FRONTLINE INSURANCE
PORTAL USER GUIDE

Spring 2021, Version 3.0

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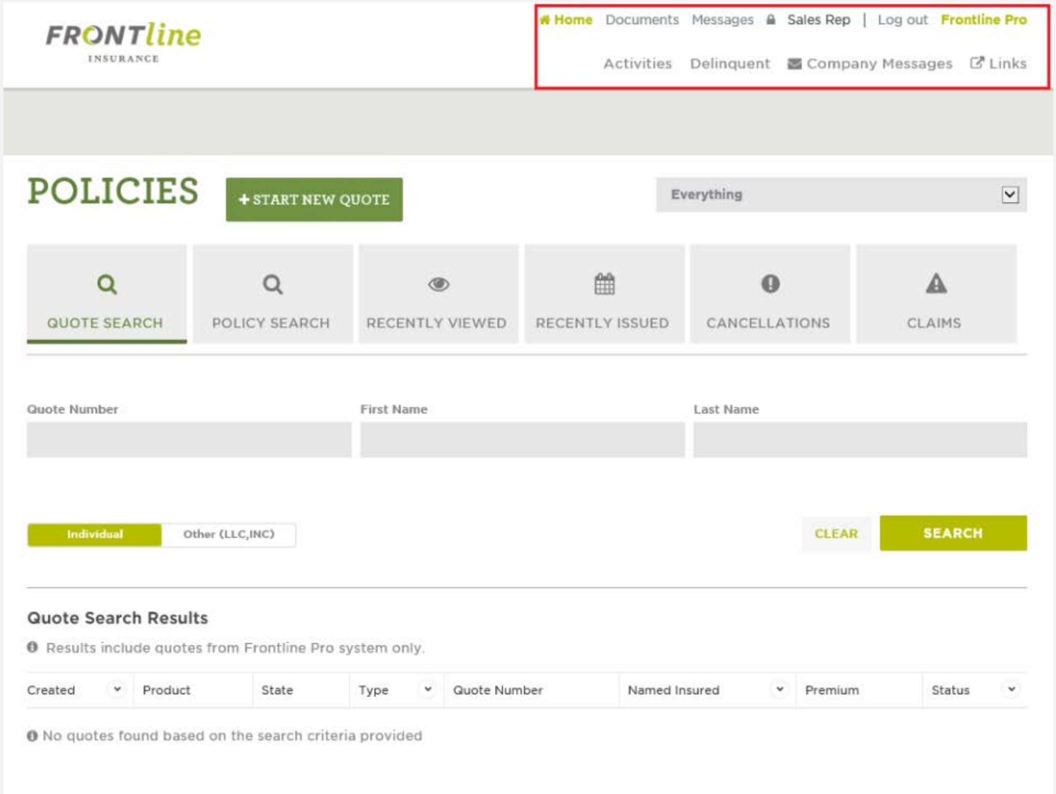
INTRODUCTION TO FRONTLINE PRO:

Welcome to Frontline Pro! This section will advise you on the features of the Frontline Pro home page. Let's take a quick tour of the home page to review the features, links and pertinent information.



