

# Insurance Compliance

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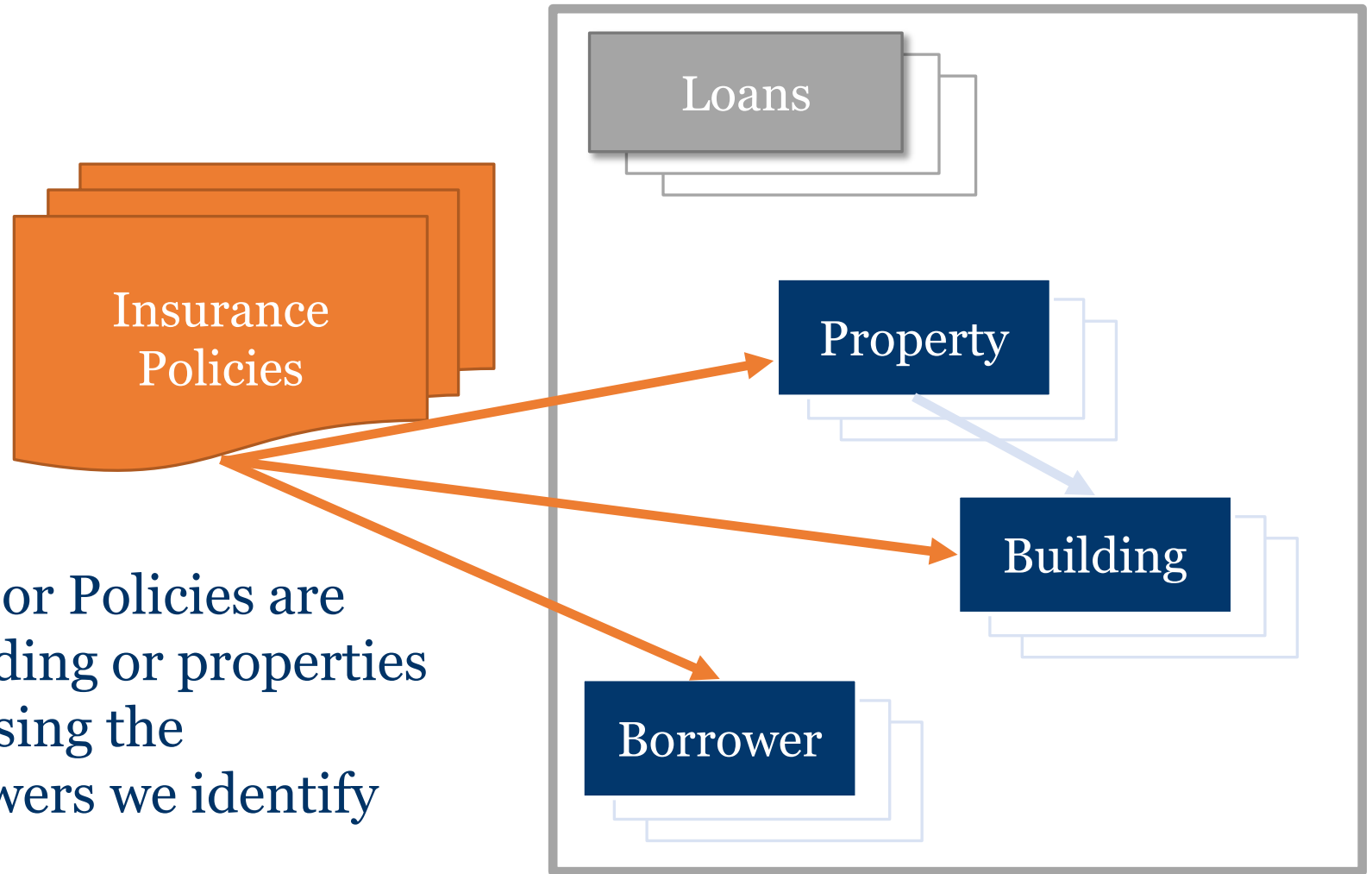
# Insurance Compliance

Strategy's Insurance Compliance functionality automates the review of over 400 different regulatory requirements related to insurance information. Join this session to learn more about how Strategy accomplishes this and what's new in Release 20.

# What's available in Strategy

- Automate All Aspects of Compliance
  - Enhanced Insurance Policy Information
  - Compliance Monitoring
  - Communicate Insurance Needs:
    - Letters to Borrower/agents
    - Reports

# Data Structure



The Insurance Policy or Policies are associated to the building or properties or to the borrower. Using the properties and borrowers we identify the loans.

# Agenda

- Changes to Insurance Widget
- Continuously adding additional coverages as needed:
  - 'Commercial Crime' and 'Errors & Omissions' Coverage
  - Updates to Business Interruption and Loss of Rents Coverages to include Pandemic Coverage
- Strategy now has an Insurance Analyst field
  - The field assists with the assignment of tasks and creation of Loan Sets for insurance analysis.
- New rules added to monitor for Freddie Mac and Fannie Mae insurance requirements.
- The Portal allows for the creation of consolidated letters to send one letter to the agent and borrower regarding insurance compliance remediation and policy expiration.
- New reports added to assist with managing Insurance Compliance:
  - Loan Requirements and Compliance Details
  - Waivers
  - Total Deficiencies
- Incorporated a tool to read PDF Accord 25 files and import the insurance policy information.

# Insurance Widget Changes

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# Insurance Policy

- Changes to Policy Interests - To improve the process for adding Interests to a Policy, Building or Blanketed Insurance, the Insurance widget has been enhanced to improve how Interests are selected and display when the Interest is an Investor.
- When searching for the correct Investor, the Search drop down now displays both the Investor Name and the Investor No

The screenshot shows a 'Policy Interests (Expand +/-)' window. It contains a table with three columns: 'Loan Number(s)', 'Interest Source', and 'Interest'. The 'Interest Source' column has radio buttons for 'Name' and 'Investor'. The 'Interest' column shows search results for 'Opal Management Company [120]' and 'Freddie K deal (CME) 1/CREFC [78501]'. A third row is highlighted in blue, and a search dropdown is open, displaying a list of investors with their names and IDs. The dropdown list includes: [0], Bank of Chicago [900], Bank of McCracken [520], Bank of Miami [500], Freddie K deal (CME) 1/CREFC [78501], Freddie K deal (CME) 1/CREFC [79505], Freddie K deal (CME) 1/CREFC [79506], Freddie Mac A2 [610], Freddie Mac Bond [88200], and FHA H2 [660]. A 'Select' button is visible next to the dropdown.

Loan Number(s)	Interest Source	Interest
	<input checked="" type="radio"/> Name <input type="radio"/> Investor	Opal Management Company [120]
	<input type="radio"/> Name <input checked="" type="radio"/> Investor	Freddie K deal (CME) 1/CREFC [78501]
	<input type="radio"/> Name <input checked="" type="radio"/> Investor	

New Save Cancel

Select an Investor

[0]  
Bank of Chicago [900]  
Bank of McCracken [520]  
Bank of Miami [500]  
Freddie K deal (CME) 1/CREFC [78501]  
Freddie K deal (CME) 1/CREFC [79505]  
Freddie K deal (CME) 1/CREFC [79506]  
Freddie Mac A2 [610]  
Freddie Mac Bond [88200]  
FHA H2 [660]

Select

# Possible Status Codes

- The following is a list of all possible statuses for policy-related data. Records in the insurance files are made inactive and a copy of the record is made with the new status applied.
  - A Active
  - U Updated
  - I Inactivated (by the subsequent row)
  - X Inactive (also cancelled as respects a policy)
  - R Reinstated (as respects a policy, reactivated as respects master files)
  - H Hidden (by subsequent row)
  - Z Hide
  - E Expired
  - N Non-renewed
  - L Renewed



# Expired Status Update

- A new program has been created to update the status of all Active status policies past their expiration dates to Expired status. This will exclude expired policy data from cross-policy compliance tests.
  - The program (CINSPOLEXP) will run once as part of the Release installation process and should be added to the day end job stream before the Rules Engine, to continuously review for expired policies.
  - The program (CINSPOLEXP) will select all active policies with expiration dates
    - a) equal to or earlier than the system date if run time is after noon or
    - b) equal to or earlier than the day before the system date if run before noon.
- Strategy currently allows 'A' Active policies to be renewed. Expired policies with a status 'E' Expired can be renewed as well.

