

APPLICATION STEPS (AS OF 7-1-2023)

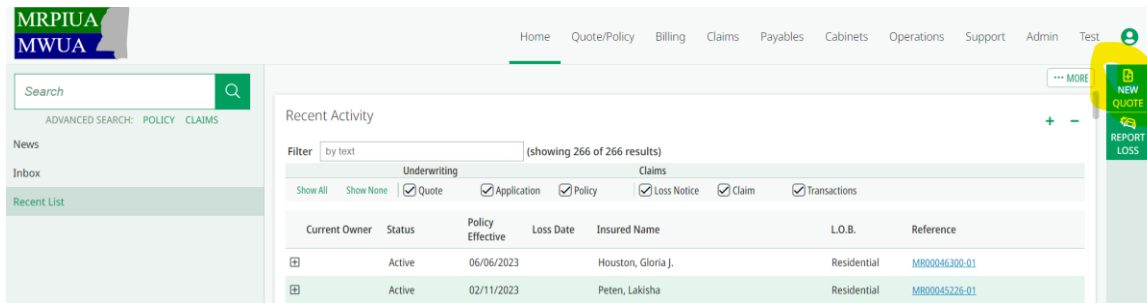
- DOCUMENTS REQUIRED FOR MRPIUA UNDERWRITING REVIEW – AGENT HAS NO BINDING AUTHORITY:
 - FULLY COMPLETED APPLICATION
 - AGENT & INSURED [WET] SIGNATURES (SCANNED COPIES ARE ACCEPTED) OR E-SIGNED WITH SUPPORTING CONFIRMATION/AUTHENTICATION PAGES ARE ACCEPTED
 - CERTIFICATION ENTRANCE BARRIER FORM (CEB) - MARKET DECLINATIONS FOR PLAN ACCESS
 - CAN BE FOUND ON WWW.MSPLANS.COM
 - LOGIN AND CHOOSE MRPIUA TAB – APPLY FOR ACCESS IF NEED TO SEE MORE THAN THE PUBLIC FACING VIEW OR LOG IN IF USER ID Already Established
 - ON THE LEFT-HAND SIDE, CHOOSE ‘FORMS/APPLICATION’
 - CEB FORM IS LOCATED UNDER APPLICATION/PROCESSING FORMS
 - FIRE PROTECTION CLASS VERIFICATION
 - CAN BE FOUND ON WWW.MSRATINGBUREAU.COM
 - Use GIS lookup on MSRB website member page
 - CURRENT COLORED PHOTOS SHOWING MINIMUM 2 TO PREFERRED 4 SIDES OF DWELLING
 - FOR MOBILE HOMES – MRPIUA FORM J IS REQUIRED – REFER TO FORM INSTRUCTIONS
 - FULL ANNUAL PREMIUM PAYMENT WITH POLICY SERVICE FEE

APPLICATION NOTES:

- COVERAGE IS ACTUAL CASH VALUE ONLY – NO REPLACEMENT COST IS AVAILABLE
- DEDUCTIBLE - \$1000
- DWELLING OVER 33.3% FRAME IS RATED AS FRAME CONSTRUCTION
- FULL PAYMENT REQUIRED UPFRONT
- APARTMENTS & TRIPLEXES ARE NOT ACCEPTED
- NO COMMERCIAL ELIGIBLE – RESIDENTIAL ONE OR TWO FAMILY ONLY
- DUPLEXES ARE ACCEPTED FOR THE WHOLE BUILDING (CONTENTS ARE ON SEPARATE POLICIES IF RENTAL OCCUPIED)
- A FULLY COMPLETE, SIGNED, AND MRPIUA UNDERWRITING APPROVED AS CORRECT APPLICATION WITH FULL PAYMENT IS REQUIRED TO BIND COVERAGE – WHEN MRPIUA RECEIVED THE EFFECTIVE CAN BE HONORED UP TO 5 DAYS OF ACH PAYMENT ENTRY
- AFTER 5 DAYS – THE POLICY WILL GO INTO EFFECT THE DAY AFTER APPLICATION IS MRPIUA RECEIVED IF MRPIUA UNDERWRITING APPROVED
- VACANT/UNOCCUPIED DWELLINGS ARE NOT ELIGIBLE FOR COVERAGE – A DWELLING THAT IS VACANT FOR A MATERIAL RENOVATION PROJECT IS POSSIBLY ELIGIBLE BY SUBMITTED A FORM V SUPPLEMENTAL APPLICATION WITH THE APPLICATION FOR PRIOR MRPIUA APPROVAL DECISION MAKING.
- FOR COMPLETE RULES SEE MANUAL OF RULES AND PROCEDURES AND RULES AND RATES ON THE MRPIUA WEBSITE – AGENT VIEW NOT PUBLIC VIEW.

