look up an email in the queue or unpark an email.

The screenshot shows the 'Emails' section with 2,079 items. A table lists email records with columns for Skill, Started, From Address, To Address, Status, and Agent. Below the table are action buttons (Delete, Requeue, UnPark, Quick View, Escalate) and a search bar. At the bottom, there are filter sections for 'Filter Skills' (set to 'All Skills'), 'Beginning Started Date' and 'Ending Started Date' (both set to November 2019 with calendar pickers), and 'Date Range Options' (Filter Emails, Clear Filter, Check Emails, Uncheck Emails).

Skill	Started	From Address	To Address	Status	Agent
EM CPP GENERAL	11/6/19 3:22 PM	kmcdonald@palmbeachmortgagegroup.com	brightwaycpp@incontactemail.com	Active	Amand Minton
EM Processing	11/7/19 8:24 AM	service@brightway.com	processingatbrightway.com@incontactemail.com	Active	Shad Nanton
EM Processing	11/7/19 8:25 AM	service@brightway.com	processingatbrightway.com@incontactemail.com	Inqueue	
EM Processing	11/7/19 8:27 AM	service@brightway.com	processingatbrightway.com@incontactemail.com	Inqueue	
EM Service Team	11/7/19 8:28 AM	polycyservicing@bintechpartners.com	serviceteamatbrightway.com@incontactemail.com	Inqueue	
EM Service Team	11/7/19 8:28 AM	donotreply@bankersinsurance.com	serviceteamatbrightway.com@incontactemail.com	Inqueue	
EM Processing	11/7/19 8:28 AM	service@brightway.com	processingatbrightway.com@incontactemail.com	Inqueue	
EM Processing	11/7/19 8:28 AM	service@brightway.com	processingatbrightway.com@incontactemail.com	Inqueue	
EM Renewal	11/7/19 8:29 AM	phuongta75@gmail.com	renewalsatbrightway.com@incontactemail.com	Inqueue	
EM Renewal	11/7/19 8:29 AM	jeff.netherton@gmail.com	renewalsatbrightway.com@incontactemail.com	Inqueue	
EM Service Team	11/7/19 8:31 AM	robfeliz@me.com	serviceteamatbrightway.com@incontactemail.com	Inqueue	

2. **Manage Quick Replies Link:** This page allows you to edit or add your signatures, aka, quick replies.

Select Template

EOI to MTG

Command	Id	Title	Quick Reply
Edit Delete	24	EOI to MTG	Attached is the Evidence of Insurance for above referenced mortgagor. Please be advised that this policy has been paid in full. Please let me know if you need anything further.

Insert Reply

NO special characters such as '<>|%#&?', are allowed

3. **Completed Emails:** This lets you see the emails that have already been completed

Emails **733** [To sort the table, click on a column header](#)

	Skill	Started	From Address	Completed	Agent	Trans	Logged	OB
<input type="checkbox"/>	EM Service	11/13/19 12:00 AM	csr@southernfidelityins.com	11/13/19 12:00 AM	Email Queue		Yes	
<input type="checkbox"/>	EM Service	11/13/19 12:00 AM	csr@southernfidelityins.com	11/13/19 12:00 AM	Email Queue		Yes	
<input type="checkbox"/>	EM Service	11/13/19 12:01 AM	donotreply@capitol-preferred.com	11/13/19 12:01 AM	Email Queue		Yes	
<input type="checkbox"/>	EM Service	11/13/19 12:02 AM	donotreply@capitol-preferred.com	11/13/19 12:02 AM	Email Queue		Yes	
<input type="checkbox"/>	EM Service	11/13/19 12:06 AM	powerschool@nazarethasd.org	11/13/19 12:06 AM	Email Queue		Yes	
<input type="checkbox"/>	EM Service	11/13/19 12:06 AM	powerschool@nazarethasd.org	11/13/19 12:06 AM	Email Queue		Yes	
<input type="checkbox"/>	EM Service	11/13/19 12:06 AM	powerschool@nazarethasd.org	11/13/19 12:06 AM	Email Queue		Yes	

Beginning Email Start Date: **November 2019**

Ending Email Start Date: **November 2019**

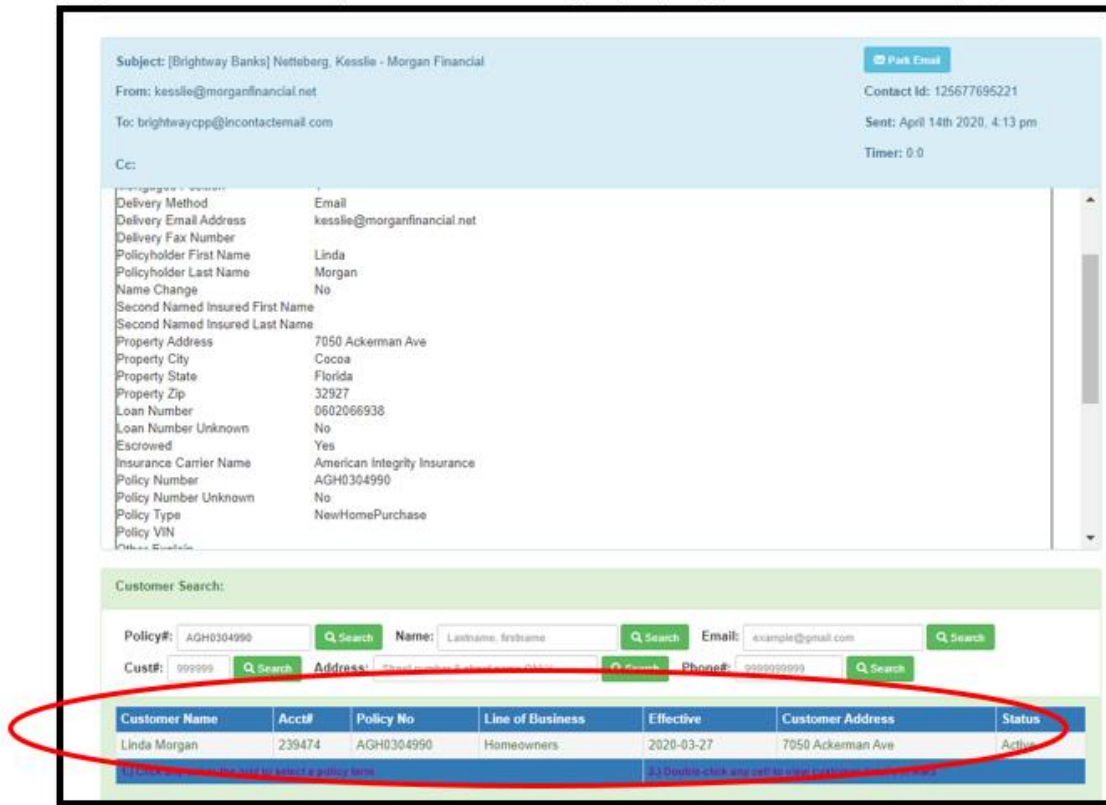
Get Emails [View Contact History](#)

Filter By Email Skill [Filter By Agent](#) From Address: [Search](#)

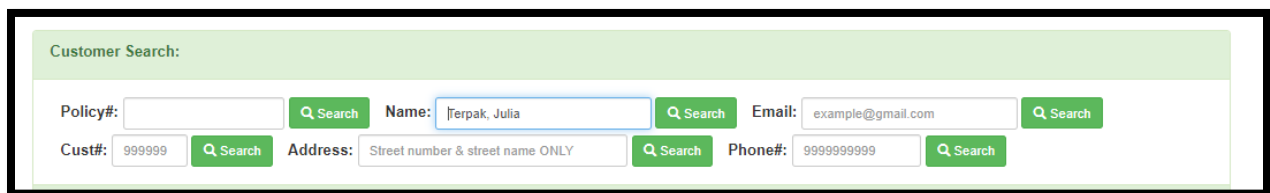
HOW TO PROCESS THE MORTGAGEE CHANGE

STEP 1 – SEARCHING FOR POLICIES

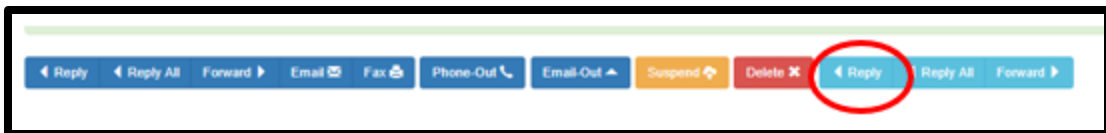
1. First you will review the request and see if it brings up a policy at the bottom of the page.



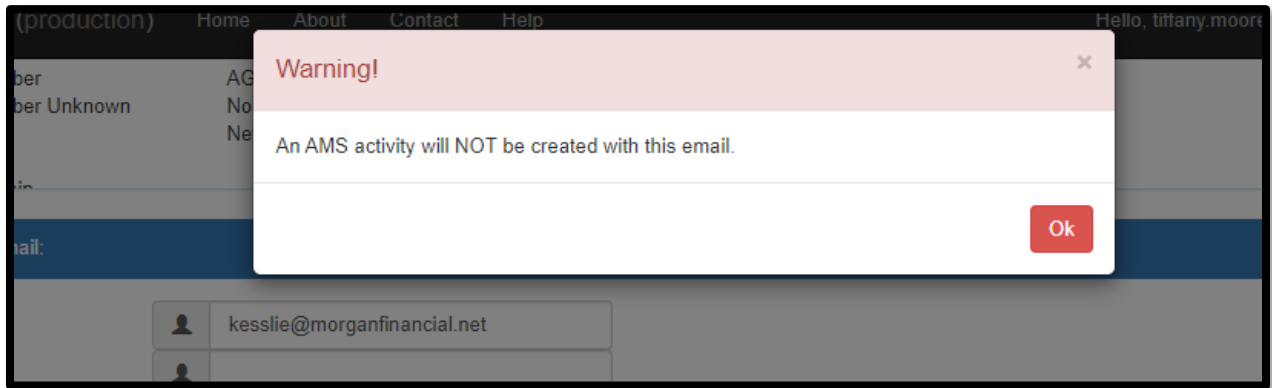
2. If a policy does not pull up or it pulls up a policy that doesn't match the request, try searching by the address or name of the insured. In the example below, the customer was found the name.



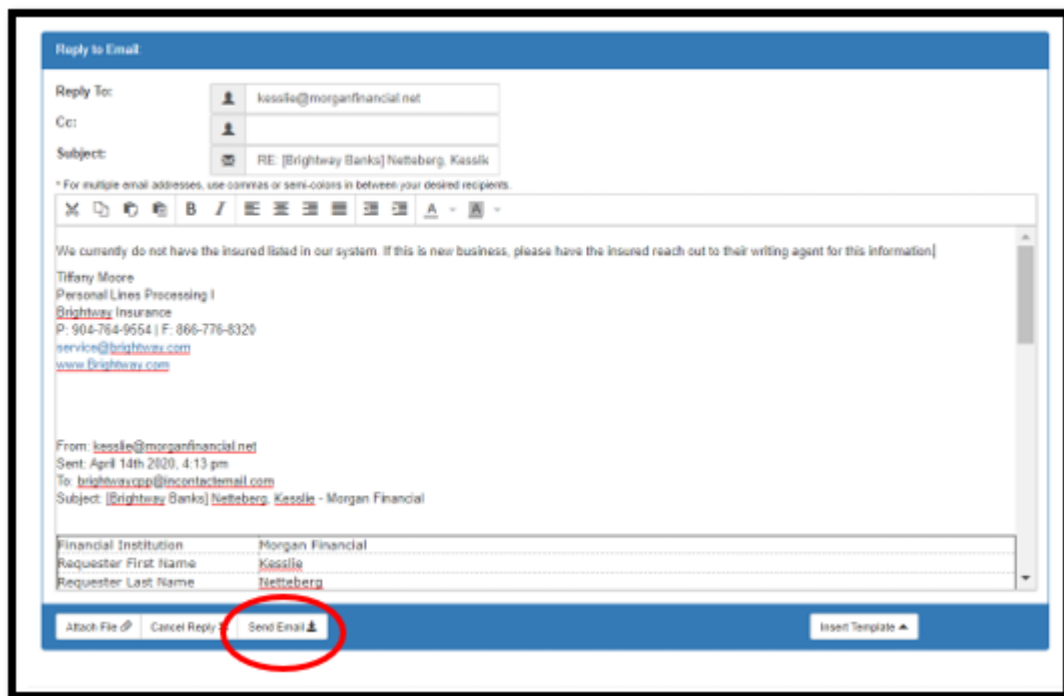
3. If you cannot find the insured, then click on the light blue reply button.



4. It will warn you that an AMS activity will not be created.



5. In the email that opens, send the following message: "We currently do not have the insured listed in our system. If this is new business, please have the insured reach out to their writing agent for this information."



6. Once you hit send, it will send an email to the recipients and push you to the next mortgagee change email.

STEP 2 – WHEN MULTIPLE POLICIES PULL UP

After you find the customer, it may pull up multiple policies from the customer, choose the type of policy referenced in the request (home, flood, or auto) and click on the relevant term.

Customer Search:

Policy#: Name: Email:

Cust#: Address: Phone#:

Customer Name	Acct#	Policy No	Line of Business	Effective	Customer Address	Status
Julia Terpak	819298	8706234226	Flood	2019-11-29	2815 W Foster Ave	Active
Julia Terpak	819298	8007179317	Homeowners	2020-03-29	2815 W Foster Ave	Active
Julia Terpak	819298	8007179317	Homeowners	2019-03-29	2815 W Foster Ave	Renewed

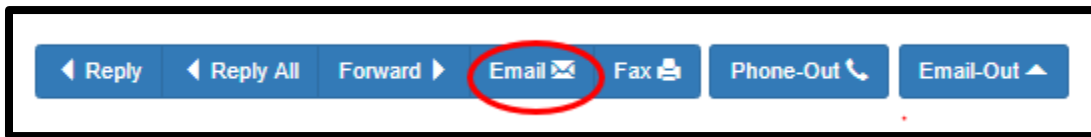
1.) Click any cell in the grid to select a policy term 2.) Double-click any cell to view customer details in AMS

STEP 3 – VERIFYING THE REQUEST FROM THE MORTGAGEE MATCHES THE INSURED’S INFORMATION

1. Once you have the correct policy selected, double click on it and it will pop up in AMS in the browser window next to your CPP browser.
2. Go to the policies tab and review the name and address of the insured to make sure the information provided by the mortgage company matches the name and address of the customer.

When this happens, you will create a doc file activity with the note: Per AMS, already worked. Attaching email for reference.

Then you will go back to CPP and click on the dark blue email in the bottom bar.



This will attach the mortgagee change request email to AMS and move you to the next policy.



STEP 5 – VERIFYING WHAT THE MORTGAGEE WANTS

If the Change Has Not Been Completed as in the Example Below:

Activity Logged in as: TIFMC

Terpak, Julia - Activity Edit Customer

Summary | \$0.00 | 00819298

Personal Name: Julia Terpak **Cell:** (267)666-8286
Address: 2815 W Foster Ave **Email:** terpakhome@gmail.com
 Tampa, FL 33611 **Executive:** 0236 Grubbs FL
Representative: Jason Grubbs

View Options Select View: User Default Apply View

New Activity Activity Grouping Export All

🕒	Date	By	Policy #	Eff. Date	Action	Description	Group
	04/15/2020	MARKET			Email	Hi Valued Customer, Thank you for trusting Brightway as your insurance agency. My team And I...	
	04/07/2020	MARKET			Email	Cross-sell Campaign: Customer was sent an email. 14852337-BA-2017	
	04/01/2020	ADMIN	8007179317	03/29/2020	Download	Msg Date: Msg Seq#: 000021 TranSeq#: 0023 *** A current policy has been updated by a more current...	
	03/31/2020	ADMIN	8007179317	03/29/2020	Download	Msg Date: Msg Seq#: 000020 TranSeq#: 0022 *** A current policy has been updated by a more current...	
	03/28/2020	ADMIN	8007179317	03/29/2020	Download	Msg Date: Msg Seq#: 000019 TranSeq#: 0021 *** A current policy has been updated by a more current...	
	03/21/2020	MARKET	8706234226	11/29/2019	Email	Brightway update on COVID-19 Thank you for trusting Brightway, Brightway, The Torres-Grubbs...	

1. Review the request to see what the mortgagee wants.
2. **Proof of Insurance** – Send the mortgagee the declarations page

Policy VIN	
Other-Explain	
Proof of Insurance	Selected
Paid Invoice	Not Selected
Proof of Cancellation	Not Selected
Add, Delete or Delete Mortgage	Not Selected

3. **Proof of Insurance & Invoice** – Send the declarations page and the invoice – if unpaid provide the invoice showing the amount due and if paid provide a receipt showing it is paid in full.

Policy VIN	
Other-Explain	
Proof of Insurance	Selected
Paid Invoice	Selected
Proof of Cancellation	Not Selected

4. **Renewal Documents** – Send the renewal documents for both home and flood. If unpaid, provide invoice as well
 - a. **Mortgagee Change Request** – Update the mortgagee clause and send requested documents. In this example, it would be the declarations page or EPI and invoice or receipt.

STEP 6 – CARRIER SITE VERIFICATION

Next, you will verify in the carrier site that change has not already been made:

1. If the change has already been made, **send any required documents as requested.**

2. If the change has not been made, **update the mortgagee clause and send any required documents as requested.**

STEP 7 - MAKING THE MORTGAGEE CHANGE – FINDING INFORMATION FOR THE MORTGAGEE CHANGE

When doing the mortgagee change, you will find information for the change in several places.

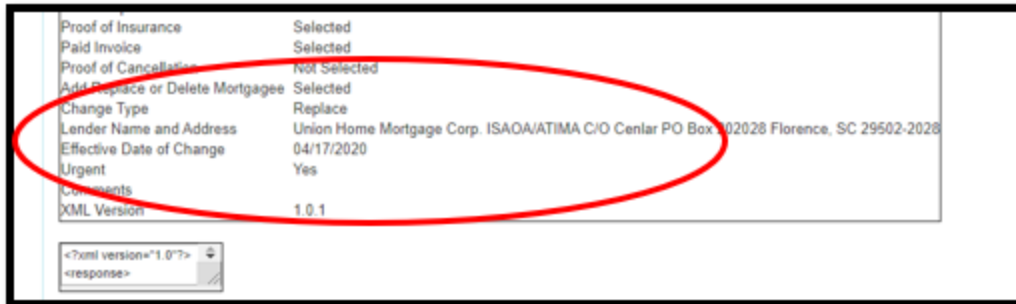
1. At the top of the request, you will find the position and how to send any required documents to the mortgagee. In this instance, it's in the first position and requested documents should be send via email

Financial Institution	Union Home Mortgage Corp
Requester First Name	Jessica
Requester Last Name	Klinkovsky
Request DateTime	2020-04-14 11:53:11
Phone	440-201-4693
Mortgagee Position	1
Delivery Method	Email
Delivery Email Address	jklinkovsky@unionhomemortgage.com
Delivery Fax Number	
Policyholder First Name	Shantelle

2. In the middle of the request, you will find the loan number and whether the policy is escrowed or not. In this instance, you can see that the policy is escrowed.

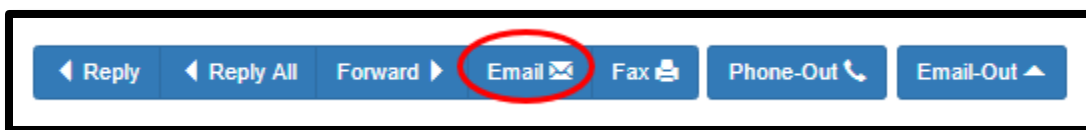
Secured Name Insured Last Name	Evans
Property Address	376 Scarlet Bugler Ln N
Property City	Jacksonville
Property State	Florida
Property Zip	32225
Loan Number	582302
Loan Number Unknown	No
Escrowed	Yes
Insurance Carrier Name	St. John's Insurance
Policy Number	

3. On the bottom of the request, you will find the mortgagee clause, effective date of change, and what documents they require.



STEP 8 – ATTACHING THE EMAIL TO AMS

1. Once you have completed your mortgagee change activities and sent all requested documents, you will attach the email to AMS.
2. Go back to CPP and click on the dark blue email in the bottom bar.



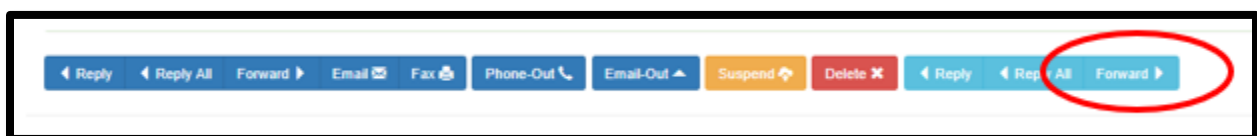
3. This will attach the mortgagee change request email to AMS and move you to the next policy.



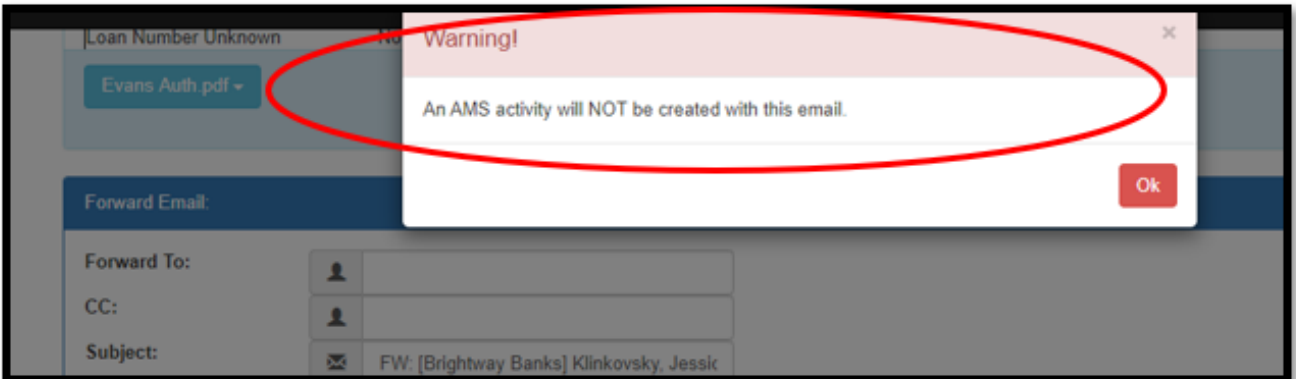
STEP 9 - WHEN YOU CAN'T MAKE THE CHANGE

If you cannot make the mortgagee change because it is new business (the policy is not active) or if it is a Commercial policy, you will need to create a suspense to either the agent or commercial team and attach the email from CPP.

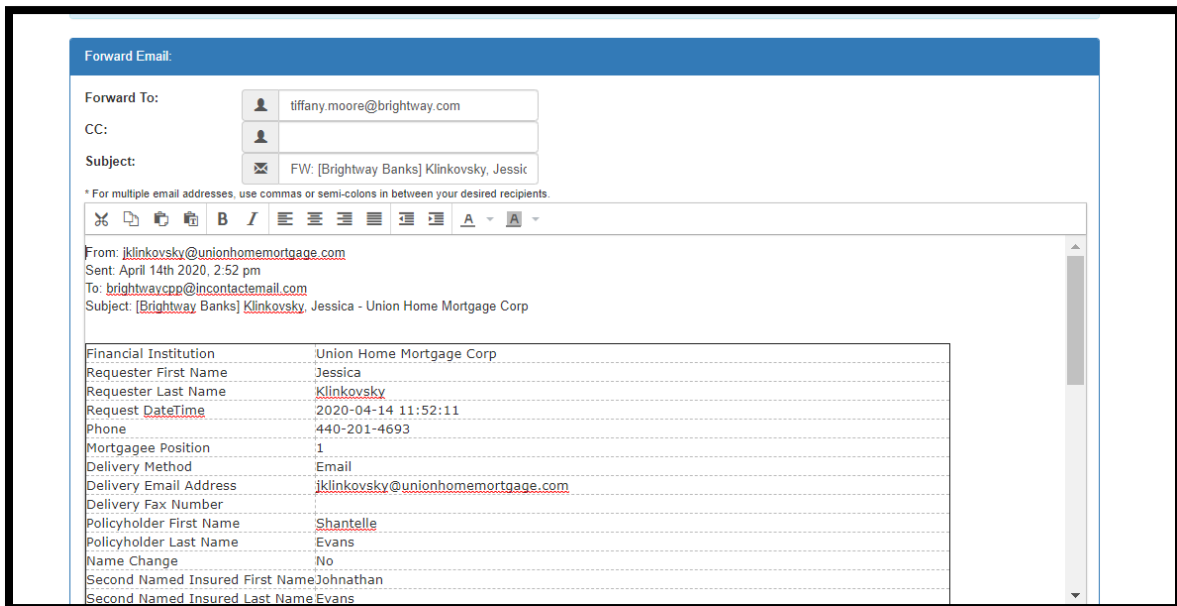
1. You go to CPP and click on the light blue forward button:



2. You will receive a warning that no AMS activity will be created, click Ok.



3. Remove your signature from the email and forward it to yourself.
 - **NOTE:** Your email address **MUST BE CORRECT** since the system deletes the email and pushes you to a new mortgagee change request email after you send the email.



4. While you are waiting for the email to come to your box, go to AMS and create a Change Mortgagee suspense for either the agent or Commercial team in this instance. You will use this note in your activity: **"Please process mortgagee change. See attached."**

Suspense

Create Suspense **To:** Commercial Service # Days: Due Date:

Complete **CC:** Edit

Action: Change Mortgagee/Lien/AI **Priority:** Normal

Description:

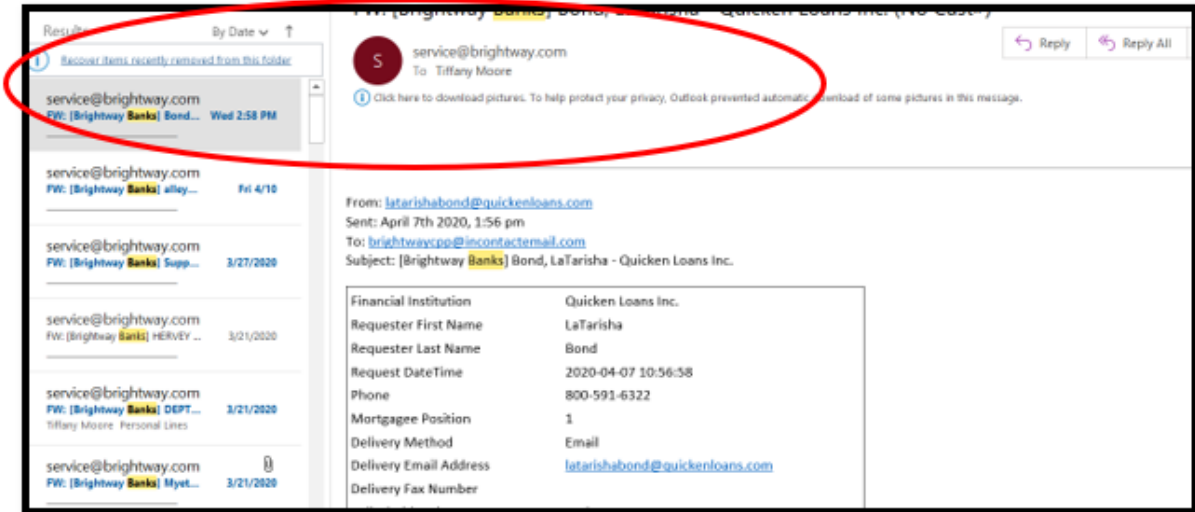
Please process mortgagee change. See attached. TIFMOO

Entered By: Moore, Tiffany Entered Date: 4/17/2020 Times Rescheduled: 0

Completed By: Completed Date: Personal Suspense

Create Task Create Appointment Last Exported:

5. Once the email has arrived in your email box, it will look like this:



6. Drag the email to your suspense and it will create a matching activity – label the email as email.

Claim: [Search](#)

Activity

Create Activity Action: Date: Time:

Group Type:

Description: Group Name: [Attachments - 1](#)

Please process mortgagee change. See attached. TIFMOO

Suspense

Create Suspense To: # Days: Due Date:

CC: Edit

Complete Action: Priority:

Description:

Please process mortgagee change. See attached. TIFMOO

7. Save and close the activity and move on to the next mortgagee change.

HELPFUL TIPS

Mortgagee Change Affects More Than One Policy

- If this request is on the homeowners - check to see if there is a flood policy. If so, update the flood policy.
- If this request is on the flood - check to see if there is a homeowner's policy. If so, update the homeowners policy.
- Please note each policy must have a mortgagee change activity in AMS if they need to be updated.

Renewals

- If the renewal has generated, send the renewal declarations page as well as the invoice if it unpaid. You will also send the paid renewal receipt if the mortgagee has requested it.
- If there is a renewal, make sure both terms are updated.
- Some carriers require you to do both terms individually, such as • Edison, Heritage.
- If the renewal is within 7 days and the policy is unpaid, if you have access to the phones, you should call the lender to get them to expedite payment.

Cancelled or Non-Renewed

- If the policy shows as cancelled, you should: Look at the other policies in AMS to make sure the policy has not been rewritten. You can click on the dec page icon beside the policy number to see if the addresses match up if there is nothing in the description field.
- If the policy is mortgagee billed and has cancelled due to nonpayment, send an email to the lender with the invoice and let them know you can't update the mortgagee clause until its paid. You will also let them know to resubmit their mortgagee request after the payment has been made and close out the suspense or log in the email and note that you have contacted the mortgagee in a doc file.
- If you have phone access, call the mortgagee to get them to expedite payment. If the policy is insured billed and has been cancelled or if it has been cancelled for another reason, send an email letting the mortgagee know the policy has been cancelled and to contact the insured for the current insurance policy.

If the mortgagee asks for a replacement cost estimator:

- If Florida, send them the Florida Statute, Checklist of Coverages, Receipt, and Declarations Page/EPI.
- If Florida but not checklist is available from the carrier, send the non-FL RCE email as well as the dec page and receipt.
- If non-Florida, send the non-FL RCE email as well as the dec page and receipt.

UPDATING AMS FOR MORTGAGEE CHANGES

In the request attached to AMS there will be contact information listed for the mortgage company.

See the below examples:

LINCOLN AUTOMOTIVE FINANCIAL SRVCS
INSURANCE SERVICE CENTER
PO BOX 390858
MINNEAPOLIS MN 55439-0858

DATE: AUGUST 21, 2019 REFERENCE NUMBER 0375640531

TO: CUSTOMER SERVICE

FAX #: 866-778-8320

Insured: HENRY STRAPP 8351 GRAND PALM DR #3 FORT MYERS FL 33987-5543	Carrier: STANDARD FIRE Policy Number: 6023092232032 Vehicle: 2018 LINCOLN MKZ VIN: 3LN6L5C92JR613436
--	---

We recently received insurance information concerning the insured mentioned above. The document received does not indicate all of the insurance coverages required under the lease.

Please add the following coverages to the policy to meet the insurance requirements under the lease:

- Comprehensive coverage with a deductible of \$1,000 or less.
- Collision coverage with a deductible of \$1,000 or less.

LOSS PAYEE:
CAB EAST LLC
PO BOX 390858
MINNEAPOLIS MN 55439-0858

PLEASE NOTE: Certificate Holder is not acceptable.

Upload insurance documents at www.insuranceservicecenter.com using your computer or mobile device.

Please refer to reference number 0375640531 on all correspondence or when contacting us.

Thank you for your assistance.

INSURANCE SERVICE CENTER
1-800-640-1737
MON-FRI 7:00 AM TO 7:00 PM CST
SAT 7:00 AM TO 4:00 PM CST
Fax: 1-952-833-9408

NOTE: CONFIDENTIAL INFORMATION

If the reader of this fax is not the intended recipient or the authorized representative, you are hereby notified that any use, distribution, disclosure, or copying of any portion of this communication is prohibited.



August 13, 2019

BRIGHTWAY INSURANCE INC
3733 UNIVERSITY BLVD W
JACKSONVILLE, FL 32217

Borrower Name: MUNIER GATTAS
Co-Borrower: MARGARET GATTAS
Property Address: 135 WILLOUGHBY DRIVE
NAPLES, FL 34110
Policy Number: HOH155484

Dear BRIGHTWAY INSURANCE INC:

This is to inform you that NewRez LLC services the 1st mortgage on the property referenced above. Please list the mortgagee endorsement on the policy for the referenced mortgage loan as follows:

NewRez LLC
ISAOA / ATIMA
PO Box: 7050
Troy, MI 48007-7050
Loan Number: 0578672222

Note that ACORD forms are not accepted. NewRez LLC requires the policy declarations page or a copy of the full policy as evidence of insurance. **To comply with the terms of your mortgage, please be certain that this change is applied to the policy, and mail an updated copy to the above address.**

Your prompt response in supplying this information is very important. Our contact information is below. Please call today if you have difficulty providing this information, or if you have any questions.

Insurance Department
NewRez LLC

Phone: (877) 491-7277 Monday - Friday, 8 am to 6 pm ET
Fax: (248) 878-2370
Email: insdocs@newrezservicing.com

If your obligation for this account was previously discharged in a bankruptcy proceeding, and if the obligation was not reaffirmed, this letter is being sent for informational purposes only. We are not attempting to collect, recover, or offset the discharge debt as your personal liability.
MtgClassP TTY Service is available by contacting 711 02/22/2017

00258830000106441020000001 00000

00728



We always send proof of the insurance and mortgagee update to the contact listed and attach in AMS. If the carrier downloads, only the carrier website needs to be updated. Manually create the Activity in AMS360.

PROCESS:

1. Process the endorsement on the carrier website
2. From inside the Customer account in AMS360, click **Views** on the sidebar

3. Click **Policies**
4. **Highlight** the desired policy in Policy View



1. Click **Actions** on the sidebar (or use the Quick Access Toolbar at the top of the screen)
2. Click **Activity**
3. Update the Activity:
 - a. **Action:** *change to* **Change Mortgagee/Lien/AI**
 - b. **Description** – use the “Mortgage Changes” template

Activity

Create Activity Action: **Change Mortgagee/Lien/AI** Date: 09/08/2014 Time: 2:36 PM

Group Type: (All)

Description: Group Name: [Attachments](#)

1st or 2nd position? 1st
 Borrower's Auth Received? No
 Eff. - 9/8/2014
 Mortgagee Clause - Bank of America NA ISAOA/ATIMA PO Box 961291 Ft. Worth TX 76161-0291
 Loan # - 193827162
 Escrowed? yes

8. Click **Save & Close**

PROVIDING PROOF

If the mortgagee requires proof of insurance immediately and a Declarations page cannot be obtained from the carrier website, follow steps for creating an EPI.

If the mortgage change request from the carrier requests proof of insurance, then after the mortgage change has been completed on the carrier website send proof of insurance to the contact listed on the original request.

CREATING DOCUMENT UPLOAD ACTIVITY

Follow steps 1 – 5 for uploading mortgage change requests: (use the “Document Upload” template when submitting mortgage change requests via carrier site).

1. Locate customer
2. Highlight policy in Policy View

Ressmann, Thomas & Jennifer - Policies

Summary

Personal Name: Thomas & Jennifer Ressmann
Address: 5601 NW 88th Terrace
Coral Springs, FL 33067

Notation: English
Cell: (303)431-4302
Residence: (303)829-5501
Business: (303)579-8437 xTom
Email: jenniferressmann@aol.com
Executive: 0120 Duryea FL
Representative: Doug Duryea

View Options Select View: S

+ New Policy | Copy | Endorse | Renew | Rewrite | Cancel | Compare | Export All

	Policy #	Status	Term	Type	Notation	Company	Description	Latest Tra...	Cost
	HOH185538	Cancelled	04/10/2020 04/10/2021	Homeowners		Heritage Property and Casualty Insurance Company	5601 NW 88th Ter, Coral Spgs 3	04/10/2020	DB 0.00
	F3342035	Cancelled	02/24/2020 02/24/2021	Private Passenger...		Safeco Insurance	5601 NW 88th Ter, Coral	02/24/2020	DB -7.03

3. Click **Actions** on the sidebar (or use the Quick Access Toolbar at the top of the screen)
4. Click and update **Activity**
 - a. **Action:** Website
 - b. **Description:** use the “Document Upload” template

UPDATING AMS WHEN CHANGE IS ALREADY COMPLETED

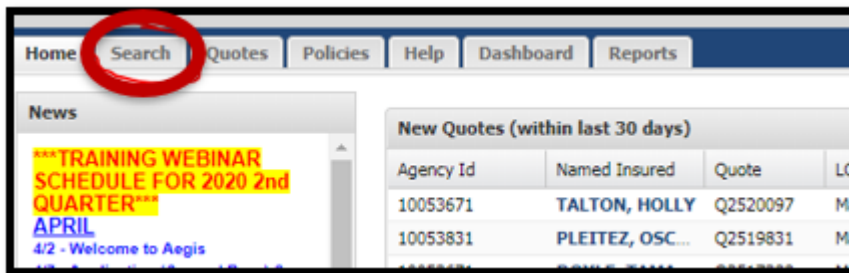
If a mortgage change has already been processed and there are no open suspense's, add a Document File activity and notate in the description "Mortgage Change was already processed and updated to {insert Mortgage company}.

Notate on the spreadsheet and move on to the next one.

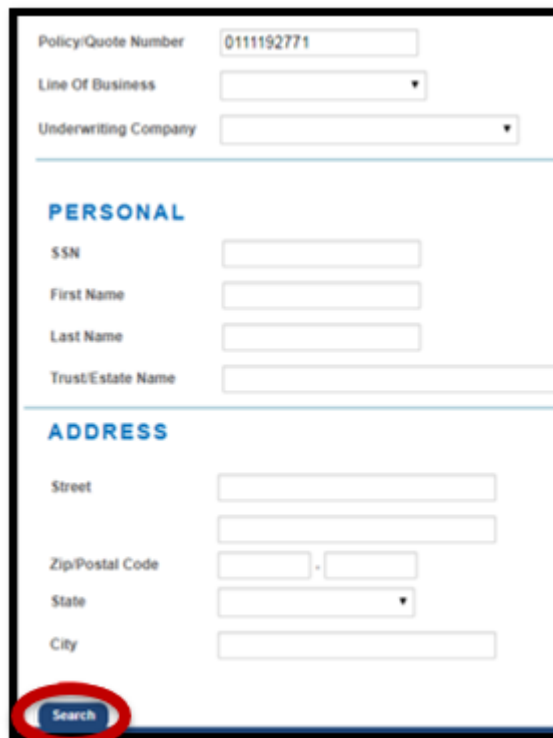
CARRIER-SPECIFIC MORTGAGEE CHANGE PROCESSES

AEGIS HOMEOWNER

1. To begin, click on the **Search** tab.



2. Enter policy number.
3. Click on the **Search** button.

A screenshot of the Aegis Homeowner search form. The form contains several input fields: Policy/Quote Number (0111192771), Line Of Business (dropdown), Underwriting Company (dropdown), and a section titled 'PERSONAL' with fields for SSN, First Name, Last Name, and Trust/Estate Name. Below that is a section titled 'ADDRESS' with fields for Street, Zip/Postal Code, State (dropdown), and City. The 'Search' button at the bottom left is circled in red.

4. Click on the **policy number link**.

POLICIES

Show 10 entries

Number	Line Of Business	Status	Effective Periods	Insured	Premium	UW	State	Custom Number
011119277	Dwelling Basic (DP-1)	Active	3/25/2020 - 6/25/2020	BEN-AMOTZ, DOR	\$308.00	AEGIS	IN	

Showing 1 to 1 of 1 entries

First Previous 1 Next Last

5. Click on the **Edit Unit** button.

Unit Summary

560 S OWENS CIR, BYERS, CO 80103 - 9767

Coverage A \$109,000
Occupancy Owner Occupied

View Unit **Edit Unit**

6. Click the **Continue** button until you reach the **Interested Parties** tab.

ent was last saved: 38m ago

Structures Coverage Scheduled Personal Property

Loss History **Interested Parties**

PROPERTY ADDRESS

Street 560 S OWENS CIR
Suite/Apt/Other
Zip/Postal Code 80103 - 9767
State/Province CO
City BYERS
County ARAPAHOE

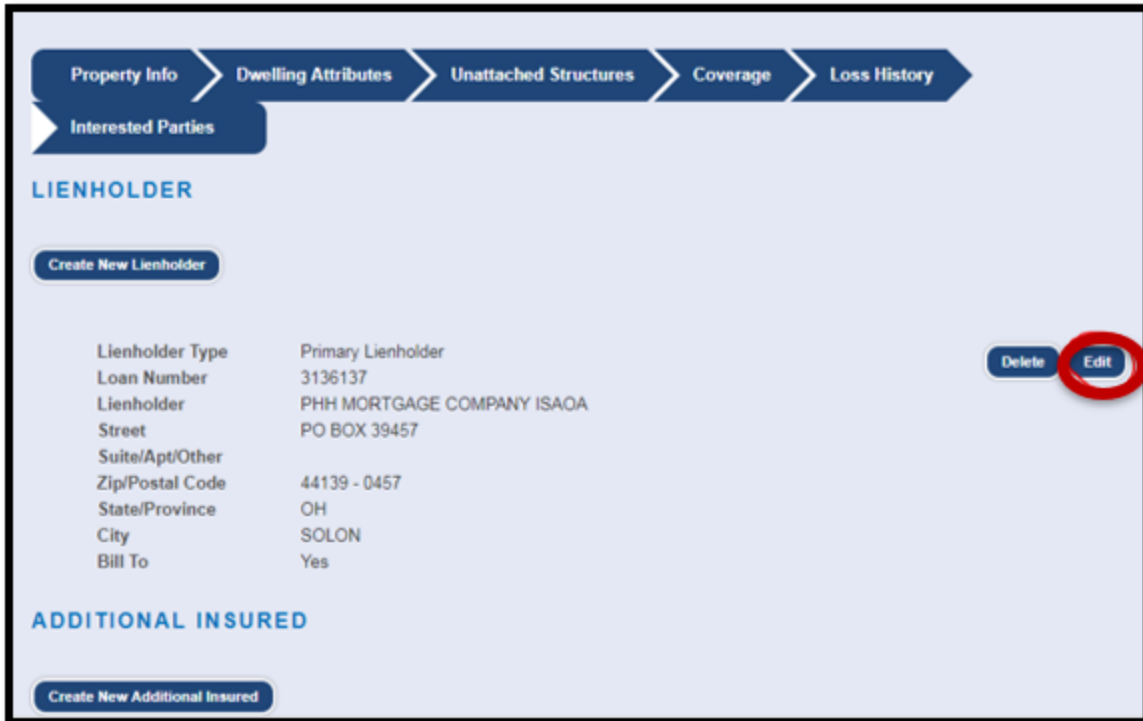
PROPERTY INFORMATION

Occupancy Owner Occupied
Model Year 1999
What is the loss settlement option? Actual Cash Value Replacement Cost

Continue

7. With this carrier you can **add, change, or remove the mortgagee**.

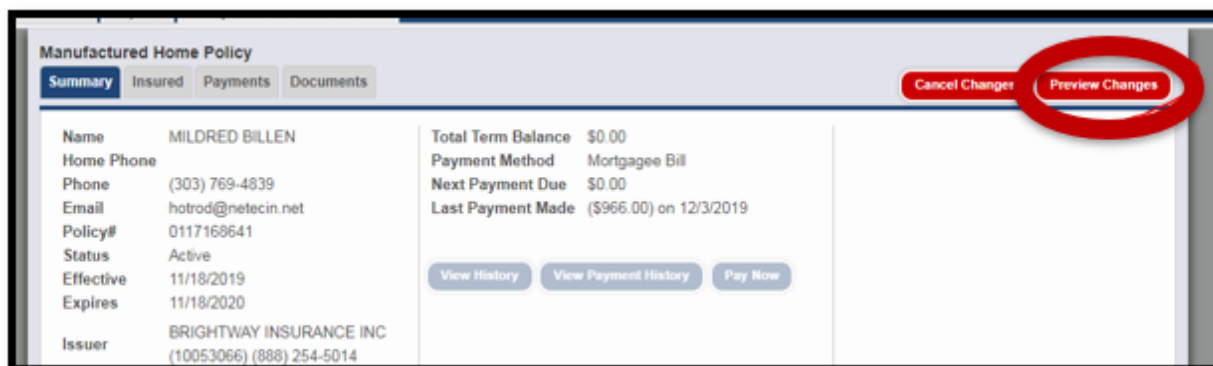
8. Click on the **Edit** button.