# Other Statuses

- **Renewed Status-**

- A Renewed policy record, based on the original policy, will be added (status = 'L') for all policy files.
- The Renewed policy file records will be created with the same sequence numbers as the original.

- **Hidden Status-**

- (Hides the policy from view, unless you check to show)

- **Cancelled Status- Policy that has been cancelled**

- **Reinstated Status- reactivated the cancelled policy**

- **Non-renewed Status-**

- When the policy will never be renewed, and you want to remove it out of active or expired status

# Policy Seq # has been add to the Search Window

▼ Search

Search Type

☒ Policy ☐ Collateral

Loan Number

Collateral Number

Borrower Number

Policy Number

MMKK868

Active Date

Name Search

Address Search

Policy Type

Commercial Property Policy ▼

Insurance Analyst

Include

☐ Inactive ☐ Hidden

Show History

☐

☐ Policy Interests ☐ Carriers ☐ Agents

☐ Policy Interests ☐ Carriers ☐ Agents

Search

Clear

Add New Policy

Generate Expiration Letter

Upload PDF

## Search Results

### Policy Search Results

Lead Named Insured	Type	Policy Number	Effective Date	Expiration Date	Lead Carrier	Forced Placed	Status	Action Date	Policy Seq #
Winston Holdings LLC	Commercial Property Policy	MMKK868	07/01/2018	07/01/2030	ABC Insurance	N	Active	08/05/2019	3

The Policy Seq has also been to the Policy information window

[Search Results](#) » [Policy Information](#)

## Policy Information

MMKK868

<b>Policy Seq</b>	3	<b>Policy Type</b>	Commercial Property Policy	<b>Policy Number</b>	MMKK868	<b>Effective Date</b>	07/01/2018	<b>Expiration Date</b>	07/01/2030	<b>Continuous Coverage</b>		<b>Status</b>	Active
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# Additional coverages and qualifiers

- Several coverages and qualifiers were added to the Insurance policy files to review for required changes.
- Created new coverage types for Fidelity and Commercial Crime Policy types. Coverages available for these Policy Types now include Excess Commercial Crime & Errors and Omissions.
  - Excess Commercial Crime carries the following amounts
    - Employee Theft Limit
    - Deductible Amount
  - Errors and Omissions Coverage carries
    - General Aggregate Limit
    - Limit Per Claim
    - Deductible Amount
    - General Aggregate Per Location
    - Self-Insured Retention Amount
    - Limit Per Occurrence
- The Qualifier “Pandemic is Covered Cause of Loss” has been added for the listed coverages. Each of the following carry options for Yes, No and Silent.
  - Earthquake Coverage on Business Income
  - Windstorm Coverage on Business Income
  - Terrorism Coverage on Business Income
  - Flood Coverage on Business Income
  - Business Income Coverage
- Automobile Liability Coverage has been added to the General Liability policy types available for selection. Not previously available as a selection, analysts would have to add a duplicate policy to include the Automobile Coverage. Users can now add the Automobile Coverage to a General Liability policy with amounts for Combined Single Limit, Bodily Injury Per Person Limit, Bodily Injury Per Occurrence Limit, and Property Damage Per Occurrence Limit. Users can also add the qualifier Permission to Waive Subrogation, Yes or No.
- Fungus Coverage has been added to Property and Excess Property Insurance Policies. Users can enter a Coverage Limit and/or a Deductible Amount.

# Insurance Analyst has been added to this window and you can Search by it

▼ Search

Search Type

☒ Policy ☐ Collateral

Loan Number

Collateral Number

Borrower Number

Policy Number

Active Date

Name Search

Address Search

Policy Type

Insurance Analyst

MFS ANALYST

Include

☐ Inactive ☐ Hidden

Show History

☐

☐ Policy Interests ☐ Carriers ☐ Agents

☐ Policy Interests ☐ Carriers ☐ Agents

Search

Clear

Add New Policy

Generate Expiration Letter

Upload PDF

## [Search Results](#)

### Policy Search Results

Lead Named Insured	Type	Policy Number	Effective Date	Expiration Date	Lead Carrier	Forced Placed	Status	Action Date	Policy Seq #
Winston Holdings LLC	Commercial Property Policy	MMKK868	07/01/2018	07/01/2030	ABC Insurance	N	Active	08/05/2019	3
Winston Holdings LLC	Commercial General Liability	CMM2283	07/01/2019	07/01/2020	Epic Insurance	N	Active	06/02/2021	15

# How to set up the Insurance Analyst



Insurance Analyst: MFS ANALYST [MFS] ▼

- System Information Table ID 3Z. Codes are 3 characters long
- You can use the MaTi to load the data to get started
- Data is at the loan level

# Policy Information

- Non- Renew button

Structure of the policy  
has changed

► Search

[Search Results](#) » [Policy Information](#)

Cancel

Apply

Associate with Primary Escrow Record

Policy Type

Umbrella Liability

Policy Number

1942-15-02

Carrier	Lead Carrier?
<div>ABC Insurance</div>	YES

Agent

ABC Insurance

Premium

Claim Trigger

f

Days to Cancel

Non-Payment

Other Reasons

Cancel Policy

Hide Policy

Renew Policy

Non-Renew Policy



# Update Agents on Expired Policies (21982)

[Search Results](#) » [Policy Information](#)

## Policy Information

236LB1606547

Cancel Apply Associate with Primary Escrow Record

**Policy Type** Commercial Property Polli **Policy Number** 236LB1606547 **Effective Date** 11/01/2014 **Expiration Date** 12/01/2018 **Continuous Coverage**

Carrier	Lead Carrier?	Percentage of Coverage	Status		
ABC Insurance	YES	100.00000000000000%	Updated		
ABC Insurance	YES	100.00000000000000%	Expired		
ABC Insurance	YES	100.00000000000000%	Inactivated		

**Agent** ABC Insurance

**Premium** 15000.00 **Claim Trigger**  **Retro Date**  **Forced Placed** NO

**Days to Cancel**  
Non-Payment   
Other Reasons

**Source of Insurance** BORROWER **Paid Receipt** YES

**Evidence Type**  **Audit Date**

**Evidence Received** 12/04/2017 **Named Insured Includes Borrower** YES

**Evidence Expired** 12/04/2018 **Statement of Values Received**

Renew Policy Non-Renew Policy **Update Agent**

# Compliance Checks (Rules)

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# Compliance Checks (Rules)

Insurance requirements vary by the following:

- By Policy Type
- By Coverage
- By Property Type
- By Balance
- By Building Characteristics

The rules take all these items into consideration when determining if the Insurance Certificate or Policy is in Compliance

# Insurance Compliance checks-Rules

- We worked with various customers on additional Freddie and Fannie insurance compliance checks(rules)
- The additional compliance checks involve some very specific requirements on theses types of policies:  
Business income/Rental Income, Ordinance & Law, Property.

