



## **Lenders Risk On-line Platform User's Guide**

- ✓ **Mortgage Hazard**
- ✓ **General Liability**
- ✓ **Flood**

**If you need help, please call 888-226-0861 or  
email [customerservice@lendersrisk.com](mailto:customerservice@lendersrisk.com)**

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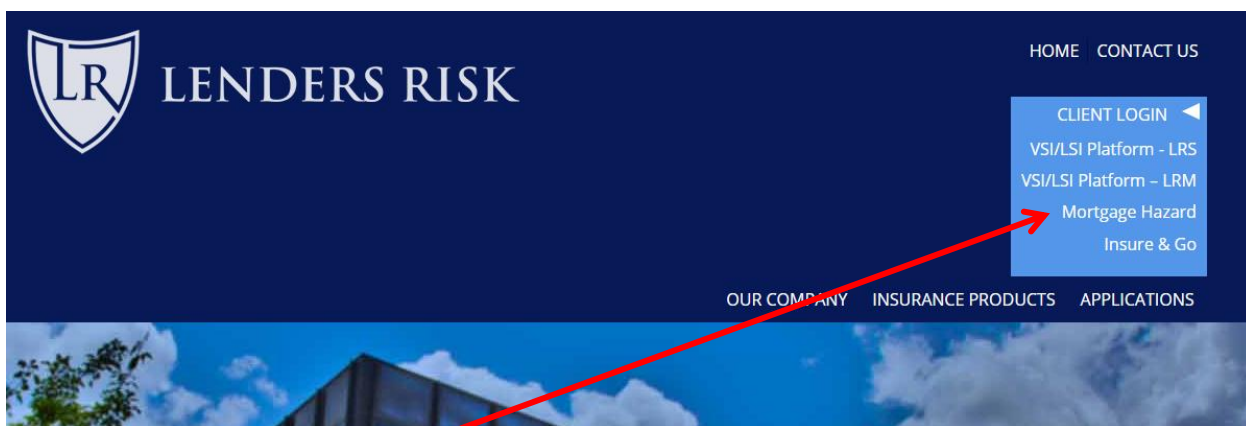
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## Logging In

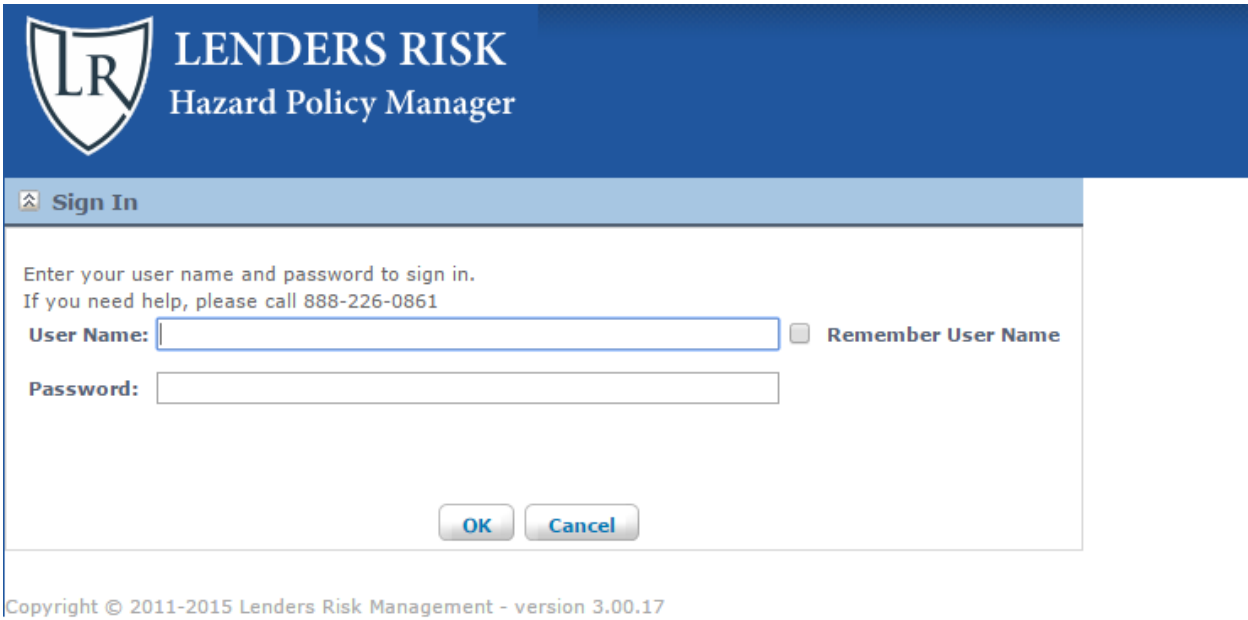
Go to <http://www.lendersrisk.com>



Click on "Client Login" in the top right hand corner of the screen



Click on "Mortgage Hazard" to schedule Mortgage Hazard, General Liability and/or Flood.