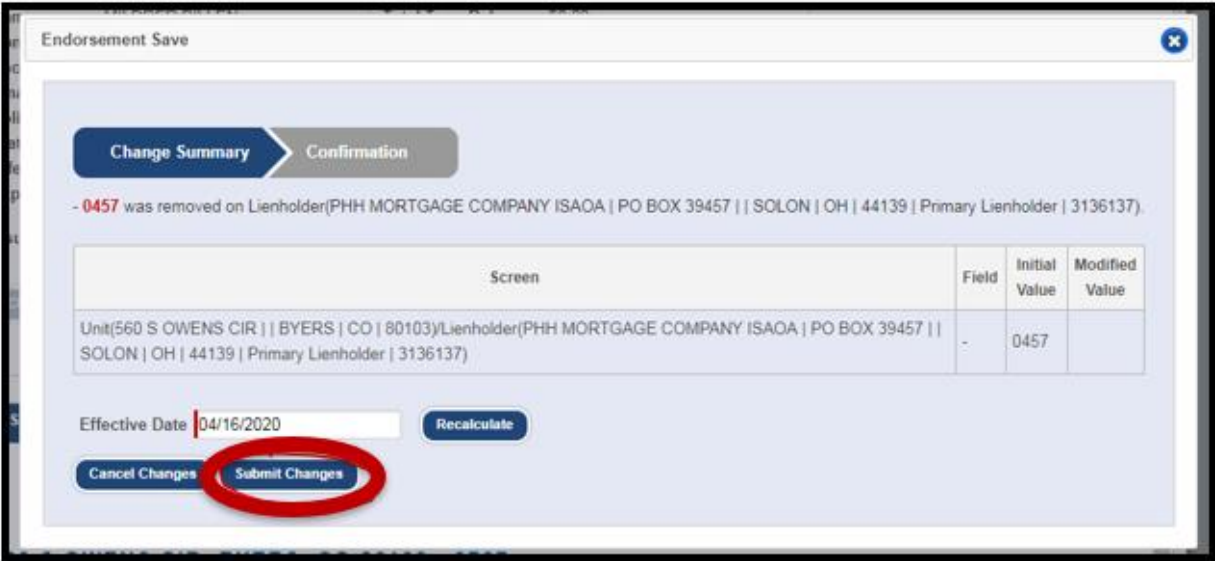
9. Click on the **Save** button when done.

10. Click on the **Finish** button.

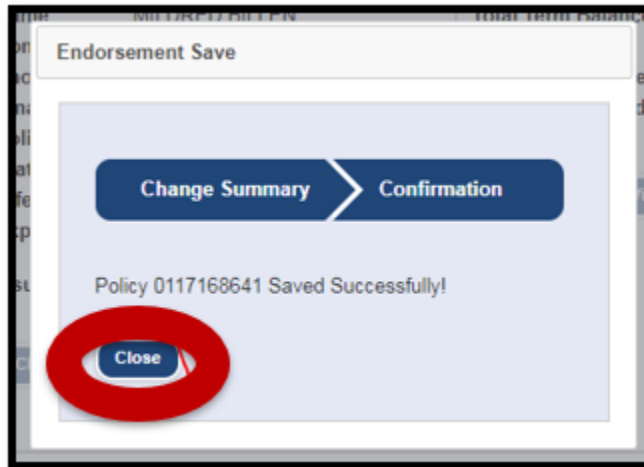
11. Click on the **Preview Changes** button.



12. Click on the **Submit Changes** button.



13. Click on the Close button.



14. This carrier automatically generates a new declarations page with the mortgage changes on the policy.

ALL RISKS LIMITED HOMEOWNER

For All Risks Insurance, please refer to the **Travelers Homeowners section** of this SOP.

ALLSTATE HOMEOWNER

1. To begin, select **Customer Search** in the **Policy View** section.

* Agent: A2B4762

* Rating State: OK

Policy View

Customer Search

Transaction Type

Create

New Quote New Business Endorsement

2. Enter the policy number.
3. Click on the **Select** button.

Other Functions

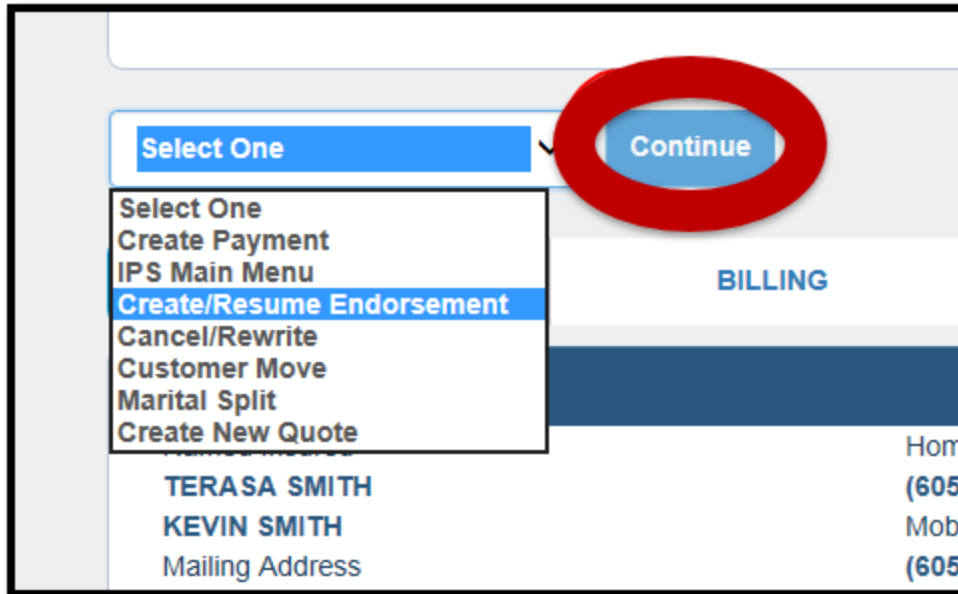
My Transactions Remit View/Close Out

Renewal Queue Saved Quote Audit

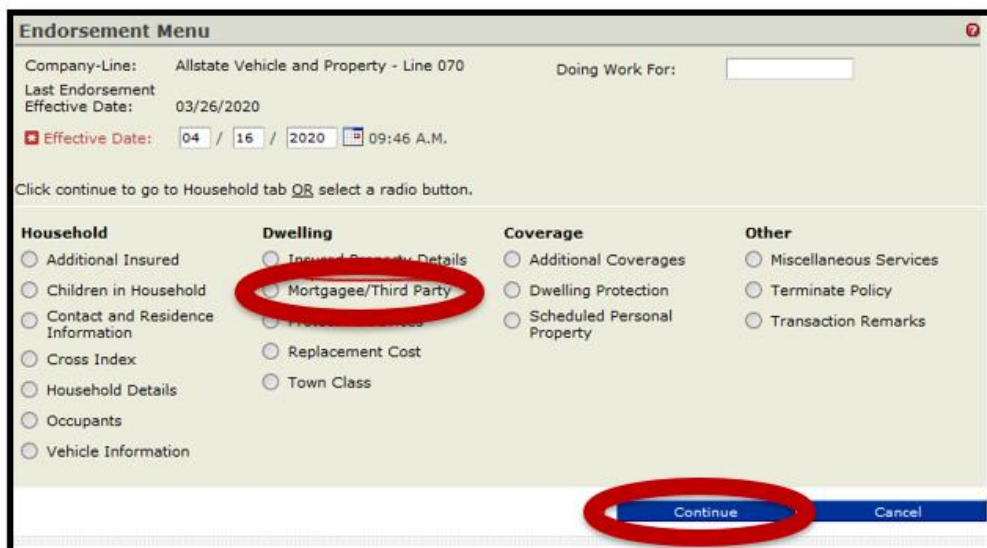
Work Status Search Remit Report

Select Clear All Close

4. In the drop-down menu, select **Create/Resume Endorsement**.
5. Click on the **Continue** button.



6. Select **Mortgagee/Third Party**.
7. Click on the Continue button.



8. You can **add, change, or remove the mortgagee with this carrier**.
9. Click on the **Edit** link.

Fire Extinguisher Local Fire Alarm
 Central Fire Alarm

Mortgagee/Third Party [Add](#)

Directory Code	Name	Address	Loan Number	Type	
	FINANCIAL CONCEPTS MORTGAGE LLC ISAOA/ATIMA	2949 S BRYANT EDMOND, OK 73013	200306017	First Mortgagee	Edit Remove

[<< Back to Household/Occupants](#) [Continue to Coverages >>](#)

10. Click the **OK** button when done.

Edit Mortgagee/Third Party

Mortgagees/Third Parties

Name: FINANCIAL CONCEPTS MORTGAGE LLC ISAOA/ATIMA
 Type: First Mortgagee
 [Hide Details](#) [Remove](#) [Replace](#)

Address: 2949 S BRYANT

City: EDMOND

State: OK **Zip:** 73013

Loan Number: 200306017
 Will the applicant be paying the new business premium? No

Is Evidence of Insurance required? No
 Should the renewal premium notices be sent to the customer? No

[Edit Expanded Mortgagee Name](#)

[Add Another Mortgagee/Third Party](#)

OK

11. Select the **Summary** tab.

12. Click on the **Complete** button.

1 Household/Occupants 2 Dwelling 3 Coverage 4 **Summary**

Summary

Activity

Household
[Edit Effective Date](#)

Dwelling
[Edited First Mortgagee FINANCIAL CONCEPTS MORTGAGE LLC ISAOA/ATIMA](#)

Document Center

eSignature Opt-in: Yes

Email: PROVERBS31.1974@G

Do you want to send this transaction to post immediately? Yes

Trailing Documents/Forms for Customer

Below is a list of Trailing Documents/Forms required for this transaction.

Administrative Trailing Documents	Form No.	Select for eSignature Opt-in	Select To Print	Status
EN Service Request (optional)	SAR417-2	<input checked="" type="checkbox"/>	<input type="checkbox"/>	04/16/2020

Transaction Start Time: 04/16/2020 09:46:08

<< Back To Coverages **Complete**

13. This confirmation screen will populate.

Allstate. Homeowners - Endorsement

Agent ID: A2B4762 Agency: Brightway Insurance

Primary Insured: TERASA SMITH
Policy Number: 821285318

Transaction Completed Successfully.

AMERICAN COLONIAL HOMEOWNER

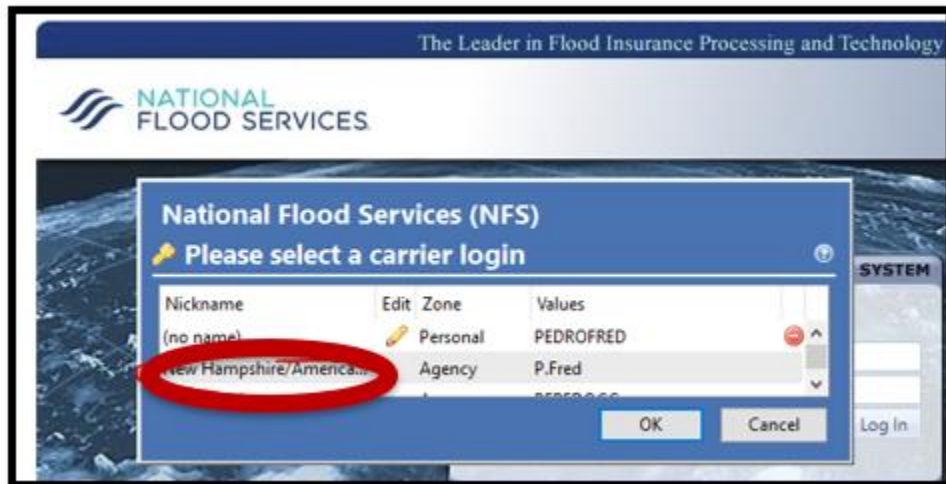
For American Colonial Insurance, please refer to the **Travelers Homeowners section** of this SOP. Their email address is personallines@coniferinsurance.com.

AMERICAN BANKERS FLOOD

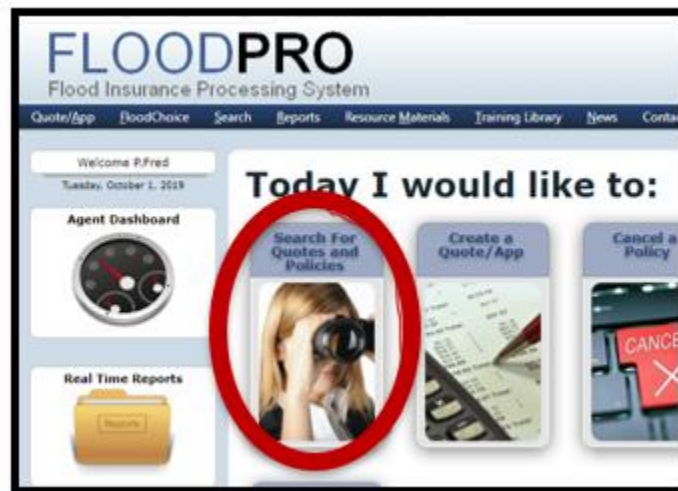
For American Bankers flood policies, there are two different sites to access the policies:

1. The first site is on Applied Rater as **American Bankers (FloodPro)**
2. The second site is on Applied Rater as **National Flood Services (NFS)**

NOTE: If you are logging in through the **National Flood Services (NFS)**, select the New Hampshire/American Bankers login.



1. Click on the **Search for quotes and policies** icon



2. Enter the policy number in the policy / quote number box
3. Click on the **Search** button

Policy Search by Insured Information

Policy / Quote Number:

Status:

Search by Business Name

Insured Name: Last, First

Member ID:

Property Address 1:

Property Address 2:

Property City:

Property State: - Select One -

Property Postal Code:

Policy Search Results

Policy / Quote Number	Insured Name	Property Address	Status	Policy Type	Effective Date	Action
No records to display						

4. Select the desired term by clicking on the policy link

Policy Search Results

Policy / Quote Number	Insured Name	Property Address	Status	Policy Type	Effective Date	Action
87061530812019 Paid \$504	HANRAHAN, KEVIN	8540 Oakshade Cir Unit 101 Fort Myers, FL, 33919- 3391	In-Force	Standard	02-04-2019	Select Action

5. Select a policy action in the drop-down menu

6. In the drop-down menu, select **Create endorsement**

POLICY# 87061530812019

Policy Summary: Standard - 02-04-2019

Policy Period: 02-04-2019 through 02-04-2020

Policy Type: Standard

Status: In-Force

Select a Policy Action: -- Select One --

PRIMARY RESIDENCE: Yes verified

BUILDING COVERAGE: \$68,000

CONTENTS DEDUCTIBLE: \$1,250

NET PREMIUM: \$504

Create Endorsement

Cancellation Request

View Declaration

Forward Declaration

Download to Agency Management (AL3)

7. Add or replace mortgagee in the mortgagee section of the site

FLOODPRO
Flood Insurance Processing System

POLICY# 87061530812019

Create General Endorsement Save Calculate Submit Exit

Insured and Property: Hanrahan, Kevin - 8540 Oakshade Cir Unit 101, Fort Myers, Florida, 33919-3391

Community: 125124 - Panel: 0417 - Suffix: F - Zone: AE

Mortgagee

Is insurance required under mandatory purchase? No

First Mortgagee Remove

Loan Number:

Mortgagee:

Foreign Address: No

Address:

- Once done entering in the mortgagee clause, click on the green **Submit** button on the top right of the screen
- The website will generate an endorsement confirmation document

FLOODPRO
Flood Insurance Processing System

Quote/App FloodChoice Search Reports Resource Materials Training Library News Contact Us Help Administration

Welcome R,Fred
Tuesday, October 1, 2019

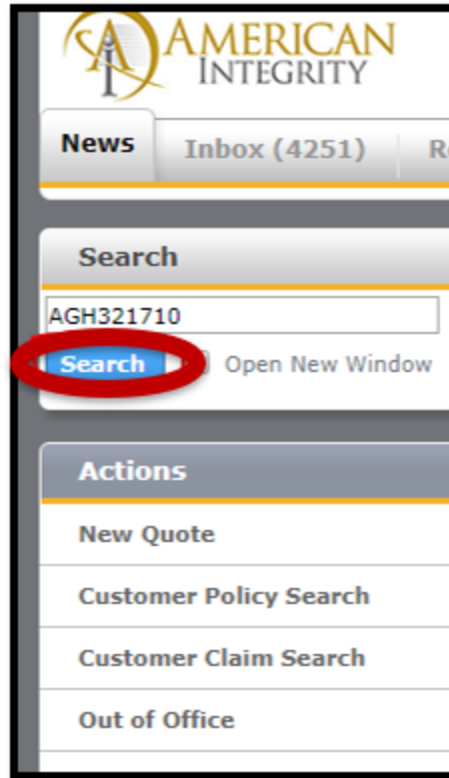
Note: To add documents, Click 'Upload Documents' button.

Upload Documents

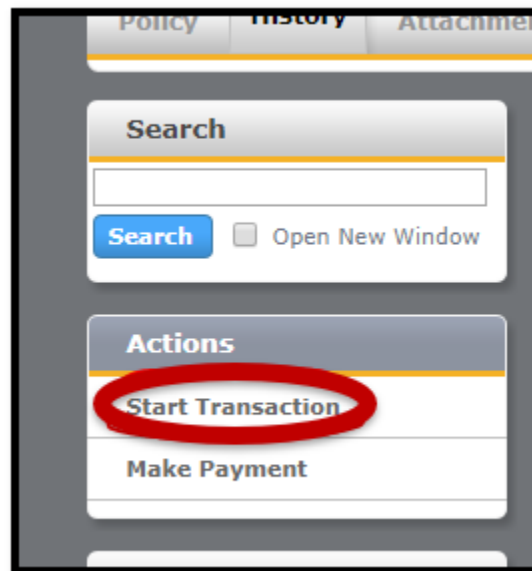
Type	Document Name	Status	Received Date	Action
	Endorsement Confirmation (mortgage changes)	Received	10-01-2019	Select Action
	Endorsement Confirmation (mailing address)	Received	06-08-2019	Select Action

AMERICAN INTEGRITY HOMEOWNER'S

- For American Integrity Insurance, enter in the policy number in the Search box.
- Click on the **Search** button.

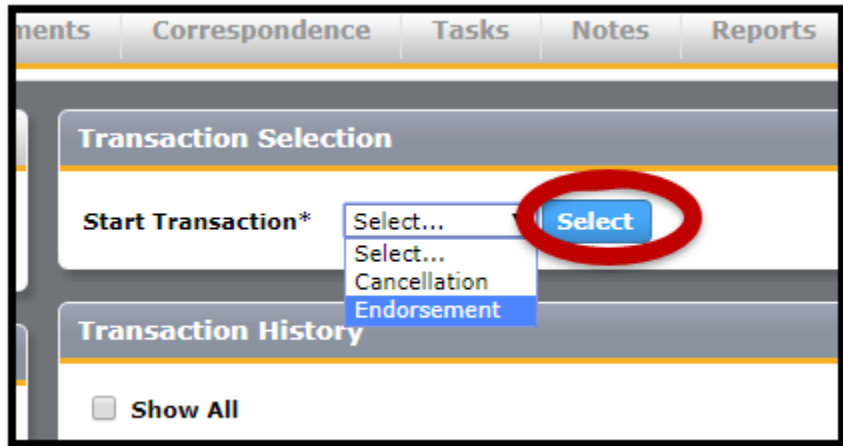


3. Click on the **Start Transaction** button under the Actions panel.

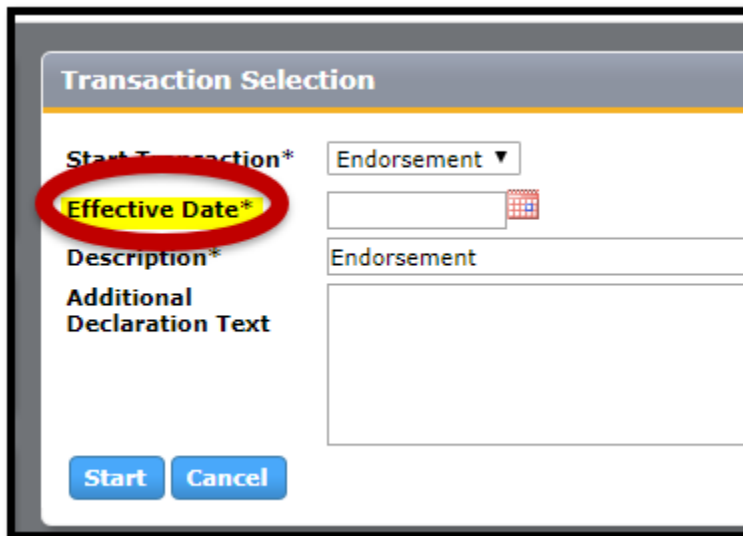


4. In the **Start Transaction** drop-down, select Endorsement.

5. Click on the **Select** button.



6. Set **Effective Date** to today's date.



7. Click on the **Start** button.

Transaction Selection

Start Transaction* Endorsement ▾

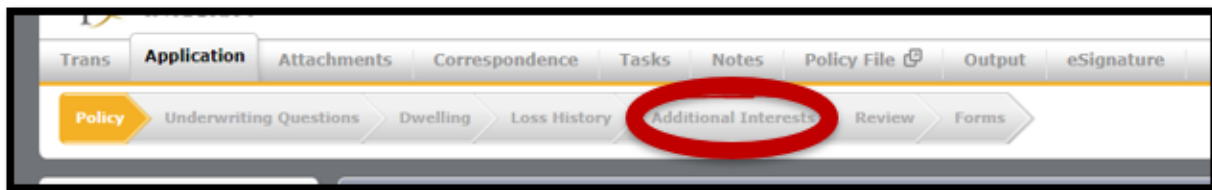
Effective Date* 03/13/2020

Description* Endorsement

Additional Declaration Text

Start Cancel

8. Click on the **Additional Interests** tab.



9. You can **add, edit, or remove a mortgagee with this carrier.**

10. To edit the mortgagee, click on the **Change** link for the desired mortgagee to change.

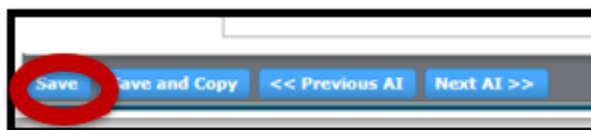
Additional Interest List

Show Deleted Items

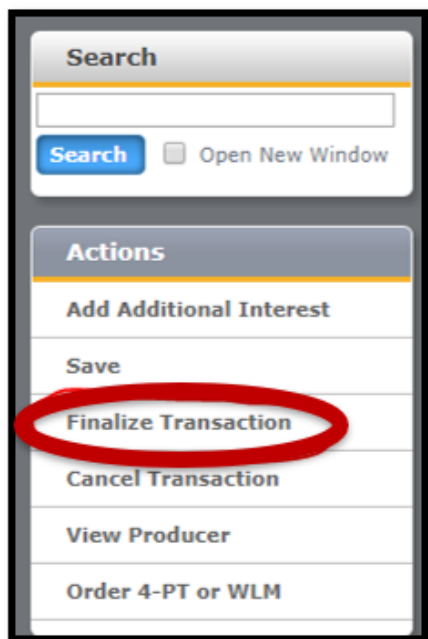
Number	Name	Interest Type	Loan Number	
1	Midflorida Credit Union	First Mortgagee	1412002852	Change Delete Copy
2	Insurance Service Center c/o Midflorida Credit Union ISAOA/ATIMA	Second Mortgagee	123636157	Change Delete Copy

[Next Page](#)

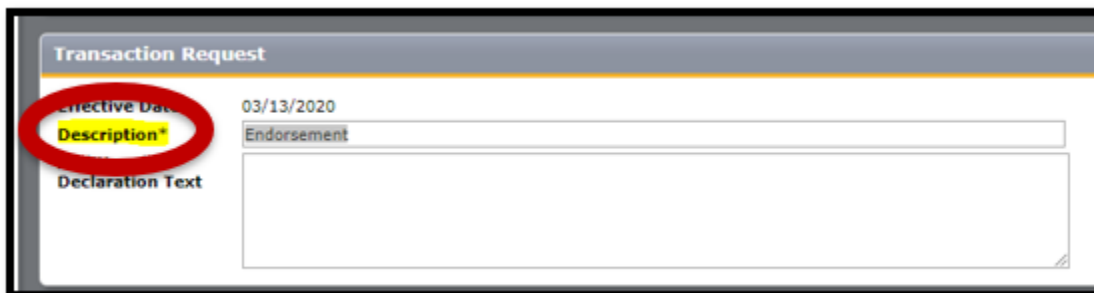
11. Click on the **Save** button when done entering new mortgagee information.



12. To complete the change, click on the **Finalize Transaction** under the Actions panel.



13. In the **Description** box, type in mortgage change.



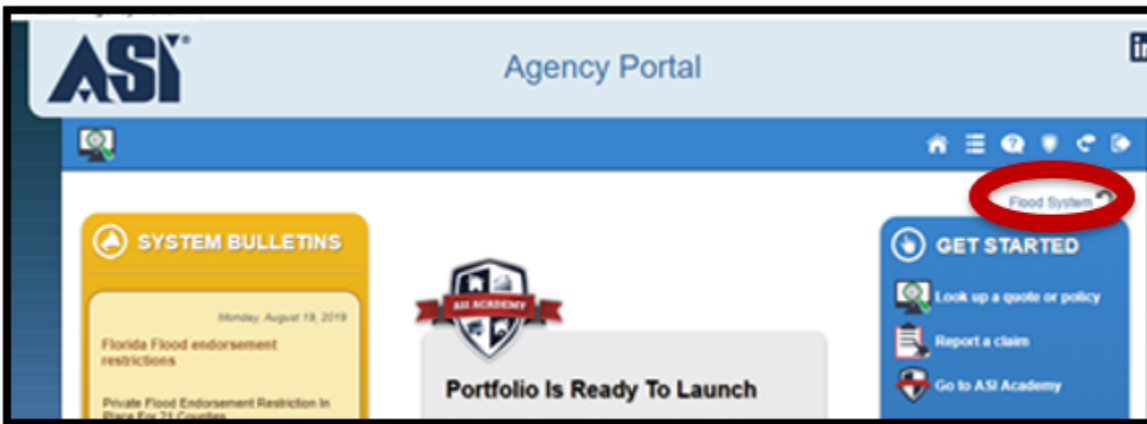
14. Click on the **Endorse Policy** button.

Output Pending						
Pending Output - Endorsement Package						
Include	Modified	Document	Recipient Name	Forms	Delivery Method	Destination
<input checked="" type="checkbox"/>		Insured Endorsement Package	Insured Jade Mckendree Smith and Aaron Smith	Declaration + Filing	Batch	1027 Helmsdale Dr Wesley Chapel, FL 33543-3913
<input checked="" type="checkbox"/>		Producer Endorsement Package	Producer Brightway Insurance, Inc.	Declaration + Filing	Local Printer	
<input checked="" type="checkbox"/>		Mortgagee Endorsement Package	Mortgagee Midflorida Credit Union	AI Declaration DP	Local Printer	
<input checked="" type="checkbox"/>		Mortgagee Endorsement Package	Mortgagee Midflorida Credit Union	AI Declaration DP	Local Printer	

[Endorse Policy](#)
[Review Output](#)
[Modify Application](#)

AMERICAN STRATEGIC (ASI) FLOOD

1. For American Strategic Insurance Flood, when searching for this carrier in OKTA in ASI.
2. Make sure to click on the flood systems link above the policy search button prior to searching for flood policies with this carrier.



3. Notice on the top left-hand side it will say **ASI Flood** when on their flood portal.
4. Type in the policy number into the search bar in the middle of the site.



- Click on the **magnifying glass** on the right or hit Enter on your keyboard. The policy dashboard will populate.
- Scroll all the way down to the bottom of the site
- Click on the **Non \$ Endorsement**.



ASI Flood Application

Search by quote / policy # or name LOOK UP

Policy ID: FL0147082 Plan ID: STD
 Name: ADAM DJAK Flood Zone: AE / PGST
 Inception Date: 8-15-2018 Company: ASI
 Property Address: 7903 S HOUSTON ST Tampa, FL 33616-2387 Agent (ID #: Brightway Insurance (41850) NFP Manual

Insured

First Name: ADAM Last Name: DJAK
 Company Name:
 Phone: (813)596-1215 Email: adam@encenergy.com

Additional Named Insured 1 +

First Name: SARAH Last Name: DJAK
 Company Name:
 Mailing Address 1: Mailing Address 2:
 City:
 State: Zip:
 (Province/Region) (Postal Code)
 Country:
 Mail Declaration Page Mail Invoice

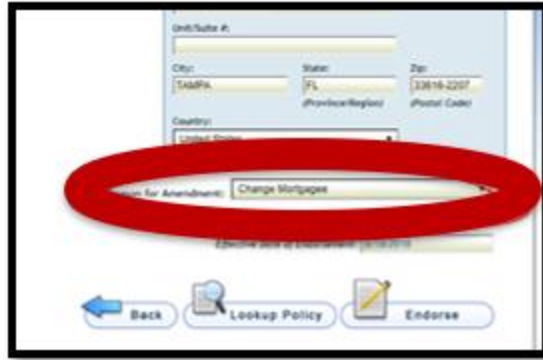
Mortgagee 1 +

Zip: (Select by typing Mortgage Name or Zip Code)

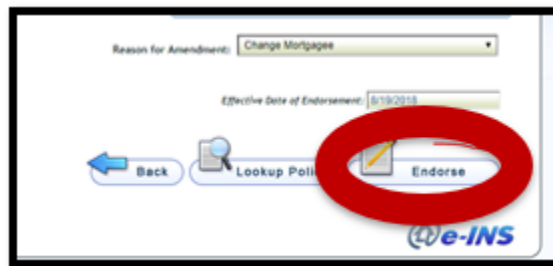
Name: NATIONSTAR MORTGAGE, LLC Escrow: Yes No Loan ID: 0648064098
 Mailing Address: (Suite/Suite #):
 PO BOX 7729 City: State: Zip:

Mailing Address

- This screen above will populate. **You can only edit mortgagee.** When you are done editing mortgagee, scroll down to the **reason for amendment** section.



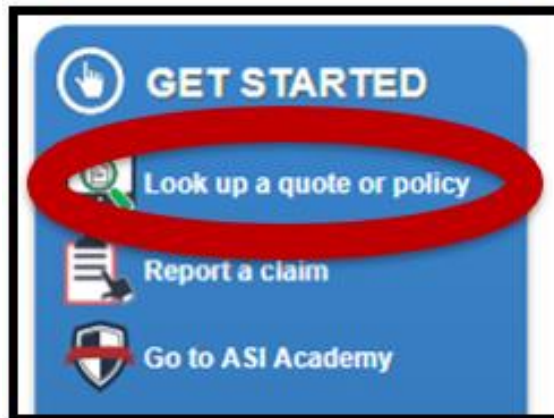
9. In the drop-down menu, select **Change Mortgage** if it has not been automatically selected.
10. The effective date cannot be changed. Leave it as today's date.
11. Click the pencil and paper icon that says **Endorse** next to it.



12. This carrier also automatically generates a new declarations page with the mortgage changes on the policy.

AMERICAN STRATEGIC INSURANCE (ASI) HOMEOWNERS

1. To begin, click on the **Look up a quote or policy** icon.



2. Enter in the policy number in the Quote / Policy # box.

3. Click on the **Lookup Quote/Policy**.

Lookup a Quote or Policy

Quote / Policy #:

Company Name: *(Commercial Products Only)*

First Name: Last Name:

Location Address: Unit/Suite #:

City: State: Zip:

Lookup Quote/Policy

4. Select the desired term by clicking on the policy number link.

Lookup Quote/Policy

Policy ID	Prev. Policy	Inc Date	Type	Name	Location Address
FLA174840	FLA174840	9/13/2019	RN	Smith, John	118 PERRY CREEK DR JACKSONVILLE, FL 32220
FLA174840	FLA174840	9/13/2018	RN	Smith, John	118 PERRY CREEK DR JACKSONVILLE, FL 32220
FLA174840	FLA174840	9/13/2017	RN	Smith, John	118 PERRY CREEK DR JACKSONVILLE, FL 32220
FLA174840	FLA174840	9/13/2016	RN	Smith, John	118 PERRY CREEK DR JACKSONVILLE, FL 32220
FLA174840	FLA174840	9/13/2015	RN	Smith, John	118 PERRY CREEK DR JACKSONVILLE, FL 32220
FLA174840	FLA174840	9/13/2014	RN	Smith, John	118 PERRY CREEK DR JACKSONVILLE, FL 32220
FLA174840	FLA174840	9/13/2013	RN	Smith, John	118 PERRY CREEK DR JACKSONVILLE, FL 32220

5. Scroll all the way down to the bottom of the site.
6. Click on the **Endorse Mortgagee** button and enter mortgagee information.



Mortgagee Information

Enter a 5 digit zip code:

Select from list:

Mortgagee 1 Mortgagee 2

Mortgagee Name: <input type="text" value="Fifth Third Bancorp ISAOA"/>	Address 1: <input type="text" value="PO BOX 598"/>	Address 2: <input type="text"/>
City: <input type="text" value="Amelia"/>	State: <input type="text" value="Ohio"/>	Zip Code: <input type="text" value="45102"/>
Escrow: <input type="text" value="Yes"/>	Loan ID: <input type="text" value="417535119"/>	

7. When you are done, click on the **Issue Policy** button.

Mortgagee Information

Enter a 5 digit zip code:

Select from list:

Mortgagee 1 Mortgagee 2

Mortgagee Name:

Address 1:

Address 2:

City:

State:

Zip Code:

Escrow:

Loan ID:

8. This carrier also automatically generates a new declarations page with the mortgage changes on the policy.

AMERICAN SUMMIT HOMEOWNERS

For American Summit Insurance, please refer to the **American Integrity Homeowner** section of this SOP.

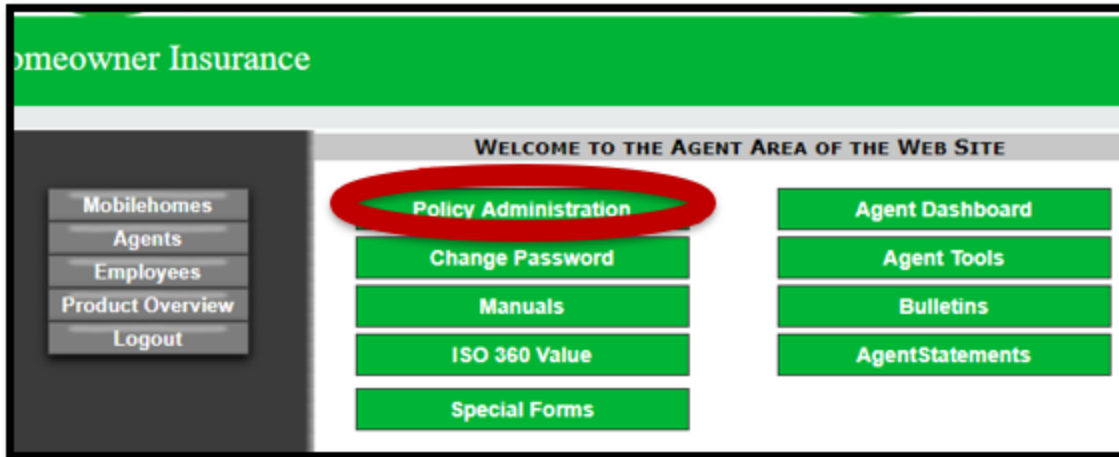
AMERICAN TRADITIONS HOMEOWNERS

For American Traditions Insurance, there are two different logins for this carrier:

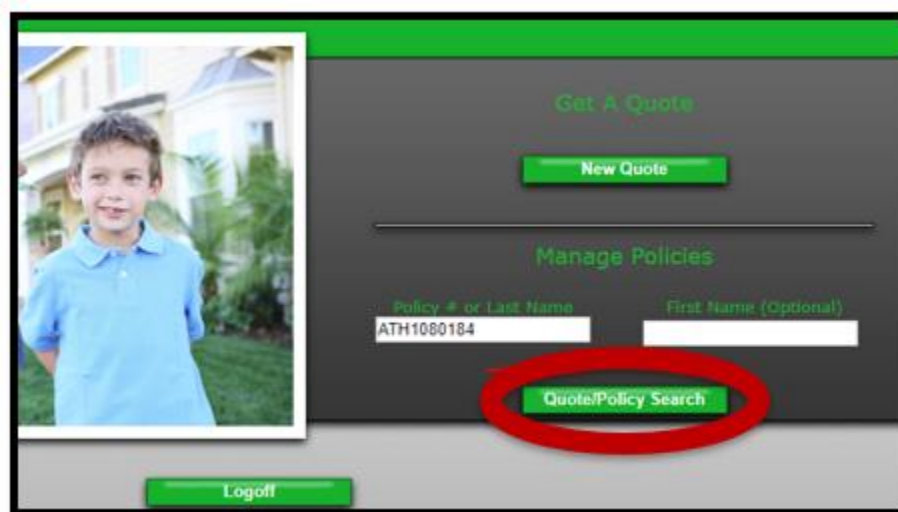
1. The first login is for Homeowners policies, which typically start with **ATH in the policy number**.
2. The second login is for Mobile Home policies, which typically start with **ATM in the policy number**.

To begin:

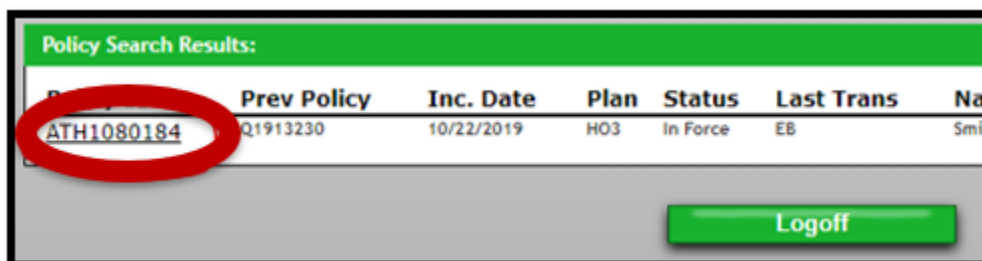
1. Click on the **Policy Administration**.



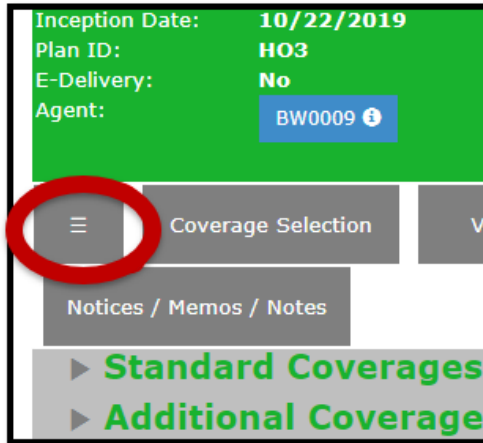
2. Enter policy number in the Policy # or Last Name box.
3. Click on the **Quote/Policy Search** button.



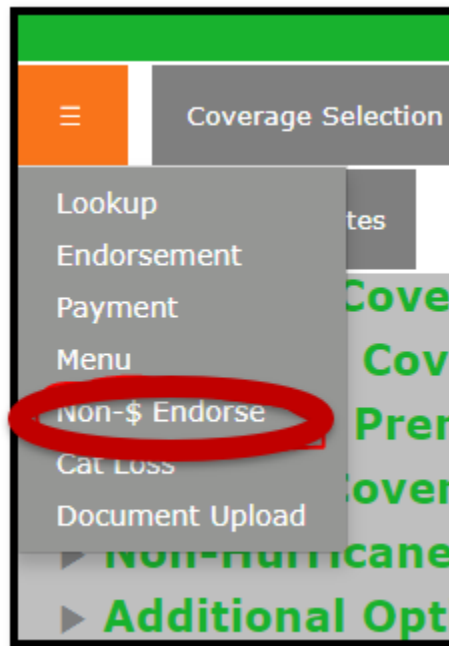
4. Select the desired term by clicking on the policy number link.



5. Click on the **three-line icon**.



6. Select **Non-\$ Endorse**.



7. Leave Effective Date as today's date.

8. Scroll down to the bottom of the screen.

Mortgage Information

Lien 1 Lien 2

Lien 1 Name: Address 1: Address 2:

City: State: Zip Code:

Bill To: Loan ID:

Welcome BW0000! You are connected to AT/CIS10.
PO Box 2000, Pinellas Park, FL 33780-2000 • (888) 561-3433 or (727) 561-0013 Claims: (888) 270-8430

- Once you have entered in the mortgagee information, click on the **Endorse Policy** button.

Mortgage Information

Lien 1 Lien 2

Lien 1 Name: Address 1: Address 2:

City: State: Zip Code:

Bill To: Loan ID:

Welcome BW0000! You are connected to AT/CIS10.
PO Box 2000, Pinellas Park, FL 33780-2000 • (888) 561-3433 or (727) 561-0013 Claims: (888) 270-8430

- This carrier also automatically generates a new declarations page with the mortgage changes on the policy.

AMERICAN TRADITIONS FLOOD

For American Traditions Flood Insurance, please refer to the **Bankers Flood section** of this SOP.

AMERICAS HOMEOWNERS

For Americas Insurance, refer to the **Prepared and Velocity Insurance section** of the SOP.

ANCHOR HOMEOWNERS – LA PREMIER

For Anchor – LA Premier, please refer to the **American Integrity Homeowner** section of this SOP.

ANCHOR HOMEOWNERS – TX PREMIER

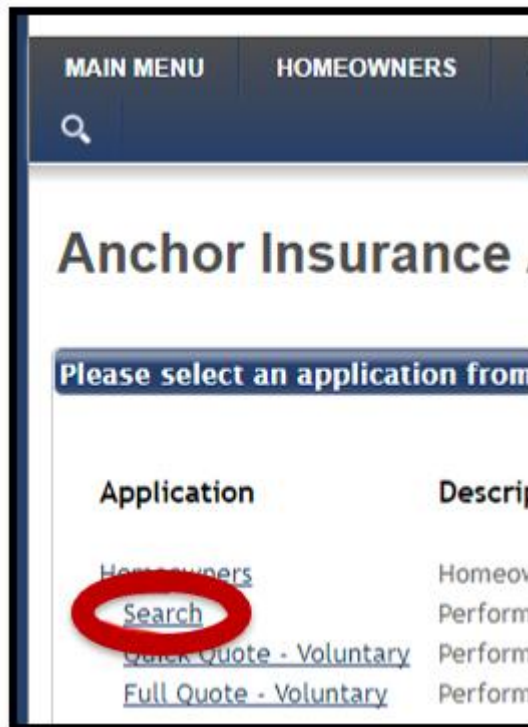
For Anchor – TX Premier, please refer to the **American Integrity Homeowner** section of this SOP.

ANCHOR HOMEOWNERS – TX SILVER

For Anchor – TX Silver, please refer to the **Travelers section** of this SOP. Their email address is txcustomerservice@relyonanchor.com.