APPLICATION SUBMISSION:

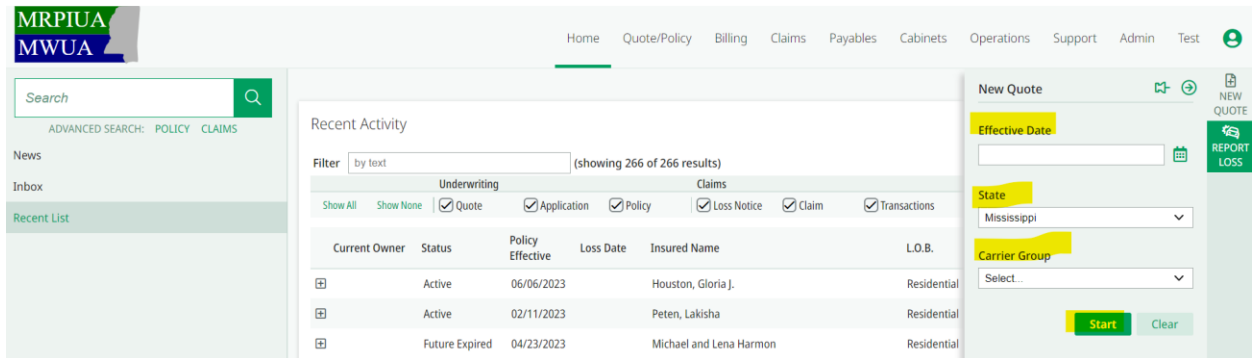
1. LOG INTO GUIDEWIRE/INSURANCE NOW FROM THE MRPIUA WEBSITE
2. CHOOSE NEW QUOTE – ON THE FAR RIGHT ONCE LOGGED IN



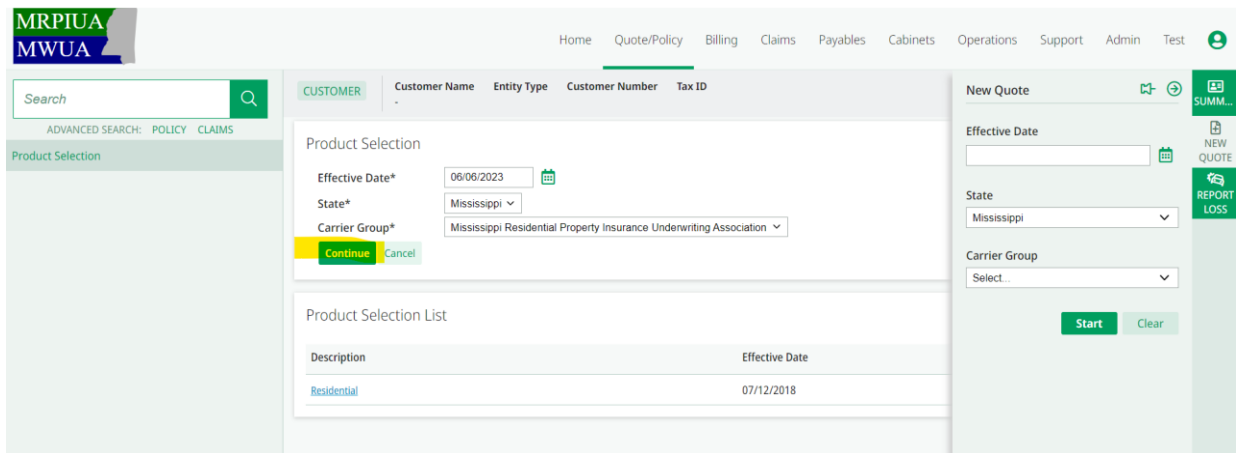
3. ENTER EFFECTIVE DATE – FUTURE DATE UNLESS ACH PAYMENT IS ENTERED AS EXPLAINED ABOVE
4. SELECT CARRIER: MISSISSIPPI RESIDENTIAL PROPERTY INSURANCE UNDERWRITING ASSOCIATION

