



Highlights

Insurance Enhancements

Release 19D

Compatible Releases:

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Introduction

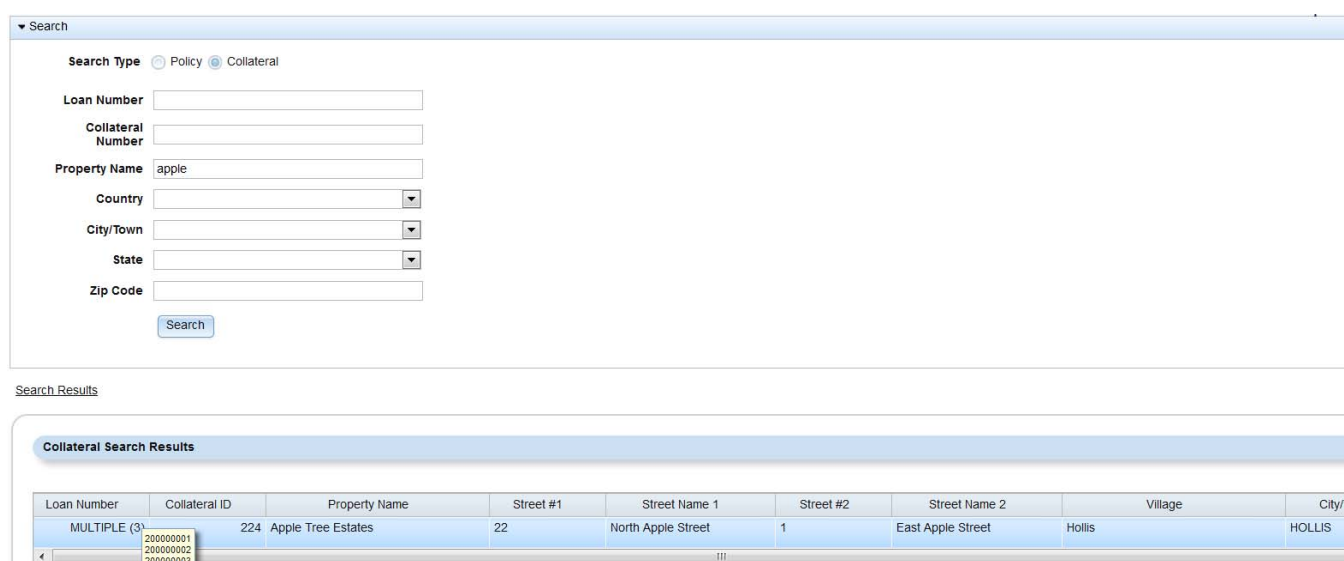
Release 19D contains enhancements to the Insurance Compliance features in Strategy. These enhancements include changes to the Insurance widget, Rules Maintenance and the addition of 288 Rules and Rule elements to support evaluating compliance based on FHA requirements. Minor changes to the Collateral/Building information and Master 2 Maintenance support the FHA requirements.

Insurance Widget Changes

Changes to the Search in Insurance (Jobs #20060 & #20316)

Changes to the Search window improve ease of use.

First, to help identify policies easier when searching by Collateral, a new column appears in the Collateral Search Result Grid to display Loan Number. If a policy applies to multiple loans, then 'Multiple (#)' displays. The (#) represents the number of loans associated with the policy. Hovering over the word 'Multiple', displays the associated loan numbers.



Search

Search Type: ☐ Policy ☒ Collateral

Loan Number:

Collateral Number:

Property Name:

Country:

City/Town:

State:

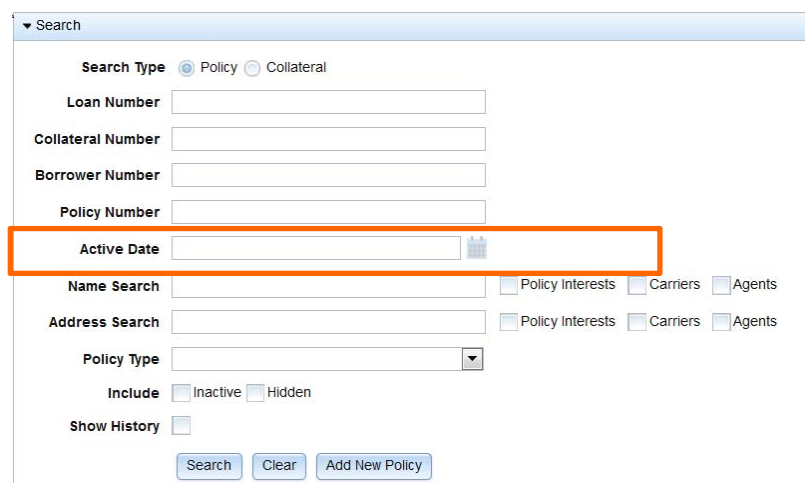
Zip Code:

Search Results

Collateral Search Results

Loan Number	Collateral ID	Property Name	Street #1	Street Name 1	Street #2	Street Name 2	Village	City/T
MULTIPLE (3)	224	Apple Tree Estates	22	North Apple Street	1	East Apple Street	Hollis	HOLLIS
200000001								
200000002								
200000003								

The second change is to the Policy Search. The change adds filter criteria to search for a policy with a specific Effective Date. A new filter field for Active Date searches for a specific Effective Date, e.g. a policy renewal with an Effective Date in the future.



Search

Search Type: ☒ Policy ☐ Collateral

Loan Number:

Collateral Number:

Borrower Number:

Policy Number:

Active Date

Name Search: ☐ Policy Interests ☐ Carriers ☐ Agents

Address Search: ☐ Policy Interests ☐ Carriers ☐ Agents

Policy Type:

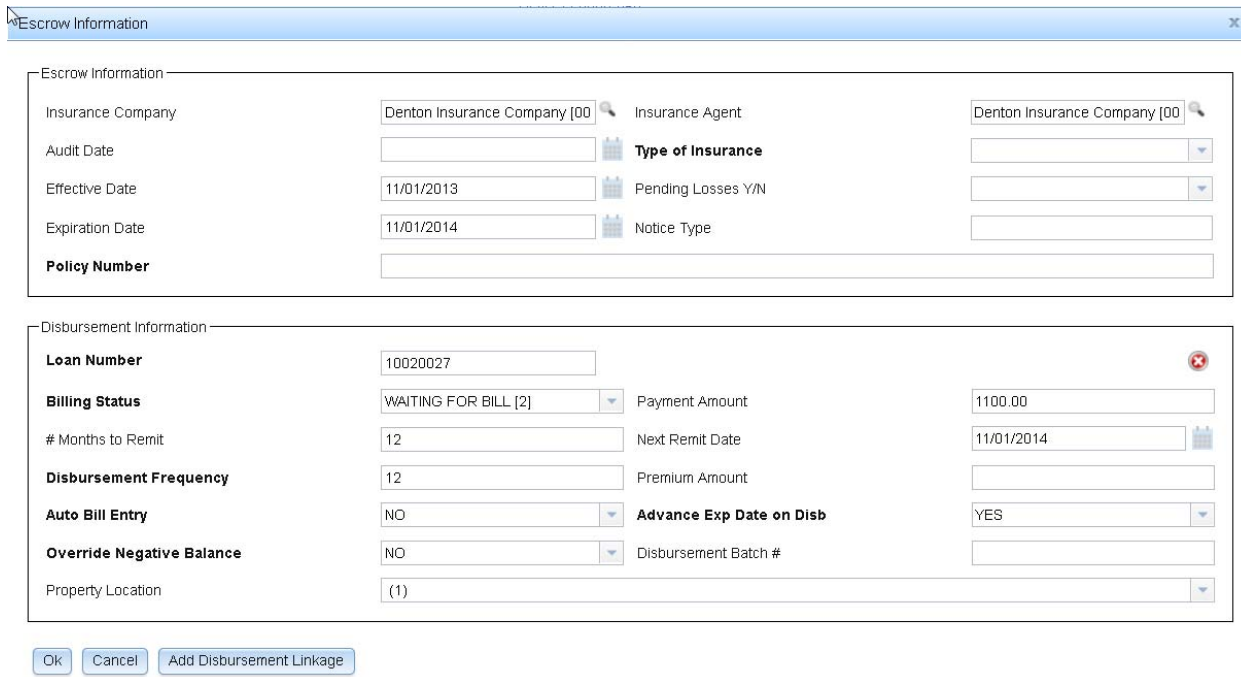
Include: ☐ Inactive ☐ Hidden

Show History: ☐

The last change preserves the search parameters and result set until the user returns to the Search screen to perform another search. This means that your prior search filter fields and Policy Search Results or Collateral Search Results display when you return to the Search window.

Escrow Information (Job# 20118)

Synchronized with the Escrow module in Strategy CS, the Escrow Information button displays the information available from the right mouse option Disbursement Information. Customers have requested the ability to tie more than one Disbursement Information record to a package or blanket policy. The Escrow Information window will display the basic insurance policy information in the top section followed by one or more Disbursement Information sections containing payment information.



The screenshot shows the 'Escrow Information' window. It contains two main sections: 'Escrow Information' and 'Disbursement Information'.

Escrow Information Section:

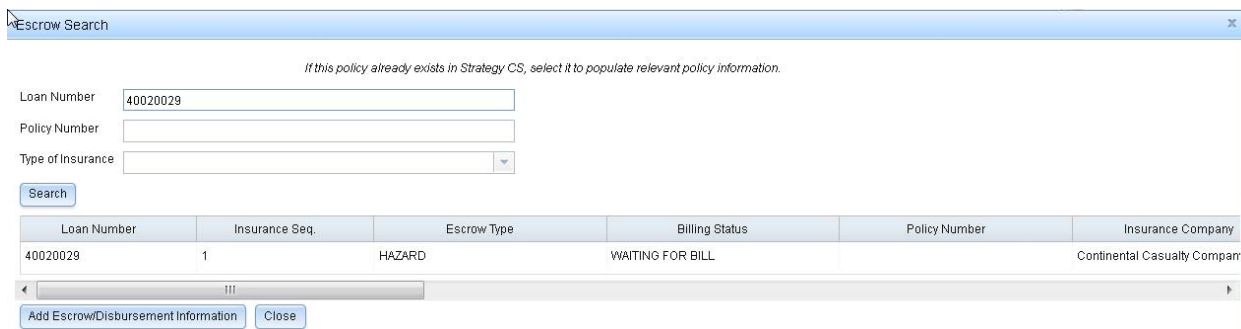
- Insurance Company: Denton Insurance Company [00]
- Insurance Agent: Denton Insurance Company [00]
- Audit Date: [Empty]
- Effective Date: 11/01/2013
- Expiration Date: 11/01/2014
- Policy Number: [Empty]
- Type of Insurance: [Empty]
- Pending Losses Y/N: [Empty]
- Notice Type: [Empty]

Disbursement Information Section:

- Loan Number: 10020027
- Billing Status: WAITING FOR BILL [2]
- # Months to Remit: 12
- Disbursement Frequency: 12
- Auto Bill Entry: NO
- Override Negative Balance: NO
- Property Location: (1)
- Payment Amount: 1100.00
- Next Remit Date: 11/01/2014
- Premium Amount: [Empty]
- Advance Exp Date on Disb: YES
- Disbursement Batch #: [Empty]

Buttons at the bottom: Ok, Cancel, Add Disbursement Linkage.