ANCHOR HOMEOWNERS

1. To begin, click on the **Search** link on the left side.



2. Enter policy number in the Policy Number box.
3. Click on the **Search** button.

Search by policy: Show History
Policy Number

Search Option:

See All Line of Business ▼

See All Policy Types... ▼

Status Search... ▼

Search »

- NOTE:** Make sure to hyphenate after the letters in the policy number and before the last two numbers.

Search by policy: Show History
FLHOV-0037363-01 Policy Number

Search Option:

See All Line of Business ▼

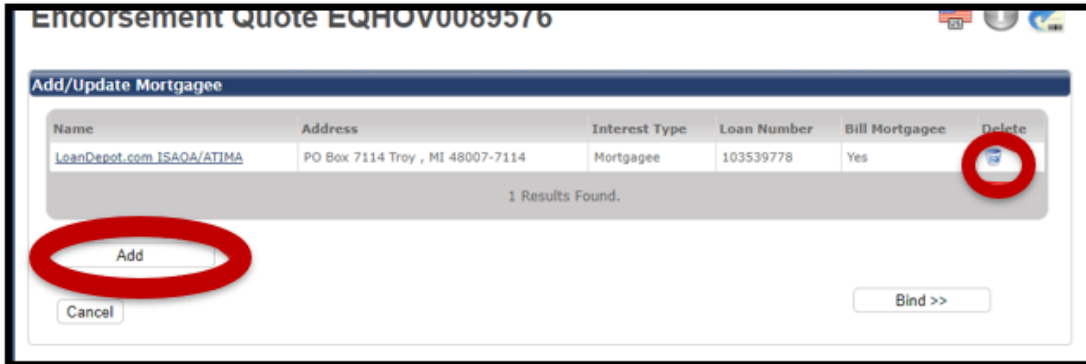
See All Policy Types... ▼

Status Search... ▼

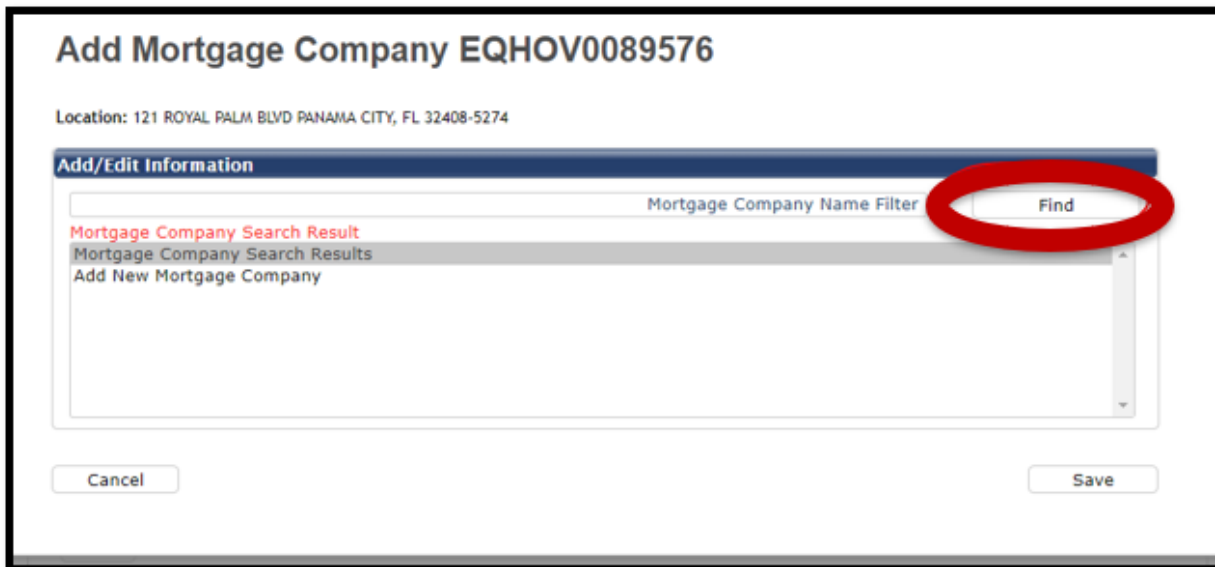
Search »

- Click on the **Actions** button.

9. You can **add, remove, or edit the mortgagee.**
10. Click on the **Add button** to add mortgagee.
11. Click on the **trash bin icon to remove mortgagee.**



12. Type in the new mortgagee in the search box.
13. Click on the **Find** button.



14. If you are unable to locate the mortgagee, select Add New Mortgage Company:
 - Enter new mortgagee information.
 - Click on the **Save** button.

Location: 121 ROYAL PALM BLVD PANAMA CITY, FL 32408-5274

Add/Edit Information

Mortgage Company Name Filter

Mortgage Company Search Result

Mortgage Company Search Results

Add New Mortgage Company

Name **Loan Number**

Address 1

Address 2

City **ST** **ZIP**

Bill Mortgagee Yes No

International?

Description

15. Click on the **Bind** button.

Endorsement Quote EQHOV0089576

Add/Update Mortgage

Name	Address	Interest Type	Loan Number	Bill Mortgagee	Delete
LoanDepot.com ISAQA/ATIMA	PO Box 7114 Troy , MI 48007-7114	Mortgagee	103539778	Yes	

1 Results Found.

16. The updated declarations page will be on the next page.

17. Select the box labeled **APC HODEC1**.

Policy Forms

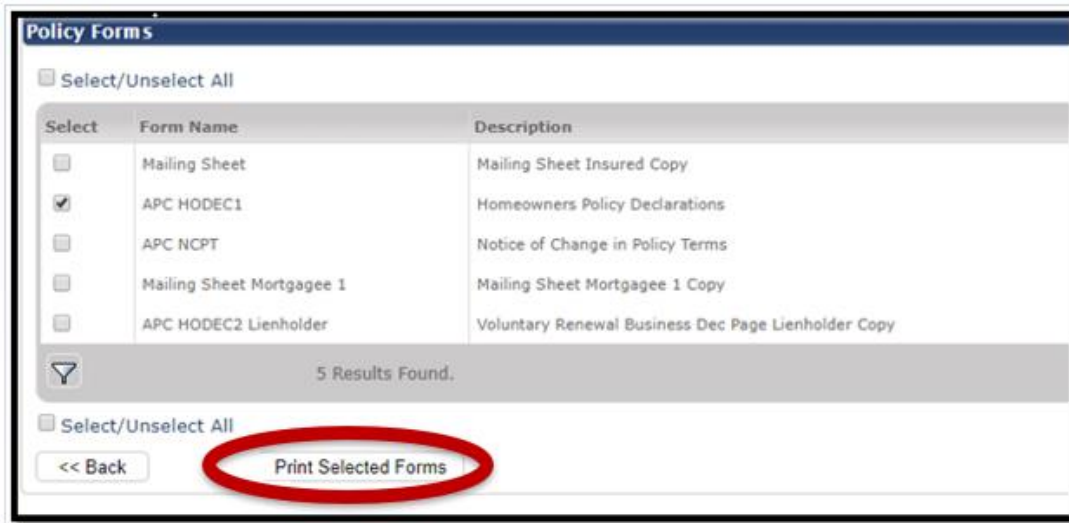
Select/Unselect All

Select	Form Name	Description	Status
<input type="checkbox"/>	Mailing Sheet	Mailing Sheet Insured Copy	Scheduled
<input checked="" type="checkbox"/>	APC HODEC1	Homeowners Policy Declarations	Scheduled
<input type="checkbox"/>	APC NCPT	Notice of Change in Policy Terms	Scheduled
<input type="checkbox"/>	Mailing Sheet Mortgagee 1	Mailing Sheet Mortgagee 1 Copy	Scheduled
<input type="checkbox"/>	APC HODEC2 Lienholder	Voluntary Renewal Business Dec Page Lienholder Copy	Scheduled

5 Results Found.

Select/Unselect All

18. Click on the **Print Selected Forms** button.

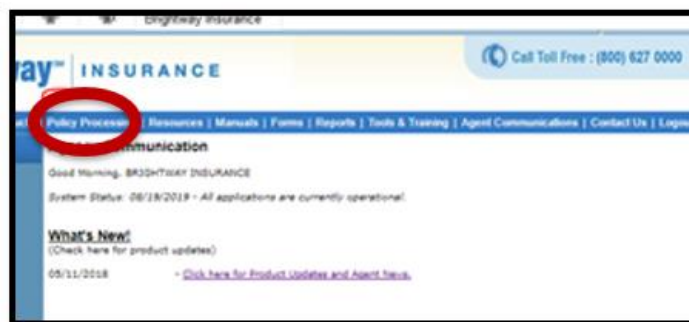


ASSURANT FLOOD/SUNSHINE

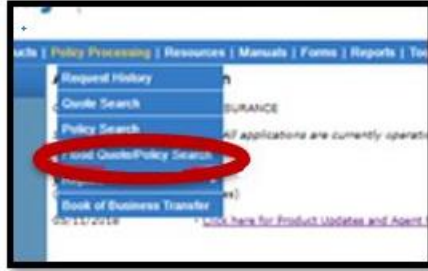
For Assurant Flood, please refer to the **American Bankers Flood** section of this SOP.

BANKERS FLOOD

1. To begin, in order to search for the flood policy, click on the **Policy Processing** drop-down menu on the top.



2. In the drop-down menu, select **Flood Quote/Policy Search**.



3) It will bring you to this screen. Type in the policy number in the search bar.

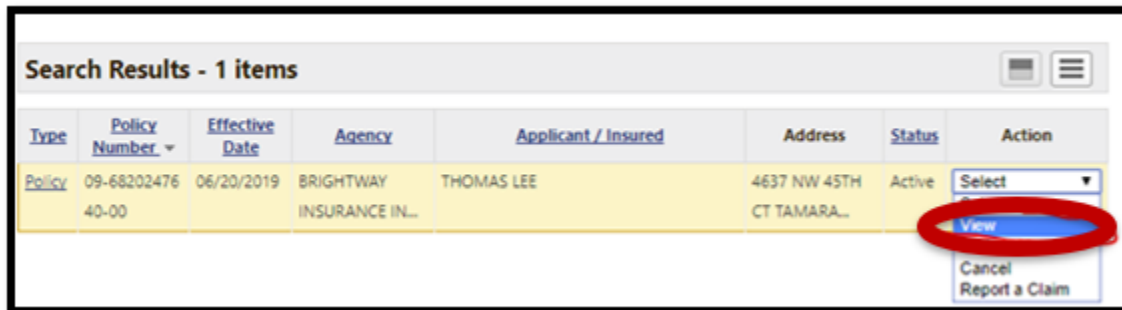


3. Click on the magnifying glass icon on the right or hit Enter on your keyboard.

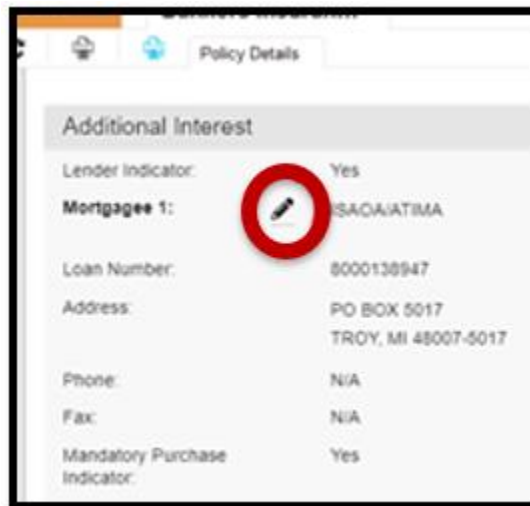
4. Go to the **Action** section and select the drop-down menu.



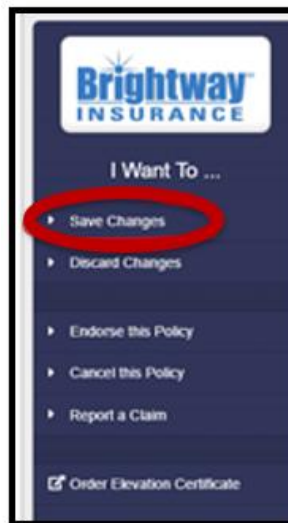
5. Select **View**



6. Scroll all the way down to the section that says **Additional Interest**.
7. Click on the Pen icon to edit mortgagee on the desired mortgage position.



8. When you have completed editing, scroll back up to the top.
9. Click on the **Save Changes** link.



10. It will automatically generate a declarations page with the mortgage changes made on the policy as shown below.



BANKERS HOMEOWNERS

1. To begin, in order to search for the homeowner's policy, click on the **Policy Processing** drop-down menu on the top. Select **Policy Search** from the dropdown.



2. Enter policy number and click **Next**.

Search by

- Policy Number
- Insured Name
- Business Name
- Property Address
- Rollover Number
- Number - General Agency


090016019825400
Policy Number

Range limitation

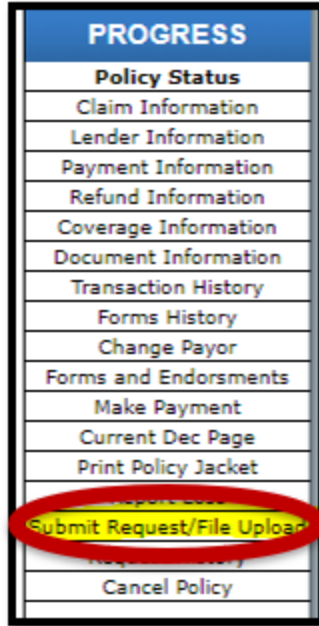
Product limitation

[Click Here](#)

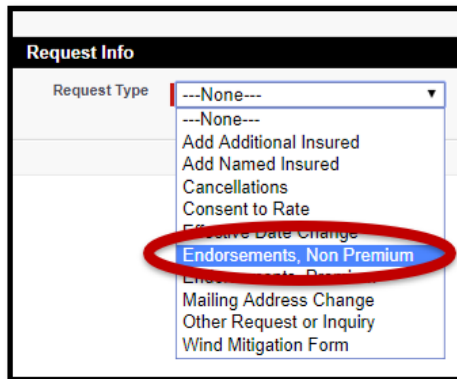
3. Click on the **pen and paper icon**.

Home Products Policy Processing Resources Manuals Forms Reports Tools & Training Agent	
By Policy #	Search Results by Policy Number
<i>Policy Number / Product, Effective</i>	
	09-0016019825-4-00 APRIL SMITH PHO, 02/20/2020 8153 HARRISBURG DR.
<input type="button" value="New Search"/>	

4. Click **Submit Request/File Upload**.



5. In the **Request Type** drop-down, select **Endorsements, Non-Premium**.



6. Set the **Requested Effective Date** as today's date.

7. In the **Request Instructions** box, enter in the new mortgage clause and loan number.

8. Click on the **Submit** button.

Policy Info | = Required Information

Policy Number 09-0016019825-4-00
 Insured Name APRIL SMITH

Request Info

Request Type Endorsements, Non Premium ▾

Requested Effective Date 3/13/2020

Request Instructions
 Please update mortgage clause to read as follows:
 AmeriHome Mortgage Company, LLC ISAOA
 PO Box 202028
 Florence, SC, 29502-2028
 Loan # 0124893533

Requestor

Requestor Email Address

Attachments

Allowed file types: BMP, GIF, JPEG, JPG, PDF, PNG, TIF, TIFF

Delete	Attachment Name
Add New Attachment	

Submit

BRISTOL WEST AUTO

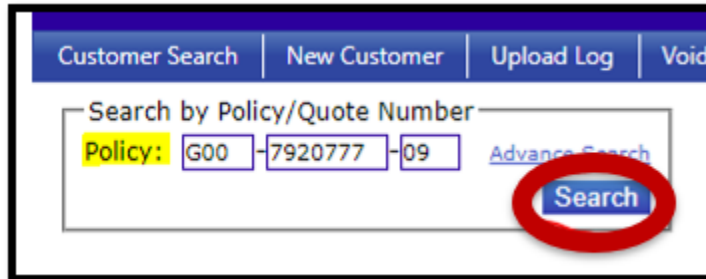
1. To begin, hover over Manage My Customers.



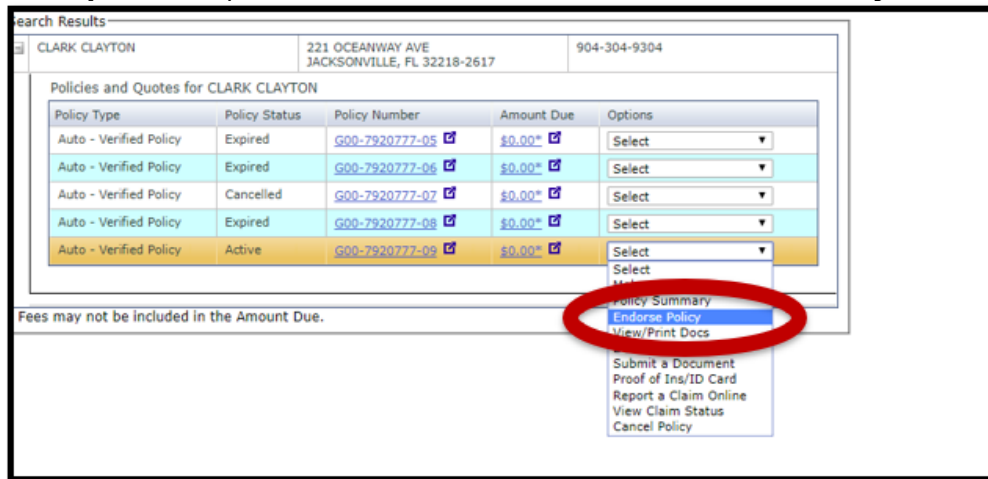
2. Hover over **Policy Search** and select **Search by Policy**.



3. Enter the policy number in manually and click on the **Search** button.



4. In the **Options** drop-down for the desired term, select **Endorse Policy**.



5. Leave the Endorsement Effective Date for today's date and click on the Endorse Policy button.

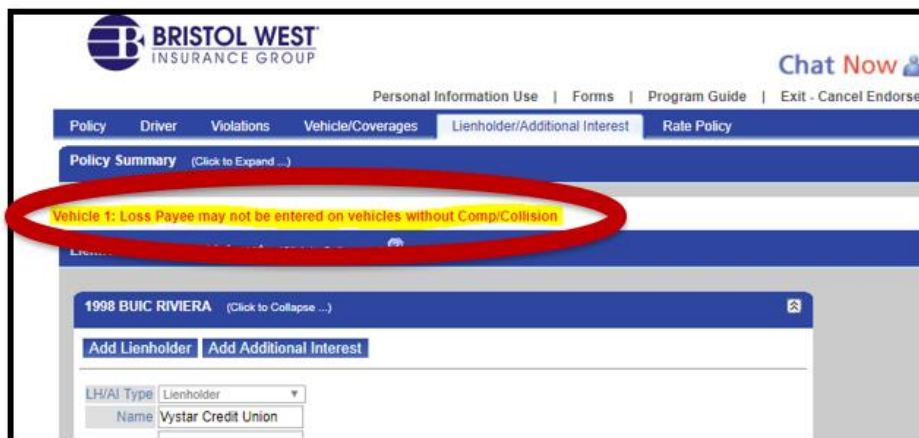


6. Click on the **Lienholder/Additional Interest** tab.



7. You can add or edit the lienholder with this carrier.

8. If you are trying to add a lienholder and the client does not have Comprehensive and Collision coverage this message will prompt.



9. Click on the **Add Lienholder** button.



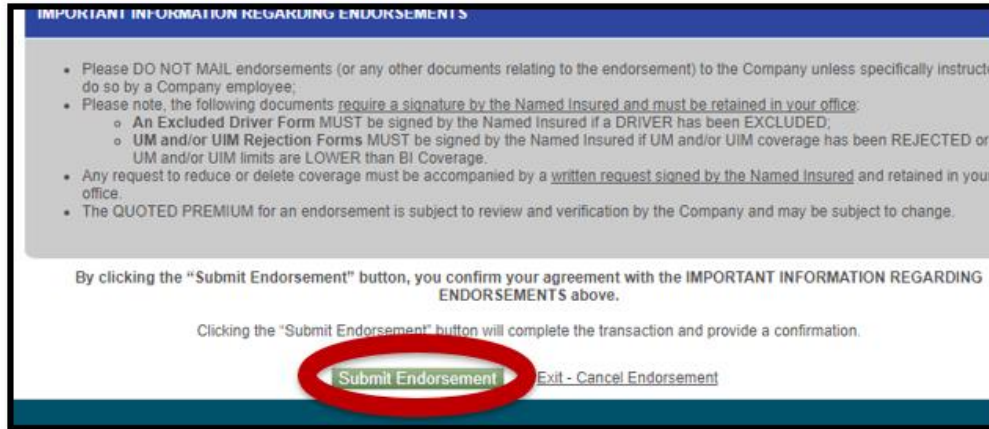
10. Click on the **Rate Policy** tab.



11. Click on the **Continue Endorsement** link.



12. Click on the **Submit Endorsement** button.



13. This carrier also automatically generates a new auto ID card and verification of insurance with the lienholder changes on the policy.

CALIFORNIA FAIR PLAN HOMEOWNER

1. To begin, select **Search by Policy Number**.



9. Enter policy number and click on the **Retrieve** button.

Please select one of the available search methods below to access Policy and Quotation information:

- Search by Policy Number
- Search by Quotation/Application Number
- Search by Insured Name
- Search by Property Address

Search Option 1: (search by Policy Number)

Policy No. (First 7 Digit Only) Renewal Count (optional)

[Retrieve](#)

10. Click on the **Select** link.

Click on the record of interest to display further details about the policy or

View Detail	Source	Type	Policy No.	Renewal Count	Effective Date	Insured Name
Select	CFP	Active Policy	2579653	0	08/12/2019	JOHN WELCH

Go Back to the Search Page

11. Click on the **Change/Cancel Policy** link.

California FAIR PROPERTY INSURANCE

Underwriting Guidelines | Policy Search | Request Quotation | **Change/Cancel Policy** | Manage Account | Reports | Premium Calculator | Make a Payment | Loss Rec

Policy No. 2579653 00 | Broker BRIGHTWAY INSURANCE INC. | Agency No. 0L5226C

Active	Dwelling Fire	08/12/2019 - 08/12/2020	JOHN WELCH	26835 OLD HWY 80 , UNIT SP 89 GUATAY, CA 91931	AIMS
--------	---------------	-------------------------	------------	--	------

12. Enter policy number and click on the **Continue** button.

Start Here → Dwelling Premium Calculator

Policy Number

Continue Cancel

13. Select **Dwelling Non-Money Endorsements**.

Select Endorsement Type

Cancel Policy

Dwelling Non-Money Endorsements

Change Name Insured | Mailing Address | Phone Numbers | Contact Information

Add, Delete, or Change Mortgagee

Change Billing Designee

14. Click on the **Continue** button.

Add Fair Rental Value, Debris Removal or Ordinance or Law Coverage

All Other Dwelling Endorsements (Selecting this endorsement type will result in delays.)
Note: All Other Endorsements should be selected ONLY if the endorsement type is not listed above.
 Do **NOT** use this option if there is no specific endorsement to be requested.
 General policy level correspondence should be emailed to cfpuw@cfpnet.com.

Continue **Cancel**

15. Select **Add, Delete, or Change Mortgagee**.

16. Click on the **Save and Continue** button.

DWELLING ENDORSEMENT REQUEST - Non-Money

Please select items you would like to change from the list below. Select all that apply:

Insured Related Changes

- Change Named Insured
- Change Mailing Address
- Change Insured Phone Numbers
- Change Contact Information

Mortgagee Related Changes

- Add, Delete, or Change Mortgagee

Change Billing Designee

- Change Billing Designee

Save and Continue **Cancel**

Go back to select a different policy.

17. Click on the **Edit or Replace** button.

Current Additional Interests Information

Mortgagee Type:	MORTGAGEE
Mortgagee No.:	1
Full Name:	AVBANTIS CREDIT UNION
Address:	BRANCH OPERATIONS, PO BOX 1422, PORTLAND, OR 972071422
Loan No.:	1530770-171

Pending Changes (Please make changes below)

Mortgagee Type:	MORTGAGEE
Mortgagee No.:	1
Full Name:	AVBANTIS CREDIT UNION
Address:	BRANCH OPERATIONS, PO BOX 1422, PORTLAND, OR 972071422
	1530770-171

Edit or Replace **Delete**

ADD SECOND MORTGAGEE

Save and Continue **Cancel**

18. Click on the **Save and Continue** button when done.

Mortgagee type: Mortgagee
Mortgagee/Loss Payee: AVBANTIS CREDIT UNION
Address Line 1: BRANCH OPERATIONS
Address Line 2: PO BOX 1422
5 digit ZIP Code: 972071422
City: PORTLAND
State: OREGON
Country: UNITED STATES
Loan Number: 1530770-171

Save and Continue Cancel

19. Click on the **Save and Continue** button.

Mortgagee Type: MORTGAGEE
Mortgagee No.: 1
Full Name: AVBANTIS CREDIT UNION
Address: BRANCH OPERATIONS, PO BOX 1422, PORTLAND, OR 972071422
Loan No.: 1530770-171

Edit or Replace Delete

ADD SECOND MORTGAGEE

Save and Continue Cancel

20. Enter today's date.

21. Click on the **Save and Continue** button.

PROPOSED EFFECTIVE DATE

Earliest possible effective date is today's date (04/16/2020) and before the expiration date of (08/12/2020).

04/16/2020
(mm/dd/yyyy)

Save and Continue Cancel

22. Click on the **Save and Continue** button.

COMMENTS, QUESTIONS OR ATTACHMENTS (optional)

Please note that any comments, questions or attachments require underwriting review and will result in delays in processing your request. Use this section only if necessary.

This section is for additional underwriting information only, and not for coverage change requests.

Please click inside to begin typing.

Would you like to attach any attachments (e.g. marriage license, death certificate, escrow statement, etc) to this request?

Yes No

[Save and Continue](#) [Cancel](#)

23. Click on the **Submit** button.

Print

REVIEW OF CHANGES

To edit these changes, use links on the left.

Mortgagee Changes:	REPLACE FIRST MORTGAGEE
Mortgagee Type:	MORTGAGEE
Mortgagee No.:	1
Mortgagee/Loss Payee:	AVBANTIS CREDIT UNION
Address:	BRANCH OPERATIONS, PO BOX 1422, PORTLAND, OR 972071422
Loan No.:	1530770-171
Proposed Effective Date:	04/16/2020

[Submit](#) [Cancel](#)

CAPITOL PREFERRED HOMEOWNERS

1. For Capitol Preferred Insurance, this screen will populate, to begin, click on the **Property Insurance** link on the top

Agent Portal

Customer Service: +800-734-4749
Claims: +888-388-CPIC

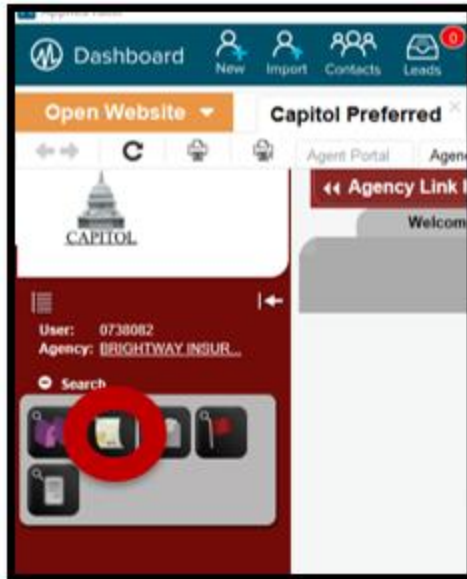
[Make a Payment](#) [Live Chat](#)

CAPITOL
Preferred Insurance Company

[Property Insurance](#) [Commission](#) [Flood Insurance](#)

SUMMARY MESSAGE CENTER COMPANY LIBRARY REPORTS COMPLIANCE

2. Click on the **paper icon**, this will take you to the **Policy Search** screen



3. Proceed to enter the policy number. (**NOTE:** When entering in the policy number, only enter in the numbers in the policy number into the middle box for the Policy Number box.)
4. Click on the **Search** button.

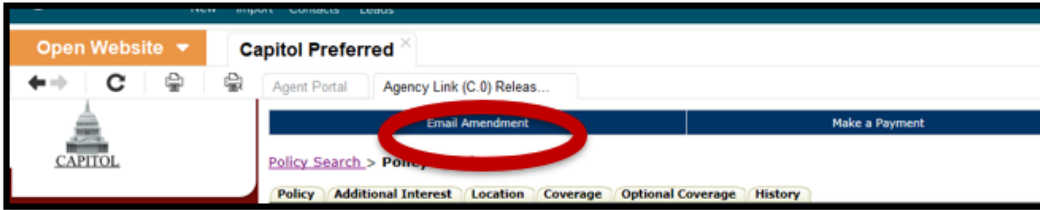
Policy Inquiry

Insured's Name:	<input type="text"/>
Postal Code:	<input type="text"/>
Line of Business:	<input type="text"/>
Select Agency:	All Associated Agencies
Policy Number:	2134816
Expires within (# of days):	<input type="text"/>
Sort Results By:	Policy Number Descending

5. To click on the desired term, click on the link for the policy number listed under the Policy Number section.

Policy Number	Insured's Name	Line of Business
CPH2134816 00	KIMBERLY A DAVIS	Homeowners

6. Click on the **Email Amendment** button on the top left.

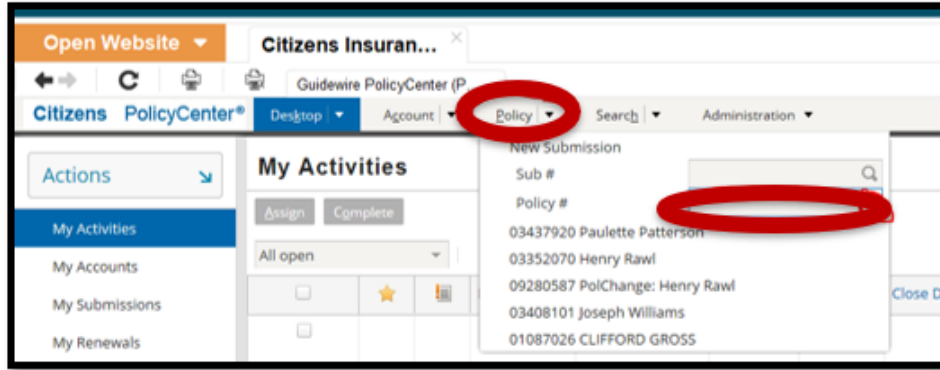


7. Select the **Mortgagee Change** box.
8. Enter in today's date for the Effective Date of Change box.

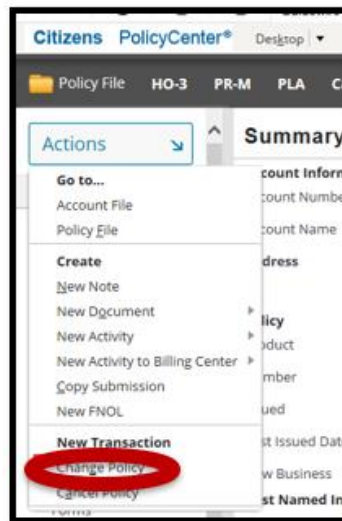
9. Once you have entered in the mortgage clause in the Details of Change Request box, click on the **Submit Change** button.

CITIZENS HOMEOWNERS INSURANCE

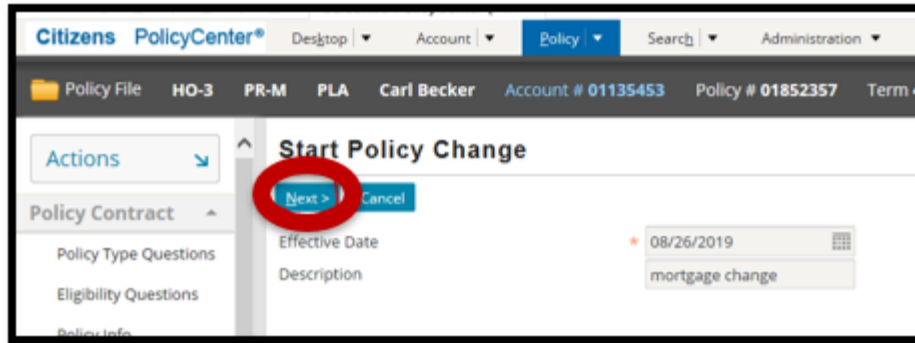
1. To begin, click on the **Policy** drop-down menu
2. In the Policy # search bar, type in the policy number, then click on the magnifying glass icon or hit enter on your keyboard



3. The policy summary page will pop up; to make a mortgage change, click on the **Actions** drop-down menu button on the left side panel
4. Under **New Transaction**, select **Change Policy**

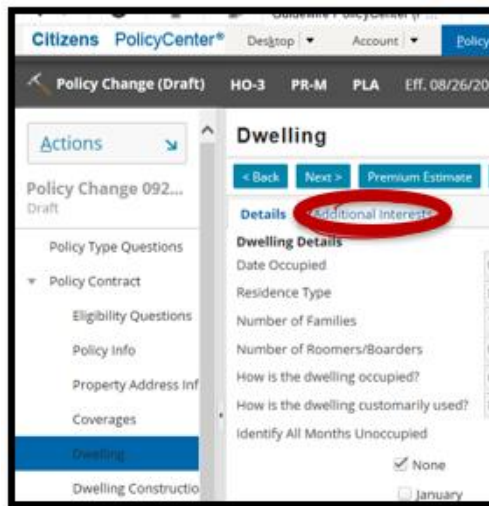


5. This screen will populate, leave the effective date as the current date of the change
6. Type in mortgage change in the **Description** box
7. Click on the **Next** button



8. Select **Dwelling** on the left side panel

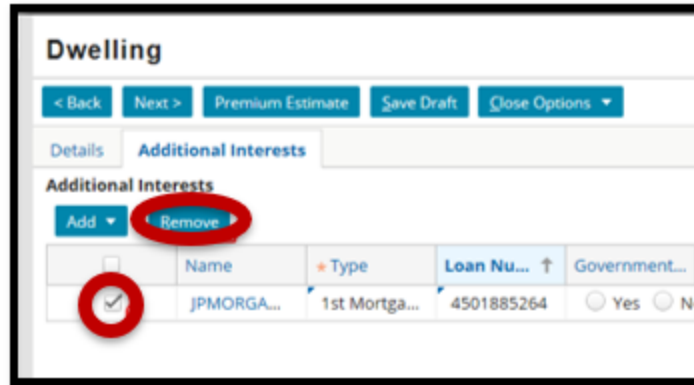
9. Click **Additional Interest**



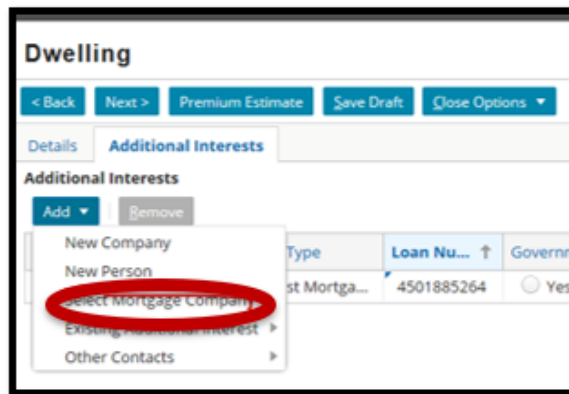
(NOTE: If you are replacing a mortgagee and it is in their address book, first make sure to remove the current mortgagee)

10. Select the mortgagee

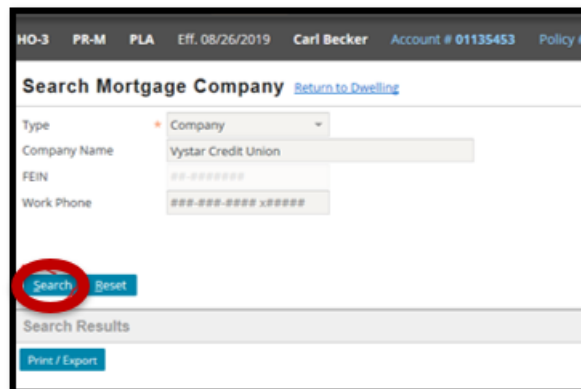
11. Click on the **Remove** button



12. Click on the **Add** drop-down button to add the new mortgagee
13. Click on **Select Mortgage Company**



14. Type in the new mortgagee in the Company Name box
15. Select the **Search** button or hit enter



16. Click on the **Select** button for the mortgagee that resembles the mortgage clause provided

Search Mortgage Company [Return to Dwelling](#)

Type: Company
 Company Name: Vystar Credit Union
 FEIN: *****
 Work Phone: ***-***-**** x*****

Search Reset

Search Results

Print / Export

	Name	Address Boo...	Address
Select	VYSTAR CR...	ab:2449383	PO BOX 41145, JACKSONVILLE, FL 32203-1145

- You will be directed back to the Additional Interests tab; select the position of the mortgagee under the **Type** section
- Type in the loan number under the **Loan Number** section

Dwelling

< Back Next > Premium Estimate Save Draft Close Options

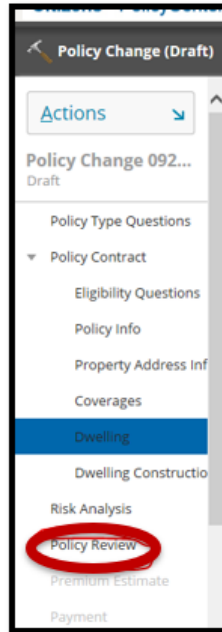
Details Additional Interests

Additional Interests

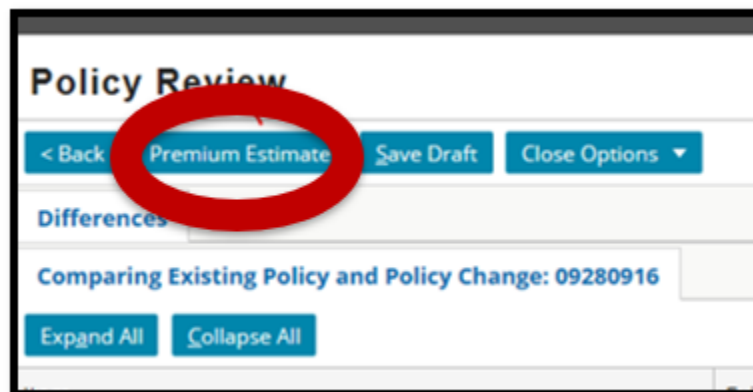
Add Remove

<input type="checkbox"/>	Name	* Type	Loan Nu... ↑	Government...
<input type="checkbox"/>	JPMORGA...	1st Mortga...	4501885264	<input type="radio"/> Yes <input type="radio"/> N
<input type="checkbox"/>	VYSTAR CR...	<none>		

- Select **Policy Review** on the left side panel when you are done entering the loan number and the position of the loan



20. Click on the **Premium Estimate** button



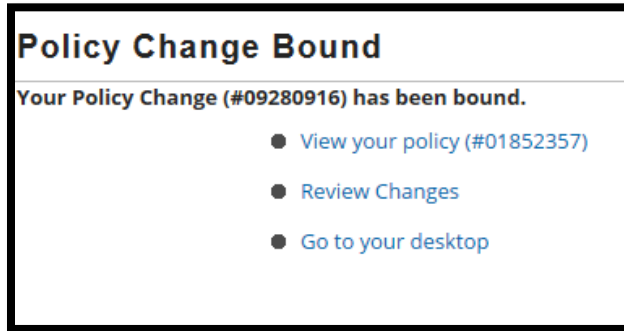
NOTES:

- Sometimes it will prompt you to add a social security number, birthday of one of the insured, or request documents in order to process the change.
- If it asks for a social security number, enter 9 zeros with the correct format
- If it asks for a birthday, use the same birthday as the other insured

21. When that is done, click on the **Request Approval** button



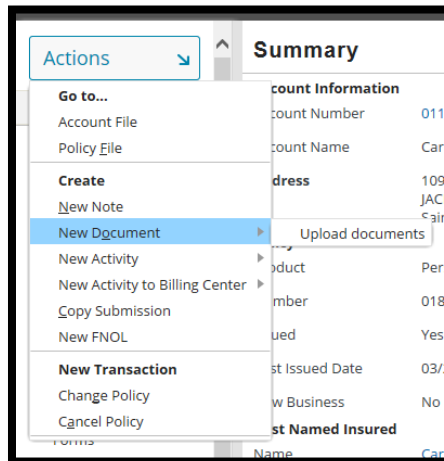
22. This screen will populate if you have successfully submitted the mortgage change



CITIZENS MORTGAGEE NOT IN ADDRESS BOOK

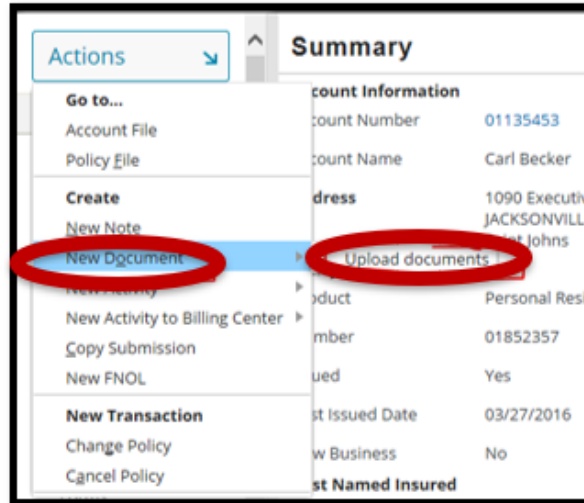
If you are replacing a mortgagee and it is not in their address book, you will have to instead create a mortgage change request in AMS and upload it onto their site.