5. START

A. **ALL ENTRY SPACES WITH AN [*] MUST BE COMPLETED



6. CHECK INFORMATION AND CONTINUE



7. ENTER ASSIGNED AGENT PRODUCER CODE

The screenshot shows the MRPIUA/MWUA software interface. At the top, there is a navigation bar with options: Home, Quote/Policy, Billing, Claims, Payables, Cabinets, Operations, Support, Admin, Test. Below this is a search bar and a quote summary section with fields for Quote Number (QT-00141282), Insured (Residential), Product (Residential), Sub Type, Policy Term (06/06/2023 - 06/06/2024), Status (In Process), and Premium + Fees (\$0.00). The main area is divided into sections: Policy General, Insured Information, and a Producer Lookup window. The Policy General section includes fields for Product* (Mississippi - Residential - Mississippi Residential Property Insurance Underwriting Association), Effective Date* (06/06/2023), Term (1 Year), Expiration Date* (06/06/2024), and Producer: Code*. The Insured Information section has an Entity Type* dropdown. The Producer Lookup window is open, showing a search for 'Agent, Broker, Producer' with a 'where' dropdown set to 'Producer Code', a 'Starts With' dropdown, a search input field, and a 'Max Hits' dropdown set to 10. Below the search is a 'Producer List' table with columns: Code, Business Name, DBA Name, and Producer Type. The table currently shows 'Empty List'.

8. ENTITY TYPE: CHOOSE INDIVIDUAL OR BUSINESS
 - A. FOR ESTATE ACCOUNTS – USE BUSINESS
 - B. FOR SINGLE OR MULTIPLE NAMES – USE INDIVIDUAL
 - C. Do not use CAPITAL letters – entry must be uniform on lower case
9. MAILING ADDRESS
 - A. ENTER THE ADDRESS AND VERIFY ADDRESS – BLUE ICON BELOW ADDRESS
10. COPY MAILING ADDRESS TO BILLING ADDRESS
 - A. VERIFY ADDRESS – BLUE

The screenshot shows the MRPIUA/MWUA software interface, specifically the 'INSURED INFORMATION' section. The 'Entity Type*' dropdown is highlighted in yellow. Below it are the 'Mailing Address' and 'Billing Address' sections. Each section has a 'Country' dropdown set to 'United States', an 'Address*' field, and a 'City* , State* Zip*' field. A 'Verify Address' button with a blue location pin icon is present next to the City/State/Zip field in both sections. A 'Copy Mailing Address' button is also visible between the two address sections.

Entity Type* Individual

First* Middle Last* Suffix
Shelby L Hisaw

Name* Hisaw, Shelby L. Reset

Mailing Address

Country United States

Address* 4785 Highway 18

City* , State* Zip* Brandon Mississippi 39042-7870

Billing Address

Country United States

Address* 4785 Highway 18

City* , State* Zip* Brandon Mississippi 39042-7870

11. CONTACT INFORMATION (PREFERRED TO BE PROVIDED)

A. PHONE NUMBER REQUIRED

12. EMERGENCY CONTACT INFO (PREFERRED TO BE PROVIDED)

A. INSURED PHONE NUMBER REQUIRED

13. SAVE THEN NEXT PAGE

A. ALWAYS HIT SAVE BEFORE GOING TO NEXT PAGE

Primary Phone* Mobile (601) 981-2915 Secondary Phone Select...
Email Delivery Preference No Preference Customer Number

Emergency Contact

First Middle Last Suffix
Shelby L Hisaw

Address 4785 Highway 18

City , State Zip Brandon Mississippi 39042-7870 Verify Address

Primary Phone* Mobile (601) 981-2915 Secondary Phone Select...

Next Page

14. CREATE APPLICATION

Primary Phone* Mobile (601) 981-2915 Secondary Phone Select...
Email Delivery Preference No Preference Customer Number

Emergency Contact

First Middle Last Suffix
Shelby L Hisaw

Address 4785 Highway 18

City , State Zip Brandon Mississippi 39042-7870 Verify Address

Primary Phone* Mobile (601) 981-2915 Secondary Phone Select...