# Define Compliance Checks

- Fannie, Freddie predefined
- Can be copied and modified/limited

Fannie Mae Insurance Compliance 5 Rule Sets found for Job Function: Asset Manager 4

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

Save Assignment Delete

Rule Name	Type	Rule Description	Value	Rule Actions	Status	Alert Button	Severity	
Collateral Address Correct	INSURANCE	Insurance - Collateral Address is Correct on Insurance Policy. Variable Value: none. Logic: For any active Policy Building records associated with a loan, if the field 'Collateral Address is Correct'		Display Alert Send Email 	<input checked="" type="checkbox"/> Active	Watch List [v]	Medium [v]	
Named Insured Includes Borrowing Entity	INSURANCE	Insurance - Named Insured Includes the Borrowing Entity. Variable Value: none. Logic: For any active Policy associated with the loan(s), if the field 'Named Insured Includes Borrowing Entity'		Display Alert 	<input checked="" type="checkbox"/> Active	Watch List [v]	Medium [v]	
Policy Paid Receipt	INSURANCE	Insurance - Paid Receipt Received. Variable Value: none. Logic: For any active Policy, if the field Paid Receipt PIAUDPOL.IUPRECEIPT is not 'Y', take designated action.		Display Alert 	<input checked="" type="checkbox"/> Active	Watch List [v]	Medium [v]	
Flood Coverage Required	INSURANCE	Insurance - Determine whether flood coverage is required and provided. Variable Value: none. Logic: For any building where flood insurance is required (PCBLDGCVR.P2COVAGE = 4), look for an active		Display Alert 	<input checked="" type="checkbox"/> Active	Watch List [v]	Medium [v]	
Flood Zone Correct	INSURANCE	Insurance - Flood zone on the policy matches flood zone on the building record. Variable Value: none. Logic: Where building flood coverage is required (PCBLDGCVR.P2COVAGE = 4) and provided		Display Alert 	<input checked="" type="checkbox"/> Active	Watch List [v]	Medium [v]	
Property Coverage on Building Required	INSURANCE	Insurance - Determine whether Property insurance is provided. Variable Value: none. Logic: If none of the active Policies associated with the building(s) on the loan have Property Coverage		Display Alert Display Alert 	<input checked="" type="checkbox"/> Active	Watch List [v]	Medium [v]	
Property Building Minimum Limit	INSURANCE	Insurance - Property coverage is sufficient. Variable Value: none. Logic: For all buildings on a loan, aggregate the insurable value PCBLDG.P11NSVALUE. For any active Policy on those buildings that include		Display Alert Start Process Start Process 	<input checked="" type="checkbox"/> Active	Watch List [v]	Medium [v]	
Business Income/Loss of Rents Coverage Required	INSURANCE	Insurance - Determine whether Business Income/LOR coverage is required. Variable value: none. Logic: For any active Policy associated with the loan with an active Business Income or LOR Subject of Insurance		Display Alert Send Email 	<input checked="" type="checkbox"/> Active	Watch List [v]	Medium [v]	
General Liability Additional Insured Clause	INSURANCE	Insurance - Determine whether Additional Insured is correct. Variable Value: none. Logic: For any active policy with active general liability coverage PIPOLCOVER.IPVICV### = 6, if a Loss Payee is		Display Alert 	<input checked="" type="checkbox"/> Active	Watch List [v]	Medium [v]	

# Check For Policy/Loan Compliance

Compliance Rule Violations							
<div> Waive Alert Add Manual Alert Edit Manual Alert Export Alerts to Spreadsheet Generate Consolidated Letter </div>							
Name	Loan Number	Policy Number	Effective Date	Expiration Date	Alert	Rule Number	Rule Description
Northeastern Real Estate Properties, Inc.	21020010	DSLCommWind2	08/07/2018	08/07/2018	Manual alert for loan 21020010 policy DSLCommWind2		Test adding manual alert, then updating it.
Northeastern Real Estate Properties, Inc.	21020010	15CP987-43-7854	10/01/2013	10/01/2014	Commercial Property Policy 15CP987-43-7854 Warehouse business income/loss of rents extended period of indemnity does not meet requirement	327	Business Income BI/LOR Extended POI # Days
Northeastern Real Estate Properties, Inc.	21020010	15CP987-43-7854	10/01/2013	10/01/2014	Commercial Property Policy 15CP987-43-7854 Warehouse total building deductible amount 10,000.00 exceeds maximum requirement	317	Property Building Max Deductible Amount
Northeastern Real Estate Properties, Inc.	21020010	15CP987-43-7854	10/01/2013	10/01/2014	Commercial Property Policy 15CP987-43-7854 0 days notice of cancellation for other than non-payment does not meet minimum requirement	304	Cancellation Notice Provision
Northeastern Real Estate Properties, Inc.	21020010	15CP987-43-7854	10/01/2013	10/01/2014	Commercial Property Policy 15CP987-43-7854 Warehouse building valuation method Actual Cash Value does not match required value	318	Property Building Valuation Method
Northeastern Real Estate Properties, Inc.	21020010	15CP987-43-7854	10/01/2013	10/01/2014	Commercial Property Policy 15CP987-43-7854 Warehouse building property agreed amount required with coinsurance percentage	320	Property Building Co-insurance % Agreed Amount
Northeastern Real Estate Properties, Inc.	21020010	15CP987-43-7854	10/01/2013	10/01/2014	Commercial Property Policy 15CP987-43-7854 Warehouse property building minimum form type Basic Form is less than required	321	Property Building Minimum Form Type
Northeastern Real Estate Properties, Inc.	21020010	15CP987-43-7854	10/01/2013	10/01/2014	Commercial Property Policy 15CP987-43-7854 Warehouse	322	Terrorism Coverage of Building
Northeastern Real Estate Properties, Inc.	21020010	15GL987-43-7854	07/01/2015	07/01/2016	Commercial Property Policy 15GL987-43-7854 days notice payment d		
Northeastern Real Estate Properties, Inc.	21020010	15GL987-43-7854	07/01/2015	07/01/2016	Commercial Property Policy 15GL987-43-7854 terrorism c		
Northeastern Real Estate Properties, Inc.	21020010	15GL987-43-7854	07/01/2015	07/01/2016	Commercial Property Policy 15GL987-43-7854 general liab exceeds m		
Northeastern Real Estate Properties, Inc.	21020010	15GL987-43-7854	07/01/2015	07/01/2016	Commercial Property Policy 15GL987-43-7854		

From this screen you can:

- Waive Alerts
- Add Manual Alerts
- Export to Spreadsheet
- Generate Consolidated Letter

# Example of Additional Fannie Rules

## Additional Insurance Rules for Fannie Mae

- These rules cover Liabilities All- per Occurrence and aggregate, Liability
- All - deductible/SIR, Crime Limit for Coops, Terrorism on Excess/umbrella
- Rules 728-732, 733-737, 738-742, 743 and 744

# Consolidated Compliance letters

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# Consolidated Compliance Letter

## Customizable template

- Adjust wording
- Add logo

Downloaded for Review

Emailed

Borrower and/or

Agent

05/06/2020

Northeastern Real Estate Properties, Inc.  
28 Western Road  
Billerica, MA 01821

Subject: Please provide insurance information for the building below

Dear Northeastern Real Estate Properties, Inc.:

Your loan agreement obligates you to maintain insurance on the subject property. Our records show that the current insurance reflects the following non-compliance items. Please contact us via one of the options below to provide us with the resolution to the non-compliance items. If we don't receive proof of your coverage no later than 10 days after 2018-01-15, we may have to force place the coverage and you will be responsible for any costs associated with this new policy.

The insurance we buy may be significantly more expensive than the insurance you can purchase yourself and the coverage may not fully protect you or your building. To avoid this, you should provide us with your insurance information right away. The policy should be effective 2018-01-15, or we'll charge you for the policy we'll buy for the period that you don't have your own coverage.

The Mortgagee/Loss Payee should read as follows: Federal Home Loan Mortgage Corporation, as Master Servicer, on behalf of ABC. Bank National Association, as Trustee, for the benefit of Holders of XYZ Commercial Mortgage Securities Corp., Multifamily Mortgage Pass-Through Certificates, Series 2019-SB64, as their interests appear c/o 5678e Bank, CRE Lending, 94923 Grove Road South, Suite 3200, Boston, MA 06134.