1. To upload the document to the site, first click on the Actions drop down menu.

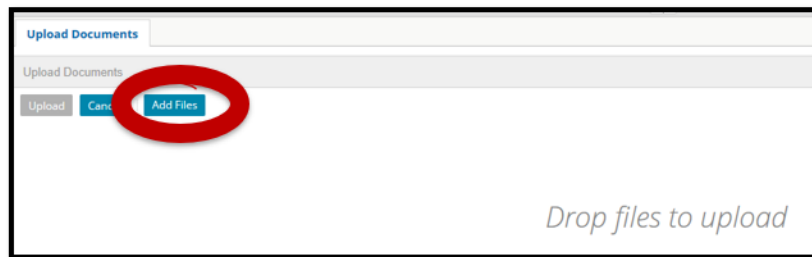


2. Select **New Document**

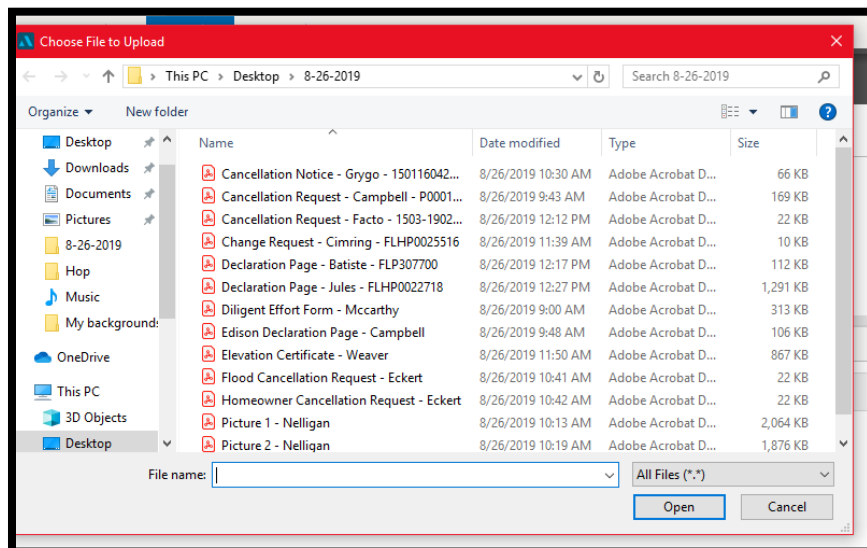
3. Select **Upload Documents**



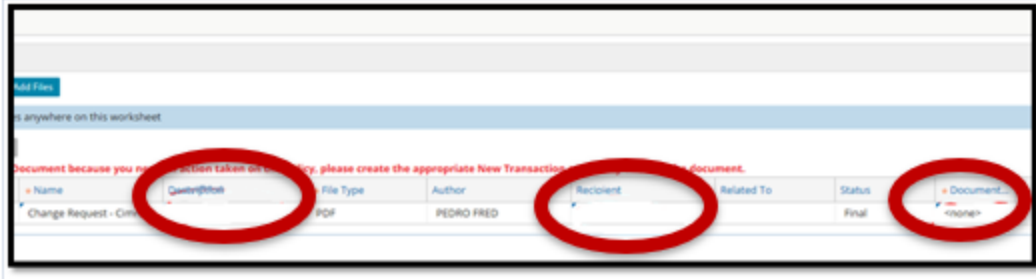
4. Select the **Add Files** button



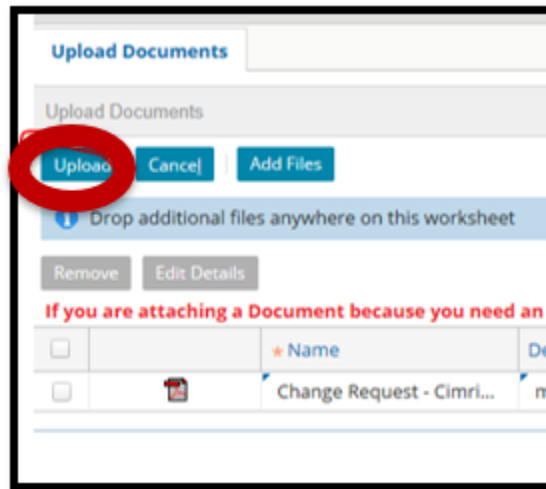
5. This screen will pop up; select the mortgage change request document.



6. You must fill out all 3 of the boxes below: **(Description, Recipient and Document)**



7. When you are done, click on the **Upload** button



8. Now to fully submit the mortgage change request you must create a transaction

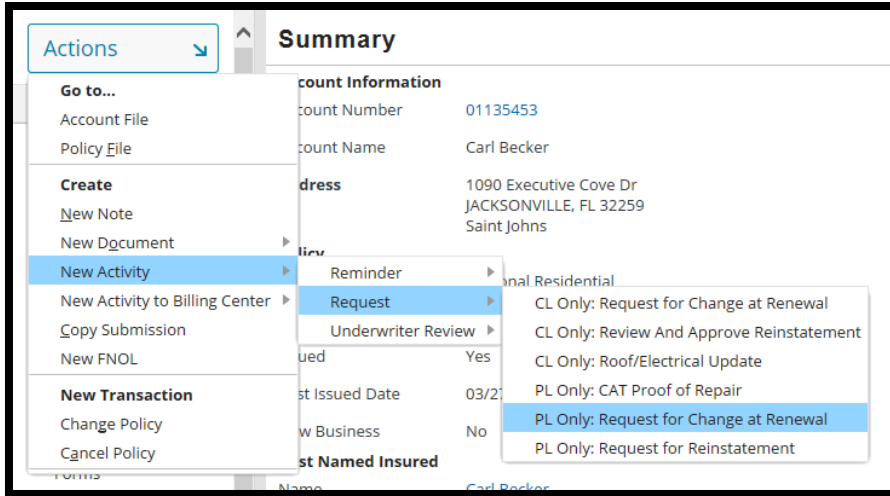
- **NOTE:** You can only request to make the change at renewal

9. Click on the **Actions** drop-down menu button

10. Select **New Activity**

11. Select **Request**

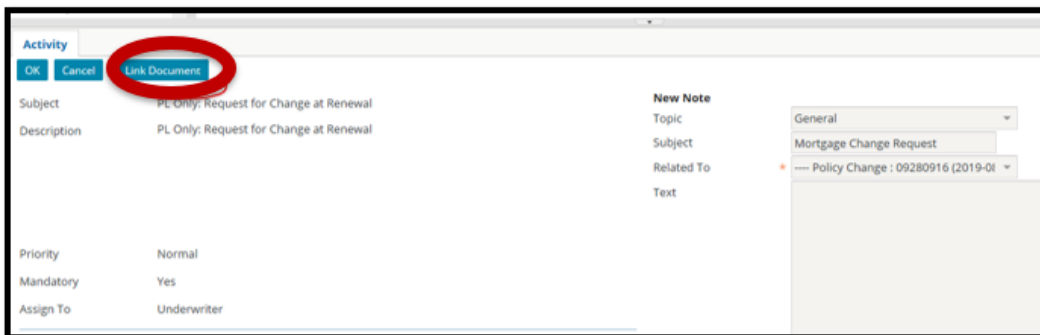
12. Select **PL Only: Request for Change at Renewal**



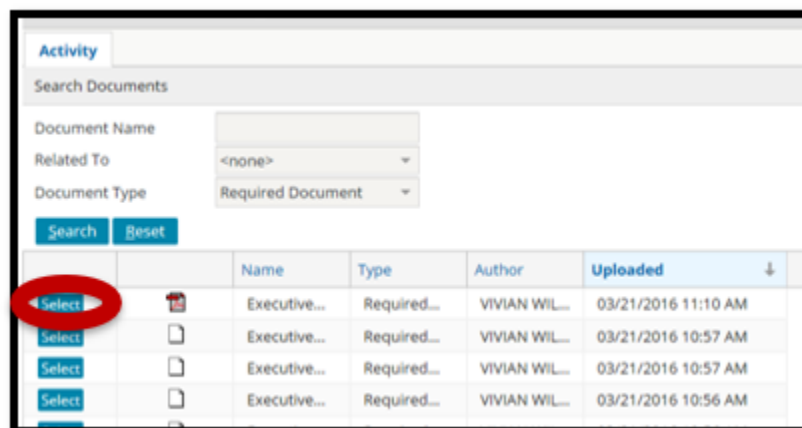
13. In the Subject line, type in **Mortgage Change Request**

14. In the Topic Line, select **General**

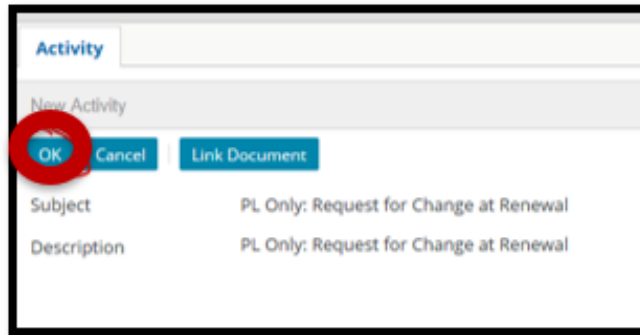
15. Click on the **Link Document** button



16. Click on the **Select** button for the correct document to link to the transaction



17. When you are done, then lastly click on the **OK** button



CYPRESS PROPERTY AND CASUALTY HOMEOWNERS

1. To begin, click on the paper icon; this will bring you to the **Policy Search** screen



2. Enter the policy number.

- **NOTE:** When entering in the policy number, only enter in the numbers in the policy number into the middle box for the Policy Number box

3. Click on the **Search** button

Policy Inquiry

Insured's Name:

Postal Code:

Line of Business:

Select Agency: All Associated Agencies

Policy Number: 3002277

Expires within (# of days):

Sort Results By: Policy # Ascending

Search

- To click on the desired term, click on the link for the policy number listed under the **Policy Number** section

Policy Number	Insured's Name
CFH3002277 00	WINFRED O JOHNSON
CFH3002277 01	WINFRED O JOHNSON
CFH3002277 02	WINFRED O JOHNSON
CFH3002277 03	WINFRED O JOHNSON
CFH3002277 04	WINFRED O JOHNSON

- Click on the **Policy Change** tab at the top of the screen

Cypress

Agency Link (C.0) Releas...

Certificate of Insurance **Policy Change** Update Email Address

[Policy Search](#) > Policy Inquiry

Policy Additional Interest Location Coverage Optional Coverage Less Activity Report History

- Select the **Mortgage Change** box
- Enter in today's date for the **Effective Date of Change** box
- Once you have entered in the mortgage clause in the **Details of Change Request** box, click on the Submit Change button

Policy Change Request

Effective Date of Change:

Policy Number: 095048616

Policy Period: 05/26/2019 - 05/26/2020

User: CYP0738082

Insured Name: WINFRED D JOHNSON

Type of Change Requested:

Insured's Mailing Address change

Coverage add, change, or delete

General Information change

Insured's Name change

Property Location add, change, or delete

Cancel Policy

Extended Coverage add, change, or delete

Mortgage change

Details of Change Requested:

Choose one file less than 25MB to attach to email (Optional)

DAIRYLAND AUTO

1. To begin, enter the policy number.
2. Click on the magnifying glass icon.



3. Click on the **Make a Policy Change** button.



4. Leave the Policy Change Date as today's date.
5. Click on the **Continue** button.

* Policy Change Date : 03/13/2020

* Policy Type : AUTO POLICY

Continue

6. Select the **Vehicles** tab.

7. Click on the **Pencil icon**.

Year	Make	Model	Characteristics	Garaging Zip	Vehicle Use	VIN
2008	CHEVROLET	IMPALA LS	Auto, Four Door, 6 cylinder	32164	Pleasure	2G1WB57K591267590

Add Another Vehicle

8. Select Yes for **“Does this vehicle have a lienholder or additional interest?”**

* Garaging Address : 4B UNION CT, PALM COAST, FL 32164

* Does this vehicle have a lienholder or additional interest? : Yes No

* Anti-Theft Device : Yes No

Discounts

* Air Bag : Yes No

9. In the **Lienholder/Additional Interest Type** drop-down, select **Lienholder**.

* Does this vehicle have a lienholder or additional interest? : Yes No

* Lienholder/Additional Interest Type :

LIENHOLDER
ADDITIONAL INSURED - LESSOR
OTHER ADDITIONAL INTEREST

Add Lienholder/Additional Interest

* Anti-Theft Device : Yes No

10. In the **Additional Interest** drop-down, select the correct lienholder clause listed.

11. If you do not see the correct lienholder clause listed, you can also enter the information in the blanks manually.

* Characteristics : AUTO, FOUR DOOR, 6 CYLINDER

* Garaging Address :

* Does this vehicle have a lienholder or additional interest? :

* Lienholder/Additional Interest Type :

Additional Interest :

* Company Name :

* Address :

+ Add Lienholder/Additional Interest

ped on as pedro.fred@brightway.com * Theft Device :

SELECT

ALLY BANK, PO BOX 674, MINNEAPOLIS, MINNESOTA

FORD MOTOR CREDIT, PO BOX 105704, ATLANTA, GEORGIA

FORD MOTOR CREDIT, PO BOX 390910, MINNEAPOLIS, MINNESOTA

JPMORGAN CHASE BANK, PO BOX 901098, FORT WORTH, TEXAS

LOBEL FINANCIAL, PO BOX 3000, ANAHEIM, CALIFORNIA

REGIONAL ACCEPTANCE CORPORATION, PO BOX 6000, WINTERVILLE, NORTH CAROLINA

RELIABLE CREDIT ASSOCIATION, PO BOX 22829, MILWAUKIE, OREGON

SANTANDER CONSUMER USA, PO BOX 183, MINNEAPOLIS, MINNESOTA

SANTANDER CONSUMER USA, PO BOX 25120, LEHIGH VALLEY, PENNSYLVANIA

SANTANDER CONSUMER USA, PO BOX 47260, ATLANTA, GEORGIA

STATE EMPLOYEE CREDIT UNION, PO BOX 27528, RALEIGH, NORTH CAROLINA

AMERICA FIRST CREDIT UNION, PO BOX 924260, FORT WORTH, TEXAS

TOYOTA MOTOR CREDIT CORPORATION, PO BOX 105386, ATLANTA, GEORGIA

WELLS FARGO AUTO FINANCE, PO BOX 4050, CORAOPOLIS, PENNSYLVANIA

WELLS FARGO DEALER SERVICES, PO BOX 5075, CORAOPOLIS, PENNSYLVANIA

WELLS FARGO DEALER SERVICES, PO BOX 997517, SACRAMENTO, CALIFORNIA

WEST LAKE FINANCIAL SERVICES, 4751 WILSHIRE BLVD STE 100, LOS ANGELES, CALIFORNIA

WEST LAKE FINANCIAL SERVICES, PO BOX 76809, LOS ANGELES, CALIFORNIA

AMERICAN GENERAL FINANCE, PO BOX 3893, EVANSVILLE, INDIANA

AMERICREDIT FINANCIAL SERVICES, PO BOX 1617, MINNEAPOLIS, MINNESOTA

CAPITAL ONE AUTO FINANCE, PO BOX 255605, SACRAMENTO, CALIFORNIA

CAPITAL ONE AUTO FINANCE, PO BOX 390907, MINNEAPOLIS, MINNESOTA

CHASE AUTO FINANCE, PO BOX 80015, ATLANTA, GEORGIA

CREDIT ACCEPTANCE CORPORATION, PO BOX 513, SOUTHFIELD, MICHIGAN

DT ACCEPTANCE CORPORATION, PO BOX 2997, PHOENIX, ARIZONA

12. Click on the **Save Vehicle** button.

* Lienholder/Additional Interest Type : LIENHOLDER Remove

Additional Interest : SELECT

* Company Name : VYSTAR CREDIT UNION

* Address : PO BOX 924332

* Postal Code : 76124

* City : FORT WORTH

* State : TEXAS

+ Add Lienholder/Additional Interest

* Anti-Theft Device : Yes No

counts

* Air Bag : Yes No

* Anti-Lock Brakes : Yes No

X Undo Changes **Save Vehicle**

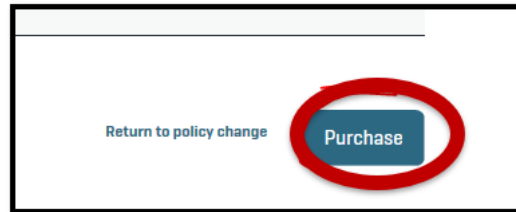
13. Click on the **Continue** button.

14. Click on the Continue button again.

\$2,087.93
\$2,087.93
\$1,788.64
3/14/2020

Continue

15. Click on the **Purchase** button.



16. This carrier also automatically generates a new auto ID card and verification of insurance with the lienholder changes on the policy.

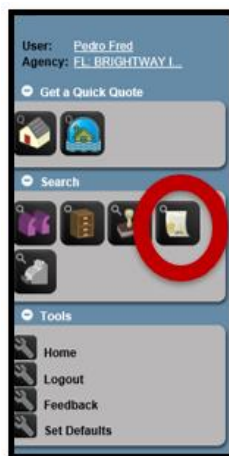
EDISON HOMEOWNERS

NOTES:

- For Edison Insurance, Click on the QuIS system link on the top of the screen. (See below)
- For all renewal terms with this carrier and Florida peninsula, they have now transitioned to the duck creek system. Please refer to the Edison homeowners *duck creek system* section of this document.



1. To begin, click on the paper icon; this will take you to the **Policy search** screen



2. Proceed to enter in the policy number.

- **NOTE:** When entering in the policy number, only enter in the numbers in the policy number into the middle box for the Policy Number box

3. Click on the **Search** button

The screenshot shows a 'Policy Inquiry' search form with various input fields for Insured's Name, Location Address, City, State, Postal Code, Line of Business, Policy Form, Company, Agency ID, Agency Name, Policy Number (with '4089145' entered), Prior Policy Number, Expires within (# of days), and Sort Results By. A red circle highlights the 'Search' button at the bottom right.

4. To click on the desired term, click on the link for the policy number listed under the **Policy Number** section

Company	Policy #	Prior Policy #	Insured's Name	Location Address	Line of Business
EDI	EDH4089145 00	N/A	JACK HERING	133 NW 14TH ST, BOYNTON BEACH	Homeowners

5. Click on the **Endorsements** tab on the top of the screen

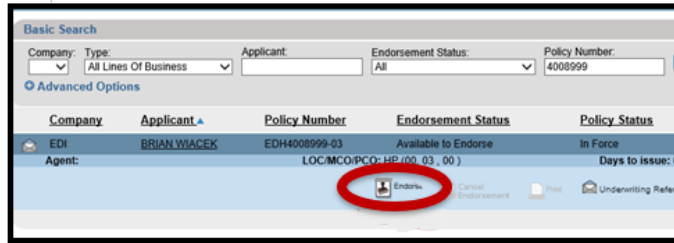
The screenshot shows the 'Policy Inquiry' page with a navigation bar containing 'Endorsements', 'Installation Payment', and 'Message Center'. The 'Endorsements' tab is circled in red. Below the navigation bar, there are tabs for 'Policy', 'Additional Interest', 'Property Info', 'Coverage', 'Amendment History', and 'Policy Notes'. The 'Policy Information' section shows: Policy Number: EDH 4089145 00, Status: In Force, Policy Form: HO-3.

6. Click on the **Available to Endorse** link under the **Endorsement Status** section

The screenshot shows a 'Basic Search' results table with search filters at the top. The table has columns for Company, Applicant, Policy Number, Endorsement Status, and Policy Status. The 'Available to Endorse' link under the Endorsement Status column is circled in red.

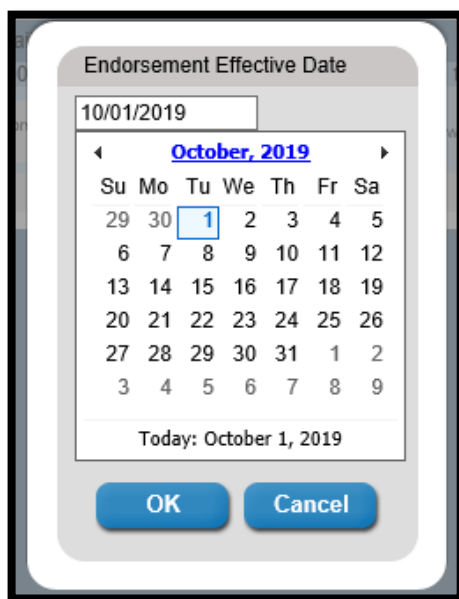
Company	Applicant	Policy Number	Endorsement Status	Policy Status
EDI	BRIAN WIACEK	EDH4008999-03	Available to Endorse	In Force

7. Click on the **Endorse** icon

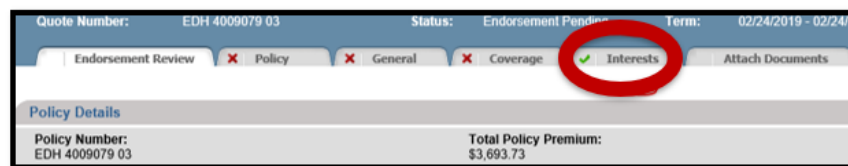


8. Select the **Endorsement Effective date** as the current date or whichever date it will allow you to endorse the change

9. Click on the **OK** button

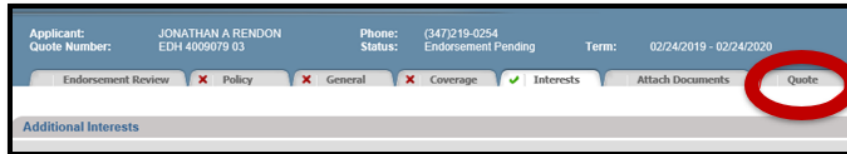


10. Click on the **Interests** tab

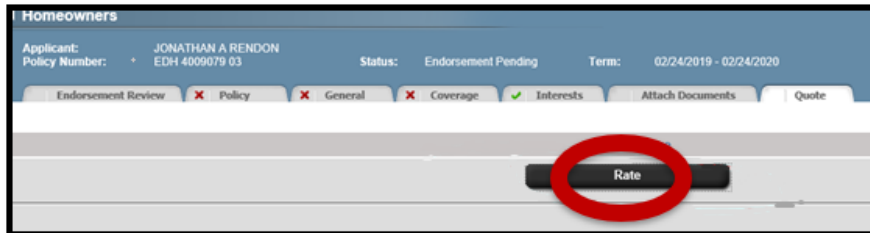


11. You can add, replace, or delete a mortgagee

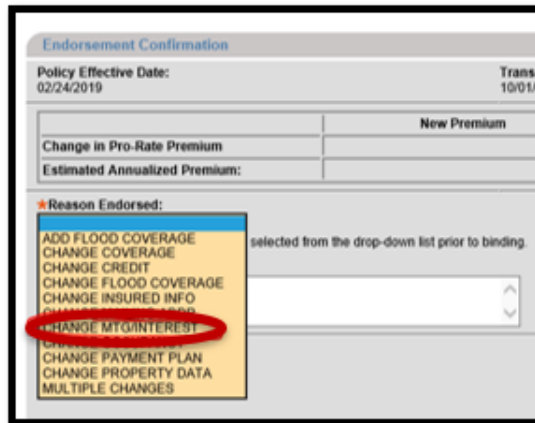
12. When you are done entering the new mortgagee clause, click on the **Quote** tab



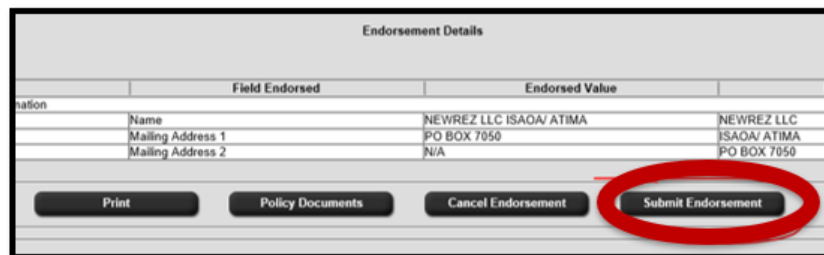
13. Click on the **Rate** button



14. Under **Reason Endorsed** drop-down menu, select **CHANGE MTG/INTEREST**



15. To fully submit the change request, click on the **Submit Endorsement** button



16. When done it should show in the **Endorsement Status** section that it has been submitted and approved.


Company	Applicant ▲	Policy Number	Endorsement Status
EDI	JACK HERING	EDH4089145-00	Submitted and Approved

EDISON HOMEOWNERS (DUCK CREEK SYSTEM)

- To begin, click on the **Duck Creek** link on the top of the screen.



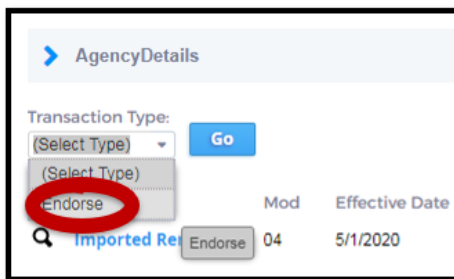
- Enter the policy number.

- Click on the magnify glass icon .

- Click on the policy number link.

Policy/Quote #	Insured Name	Line	Eff Date	Exp Date	Status	Locked	
EDH4011399	LORRAINE SCHMIDT	Pers...	5/1/2020	5/1/2021	InForce	false	QA

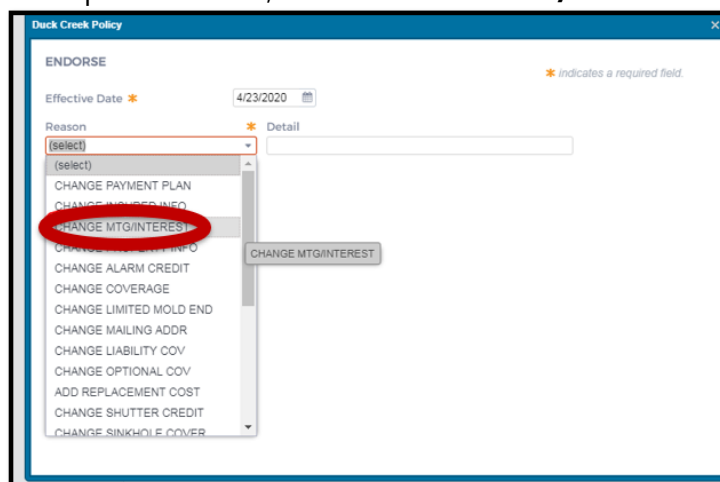
- In the **Transaction Type** drop-down menu, select **Endorse**.



6. Click on the Go button .

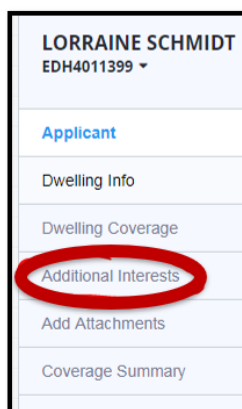
7. Enter today's/renewal effective date.

8. In the Reason drop-down menu, select **CHANGE MTG/INTEREST**.



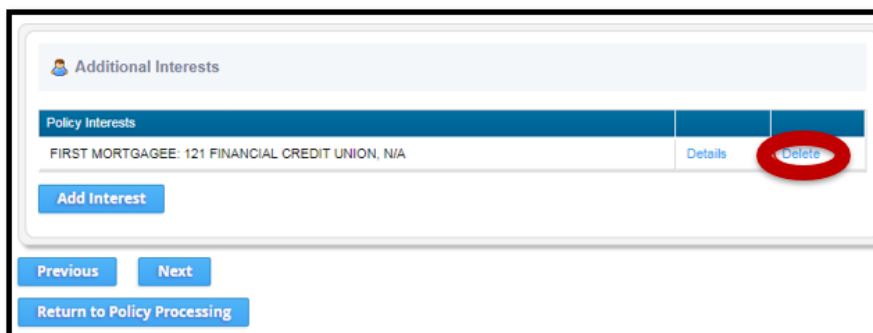
9. Click on the OK button .

10. Select **Additional Interests** tab.



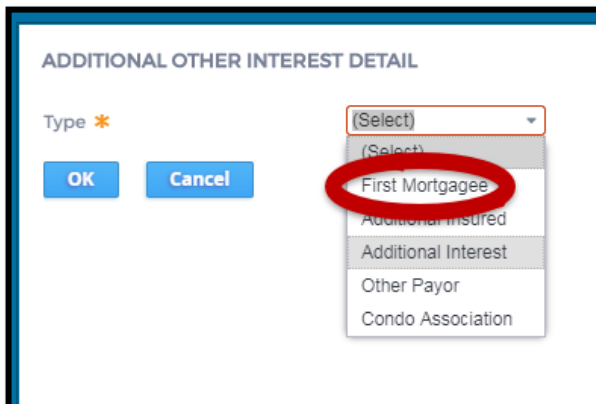
11. You can add, change, or remove the mortgagee with this carrier.

12. Click on the **Delete** link.

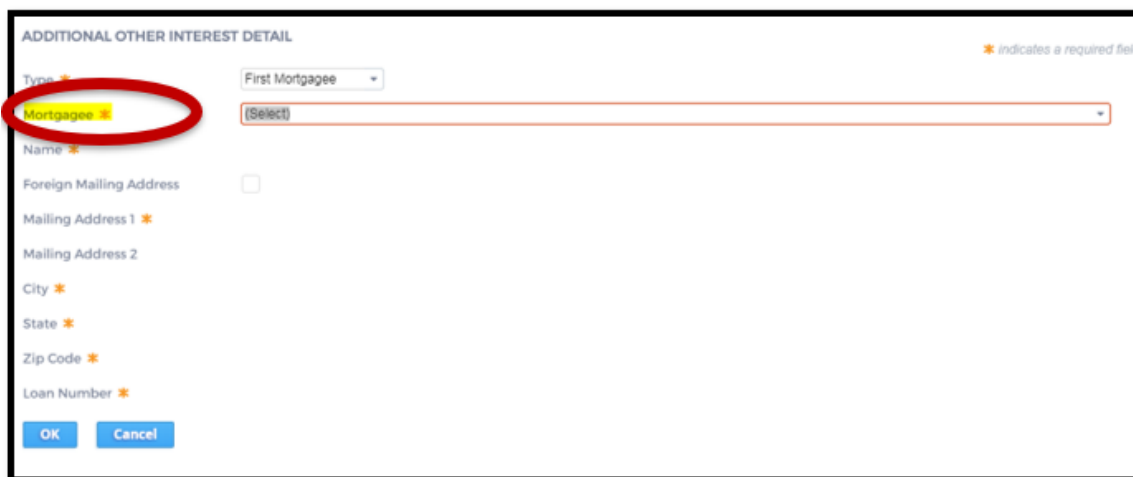


13. Click on the Add Interest button .

14. In the **Type** drop-down menu, select **First Mortgagee**.



15. Select the correct mortgagee in the Mortgagee drop-down menu.



16. If the mortgagee is not listed, select **OTHER MORTGAGEE** to enter in manually.

ADDITIONAL OTHER INTEREST DETAIL * indicates a required field.

Type * First Mortgagee

Mortgagee * OTHER MORTGAGEE

Name *

Foreign Mailing Address

Mailing Address 1 *

Mailing Address 2

City *

State * (Select)

Zip Code *

Loan Number *

OK Cancel

17. Click on the OK button .

18. Select the **Coverage Summary** tab.

LORRAINE SCHMIDT
EDH4011399 ▾

Applicant


Dwelling Info

Dwelling Coverage

Additional Interests

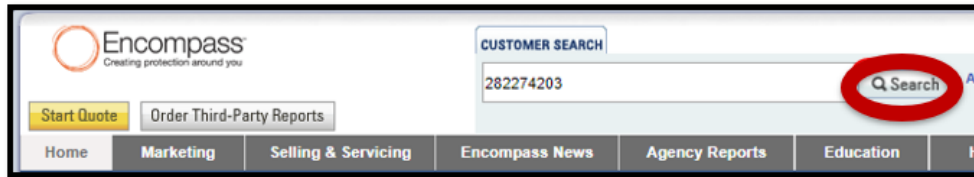
Add Attachments

Coverage Summary

19. Scroll all the way down and click on the Bind/Issue button .

ENCOMPASS HOMEOWNERS

1. To begin, enter in the policy number.
 - **NOTE:** You must remove all letters from the policy number to locate the policy
2. Click on the **Search** button.



The screenshot shows the Encompass website's search interface. The search box contains the policy number 282274203. The Search button is circled in red. The navigation menu includes Home, Marketing, Selling & Servicing, Encompass News, Agency Reports, Education, and Homeowners.

3. Click on the policy number link.



The screenshot shows the search results page. The search results table shows one result for Jason Nelson with policy number 282274203. The policy number is circled in red.

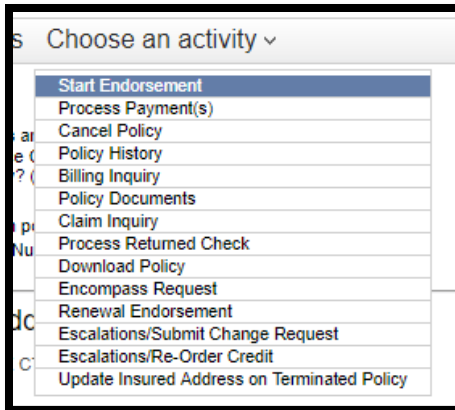
Name	Application/Policy	Status	Address	Accessed
Jason Nelson	282274203	Issued	800 CHISWICK CT	03/05/20

4. Click on the **Choose an activity** tab.

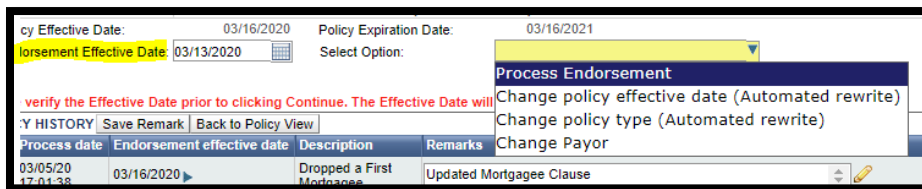


The screenshot shows the Policy Information page. The 'Choose an activity' dropdown menu is circled in red. The navigation menu includes Policy, Resident, Property, Review and Issue, Forms, and Choose an activity.

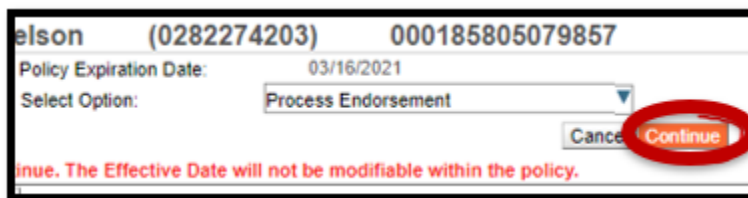
5. Select **Start Endorsement**.



6. Enter today's date in the Endorsement Effective Date box.
7. In the **Select Option** drop-down, select **Process Endorsement**.



8. Click on the **Continue** button.

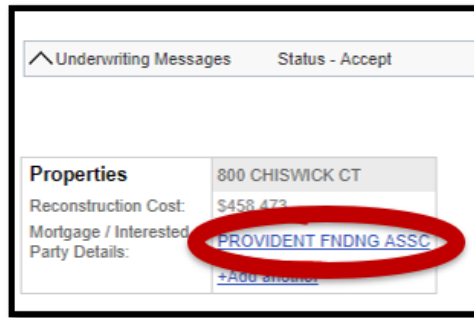


9. Click on the **Review and Issue** tab.



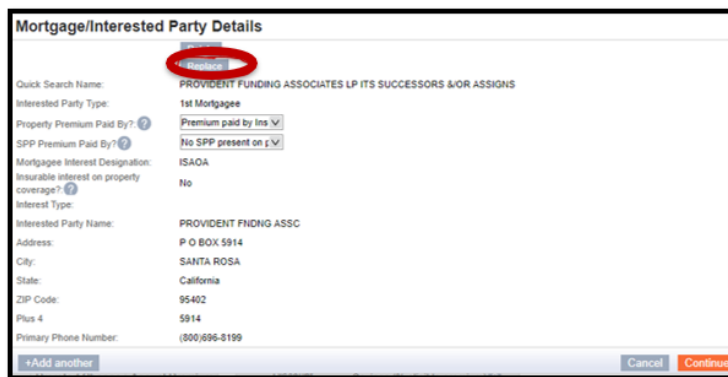
10. You can add or edit the mortgagee with this carrier.

11. Click on the **Mortgagee** link.

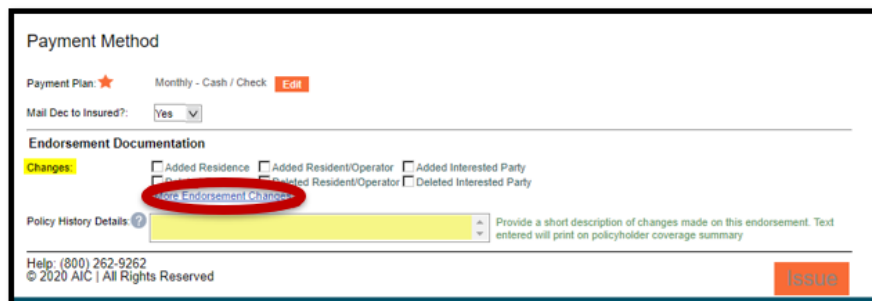


12. Click on the **Replace** button.

13. Once you have entered in the new mortgagee information, click on the **Continue** button.



14. In the **Changes** section, click on the **More Endorsement Changes** link.



15. Select **Changed Interested Party**.

16. Click on the **Continue** button.

More Endorsement Changes

Additions

Added Payor Information Added Excluded Driver Added Discount/Surcharge
 Added Residence Coverage(s) Added Scheduled Personal Property Added Watercraft
 Added Watercraft Information

Changes

Changed Insured Name Changed Insured Address Changed Mailing Address Number
 Changed Operator Name Changed Operator Information Changed Interested Party
 Changed Payor Changed Prior Insurance
 Changed Deductible Amount Changed Scheduled Personal Property Information
 Changed Residence Information Changed Residence Coverage
 Changed Watercraft Information Changed Discount/Surcharge Changed Payment Plan Details

Deletions

Deleted Discount/Surcharge Deleted Residence Coverage(s) Deleted Watercraft
 Deleted Scheduled Personal Property

Others

Replaced Residence Replaced Watercraft Replaced Scheduled Personal Property

Cancel Continue

17. In the **Policy History Details** box, type in mortgage change.

18. Click on the **Rate** button.

Encompass
 0282274203
 Jason Nelson MyEncompass Registered jasonnelson@yahoo.com

Policy Resident Property Add Review and Issue Forms

Jason Nelson Property	800 CHISWICK CT, HASLET, TX 76052	\$0.00	\$2,325.00	Companion Policy Adjustment	✓
	Volunteer Fire Department Surcharge	\$0.00	\$1.00	Dwelling Age Adjustment	✓
				Dwelling Reroofing Credit Adjustment	✓
				Gated Community Credit Adjustment	✓
				Home Buyer Credit Adjustment	✓
				Home Claim Free Adjustment	✓
				Protective Device Credit Adjustment	✓
Subtotal:		\$0.00	\$2,326.00		
Total:		\$0.00	\$2,326.00		
	Texas FAIR Plan Assessment:		\$4.05		
	Total Policy Premium:		\$2,331.25		
	Written Premium:		\$2,325.00		
	Full-Term Premium:		\$2,325.00		

View Discount Descriptions

Payment Method

Payment Plan ★ Monthly - Cash / Check Edit

Mail Dec to Insured? Yes

Endorsement Documentation

Changes: Added Residence Added Resident/Operator Added Interested Party
 Deleted Residence Deleted Resident/Operator Deleted Interested Party
[More Endorsement Changes](#)

Policy History Details mortgage change Provide a short description of changes made on this endorsement. Text entered will print on policyholder coverage summary

Help: (800) 262-9262
 © 2020 AIC | All Rights Reserved

Rate Issue

19. Click on the **Issue** button.

Payment Method

Payment Plan ★ Monthly - Cash / Check Edit

Mail Dec to Insured? Yes

Endorsement Documentation

Changes: Added Residence Added Resident/Operator Added Interested Party
 Deleted Residence Deleted Resident/Operator Deleted Interested Party
[More Endorsement Changes](#)

Policy History Details mortgage change Provide a short description of changes made on this endorsement. Text entered will print on policyholder coverage summary

Help: (800) 262-9262
 © 2020 AIC | All Rights Reserved

Issue

20. This carrier also automatically generates a new declarations page with the mortgage changes on the policy.

21. The navigation process is the same for auto policies as well.

EXCALIBUR HOMEOWNERS

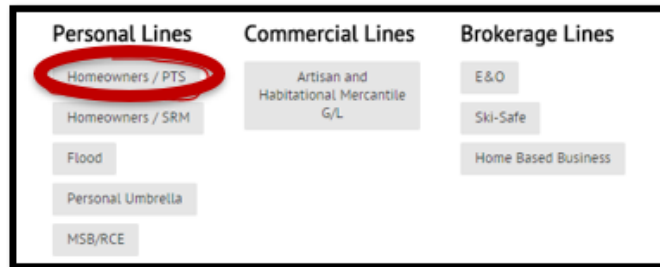
For Excalibur Insurance, please refer to the **American Traditions** section of this SOP.

FEDERATED NATIONAL HOMEOWNERS INSURANCE

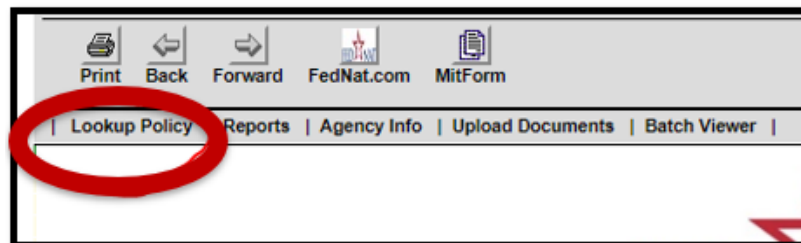
1. To begin, click on the **Point-of-Sale** tab on this screen.



2. Click on the **Homeowners/PTS** button under the Personal Lines section.



3. Click on the **Lookup Policy** button to begin searching for the policy.



4. Type in the policy number in the search bar

5. Make sure **Policy #/Name** radio button is selected

- Click on the **Search** button or hit enter on your keyboard

The screenshot shows a 'Policy Search' form with a search criteria input field and a 'Search' button. The 'Search' button is circled in red. Below the search criteria, there are radio buttons for 'Policy # / Name', 'Insured Address', and 'Dwelling Address'. A message below the form says 'Enter search criteria in the box above and click the Search button'. At the bottom, there is a table header with columns: Policy #, Status, Insured, and Address.

- Click on the policy number for the desired term

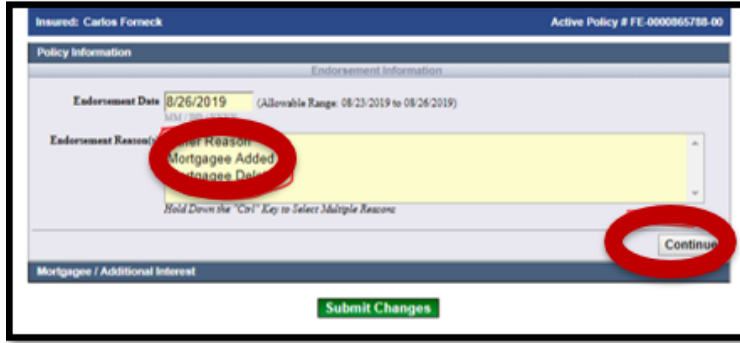
The screenshot shows the 'Policy Search' results page. The search criteria is 'FE-0000865788-00'. Below the search criteria, there is a table with one row of results. The first cell of the table, containing the policy number 'HO FE-0000865788-00', is circled in red. The table has columns: Policy #, Status, Insured, Address, and E-Quote. The status is '08/01/19 - 08/01/20', the insured is 'Carlos Forneck', and the address is '2400 NW 30TH AVE, MARGATE FL 33063'.

- This screen will populate; scroll down to the mortgagee section

- Click on the **Edit Mortgagee(s)** link

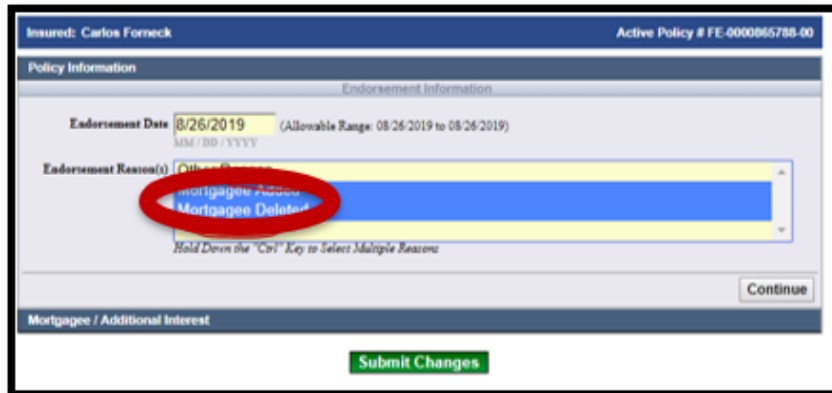
The screenshot shows a section titled 'ADDITIONAL INTERESTS MORTGAGEE(S)'. It contains loan information: Loan No: FL0191905003219*, THE MORTGAGE FIRM, INC, 912 DOUGLAS AVE SUITE 200, ALTAMONTE SPRINGS, FL 32714. Below this information is a link labeled 'EDIT MORTGAGEE(S)', which is circled in red. There are also sections for 'DEDUCTIBLES' and 'INSPECTIONS'.