Users can add one or more Disbursement Information sections from the Escrow Information window using the Add Disbursement Linkage button. The feature allows you to search for an escrow record or manually add disbursement information via the Add Escrow Disbursement Information button at the bottom of the Escrow Search window. Entering and maintaining Disbursement Information in the web based Escrow Information window updates the escrow records.



The screenshot shows the 'Escrow Search' window. It includes a search form and a results table.

Search Form:

- Loan Number: 40020029
- Policy Number: [Empty]
- Type of Insurance: [Empty]
- Search button

Results Table:

Loan Number	Insurance Seq.	Escrow Type	Billing Status	Policy Number	Insurance Company
40020029	1	HAZARD	WAITING FOR BILL		Continental Casualty Comparr

Buttons at the bottom: Add Escrow/Disbursement Information, Close.

Escrow Information

Insurance Company
Denton Insurance Company [002]
Insurance Agent
Denton Insurance Company [002]

Audit Date
Effective Date
11/01/2013
Expiration Date
11/01/2014
Policy Number

Type of Insurance
Pending Losses Y/N
Notice Type

Disbursement Information

Loan Number
10020027
Billing Status
WAITING FOR BILL [2]
Months to Remit
12
Disbursement Frequency
12
Auto Bill Entry
NO
Override Negative Balance
NO
Property Location
(1)

Payment Amount
1100.00
Next Remit Date
11/01/2014
Premium Amount
Advance Exp Date on Disb
YES
Disbursement Batch #

Disbursement Information

Loan Number
40020029
Billing Status
WAITING FOR BILL [2]
Months to Remit
12
Disbursement Frequency
12
Auto Bill Entry
NO
Override Negative Balance
NO
Property Location
(1)

Payment Amount
350.00
Next Remit Date
06/01/2014
Premium Amount
Advance Exp Date on Disb
YES
Disbursement Batch #

Enhanced Policy Interest Information (Job # 20064)

This release includes a few enhancements to adding and displaying Policy Interest Information.

Policy Interests (Expand +/-)

Loan Number(s)	Interest Source	Interest
	<input checked="" type="radio"/> Name <input type="radio"/> Investor	Missouri Medical Services, Inc [100]
	<input checked="" type="radio"/> Name <input type="radio"/> Investor	Western Medical Services, Inc [100]
	<input checked="" type="radio"/> Name <input type="radio"/> Investor	Florida Medical Services, Inc [102]
	<input type="radio"/> Name <input checked="" type="radio"/> Investor	

Investor Search

Select an Investor

[0]
Bank of Chicago [600]
Bank of Miami [500]
Bank of St Louis [800]
Bank of Tampa [700]
Berkshire Bank [510]
California National Bank [400]
D1 Inv 650 [650]
D2 Ext for Transfer [950]
D2 Int Holding for Transfer [960]
D2 Internal Deferred [1101]
D2 Inv DIAL loans [1001]
D2 Inv 520 Ext Participant [520]
D2 Misc Other [900]
Eastern Middlesex Bank [300]
First National Bank [100]
Freddie Mac A2 [610]
FHA H2 [660]
FNMA Laser C1 [640]
FNMA MBS C5 [620]
Residential Funding Corp [630]
Second National Bank [200]

New Save Cancel

1) When adding a Policy Interest that is an Investor, the search option will display both the Investor Name and the Investor Number for easier identification.

2) Previously displayed by hovering over the Name of an Investor in the Additional Interest Grid, the Mortgagee or Loss Payee clause now displays on the screen in the Mortgage Clause column when the Interest is an Investor. The Mortgage Clause displays from the Investor Insurance Information right mouse option in Investor Maintenance (PINVESINS/IVMTGECLS).

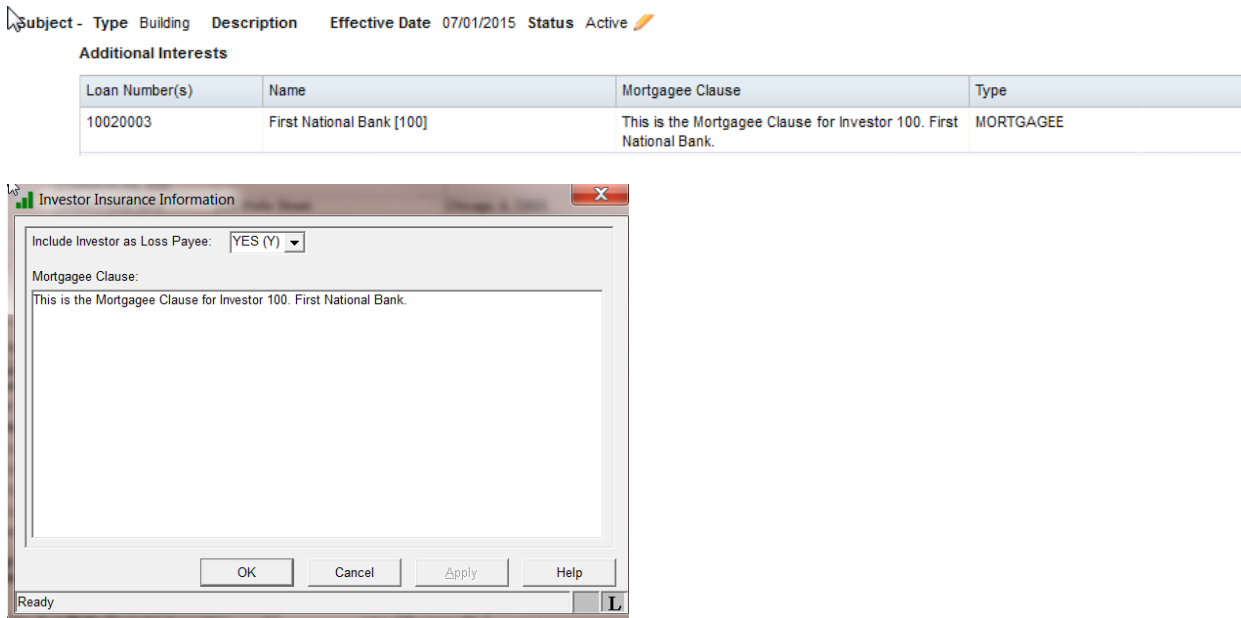


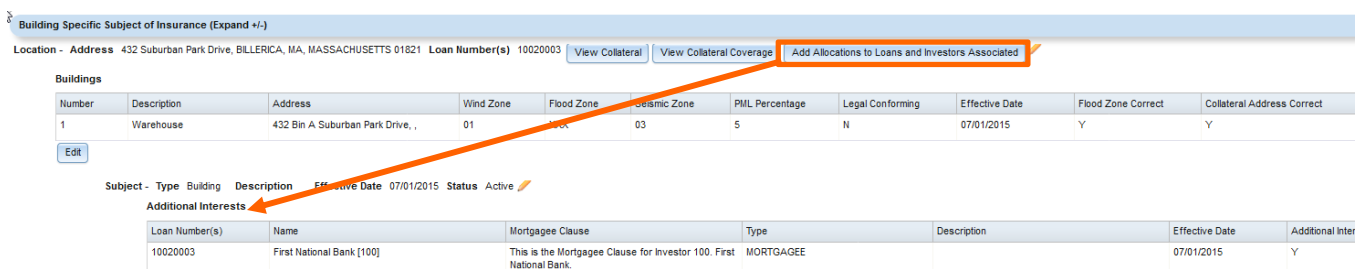
FIGURE 1-TOOLS>MAINTENANCE>VENDOR MAINTENANCE>INVESTORS>INVESTOR INSURANCE INFO (RIGHT MOUSE OPTION)

Locations Subjects of Insurance (Job # 20108, and 20110)

When working with a Location in the Blanket Section or a Location as a Building Specific Subject of Insurance you will now see the Property Name (PCCOLLCRE/PQNAME) if entered on the collateral and the Loan number (or 'Multiple (#)' if more than one loan is associated with the Property) along with the Address of the Property above the Buildings grid.



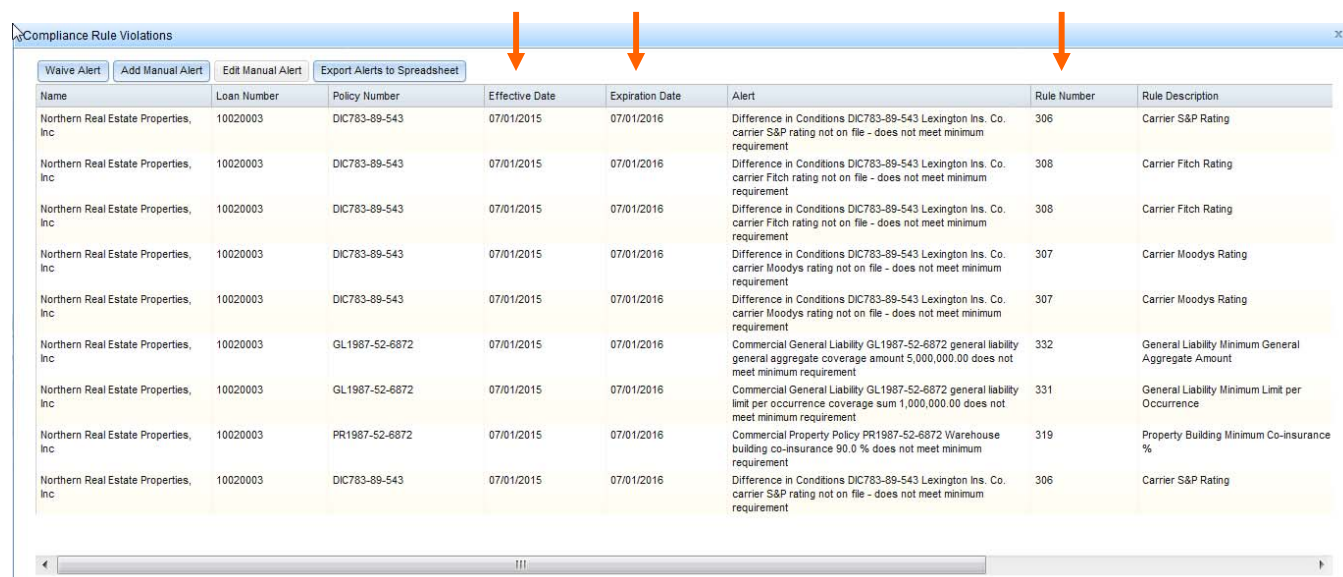
In addition, a new button “Add Allocations Associated to Loans and Investors Allocations” to add all active loans associated with the location and all subjects and investors associated with those loans as Additional Interest, as a mortgagee.