Name	Loan Number	Policy Number	Effective Date	Expiration Date	Alert	Value
Northeastern Real Estate Properties, Inc.	21020010	15CP987-43-7854	10/1/13	10/1/14	Commercial Property Policy 15CP987-43-7854 0 days notice of cancellation for other than non-payment does	20

Northeastern Real Estate Properties, Inc.	21020010	061283810	1/15/17	1/15/18	Business Automobile Insurance 061283810 0 days notice of cancellation for other than non-payment does not meet minimum requirement	20
Northeastern Real Estate Properties, Inc.	21020010	R4022749546	1/15/17	1/15/18	Commercial General Liability R4022749546 0 days notice of cancellation for other than non-payment does not meet minimum	20

# Consolidated Request for expired Insurance letters

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# Create Expiration Letter

- Creates letter from template
- Displays all insurance policies required for loan

8 Suburban Park Drive, Unit #2, Billerica, MA 01821-3903  
978.439.9000: Main Number 978.439.9068: Fax Number  
www.mccrackenfis.com



June 28, 2019

Ms. Susan Carpenter  
USI Insurance Services  
6100 Fairview Road, 10<sup>th</sup> Floor  
Charlotte, NC 28210

Dear Ms. Carpenter:

This is text that you write in Microsoft Word, setting up a merge document incorporating fields from the system. You give the document a name and associate it with a task in your Insurance Compliance task. This template will be used each time the task is executed to create the request for insurance.

Please provide the following policies for <<street #>> <<street name>>, <<town>>, <<state>> <<zipcode>>.

<<policy type>>  
<<policy type>>  
<<policy type>>  
<<policy type>>  
<<policy type>>  
<<policy type>>  
<<policy type>>  
<<policy type>>  
<<policy type>>  
<<policy type>>

Your closing statement following by signature.

Best regards,

<<username>>

# Expiration Letter

- Generated by Date, Loan, Policy Type
- One letter per Loan
- Create Letter from template

Consolidated Expiration Letter

?

Select Letter Type

Policyconsolidated [P1]

Insurance Expiration New.docx

From: 9/1/2021 To: 10/9/2021

☒ All Policies ☐ Loan ☐ Policy Type

Download Letter Email Letter

05/06/2020

Eastern Real Estate Properties, Inc.

25 Western Road

Billerica, MA 01821

Loan Number: 10020001

Property:

25 Western Road

BILLERICA, MA MA, 01821

All certificates must have the following mortgagee clause:

This is the Mortgagee Clause for Investor 100. First National Bank.

The following policies are expiring:

Boiler & Machinery	BL564763-05	2017-07-01
Commercial Property Policy	15CP987-43-7853TestLongDescrip	2017-07-01

Sincerely,

TEST ANALYST 1

# How to generate Expiration Letter

Consolidated Expiration Letter

?

**Select Letter Type**

Policyconsolidated [P1]

Insurance Expiration New.docx

**From:** 9/1/2021 **To:** 10/9/2021

☒ All Policies ☐ Loan ☐ Policy Type

Download Letter Email Letter

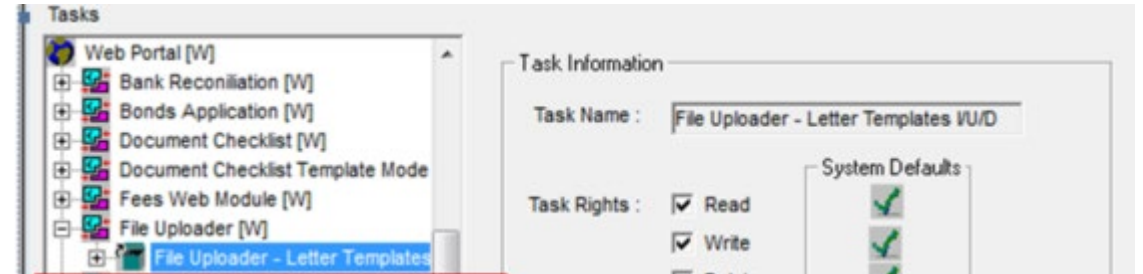
Send to Agent Send to Borrower Send to Both

# Insurance Letters Setup

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# Letter set-up

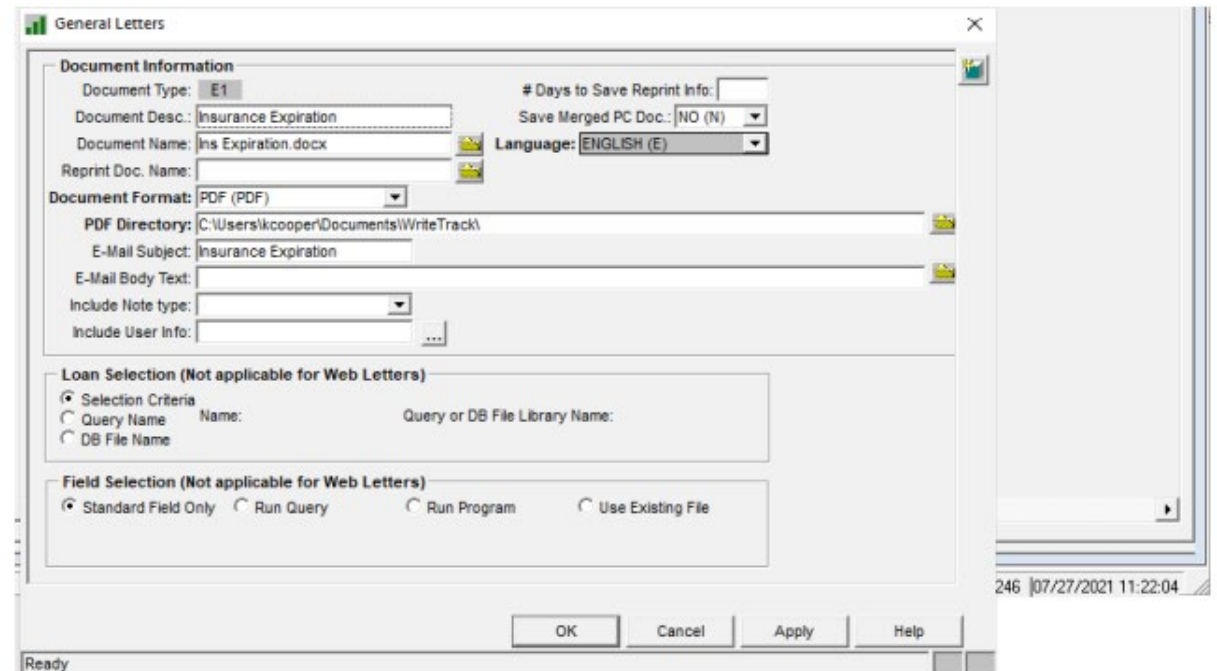
## 1.Security (one time set-up)



## 2.Create a new Doc Type (one time Set-up)

3.Open WriteTrack. Select the Setup tab. Select Doc. Type = General Letters. Click the add button and create a new Document Type.

- In CS, Select Tools, Maintenance> System Information> System Information Maintenance. Filter on “All” and open the “D1” PINFO code. Verify the new P2 code was added.



# Letter Format Example

1. Create you Letter template and save the letter to you network.( Create as many Letter templates as you need, you will need at least one letter)

a. These are the fields available for expiration letters.