**LENDERS RISK**  
Hazard Policy Manager

**Sign In**

Enter your user name and password to sign in.  
If you need help, please call 888-226-0861

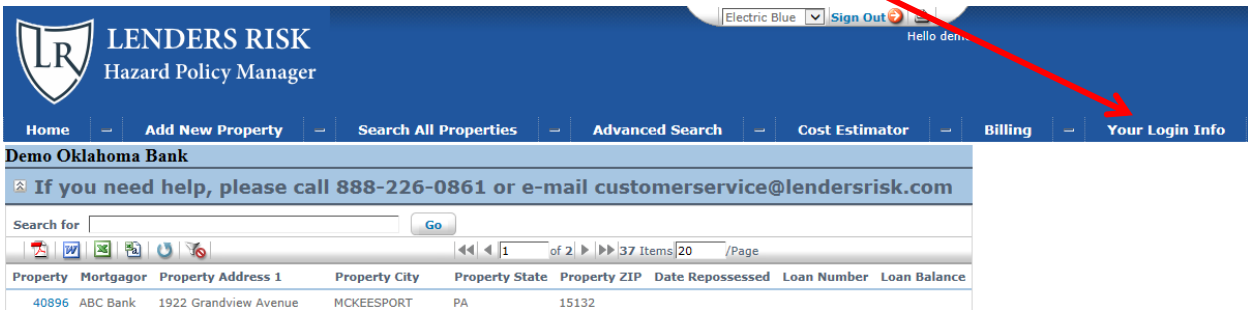
**User Name:**   Remember User Name

**Password:**

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Enter the username and password assigned. The default username is typically either your email address or the first part of your email (example: [dfranklin@lendersrisk.com](mailto:dfranklin@lendersrisk.com) would be “dfranklin”) and the default password is “welcome”.

**Important: If this is your first time logging in, please go to “Your Login Info” and change your password.**



**LENDERS RISK**  
Hazard Policy Manager

Electric Blue Sign Out Hello demo

Home Add New Property Search All Properties Advanced Search Cost Estimator Billing **Your Login Info**

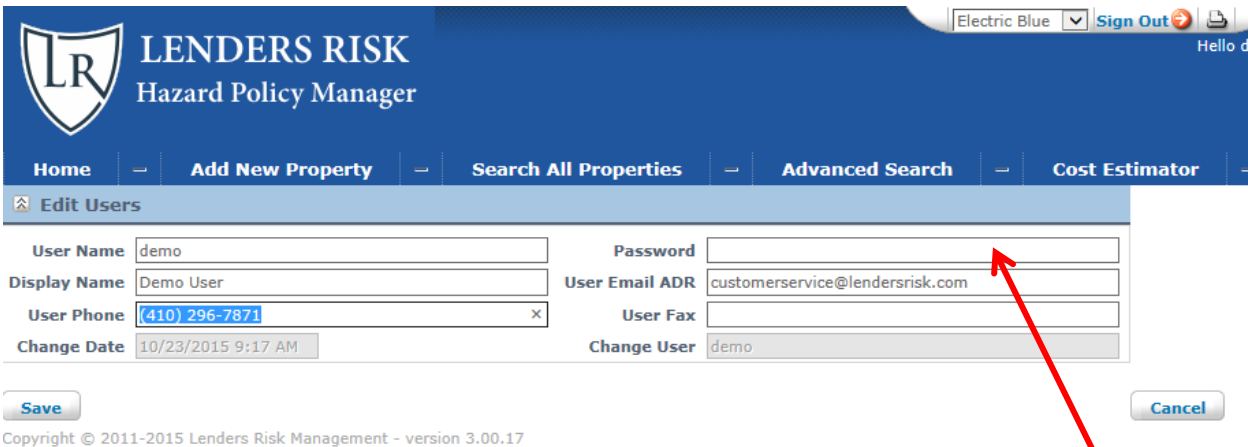
Demo Oklahoma Bank

If you need help, please call 888-226-0861 or e-mail [customerservice@lendersrisk.com](mailto:customerservice@lendersrisk.com)