View Compliance Checks (Job# 20385)

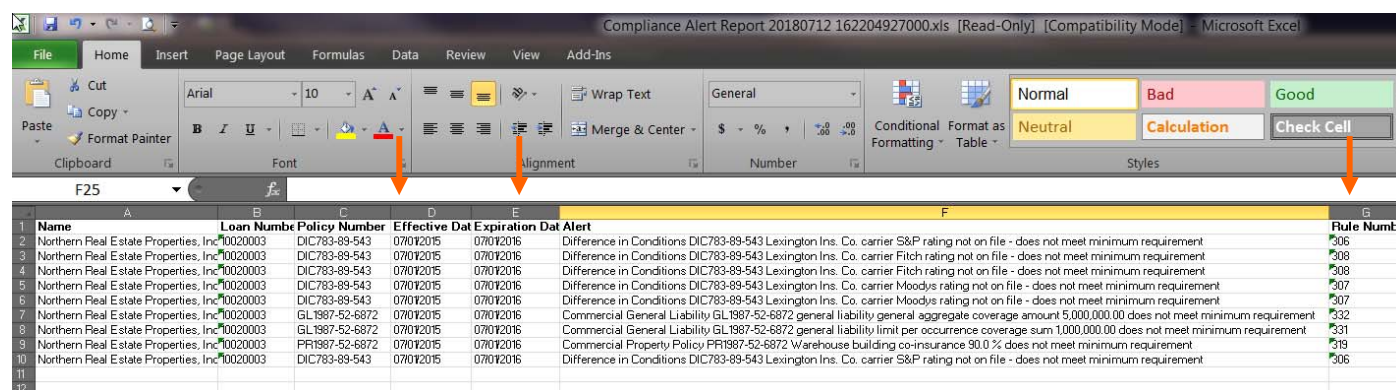
The View Compliance Checks button opens the Compliance Rule Violations screen displaying a grid outlining the compliance violations derived by the Rules Engine. The grid now includes the following fields to assist with identification and remediation.

Rule Number, Effective Date and Expiration Date of the policies.



Name	Loan Number	Policy Number	Effective Date	Expiration Date	Alert	Rule Number	Rule Description
Northern Real Estate Properties, Inc	10020003	DIC783-89-543	07/01/2015	07/01/2016	Difference in Conditions DIC783-89-543 Lexington Ins. Co. carrier S&P rating not on file - does not meet minimum requirement	306	Carrier S&P Rating
Northern Real Estate Properties, Inc	10020003	DIC783-89-543	07/01/2015	07/01/2016	Difference in Conditions DIC783-89-543 Lexington Ins. Co. carrier Fitch rating not on file - does not meet minimum requirement	308	Carrier Fitch Rating
Northern Real Estate Properties, Inc	10020003	DIC783-89-543	07/01/2015	07/01/2016	Difference in Conditions DIC783-89-543 Lexington Ins. Co. carrier Fitch rating not on file - does not meet minimum requirement	308	Carrier Fitch Rating
Northern Real Estate Properties, Inc	10020003	DIC783-89-543	07/01/2015	07/01/2016	Difference in Conditions DIC783-89-543 Lexington Ins. Co. carrier Moodys rating not on file - does not meet minimum requirement	307	Carrier Moodys Rating
Northern Real Estate Properties, Inc	10020003	DIC783-89-543	07/01/2015	07/01/2016	Difference in Conditions DIC783-89-543 Lexington Ins. Co. carrier Moodys rating not on file - does not meet minimum requirement	307	Carrier Moodys Rating
Northern Real Estate Properties, Inc	10020003	GL1987-52-6872	07/01/2015	07/01/2016	Commercial General Liability GL1987-52-6872 general liability general aggregate coverage amount 5,000,000.00 does not meet minimum requirement	332	General Liability Minimum General Aggregate Amount
Northern Real Estate Properties, Inc	10020003	GL1987-52-6872	07/01/2015	07/01/2016	Commercial General Liability GL1987-52-6872 general liability limit per occurrence coverage sum 1,000,000.00 does not meet minimum requirement	331	General Liability Minimum Limit per Occurrence
Northern Real Estate Properties, Inc	10020003	PR1987-52-6872	07/01/2015	07/01/2016	Commercial Property Policy PR1987-52-6872 Warehouse building co-insurance 90.0 % does not meet minimum requirement	319	Property Building Minimum Co-insurance %
Northern Real Estate Properties, Inc	10020003	DIC783-89-543	07/01/2015	07/01/2016	Difference in Conditions DIC783-89-543 Lexington Ins. Co. carrier S&P rating not on file - does not meet minimum requirement	306	Carrier S&P Rating

Clicking the Export Alerts to Spreadsheet button creates a download of the values in the grid.

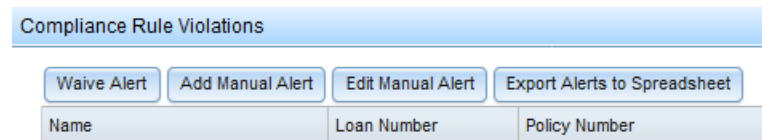


Name	Loan Number	Policy Number	Effective Date	Expiration Date	Alert	Rule Number
Northern Real Estate Properties, Inc	10020003	DIC783-89-543	07/01/2015	07/01/2016	Difference in Conditions DIC783-89-543 Lexington Ins. Co. carrier S&P rating not on file - does not meet minimum requirement	306
Northern Real Estate Properties, Inc	10020003	DIC783-89-543	07/01/2015	07/01/2016	Difference in Conditions DIC783-89-543 Lexington Ins. Co. carrier Fitch rating not on file - does not meet minimum requirement	308
Northern Real Estate Properties, Inc	10020003	DIC783-89-543	07/01/2015	07/01/2016	Difference in Conditions DIC783-89-543 Lexington Ins. Co. carrier Fitch rating not on file - does not meet minimum requirement	308
Northern Real Estate Properties, Inc	10020003	DIC783-89-543	07/01/2015	07/01/2016	Difference in Conditions DIC783-89-543 Lexington Ins. Co. carrier Moodys rating not on file - does not meet minimum requirement	307
Northern Real Estate Properties, Inc	10020003	DIC783-89-543	07/01/2015	07/01/2016	Difference in Conditions DIC783-89-543 Lexington Ins. Co. carrier Moodys rating not on file - does not meet minimum requirement	307
Northern Real Estate Properties, Inc	10020003	GL1987-52-6872	07/01/2015	07/01/2016	Commercial General Liability GL1987-52-6872 general liability general aggregate coverage amount 5,000,000.00 does not meet minimum requirement	332
Northern Real Estate Properties, Inc	10020003	GL1987-52-6872	07/01/2015	07/01/2016	Commercial General Liability GL1987-52-6872 general liability limit per occurrence coverage sum 1,000,000.00 does not meet minimum requirement	331
Northern Real Estate Properties, Inc	10020003	PR1987-52-6872	07/01/2015	07/01/2016	Commercial Property Policy PR1987-52-6872 Warehouse building co-insurance 90.0 % does not meet minimum requirement	319
Northern Real Estate Properties, Inc	10020003	DIC783-89-543	07/01/2015	07/01/2016	Difference in Conditions DIC783-89-543 Lexington Ins. Co. carrier S&P rating not on file - does not meet minimum requirement	306

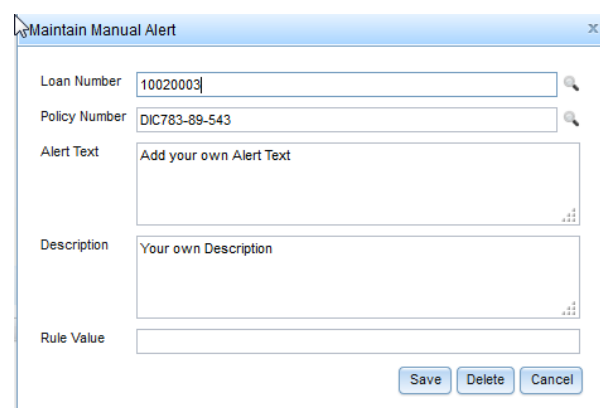
Add and Maintain Alerts (Job # 20261)

In addition to expanding the grid in the Compliance Rule Violation window, users can now capture and maintain additional compliance issues not covered by the current sets of rules using the Add Manual Alert button.

Clicking the Add Manual Alert button allows you to enter Alert Text, Description, and Rule Value.



Name	Loan Number	Policy Number
------	-------------	---------------



Maintain Manual Alert

Loan Number: 10020003


Policy Number: DIC783-89-543

Alert Text: Add your own Alert Text

Description: Your own Description

Rule Value:

Save Delete Cancel

Use the provided search feature (magnifying glass icon ) to associate these Manual Alerts with a Loan Number and a Policy Number. When entering the Manual Alert, it does not have to be associated with the current Policy and Loan Number, but if entered with a different Policy and Loan Number, it will not display in the Compliance Rule Violation window displaying.

Compliance Rule Violations							
<div> Waive Alert Add Manual Alert Edit Manual Alert Export Alerts to Spreadsheet </div>							
Name	Loan Number	Policy Number	Effective Date	Expiration Date	Alert	Rule Number	Rule Description
Northern Real Estate Properties, Inc	10020003	DIC783-89-543	07/01/2015	07/01/2016	Difference in Conditions DIC783-89-543 Lexington Ins. Co. carrier S&P rating not on file - does not meet minimum requirement	306	Carrier S&P Rating
Northern Real Estate Properties, Inc	10020003	DIC783-89-543	07/01/2015	07/01/2016	Difference in Conditions DIC783-89-543 Lexington Ins. Co. carrier Fitch rating not on file - does not meet minimum requirement	308	Carrier Fitch Rating
Northern Real Estate Properties, Inc	10020003	PR1987-52-6872	07/01/2015	07/01/2016	Commercial Property Policy PR1987-52-6872 Warehouse building co-insurance 90.0 % does not meet minimum requirement	319	Property Building Minimum Co-insurance %
Northern Real Estate Properties, Inc	10020003	DIC783-89-543	07/01/2015	07/01/2016	Difference in Conditions DIC783-89-543 Lexington Ins. Co. carrier S&P rating not on file - does not meet minimum requirement	306	Carrier S&P Rating
Northern Real Estate Properties, Inc	10020003	DIC783-89-543	07/01/2015	07/01/2016	Add your own Alert Text		Your own Description

New Lines of Business, Policy Types, and Coverages (Job #20419)

The Insurance Master files and data conversion programs now include the following Lines of Business, Policy Types and Coverages.

Master File	New Values
Lines of Business: (PILOB)	Innkeepers Liability (15)
Policy Types: (PIPOTYPE)	Innkeepers Liability (35) Excess Professional Liability (36) Excess Fidelity Bond (37) Excess Umbrella (38) Excess Windstorm (39)
Coverages: (PICOVERAGE)	Innkeepers Liability (57) Excess Professional Liability (59) Excess Fidelity Bond (60) Excess Umbrella (61) Contents (Property) (58)

Insurance Compliance Rules for FHA (Job # 20202)

The following rules represent those that are included in the MFS Master FHA Rule Set. New Rules appear in Bold. To perform the evaluations needed to check for compliance under the FHA rules.

Compound Rules

In many cases, a particular compliance request requires the system to evaluate multiple data elements to confirm compliance. To meet the requirements the Rules Engine now supports compound rule evaluation. Each rule carries a Rule type to define whether it is an Individual Rule ("I"), a Compound Rule ("C"), or an Element Rule ("E"). A new file, the Compound Element file (PRUCOMPE) defines what Element Rules are used to evaluate a Compound Rule and in what sequence they are performed.