- \${currentDate}
- \${LKfmtAD1}
- \${LKfmtAD2}
- \${LKfmtAD3}
- \${LKfmtAD4}
- \${LKfmtAD5}
  
- Loan Number:       \${CMLN}
- Property:           \${PQNAME}
- \${PQHOS1} \${PQSTR1}
- \${PQVILG} \${PQSTAT}, \${PQZIP}
- Mortgagee clause:
- \${IVMTGECLS}
  
- The following policies are expiring:

\${@policy.IPTYPE}	\${@policy.IPNUMBER}	\${@policy.IPEXPD}
--------------------	----------------------	--------------------



# Fields available in the letter

- Click on the Question Mark

Consolidated Expiration Letter



The Following Fields are available for use in the header. Please use the syntax as shown:

`${currentDate}`

`${LKFMAD1}`

`${LKFMAD2}`

`${LKFMAD3}`

`${LKFMAD4}`

`${LKFMAD5}`

`${CMLN}`

`${PQNAME}`

`${PQHOS1}`

`${PQSTR1}`

`${PQHOS2}`

`${PQSTR2}`

`${PQVILG}`

`${PQTOWN}`

`${PQSTAT}`

`${PQZIP}`

`${IVMTGECLS}`

`${O5INSANYT}`

The Following Fields are available for use in the Policy Information Grid. Please use the syntax as shown:

`$[@policy.IPTYPE]`

`$[@policy.IPNUMBER]`

`$[@policy.IPEXP]`

# File uploader

1. Open the portal and click 'Add Widgets' (This is one-time setup)
  - a. Add the new widget to the dashboard
  - b. Open the File Uploader Widget
2. This will allow your letter template to be available in the drop-down choices which will be used to create the specific letters.
  - a. Select Letter type, select file to upload, then select the button labelled "Upload"



## Upload Letter Templates

**Files List**

Letter Type Code	File Name	Last Modified
Policyconsolidated (P1)	Non Compliance Letter.docx	10/30/2019 01:01:08
Policyconsolidated (P1)	Insurance Expiration.docx	10/30/2019 00:34:42
1ST DELINQUENT NOTICE (01)	Test_Uploader.docx	10/18/2019 09:03:57
Document Checklist Letter (43)	Test_Uploader.docx	10/16/2019 09:32:44

**Upload a File**

**Letter Type**

**Select a file to upload**

# Borrower's email

STRATEGY CS - [Loan Administration => 010020001 [USD] - Eastern R.E.]

File Edit Tools Additional Window Help

Loan Admin Select Acct. Current Sta... Collateral Master Cts... Cts Writing A.C.R. GL Trns L... Period End Vtrk Trck... Misc Info Legal Info Name and... Reports Payer Vtrk Lst Alert Attach File

User Defn... Loan Entry Payoff Que... PRIOR TY... Def. Types Post App Str New Type GL Maint... Period Per... Btl Add... Assignm... Funding Ch... Borrower... Shared-Co... Add Cancel Cts... Save Delete Close

Customer Info Master Info Pending Change Master/LP Deferred Revenue & Expenses Holdbacks Analysis & Reporting Info

Associated Names  
Customer Info  
Document Distribution

Inactive	Primary Borrower	Primary Contact	Name/Address Line 1	Name/Address Line 2
	Yes		Eastern Real Estate Properties, Inc.	25 Western Road
			Eastern Medical Practice, PC	25 Western Road
			Premier Development	3501 N. Warren Street

Name/Address ID: 82 ☒ Primary Borrower ☐ Primary Contact ☒ Include in Acct Search ☐ Inactive

**Formatted Name/Address**  
Eastern Real Estate Properties, Inc.  
25 Western Road  
Billerica, MA 01821

Doc Distribution: NO Multiple Addresses: NO  
Tax ID#: 99-9999999  
Language: ENGLISH  
Telephone#  
Fax#  
Email: shari.hartwell-cook@mccrackenfs.com  
Address Type:

Contact:  
Relationship: Start Date: 11/01/2013 End Date: 00/00/0000 Relationship End Reason:

**Associated Name Roles**

Inactive	Role Type	Sub-Role Type	Liability %	Liability \$
	BORROWER		.000000000000	

**Contact Information**

Type of Contact Info	Description	Information
----------------------	-------------	-------------

Ready | | | | SD: 01/13/2020 | MFSINS | Rel: 190 | S1034245 | 01/13/2020 23:09:32

# Agent's Email

for Maintenance

#/Co#	Agent/Co Name	Type Of Coverage	Contact	Payment Address Line 1	Payment Address Line 2	Payment Address Line 3
10	YORK INTERNATIONAL	HAZARD/LIA (H)				
11	AON RISK SERVICES INC	HAZARD/LIA (H)	KAREN/ CINDY	2711 NORTH HASKELL AVENUE	SUITE 800 - LOCK BOX# 8	DALLAS, TX 752
12	SAMUEL WEISMAN & SONS	HAZARD/LIA (H)		12 BROADWAY	P.O. BOX 905	LYNBROOK NEV
13	CHUBB INSURANCE GROUP	HAZARD/LIA (H)		P.O. BOX 1615	WARREN, NJ 07061-1615	
14	LOCKPORT					DENVER, CO 802
15	BERNARD					
16	SERGEANT					
17	JOSEPH					
18	PARIS					
19	CRUISE					DALLAS, TX 752
20	LAW					
21	CAS					

Contact Information

Contact Info Category: VENDOR (VEN) Vendor Type: INSURANCE AGENTS & COMPANIES Vendor: D & T BRO

Type of Contact Info	Description	Information
E-MAIL (EML)		

Type of Contact Information: E-MAIL (EML)  
Description:   
E-mail Address:

OK Cancel Apply Help

Ready

OK Cancel Apply Help

# Reporting

---

# Reporting

- Includes three predefined reports
  - Insurance Deficiency Report
  - Insurance Loan Requirements and Compliance Report
  - Insurance Waivers Report

# Insurance Deficiency Report



Welcome, Shari Hartwell-Cook  
Strategy Reports

## Strategy Reports

### Reports

Module	Report Title	Description
Insurance Compliance Web Module [W]	Insurance Waiver Report [W]	Insurance Waivers
Insurance Compliance Web Module [W]	Insurance Deficiency Report [W]	Insurance Deficiency
Insurance Compliance Web Module [W]	Insurance Loan Requirements and Compliance Rpt [W]	Insurance Loan Requirements and Compliance

- The Insurance Deficiency report lists all the deficiencies found for the policy
- Run for a(n)
  - Loan
  - Investor
  - Rule Set
  - Insurance Analyst

### Runtime Parameters

#### Insurance Deficiency Report

##### Format

- ☒ PDF  
☐ Excel

Expiration Date From   
Expiration Date To

##### Selection Criteria

- ☒ Loan  
☐ Investor  
☐ Rule Set  
☐ Insurance Analyst

##### Sort Order

- ☒ Loan  
☐ Coverage Type  
☐ Rule Set

##### Loans

Not Selected

# Insurance Deficiency Report

Selection: Rule Set [KWFHA]  
Filtered By: Expiration Date From 01/10/2018  
Expiration Date To 12/31/2018  
Sorted By: Loan