- Select the **Endorsement Reason** by clicking on one of the following reasons shown below
 - NOTE:** you can select multiple reasons by holding down the ctrl key and clicking on another reason
- When you are done selecting, (either other reason, mortgage added, or mortgage deleted) click on the **Continue** button

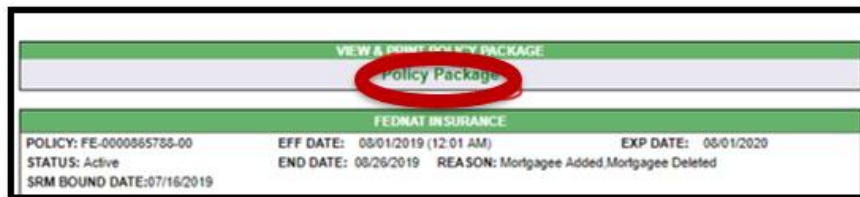


NOTE: When replacing a mortgage:

1. Select **Mortgage Added** and **Mortgage Deleted**.
2. Click on the **Submit Changes** button on the bottom



12. This carrier auto generates the mortgage change.
13. If you click on the **Policy Package** link on the very top of the Policy Info screen it will open the most recent Declarations Page with the mortgage changes that was made.

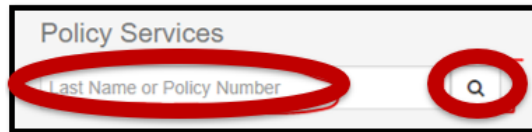


FLORIDA FAMILY HOMEOWNERS

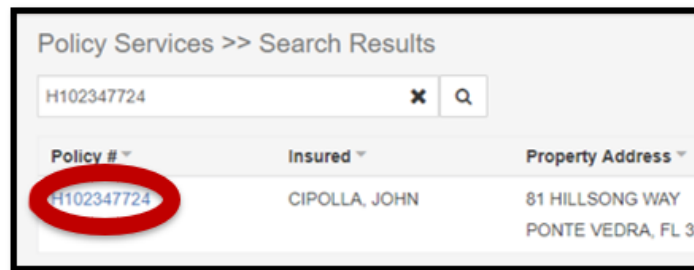
1. To begin, click on the **View a Policy** button.



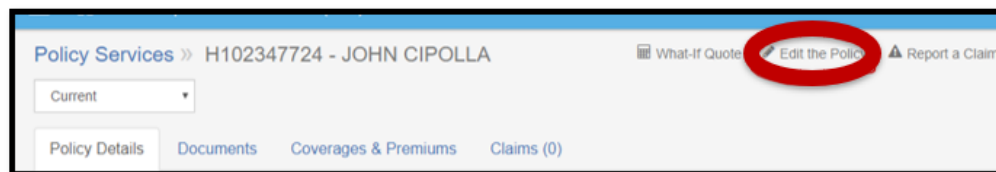
2. Enter policy number in the **Policy Number** box.
3. Click the magnifying glass.



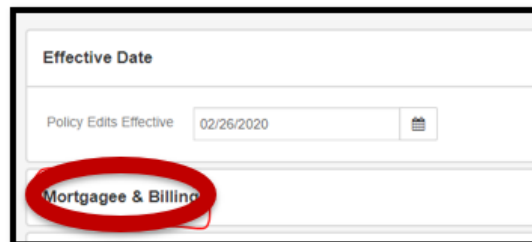
4. Click on the policy number link under the **Policy #** section.



5. Click on the **Edit the Policy** link.



6. The Effective date should be today's date.
7. Click on the **Mortgage & Billing** section.



8. You can add, remove, or edit the mortgagee.
9. Click on the **trash bin icon** to remove mortgagee.
10. Enter the new mortgagee's name and click on the **Search** button to add mortgagee.

11. Select the correct mortgage clause.
12. Click on the Save & Close button.

Select	Name	Address
<input type="radio"/>	JP Morgan Chase Bank, NA	PO Box 47020 Doraville, GA, 30362-0020, US
<input type="radio"/>	JPMorgan Chase Bank NA	PO Box 100564 Florence, SC, 29502-0564, US
<input type="radio"/>	JPMorgan Chase Bank NA	PO Box 47208 Atlanta, GA, 30362-0208, US
<input type="radio"/>	JPMORGAN CHASE BANK NA	PO Box 47020 ATLANTA, GA, 30362-0020, US

13. Enter in the loan #.

Annual

Insured First Mortgagee

TIAA FSB

First Mortgagee

PO Box 620138
ATLANTA, GA 30362-2138
United States of America

Loan #
1221070694

ATIMA ISAOA

JP Morgan Chase Bank, NA

Second Mortgagee

PO Box 47020
Doraville, GA 30362-0020
United States of America

Loan #

ATIMA ISAOA

14. Click on the **Review Policy Edits** button.

TIAA FSB

First Mortgagee

PO Box 620138
ATLANTA, GA 30362-2138
United States of America

Loan #
1221070694

ATIMA ISAOA

JP Morgan Chase Bank, NA

Second Mortgagee

PO Box 47020
Doraville, GA 30362-0020
United States of America

Loan #
129042349190

ATIMA ISAOA

Cancel

Review Policy Edits

15. Click on the **Confirm Policy Edits**.

Cancel

Edit

Confirm Policy Edits

16. Click on the **Documents** tab.

Policy Details




Documents

Coverages & Premiums

Claims (0)

Policy Status: Active

17. Click on the **View** link on the right side on the most recent Endorsement (Dec page).

Outgoing Communication ⓘ		
Date Posted ▾	Description ▾	
01/27/2020	Endorsement (dec page)	View 
12/24/2019	Renewal (dec page)	View 
12/24/2018	Renewal (dec page)	View 

FLORIDA FAMILY FLOOD

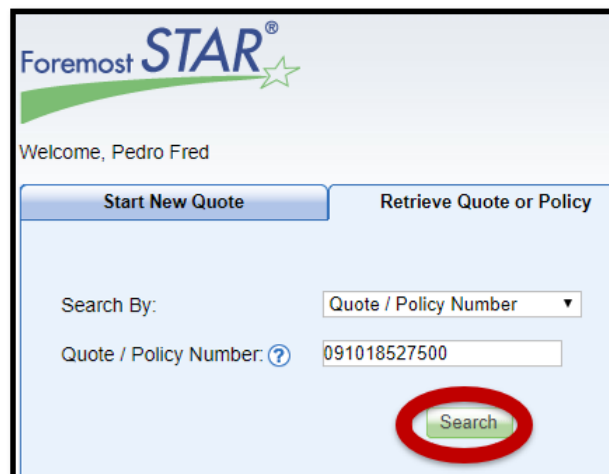
For Florida Family Flood Insurance, please refer to the **Bankers Flood** section of the SOP.

FOREMOST STAR HOMEOWNERS

1. To begin, click on the **Retrieve Quote or Policy** tab.



2. Enter the policy number.
3. Click on the **Search** button.



The screenshot shows the Foremost STAR logo at the top left, followed by the text 'Welcome, Pedro Fred'. Below this, there are two tabs: 'Start New Quote' and 'Retrieve Quote or Policy'. The 'Retrieve Quote or Policy' tab is selected. Underneath the tabs, there is a 'Search By:' label followed by a dropdown menu set to 'Quote / Policy Number'. Below that, there is a 'Quote / Policy Number:' label followed by a text input field containing the number '091018527500'. At the bottom right of the form, there is a green 'Search' button highlighted with a red oval.

4. Select **Start** or **Retrieve a Policy Change or Cancellation**.
5. Click on the **Go** button.

Policy Number : 0910185275

What would you like to do?

- View Policy
- Make A Payment
- Get Policy Documents
- Start or Retrieve a Policy Change or Cancellation
- Print Application or Proof of Insurance

[Cancel](#)

6. In the **Transaction** drop-down, select **Endorsement**.
7. Click on the **Continue** button.

*Policy No.: 0910185275

*Transaction: Endorsement

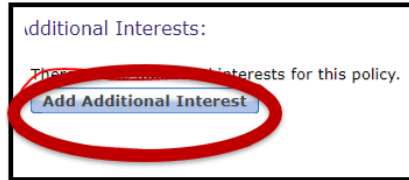
- Start New
- Retrieve Sa

8. Click on the **Continue** button.

*Limit	*Deductible	Prorated Premium Change
75,000	500	\$0.00
3,800	\$500	\$0.00
30,000	\$500	\$0.00

9. You can add or edit the mortgagee with this carrier.

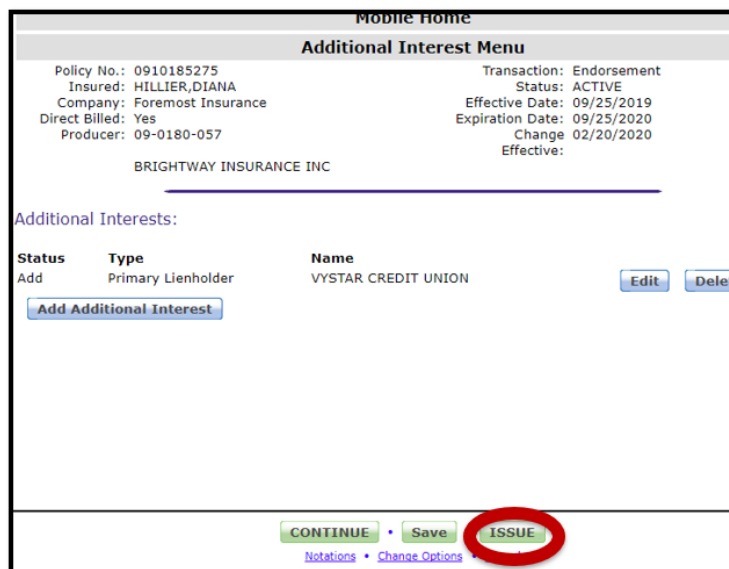
10. Click on the **Add Additional Interest** button.



11. Once you have entered in the new mortgagee information, click on the Continue button.



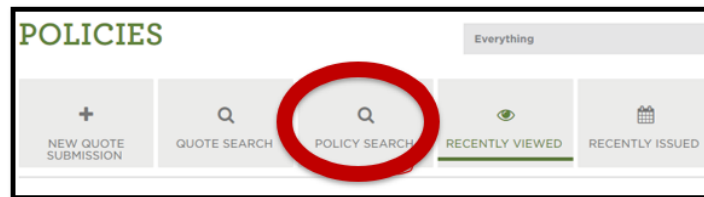
12. Click on the **Issue** button.



13. This carrier also automatically generates a new declarations page with the mortgage changes on the policy.

FRONTLINE HOMEOWNERS

1. To begin, click on the **Policy Search** button.

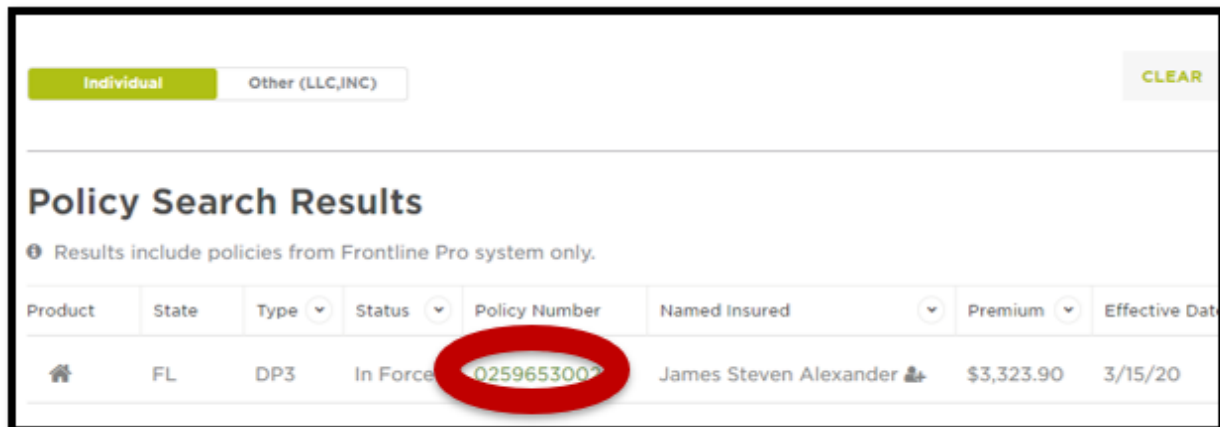


2. Enter policy number and click on the **Search** button.



The screenshot shows a search form with three input fields: "Policy Number" (containing "0259653002"), "First Name", and "Last Name". Below the fields are two radio buttons: "Individual" (selected) and "Other (LLC,INC)". To the right are "CLEAR" and "SEARCH" buttons. The "SEARCH" button is circled in red.

3. Click on the policy number link.

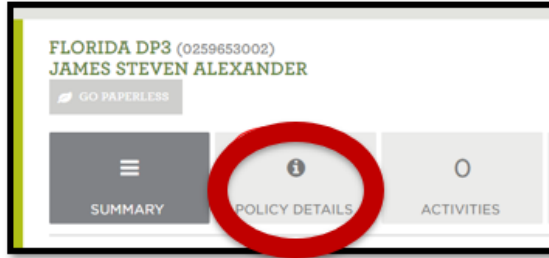


The screenshot shows the "Policy Search Results" page. At the top, there are radio buttons for "Individual" (selected) and "Other (LLC,INC)", and a "CLEAR" button. Below the heading, a note states "Results include policies from Frontline Pro system only." A table displays the search results:

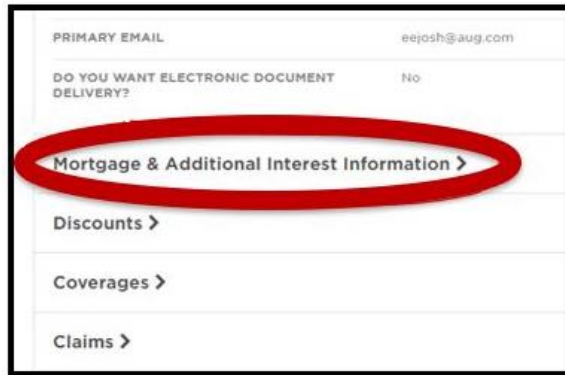
Product	State	Type	Status	Policy Number	Named Insured	Premium	Effective Date
	FL	DP3	In Force	0259653002	James Steven Alexander	\$3,323.90	3/15/20

The policy number "0259653002" in the table is circled in red.

4. Click on the **Policy Details** tab.



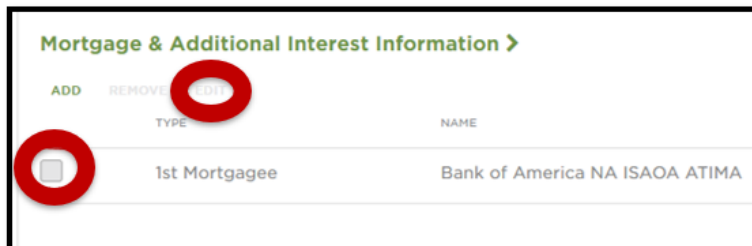
5. Click on the **Mortgage & Additional Interest Information** section.



6. You can add, remove, or edit the mortgagee with this carrier.

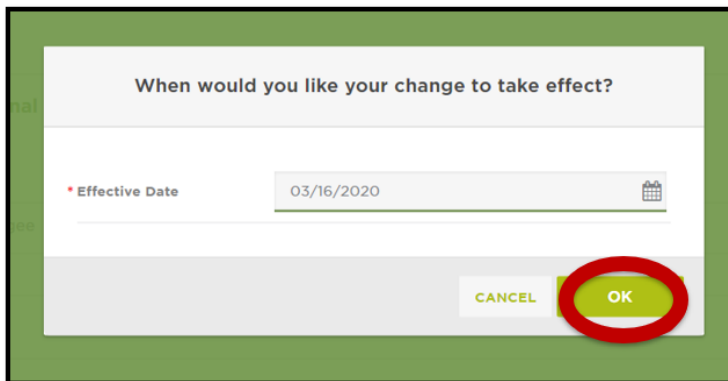
7. Select the current mortgagee.

8. Click on the **Edit** link.

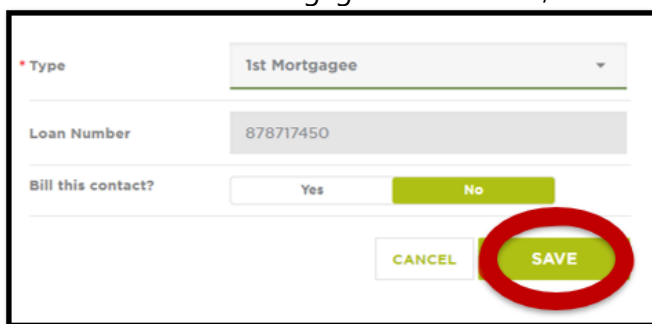


9. Leave Effective Date as today's date.

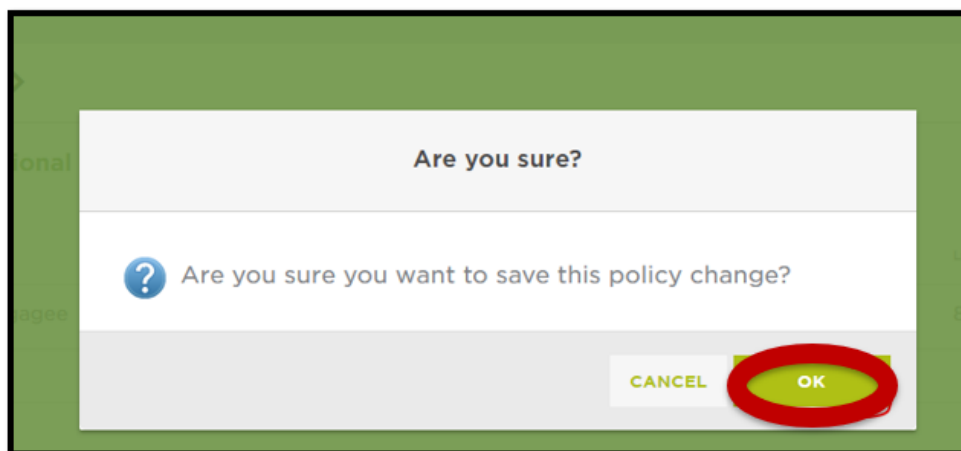
10. Click on the **OK** button.



11. Once you have entered the new mortgagee information, click on the **Save** button.



12. Click on the **OK** button.



13. This carrier also automatically generates a new declarations page with the mortgage changes on the policy.

FRONTLINE FLOOD

For Frontline Flood Insurance, please refer to the **Bankers Flood** section of the SOP.

GEOVERA HOMEOWNERS

NOTE: For GeoVera Insurance, make sure to check in AMS whether the parent company is with First City Insurers, Coastal Select or Appalachian Underwriters as there are three separate logins.

1. In AMS, go to the **Policies** under the **Views** tab.



Policy #	Status	Term	Type	Notation	Company	Description	Latest Tra.	Cost	Show: Policy Summary
GC30007574	Active	04/10/2019 04/10/2020	Homeowners		GeoVera Specialty Insurance	41 Seminole Drive	04/10/2019	DB 1,531.21	Basic Policy Information Business New to Agency: N Policy #: GC30007574 Policy Term: 04/10/2019 - 04/10/2020 Policy Type: Homeowners Policy Description: 41 Seminole Drive Transaction Date: 04/10/2019 Transaction Date - Same as policy Parent Company: Appalachian Underwriters, Inc. Division: Brightway Insurance Branch: 0093 Polero FL
GC30007574	Renewed	04/10/2018 04/10/2019	Homeowners		GeoVera Specialty Insurance	41 Seminole Drive	04/10/2018	DB 1,428.21	
GC30007574	Renewed	04/10/2017 04/10/2018	Homeowners		GeoVera Specialty Insurance	41 Seminole Drive	04/10/2017	DB 904.81	
GC30007574	Renewed	04/10/2016 04/10/2017	Homeowners		GeoVera Specialty Insurance	41 Seminole Drive	04/10/2016	DB 823.22	
GC30007574	Renewed	04/10/2015 04/10/2016	Homeowners		GeoVera Specialty Insurance	41 Seminole Drive	04/10/2015	DB 848.20	

2. In the carrier website, enter the policy number and click on the **Search** button.



myGeo source

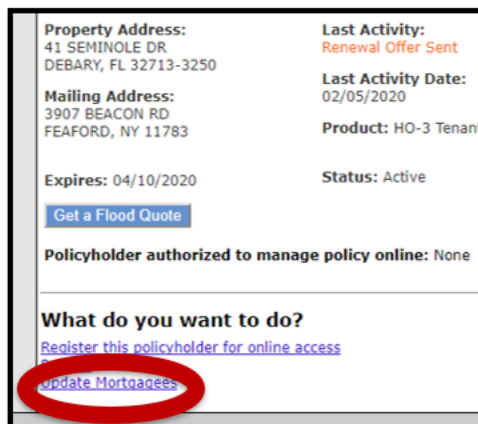
GC30007574

MY ACCOUNT - User Settings

PRODUCT DASHBOARD - Quotes, Policies & Reports

Search

3. Click on the **Update Mortgages** link.



Property Address:
41 SEMINOLE DR
DEBARY, FL 32713-3250

Mailing Address:
3907 BEACON RD
FEAFORD, NY 11783

Expires: 04/10/2020

Get a Flood Quote

Policyholder authorized to manage policy online: None

What do you want to do?

[Register this policyholder for online access](#)

[Update Mortgages](#)

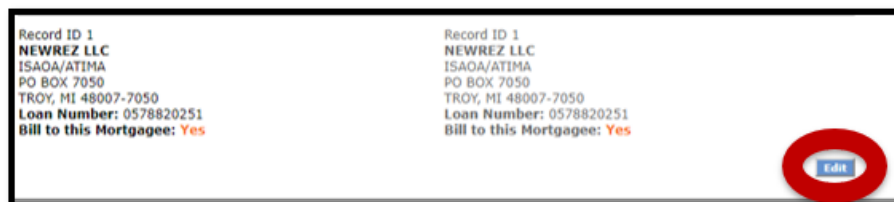
Last Activity:
Renewal Offer Sent

Last Activity Date:
02/05/2020

Product: HO-3 Tenant

Status: Active

4. Click on the **Edit** button.



Record ID 1
NEWREZ LLC
ISAQA/ATIMA
PO BOX 7050
TROY, MI 48007-7050
Loan Number: 0578820251
Bill to this Mortgage: Yes

Record ID 1
NEWREZ LLC
ISAQA/ATIMA
PO BOX 7050
TROY, MI 48007-7050
Loan Number: 0578820251
Bill to this Mortgage: Yes

Edit

5. Leave effective date as today's date.
6. Click on the **Continue** button.

Record ID 1
NEWREZ LLC
 ISAOA/ATIMA
 PO BOX 7050
 TROY, MI 48007-7050
 Loan Number: 0578820251
 Bill to this Mortgagee: **Yes**

Record ID 1
NEWREZ LLC
 ISAOA/ATIMA
 PO BOX 7050
 TROY, MI 48007-7050
 Loan Number: 0578820251
 Bill to this Mortgagee: **Yes**

When would you like changes to be effective? 04/10/2020

The selected change effective date will apply to all change requests in this transaction.

Continue Cancel

7. You can add, remove, or edit the mortgagee with this carrier.
8. Once you have entered the new mortgagee information, click on the **Continue** button.

Note: Up to 3 mortgagees allowed.

Record ID 1
[Remove Record](#)

Is Mortgagee an International Address?

Name
 NEWREZ LLC

Second Name
 ISAOA/ATIMA

Street
 PO BOX 7050

City State Zip
 TROY MI 48007 - 7050

Loan #
 0578820251

Bill to this Mortgagee?

[Add Record](#) [Reset](#) **Continue** [Cancel](#)

9. Click on the **Submit Changes** button.

Change request not yet submitted EffectiveDate: 4/10/2020 12:00:00 AM

! You must review and submit your changes before this transaction is complete. No changes will be saved if you do not submit your changes before you logout or this website is timed out.

Mortgagee Details: [Edit](#) | [Delete](#)

UPDATE
 Record ID 1
 Is Mortgagee an International Address?: No
NEWREZ LLC ISAOA/ATIMA
 PO BOX 7050
 TROY, MI 48007-7050
 Loan #: 578820251
 Bill to this Mortgagee?: Yes

! When you click the Submit Changes button, additional edits will not be allowed on this policy until all pending changes are processed.

Submit Changes [Delete Changes](#)

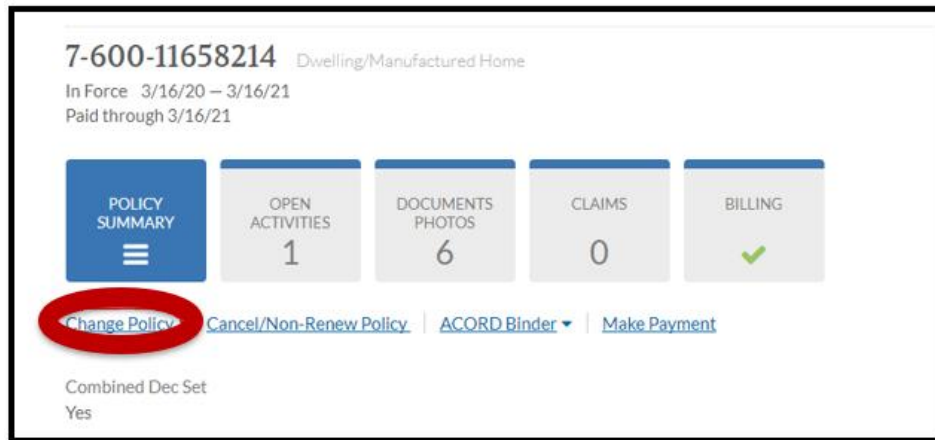
10. This carrier also automatically generates a new declarations page with the mortgage changes on the policy.

GERMANIA HOMEOWNERS

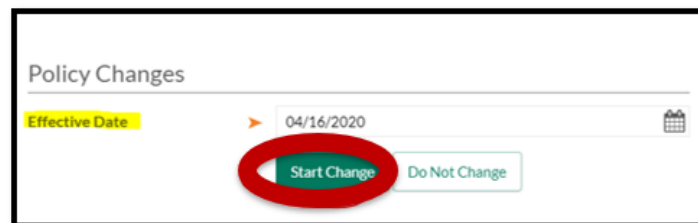
1. To begin, enter policy number and click on the magnifying glass.



2. Click on the **Change Policy** link.



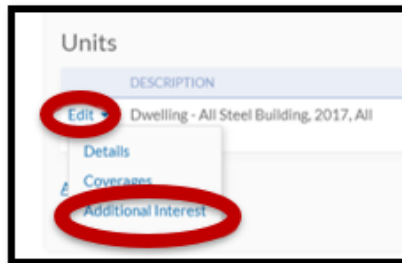
3. Enter today's date.
4. Click on the **Start Change** button.



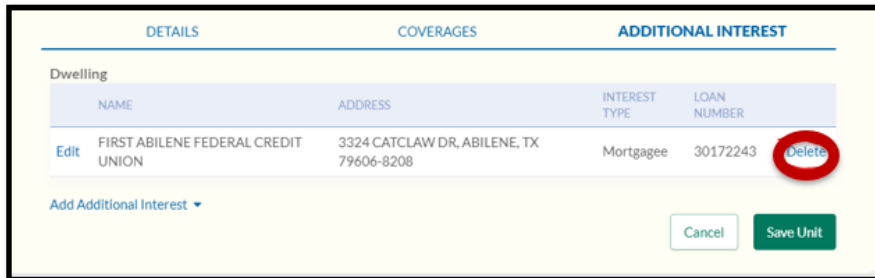
5. Select **Add/Update/Delete Units/Locations**.
6. Click on the **Next** button.



7. In the **Edit** drop-down menu, select **Additional Interest**.



8. Click on the **Delete** link.



9. Click on the **Add Additional Interest** link.



10. Enter required fields.

11. Click on the **Search** button.

The screenshot shows a form titled "Search for Existing Contact". At the top, there are two tabs: "Company" (selected) and "Personal". Below the tabs is a note: "Omit any 'clause information' from your search terms (e.g., ATIMA, ISAOA).". The form has several input fields: "Name", "City", "State", and "ZIP Code". Each field has a right-pointing arrow icon. At the bottom of the form, there are two buttons: "Search" (highlighted with a red circle) and "Cancel".

12. Select the correct mortgage clause.

13. If none matches the correct mortgage clause, click on the **Create a New Contact** link.

The screenshot shows a table titled "Possible Contact Matches". The table has two columns: "NAME" and "ADDRESS". There are five rows of data. Each row has a "Select" link on the left. Below the table, there is a message: "If no results match your search, you can search again" followed by a "Create a New Contact" link (circled in red). At the bottom right, there are two buttons: "Cancel" and "Search Again".

	NAME	ADDRESS
Select	First Abilene Federal Credit Union	1118 Pine Street Abilene, TX 79601-3529
Select	FIRST ABILENE FEDERAL CREDIT UNION	1857 PINE ST STE 104 ABILENE, TX 79601-2429
Select	FIRST ABILENE FEDERAL CREDIT UNION	1118 PINE ST ABILENE, TX 79601-3529
Select	FIRST ABILENE FEDERAL CREDIT UNION	1118 PINE ST ABILENE, TX 79601-3529
Select	FIRST ABILENE FEDERAL CREDIT UNION	3324 CATCLAW DR ABILENE, TX 79606-8208

14. Enter clause and loan number.

Additional Interest Type: Mortgagee

Clause: Its Successors and/or Assigns

Loan Number: 30172243

Company

Name: FIRST ABILENE FEDERAL CREDIT UNION

Doing Business As:

Work Phone: 3256915104

Work Phone Extension:

Fax Phone: 3256901035

Primary Email:

Secondary Email:

15. Click on the **Save** button.

Address Type: Business

Save Cancel

16. Click on the **Save Unit** button.

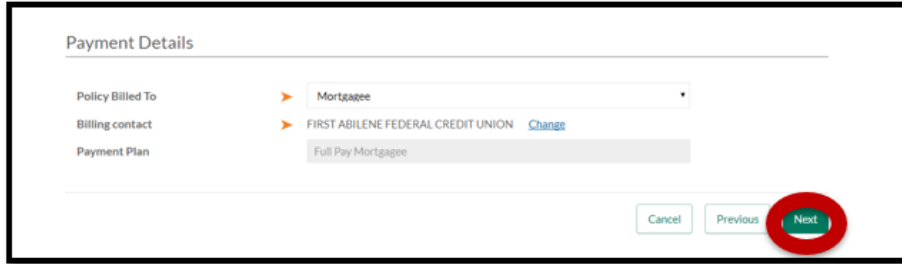
DETAILS		COVERAGES	ADDITIONAL INTEREST	
Dwelling				
NAME	ADDRESS	INTEREST TYPE	LOAN NUMBER	
Edit FIRST ABILENE FEDERAL CREDIT UNION	3324 CATCLAW DR, ABILENE, TX 79606-8208	Mortgagee	30172243	Delete
Add Additional Interest ▾				
				Cancel Save Unit

17. Click on the **Next** button.

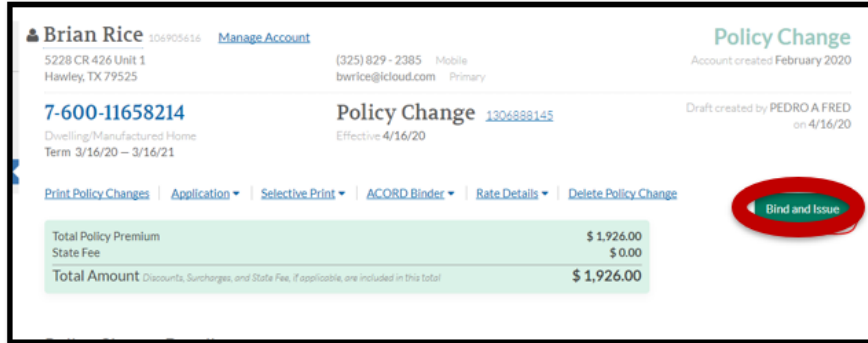
Units

DESCRIPTION	LIMIT	DEDUCTIBLE	PERIL-VALUATION	OCCUPANCY	
Edit Dwelling - All Steel Building, 2017, All Steel, 2079	\$355,500.00	1% / 1%	Standard Coverage (14 Perils)- Replacement Cost	Owner - Occupied	Delete
Add Unit					
Add Location ▾					
				Cancel Previous Next	

18. Click on the **Next** button.



19. Click on the **Bind and Issue** button.



20. This carrier automatically generates a new declarations page with the mortgage changes on the policy.

GRUNDY WORLDWIDE AUTO

For Grundy Worldwide Insurance, please refer to the **Travelers section** of this SOP.

GULFSTATES FLOOD

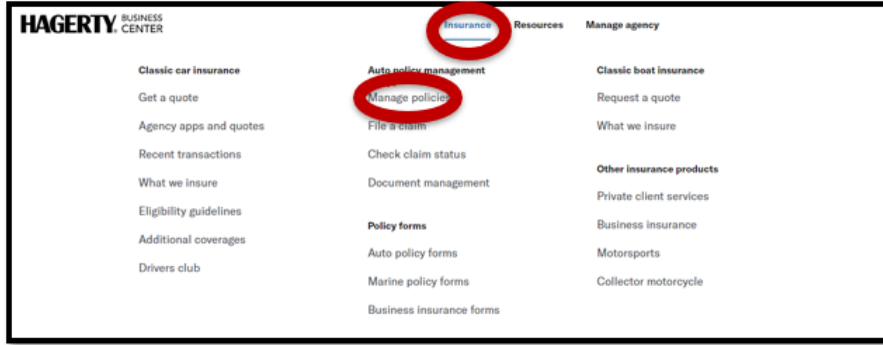
For Gulfstates Flood Insurance, please refer to the **Bankers Flood** section of this SOP.

GULFSTREAM FLOOD

For Gulfstream Flood Insurance, please refer to the **Bankers Flood** section of this SOP.

HAGERTY AUTO

1. To begin, hover over **Insurance**.
2. Click on **Manage Policies**.



3. Enter the policy number.
4. Click on the **Apply Filter** button.

5. Click on the **View** button.

Customer Name ▲	Office	Customer #	Policy #	Status	Expiration Date	Drivers Club	Balance	View Recent Statements	Payment Plan	Flags	Action
Adams Jr, William	Brightway Insurance Inc - Jacksonville	4077300	7P65190-00	Active	7/19/2020	\$70.00	\$0.00	View Statements	No		View >>

6. You can add, remove, or change the lienholder with this carrier.
7. Hover over the **Make Changes** link for the desired vehicle.

manage collection

Vehicle	Style	Value	
1988 TOYOTA LAND CRUISER FJ62 JT3FJ62G0J0087313	4DR SPORT UTILITY VEHICLE	\$30,000.00	make changes
1979 TOYOTA LAND CRUISER FJ42 FJ40306853	2DR HARDTOP 4X4	\$20,000.00	make changes

8. Select **Add/remove or change lienholder**.

Vehicle	Style	Value	
1988 TOYOTA LAND CRUISER FJ62 JT3FJ62G0J0087313	4DR SPORT UTILITY VEHICLE	\$30,000.00	make changes
1979 TOYOTA LAND CRUISER FJ42 FJ40306853	2DR HARDT 4X4		

Remove vehicle

Change coverage

Update vehicle information

Change vehicle value

Add/remove or change lienholder

Add Vehicle

All information shown reflects the previous business day.

9. Click on the **Add Lienholder** link.

10. Once you have entered in the new mortgagee information, click on the Continue button.

Make changes to vehicle

Vehicle Info | Vehicle Value | Lienholder

* Required fields

Lienholder Information

none

* Required fields

add lienholder

Continue →

Or you may:

11. Leave the Proposed Effective Date as today's date.

12. Click on the **Submit All Changes** button.

Proposed Effective Date:
 Mar ▼ 16 ▼ 2020 ▼
 ?

The changes outlined above will have the following effect on your policy premium:

Annual premium change: \$0 per year
 Pro-rated amount due for remaining policy period: \$0 pro-rated

Hagerty reserves the right to evaluate all risks before coverage is made effective. No coverage is in place until you receive specific notification.

Submit all changes →

13. This carrier also automatically generates a new auto ID card and verification of insurance with the lienholder changes on the policy.

HARTFORD AUTO

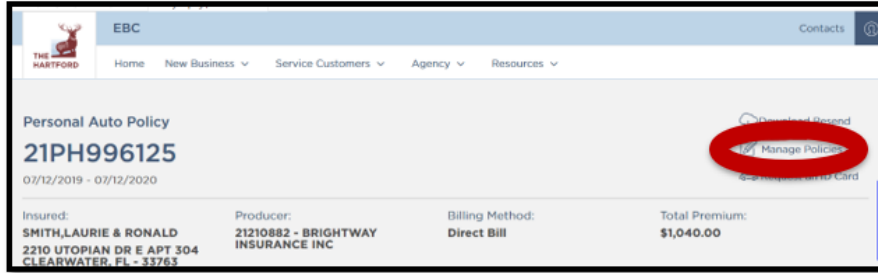
1. To begin, enter the policy number.
2. Click on the **Go** button.

Find a Customer [Advanced Search](#) 🔍

Search by Policy Number

21PH996125 **Go**

3. Click on the **Manage Policies** link.



4. Enter the policy number.
5. Click on the **Search** button.

The screenshot shows a search form titled 'By Policy Number' with the instruction '(no spaces or dashes)'. There is a text input field labeled '* Policy Number:' containing the value '21PH996125'. Below the input field is a green 'Search' button, which is circled in red.

6. Enter the Effective Date as today's date.
7. Click on the **Change Policy** button.

The screenshot shows the 'Current Policy' form. It contains a table with the following data:

Policy Number	Named Insured	Address
21PH996125	SMITH, LAURIE & RONALD	2210 UTOPIAN DR E APT 304, CLEARWATER, FL 33763-4265

Below the table, there is a form for 'Enter Effective Date:' with a date picker set to '03 / 16 / 2020'. Below the date picker are two buttons: 'Change Policy' (circled in red) and 'Cancel Policy'.

8. Click on the **Vehicles** tab.

The screenshot shows the 'Policy Snapshot' page for policy number '21PH996125' with a term of '07/12/19 - 07/12/20'. The 'Vehicles' tab is circled in red. Below the tabs, there are two sections: 'Named Insured' and 'Drivers'.

Named Insured:

SMITH, LAURIE 2210 UTOPIAN DR E APT 304 CLEARWATER, FL 33763
--

Drivers:

Name	Date of Birth
LAURIE SMITH	02/25/1955
RONALD SMITH	11/08/1953

9. Select **Leased or Financed** if not already selected.

Vehicle Information

* Vehicle Type: Private Passenger ▾

* Vehicle Year: 2013

* VIN: 3FADP4EJ0DM223749

* Vehicle Make: FORD ▾

* Vehicle Model: FIESTA SE ▾

Vehicle Purchase Price: \$16200

* Is the Vehicle:

Owned Leased Financed

10. Enter in the new lender information.

11. Click on the **Review Changes** button.

Loss Payee

Account Number:

* Loss Payee Name: Vystar Credit Uni

* Address: PO Box 924332

* City: Fort Worth

* State: TX ▾

* Zip Code: 76124 -

Customization

* Any Customizing / Additional Equipment? Yes No [What's this?](#)

Vehicle Credits

Anti-Lock Brakes

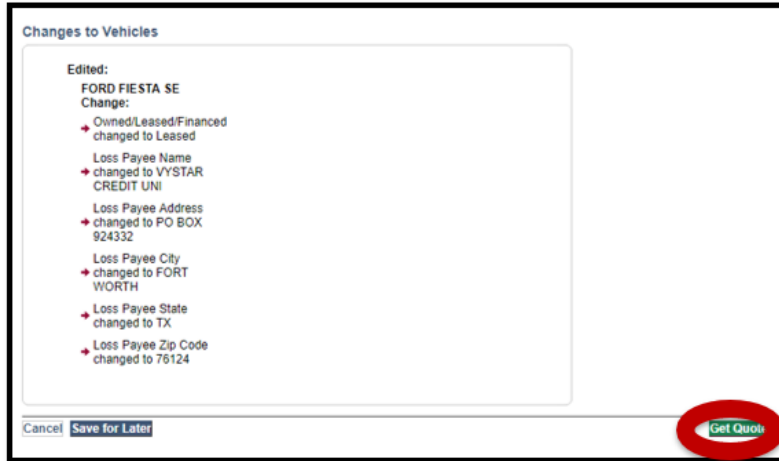
Anti Theft ▾

Passive Restraints ▾

Companion Policy

[Cancel](#) [Save for Later](#) [Review Changes](#)

12. Click on the **Get Quote** button.



13. Click on the **Apply Changes to Policy** button.



14. This carrier also automatically generates a new auto ID card and verification of insurance with the lienholder changes on the policy

HARTFORD FLOOD

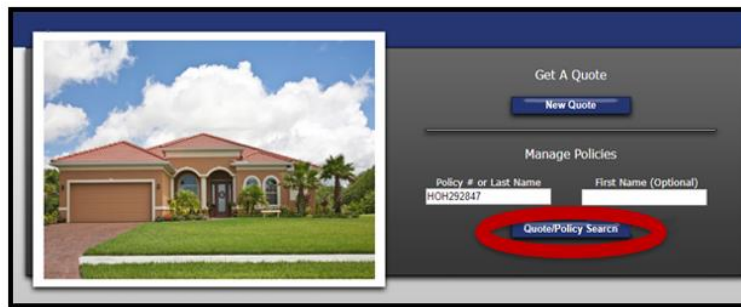
For Hartford Flood Insurance, please refer to the **American Bankers Flood** section of this SOP.

HERITAGE HOMEOWNERS INSURANCE

1. To begin, click on the **Policy Administration** button in the middle of the screen.



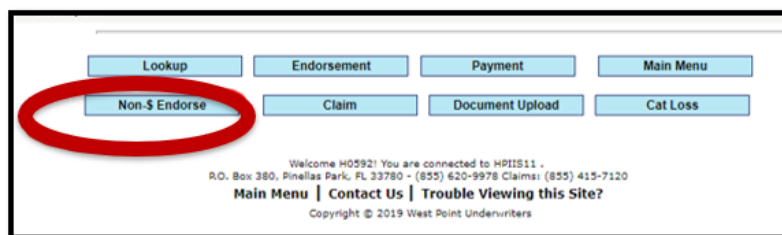
2. You will be brought to the **Policy Search** screen, enter the policy number and click **Quote/ Policy Search**.



3. It will populate search results, click on the policy number of the desired term.

Policy ID	Prev Policy	Inc. Date	Plan	Status	Last Trans	Name	Loc. Address
HOH252847	HOH252847	08/10/2019	HO3	Renewal	RN	Duan, Li	8351 Sw 75Th Rd, Gainesville, FL 32608
HOH292847	Q2512947	08/10/2018	HO3	In Force	EB	Duan, Li	8351 Sw 75Th Rd, Gainesville, FL 32608

4. Policy will populate once policy number has been clicked, to amend mortgagee, scroll down and at the bottom left corner of the screen click on the Non-\$ Endorse button.

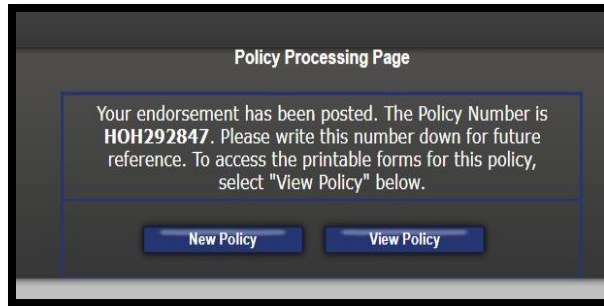


5. It will populate the Non-Dollar Endorsement Form, leave effective date as the present date.

6. Under **Transaction Description**, select **Change Policy Interest Information** in the drop-down menu.
 - **NOTE:** Must enter comments to amend mortgagee i.e., "Mortgagee change request."