Search for

Property Mortgage Property Address 1 Property City Property State Property ZIP Date Repossessed Loan Number Loan Balance

40896	ABC Bank	1922 Grandview Avenue	MCKEESPORT	PA	15132			
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**LENDERS RISK**  
Hazard Policy Manager

Electric Blue Sign Out Hello d

Home Add New Property Search All Properties Advanced Search Cost Estimator

**Edit Users**

User Name  Password

Display Name  User Email ADR

User Phone  User Fax

Change Date  Change User

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**Important: Even if only updating other fields on this screen, make sure you put in your password every time.**

## Menu Choices Overview

Electric Blue Sign Out Hello demo

LR LENDERS RISK Hazard Policy Manager

Home Add New Property Search All Properties Advanced Search Cost Estimator Billing Your Login Info

Demo Oklahoma Bank

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Search for  Go

1 of 2 37 Items 20 /Page

Property	Mortgagor	Property Address 1	Property City	Property State	Property ZIP	Date Repossessed	Loan Number	Loan Balance
40896	ABC Bank	1922 Grandview Avenue	MCKEESPORT	PA	15132			
40897	ABC Bank	3003 Grandview Avenue	MCKEESPORT	PA	15132			

- **Home:** This menu shows a list of all properties with at least one type of coverage (Property, Liability or Flood) currently in effect. See more about this, next page.
- **Add New Property:** Use this to add a new address and schedule coverage for that address. Note, if the address already exists, use the “Search All Properties” choice to locate it and add additional coverages. See more about this on page 7.
- **Search All Properties:** Different from the home menu, this menu shows a list of all properties, whether or not any coverage is currently in effect. See more about this, next page.
- **Advanced Search:** If enabled for your login, this will show coverage by type as well as invoice history. This menu choice is different from the “Search All Properties” in that a property will show up multiple times based on the type of search. For example, if a property has both “Property” coverage and “Flood” coverage it will show up twice. See more about this on page 15.
- **Cost Estimator:** This lets you quickly see the cost per day, per year and for a given date range without putting in an address. See more about this on page 16.
- **Billing:** If enabled for your login, this is where you’ll review, edit and submit your invoices. See more about this on page 17.
- **Your Login Info:** Where you change your password and update your contact information. See prior page for more.

## Home Screen In depth

The home screen lists all properties for which some coverage is currently in effect.

**LENDERS RISK**  
Hazard Policy Manager

Home | Add New Property | Search All Properties | Advanced Search | Cost Estimator | Billing | Your Login Info

**Demo Oklahoma Bank**

If you need help, please call 888-226-0861 or e-mail customerservice@lendersrisk.com

Search for [ ] Go

Property	Mortgage	Property Address 1	Property City	Property State	Property ZIP	Date Repossessed	Loan Number	Loan Balance
40896	ABC Bank	922 Grandview Avenue	MCKEESPORT	PA	15132			
7	ABC Bank	123 Grandview Avenue	MCKEESPORT	PA	15132			

The “Search For” box does wildcard searching on any of the columns displayed. So typing “David” will locate Mortgages “David Franklin” and “Larry David”. Searching by loan number 123 will locate 1234 and 01234.

Clicking on the Property # (left-most column) will take you to the edit screen for that property to review/edit coverage or update the address information.

*Searching Tip: When searching for an address, type in the house number and click “go”. This eliminates issues with address like 123 North St vs 123 N. St.*



To Export a list of your currently-active properties click on the buttons located immediately underneath the “Search For” Text. Most common choice is Excel. Other choices are PDF, Word and CSV.

To refresh your view to the latest entries, click refresh.

To clear your search and start over, click the reset filters button.

## Search All Properties

**Search Properties**

Search for [ ] Go

Add Date [ ] to [ ] Go

The search all properties work just like the “Home” screen with the following difference.

- All properties are listed here, even after coverage is canceled.
- An additional search filter has been added: “Add Date”

# Adding a new property + Coverage in depth

## Add the property

1 → Company?