Rule Set	Rule Set Description	Collateral Type	Investor	Loan Number	Borrower Name	Principal Balance	Original Loan Date	Original Loan Balance	Hold Codes	Requirement Type	Coverage Type	Rule ID	Specific Requirement
KWFHA	Kath's FHA Rule Tests		30946	FS CREIT FINANCE GS1	300571780	Smythe Liquors	11,100,000.00	12/06/2017	18,660,000.00	Carrier A.M. Best Rating		305	Insurance - Carrier must meet Minimum AM Best Rating Requirement. Variable Value: specify required. Logic: For any active Policy, where the field 'Agent ID' PIINSPOL.IIPAG in the Insurance Company Rating file PINSORAT.VSCOID, if the field Rating Agency: VSRAGENCY = AM, and the field 'Financial Strength Rating' PINSORAT.VSFSTRRA take designated action.
KWFHA	Kath's FHA Rule Tests		30946	FS CREIT FINANCE GS1	300571780	Smythe Liquors	11,100,000.00	12/06/2017	18,660,000.00	Carrier A.M. Best Rating		305	Insurance - Carrier must meet Minimum AM Best Rating Requirement. Variable Value: specify required. Logic: For any active Policy, where the field 'Agent ID' PIINSPOL.IIPAG in the Insurance Company Rating file PINSORAT.VSCOID, if the field Rating Agency: VSRAGENCY = AM, and the field 'Financial Strength Rating' PINSORAT.VSFSTRRA take designated action.
KWFHA	Kath's FHA Rule Tests		30946	FS CREIT FINANCE GS1	300571780	Smythe Liquors	11,100,000.00	12/06/2017	18,660,000.00	Carrier A.M. Best Rating		305	Insurance - Carrier must meet Minimum AM Best Rating Requirement. Variable Value: specify required. Logic: For any active Policy, where the field 'Agent ID' PIINSPOL.IIPAG in the Insurance Company Rating file PINSORAT.VSCOID, if the field Rating Agency: VSRAGENCY = AM, and the field 'Financial Strength Rating' PINSORAT.VSFSTRRA take designated action.
KWFHA	Kath's FHA Rule Tests	OF	30946	FS CREIT FINANCE GS1	300571780	Smythe Liquors	11,100,000.00	12/06/2017	18,660,000.00	Property Building Minimum Form Type	Property Coverage	321	Insurance - Determine whether Property coverage form type on a building is sufficient. Variable Value: specify required. Logic: Any active policy that contains property coverage for the building (PIPOLQUAL.IPQIQ### where PIPOLQUAL.IPQIQ###=2) is less than the rule detail variable value, take designated action.
KWFHA	Kath's FHA Rule Tests		30946	FS CREIT FINANCE GS1	300571780	Smythe Liquors	11,100,000.00	12/06/2017	18,660,000.00	Cancellation Notice for Non-Payment # of Days		379	Insurance - Minimum # of Days required for Cancellation notice for non-payment. Variable Value: specify required. Logic: For any active policy, if the field Days Cancellation Non-payment (IIPDAYSNON) is less than the rule detail variable value, take designated actions.
KWFHA	Kath's FHA Rule Tests		30946	FS CREIT FINANCE GS1	300571780	Smythe Liquors	11,100,000.00	12/06/2017	18,660,000.00	Cancellation Notice for Non-Payment # of Days		379	Insurance - Minimum # of Days required for Cancellation notice for non-payment. Variable Value: specify required. Logic: For any active policy, if the field Days Cancellation Non-payment (IIPDAYSNON) is less than the rule detail variable value, take designated actions.
KWFHA	Kath's FHA Rule Tests		30946	FS CREIT FINANCE GS1	300571780	Smythe Liquors	11,100,000.00	12/06/2017	18,660,000.00	Cancellation Notice for Non-Payment # of Days		379	Insurance - Minimum # of Days required for Cancellation notice for non-payment. Variable Value: specify required. Logic: For any active policy, if the field Days Cancellation Non-payment (IIPDAYSNON) is less than the rule detail variable value, take designated actions.
KWFHA	Kath's FHA Rule Tests		30946	FS CREIT FINANCE GS1	300571780	Smythe Liquors	11,100,000.00	12/06/2017	18,660,000.00	Cancellation Notice for Non-Payment # of Days		379	Insurance - Minimum # of Days required for Cancellation notice for non-payment. Variable Value: specify required. Logic: For any active policy, if the field Days Cancellation Non-payment (IIPDAYSNON) is less than the rule detail variable value, take designated actions.
KWFHA	Kath's FHA Rule Tests		30946	FS CREIT FINANCE GS1	300571780	Smythe Liquors	11,100,000.00	12/06/2017	18,660,000.00	Statement of Values Must be Received		380	Insurance - Determine whether Statement of Values Received is set to 'R' or 'T'. Variable Value: specify required. Logic: For any active policy that includes a Commercial Property component (PIPOLCOVER.IPVICV) and the field Statement of Values Received (PIAUDPOL.IUPSTAVLU) is not 'R' or 'T', take designated action.
KWFHA	Kath's FHA Rule Tests	OF	30946	FS CREIT FINANCE GS1	300571780	Smythe Liquors	11,100,000.00	12/06/2017	18,660,000.00	Earthquake Property Valuation Method	Earthquake Coverage	383	Insurance - Property Valuation matches requirement. Variable Value: specify required. Logic: For any active policy that includes a Commercial Property component (PIPOLCOVER.IPVICV) and the field Valuation Method (PIPOLQUAL.IPQIQ### = 1) qualifier option (PIPOLQUAL.IPQIQ### specified in the rule detail, take designated action.



# Insurance Loan Requirements & Compliance

Welcome, KIM17  
Strategy Reports

## Strategy Reports

### Reports

Module	Report Title	Description
Insurance Compliance Web Module [W]	Insurance Waiver Report [W]	Insurance Waivers
Insurance Compliance Web Module [W]	Insurance Deficiency Report [W]	Insurance Deficiency
Insurance Compliance Web Module [W]	Insurance Loan Requirements and Compliance Rpt [W]	Insurance Loan Requirements and Compliance

- Lists Policy info, rule set, the rule & requirement with non-compliance info, waivers, and the analyst.
- Select for a Loan or an investor



### Runtime Parameters

#### Insurance Loan Requirements and Compliance Report

##### Format

- ☒ PDF  
☐ Excel

##### Selection Criteria

- ☒ Loan  
☐ Investor  
☐ Insurance Analyst

##### Sort Order

- ☒ Loan  
☐ Coverage Type

##### Loans

Not Selected

Selected for Report

# Insurance Loan Requirements & Compliance

Insurance Loan Requirements and Compliance Report as of 07/23/2019

Selection: Loan (300571780)

Sorted By: Loan

[illegible]

# Insurance Waivers Report



Welcome, KIM17  
Strategy Reports

## Strategy Reports

**Reports**

Module	Report Title	Description
Insurance Compliance Web Module [W]	Insurance Waiver Report [W]	Insurance Waivers
Insurance Compliance Web Module [W]	Insurance Deficiency Report [W]	Insurance Deficiency
Insurance Compliance Web Module [W]	Insurance Loan Requirements and Compliance Rpt [W]	Insurance Loan Requirements and Compliance

**Runtime Parameters**

**Insurance Waivers Report**

**Format**  
☒ PDF  
☐ Excel

Waiver Date From   
Waiver Date To

**Selection Criteria**  
☒ Loan  
☐ Investor  
☐ Rule Set  
☐ Insurance Analyst

**Sort Order**  
☒ Loan  
☐ Coverage Type  
☐ Rule Set

**Loans**

**Not Selected**

**Selected for Report**

- The Insurance Waivers Report lists any compliance waivers performed on the Loan Set.

# Insurance Waivers Report

Insurance Waivers Report as of 09/16/2019

Selection: Investor [100]

Filtered By:

Sorted By: Loan

Rule Set	Rule Set Description	Loan Number	Hold Codes	Coverage Type	Rule ID	Requirement (Alert Message)	Required Value	Waiver Expiration Date	Waiver Notes	Waiver Permanent Y/N	Insurance Analyst
FHA	FHA	10020001			302	Commercial General Liability 15GL987-43-7853 named insured includes borrowing entity flag is not 'Y'	Policy				
FHA	FHA	10020001			302	Commercial Property Policy 15CP987-43-7853 named insured includes borrowing entity flag is not 'Y'	Policy				
FHA	FHA	10020001		Property Coverage	319	Commercial Property Policy 15CP987-43-7853 Warehouse building co-insurance 90.0 % does not meet minimum requirement	80.0				
FHA	FHA	10020001		Property Coverage	322	Commercial Property Policy 15CP987-43-7853 Warehouse property correct mortgagee clause is not 'Y' for interest type mortgagee	Calculated				
FHA	FHA	10020001			400	Commercial Property Policy 15CP987-43-7853 Warehouse investor interest correct clause is not 'Y' for interest type mortgage	Policy				
FHA	FHA	10020001			400	Commercial Property Policy 15CP987-43-7853 Warehouse investor interest correct clause is not 'Y' for interest type mortgage	Policy				
FHA	FHA	10020001			400	Commercial Property Policy 15CP987-43-7853 Warehouse investor interest correct clause is not 'Y' for interest type mortgage	Policy				
FHA	FHA	10020001			401	Commercial Property Policy 15CP987-43-7853 Warehouse investor interest correct clause is not 'Y' for interest type loss payee	Policy				
FHA	FHA	10020001			401	Commercial Property Policy 15CP987-43-7853 Warehouse investor interest correct clause is not 'Y' for interest type loss payee	Policy				
FHA	FHA	10020001			401	Commercial Property Policy 15CP987-43-7853 Warehouse investor interest correct clause is not 'Y' for interest type loss payee	Policy				
FHA	FHA	10020001		Boiler and Machinery Coverage	408	Boiler & Machinery BL564763-05 Warehouse total limit amount 1,000,000.00 does not meet 80% of building replacement cost requirement	Calculated	2019-10-18	Waived for reason	N	
FHA	FHA	10020001			463	Professional Liability PL1431987 policy has not been received as Evidence of Insurance	Policy	2019-10-18	Waived for reason B	N	
FHA	FHA	10020001			463	Commercial Property Policy 15CP987-43-7853 policy has not been received as Evidence of Insurance	Policy				
FHA	FHA	10020001			463	Commercial General Liability 15GL987-43-7853 policy has not been received as Evidence of Insurance	Policy				
INSSYSWIDE	Insurance System Wide Rules	10020001			302	Commercial General Liability 15GL987-43-7853 named insured includes borrowing entity flag is not 'Y'	Policy				
INSSYSWIDE	Insurance System Wide Rules	10020001			302	Commercial Property Policy 15CP987-43-7853 named insured includes borrowing entity flag is not 'Y'	Policy				
INSSYSWIDE	Insurance System Wide Rules	10020001			303	Commercial General Liability 15GL987-43-7853 policy paid receipt flag is not 'Y'	Policy				
INSSYSWIDE	Insurance System Wide Rules	10020001			303	Commercial Property Policy 15CP987-43-7853 policy paid receipt flag is not 'Y'	Policy				
INSSYSWIDE	Insurance System Wide Rules	10020001			304	Professional Liability PL1431987 20 days notice of cancellation for other than non-payment does not meet minimum requirement	30				
INSSYSWIDE	Insurance System Wide Rules	10020001			304	Commercial General Liability 15GL987-43-7853 20 days notice of cancellation for other than non-payment does not meet minimum requirement	30				
INSSYSWIDE	Insurance System Wide Rules	10020001		Equipment Coverage	354	Boiler & Machinery BL564763-05 Warehouse has no equipment breakdown coverage	Calculated				
INSSYSWIDE	Insurance System Wide Rules	10020001			379	Commercial General Liability 15GL987-43-7853 5 days notice of cancellation for non-payment does not meet minimum requirement	10				
INSSYSWIDE	Insurance System Wide Rules	10020001			379	Commercial Property Policy 15CP987-43-7853 5 days notice of cancellation for non-payment does not meet minimum requirement	10				
INSSYSWIDE	Insurance System Wide Rules	10020001			380	Commercial Property Policy 15CP987-43-7853 statement of values received is not 'R' or 'T' for commercial property component	Policy				
TESTDS	Insurance rules	10020001		Flood Coverage	313	Commercial Property Policy 15CP987-43-7853 Warehouse flood deductible amount 2,500.00 exceeds maximum requirement for building	50.00				
TESTDS	Insurance rules	10020001		Flood Coverage	314	Commercial Property Policy 15CP987-43-7853 Warehouse flood policy interest correct flag is not 'Y' for interest type mortgagee	Calculated				
TESTDS	Insurance rules	10020001		Property Coverage	318	Commercial Property Policy 15CP987-43-7853 Warehouse building valuation method Replacement Cost does not match required value	Actual Loss Sustained				
TESTDS	Insurance rules	10020001		Terrorism Coverage	353	Commercial Property Policy 15CP987-43-7853 Warehouse total building deductible amount 2,500.00 exceeds maximum requirement	50.00				
TESTDS	Insurance rules	10020001		Equipment Coverage	354	Boiler & Machinery BL564763-05 Warehouse has no equipment breakdown coverage	Calculated				
TESTDS	Insurance rules	10020001		Equipment Coverage	354	Boiler & Machinery BL564763-05 Warehouse has no equipment breakdown coverage	Calculated	2019-10-21	Waived for reason	N	

Confidential Information - For the use of McCracken Customers only.

# Future Ideas

- Consolidated Expiration Letters Enhancement-
  - If there is no email address available in the system, put these letters into a zip file. Expiration Report
  - Add the property address to the Grid to display the with policy #
  - Insurance Compliance - Under Policy Interests / Type, customer needs to have the option to choose 'Lender's Loss Payable' from the drop-down menu.
  - Policy- Cosmetic wording changes on Policy Screen

# PDF reader

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# Upload & store insurance documents

- ACORD forms
- Insurance policies
- System stores Forms in Notes
  - Allows any form/document to be stored

PDF Upload

Select ACORD Form Type


ACORD 25

Choose File 25\_Loan 21020010\_GL.pdf

Upload

Reset

Upload Status

		CERTIFICATE OF LIABILITY INSURANCE		DATE (MM/DD/YYYY)		
THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.						
IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).						
PRODUCER		CONTACT				
Brown & Brown of Florida, Inc.		NAME:				
1201 W Cypress Creek Rd # 130		PHONE (A/C, No, Ext): FAX (A/C, No):				
P.O. Box 5727 Ft. Lauderdale, FL 33310-5727		E-MAIL ADDRESS:				
		INSURER(S) AFFORDING COVERAGE		NAIC #		
		INSURER A : Columbia Casualty Company				
		INSURER B : Continental Casualty Company				
		INSURER C : Comp Options Insurance Co.				
		INSURER D : Progressive Express Ins. Co.				
		INSURER E :				
		INSURER F :				
INSURED		CERTIFICATE NUMBER:		REVISION NUMBER:		
Northeastern Real Estate Properties, Inc.						
COVERAGES						
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.						
INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSD. WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input checked="" type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR  GENT. AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO <input type="checkbox"/> LOC <input type="checkbox"/> OTHER		R4022749546	01/15/2017	01/15/2018	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 3,000,000 PRODUCTS - COM/OP AGG \$ Included \$
D	<input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS		061283809	01/15/2017	01/15/2018	COMBINED SINGLE LIMIT (Ea accident) \$ 300,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> DED <input type="checkbox"/> RETENTIONS	<input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS-MADE				EACH OCCURRENCE \$ AGGREGATE \$ \$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N <input type="checkbox"/> N/A	AWC1074122	01/15/2017	01/15/2018	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISINF - POLICY LIMIT \$ 500,000
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)						
Additional Insured Second National Bank						
CERTIFICATE HOLDER				CANCELLATION		
Second National Bank 25 State Street Boston, MA 02109				SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.		
				AUTHORIZED REPRESENTATIVE		

# Validate Uploaded Data

## Policy Information

R4022749547

## New Policys

[Policy Number: R4022749546](#)

[Policy Number: 061283809](#)

[Policy Number: AWC1074122](#)

**Policy Type** Commercial General Liability **Policy Number** R4022749547 **Effective Date** 01/15/2017 **Expiration Date** 01/15/2018 **Continuous Coverage** NO

**Carrier** Columbia Casualty Company

**Rating Agency** A.M. BEST

**Carrier Rating** FAIR B-



**Source of Insurance**

**Paid Receipt**

**Agent** Brown & Brown of Florida, INC.

**Evidence Type**

**Audit Date**

**Status** Active

**Cancellation Date**

**Retro Date**

**Named Insured Includes Borrower**

**Premium** 0

**Claim Trigger**

**Forced Placed** NO

**Evidence Received**

**Statement of Values Received**


**Evidence Expired**

**Days to Cancel** Non-Payment

**Other Reasons**

[Edit](#) [View Compliance Checks](#) [View Rules](#) [Add Investors to Policy](#) [View Escrow Information](#)

### Policy Loan Numbers (Expand +/-)


Loan Number	Most Recent Note
21020010  	Received information from Agent
<a href="#">Excluded Loans</a>	