7. Scroll down to **Policy Interest**
 - **NOTE:** You can only add or amend mortgagee.
8. Click on the **Endorse Policy** to amend mortgagee.

9. It will populate a Policy Processing Page showing that endorsement has been posted.



HIPPO HOMEOWNER'S

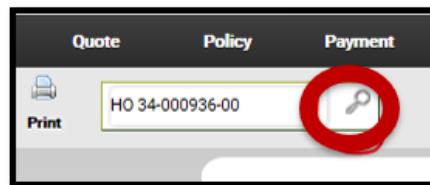
For Hippo Insurance, please refer to the **Travelers section** of this SOP.

HOMEOWNER'S CHOICE

For Homeowner's Choice Insurance, please refer to the **Travelers section** of this SOP.

HOMEOWNER'S OF AMERICA

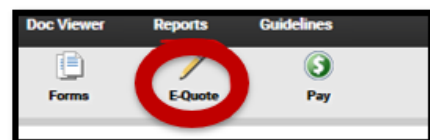
1. To begin, enter the policy number and click on the magnifying glass icon.



2. Click on the policy number link.

Quote #	Status	Insured
HO 34-000936-00	08/28/19 - 08/28/20	SHALONDA SMITH & SIMONE M SMITH

3. Click on the **E-Quote** icon at the top of the screen.



4. You can add or edit the mortgagee with this carrier.

5. Enter the Endorsement Date as today's date.
6. Select **Mortgage Clause Changed**.

Endorsement Information

Endorsement Date 3/16/2020 Allowable Range (03/16/2020 - 03/16/2020)
Use the arrow keys, [CTRL] key and select, or click on the calendar icon.

Endorsement Reason

- Additional Insured Added
- Additional Insured Information Changed
- Additional Insured Removed
- Mortgage Clause Changed**

7. Select **Mortgagee**.

Policy

- Mortgagee**
- Add Insured

Endorsement Date 3/16/2020 Allowable Range (03/16/2020 - 03/16/2020)
Use the arrow keys, [CTRL] key and select, or click on the calendar icon.

Endorsement Reason

- Additional Insured Added
- Additional Insured Information Changed
- Additional Insured Removed
- Mortgage Clause Changed**
- Mortgage Clause Deleted

8. Once you have entered in the new mortgagee information, click on the **Continue** button.

Bank / Institution: BROKER SOLUTIONS INC.
 Bank / Institution 2: DBA NEW AMERICAN FUNDING, ISAOA
 Address 1: PO BOX 2968
 Address 2:
 City / State / Zip: KENNESAW GA 30156
 Interest:

Mortgagee #: 1
 Loan #: 151519173629
 Billable?

Remove

Add Mortgagee

Continue

9. Click on the **Rate** button.



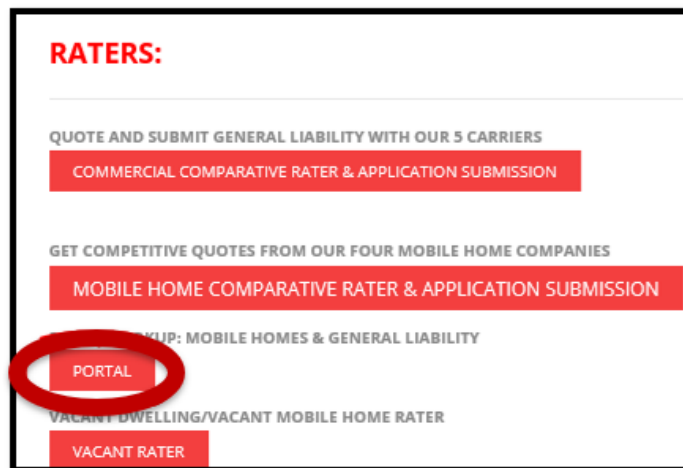
10. Click on the **Process This Endorsement** button.



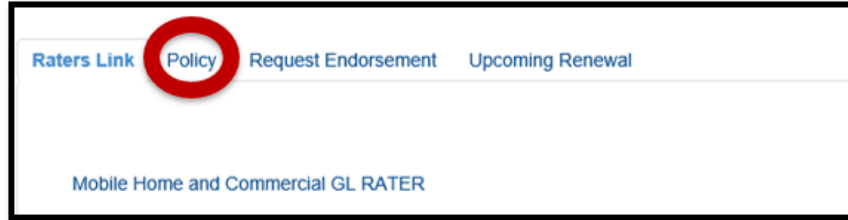
11. This carrier also automatically generates a new declarations page with the mortgage changes on the policy.

I.B. GREEN & ASSOCIATES HOMEOWNER

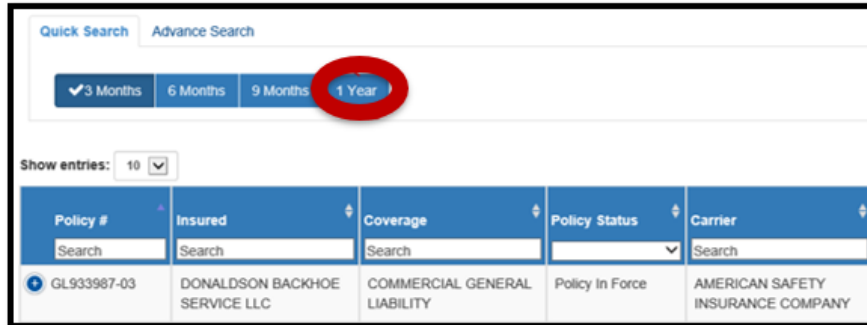
1. To begin, click on the **Portal** button.



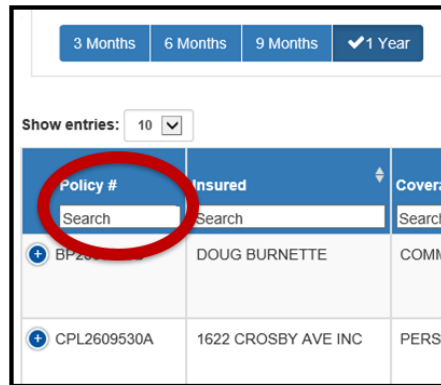
2. Click on the **Policy** tab.



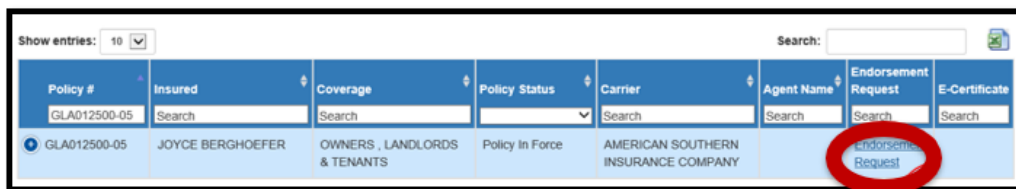
3. Select **1 Year**.



4. Enter the policy number.



5. Click on the **Endorsement Request** link.



6. Select **Endorsement Request**.

7. Enter in the new mortgage information.

8. Click on the **Submit** button.

The screenshot shows a web form for an endorsement request. The fields are as follows:

- Policy #: GLA012500-05
- Insured: JOYCE BERGHOFER
- Policy Effective Date: 07/16/2019
- *Endorsement Effective Date: 03/16/2020
- *Followup Reason: Endorsement has been requested via Agent Portal
- *Followup Description: Endorsement has been requested via Agent Portal
- *Endorsement Reason: AMEND POLICY (A/P), AMEND POLICY (N/C), AMEND POLICY (R/P), **ENDORSEMENT REQUEST** (highlighted in blue)
- *Endorsement Description: Please update mortgage clause to read as follows: Vistar Credit Union, PO Box 924332
- Upload Application: Drop files here to upload

A red circle highlights the **Submit** button at the bottom right of the form.

INFINITY AUTO (KEMPER PERSONAL AND SPECIALTY)

1. To begin, enter the policy number and click on the magnify glass icon.

The screenshot shows a search interface with the following sections:

- Make A Payment**: Policy # [input field] [magnify glass icon]
- Policy Search**: Policy # OR business name OR last name OR last name, first name. Input: 109076378761001 [magnify glass icon] (highlighted with a red circle)
- Claims Search**: Claim #, last name or policy # [input field] [magnify glass icon]
- Quotes**: Quick Search by quote ID or last name. [input field] [magnify glass icon]. Includes a **New Quote** button and **Advanced Search** link.

A vertical button on the right side reads **CLICK TO OPEN & CLOSE**.

2. Click on **View Policy**.

Customer Summary

Smith, Robert

Policy Number:	109076378761001
Policy Version:	7
Policy Status:	Active
Effective Date:	01/07/2020
Expiration Date:	07/07/2020
Address:	430 SW 122ND AVE PEMBROKE PINES, FL 33025

View Policy	View Billing	View ID Cards
Renewal Offer	Policy Notes	Documents
Upload Documents		

3. Click on **Endorsement**.

KEMPER Auto | INFINITY

Primary	Installation
Claims	Renewal
Refresh	80 109-07637-8761-001 [7] Smith, Robert
Fee Chart	Mailing 430 Sw 122nd Ave Pembroke Pnes, FL
Endorsement	Address History
AutoPay	Type
Cancellation	City
Payment	County
Doc Upload	Rate Date
Forms	Pay Option
	Pay Method

4. Leave Effective Date of Change as today's date.

5. Enter your name.

6. Click on the **Submit** button.

Effective Date of Change: 03/16/2020

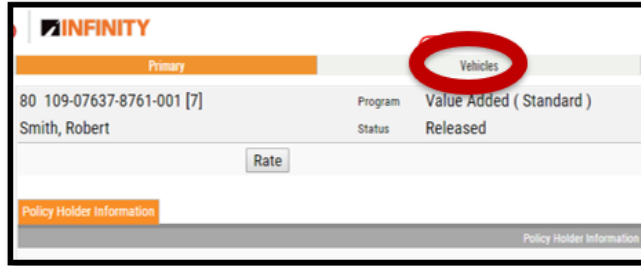
Select an initial screen to access: Primary Vehicles Drivers

Type in your Name:

I certify that by entering my name above I have a of this insured.

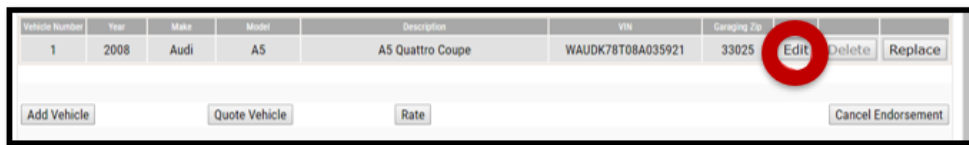
Submit Cancel

7. Click on the **Vehicles** tab.



8. You can add or replace the lienholder with this carrier.

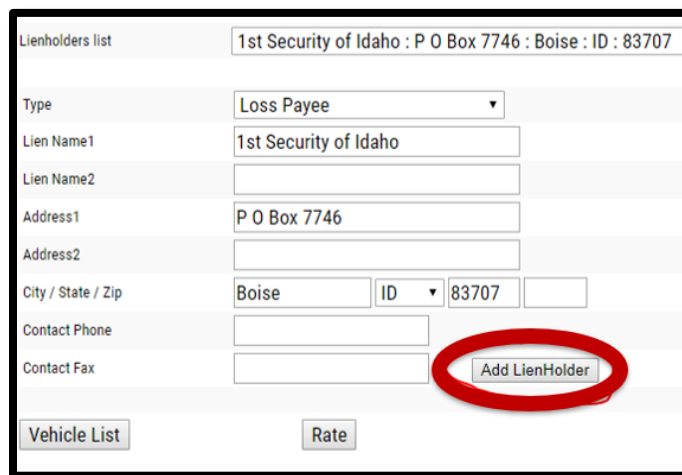
9. Click on the **Edit** button for the desired vehicle.



10. Click on the **Lienholder Information** tab.



11. Once you have entered the new lienholder information, click on the **Add Lienholder** button.

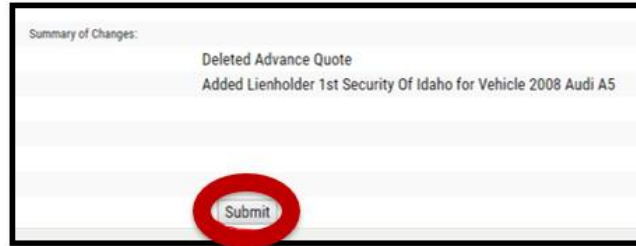


12. Click on the Rate button.



A screenshot of a web form. At the top, there are two input fields labeled 'Contact Phone' and 'Contact Fax'. To the right of the 'Contact Fax' field is a button labeled 'Add LienHolder'. Below these fields are two buttons: 'Vehicle List' on the left and 'Rate' on the right. The 'Rate' button is circled in red.

13. Click on the **Submit** button.



A screenshot of a 'Summary of Changes' section. It contains two lines of text: 'Deleted Advance Quote' and 'Added Lienholder 1st Security Of Idaho for Vehicle 2008 Audi A5'. Below this text is a 'Submit' button, which is circled in red.

14. This carrier also automatically generates a new auto ID card and verification of insurance with the lienholder changes on the policy.


KANSAS FAIR PLAN

For Kansas Fair Plan, please refer to the **Anchor Homeowners section** of this SOP.

LIGHTHOUSE HOMEOWNERS

NOTE: For Lighthouse Insurance, all of the policies are under the Diamond login.

1. To begin, enter policy number and click on the magnify glass icon.



A screenshot of a search field. The field is labeled 'Policy or Claim Number' and has a magnifying glass icon on the right side. The magnifying glass icon is circled in red.

2. Click on the **Process Policy Change** button.

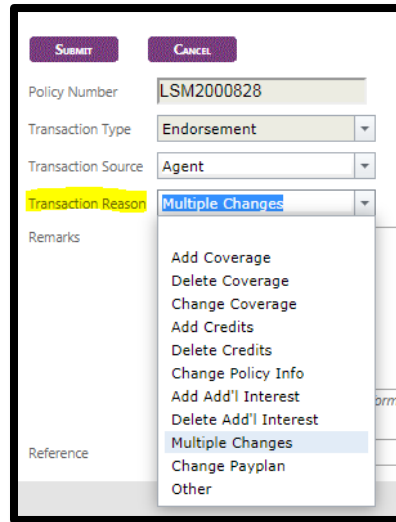


A screenshot of the Lighthouse WP Portal interface. At the top, there is a search field labeled 'Policy or Claim Number'. Below the search field are four buttons: 'PROCESS POLICY CHANGE', 'MAKE A PAYMENT', 'START FLOOD QUOTE', and 'PROCESS CANCEL-RENEW'. The 'PROCESS POLICY CHANGE' button is circled in red. Below the buttons is a table with the following data:

Policy Status	Full Term Premium	State	Program	Company
In-Force	\$842.00	South Carolina	Beacon Homeowners	Lighthouse Property Insura Corporation

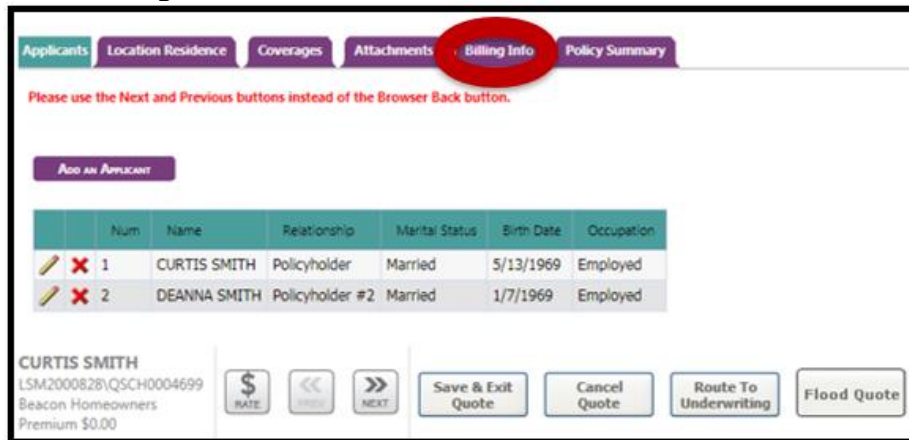
3. Select **Multiple Changes** in the **Transaction Reason** drop-down menu.

4. Click the **Submit** button.






The screenshot shows a web form with the following fields: Policy Number (LSM2000828), Transaction Type (Endorsement), Transaction Source (Agent), Transaction Reason (Multiple Changes), Remarks, and Reference. A dropdown menu is open for the Transaction Reason field, listing options: Add Coverage, Delete Coverage, Change Coverage, Add Credits, Delete Credits, Change Policy Info, Add Add'l Interest, Delete Add'l Interest, Multiple Changes (highlighted), Change Payplan, and Other. Buttons for SUBMIT and CANCEL are at the top left.

5. Select the **Billing Info** tab.



The screenshot shows the Billing Info tab selected in a navigation bar. Below the navigation bar, there is a red warning message: "Please use the Next and Previous buttons instead of the Browser Back button." An "ADD AN APPLICANT" button is present. A table lists two applicants:

	Num	Name	Relationship	Marital Status	Birth Date	Occupation
 	1	CURTIS SMITH	Policyholder	Married	5/13/1969	Employed
 	2	DEANNA SMITH	Policyholder #2	Married	1/7/1969	Employed

Below the table, the name "CURTIS SMITH" and policy details "LSM2000828\QSCH0004699" and "Beacon Homeowners Premium \$0.00" are displayed. At the bottom, there are buttons for RATE, PREVIOUS, NEXT, Save & Exit Quote, Cancel Quote, Route To Underwriting, and Flood Quote.

6. You can Add, Change, or Remove the mortgagee with this carrier.

7. Click on the **pencil icon** .

8. Click on the **Save AI** button when done.

The screenshot shows a web form with the following fields and controls:

- Buttons: **Save All** (circled in red), **Cancel**
- Type: **Mortgagee** (dropdown menu)
- Loan Number: **0578475035** (text input)
- ATIMA:
- ISAOA:
- Name 1: **NEWREZ LLC** (text input)
- Name 2: (empty text input)
- Tax ID: **FEIN** (dropdown), **00-000000** (text input)
- Phone: **Business** (dropdown), **(000)000-0000** (text input), **Primary**
- E-Mail: (empty text input)

9. Click on the **Rate** button .

10. Click on the **Submit** button .

11. Click on the **Finalize** button .

12. This carrier also automatically generates a new declarations page with the mortgage changes on the policy.

LIGHTHOUSE FLOOD

For Lighthouse Flood, please refer to the **Bankers Flood** section of this SOP.

MAISON HOMEOWNERS

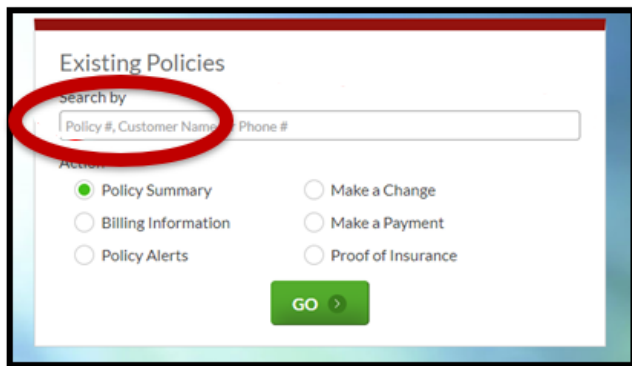
For Maison Insurance, please refer to the **Prepared Homeowner** section of this SOP.

MAISON FLOOD

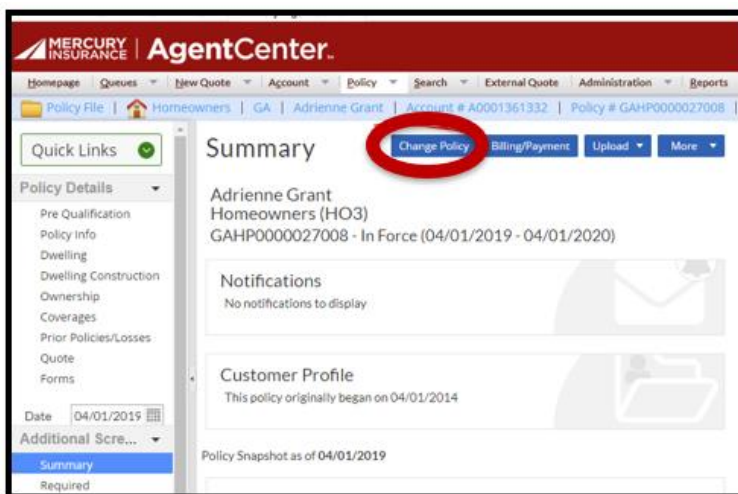
For Maison Flood Insurance, please refer to the **Bankers Flood** section of this SOP.

MERCURY HOMEOWNER

1. To begin, enter in the policy number in the search by box.
2. Click on the green **Go** button.

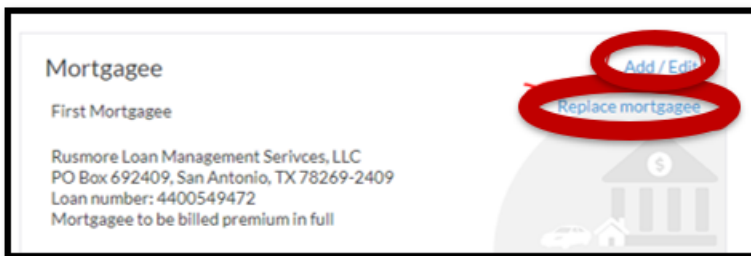


3. Click on the **Change Policy** button on the top of the **Summary** screen



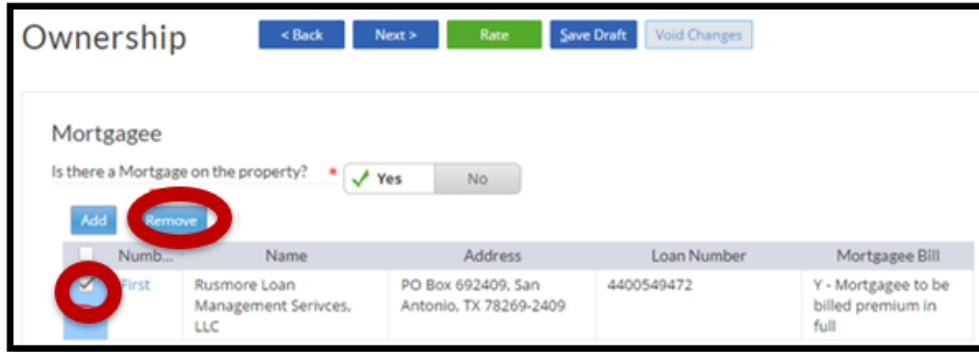
4. You can replace, add or edit the mortgagee

5. Leave the effective date as today's date

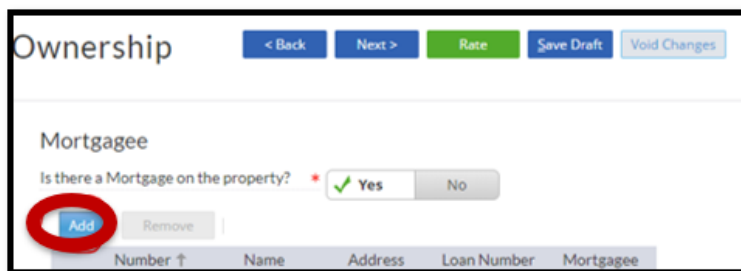


6. Select the mortgagee to remove by clicking **Replace mortgagee** or **Add/Edit** to add or update mortgagee information

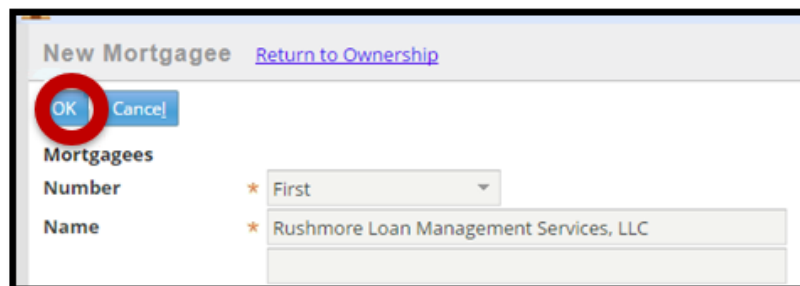
7. If removing, click on the **Remove** button



8. Click on the **Add** button to add mortgagee



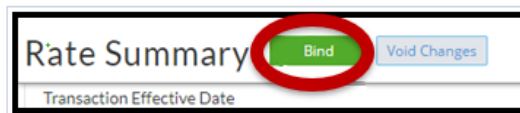
9. Click the **OK** button when done



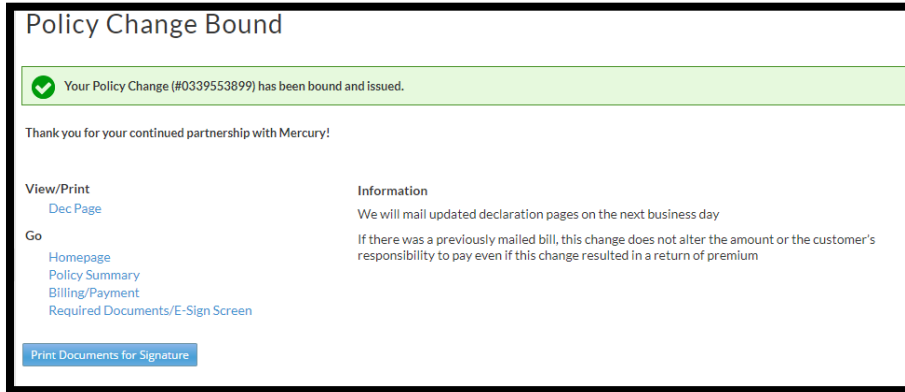
10. Click on the green **Rate** button on the top of the screen



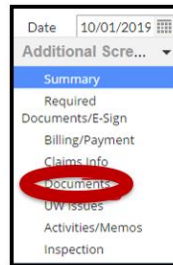
11. Click on the green **Bind** button to process the change



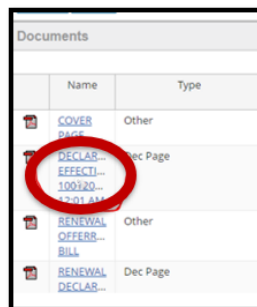
12. This screen should populate once change has been bound and issued



13. To locate the Declaration Page, click on the link labeled **Documents** on the left-hand toolbar

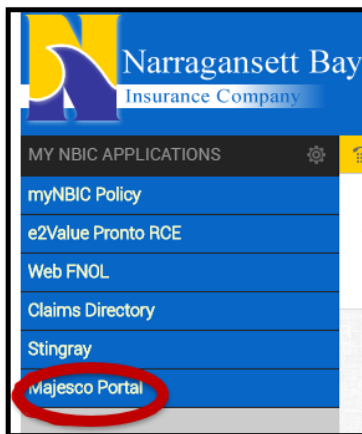


14. Select the most recent Declaration Page by clicking on the link for the document




NARRAGANSETT BAY HOMEOWNERS

1. To begin, click on the Majesco Portal.

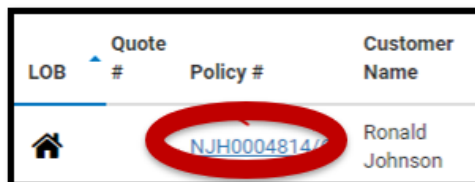


2. Select **Policy** in the drop-down menu.

3. Enter the policy number and click on the magnify glass icon .



4. Click on the policy number link.




5. Select the **Interest** tab.



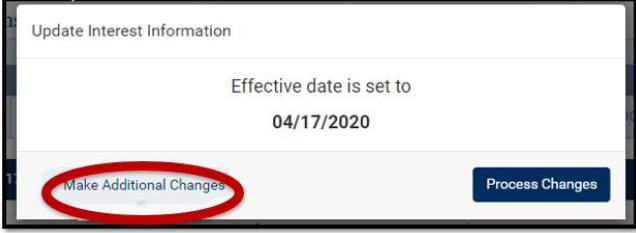
6. You can add, change, or remove mortgagee with this carrier.

7. Click on the **trash bin icon** .

8. Click on the **Update** button



9. Click on the **Make Additional Changes** button.

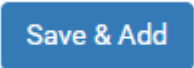


10. Click on the **Add** button




11. Enter new mortgage information.

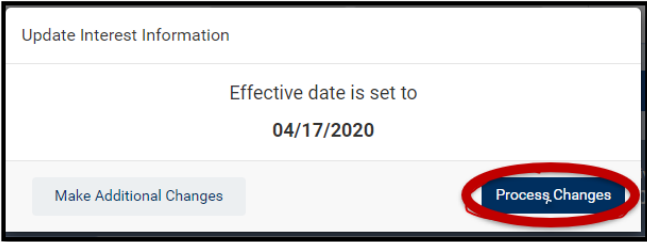
12. Click on the **Save & Add** button



13. Click on the **Update** button



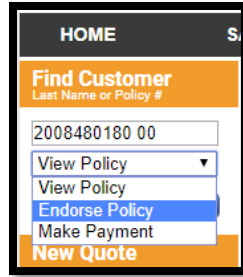
14. Click on the **Process Changes** button.



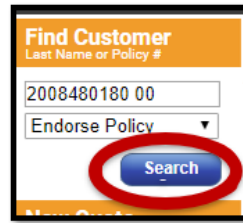
15. This carrier also automatically generates a new declarations page with the mortgage changes on the policy.

NATIONAL GENERAL AUTO

1. To begin, enter the policy number.
2. In the drop-down menu, select **Endorse Policy**.



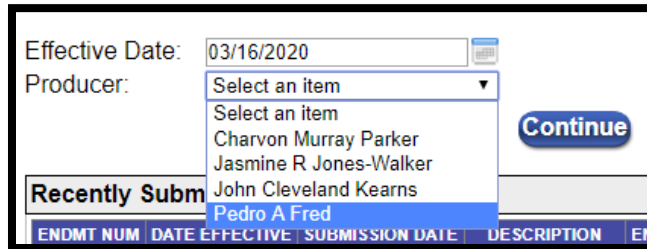
3. Click on the **Search** button.



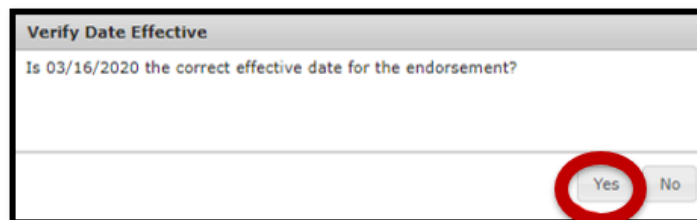
4. Enter Effective Date as today's date.

5. Select **Kristine Azar** as the **Producer**.

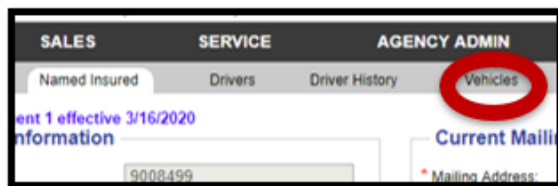
6. Then click **Continue**.



7. Click on the **Yes** button to verify the effective date.

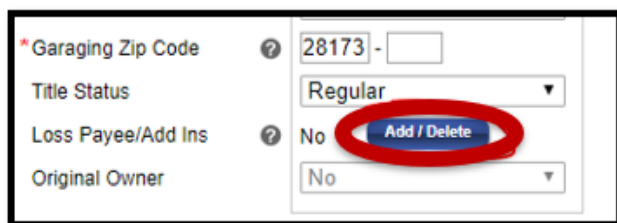


8. Click on the **Vehicles** tab.

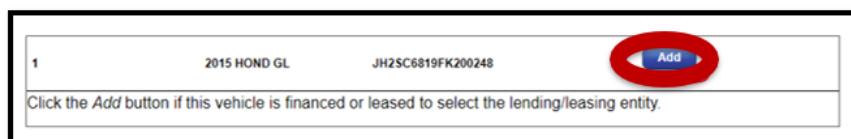


9. You can add, change, or remove the lienholder with this carrier.

10. Click on the **Add/Delete** button under the **Loss Payee/ Add Ins** section.

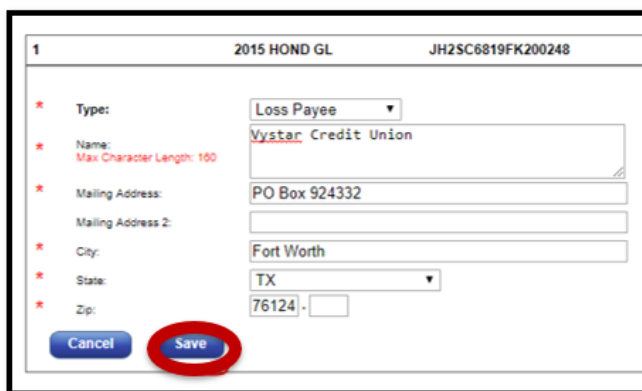


11. Click the **Add** button.



12. Enter in the new lienholder information.

13. Click on the **Save** button.



14. Click on the **Continue** button.

Save successful.

1 2015 HOND GL JH2SC6819FK200248 Add

NAME	ADDRESS	ADDRESS 2	CITY	STATE	ZIP	TYPE
JA Nystar Credit Union	PO Box 924332		Fort Worth	TX	76124	Loss Payee

Continue

15. Click on the **Billing** tab.

AGENCY ADMIN PRODUCTS HELP

Driver History Vehicles Underwriting Coverages **Billing**

16. Click on the **Continue** button.

All Activity & Notes

ENDMT NUM	EMPLOYEE NUM	DATE PROCESSED	DATE EFFECTIVE	DESCRIPTION	CHANGE IN PREM	TOTAL COST	REMOVED BY
0	197910	9/6/2019	9/20/2019	Bound as New Business	608.65	608.65	

Previous Continue

17. Click on the **Submit** button.

Billing / Installments:

New Installment Amount: -
Next Amount Due: \$0.00

Electronic delivery Yes

of the NC Policy:

Are all vehicles garaged at the mailing address?
Yes

Edit Garaging Addresses

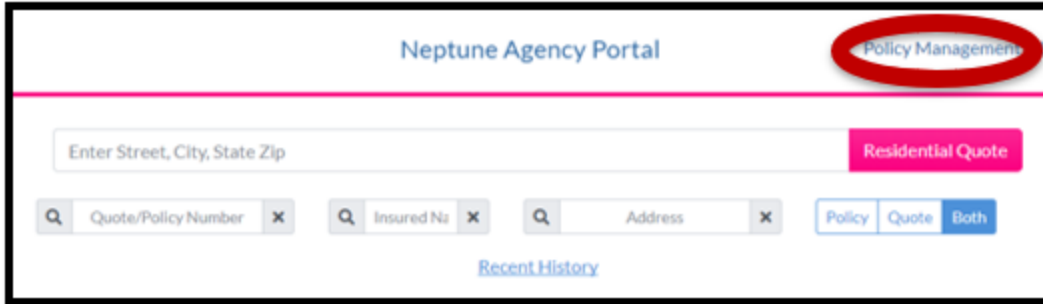
I certify that I have explained to the insured and the insured has agreed to receive an email notification when the insured's policy documents and notices are available in electronic form in lieu of receiving printed documents via the US mail and

Cancel Submit

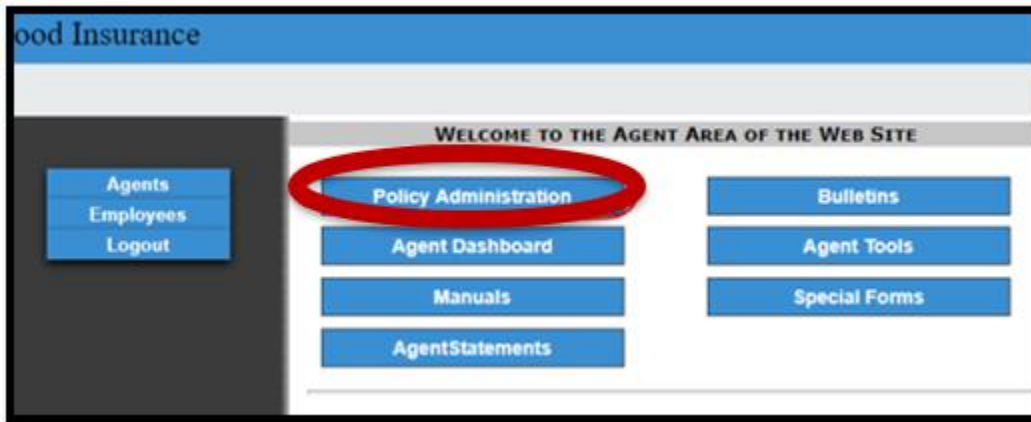
18. This carrier also automatically generates a new auto ID card and verification of insurance with the lienholder changes on the policy.

NEPTUNE FLOOD

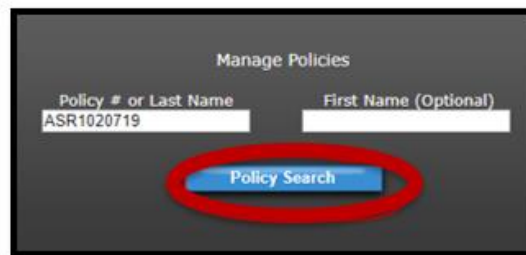
1. To begin, click on the **Policy Management** button.



2. Click on the **Policy Administration** button.



3. Enter the policy number and click on the **Policy Search** button.



4. Click on the policy number link.

The screenshot shows the 'Policy Search Results' table. The first row of data has the policy number 'ASR1020719' circled in red.

Policy ID	Prev Policy	Inc. Date	Plan	Status	Last Trans	Name
ASR1020719	Q133975	01/26/2020	FLF	In Force	NB	Smith, Gary

5. Once you have accessed the policy, please refer to the **American Traditions Homeowner section** of this SOP to process the mortgage change.

NFIP FLOOD

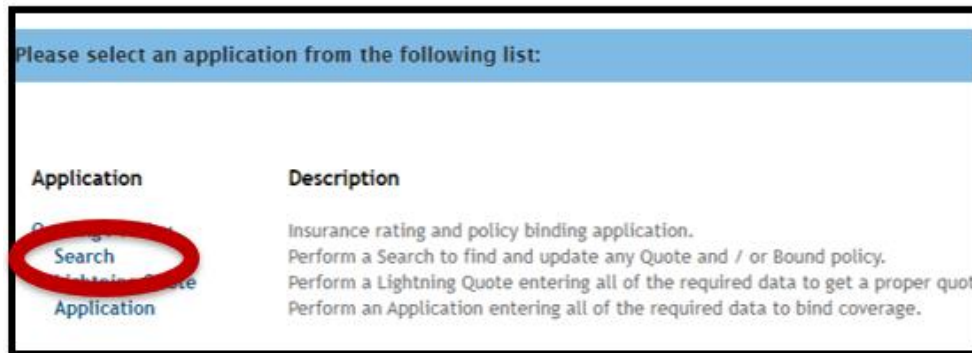
For NFIP Flood Insurance, please refer to the **Bankers Flood section** of this SOP.

OLYMPUS FLOOD

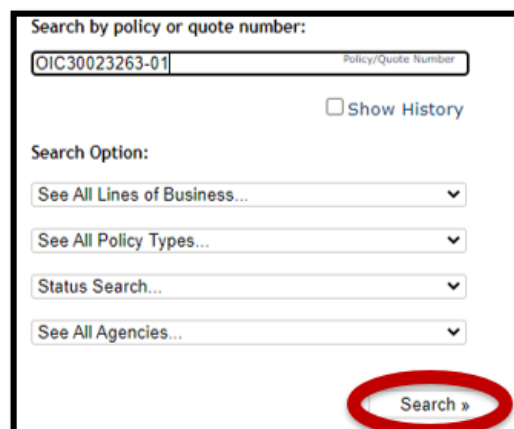
For Olympus Flood Insurance, please refer to the **Bankers Flood** section of this SOP.

OLYMPUS HOMEOWNERS

1. To begin, click on the **Search** link located under the **Application** section on the site



2. Enter the policy number under the **Search by policy or quote number** box
 - **NOTE:** When entering in the policy number make sure that the last two numbers at the end are hyphenated
3. Click on the **Search** button

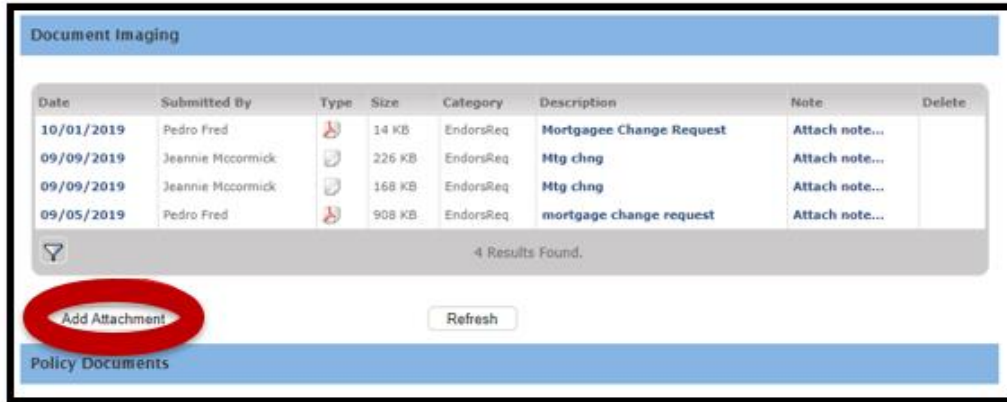


The screenshot shows a search interface titled "Search by policy or quote number:". It features a text input field containing "OIC30023263-01" with a "Policy/Quote Number" label. Below the input field is a "Show History" checkbox. Underneath is a "Search Option:" section with four dropdown menus: "See All Lines of Business...", "See All Policy Types...", "Status Search...", and "See All Agencies...". The "Search" button at the bottom right is circled in red.

4. For Olympus, you will need to create a change request then upload it on the website. To upload the change request, click on the **Documents** tab



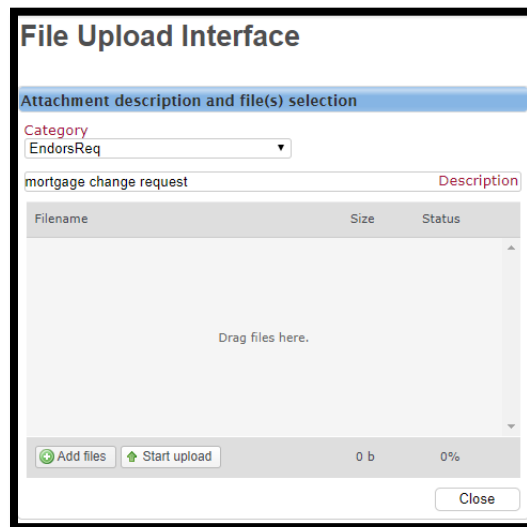
5. Click on the **Add Attachment** button



6. In the drop-down menu, select **EndorsReq**

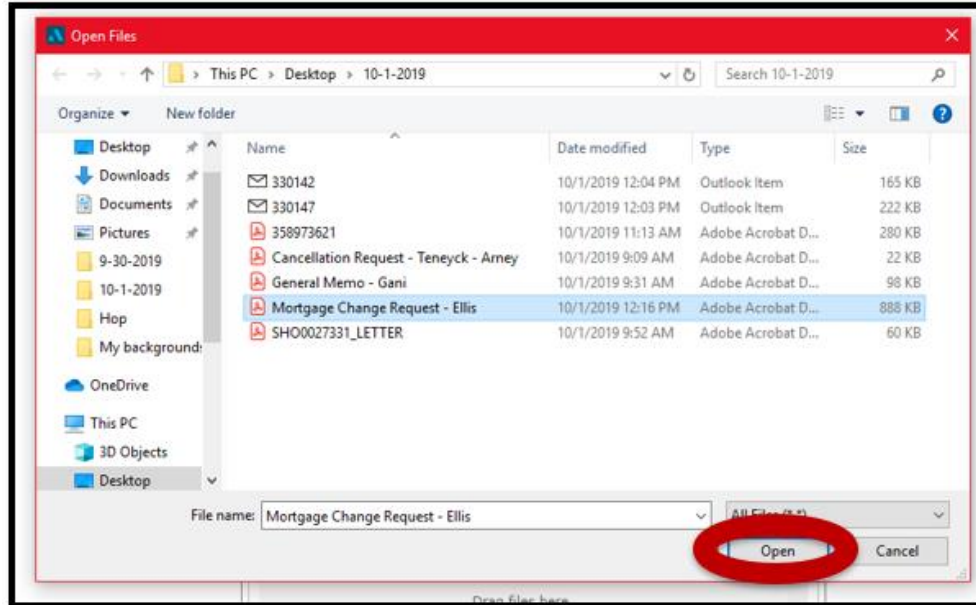
7. In the description, type in **Mortgage Change Request**

8. Click on the **Add Files** button



9. It will prompt you to select the document to upload

10. Once selected, click on the **Open** button



11. To fully upload to the carrier site, click on the **Start Upload** button

- NOTE: Wait until the status shows **100%** and it says completed

12. Then click **Close**



PEOPLE'S TRUST HOMEOWNER

For People's Trust Insurance, please refer to the **Homeowner's of America section** of this SOP.