Next Page

15. C.E.B. FORMSUBMISSION – YES

Questions

Has Certificate of Entrance Barrier been submitted* Yes

Next Page

16. SAVE THEN NEXT PAGE

- A. DISREGARD ALL ISSUES IN RED – AS YOU PROGRESS & COMPLETE EACH PAGE THE ISSUES WILL RESOLVE

17. PROPERTY LOCATION

- A. ENTER ALL INFORMATION WITH AN ATERISK
- B. CHANGE COVERED PROPERTY LOCATION ADDRESS IF DIFFERENT FROM MAILING ADDRESS
 - VERIFY ADDRESS – BLUE
 - COPY TO ADDRESS AND COPY TO RISK ADDRESS
- C. SELECT ZONE AND COUNTY
 - CLICK MAGNIFYING GLASS NEXT TO COUNTY

- SELECT FIRE PROTECTION DISTRICT
 - REFERENCE GIS

City/District	Class	Terr.Code	Effective Date	FD Response
MONTEREY FIRE PROTECTION GRADING DISTRICT	7	610	07/25/2016	PR
PELAHATCHIE F.P.G.D.	9	610	03/07/2022	PR
EVERGREEN FIRE PROTECTION DISTRICT	8	610	11/17/1995	PR
PUCKETT FIRE PROTECTION GRADING DISTRICT	7	610	05/15/2019	PR
LANGFORD FIRE PROTECTION GRADING DISTRICT	7	610	04/20/2017	PR
LEESBURG FIRE PROTECTION GRADING DISTRICT	7	610	08/11/2017	PR
SHELL ROAD FIRE PROTECTION GRADING DISTRICT	7	610	04/19/2017	PR
CATO FIRE PROTECTION GRADING DISTRICT	8	610	04/01/1996	PR
STAR FIRE PROTECTION DISTRICT	7	610	02/02/2016	PR

18. SELECT INSIDE LEGAL BOUNDARIES OF GRADED AREA IF COVERED LOCATION IS WITHIN THE GRADED FIRE DISTRICT

- A. IF WITHIN, THERE ARE QUESTIONS THAT WILL POP UP BASED ON ANSWER
 - ALTERNATE WATER SUPPLY, PER MSRB GIS WEBSITE GRADING? Y OR N

- IS THE RISK WITHIN 1000 FEET OF A STANDARD HYDRANT? Y OR N
- B. THIS WILL HELP DETERMINE IF THE PROTECTION CLASS ON THE DWELLING IS AN 'X' FACTOR OR NOT

- C.
19. SAVE

20. PRIMARY DWELLING – SELECT CHANGE

- A. PRIMARY DWELLING
- B. IF PRIMARY DWELLING – LEAVE AS IS
- C. IF MOBILE HOME – DELETE PRIMARY DWELLING AND ADD MOBILE HOME RISK
- D. ENTER ALL INFORMATION WITH ATERISK
- PRIMARY STRUCTURE: ALWAYS 'YES' UNLESS OUTBUILDING
 - RISK DESCRIPTION:
 - PRIMARY DWELLING -OR-
 - TENANT OCCUPIED DWELLING
 - DWELLING BUILT IN SUBSTANTIAL ACCORDANCE W/ LOCAL BUILDING CODE:
 - PC 1-9 IS CONSIDERED INSIDE LEGAL BOUNDARIES = YES
 - PC 10 {OR BLANK} IS CONSIDERED OUTSIDE LEGAL BOUNDARIES = NO
 - DWELLING VACANT: ALWAYS 'NO' UNLESS FORM V IS SUBMITTED FOR A RENOVATION PROJECT – RENOVATION PROJECT MUST BE MRPIUA UW APPROVED
 - CONSTRUCTION TYPE – EC: ALWAYS 'ALL OTHER'
 - LOCATION DETAIL:
 - CHECK THAT PROPERTY LOCATION IS LISTED AND NOT MAILING ADDRESS IF TENANT OCCUPIED DWELLING
 - ENTER THE ACV BUILDING COVERAGE LIMIT UNDER COVERAGE A (MAXIMUM IS \$200,000 – IF ACTUAL ACV IS OVER \$200,000 CALL MRPIUA TO DISCUSS)
 - ENTER THE ACV CONTENTS LIMIT UNDER COVERAGE C (MAXIMUM LIMIT IS \$75,000 – IF THE ACTUAL ACV LIMIT IS HIGHER CALL MRPIUA TO DISCUSS).
 - INSPECTION ORDERED: ALWAYS REMAIN 'YES'