Example Compound Rule:

Rule ID	Rule Type	Short Description	Full Description
405	C	Business/Rental Income Building Boiler & Machinery	Insurance - compound rule. In violation if any of the following are true: a) business income property valuation method is incorrect or b) business income coverage limit is insufficient or c) rental income property valuation method is incorrect or d) rental income coverage limit is insufficient. Please see descriptions of the four individual elements (rules 394, 403, 395, 404) for details.
394	E	Business Income B&M Business Inc Prop Val Method	Insurance - Property Valuation matches requirement. Variable Value: specify required property valuation method. For all buildings on a loan, for any active policy that contains Business Income Coverage (PIPOLCOVER.IPVICV### =22) for Boiler & Machinery Business Income (PIPOLSUBJ.IPSIST###=14), if the Property Valuation Method (PIPOLQUAL.IPQICQ### =1) qualifier option (PIPOLQUAL.IPQIQO###) does not match the value specified in the rule detail, take the designated action.
403	E	Business Income Boiler & Machinery Minimum Limit	Insurance - Business Income on B&M coverage limit must be greater than or equal to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes BI coverage for B&M (PIPOLCOVER.IPVICV###=22), for BI on B&M subject type (PIPOLSUBJ.IPSIST###=14), aggregate the limit amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=105. If the total limit amount is less than 100% of the Effective Gross Annual Business Income (PCBLDG.P1BILORAMT), take designated action.
395	E	Business Income B&M Rental Inc Prop Val Method	Insurance - Property Valuation matches requirement. Variable Value: specify required property valuation method. For all buildings on a loan, for any active policy that contains Business Income Coverage (PIPOLCOVER.IPVICV### =22) for Rental Income on Boiler & Machinery (PIPOLSUBJ.IPSIST###=15), if the Property Valuation Method (PIPOLQUAL.IPQICQ###=1) qualifier option (PIPOLQUAL.IPQIQO###) does not match the value specified in the rule detail, take designated action.
404	E	Rental Income Boiler &	Insurance - Rental Income on B&M coverage limit must be greater than or equal to minimum allowed. Variable Value: None. Logic: For

Machinery Minimum Limit	all buildings on a loan, for any active policy that includes BI coverage for B&M (PIPOLCOVER.IPVICV###=22), for RI on B&M subject type (PIPOLSUBJ.IPSIST###=15), aggregate the limit amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=105. If the total limit amount is less than 100% of the Effective Gross Annual Business Income (PCBLDG.P1BILORAMT), take the designated action.
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The addition of compound rules to Rules Maintenance introduced several new files to the system to accommodate the evaluations: PRUANSDATA, PRUCOMPARE, with changes to PRUALERT, PRURULEM, PRURULED, and PRUANSWD.

List of Rules in the MFS FHA Master Rule Set

Bold listings represent new rules as of Release 19D. Italic listings are rules that exist in prior releases.

MFS FHA Master Rule Set			
Rule ID	Short Description	Rule Alert Text	Rule Type
405	Business/Rental Income Building Boiler & Machinery	Business or Rental Income total limit on building boiler & machinery does not meet requirement	C
407	Boiler & Machinery Co-insurance Restrictions	co-insurance restrictions for boiler & machinery do not meet requirement	C
412	Flood Co-insurance Restrictions	co-insurance restrictions for flood do not meet requirement	C
417	Business Income or Rental Income Limit -Building	Business Income or Rental Income coverage does not meet requirement	C
420	Property Building Co-insurance Restrictions	co-insurance restrictions for property do not meet requirement	C
424	Boiler & Machinery Limit Restrictions	Boiler & Machinery limit based on loan UPB and replacement cost (FL only) does not meet requirement	C
435	Ordinance & Law Cov A w/Threshold	total coverage A amount with a threshold does not meet requirement	C
440	Ordinance & Law Cov A w/o a Threshold	total coverage A amount without a threshold does not meet requirement	C
447	Ordinance & Law Cov B w/Threshold	total coverage B amount with a threshold does not meet requirement	C

MFS FHA Master Rule Set			
Rule ID	Short Description	Rule Alert Text	Rule Type
456	Ordinance & Law Cov B w/o Threshold	total coverage B amount w/o a threshold does not meet requirement	C
457	Ordinance & Law Cov C w/Threshold	total coverage C amount with a threshold does not meet requirement	C
460	Ordinance & Law Cov C w/o a Threshold	total coverage C amount w/o a threshold does not meet requirement	C
464	Earthquake Co-insurance Restrictions	co-insurance restrictions do not meet requirement	C
470	Windstorm Co-insurance Restrictions	co-insurance restrictions for windstorm do not meet requirement	C
473	Earthquake Building Deductible Restrictions	Earthquake Coverage deductible amount or percentage exceeds the requirement	C
478	Windstorm Business and Rental Income Minimum Limit	Windstorm Rental Income coverage limit does not meet requirement	C
485	Earthquake Business and Rental Income Limits	limit on business or rental income does not meet requirement	C
492	Ordinance & Law Cov C for Flood w/Threshold	total coverage C amount with a threshold does not meet requirement	C
495	Windstorm Building Deductible Restrictions	Windstorm Coverage deductible amount or percentage exceeds the requirement	C
513	Ordinance & Law Cov A for Windstorm w/o Threshold	total coverage A amount without a threshold does not meet requirement	C
518	Ordinance & Law Cov B for Windstorm w/Threshold	total coverage B amount with a threshold does not meet requirement	C
523	Ordinance & Law Cov B for Windstorm w/o Threshold	total coverage B amount without a threshold does not meet requirement	C
526	Ordinance & Law Cov C for Windstorm w/Threshold	total coverage C amount with a threshold does not meet requirement	C
529	Ordinance & Law Cov C for Windstorm w/o Threshold	total coverage C amount without a threshold does not meet	C

MFS FHA Master Rule Set			
Rule ID	Short Description	Rule Alert Text	Rule Type
		requirement	
534	Ordinance & Law Cov A for Earthquake w/Threshold	total coverage A amount with a threshold does not meet requirement	C
539	Ordinance & Law Cov A for Earthquake w/o Thrsh	total coverage A amount without a threshold does not meet requirement	C
544	Ordinance & Law Cov B for Earthquake w/Threshold	total coverage B amount with a threshold does not meet requirement	C
549	Ordinance & Law Cov B for Earthquake w/o Threshld	total coverage B amount without a threshold does not meet requirement	C
552	Ordinance & Law Cov C for Earthquake w/Threshold	total coverage C amount with a threshold does not meeet requirement	C
555	Ordinance & Law Cov C for Earthquake w/o Threshold	total coverage C amount without a threshold does not meet requirement	C
563	Ordinance & Law Cov A for Flood w/o Threshold	total coverage A amount without a threshold does not meet requirement	C
566	Ordinance & Law Cov B for Flood w/Threshold	total coverage B amount with a threshold does not meet requirement	C
571	Ordinance & Law Cov B for Flood w/o Threshold	total coverage B amount without a threshold does not meet requirement	C
574	Ordinance & Law Cov C for Flood w/o Threshold	total coverage C amount without a threshold does not meet requirement	C
578	Ordinance & Law Cov A for B&M w/Threshold	total coverage A amount with a threshold does not meet requirement	C
582	Ordinance & Law Cov A for B&M w/o Threshold	total coverage A amount without a threshold does not meet requirement	C
587	Ordinance & Law Cov B for B&M w/Threshold	total coverage B amount with a threshold does not meet requirement	C
592	Ordinance & Law Cov B for B&M w/o Threshold	total coverage B amount without a threshold does not meet	C

MFS FHA Master Rule Set			
Rule ID	Short Description	Rule Alert Text	Rule Type
		requirement	
595	Ordinance & Law Cov C for B&M w/Threshold	total coverage C amount with a threshold does not meet requirement	C
598	Ordinance & Law Cov C for B&M w/o Threshold	total coverage C amount without a threshold does not meet requirement	C
388	Flood Building Co-insurance Applies	co-insurance XX does not match value entered	E
389	Flood Building Agreed Amount Qualifier	agreed amount XX does not match value entered	E
390	Property Building Co-insurance Applies	co-insurance XX does not match value entered	E
391	Boiler & Machinery Co-insurance Applies	co-insurance XX does not match value entered	E
392	Boiler & Machinery Agreed Amount Qualifier	agreed amount coverage qualifier XX does not match value entered	E
393	Earthquake Co-insurance Applies	co-insurance XX does not match value entered	E
394	Business Income B&M Business Inc Prop Val Method	property valuation method XX does not match required value	E
395	Business Income B&M Rental Inc Prop Val Method	property valuation method XX does not match required value	E
396	Ordinance & Law Cov A Limit for B&M w/Threshold	total coverage A amount XX with threshold does not meet requirement	E
397	Ordinance & Law Cov A Limit for B&M w/o Threshold	total coverage A amount XX without threshold does not meet requirement	E
403	Business Income Boiler & Machinery Minimum Limit	total limit XX on boiler & machinery business income does not meet requirement	E
404	Rental Income Boiler & Machinery Minimum Limit	total limit XX on boiler & machinery rental income does not meet requirement	E
406	Boiler & Machinery Agreed Amount	agreed amount XX does not match requirement	E
411	Flood Building Agreed Amount	agreed amount for coverage XX does not match requirement	E

MFS FHA Master Rule Set			
Rule ID	Short Description	Rule Alert Text	Rule Type
413	Business Income Minimum Limit	limit amount XX on business income does not meet building 100% BI/LOR requirement	E
414	Business Income Property Valuation Method	property valuation method XX does not match required value	E
415	Business Income Rental Income Limit -Building	limit amount XX on rental income does not meet building 100% BI/LOR requirement	E
416	Business Income Loss of Rental Inc Prop Val Meth	property valuation method XX does not match required value	E
418	Property Building Agreed Amount	agreed amount coverage qualifier XX does not match value entered	E
419	Property Building Agreed Amount -Replacement Cost	agreed amount for coverage XX does not match requirement	E
422	Boiler & Machinery Limit -Replacement Cost/Florida	total limit amount XX on Florida building does not meet the 80% replacement cost requirement	E
423	Boiler & Machinery Limit -Unpaid Principal Balance	total limit amount XX on building does not meet the 80% of unpaid principal balance requirement	E
428	Windstorm Building Co-insurance Applies	co-insurance XX does not match value entered	E
429	Windstorm Building Agreed Amount Qualifier	agreed amount qualifier XX does not match value entered	E
430	Windstorm Building Agreed Amount	agreed amount XX does not meet requirement	E
431	Ordinance & Law Cov A Limit w/Threshold	total coverage A amount XX with threshold does not meet requirement	E
432	Ordinance & Law Cov A % w/Threshold	total coverage A % XX with threshold does not meet requirement	E
433	Ordinance & Law Cov ABC Limit w/Threshold	total coverage ABC amount XX with threshold does not meet requirement	E
434	Ordinance & Law Cov ABC % w/Threshold	total coverage ABC % XX with threshold does not meet requirement	E
436	Ordinance & Law Cov A Limit w/o Threshold	total coverage A amount XX without threshold does not meet requirement	E