2 → Mortgage Last  Mortgage First  Mortgage Middle

2 → Property Address 1  Property Address 2

2 → Property ZIP  Property City  Property State

3 → Mailing Address 1  Mailing Address 2

3 → Mailing City  Mailing State  Mailing ZIP

4 → Description

4 → Group

5 → Date Foreclosed

5 → Loan Number  Loan Balance

Click to enter Coverage → [Add A Product \(Liability/Property/Flood\)](#)

Coverage Type	Amount Coverage	Start Date	Cancel Date	Cancel Reason	Bill To	Paid To	Add User	Add Date	Change User	Change Date
---------------	-----------------	------------	-------------	---------------	---------	---------	----------	----------	-------------	-------------

[Save](#) [Save and New](#) [Cancel](#)

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1. Checking the “Company” checkbox changes the label “Mortgagor Last” to “Company Name” and hides the “Mortgagor First” field, but note that this is a cosmetic label change only, so checking this is optional.
2. When you type in the Property Address, you’ll see that we copy and paste that address to the mailing address. Property address is required for coverage, but the mailing address is for your use. For example, you might have a developer with multiple lots and want to list the developer’s address for mailing address. After you type in the Property Address’s zip code, the system does three things. **First, it checks for duplicate addresses, you will see a message if an address is already in the system. If you get this message, you should stop now by clicking “cancel” and use the “Search All Properties” button to locate the existing entry.** You can add, edit or cancel existing coverage to an existing address. For example, if a property began as Force Place and is now REO, or you are adding additional coverage you should edit the existing the properties’ coverages. Secondly, it looks up the county, city and state and auto-populates those fields. Finally, it copies these entries into the mailing address. Note that you can type over these automatically filled in entries if you need to change them.

*The remaining fields are optional.*

3. The “description” field is an empty field in which you can type whatever you wish, for example “duplex” or “Piney Woods Development”
4. The “Group” field appears on your detailed invoice. This can be used to group properties by business unit, such as commercial or consumer or Northside branch vs Southside branch, etc.
5. The “Loan Number” field appears on your detailed invoice and all exports and it is searchable from the main menu.

## Add the Coverage

You begin by selecting whether this property is Lender Owned or is Vacant Land. The eligible coverage products for this property will then display.

- Bank Owned (REO) properties are eligible for Property, Liability and Flood depending on your policy options (not all policies include all products).
- Vacant Land is eligible for Liability Coverage.

**Add a New Certificate**

**Bank Owned?**  Yes  No

**Is this vacant land?**  Yes  No

**Amount Coverage**

**Start Date**

**Rate Term**  Monthly  Annually

**Save** **Save and New** **Cancel**

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## Example: Adding Property Coverage

The screenshot shows a web form titled "Add a New Certificate". The form contains several sections:

- Bank Owned?** with radio buttons for  Yes and  No.
- Is this vacant land?** with radio buttons for  Yes and  No.
- A sub-section with radio buttons for  Property,  Liability, and  Flood.
- Property Coverage** with a dropdown menu currently showing "Residential (1-4 Family) Properties". A red arrow labeled "1" points to this dropdown.
- Amount of Coverage** with an empty text input field. A red arrow labeled "2" points to this field.
- Start Date** with an empty text input field. A red arrow labeled "3" points to this field.
- Rate Term** with radio buttons for  Monthly and  Annually. A red arrow labeled "4" points to this section.
- At the bottom, three buttons: "Save", "Save and New", and "Cancel". A red arrow labeled "5" points to the "Save" button.

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- Select the type of property to be covered. This selection determines your rate.
- Next, select the amount of coverage you wish. This is single interest physical damage coverage designed to protect the mortgage, servicing or owner interest of the lender against uninsured exposure in its Real Estate secured loan portfolio. In the event of a claim, coverage under the policy shall be applied to the lesser of:
  - The amount of insurance scheduled
  - The market value of the subject property at time of loss
  - The outstanding loan balance
  - The limit of liability stated in the policy.
    - Please contact Lenders Risk should higher limits be required by emailing [customerservice@lendersrisk.com](mailto:customerservice@lendersrisk.com).
- The earliest Start date you can enter is automatically limited to the 1<sup>st</sup> of the prior month. Lenders Risk staff can override this value and enter an earlier date but may require a no-known loss letter from you for this to take place. Email [customerservice@lendersrisk.com](mailto:customerservice@lendersrisk.com) with the property # for help editing this start date if you need to back date coverage prior to what this screen allows.
- The rate term is how often we will bill you for this property. Most lenders choose "Monthly" for REO properties and "Annually" for Force-Placed properties while some choose "Monthly" for all entries. You are free to choose on a property by property basis.
- Finally, click "save" to save your work. If you know that you are going to immediately add another product, for example, liability coverage, click "save and new". Click "cancel" to not schedule coverage at this time.

## Example: Adding Liability Coverage

Note: Almost all policies require that a property be REO and have property coverage in place (unless vacant land) in order to schedule liability coverage.