- INSPECTION FEE (SERVICE FEE) WILL POPULATE AFTER PREMIUM IS FIGURED:
LEAVE BLANK

21. SAVE THEN NEXT PAGE

22. ADD ADDITIONAL INTERESTS

- MORTGAGE COMPANY
- PREMIUM FINANCE CO. – ONLY IF AGREEMENT IS SENT WITH APP
- ADDITIONAL INSURED
- ADD ADDITIONAL INTEREST

a. CHOOSE MAGNIFYING GLASS

- ENTER FIRST NAME OF BANK OR PREMIUM FINANCE CO AND CHOOSE 'STARTS WITH'
- ENTER CITY AND CHOOSE 'EQUALS'
- SEARCH

Code	Name	Type	Phone Number
1170418	U.S. Bank Na Isaoa	Mortgagee	(000) 000-0000
1184118	U.S. Bank NA ISAOA/ATIMA	Mortgagee	
1185336	USAA FSB & US Bank NA ISAOA/ATIMA	Mortgagee	
1187999	USAA ISAOA	Mortgagee	
1188464	USAA FSB & PHH Mortgage Corp Isaoa/Atima	Mortgagee	
1189455	USAA FSB & US Bank NA	Mortgagee	
1190059	U.S. Bank N.A., c/o	Mortgagee	
1190134	U.S. Bank NA C/O U.S. Bank Home Mortgage ISAOA	Mortgagee	

- f.
- g. CLICK THE + TO SEE THE FULL ADDRESS AND CHOOSE FROM ADDITIONAL INTEREST LIST IN BLUE
 - a. THIS WILL AUTOMATICALLY FILL OUT THE MORTGAGE OR PREM FINANCE CO. INFORMATION EXCEPT INTEREST TYPE
- h. CHOOSE THE INTEREST TYPE*
- i. SCROLL TO BOTTOM OF SCREEN AND CLICK THE BOX NEXT TO 'DWELLING 1 – PRIMARY DWELLING'

- j.
- k. THEN SAVE

23. NEXT PAGE

24. REVIEW

A. PAYMENT PLAN OPTIONS FOR BILLING

- CHOOSE 'MR INSURED PAY BILL IN FULL' IF PAYING BY CHECK
- CHOOSE 'MR INSURED RENEWAL ACH FULL PAY' IF PAYING BY ACH (CHOOSING ACH APPLIES TO NEXT RENEWAL AS WELL UNLESS WITH MRPIUA HELP)
- ENTER ALL INFORMATION WITH AN ATERISK (*)
 - INSURED BANK ACH CHECKING OR SAVINGS ACCOUNT – CHOOSE PERSONAL
 - AGENT BANK ACH OR SAVINGS TRUST ACCOUNT – CHOOSE COMMERCIAL
- IF PAYMENT IS BEING PAID BY THE MORTGAGE COMPANY VIA CHECK, THE CHECK MUST BE SENT TO THE AGENT'S OFFICE FIRST. THE AGENT CAN THEN SEND IN THE PAYMENT ALONG WITH A COPY OF THE APPLICATION, CEB FORM, AND COLORED PHOTOS

25. FINALIZE TRANSACTION

26. PRINT APPLICATION

- THIS FORM WILL NEED TO BE SIGNED BY THE INSURED
- IF ELECTRONIC SIGNATURE, E-SIGNATURE AUTHENTICATIONS WILL NEED TO BE SUBMITTED WITH THE APPLICATION, CEB FORM, AND PHOTOS

FINAL NOTES:

**YOU MAY NOW EXIT THE APP BY HITTING 'HOME' AT THE TOP OF THE SCREEN. ONCE MRPIUA RECEIVES THE SIGNED APPLICATION, CEB FORM, AND PHOTOS VIA EMAIL, MRPIUA UNDERWRITING WILL REVIEW AND PROCESS THE APPLICATION IF APPROVED AS PROPERLY COMPLETE.

**ALL APPLICATION DOCUMENTS PAID VIA ACH CAN BE EMAILED TO MRPIUA@MSPLANS.COM

**ALL PHYSICAL CHECKS MUST BE MAILED IN WITH THE APPLICATION, CEB FORM, AND COLORED PHOTOS.