MFS FHA Master Rule Set			
Rule ID	Short Description	Rule Alert Text	Rule Type
437	Ordinance & Law Cov A % w/o Threshold	total coverage A % XX without threshold does not meet requirement	E
438	Ordinance & Law Cov ABC Limit w/o Threshold	total coverage ABC amount XX without threshold does not meet requirement	E
439	Ordinance & Law Cov ABC % w/o Threshold	total coverage ABC % XX w/o threshold does not meet requirement	E
443	Ordinance & Law Coverage B Limit with Threshold	total coverage B amount XX with threshold does not meet requirement	E
444	Ordinance & Law Coverage B % with Threshold	total coverage B % XX with threshold does not meet requirement	E
445	Ordinance & Law Coverage B&C Limit w/Threshold	total law coverage B&C amount XX with threshold does not meet requirement	E
446	Ordinance & Law Coverage B&C % w/Threshold	total coverage B&C % XX with threshold does not meet requirement	E
448	Ordinance & Law Coverage C Limit with Threshold	total coverage C amount XX with threshold does not meet requirement	E
449	Ordinance & Law Coverage C % with Threshold	total coverage C % XX with threshold does not meet requirement	E
450	Ordinance & Law Coverage B Limit w/o Threshold	total coverage B amount XX w/o threshold does not meet requirement	E
451	Ordinance & Law Coverage B % w/o Threshold	total coverage B % XX w/o threshold does not meet requirement	E
452	Ordinance & Law Coverage B&C Limit w/o Threshold	total coverage B&C amount XX w/o threshold does not meet requirement	E
455	Ordinance & Law Coverage B&C % w/o Threshold	total coverage B&C % XX w/o threshold does not meet requirement	E
458	Ordinance & Law Coverage C Limit w/o Threshold	total coverage C amount XX w/o threshold does not meet requirement	E

MFS FHA Master Rule Set			
Rule ID	Short Description	Rule Alert Text	Rule Type
459	Ordinance & Law Coverage C % w/o Threshold	total coverage C % XX w/o threshold does not meet requirement	E
461	Earthquake Building Agreed Amount Qualifier	agreed amount coverage qualifier XX does not match valu	E
462	Earthquake Agreed Amount	agreed amount XX does not match requirement	E
471	Earthquake Building Max Deductible Amount	deductible amount XX exceeds the requirement	E
472	Earthquake Building Max Deductible %	deductible percentage XX exceeds the 5% requirement	E
474	Windstorm Business Income Limit	limit XX on business income is less than 100% of the building BI/LOR required amount	E
475	Windstorm Business Income Prop Valuation Method	property valuation method XX does not match required value	E
476	Windstorm Rental Income Min Limit -Building BI/LOR	limit XX on rental income is less than 100% of building BI/LOR required amount	E
477	Windstorm Rental Income Property Valuation Method	property valuation method XX does not match required value	E
481	Earthquake Rental Income Minimum Limit	limit XX on rental income does not meet requirement	E
482	Earthquake Business Income Limit	limit XX on business income does not meet requirement	E
483	Earthquake Business Income Prop Valuation Method	property valuation method XX does not match required value	E
484	Earthquake Rental Income Property Valuation Method	property valuation method XX does not match required value	E
486	Ordinance & Law Cov ABC Lim for Flood w/Threshold	total coverage ABC amount XX with threshold does not meet requirement	E
487	Ordinance & Law Cov ABC % for Flood w/Threshold	total coverage ABC % XX with threshold does not meet requirement	E
488	Ordinance & Law Cov B&C Lim for Flood w/Threshold	total law coverage B&C amount XX with threshold does not meet requirement	E
489	Ordinance & Law Cov B&C % for Flood w/Threshold	total coverage B&C % XX with threshold does not meet requirement	E

MFS FHA Master Rule Set			
Rule ID	Short Description	Rule Alert Text	Rule Type
490	Ordinance & Law Cov C Lim for Flood w/Threshold	total coverage C amount XX with threshold does not meet requirement	E
491	Ordinance & Law Cov C % for Flood w/Threshold	total coverage C % XX with threshold does not meet requirement	E
493	Windstorm Building Max Deductible Amount	deductible amount XX on building exceeds requirement	E
494	Windstorm Building Max Deductible %	deductible percentage XX on building exceeds requirement	E
504	Ordinance & Law Cov A Limit for Windstorm w/Thresh	total coverage A amount XX with threshold does not meet requirement	E
505	Ordinance & Law Cov A % for Windstorm w/Threshold	total coverage A % XX with threshold does not meet requirement	E
506	Ordinance & Law Cov ABC Lim for Windstorm w/Thrsh	total coverage ABC amount XX with threshold does not meet requirement	E
507	Ordinance & Law Cov ABC % for Windstorm w/Threshld	total coverage ABC % XX with threshold does not meet requirement	E
508	Ordinance & Law Cov A for Windstorm w/Threshold	total coverage A amount with a threshold does not meet requirement	E
509	Ordinance & Law Cov A Lim for Windstorm w/o Thresh	total coverage A amount XX without threshold does not meet requirement	E
510	Ordinance & Law Cov A % for Windstorm w/o Threshld	total coverage A % XX without threshold does not meet requirement	E
511	Ordinance & Law Cov ABC Lim for Windstorm w/o Thrh	total coverage ABC amount XX without threshold does not meet requirement	E
512	Ordinance & Law Cov ABC % for Windstorm w/o Thresh	total coverage ABC % XX without threshold does not meet requirement	E
514	Ordinance & Law Cov B Limit for Windstorm w/Thresh	total coverage B amount XX with threshold does not meet requirement	E
515	Ordinance & Law Cov B % for Windstorm w/Threshold	total coverage B % XX with threshold does not meet requirement	E

MFS FHA Master Rule Set			
Rule ID	Short Description	Rule Alert Text	Rule Type
516	Ordinance & Law Cov B&C Lim for Windstorm w/Thrsh	total coverage B&C amount XX with threshold does not meet requirement	E
517	Ordinance & Law Cov B&C% for Windstorm w/Threshold	total coverage B&C % XX with threshold does not meet requirement	E
519	Ordinance & Law Cov B Lim for Windstorm w/o Thresh	total coverage B amount XX without threshold does not meet requirement	E
520	Ordinance & Law Cov B% for Windstorm w/o Threshold	total coverage B % XX without threshold does not meet requirement	E
521	Ordinance & Law Cov B&C Lim for Windstorm w/o Thrh	total coverage B&C amount XX without threshold does not meet requirement	E
522	Ordinance & Law Cov B&C % for Windstorm w/o Thr	total coverage B&C % XX without threshold does not meet requirement	E
524	Ordinance & Law Cov C Limit for Windstorm w/Thresh	total coverage C amount XX with threshold does not meet requirement	E
525	Ordinance & Law Cov C % for Windstorm w/Threshold	total coverage C % XX with threshold does not meet requirement	E
527	Ordinance & Law Cov C % for Windstorm w/o Thresh	total coverage C % XX without threshold does not meet requirement	E
528	Ordinance & Law Cov C Lim for Windstorm w/o Thr	total coverage C amount XX without threshold does not meet requirement	E
530	Ordinance & Law Cov A Limit for Earthquake w/Thrsh	total coverage A amount XX with threshold does not meet requirement	E
531	Ordinance & Law Cov A % for Earthquake w/Thrsh	total coverage A % XX with threshold does not meet requirement	E
532	Ordinance & Law Cov ABC Lim for Earthquake w/Thrsh	total coverage ABC amount XX with threshold does not meet requirement	E
533	Ordinance & Law Cov ABC % for Earthquake w/Thrsh	total coverage ABC % XX with threshold does not meet requirement	E

MFS FHA Master Rule Set			
Rule ID	Short Description	Rule Alert Text	Rule Type
535	Ordinance & Law Cov A Lim for Earthquake w/o Thrh	total coverage A amount XX without threshold does not meet requirement	E
536	Ordinance & Law Cov A % for Earthquake w/o Thrh	total coverage A % XX without threshold does not meet requirement	E
537	Ordinance & Law Cov ABC Lim for Earthquake w/o Thr	total coverage ABC amount XX without threshold does not meet requirement	E
538	Ordinance & Law Cov ABC % for Earthquake w/o Thrh	total coverage ABC % XX without threshold does not meet requirement	E
540	Ordinance & Law Cov B Limit for Earthquake w/Thrh	total coverage B amount XX with threshold does not meet requirement	E
541	Ordinance & Law Cov B % for Earthquake w/Thrh	total coverage B % XX with threshold does not meet requirement	E
542	Ordinance & Law Cov B&C Lim for Earthquake w/Thrh	total coverage B&C amount XX with threshold does not meet requirement	E
543	Ordinance & Law Cov B&C % for Earthquake w/Thrh	total coverage B&C % XX with threshold does not meet requirement	E
545	Ordinance & Law Cov B Lim for Earthquake w/o Thrh	total coverage B amount XX without threshold does not meet requirement	E
546	Ordinance & Law Cov B% for Earthquake w/o Thrh	total coverage B % XX without threshold does not meet requirement	E
547	Ordinance & Law Cov B&C Lim for Earthquake w/o Thr	total coverage B&C amount XX without threshold does not meet requirement	E
548	Ordinance & Law Cov B&C % for Earthquake w/o Thr	total coverage B&C % XX without threshold does not meet requirement	E
550	Ordinance & Law Cov C Limit for Earthquake w/Thrh	total coverage C amount XX with threshold does not meet requirement	E
551	Ordinance & Law Cov C % for Earthquake w/Thrh	total coverage C % XX with threshold does not meet requirement	E

MFS FHA Master Rule Set			
Rule ID	Short Description	Rule Alert Text	Rule Type
553	Ordinance & Law Cov C Lim for Earthquake w/o Thrh	total coverage C amount XX without threshold does not meet requirement	E
554	Ordinance & Law Cov C% for Earthquake w/o Thrh	total coverage C % XX without threshold does not meet requirement	E
556	Ordinance & Law Cov A Limit for Flood w/Threshold	total coverage A amount XX with threshold does not meet requirement	E
557	Ordinance & Law Cov A % for Flood w/Threshold	total coverage A % XX with threshold does not meet requirement	E
558	Ordinance & Law Cov A for Flood w/Threshold	total coverage A amount with a threshold does not meet requirement	E
559	Ordinance & Law Cov A Lim for Flood w/o Threshold	total coverage A amount XX without threshold does not meet requirement	E
560	Ordinance & Law Cov A % for Flood w/o Threshold	total coverage A % XX without threshold does not meet requirement	E
561	Ordinance & Law Cov ABC Lim for Flood w/o Threshld	total coverage ABC amount XX without threshold does not meet requirement	E
562	Ordinance & Law Cov ABC % for Flood w/o Threshold	total coverage ABC % XX without threshold does not meet requirement	E
564	Ordinance & Law Cov B Limit for Flood w/Threshold	total coverage B amount XX with threshold does not meet requirement	E
565	Ordinance & Law Cov B % for Flood w/Threshold	total coverage B % XX with threshold does not meet requirement	E
567	Ordinance & Law Cov B Lim for Flood w/o Threshold	total coverage B amount XX without threshold does not meet requirement	E
568	Ordinance & Law Cov B% for Flood w/o Threshold	total coverage B % XX without threshold does not meet requirement	E
569	Ordinance & Law Cov B&C Lim for Flood w/o Threshld	total coverage B&C amount XX without threshold does not meet requirement	E