The screenshot shows a web form titled "Add a New Certificate". The form contains the following elements:

- Bank Owned?** with radio buttons for  Yes and  No.
- Is this vacant land?** with radio buttons for  Yes and  No.
- A group of radio buttons for coverage type:  Property,  Liability, and  Flood.
- A dropdown menu for **Liability Coverage** with "Commercial" selected. A red arrow labeled "1" points to this dropdown.
- Input fields for **Property Value**, **Start Date**, and **Rate Term**. Red arrows labeled "2", "3", and "4" point to these fields respectively.
- Radio buttons for **Rate Term**:  Monthly and  Annually.
- Buttons for **Save**, **Save and New**, and **Cancel**. A red arrow labeled "5" points to the "Save" button.

1. Select the type of property to be covered. This selection determines your rate.
2. **Enter the value of the property** coverage. Don't enter the limit of liability (typically \$1 million). For example, with a \$150,000 property policy you would enter \$150,000 here to determine your rate. For vacant land, the entry varies with your policy but usually is the number of acres or is a flat fee, when in doubt, put 1.
3. The earliest Start date you can enter is automatically limited to the first of the prior month. Lenders Risk staff can override this value and enter an earlier date but may require a no-known loss letter from you for this to take place. Email [customerservice@lendersrisk.com](mailto:customerservice@lendersrisk.com) with the property # for help editing this start date if you need to back date beyond what this screen allows.
4. The rate term is how often we will bill you for this property.
5. Finally, click "save" to save your work. If you know that you are going to immediately add another product, for example, flood coverage, click "save and new". Click "cancel" to not schedule coverage at this time.

## Example: Adding Flood Coverage

**Add a New Certificate**

Bank Owned?  Yes  No

Is this vacant land?  Yes  No

Property  Liability  Flood

1 → Flood Zone AE

Zip Code 15132 is in ALLEGHENY, PA and the Tier is n/a

Property Type NFIP Eligible

Flood Zone Description A

Property Type (i.e. Rate) **NFIP Eligible - All Areas Except HI, PR, V Zones - A**

2 → Amount of Coverage

3 → Start Date

4 → Rate Term  Monthly  Annually

5 → **Save** **Save and New** **Cancel**

*Adding flood coverage requires some additional steps over setting up property or liability coverage. Just make sure that your work from the top down and you should find it intuitive.*

1. Step 1, establish the rate.
  - a. First, Enter the Flood Zone as it is described on the Flood Determination worksheet. This has nothing to do with your rate, but is used on the evidence of insurance.
  - b. Next, select the property type from the drop down.
  - c. Next, select the flood zone that most closely matches the flood determination worksheet. This second entry of a flood zone is needed because carriers will often group zones together when writing a policy, such as “Zones A1-30”.
  - d. Finally, choose the rate that applies to this property.
2. Next, select the amount of coverage you wish. Flood coverage is limited to \$250,000 for residential 1-4 family property and \$500,000 for commercial property. A separate excess flood policy is required in order to address additional limits.
3. The earliest Start date you can enter is automatically limited to the first of the prior month. Lenders Risk staff can override this value and enter an earlier date but may require a no-known loss letter from you for this to take place. Email [customerservice@lendersrisk.com](mailto:customerservice@lendersrisk.com) with the property # for help editing this start date if you need to back date beyond what this screen allows.



## Canceling Coverage or Editing the Amount of Coverage

When you click on “Edit/Cancel Coverage” button from the property screen, you will be taken to the following screen:

**Edit Certificate**

Coverage Type	Property
Description	Residential (1-4 Family) Properties
Amount Coverage	\$5,000.00
Inception Date	3/1/2015 12:00 AM
Current Period Start Date	9/1/2015 12:00 AM
Bill To	10/1/2015 12:00 AM
Cancel Date	
Cancel Reason	
Change User	demo
Change Date	10/23/2015 11:07 AM
Add User	Data Conversion
Add Date	4/23/2015 2:47 PM