PREPARED FLOOD

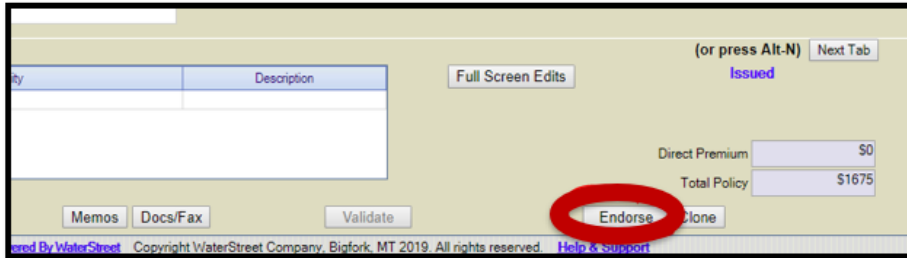
For Prepared Flood Insurance, please refer to the **Bankers Flood section** of this SOP.

PREPARED HOMEOWNERS INSURANCE

1. To begin, the **Policy Search** is on the top right corner of the screen.
2. Once policy has been entered, click on the **GO** button to the right of the search bar.



3. Once the policy screen populates, scroll down and click on the **Endorse** button.

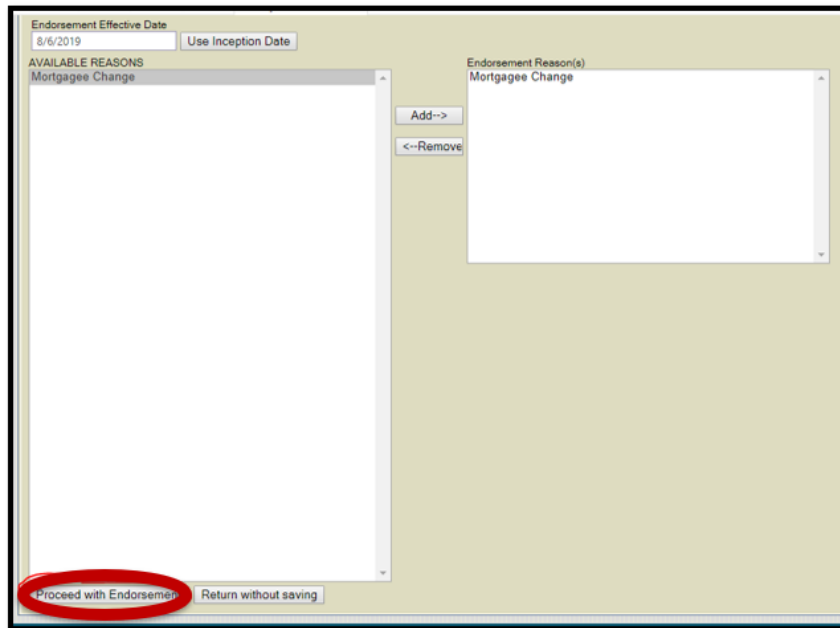


4. A Policy Endorsement screen will populate, under the **Endorsement Effective Date**, input the present date.

5. Under **Available Reasons**, select **Mortgage Change**

6. Click the **Add** button to add to the **Endorsement Reasons**

7. Click on the **Proceed with Endorsement** button.



8. You will be directed to the **Mortgagee(s)/Addl Interest(s)** tab and will allow you to edit mortgagee.

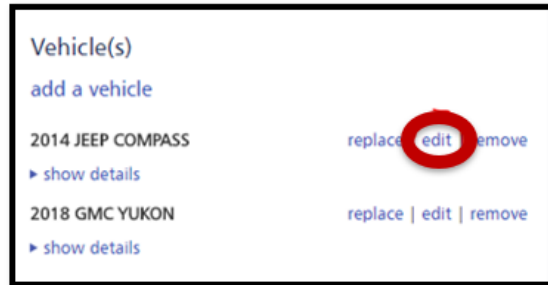
- Once you have entered the new mortgagee, scroll down and click on the **Issue** button on the bottom right corner of the screen.

- You will be redirected back to the policy in the **Applicant(s)** tab and on the bottom right it will say **Issued** to show that you have successfully endorsed the policy.

PROGRESSIVE AUTO

- To begin, enter the policy number and click on the magnifying glass icon.

- You can add, change, or remove the lienholder with this carrier.
- Click on the **Edit** link in the **Vehicles** section.



4. Enter in your name.
5. Select the appropriate **Requester**.
6. Enter the Change Effective Date as today's date.

7. Click on the **Continue** button.

8. Select **Vehicle Related Financial Information**.
9. Click on the **Continue** button.

<input checked="" type="checkbox"/> Vehicle related financial information	
Lienholder(s)	121 FINANCIAL CREDIT UNION 9700 TOUCHTON RD JACKSONVILLE, Florida 32246
Additional interest(s)	None
<input type="checkbox"/> Vehicle use, location, and ownership	
Primary use	Commute
Ridesharing	No
Primary location	636 Sparrow Branch Circle St Johns, Florida 32259 Aaron Smith
Registered owner(s)	Kerri Smith
Length of vehicle ownership	Not applicable
<input type="button" value="Continue"/> <input type="button" value="Cancel"/>	

10. Click on the **Edit** link.

Current Lienholder:	121 FINANCIAL CREDIT UNION 9700 TOUCHTON RD JACKSONVILLE, Florida 32246	<input type="button" value="edit"/>
---------------------	---	-------------------------------------

11. Once you have entered in the new lienholder information, click on the **Continue** button.

Additional interest(s)
<input type="button" value="+ add an additional interest"/>
<input type="button" value="Continue"/> <input type="button" value="Cancel"/>

12. Select **Apply the requested change(s)**.

13. Click on the **Continue** button.

What would you like to do next?
Please make a selection and click the continue button.
<input checked="" type="radio"/> Apply the requested change(s) <input type="radio"/> Add another change <input type="radio"/> Save and return later
<input type="button" value="Continue"/> <input type="button" value="Cancel"/>

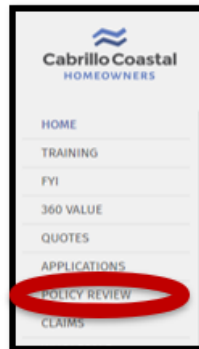
14. This carrier also automatically generates a new auto ID card and verification of insurance with the lienholder changes on the policy.

PURE FLOOD

For PURE Flood Insurance, please refer to the **American Bankers Flood section** of this SOP.

SAFE HARBOR HOMEOWNERS INSURANCE

1. To begin, login to **Cabrillo Coastal** to access the policies.
2. Click on the **Policy Review** button on the left panel.



3. The **Policy Review** screen will populate, enter policy number on top left of the screen and hit the enter button on your keyboard or you can click on the magnifying glass.

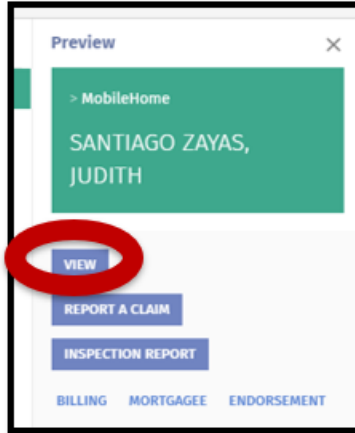


4. Click on the policy number.

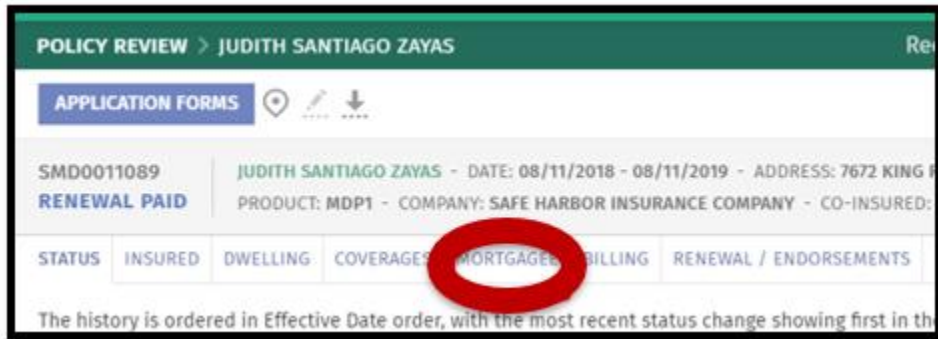


Policy	Company	Product	Name	Status
SMD0011089	SAFE HARBOR INSURANCE COMPANY	MDP1	SANTIAGO ZAYAS, JUDITH	RENEWAL PAID

5. Click on the **View** button on the right side to populate policy.



6. Policy will populate, click on **Mortgagee** Tab.



7. Click **Edit** to amend mortgage or click **Add Mortgagee** to add mortgagee.



8. Proceed to enter mortgage information.

9. Click **Submit** to process endorsement.

EDIT MORTGAGEE

Policy Payor: Insured

Mortgagee/Bank Name: WELLS FARGO BANK NA #936

Address: PO BOX 100515

City: FLORENCE

State: South Carolina

Postal Code: 29502-0515

Loan/Account Number: 0509488003

An email confirming this transaction will be sent to uw@brightway.com
 To send an additional copy, please enter a valid email address below.

Confirmation email: vincent.cheng@brightway.coi

CANCEL SUBMIT

10. Success window will pop up when completed.

SUCCESS

Success! Thank you for using our electronic endorsement process.

OK

SAFEPOINT HOMEOWNER

For Safepoint Insurance, please refer to the **Travelers Homeowner section** of this SOP.

SAGESURE HOMEOWNER

1. To begin, select the **Quotes & Policies** tab.



2. Enter the policy number and click on the magnifying glass icon

Quotes & Policies (showing 10000 results)

CRU4Q-3719178

🔍

3. Click on the policy number.

QUOTE #	POLICY #	CARRIER	PRODUCT	NAME
CRU4Q-3569074	FLH356907400	Service	H03	Deborah Smith

4. Click on the **Edit** button in the **Mortgagee Information** section.



Mortgagee Information

Primary Mortgagee SWBC MORTGAGE CORP, ISAOA AND ATIMA

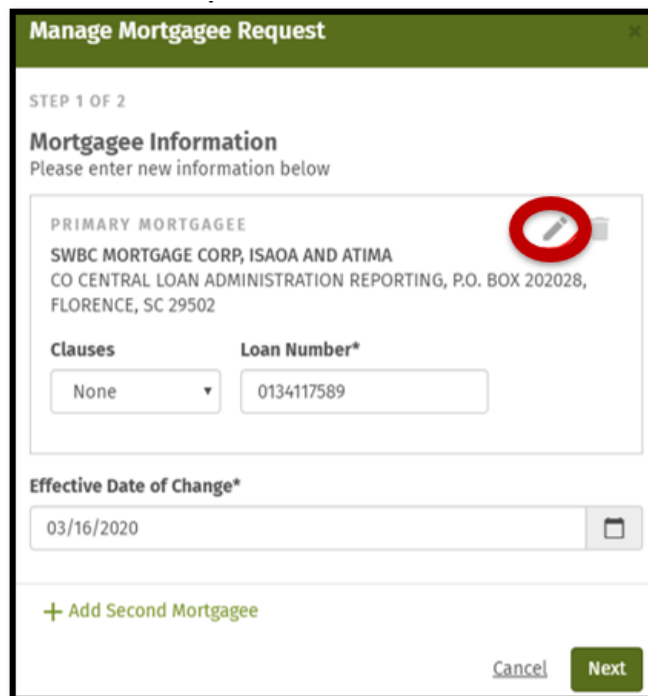
Primary Address CO CENTRAL LOAN ADMINISTRATION REPORTING
P.O. BOX 202028 FLORENCE, SC 29502

Primary Loan Number 0134117589

Edit

5. You can add or change the mortgagee with this carrier.

6. Click on the **pencil icon**.



Manage Mortgage Request

STEP 1 OF 2

Mortgage Information
Please enter new information below

PRIMARY MORTGAGEE
SWBC MORTGAGE CORP, ISAOA AND ATIMA
CO CENTRAL LOAN ADMINISTRATION REPORTING, P.O. BOX 202028,
FLORENCE, SC 29502

Clauses **Loan Number***

None 0134117589

Effective Date of Change*

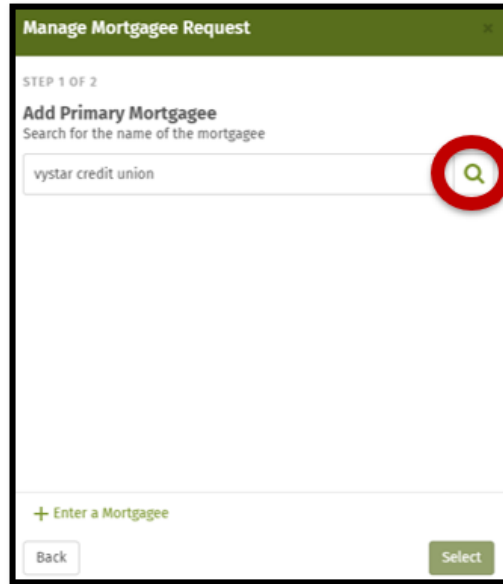
03/16/2020

+ Add Second Mortgagee

Cancel **Next**

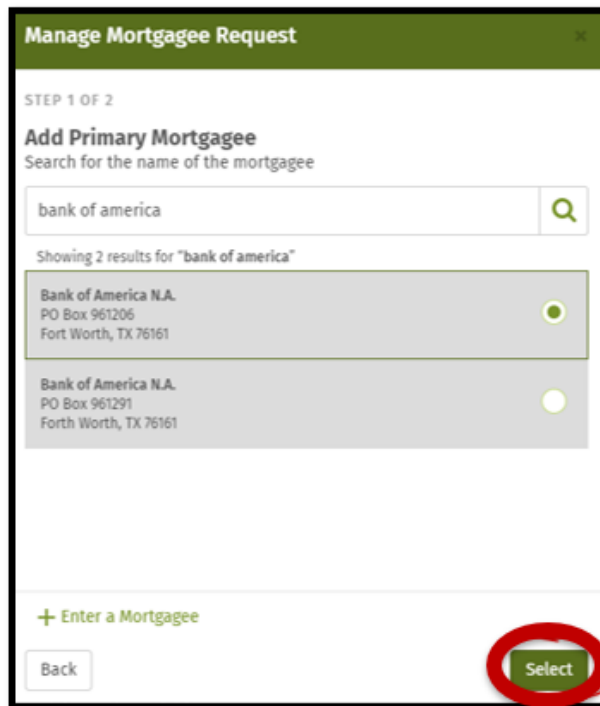
7. Type in the new mortgagee's name.

8. Click on the magnifying glass.



9. Select the mortgagee.

10. Click on the **Select** button.



11. Click on the **Next** button.

Manage Mortgage Request

STEP 1 OF 2

Mortgagee Information
Please enter new information below

PRIMARY MORTGAGEE
Bank of America N.A.
PO Box 961206, Fort Worth, TX 76161

Clauses: None
Loan Number*: 0134117589

Effective Date of Change*: 03/16/2020

+ Add Second Mortgagee

Cancel Next

12. Click on the **Submit Request** button.

Manage Mortgage Request

STEP 2 OF 2

Review Information Changes
Please review the information below and submit your request.

EXISTING INFORMATION	UPDATED INFORMATION
Primary Mortgagee	Primary Mortgagee
Mortgagee Name SWBC MORTGAGE CORP, ISAOA AND ATIMA	Mortgagee Name Bank of America N.A.
Address CO CENTRAL LOAN ADMINISTRATION REPORTING P.O. BOX 202028 FLORENCE, SC 29502	Address PO Box 961206 Fort Worth, TX 76161
Clauses None	Clauses None
Loan Number 0134117589	Loan Number 0134117589

Effective Date of Change
03/16/2020

Back Submit Request

13. This carrier also automatically generates a new declarations page with the mortgage changes on the policy.

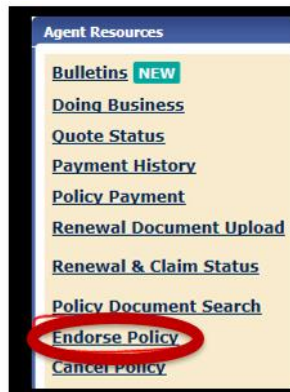
For Sagesure Flood Insurance, please refer to the **American Bankers Flood** section of this SOP.

SEACOAST BROKERS HOMEOWNER

1. To begin, click on the **Agent Resources** tab.



2. Click on the **Endorse Policy** link.



3. Enter the policy number and click on the **Find** button.

The screenshot shows the 'Endorsement Change Request' form. The form has a title: 'Endorsement Change Request: All requests must meet current Underwriting Guidelines or may not be processed.' Below the title, there is a 'Policy Number' field with the value 'NF033FL0304506' and a 'Find' button circled in red. There is also a 'Reset' button and a 'Insured Last Name' field.

4. Click on the policy number link.

Policy Number	Policy Term	Term Begin	Term End	Policy Status
NF033FL0304506	Current	10/01/2019	09/30/2020	New Business

5. Enter the Effective Date as today's date.
6. In the **Change Type** drop-down, select **Change to Additional Interest Information**

* Effective Date: 03/16/2020

* Change Type: **Select**

Change:
 Add Builders Risk - DUC
 Add Credit for Alarm System
 Add Credit for Opening Protection
 Add Named Insured
 Add Optional Coverage

Upload Supporting Doc:

* Comments:
Change to Additional Interest Information
 Change to Agent Name on Policy
 Change to Location of Risk Information
 Change to Named Insured Information

* Electronic Signature:
 Decrease in Section I Coverage
 Decrease in Section II Coverage
 Decrease Peril Deductible
 Increase in Section I Coverage
 Increase in Section II Coverage
 Increase Peril Deductible

Additional Email:
 Remove Builders Risk - DUC
 Remove Credit for Alarm System
 Remove Credit for Opening Protection
 Remove Named Insured
 Remove Optional Coverage

7. You can add, change, or remove the mortgagee with this carrier.
8. Click on the **Select** button.

Additional Interest Information

Interest Type	Name
Select 1st Mortgagee	1st Alliance Mortgage ISAOA

Add New AI

9. Once you have entered in the new mortgagee information, click on the **Save** button.

Additional Interest Information

Interest Type	Name	Reference	Ad
Select 1st Mortgagee	1st Alliance Mortgage ISAOA	Ref: 1215646512	2000 North Loop W Ste 13

* Additional Interest: 1st Mortgagee

* Mortgagee Name: 1st Alliance Mortgage ISAOA 2000 North Loop W Ste 133 Houston, TX

Loan Number: 1215646512

Invoice at Renewal: Yes

* Mailing Address: 2000 North Loop W Ste 133, Houston, TX 77018 US

Add New AI **Delete** **Save** **Cancel**

10. In the **Comments** box, type in **mortgage change**.
11. In the **Electronic Signature** box, type in the letters **PF**.
12. Click on the **Submit** button.

Comments: mortgage change

Electronic Signature: PF **Pedro Fred of Brightway Insurance Inc - Jacksonville (FL)** certifies the insured's acknowledgement of the terms and conditions affecting this request for change to the policy. A copy of the request will be kept on file according to state regulations. The agent also acknowledges that they have read and understand the provisions found under the 'Doing Business with Seacoast Brokers' section of our website. The request is conditional upon underwriting review.

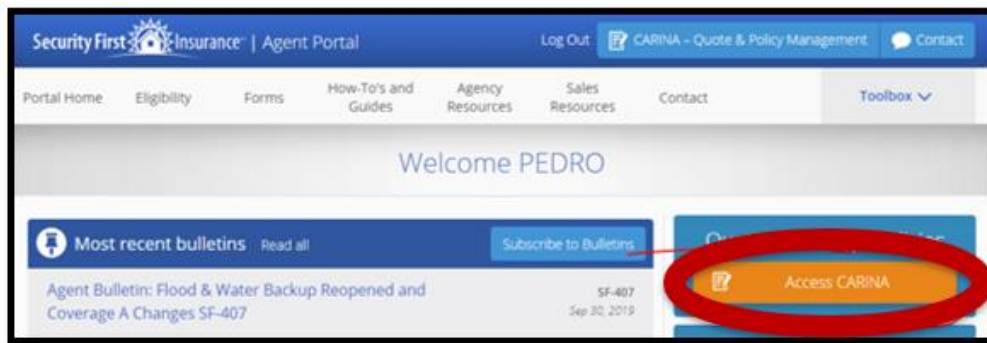
Additional Email:

*Note: To add more than one endorsement, enter each endorsement separately on this form by pressing the **Save and Add Another** button. **PRESS THE SUBMIT BUTTON** when all endorsements have been entered.*

Reset Save/Add Another Submit

SECURITY FIRST HOMEOWNERS

1. To begin, click on the **Access CARINA** button



2. In the **Search** by section, select **Reference Number**
 - **NOTE:** For the reference number, enter the policy number

Customer Search

CLEAR QUERY SEARCH

Name
 Business Name / DBA
 Reference Number
 Eligibility
 Phone Number

3. Click on the **Search** button or hit enter on your keyboard

Customer Search

CLEAR QUERY SEARCH

Name
 Business Name / DBA
 Reference Number
 Legacy Policy #
 Other

Reference Number: P000070826

- Click on the policy number link under the **Reference Number** section

Primary Insured	DBA	Reference Number
EDWARD LOWRY SHULER		P000070826 (SFID8923860)

- Click on the **Add/Modify Mortgagee** link under the **Policy Actions** section (scroll to the bottom of the policy page to access)

Policy Actions

- [View Policy As Of](#)
- [View Policy](#)
- [Add/Modify Mortgagee](#)
- [Add/Modify Insured](#)
- [Make Coverage Changes](#)
- [Other Endorsements](#)
- [Cancel/Rewrite Policy](#)
- [Cancel Policy](#)

- Leave the Endorsement Effective Date as today's date
- Click on the **Begin Endorsement** button on the top right

Begin Endorsement

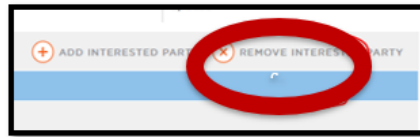
PRODUCER SUMMARY

Agency Name: BRIGHTWAY INSURANCE, INC. Agent Name: ASHLEY BROOKE CASEY

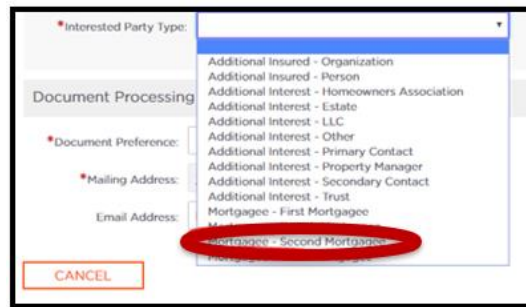
BEGIN ENDORSEMENT

- You can add or remove the mortgagee
- If you are replacing the mortgagee, you will have to delete the current mortgagee by selecting the mortgagee and clicking on the **REMOVE INTERESTED PARTY** button

10. To add mortgagee, click on the **ADD INTERESTED PARTY**

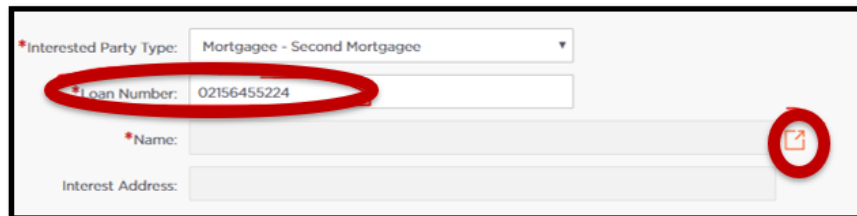


11. In the drop-down menu, select the position of the mortgagee



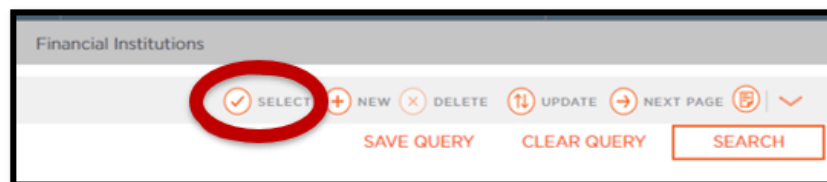
12. Enter the loan number in the **Loan Number** box

13. Click on the orange box with an arrow icon



14. Select the correct mortgagee clause by clicking on it

15. Click on the **Select** button on the top



16. Click on the **Submit** button



17. To locate the endorsed Evidence of Property Insurance, Click on the **View DEC Page** link on the **Policy Dashboard** screen



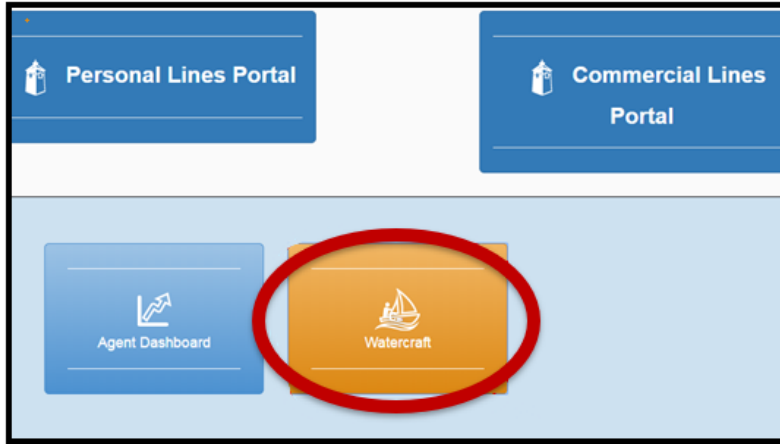
18. Select the most **recent Endorsement Evidence of Property Insurance** document by clicking on the link under the **Package Name** section

Created Date	Package Name	Recipient	Recipient Type	Generation Status
9/30/2019 3:27 PM	Endorsement Evidence of Property Insurance			Completed

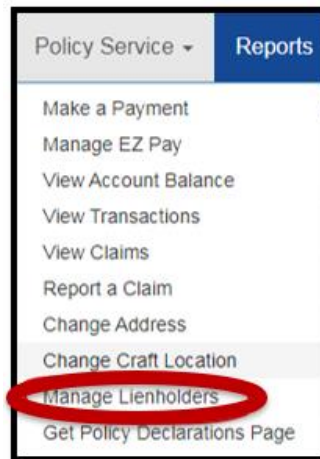
SKI SAFE WATERCRAFT

NOTE: You may have to go through Tower Hill Insurance to locate the policy.

1. To begin, on the Tower Hill site, select **Watercraft**.



2. In the **Policy Service** drop-down menu, select **Manage Lienholders**.



3. Enter policy number.

A screenshot of a web form titled 'Select a Policy to Manage'. The form has a light blue header with the text 'Enter a value in one (1) of the textboxes below and click Search'. Below the header, there are four input fields arranged in two rows. The first row contains 'Account Number:' and 'Policy Number:'. The second row contains 'Customer Name:' and 'Phone:'. Below these, there are two more input fields: 'User Def(Policy):' and 'User Def(Account):'. A blue 'Search' button is located at the bottom center of the form. The 'Policy Number:' label is circled in red.

4. Click on the **Search** button to locate the lienholder.

5. Click on the **Select** button.

- You can add, change, or remove the lienholder with this carrier.
- Click on the **Change** button.



- Click on the **Submit Request** button when done.

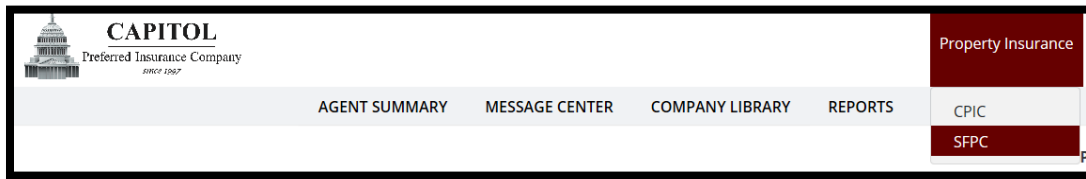
SOUTH & WEST INSURANCE

For South & West Insurance, please refer to the **Travelers section** of this SOP.

SOUTHERN FIDELITY HOMEOWNERS

NOTE: For Southern Fidelity Insurance, refer to the **Capitol Preferred Homeowners** section.

- For Southern Fidelity policies that start with **PTH** and **PTD**, you will have to locate these policies by logging into the Capitol Preferred site:
 - Hover over **Property Insurance**
 - Select **SFPC**



SOUTHERN INSURANCE UNDERWRITERS

For Southern Insurance, please refer to the **Travelers section** of this SOP.

SOUTHERN OAK HOMEOWNERS

- To begin, click on the **Workbench** icon. You will be prompted to log in again.



- Click on the **Book of Business** tab.

3. Click on the **gear** icon.



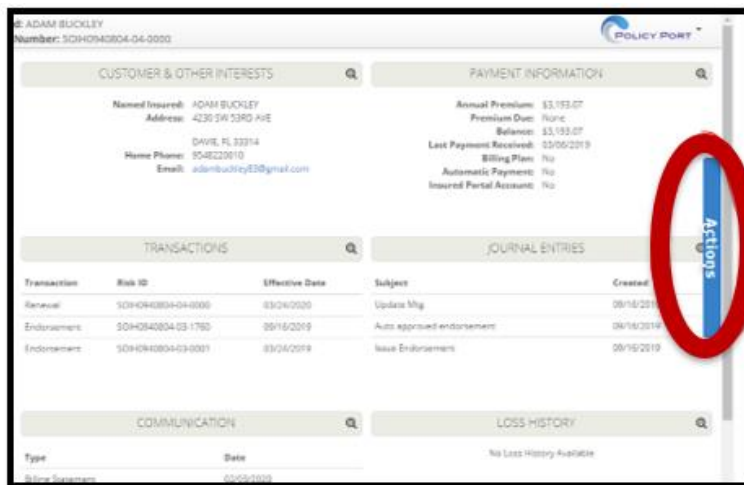
4. Make sure it says **MASTER AGENCY** under the **Search By** section.



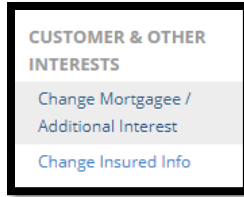
5. Enter policy number in the search box and hit enter on the keyboard.
6. Click anywhere near the policy number.

Insured	Policy	LOB	Program
BUCKLEY, ADAM	SOIH0940804-03-1760	HO3	CPICTO

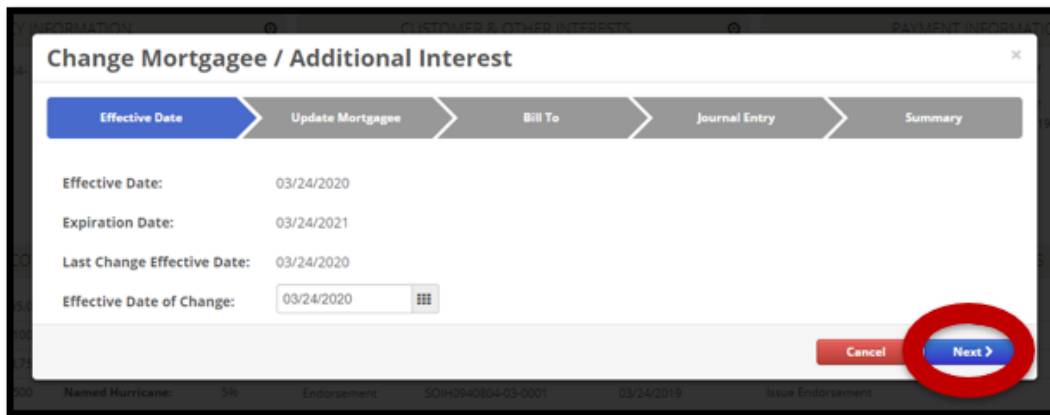
7. Hover over the **Actions** tab on the right side.



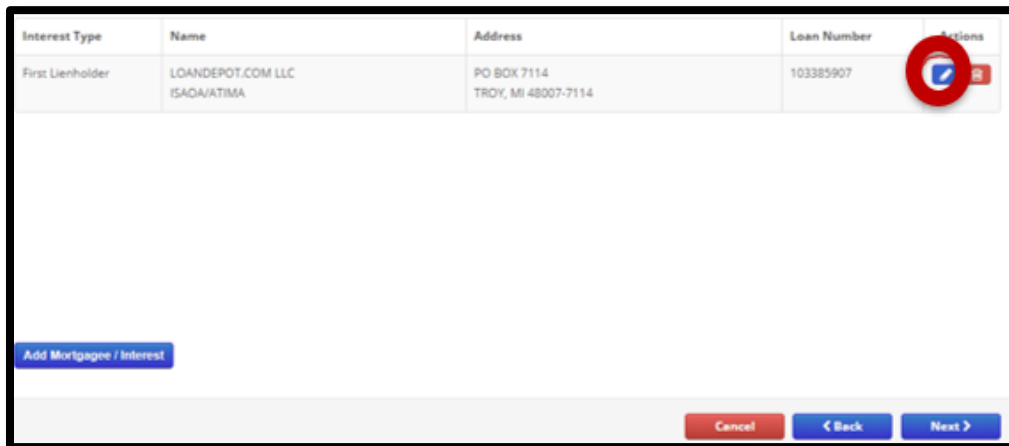
8. Click on the **Change Mortgage / Additional Interest** link.



9. Enter today's date for current term policies or enter the renewal effective date for renewal policies.
10. Click the **Next** button.





11. You can edit or add the mortgagee.
12. Click on the **Pencil icon** to edit the mortgagee.
13. Click the **Add Mortgagee/Interest** button to add mortgagee.



14. Click on the check icon when done editing.

Change Mortgagee / Additional Interest

Effective Date > **Update Mortgagee** > Bill To > Journal Entry > Summary

Interest Type	Name	Address	Loan Number	Actions
First Lienholder	LOANDEPOT.COM	PO BOX 7114 Line 2 TROY MI 48007 7114	103385907	 

[Add Mortgagee / Interest](#)

15. Click on the **Next** button.



16. Click the **Next** button again.



17. Type mortgage change in the **Title** box.

18. Type updated mortgagee in the **Note** box.

19. Click on the **Next** button.

This screenshot shows a form with two input fields. The 'Title' field contains the text 'mortgage change'. The 'Note' field contains the text 'updated mortgagee.'. Below the fields is a checkbox labeled 'Agent Viewable' which is checked. At the bottom right of the form, there are three buttons: 'Cancel', '< Back', and 'Next >'. The 'Next >' button is circled in red.

20. Click on the **Submit** button.

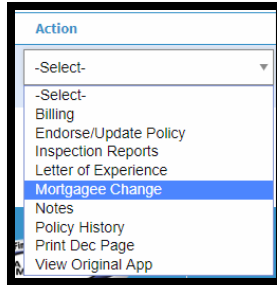
This screenshot shows a confirmation page. The text reads: 'You are requesting to change the mortgagee(s). The mortgagees listed on the policy will be:'. Below this is a list of details: 'LOANDEPOT.COM LLC', 'ISAOA/ATIMA', 'First Lienholder', 'PO BOX 7114', 'TROY, MI 48007-7114', and 'Loan #: 103385907'. Further down, it states: 'The bill to will be Lienholder and the bill to at renewal will be Lienholder.' and 'A journal entry will be created titled "mortgage change" stating:'. There are two tabs, 'Summary' and 'Details', with 'Details' selected. At the bottom right, there are three buttons: 'Cancel', '< Back', and 'Submit'. The 'Submit' button is circled in red.

STILLWATER HOMEOWNER

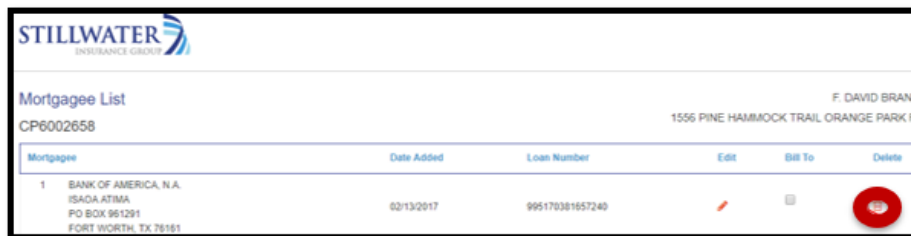
1. To begin, enter the policy number and click on the **Search** button.

This screenshot shows a search interface titled 'Customer Management'. There are two radio buttons: 'My Clients' (selected) and 'All clients'. Below them is a search prompt: 'Search by Quote/Policy Number, Name and/or Address, Quotes are purged after 45 days.' A search box contains the text 'CP6002658'. To the right of the search box is a button labeled 'Search', which is circled in red.

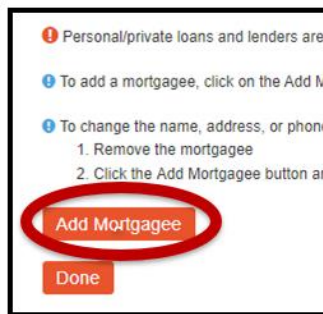
2. In the **Action** drop-down, select **Mortgagee Change**.



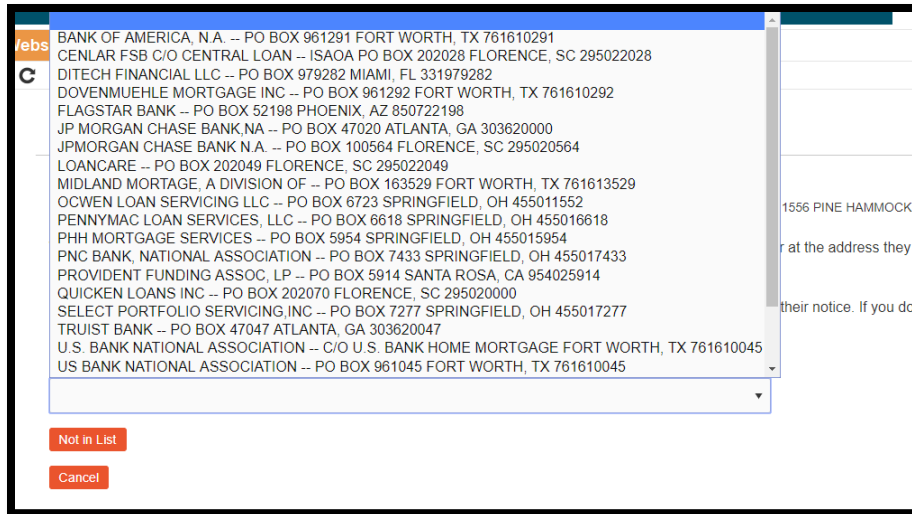
3. You can add, change, or remove the mortgagee with this carrier.
4. Click on the **trash bin** icon.



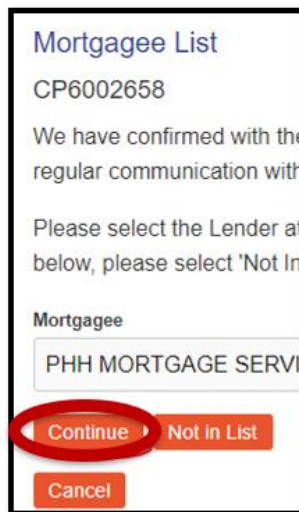
5. Click on the **Add Mortgagee** button.



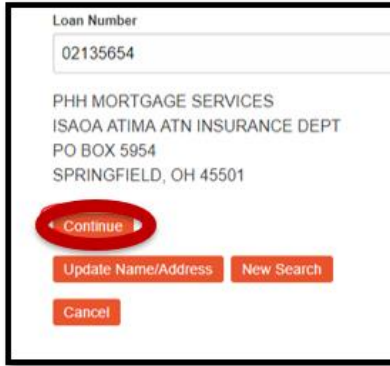
6. Select the correct mortgagee in the drop down



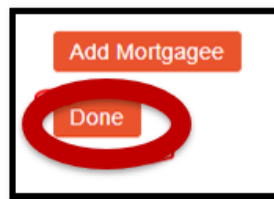
7. **NOTE:** If the new mortgagee is not listed, you can enter it in manually by clicking on the Not in List button.
8. Click on the **Continue** button.



9. Enter in the new loan number.
10. Click on the **Continue** button.



11. Click on the **Done** button.



12. This carrier also automatically generates a new declarations page with the mortgage changes on the policy.

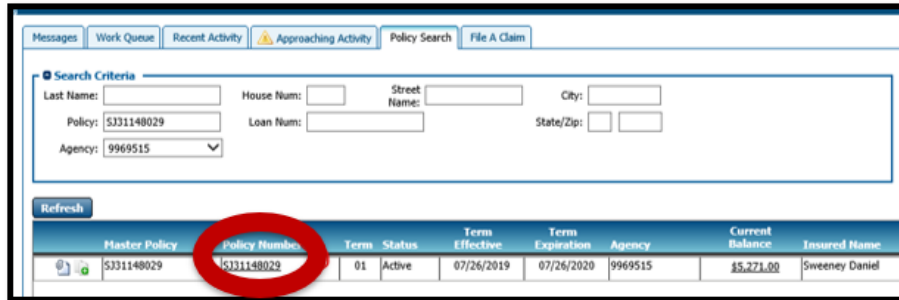
ST JOHNS HOMEOWNERS INSURANCE

1. To begin, click on **Policy Search** tab.



2. Input policy number and **Search**.

3. Then click on policy number and policy screen will populate.



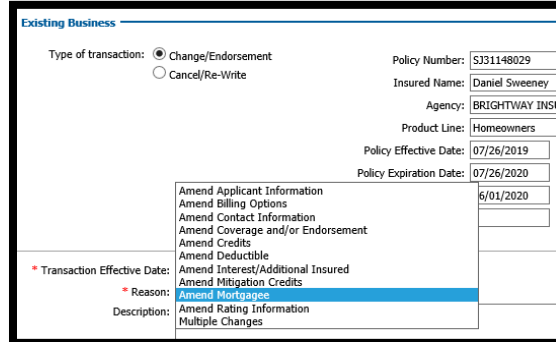
4. Select the **paper tab** in the upper right-hand corner.



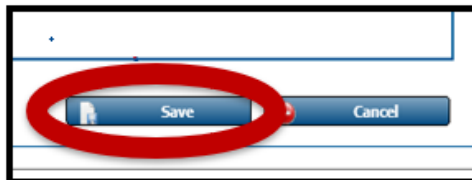
5. The Mortgage Change window pops up, leave transaction effective date for present date.