MFS FHA Master Rule Set			
Rule ID	Short Description	Rule Alert Text	Rule Type
570	Ordinance & Law Cov B&C % for Flood w/o Threshold	total coverage B&C % XX without threshold does not meet requirement	E
572	Ordinance & Law Cov C Lim for Flood w/o Threshold	total coverage C Lim XX without threshold does not meet requirement	E
573	Ordinance & Law Cov C % for Flood w/o Threshold	total coverage C % XX without threshold does not meet requirement	E
575	Ordinance & Law Cov A % for B&M w/Threshold	total coverage A % XX with threshold does not meet requirement	E
576	Ordinance & Law Cov ABC Lim for B&M w/Threshold	total coverage ABC amount XX with threshold does not meet requirement	E
577	Ordinance & Law Cov ABC % for B&M w/Threshold	total coverage ABC % XX with threshold does not meet requirement	E
579	Ordinance & Law Cov A % for B&M w/o Threshold	total coverage A % XX without threshold does not meet requirement	E
580	Ordinance & Law Cov ABC Lim for B&M w/o Threshold	total coverage ABC amount XX without threshold does not meet requirement	E
581	Ordinance & Law Cov ABC % for B&M w/o Threshold	total coverage ABC % XX without threshold does not meet requirement	E
583	Ordinance & Law Cov B Limit for B&M w/Threshold	total coverage B amount XX with threshold does not meet requirement	E
584	Ordinance & Law Cov B % for B&M w/Threshold	total coverage B % XX with threshold does not meet requirement	E
585	Ordinance & Law Cov B&C Lim for B&M w/Threshold	total law coverage B&C amount XX with threshold does not meet requirement	E
586	Ordinance & Law Cov B&C % for B&M w/Threshold	total coverage B&C % XX with threshold does not meet requirement	E
588	Ordinance & Law Cov B Lim for B&M w/o Threshold	total coverage B amount XX without threshold does not meet requirement	E

MFS FHA Master Rule Set			
Rule ID	Short Description	Rule Alert Text	Rule Type
589	Ordinance & Law Cov B% for B&M w/o Threshold	total coverage B % XX without threshold does not meet requirement	E
590	Ordinance & Law Cov B&C Limit B&M w/o Threshold	total coverage B&C amount XX without threshold does not meet requirement	E
591	Ordinance & Law Cov B&C % for B&M w/o Threshold	total coverage B&C % XX without threshold does not meet requirement	E
593	Ordinance & Law Cov C Lim for B&M w/Threshold	total coverage C amount XX with threshold does not meet requirement	E
594	Ordinance & Law Cov C % for B&M w/Threshold	total coverage C % XX with threshold does not meet requirement	E
596	Ordinance & Law Cov C Lim for B&M w/o Threshold	total coverage C Lim XX without threshold does not meet requirement	E
597	Ordinance & Law Cov C % for B&M w/o Threshold	total coverage C % XX without threshold does not meet requirement	E
302	<i>Named Insured Includes Borrowing Entity</i>	<i>named insured includes borrowing entity flag is not 'Y'</i>	<i>I</i>
310	<i>Flood Coverage Required</i>	<i>has no flood coverage</i>	<i>I</i>
315	<i>Property Coverage on Building Required</i>	<i>building property coverage required</i>	<i>I</i>
316	<i>Property Building Minimum Limit</i>	<i>total building coverage limit XX is less than the building</i>	<i>I</i>
319	<i>Property Building Minimum Co-insurance %</i>	<i>building co-insurance XX % does not meet minimum requiremen</i>	<i>I</i>
322	<i>Property Correct Mortgagee Clause</i>	<i>property correct mortgagee clause is not 'Y' for interest t</i>	<i>I</i>
323	<i>Business Income/Loss of Rents Coverage Required</i>	<i>has no business income/loss of rents coverage</i>	<i>I</i>
330	<i>General Liability Coverage Required</i>	<i>has no general liability coverage</i>	<i>I</i>
331	<i>General Liability Minimum Limit per Occurrence</i>	<i>general liability limit per occurrence coverage sum XX does</i>	<i>I</i>
358	<i>Boiler & Machinery Minimum Coverage Limit</i>	<i>total limit XX on building does not meet minimum requiremen</i>	<i>I</i>

MFS FHA Master Rule Set			
Rule ID	Short Description	Rule Alert Text	Rule Type
381	Ordinance & Law Building IOR	building increased period of restoration XX does not match value entered	I
382	Boiler & Machinery Property Valuation Method	property valuation method XX does not match value entered	I
383	Earthquake Property Valuation Method	property valuation method XX does not match required value entered	I
384	Ordinance & Law Boiler & Machinery IOR	boiler & machinery increased period of restoration XX does not match value entered	I
385	Ordinance & Law Earthquake IOR	earthquake increased period of restoration XX does not match value entered	I
386	Ordinance & Law on Windstorm IOR	increased period of restoration XX does not match value entered	I
387	Ordinance & Law on Flood IOR	increased period of restoration XX does not match value entered	I
398	Windstorm Building Property Valuation Method	property valuation method XX does not match required value	I
399	Professional Liability Min Total Limit Per Occur	total per occurrence limit XX does not meet requirements	I
400	Investor Interest Mortgagee Clause	investor interest correct clause is not 'Y' for interest type mortgage	I
401	Investor Interest Loss Payee Clause	investor interest correct clause is not 'Y' for interest type loss payee	I
402	Investor Interest Additional Insured Clause	investor interest correct clause is not 'Y' for interest type additional insured	I
408	Boiler & Machinery Limit -Replacement Cost	total limit amount XX does not meet 80% of building replacement cost requirement	I
409	Boiler & Machinery Building Maximum Deductible	deductible amount XX exceeds maximum requirement	I
410	Flood Building Property Valuation Method	property valuation method XX does not match required va	I
421	Property Building Max Deductible -Insurable Value	building deductible amount XX exceeds maximum requirement	I
425	Flood Building Min Limit -Flood Insurable Value	limit XX does not meet requirement based on building flood insurable value	I

MFS FHA Master Rule Set			
Rule ID	Short Description	Rule Alert Text	Rule Type
426	Flood Building Min Limit -Replacement Cost	limit XX does not meet requirement based on building replacement cost	I
427	Windstorm Building Minimum Limit -Replacement Cost	amount XX does not meet requirement based on building replacement cost	I
441	Earthquake Building Limit for \$0 Replacement Cost	coverage amount XX does not meet requirements when replacement cost is zero	I
442	Earthquake Building Limit for Replacement Cost	coverage amount XX does not meet requirements when replacement cost is not zero	I
453	Windstorm Building Max Deductible -Not Tier 1/RC	building deductible amount XX exceeds maximum requirement based on replacement cost	I
454	Prof Liability Min Total General Aggregate Limit	total general aggregate limit XX does not meet requirements	I
463	Policy has been recv'd as Evidence of Insurance	policy has not been received as Evidence of Insurance	I
465	Prof Liability Max Total Deductible -HC/AL	maximum total deductible XX does not meet requirement with health care/assisted living facility	I
466	Prof Liability Max Total Deductible -Hospital	maximum total deductible XX does not meet requirement for hospital	I
467	Employee Dishonesty Max Total Deductible - HC/AL/AC	total deductible XX exceeds requirement for health care/assisted living/coop apartment	I
468	Employee Dishonesty Max Total Deductible -Hospital	total deductible XX exceeds requirement for hospital	I
469	Property Building Limit -Replacement Cost	total limit XX does not meet requirement based on building replacement cost	I
479	Property Building Limit -Lesser UPB/80% Repl Cost	limit XX is less than the lesser value of loan unpaid balance and 80% building replacement cost	I
480	Property Building Limit -Greater UPB/80% Repl Cost	limit XX is less than the greater value of loan unpaid balance and 80% building replacement cost	I

MFS FHA Master Rule Set			
Rule			
ID	Short Description	Rule Alert Text	Rule Type
496	Employee Dishonesty Minimum Limit	limit XX on employee dishonesty is less than the greater of 50000 or building BI/LOR amount div by 6	I
497	Commercial Crime Minimum Limit	limit XX on commercial crime is less than the greater of 50000 or building BI/LOR amount div by 6	I
498	Employee Dishonesty Coverage Required	has no employee dishonesty coverage	I
499	Crime Coverage Required	has no crime coverage	I
500	General Liability Max Deductible -Insurable Value	building deductible amount XX exceeds maximum requirement	I
501	General Liability Self-Insured Retention-InsValue	building self-insured retention amount XX exceeds maximum requirement	I
502	Crime Maximum Deductible - Healthcare/Asst Living	total deductible XX exceeds requirement for healthcare/assisted living/coop apartment	I
503	Crime Maximum Deductible - Hospital	total deductible XX exceeds requirement for hospital	I

Create additional CMBS and Portfolio Rules

New insurance rules have been requested for CMBS and portfolio loans. Additional compliance checks are needed for the following coverages:

- Automobile Liability
- Excess Liability
- Liquor Liability
- Pollution Liability
- Umbrella Liability
- Underground Storage and Tanks
- Builders Risk
- Workers Compensation
- Employers Liability

The following rules were added to the MFSMASTER and MFSCREFC Rule Sets

Rule ID	Rule Short Description	Rule Alert Text
600	Automobile Liability Coverage Required	has no auto liability coverage
601	Automobile Liability BI Limit Per Occurrence	total BI per occurrence limit XX does not meet requirements
602	Automobile Liability Combined Single Limit	total combined single limit XX does not meet requirements
603	Excess Liability Coverage Required	has no excess liability coverage
604	Excess Liability Minimum Limit Per Occurrence	total per occurrence limit XX does not meet requirements
605	Excess Liability Min General Aggregate Limit	total general aggregate limit XX does not meet requirements
606	Liquor Liability Coverage Required	has no liquor liability coverage
607	Liquor Liability Minimum Limit Per Occurrence	total per occurrence limit XX does not meet requirements
608	Liquor Liability Minimum General Aggregate Limit	minimum general aggregate limit XX does not meet requirements
609	Pollution Liability Coverage Required	has no pollution liability coverage
610	Pollution Liability Minimum Limit Per Occurrence	total per occurrence limit XX does not meet requirements
611	Pollution Liability Min General Aggregate Limit	total general aggregate limit XX does not meet requirements
612	Umbrella Liability Coverage Required	has no umbrella liability coverage
613	Umbrella Liability Minimum Limit Per Occurrence	total per occurrence limit XX does not meet requirements

Rule ID	Rule Short Description	Rule Alert Text
614	Umbrella Liability Min General Aggregate Limit	total general aggregate limit XX does not meet requirements
615	Underground Storage/Tanks Liability Cov Required	has no underground storage and tanks liability coverage
616	Underground Storage/Tanks Liability Min Limit/Occ	total per occurrence limit XX does not meet requirements
617	Underground Storage/Tanks Liab Min GenAggregateLim	total general aggregate limit XX does not meet requirements
618	Workers Compensation Coverage Required	has no workers compensation coverage
619	Employers Liability Coverage Required	has no employers liability coverage
620	Employers Liability BI Limit per Occurrence	total BI per occurrence limit XX does not meet requirements
621	Builders Risk Coverage Required	has no builders risk coverage
622	Builders Risk Minimum Coverage Limit	total minimum coverage limit XX does not meet requirements
623	Employers Liability Disease per Occurrence Limit	total disease per occurrence limit XX does not meet requirements
624	Employers Liability Disease Aggregate Limit	total disease aggregate limit XX does not meet requirements
625	Automobile Liability BI Limit Per Person	total BI per person limit XX does not meet requirements
626	Automobile Liability Property Damage Lim Per Occur	total property damage per occurrence limit XX does not meet requirements

Rules Maintenance Changes

Displaying Compound Rules in Rules Maintenance (Job#20202)

To assist with understanding the makeup of Compound rules, Rules Maintenance now displays the Element rules under the overlying Compound rule.