**Save** **Cancel**

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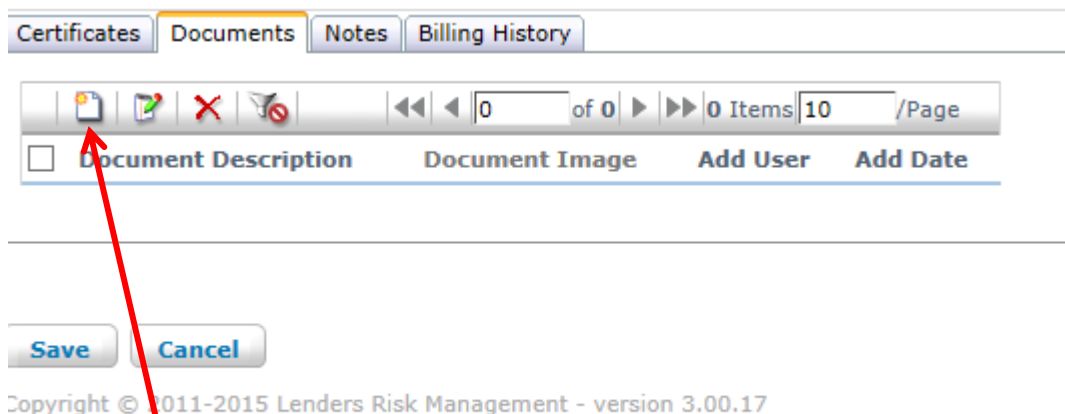
When you change the amount of coverage, that change is reflected in the next billing period. **If you want to do a mid-term adjustment of the amount of coverage, for example you are six months into an annual coverage period, you should cancel the coverage and reschedule it at the lower amount.** If the policy end date should remain the same email [customerservice@lendersrisk.com](mailto:customerservice@lendersrisk.com) and we'll adjust the renewal date as needed.

To cancel coverage, enter the cancellation date and optionally the cancel reason. Please note that if you are canceling an annual policy, no other action is necessary. If you are canceling a policy that is billed monthly and are canceling prior the 1<sup>st</sup> of the prior month, please email [customerservice@lendersrisk.com](mailto:customerservice@lendersrisk.com) to ensure the proper refund/credit is generated. For example, if you are canceling a monthly policy with a cancel date of 90 days in the past, please email.

*As described above, the only values you can edit on existing coverage are amount of coverage and cancellation data, if you need to change other values either cancel the coverage back to inception and reschedule or Email [customerservice@lendersrisk.com](mailto:customerservice@lendersrisk.com) for assistance.*

## Uploading Documents

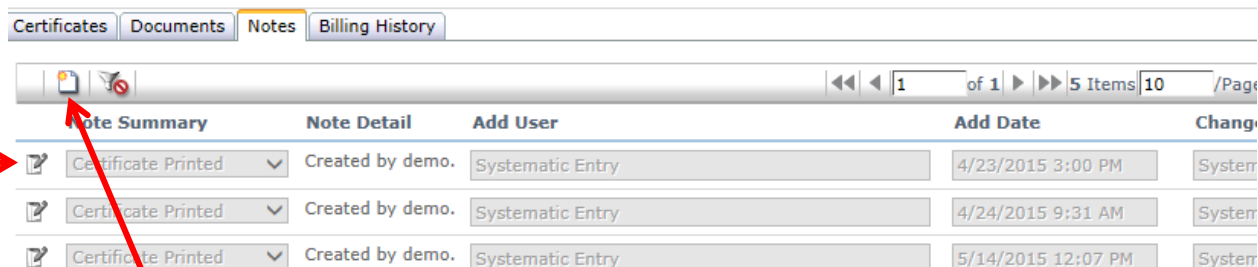
Our platform provides you storage within our cloud server for computer documents.



Click the “Add” button to upload document(s) to this address. Note that since a document is attached to this address, it will be located later by searching for the address. Most computer formats are supported, such as pdf, doc, docx, xls, xlsx, jpg and other file types. Lenders Risk staff may also upload documents to an address such as claim related documents or special endorsements to an address.

## Notes

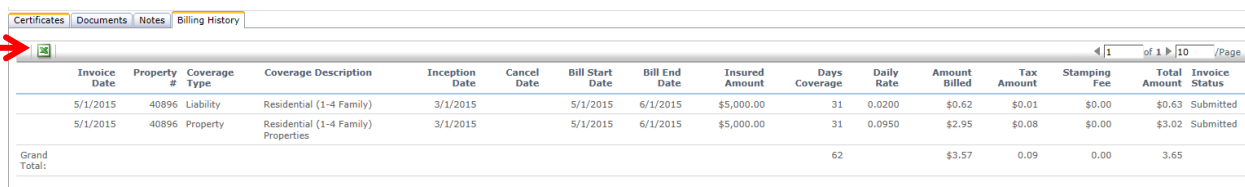
Some notes are automatically generated, such as when you print a cert. Also, Lenders Risk staff may add notes about claims. You may also add notes of your own.