6. Select option from drop-down: **Delete mortgage, add mortgage, etc.**

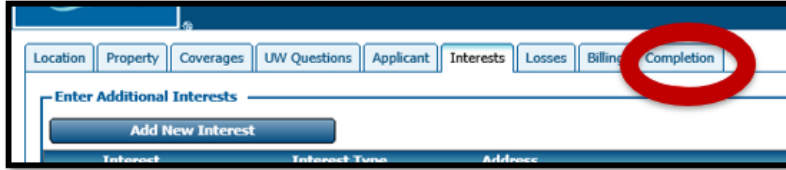
- **NOTE:** When updating, select **Amend mortgagee** or when replacing **Delete** and add **New**.



7. When completed click on the **Save** button located on the bottom.



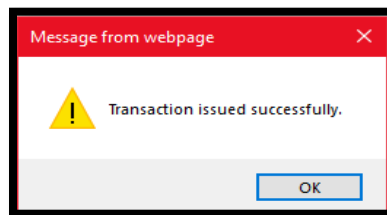
8. Then select the **Completion** tab.



9. Make sure a comment is typed in prior to selecting **Issue Transaction** button.



10. Transaction issued successfully message will populate when completed.



STATE AUTO

1. To begin, enter policy number and click on the magnifying glass icon.



2. Click on the policy number link.

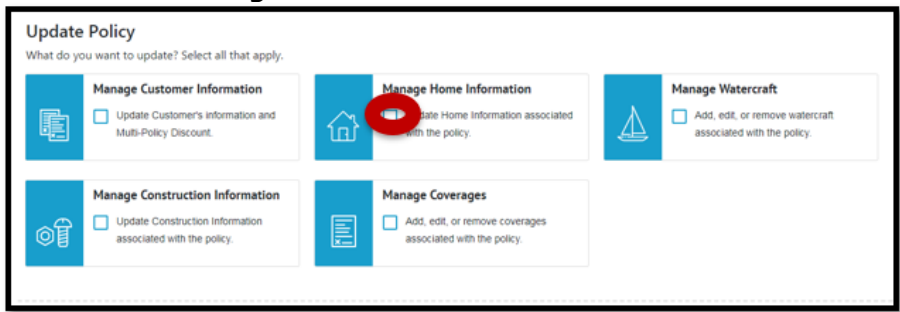
PRODUCT	STATUS	POLICY NUMBER
Homeowners	Issued	1000793060

3. Click on the **Submit Policy Change** button.



4. Click on the **Start Change** button

5. Check the box for **Manage Home Information**.



6. Click on the **Next** button

7. You can add, change, or remove the mortgagee with this carrier.



8. Click on the Trash icon

9. Select **Yes** to confirm removal.



10. Click on the **ADD AN ADDITIONAL INTEREST / MORTGAGEE** button



11. Enter mortgagee information.

12. Click on the **Next** button



13. Click on the **Confirm Policy Change** button



14. This carrier also automatically generates a new declarations page with the mortgage changes on the policy.

TAPCO HOMEOWNERS

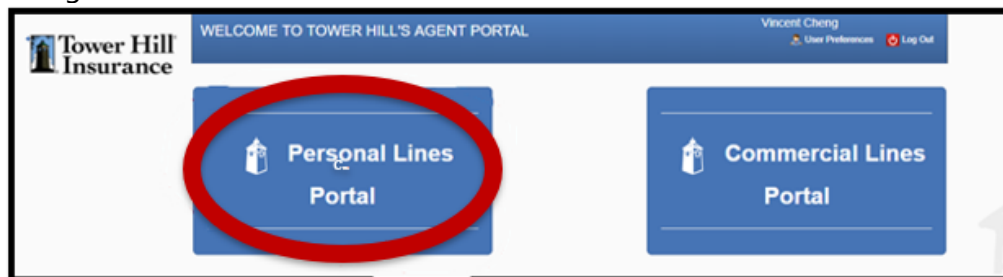
For Tapco Insurance, please refer to the **Travelers Homeowners section** of this SOP.

TEXAS FAIR PLAN

For Texas Fair Plan, please refer to the **State Auto section** of this SOP.

TOWER HILL HOMEOWNERS

1. To begin, click on the **Personal Lines Portal**.



2. Enter policy number in the Policy # box and click on the **Search** button.

Policy # Policy Number

First Name First Name

Last Name Last Name

Bus Name Business Name

Address Address

5-Digit Zip Zip Code

State

Eff Date MM/DD/YYYY

Form

Flag

Archived Policies

Search Reset

3. Select the desired term by clicking on the policy number under the Policy # section.

Form	Effective Date	Insured Name	Status	State	Agency	Created	
H3	0008089727	12/06/2019	Denise Diamond	NOTICE	FL	6723	11/19/2019

4. Click on the **Insured / Lienholders** tab.

Address Policy Endorsements **Insured / Lienholders** Underwriting Billing

This policy is in change mode. Submit Changes

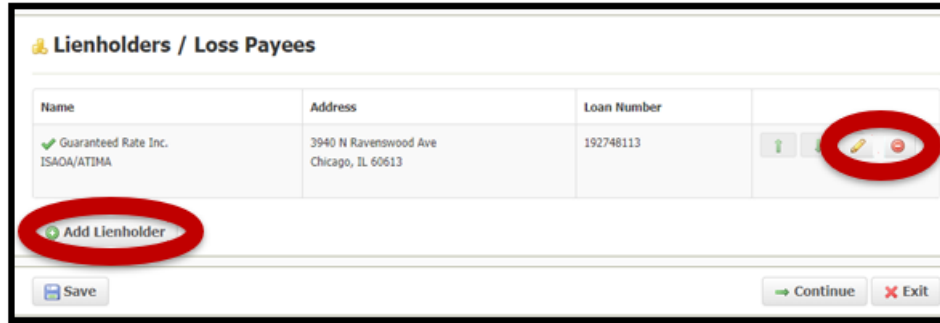
5. You can add, remove or edit the mortgagee.

6. Click on the **pencil icon** to edit the mortgagee.

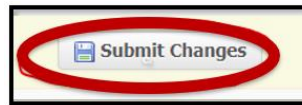
7. Click on the + **Add Lienholder** button to add mortgagee.

8. Click on the – **icon** to remove mortgagee.

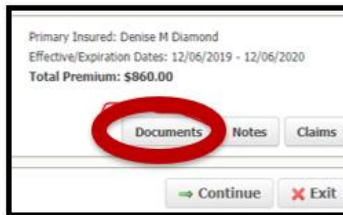
9. Click on the **Save** button when you have typed in the new mortgagee.



10. Click on the **Submit Changes** button on the top of the screen.



11. Click on the **Documents** button.



12. The updated declarations page will be labeled **Amended Declarations Page**.

13. Click on the link for the most recent one.

Policy Documents		
	Document Title	Prepared On
<input type="checkbox"/>	Quote Summary	
<input type="checkbox"/>	Application	
<input type="checkbox"/>	Renewal Reminder	05/18/2019
<input type="checkbox"/>	Renewal Invoice	04/04/2019
<input type="checkbox"/>	Renewal Policy	04/03/2019
<input type="checkbox"/>	Renewal Declarations Page	04/03/2019
<input type="checkbox"/>	Amended Policy	09/26/2018
<input type="checkbox"/>	Amended Declarations Page	09/26/2018
<input type="checkbox"/>	Amended Policy	06/14/2018

TRAVELERS HOMEOWNERS INSURANCE

For Travelers policies, **create a change request**

To determine if uploaded to carrier site or emailed to carrier: **Refer to QRG**

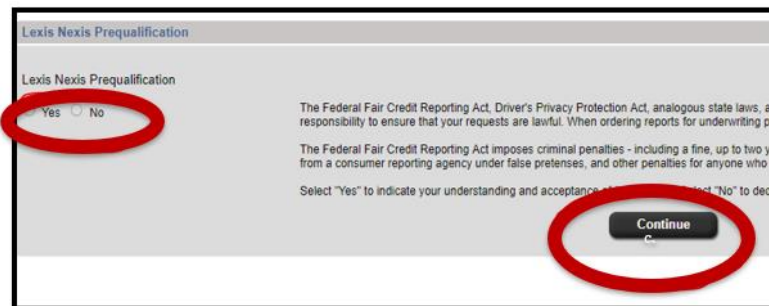
For step-by-step see "Creating a change request" in this training manual.

TYPTAP HOMEOWNER

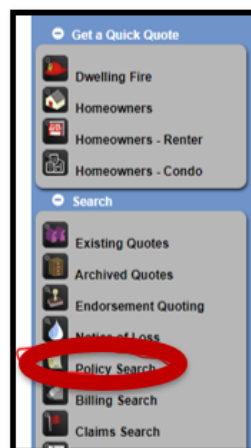
For Typtap Insurance, please refer to the **Travelers section** of this SOP.
Their email is customerservice@typtap.com

UNITED PROPERTY AND CASUALTY HOMEOWNERS INSURANCE

1. Upon logging in, the website will direct you to the Lexis Nexis Prequalification question.
 - You can select yes or no, but you do have to select one or the other in order to go to the next screen.
2. Click the **Continue** button.



3. Once the Home Page populates, click on the paper labeled **Policy Search** button in the left panel.



4. Policy Inquiry will populate. Type in **only the 7 digits after the UHF** in the middle box and search.

Policy Inquiry

Insured's Name:

Postal Code:

Line of Business:

Select Agency: All Associated Agencies

Policy Number: 2125445

Expires within (# of days):

Sort Results By: Policy Number | Ascending

Search

5. Click on the Policy Number of the desired term.

Policy Number	Insured's Name	Line of Business	Effective Date
UHF2125445_00	AMANDA COMBS	Homeowners	08/08/2018
UHF2125445_01	AMANDA COMBS	Homeowners	08/08/2019

6. Once the policy populates, click on the **Policy Change** button on the top left.

Agency Link (C.0) Releas...

Policy Change Update Email Address

[Policy Search](#) > [Policy Inquiry](#)

7. Once the **Policy Change Request** form populates, select the **Mortgagee Change** box on the left.

8. Type in the present date in the Effective Date of Change box on the top right.

9. Under **Details of Change Requested**, type in the mortgagee clause, loan number, escrow status, and position of the loan.

10. Click the **Submit Change** Button on the bottom.

11. This screen will populate showing that you have successfully submitted the request.

12. **NOTE:** Please remember to notify this carrier via email to upc@dx.com after submitting the endorsement.

UNIVERSAL OF NORTH AMERICA HOMEOWNER

1. To begin, click on the **Policy/Customer Search** link.

2. Enter the policy number and click on the **Search** button.

Advanced Search Options

Policy Status: All

Line of Business: Personal Commercial

SubAgent No.:

Policy Type: Homeowners Dwelling Fire
 Renters CRP
 Condo BOP

3. Click on the **View** link.

Create Export File

Name	Address	Policy	Policy Type	Eff Date	
GOLDSMITH, KASSANDRA	10934 SW 235TH ST Miami, FL 33032	UICH0000195533	Homeowners	2/27/2020	<input type="button" value="View"/>

4. Click on the **Request a Change** button.

5. Enter the Effective Date of Change as today's date.

6. Enter in your name.

7. In the **Type of Change Request** drop-down, select **Replace Mortgagee**.

POLICY CHANGE REQUEST

*Policy Number: UICH0000195533

*Effective Date of Change: 03 / 16 / 2020

*Submitter Name: vincent cheng

*Submitter Email: uw@brightway.com

*Type of Change Request: Please select

- Please select
- Add, Change, or Delete Coverage
- Add Mortgagee
- Cancel Policy
- Change Mailing Address
- Delete Mortgagee
- Edit Mortgagee
- Reinstate Policy
- Replace Mortgagee**
- Other

Please note all attached documents.

Upload Files

Document Type: Please select

8. In the Mortgagees drop-down, select the currently listed mortgagee.

*Type of Change Request: Replace Mortgagee

Current Mortgagee

*Mortgagees: Please select

New Mortgagee

*Mortgagee Name: Please select

*Loan Number: Please select

*Mortgage Type: Please select

Please provide additional information that might be helpful in handling this request:

Please note all attached documents will be converted to Adobe (PDF) format.

9. You can add or change the mortgagee with this carrier.
10. Select the correct mortgagee from the **Mortgage Name** drop-down list.
11. Enter the new **Loan Number**.

New Mortgagee

*Mortgagee Name: JPMORGAN CHASE BANK, N.A. ISAOA - P. ▾

Address 1: P.O. BOX 47020

Address 2:

City: ATLANTA

State: GA

Zip: 30362

*Loan Number: 1215646023

*Mortgage Type: 1st ▾

Please provide additional information that might be helpful in handling this request:

Please note all attached documents will be converted to Adobe (PDF) format.

12. Click on the **Submit Change** button.

Attach Document

Attachments

Return to My Portfolio

Submit Change

13. This carrier also automatically generates a new declarations page with the mortgage changes on the policy.

For Universal of North America Flood Insurance, refer to the **Bankers Flood section** of this SOP.

UNIVERSAL PROPERTY AND CASUALTY HOMEOWNERS INSURANCE

1. To begin, hover over the policies tab and in the drop-down menu, click on **Policy Search**.



2. Policy Search will populate, enter policy number under **Policy Number** and click the magnifying glass or hit the enter button on your keyboard.

A screenshot of the 'Policy Search' form. The title 'Policy Search' is at the top. Below it, the instruction 'Provide some search criteria (one or more):' is followed by three input fields: 'Policy Number', 'Last Name', and 'First Name'. The 'Policy Number' field contains the text '1504-1900-3134' and is circled in red. To the right of the 'Last Name' and 'First Name' fields is a magnifying glass icon, also circled in red. At the bottom of the form, there is a red note: 'For partial name/address searches use the % character as a wildcard. i.e.: gold% will return goldstein, goldfarb, goldman, etc.'

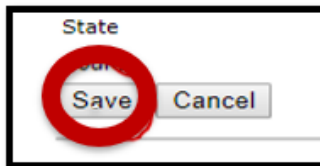
3. The policy will populate, to amend mortgagee, click **Edit Mortgagee Clause/ Contact Information** link.



4. Click the **Edit** link to amend the mortgagee.
5. Click Add **New Contact** button to add mortgagee.



6. Once you have input mortgagee, click the **Save** button.

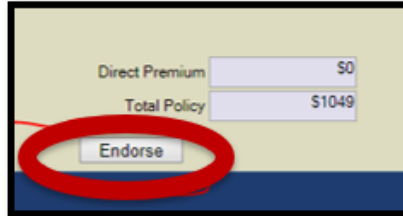


VELOCITY RISK HOMEOWNERS

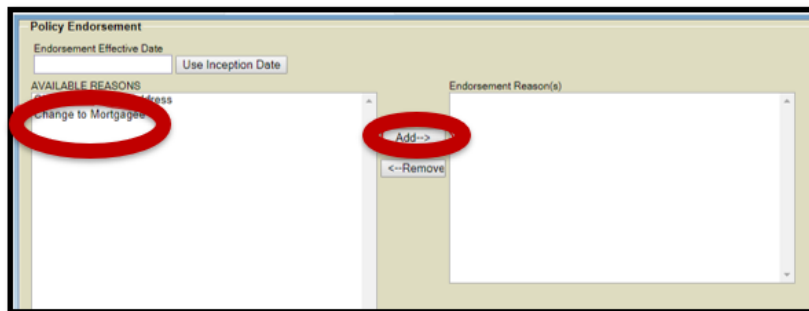
1. To begin, enter the policy number in the Policy/Quote # box on the top of the screen
2. Click the **GO** button.



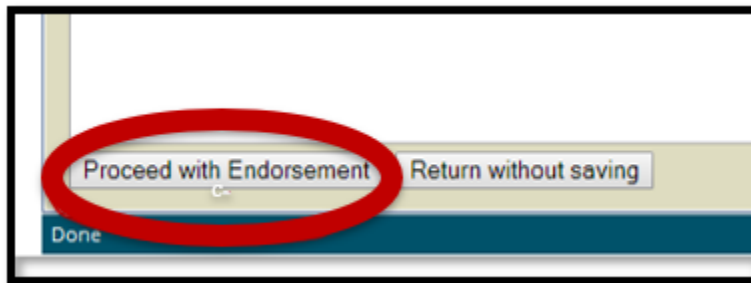
3. Click on the **Endorse** button



4. Select the **Change to Mortgagee** under the **AVAILABLE REASONS** section
5. Click on the **ADD** button



6. Enter in the today's date in the Endorsement Effective Date box
7. Click on the **Proceed with Endorsement** button at the bottom left of the screen



8. This screen will populate, scroll down to the **Mortgagees** section and click on it
9. Proceed to enter the mortgagee information
10. Click **Issue** on the bottom right of the screen

Mortgagee(s)

1st Mortgagee:

Name: Freedom Mortgage Corporation
 International Address: [icon]
 Mailing Address: Its Successors And/Or Assigns, Attna
 Mailing Address 2: Po Box 100562
 City, State, Zip: Florence SC 29502 - 0562
 Loan#: 0094745619
 Phone#: (866) 222-9005

2nd Mortgagee:

Name: [input]
 International Address: [icon]
 Mailing Address: [input]
 Mailing Address 2: [input]
 City, State, Zip: [input] [input] [input]
 Loan#: [input]
 Phone#: [input]

Additional Insured(s)

Additional Interest(s)

Lvl	Severity	Description
110	Note:	Personal Property Coverage Rejection Form has been rejected
0	Note:	Inspection will be required
0	Note:	Alarm Certificate must be attached
0	Note:	Request to exclude Coverage C may not processed midterm

(or press Alt-N) Next Tab

PENDING ENDORSEMENT

Direct Premium: \$0
 Total Policy: \$1049

Memos Docs/Fax Print Endorse Delete Validate Submit Bind **Issue**

14. To locate the Declaration Page, click on the **Docs/Fax** button on the bottom of the screen

Lvl	Severity	Description
110	Note:	Personal Property Coverage Rejection Form has been rejected
0	Note:	Alarm Certificate must be attached

Memos **Docs/Fax** Validate

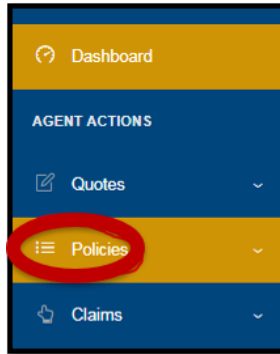
15. Select the most recent **1st Mortgagee Dec – Endorsement (Transmission Pending)** by clicking on the link

Velocity Policy Documents

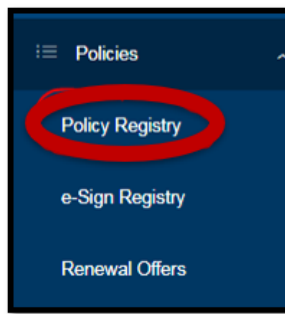
Existing Attachments

Created	Document Link	Created By	File Name
10/1/2019	Insured Dec - Endorsement	Fred, Pedro	1468787_Insured_604998
10/1/2019	Agency Dec -	Fred, Pedro	1468788_Agency_604998
10/1/2019	1st Mortgagee Dec - Endorsement (Transmission Pending...)	Fred, Pedro	1468789_1st_Mortgagee_
9/16/2019	Agency - Renewal Invoice and Dec -	system	1434211_Agency_604998
9/16/2019	1st Mortgagee - Renewal Invoice and Dec (Electronically Transmitted)	system	1434210_1st_Mortgagee_

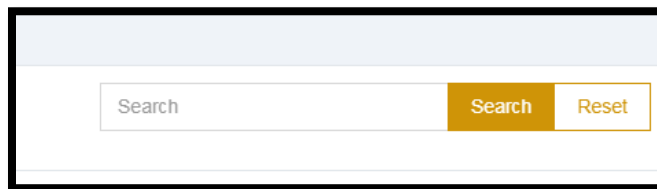
1. To begin, click on **Policies** tab.



2. Click on the **Policy Registry** button.





3. Enter policy number and click on the **Search** button.



4. Click on the **Policy Change Request** button 

5. Enter today's date.

6. Select **Mortgagee Change** in the Select Type drop-down menu.

7. Click on the **Continue** button.
8. You can add, change, or remove the mortgagee with this carrier.
9. Click on the **Replace** button to replace current mortgagee .
10. Enter the new mortgage information.
11. Click on the **Continue** button.
12. Click on the **Confirm and Submit** button .

WESTON HOMEOWNER

For Weston Insurance, please refer to the **Travelers Homeowners section** of this SOP.

WINDHAVEN HOMEOWNER

For Windhaven Insurance, please refer to the **Homeowner's of America** section of this SOP.

WRIGHT FLOOD

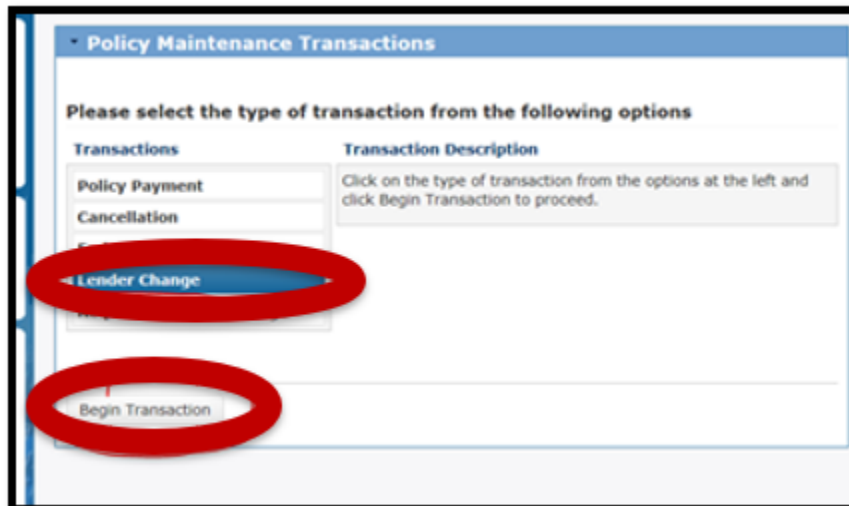
1. For Wright Flood, if it is truly a wright flood policy (not a Tower Hill take out), you will be able to search in the search bar shown below.
2. Click on the magnifying glass icon on the right-hand side or hit **Enter** on your keyboard.



3. The policy summary screen will populate, click on the **Policy Maintenance** link on the left panel.



4. The policy maintenance screen will populate, scroll down to **Policy Maintenance Transactions**.
5. Select the **Lender Change** button.
6. Click on the **Begin Transaction** button.



7. You can add, edit, or delete mortgage. Scroll down till you reach this screen. To add mortgage, click on the Add button on the right-hand side.



8. This screen will populate, once you have entered the new mortgagee's name, click on the **Search** button.

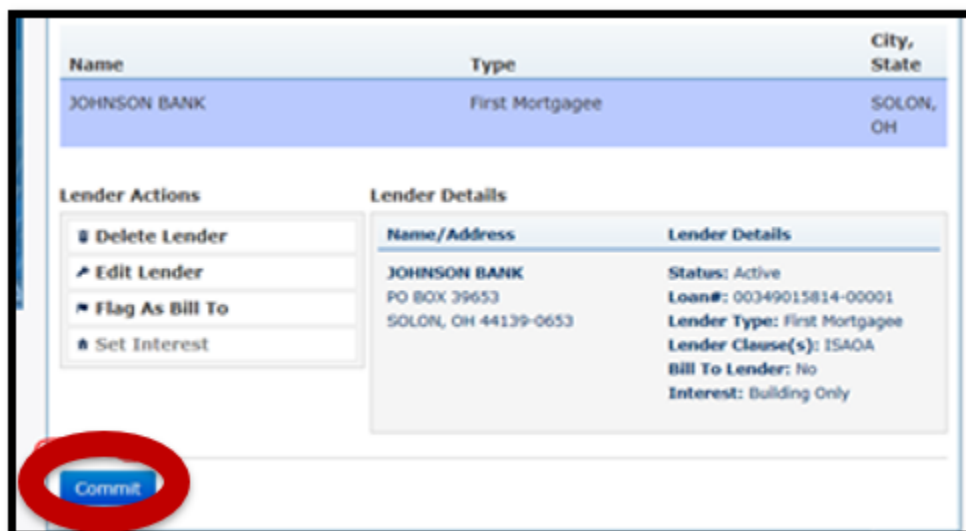
9. Select the correct mortgagee from the list of mortgagees listed in the search.
10. If the list does not generate the mortgage clause you are trying to add, **Create a New Mortgagee.**

Lender Name	Address	City, State, Postal Code
Search Criteria		
JOHNSON BANK		.
Existing Lenders		
AMERICAN BANK NA	676 W JOHNSON ST	FOND DU LAC, WI 54935-3134
ANDREW JOHNSON BANK	PO BOX 907	GREENEVILLE, TN 37744-0907
ANDREW JOHNSON BANK	124 N MAIN ST	GREENEVILLE, TN 37743-4920
ANDREW JOHNSON BANK	107 E CHURCH ST	GREENEVILLE, TN 37745-5603

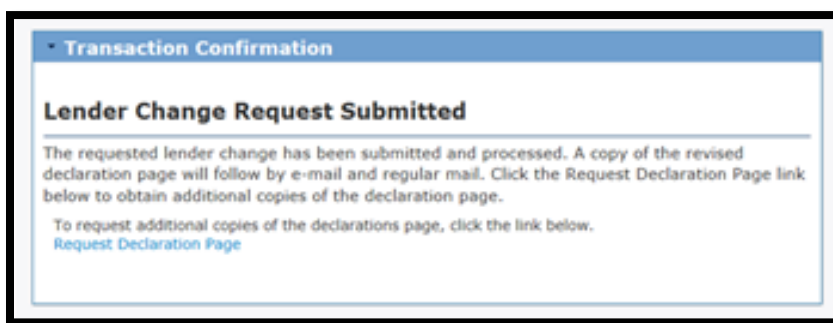
11. This screen will populate, click on the **Save Lender** button when you are done.



12. Click on the **Commit** button to finish transaction.



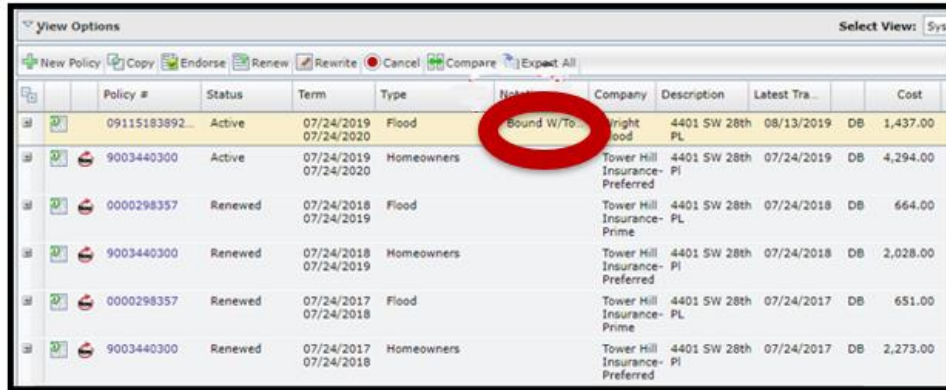
13. The transaction confirmation screen will populate.



14. The amended Declarations Page automatically sends to the email that you were prompted to type in at the beginning before searching for the policy.

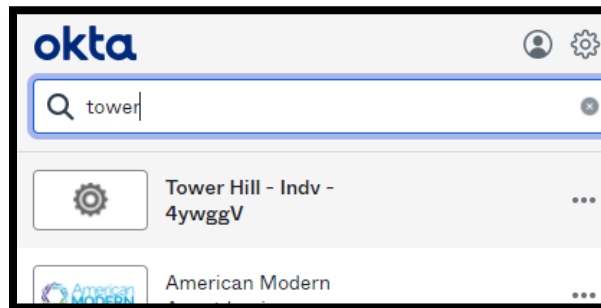
WRIGHT FLOOD (ROLLOVER POLICIES FROM TOWER HILL)

1. For Wright Flood Insurance that are rollovers, you will notice in most cases in AMS360 under the notation section it will say Bound w/Tower Hill shown below.

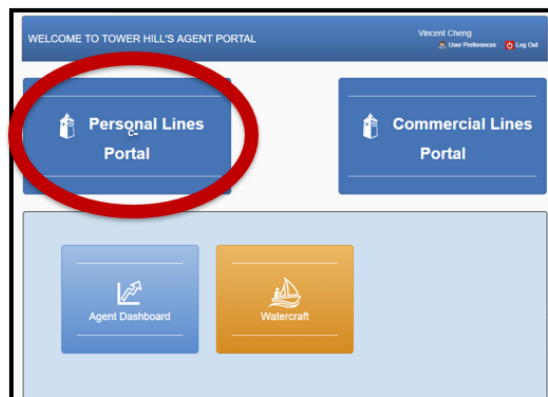


Policy #	Status	Term	Type	Notations	Company	Description	Latest Tra...	Cost
09115183892...	Active	07/24/2019 07/24/2020	Flood	Bound W/To...	Wright Flood	4401 SW 28th PL	08/13/2019 DB	1,437.00
9003440300	Active	07/24/2019 07/24/2020	Homeowners		Tower Hill Insurance-PI	4401 SW 28th Preferred	07/24/2019 DB	4,294.00
0000298357	Renewed	07/24/2018 07/24/2019	Flood		Tower Hill Insurance-PL	4401 SW 28th Prime	07/24/2018 DB	664.00
9003440300	Renewed	07/24/2018 07/24/2019	Homeowners		Tower Hill Insurance-PI	4401 SW 28th Preferred	07/24/2018 DB	2,028.00
0000298357	Renewed	07/24/2017 07/24/2018	Flood		Tower Hill Insurance-PL	4401 SW 28th Prime	07/24/2017 DB	651.00
9003440300	Renewed	07/24/2017 07/24/2018	Homeowners		Tower Hill Insurance-PI	4401 SW 28th Preferred	07/24/2017 DB	2,273.00

2. This means that in order to pull up this policy you will first need to login to Tower Hill's main website through Okta.



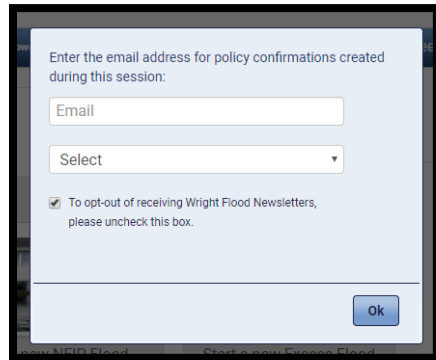
3. This screen will populate, select the **Personal Lines Portal**:



- The Tower Hill main page will populate. Slowly scroll down, on the left-hand side, where it says External Links, click on either the **Existing Policies** link or the **New Quotes and Renewal link**.



- This screen will populate, type in your email address. This is for later once the mortgage change has been processed. It will automatically send the amended Declarations Page to the email provided here.



- Type in the policy number in the **Search** bar and click on the magnifying glass icon or hit enter on your keyboard.



- The **Policy Summary** page will populate, scroll down and click on the **Policy Maintenance** link on the left panel.

Lender	St. Petersburg, FL 33733
Payments / Refunds	Agent: 535605 - BRIGHTWAY INSURANCE INC
History	Policy Number: 09115183892900
Pending Transactions	Related Policies: Related Policies Select One
Open Claim	
Policy Maintenance	Policy Status: Active
Prior Search	
File Upload	Primary Residence: Y
New Search	

8. The **Policy Maintenance** page will populate, scroll down to **Policy Maintenance Transactions**.

Policy Maintenance Transactions

Please select the type of transaction from the following options

Transactions	Transaction Description
Policy Payment	Click on the type of transaction from the options at the left and click Begin Transaction to proceed.
Cancellation	
Endorsement	
Lender Change	
Request Declaration Page	

9. Select **Lender Change**.

10. Click on the **Begin Transaction** button.

Transactions

Policy Payment
Cancellation
Endorsement
Lender Change
Request Declaration Page

Begin Transaction

11. This screen will populate, click on the **Add** button to begin editing the mortgagee. You can only add or edit mortgagees.

Lender Change

One or more of the lenders in the list does not have an interest set. Please select one from drop-down list and click "Set Interest".

Name	Type	City, State
QUICKEN LOANS INC., ISAOA/ATIMA	First Mortgagee	AMELIA, OH

12. Once you have entered the new mortgagee's name, click on the **Search** button.

13. Select the correct mortgagee from the list of mortgagees listed in the search.

Search Results

Lender Name	Address	City, State, Postal Code
Search Criteria		
QUICKEN LOANS		
Existing Lenders		
BAYOU QUICKEN LOAN	405 GRETNA BLVD STE 112	GRETNA, LA 70053-4945
QUICKEN INC	20555 VICTOR PKWY	LIVONIA, MI 48152-7031

14. If the list does not generate the mortgage clause you are trying to add, **Create a New Mortgagee**.

Edit Lender

Back

Lender Details

Lender Type: First Mortgagee

Name One: QUICKEN LOANS INC

Name Two:

Lender Clauses: ISAOA ATIMA

Bill To Lender?: Yes No

Loan Number: 3340642478

Chat

15. Click on the **Save Lender** button when you are done.

Zip Code

Phone Number

Fax Number

[Save Lender](#)

Copyright © 2019 Wright National Flood Insurance Company. All Rights Reserved.
 Questions or Comments? Click the Contact Us link above.

16. Click on the **Commit** button.

Lender Actions	Lender Details				
<ul style="list-style-type: none"> Delete Lender Edit Lender Flag As Bill To Set Interest 	<table border="1"> <thead> <tr> <th>Name/Address</th> <th>Lender Details</th> </tr> </thead> <tbody> <tr> <td> QUICKEN LOANS INC PO BOX 717 AMELIA, OH 45102-0717 </td> <td> Status: Active Loan#: 3340642478 Lender Type: First Mortgagee Lender Clause(s): ISAOA ATIMA Bill To Lender: Yes Interest: Building Only </td> </tr> </tbody> </table>	Name/Address	Lender Details	QUICKEN LOANS INC PO BOX 717 AMELIA, OH 45102-0717	Status: Active Loan#: 3340642478 Lender Type: First Mortgagee Lender Clause(s): ISAOA ATIMA Bill To Lender: Yes Interest: Building Only
Name/Address	Lender Details				
QUICKEN LOANS INC PO BOX 717 AMELIA, OH 45102-0717	Status: Active Loan#: 3340642478 Lender Type: First Mortgagee Lender Clause(s): ISAOA ATIMA Bill To Lender: Yes Interest: Building Only				

[Commit](#)

17. The **Transaction Confirmation** screen will populate.

Transaction Confirmation

Lender Change Request Submitted

The requested lender change has been submitted and processed. A copy of the revised declaration page will follow by e-mail and regular mail. Click the Request Declaration Page link below to obtain additional copies of the declaration page.

To request additional copies of the declarations page, click the link below.
[Request Declaration Page](#)

18. The amended declarations page automatically sends to the email that you were prompted to type in at the beginning before searching for the policy.

CHEAT SHEETS AND USEFUL INFORMATION

HOMEOWNER'S POLICY FORMS/COVERAGES

Forms

HO2 Broad Form

Basic homeowner's policy-named perils for structure/personal property

HO3 Special Form

Homeowner's form open perils for structure, named for personal property

HO4 Contents Broad Form

For renters-only covers personal property for named perils

HO5 Comprehensive Form

Homeowner's open perils for structure and personal property

HO6 Unit Owners Form

For unit owners, covers walls in for structure and personal property

HO8 Modified Coverage Form

For homes that may not meet requirements for other forms

Dwelling Policy

For landlords, homeowner's who don't require as much coverage

Flood Policy

Single peril policy for flood only (separate policy or an endorsement on a homeowner's policy).

Umbrella Policy

Additional liability policy to protect when insured is sued

Coverages

Coverage A

Dwelling (Structure of the home based on Replacement Cost)

Coverage B

Other Structures (separated by a clear space such as detached garage, gazebo etc.)

Coverage C

Personal Property (all personal items from toothbrush to furniture usually actual cash value)

Coverage D

Loss of Use (coverage for food, lodging, laundry if displaced from a covered event)

Coverage E

Liability (coverage in the event an insured is sued and is legally liable coverage ranges from \$100,000 to \$500,000 Brightway usually writes for \$300,000)

Coverage F

Medical Payments (do not have to be legally liable-thank you for not suing me-payment for minor medical injuries coverage ranges from \$1,000 to \$5,000)

Deductibles(the amount the customer is responsible for when a claim is filed)

Hurricane

Deductible for when a storm reaches a hurricane status of category 1 or more. Typically expressed as a percentage of coverage A, 2% to 5%, can be a dollar amount such as \$500). This deductible is a yearly deductible.

AOP

(All Other Perils) the amount insured will pay out for each covered event other than hurricane usually expressed in a dollar amount.

Wind and Hail

Sometimes there will be a separate wind and hail deductible for storm coverage.

Flood

There are 2 deductibles, one for building (structure) and other for contents (personal property)

* HO4 policies will **not** have a mortgage clause, as they are for contents only.

* Some insured's may have a separate **Wind only** policy if there is no hurricane coverage on their homeowner's policy.

Cancellations

- Proof is not needed unless back-dating more than 30 days!
- Don't forget to cancel EFT!
- All carriers accept DocuSign – this should be our first option!
- Only cancel the policy once the form has been received, be sure to cancel on the carrier site (if applicable) and in AMS!



**Auto Insurance
Cheat Sheet**

Signed change request needed:	Note (refer to carrier for specific needs)
<ul style="list-style-type: none"> * Backdating more than 30 days the deletion of a vehicle that has been sold or is no longer owned by the customer 	May request to provide bill of sale, proof of title transfer, title signed by both parties
<ul style="list-style-type: none"> * Removing a vehicle because of a divorce if the caller is not the person who owns and drives the vehicle being removed 	May request to provide divorce decree reflecting addresses of both parties

Supporting documentation needed/ No signed change form needed:	Note (refer to carrier for specific needs)
<ul style="list-style-type: none"> * Requests to add Good Student/Driver Training 	May request school transcript or certificate of completion of training
<ul style="list-style-type: none"> * Requests to add Anti-Theft credit when it cannot be determined by the Year/Make/VIN of the vehicle <ul style="list-style-type: none"> * Excluding a listed driver 	May request receipt if after-market alarm system or proof of installation
<ul style="list-style-type: none"> * When a change to the BI will affect the UM 	May request driver exclusion form (usually carrier specific)
<ul style="list-style-type: none"> * Increase or reduce Uninsured Motorist Coverage <ul style="list-style-type: none"> * Changing the stacking option 	UM Form needed
<ul style="list-style-type: none"> * Adding or changes to PIP deductibles 	UM Form needed
<ul style="list-style-type: none"> * Changes to additional limits, i.e. additional PIP 	PIP Form needed
<ul style="list-style-type: none"> * Rejection of additional coverages, i.e. work loss 	PIP Form needed

Does the customer need an inspection?

If the customer is adding Comprehensive and/or Collision in one of the following counties, they are required to complete an inspection at the nearest Brightway location:

1. Duval
2. Orange
3. Hillsborough
4. Palm Beach
5. Miami/ Dade
6. Pinellas
7. Broward

Exceptions to inspections:

- Customer submits window sticker for vehicle out of showroom
- Progressive customers over 10 miles from a Brightway location
- Has had Comprehensive and Collision for 2+ years

Customer must do the following for an inspection:

- Go to local agent (Advise agent, blank inspection in AMS) for a 15 minute inspection
- No appointment required, no fee

WHEN IS A CHANGE REQUEST NEEDED?

Signatures Needed

- When changing a policy, regardless of the line of business, only one signature from an Insured is needed to make a change.
- NOTE: With the exception of Flood policies in which **all** Named Insured must sign the request

Homeowners Policies

- Change requests are required for Homeowners policies in the following instances:

- Removing or reducing any coverage or endorsement
- Removing a named insured
 - If due to death, signature of surviving insured is needed or for a divorce, a divorce decree required to remove one of the named insureds from the policy.
 - Changing a deductible (increase or decrease)
 - Change cannot be made on website

Flood Policies

- Flood carriers require a change request form to be signed by both the agent and all named insureds for any changes other than mortgagee.
- The carrier will also request premium in the event of a premium-bearing change.

Auto Policies

- Removing a listed driver
 - Carrier may request documentation to prove change of address of individual if removal of driver due to moving from the residence along with a change request (Confirm with carrier)
- Backdating more than 30 days the deletion of a vehicle that has been sold or is no longer owned by the customer
 - Carrier may request to provide bill of sale, proof of title transfer, title signed by both parties along with a change request (Confirm with carrier)
- Removing a vehicle because of a divorce if the caller is not the person who owns and drives the vehicle being removed
 - Carrier may request to provide divorce decree reflecting addresses of both parties along with a change request (Confirm with carrier)

QUALITY STANDARDS

Use of Appropriate Resources and Tools
1.a. Utilization of Correct Tools
Did the CSR use the necessary tools and resources to complete the request effectively and accurately?
Documentation
2.a. Accuracy
Did the CSR accurately and clearly document the interaction from start to finish?
Email Writing Skills
3.a. Spelling, grammar, punctuation, etc.
Did the CSR use proper spelling, grammar and punctuation throughout the whole email interaction?
3.b. Personalization
Did the CSR personalize the email ensuring the customer's name, policy information and any other information was mentioned?
Contact Resolution
4.a. Completion of All Necessary Updates
Were all necessary policies updated in AMS and the carrier website?

Explanations

1.a. Did the CSR use the necessary tools and resources to assist the customer effectively and accurately? (3 points)

- a. Did the CSR review AMS along with the carrier site to ensure that the correct information was provided to the customer?
- b. If the CSR was unable to locate specific information requested by the customer, did they utilize additional resources such as the Knowledge Base or contact the carrier for further clarification?

2.a. Did the CSR accurately document the interaction from start to finish? (3 points)

- a. Did the CSR do the following:
 - i. Document the correct policy in AMS?
 - ii. Created all activities pertaining to the interaction using the correct templates in AMS?

- b. Did the CSR attach all emails, fax and documents that were sent/received/uploaded during the interaction?
- c. Did the CSR select the correct disposition code(s) for the type of interaction(s) they assisted with?

3.a. Did the CSR use proper spelling, grammar, and punctuation throughout the whole email interaction? (2 points)

- a. Did the email have correct spelling, grammar, and punctuation throughout the whole email.
- b. Did all fonts, colors, and formatting match to ensure a presentable email?

3.b. Did the CSR personalize the email ensuring the customer's name, policy information and any other information was mentioned? (1 point)

- a. Did the CSR ensure that they were personable by referring to the customer by their name and using other policy/ customer-specific information?

4.a. Were all necessary policies updated in AMS and the carrier website? (4 points)

- a. If a change was requested i.e., mailing address update, that would impact multiple policies, were all policies updated?
- b. Did the CSR complete all requested updates correctly in both AMS and the carrier website or correctly submit the request if the carrier has a different channel of submitting requests?

Production Expectations

The expectation for processing is 4 to 5 emails per hour.

How do we get there?

- Know your resources
 - Always be sure to use your training manual, our knowledge base, AMS and the carrier site for any information you may need.
- Pace yourself
 - Track the time it takes you to complete each email, ensure that you are within a reasonable timeframe to complete the production requirement. Continue to challenge yourself to become more efficient.
- Ask for assistance as needed
 - If you find that you are spending a great amount of time focusing on one task (after using resources), be sure to reach out for assistance to better understand next steps.
- Avoid distractions

- It is important to avoid all distractions and focus on the tasks to be completed. Cell phones, other websites, sidebar conversations can easily sidetrack us, so it is crucial that we avoid these distractions.

SIGNED CHANGE REQUEST FLOW CHART