MFS Master FHA 50 Rule Sets found

☐ Show Inactive Rule Sets

Sel	Select rules to copy	Type
<input type="checkbox"/>	Crime Maximum Deductible - Hospital	INSURANCE
<input type="checkbox"/>	Business/Rental Income Building Boiler & Machinery Rental Income Boiler & Machinery Minimum Limit Business Income Boiler & Machinery Minimum Limit Business Income B&M Rental Inc Prop Val Method Business Income B&M Business Inc Prop Val Method	
<input type="checkbox"/>	Boiler & Machinery Co-insurance Boiler & Machinery Agreed Amount Boiler & Machinery Agreed Amount Qualifier Boiler & Machinery Co-insurance Applies	
<input checked="" type="checkbox"/>	Flood Co-insurance Restrictions Flood Building Agreed Amount Flood Building Agreed Amount Qualifier Flood Building Co-insurance Applies	INSURANCE
<input type="checkbox"/>	Business Income or Rental Income Limit -Building Business Income Loss of Rental Inc Prop Val Meth Business Income Rental Income Limit -Building Business Income Property Valuation Method Business Income Minimum Limit	INSURANCE

Rule Identifier [405], Rule Type [C]
 Rule Detail Record ID [2306]
 Element Rule Identifier [404], Rule Type [E]
 Element Rule Detail Record ID [2772]
 Element Rule Identifier [403], Rule Type [E]
 Element Rule Detail Record ID [2771]
 Element Rule Identifier [395], Rule Type [E]
 Element Rule Detail Record ID [2770]
 Element Rule Identifier [394], Rule Type [E]
 Element Rule Detail Record ID [2769]

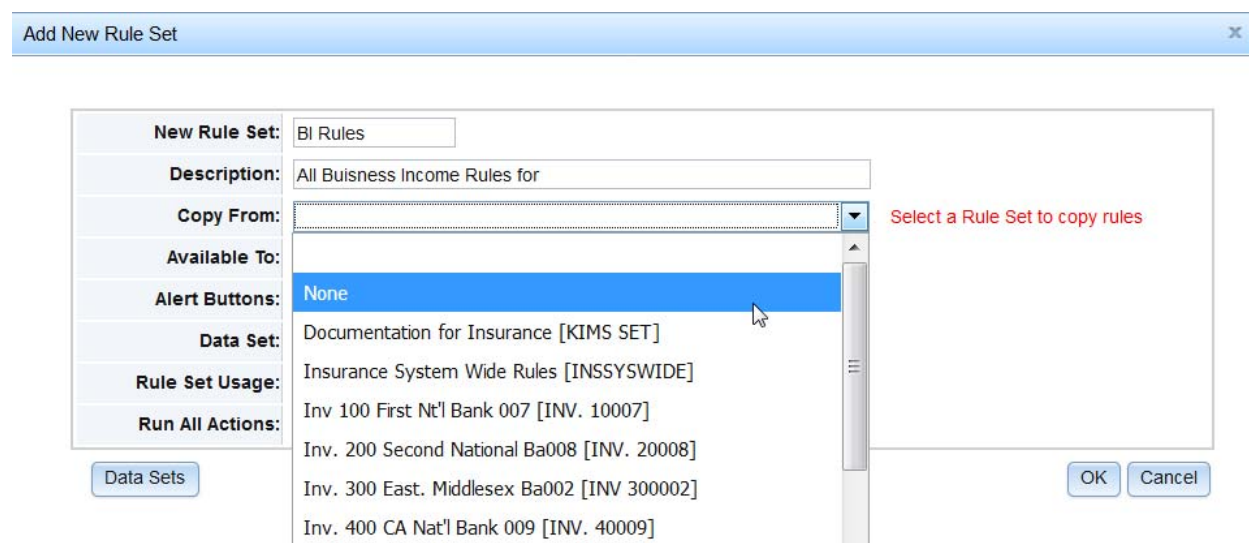
Documentation for Insurance 1 Rule Sets found for Job Function: INSURANCE TESTER 2

☐ Show Inactive Rule Sets ☒ Show Inactive Rules ☐ Show All Rule Sets

Rule Name	Type	Rule Description
Business/Rental Income Building Boiler & Machinery	INSURANCE	Insurance - compound rule. In violation if any of the following are true: a) business income property valuation method is incorrect or b) business income coverage limit is insufficient or c) rental income coverage limit is insufficient
Rental Income Boiler & Machinery Minimum Limit	INSURANCE	Insurance - Rental Income on B&M coverage limit must be greater than or equal to minimum allowed. Variable Value: None. Logic:For all buildings on a loan for any active policy that includes RI coverage for R&M
Business Income Boiler & Machinery Minimum Limit	INSURANCE	Insurance - Business Income on B&M coverage limit must be greater than or equal to minimum allowed. Variable Value: None. Logic:For all buildings on a loan for any active policy that includes RI coverage for R&M
Business Income B&M Rental Inc Prop Val Method	INSURANCE	Insurance - Property Valuation matches requirement. Variable Value: specify required property valuation method. For all buildings on a loan, for any active policy that contains Business Income Coverage
Business Income B&M Business Inc Prop Val Method	INSURANCE	Insurance - Property Valuation matches requirement. Variable Value: specify required property valuation method. For all buildings on a loan, for any active policy that contains Business Income Coverage

Working with Rule Sets (Job #19990)

Customers requested the ability to start with an empty Rule Set and add just the rules that they wish to use. To accomplish this, the drop down for Copy From will now have a None option at the top of the list.

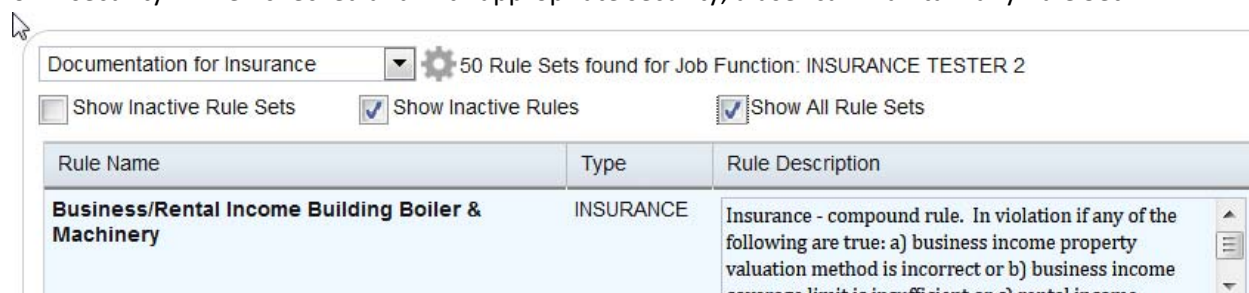


The 'Add New Rule Set' dialog box contains the following fields and options:

- New Rule Set:** BI Rules
- Description:** All Business Income Rules for
- Copy From:** A dropdown menu with 'None' selected at the top. A red text prompt 'Select a Rule Set to copy rules' is visible to the right.
- Available To:** A list of rule sets including 'Documentation for Insurance [KIMS SET]', 'Insurance System Wide Rules [INSSYSWIDE]', 'Inv. 100 First Nat'l Bank 007 [INV. 10007]', 'Inv. 200 Second National Ba008 [INV. 20008]', 'Inv. 300 East. Middlesex Ba002 [INV 300002]', and 'Inv. 400 CA Nat'l Bank 009 [INV. 40009]'.
- Alert Buttons:** None
- Data Set:** Documentation for Insurance [KIMS SET]
- Rule Set Usage:** Insurance System Wide Rules [INSSYSWIDE]
- Run All Actions:** Inv. 100 First Nat'l Bank 007 [INV. 10007]

Buttons at the bottom include 'Data Sets', 'OK', and 'Cancel'.

A new check box will appear above the Rule Set Maintenance grid 'Show All Rule Sets'. This option will have its own security. When checked and with appropriate security, a user can maintain any Rule Set.

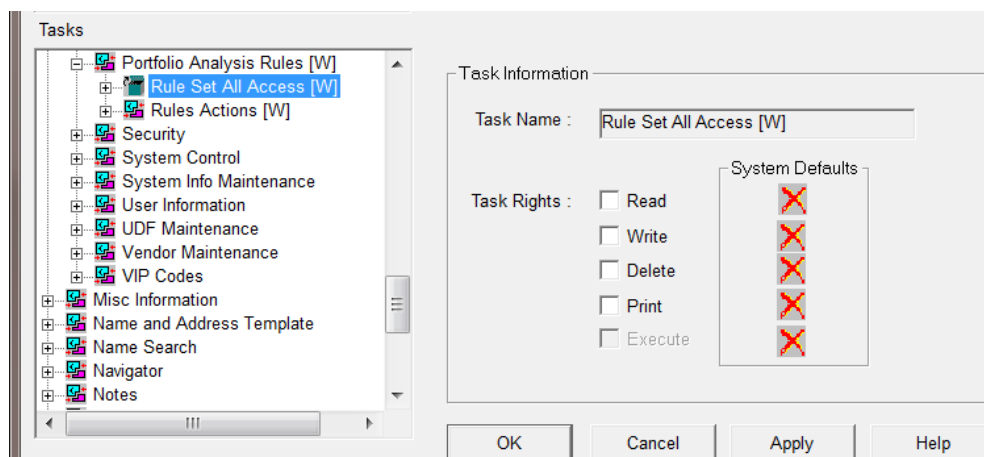


The 'Rule Set Maintenance' grid shows the following settings and data:

- Filter:** Documentation for Insurance
- Count:** 50 Rule Sets found for Job Function: INSURANCE TESTER 2
- Checkboxes:**
 - Show Inactive Rule Sets: ☐
 - Show Inactive Rules: ☒
 - Show All Rule Sets: ☒

Rule Name	Type	Rule Description
Business/Rental Income Building Boiler & Machinery	INSURANCE	Insurance - compound rule. In violation if any of the following are true: a) business income property valuation method is incorrect or b) business income coverage limit is insufficient or c) rental income

Show All Rule Sets Security



The 'Task Information' dialog box for 'Rule Set All Access [W]' shows the following details:

- Task Name:** Rule Set All Access [W]
- Task Rights:**
 - Read: ☐
 - Write: ☐
 - Delete: ☐
 - Print: ☐
 - Execute: ☐
- System Defaults:** A column of five red 'X' marks indicating that all rights are denied by default.

Buttons at the bottom include 'OK', 'Cancel', 'Apply', and 'Help'.

A new Task ID will appear under System Wide>Maintenance>Portfolio Analysis Rules>Rule Set All Access. Default value is no access. If the active user has no access, the 'Show All Rule Sets' check box on the Rule Set Maintenance window will be greyed out.