Click the “Add” button to add a note. Use the edit button or hover over the note with your mouse to view note detail.

## Billing History

You can view the billing history including any charges and credits for a given address on the “Billing History” tab. You can also export this information to Excel.



## Advanced Search

The advanced search menu has two submenus; the search menus are the same for both options:

### View by Invoice Detail

The view by invoice detail will return one row for each invoice transaction. For example, if a property has been billed for three months under a monthly policy, then it will be listed three times. If that property has both property and liability coverage then it will be listed six times.

### View by Coverage Detail

The view by coverage detail will return one row for each type of coverage scheduled. For example, if a property has both property and liability, it will be listed twice.

### Advanced Search Screen:

The screenshot shows the Advanced Search interface. At the top, there is a search bar labeled "Search for" with a "Go" button. Below this are several filter fields: "Bill End Date" and "Bill Start Date" (each with a date input and a "to" field), "County Name" (dropdown menu), "Coverage Description" (dropdown menu), "Coverage Type" (dropdown menu), "Inception Date" (date input and "to" field), "Invoice Status" (dropdown menu), "Mortgagor Last" (dropdown menu), "Property City" (dropdown menu), "Property State" (dropdown menu), and "Property ZIP" (dropdown menu). There are two "Go" buttons. At the bottom, there is a toolbar with icons for Excel, Text, Refresh, and a Reset Filters icon (a red circle with a slash). Below the toolbar, the column headers for the search results are visible: "Invoice", "Invoice Data", "Property", "Loan Number", "Group Name", "Mortgagor First", "Mortgagor Last", and "Property Address 1".

The search items on this menu are “and” options, not “or” options. In other words, each item you choose filters the results more and more, use the Reset Filters option to start over.

You can export the results to Excel or Text.

## Cost Estimator

The cost estimator shows the cost of the premium before any applicable taxes and fees for a given data range without the need to enter the property address.

**Estimate Billing Amount for a Certificate**

Bank Owned?  Yes  No

Is this vacant land?  Yes  No

Property  Liability  Flood

Property Coverage: Residential (1-4 Family) Properties

Amount Coverage: 150000

Start Date: 10/1/2015

End Date: 11/1/2015

**Show Calculated Amounts**

Annual Rate: 0.7000

Rate Charged Per Day: \$2.8500

Days Billed: 31

Amount To Be Charged: \$88.3500

365 days = \$1,040.2500

Cancel

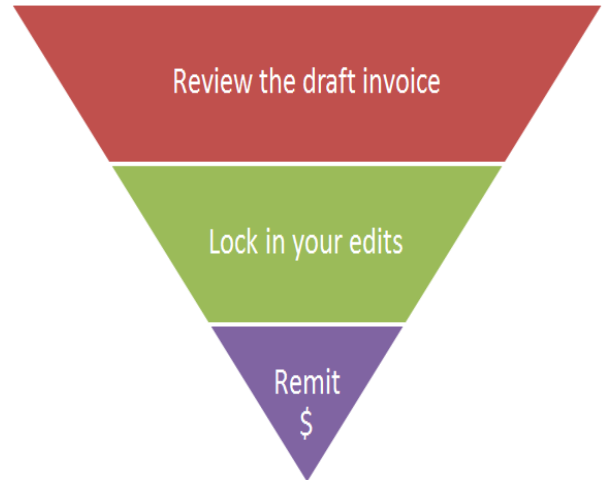
Select the coverage options similar to what you would choose when adding coverage (see: “Add New Property” + “Add the Coverage”) but in this case you will enter a starting and end date.

Next, click on the “Show Calculated Amounts” to display the daily pre-tax premium, the amount you would be charged for the given date range and the annual premium.



## The Billing Process.

- Our system produces a draft invoice for you to review. Since our coverage continues until canceled, you can use this review to cancel coverage or change the amount of coverage before the invoice is finalized and the system will update the invoice accordingly. You can review on-screen, export to Excel or generate a PDF.
- Once you have completed any needed edits, “submit” the invoice to lock in your edits and let us know you’re ready to pay.
- Once completed, you get both a one page pdf to hand off to accounting to remit payment and the invoice detail spreadsheet stays on-line for your review if needed.