### Policy Interests (Expand +/-)

Loan Number(s)	Name	Mortgagee Clause	Type	Description	Effective Date	Additional Interest Is Correct	Status
21020010	Northeastern Real Estate Properties, Inc. [20]		LEAD NAMED INSURED		01/15/2017		Active
<a href="#">Edit</a>							

### Component Coverage (Expand +/-)

General Liability Coverage	General Aggregate Limit	Limit Per Occurrence	Personal and Advertising Injury Limit	Medical Expense Any One Person
01/15/2017	3,000,000	1,000,000	1,000,000	10,000

**Status** Active 

[Add Coverage](#)

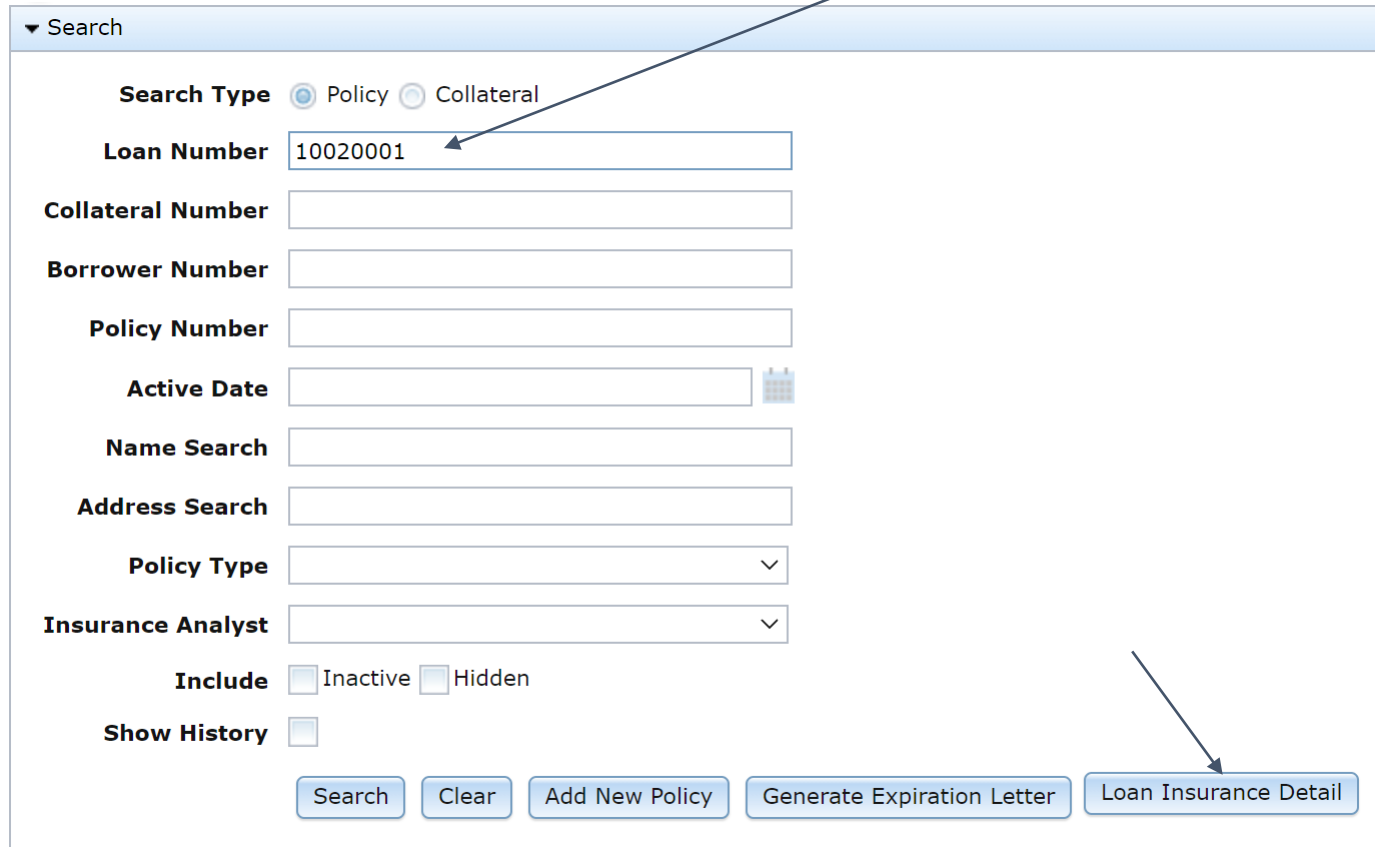


# Loan Insurance Detail

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# View Coverages Across All Policies by Loan

- See aggregated coverages by Loan
- Not Compliance Specific



The screenshot shows a search interface with a light blue header bar containing a dropdown menu labeled "Search". Below the header, the "Search Type" is set to "Policy" (indicated by a selected radio button) with "Collateral" as an alternative. The "Loan Number" field is populated with "10020001" and is highlighted by a blue arrow. Other fields include "Collateral Number", "Borrower Number", "Policy Number", "Active Date" (with a calendar icon), "Name Search", "Address Search", "Policy Type" (a dropdown menu), and "Insurance Analyst" (a dropdown menu). Below these fields, there are checkboxes for "Include" (with "Inactive" and "Hidden" options) and "Show History". At the bottom, there are five buttons: "Search", "Clear", "Add New Policy", "Generate Expiration Letter", and "Loan Insurance Detail", with a blue arrow pointing to the last button.

▼ Search

Search Type ☒ Policy ☐ Collateral

Loan Number 10020001

Collateral Number

Borrower Number

Policy Number

Active Date

Name Search

Address Search

Policy Type

Insurance Analyst

Include ☐ Inactive ☐ Hidden

Show History ☐

Search Clear Add New Policy Generate Expiration Letter Loan Insurance Detail

# Loan Insurance Detail Report

Loan Insurance Detail						
Policy Type: Policy Number: PL1431987 Effective: 2015-07-01 Expiration: 2016-07-01 Carrier: Union Indemnity Company <div>View Policy</div>						
Professional Liability Coverage	General Aggregate Limit	Limit Per Claim	Deductible Amount	Status Active		
07/01/2015	10,000,000	5,000,000	1,000			

Policy Type: Commercial Property Policy Policy Number: 15CP987-43-7853TestLongDescrip Effective: 2016-07-01 Expiration: 2017-07-01 Carrier: <div>View Policy</div>							
Terrorism Coverage	Coverage Limit	Deductible Amount	Coinsurance Percentage	Property Form Type	Property Valuation Method	Property Valuation Method	Status Active
07/01/2016	2,950,000	2,500	90	Special Form	Replacement Cost	Yes	
Total	Coverage Limit						
	2,950,000.00						

Policy Type: Commercial Property Policy Policy Number: 15CP987-43-7853TestLongDescrip Effective: 2016-07-01 Expiration: 2017-07-01 Carrier: <div>View Policy</div>						
Terrorism Coverage	Coverage Limit	Deductible Amount	Coinsurance Percentage	Property Form Type	Property Valuation Method	Status Active
07/01/2016	5,380,000	2,500	90	Special Form	Replacement Cost	
Total	Coverage Limit					
	5,380,000.00					

Policy Type: Commercial Property Policy Policy Number: 15CP987-43-7853TestLongDescrip Effective: 2016-07-01 Expiration: 2017-07-01 Carrier: <div>View Policy</div>						
Earthquake Coverage on Business Income	Coverage Limit	Deductible Amount	Extra Expense Limit	Coinsurance Percentage	Extended Period of Indemnity (Days)	Status Active
07/01/2016	850,000	1,000	100,000	100	90	
Total	Coverage Limit					
	850,000.00					

Policy Type: Commercial Property Policy Policy Number: 15CP987-43-7853 Effective: 2015-07-01 Expiration: 2016-07-01 Carrier: Federal Insurance Co. <div>View Policy</div>						
						Status Active

# Questions?