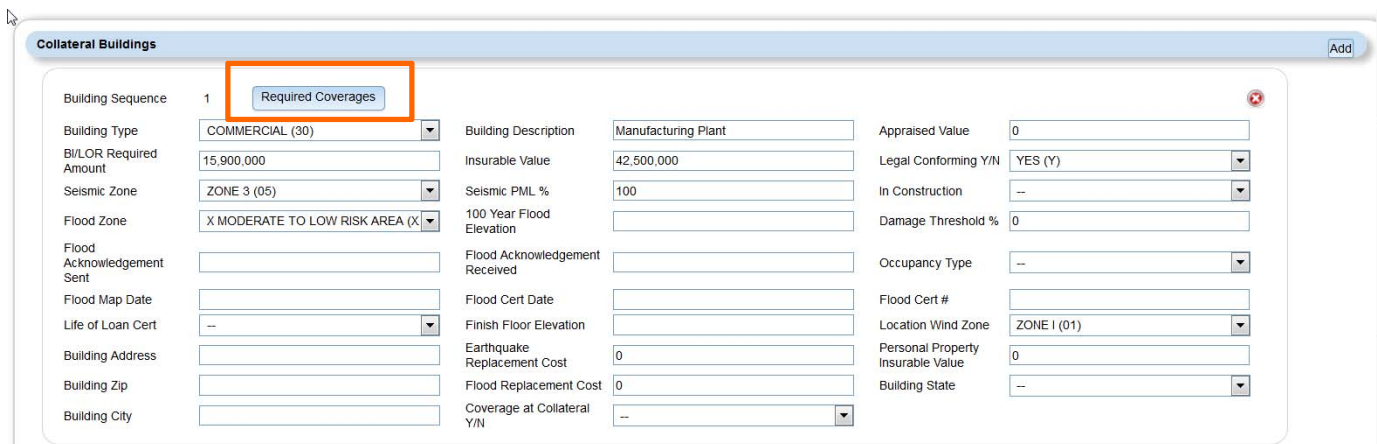
FIGURE 2 - SYSTEM WIDE>MAINTENANCE>PORTFOLIO ANALYSIS RULES>RULE SET ALL ACCESS

Other Changes

Required Building Coverages (Job #20053)

To track required coverages, the release includes changes to the Building file (PCBLDG) and creates a new file for Building Coverages (PCBLDGCVR). A new Required Coverages button in the Building section of the Collateral widget allows you to add required coverages at the building level. During the upgrade, programs convert fields in the Building file previously used to denote required coverage to Coverage codes in the Building Coverage file. Once the Building Coverages file has been populated, the conversion programs remove the following fields from the building file.

- Equipment Breakdown Coverage Type
- Earthquake Insurance
- Flood Insurance Required Y/N
- Ordinance Law Required



The screenshot shows the 'Collateral Buildings' form. The 'Required Coverages' button is highlighted with an orange box. The form contains various fields for building information, including Building Sequence, Building Type, Building Description, Appraised Value, Insurable Value, Legal Conforming Y/N, Seismic Zone, Seismic PML %, 100 Year Flood Elevation, Flood Zone, Flood Acknowledgement Sent, Flood Map Date, Life of Loan Cert, Building Address, Building Zip, Building City, Flood Replacement Cost, Coverage at Collateral Y/N, Occupancy Type, Flood Cert #, Location Wind Zone, Personal Property Insurable Value, and Building State.

System converts the following values from the Building file to the Building Coverage file using the values noted below.

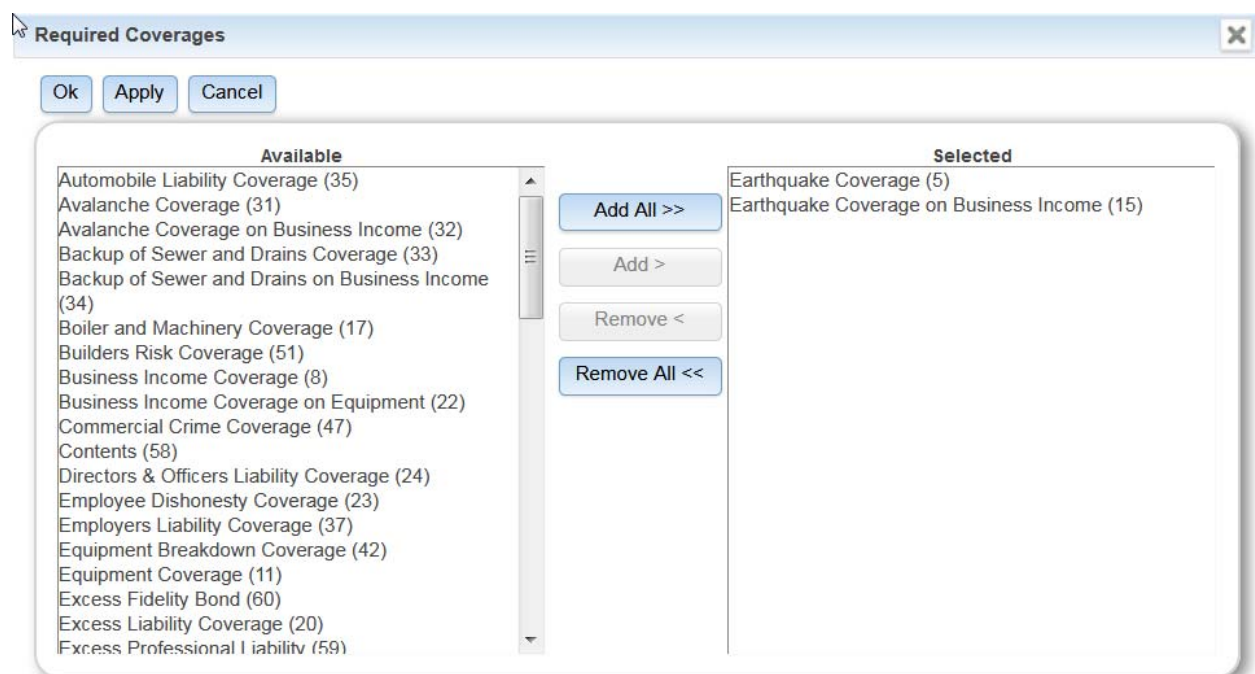
Old File/Field	New File/Field
PCBLDG/P1COLLID	PCBLDGCVR/P2COLLID
PCBLDG/P1BLDGSEQ	PCBLDGCVR/P2BLDGSEQ
Various See Below	PCBLDGCVR/P2COVAGE

The Building currently has specific fields to require certain coverages (Earthquake, Flood, Equipment Breakdown, and Ordinance & Law). The new file will allow Strategy to capture more required coverages.

PCBLDG FIELD	PCBLDG DESCRIPTION	PCBLDG VALUE	PCBLDGCVR MAPPED COVERAGE CODE(S)	PCBLDGCVR MAPPED COVERAGE DESCRIPTION
P1EQREQ	Earthquake Required	Y	5	Earthquake
P1EQREQ	Earthquake Required	Y	15	Earthquake on Business Income

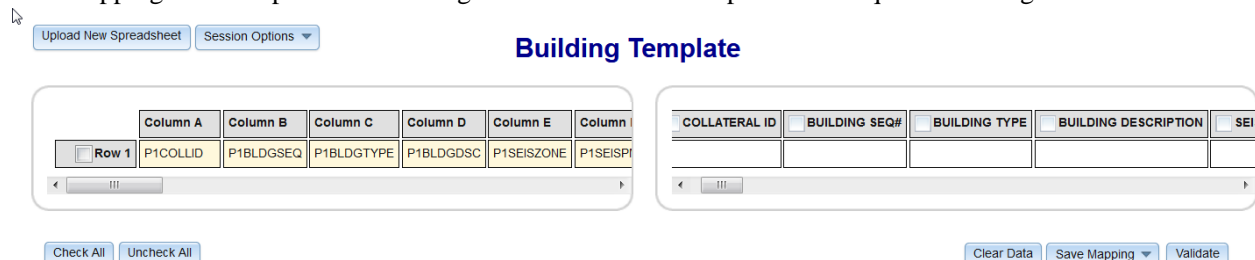
P1EQBKCOVT	Equipment Breakdown Required	3	11	Equipment
P1EQREQ	Earthquake Required	3	17	Boiler & Machinery
P1EQREQ	Earthquake Required	2	11	Equipment
P1EQREQ	Earthquake Required	1	17	Boiler & Machinery
P1ORLAWREQ	Ordinance & Law Required	Y	2	Ordinance & Law
P1FLDREQ	Flood Required	Y	4	Flood

The Required Coverages window allows users to Capture Required Coverages by selecting from available coverages. Strategy saves each value selected in the Building Coverages file using the Collateral Number, Building Sequence Number, and Coverage code. (Coverage and codes values are in PICOVERAGE).



The dialog box titled "Required Coverages" contains two main sections: "Available" and "Selected". The "Available" section lists various coverage options with their corresponding counts in parentheses, such as "Automobile Liability Coverage (35)", "Avalanche Coverage (31)", "Avalanche Coverage on Business Income (32)", "Backup of Sewer and Drains Coverage (33)", "Backup of Sewer and Drains on Business Income (34)", "Boiler and Machinery Coverage (17)", "Builders Risk Coverage (51)", "Business Income Coverage (8)", "Business Income Coverage on Equipment (22)", "Commercial Crime Coverage (47)", "Contents (58)", "Directors & Officers Liability Coverage (24)", "Employee Dishonesty Coverage (23)", "Employers Liability Coverage (37)", "Equipment Breakdown Coverage (42)", "Equipment Coverage (11)", "Excess Fidelity Bond (60)", "Excess Liability Coverage (20)", and "Excess Professional Liability (59)". The "Selected" section currently shows "Earthquake Coverage (5)" and "Earthquake Coverage on Business Income (15)". Between the two sections are four buttons: "Add All >>", "Add >", "Remove <", and "Remove All <<". At the top of the dialog are "Ok", "Apply", and "Cancel" buttons.

The Mapping Tool template for Building Information will incorporate the required coverage information.



The "Building Template" interface includes a header with "Upload New Spreadsheet" and "Session Options" buttons. Below this is a table with columns labeled "Column A" through "Column F". The first row of data shows "P1COLLID", "P1BLDGSEQ", "P1BLDGTYPE", "P1BLDGDSC", "P1SEISZONE", and "P1SEISPI". To the right of this table is another table with columns "COLLATERAL ID", "BUILDING SEQ#", "BUILDING TYPE", "BUILDING DESCRIPTION", and "SEI". Below the tables are "Check All" and "Uncheck All" buttons. On the right side, there are "Clear Data", "Save Mapping", and "Validate" buttons.

Calculation Method of Property Coverage Amount (Job # 20461)



There is a new field on the Master 2 Maintenance widget to capture Calculation Method of Property Coverage Amount. The Rules Engine uses this field to evaluate rules monitoring for compliance with FHA Requirements. Applicable values for this field include Full Replacement, Lesser of UPB or 80% of value, or Greater of UPB or 80% of value.

These values are store in System Information table 7W. Users can update this data manually in the Master 2 Maintenance widget or via the Mapping Tool template for Escrow Analysis Dates.

Rental Threshold:	<input type="text" value="0.00"/>
Universal Loan Identifier:	<input type="text" value="10Bx939c554TqA1144M999143X38"/>
Calculation Method of Property Coverage Amount:	<input type="text" value="FULL REPLACEMENT COST [1]"/>
<div><input type="button" value="Submit"/> <input type="button" value="Cancel"/></div>	