## Invoices Step By Step

2 → **Mark this invoice as submitted**

Note: Prior to Dec 1, 2012, Stamping Fees, if applicable, were included in the tax column.  
Note: Export to Excel for additional detail

1 →

Invoice Date	Property	Mortgagor Last	Mortgagor First	Property Address 1	Property City	Property State	Pr ZI
6/1/14	39433	ABC Company		101-103 Jefferson Ave	Rochester	NY	14
6/1/14	39553	ABC Company		1014 Vermont Ave	Glassport	PA	15
6/1/14	39472	ABC Company		1017 Uvilla St	Pittsburgh	PA	15
6/1/14	39472	ABC Company		1017 Uvilla St	Pittsburgh	PA	15

1. First, review the draft invoice on-line by clicking on “Billing” + “Generate/Edit Current Bill”; review the individual entries either on screen or by exporting the draft invoice to Excel with more detail. If needed, make edits to your invoice by clicking on the Property #, making the needed edits, clicking save and then clicking on the billing menu again.
2. Once you are through with your edits, click on “Mark this invoice as submitted” to lock in your invoice.
3. Once you click the submit button, you are automatically taken to the “Billing” + “View Submitted Bills” menu (note that you can return to this screen anytime). From this screen, you will see options to zoom back to the invoice detail or get a one page pdf summary of your invoice with remittance info.

Submitted Invoices

Invoice Date: \_\_\_\_\_ to \_\_\_\_\_

Note: Prior to Dec 1, 2012, Stamping Fees, if applicable, were included in the tax column.

1 of 1 of 1 | 2 Items | 10 /Page

Invoice Status	Invoice Date	Invoice	Date Submitted	Sub Total Amount	Tax Amount	Stamping Fee	Total Amount	Date Paid	Add User
Submitted	6/1/2014 12:00 AM	930	3/5/2015	\$7,806.58	\$233.77	\$0.00	\$7,736.62		demo
Submitted	4/1/2014 12:00 AM	64	5/9/2014	\$969.87	\$29.09	\$0.00	\$998.96		demo
Grand Total:				\$8,776.45	\$262.86	\$0.00	\$8,735.58		

## Frequently Asked Questions

How do I get a new login for the platform? How do I remove a login for a user that is no longer here?

- Email your request to Customer Service at [customerservice@lendersrisk.com](mailto:customerservice@lendersrisk.com)

What do I enter for the amount of coverage?

- Property: This is single interest physical damage coverage designed to protect the mortgage, servicing or owner interest of the lender against uninsured exposure in its Real Estate secured loan portfolio. Coverage under the policy shall be applied to the lesser of:
  - The amount of insurance scheduled
  - The market value of the subject property at time of loss
  - The outstanding loan balance
  - The limit of liability stated in the policy.
    - Please contact Lenders Risk should higher limits be required by emailing [customerservice@lendersrisk.com](mailto:customerservice@lendersrisk.com).
- Liability: Schedule the same value as that scheduled for property coverage with the exception of Vacant Land which is to be scheduled by acreage or number of lots as defined by the policy, minimum value is 1.
- Flood: Flood coverage is limited to \$250,000 for residential 1-4 family property and \$500,000 for commercial property. A separate excess flood policy is required in order to address additional limits.

How do I change the amount of coverage? When does this change take effect?

- You change the amount of coverage from the property screen by clicking on “edit/cancel coverage”. This change takes effect at the start of the next billing period. For example, if monthly, the start of the next month, if annually, once the policy renews. If you need to change a policy mid-term, cancel the coverage, reschedule with the new amount and then email [customerservice@lendersrisk.com](mailto:customerservice@lendersrisk.com) with the property #.

I need to backdate the coverage start date for compliance reasons and the system won't let me, what's next?

- Enter the 1<sup>st</sup> of the prior month, the earliest date you can enter on your own, then email [customerservice@lendersrisk.com](mailto:customerservice@lendersrisk.com) with the property # and the date you wish the coverage to begin. Please note that if the start date is more than 60 days in the past, we will require a no know loss letter. This short letter from you states that you as a lender are not aware of any loss to the property or of any circumstances which would have given rise to a loss to the property, and the back dating is being done for compliance reasons.

How do you handle refunds?

- We normally credit the invoice for any refunds due. If the total amount is positive, we'll expect payment of the balance; if the total amount is negative we issue the refund. If you need a refund check whenever there's a credit, please let our staff know by emailing [customerservice@lendersrisk.com](mailto:customerservice@lendersrisk.com) and we'll note that in your account.

How do I switch coverage from annual to monthly or vice versa?

- Cancel and reschedule the coverage if possible, or email [customerservice@lendersrisk.com](mailto:customerservice@lendersrisk.com) for help.