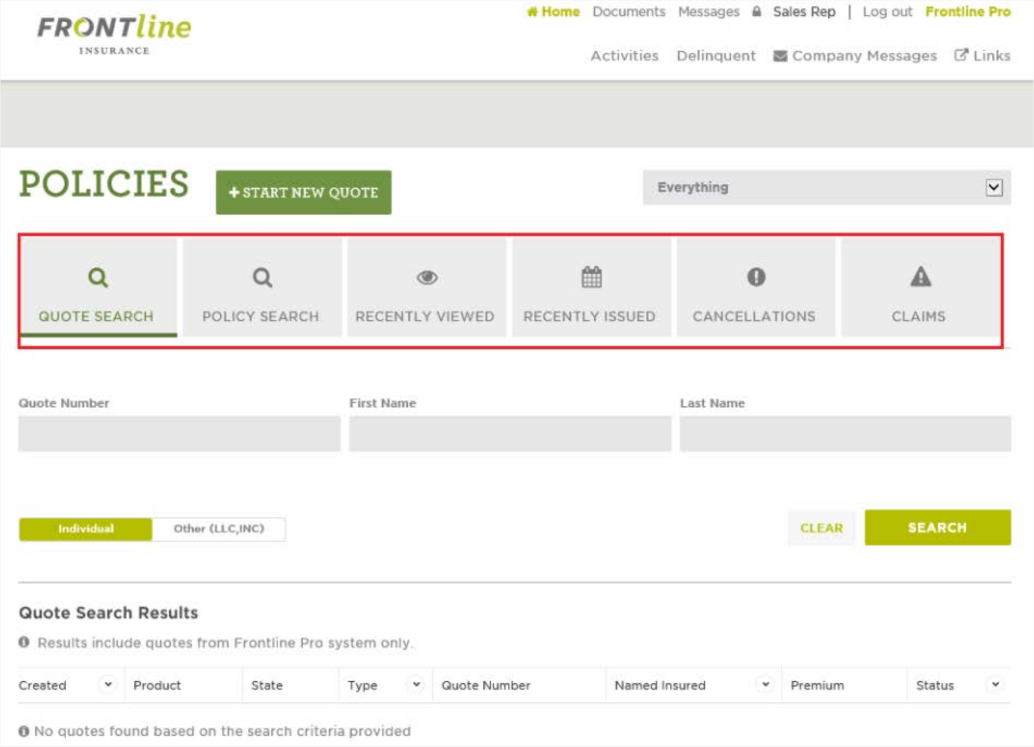
On the top right of the home page you will find the tool bar. This is an important section because it contains links that you will frequently access:

- **Documents**: This is the link for the Document Library. When you select the "Documents" link, you will be directed to the page that contains state specific agency memos, company specific coverage forms, and resources including the most updated quick reference guides
- **Activities**: This link will appear "red" if you have any new activities to be worked by your agency. There is an entire section devoted to Activities at the end of this User Guide,
- **Delinquent**: This link will appear "red" if you have any policies that are delinquent in payment.
- **Company Messages**: We post Company Messages to advise you of system maintenance, or changes in guidelines or any technical issues. Upon logging into the portal, you will see any new company messages that must be acknowledged. The "message" link archives these messages for your reference.
- **Links**: If you are signed up for Flood through Torrent, this link will direct you to the agency flood portal

AGENCY DASHBOARD:

Further down your home page you will see the agency dashboard. In this section you will learn about the key functionality of each tile on the agency dashboard.

Agency Dashboard:



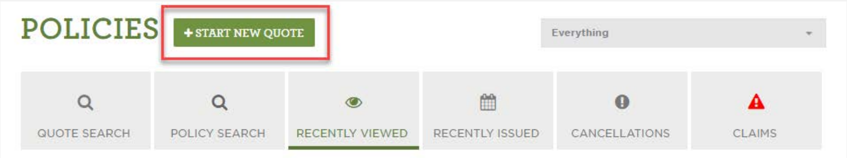
- **+ Start New Quote**: Click this button to start a new submission
- **Quote Search**: Look up a quote by Quote Number, First Name or Last Name
- **Policy Search**: Look up a policy by Policy Number, First Name or Last Name
- **Recently Viewed**: Click on the radio button to view recently viewed quotes or policies
- **Recently Issued**: Select this tile to view recently issued policies
- **Cancellations**: Select this tile to view pending cancellations, cancelled policies are all the above.
- **Claims**: Select this tile to view recently created claims, open claims, and closed claims. The exclamation point on the tile will show “red” when there is a new claim for your agency.

QUICK START GUIDE:

QUOTE & BIND POLICY:

1. Log-in to your Frontline

2. Select the + Start New Quote Button



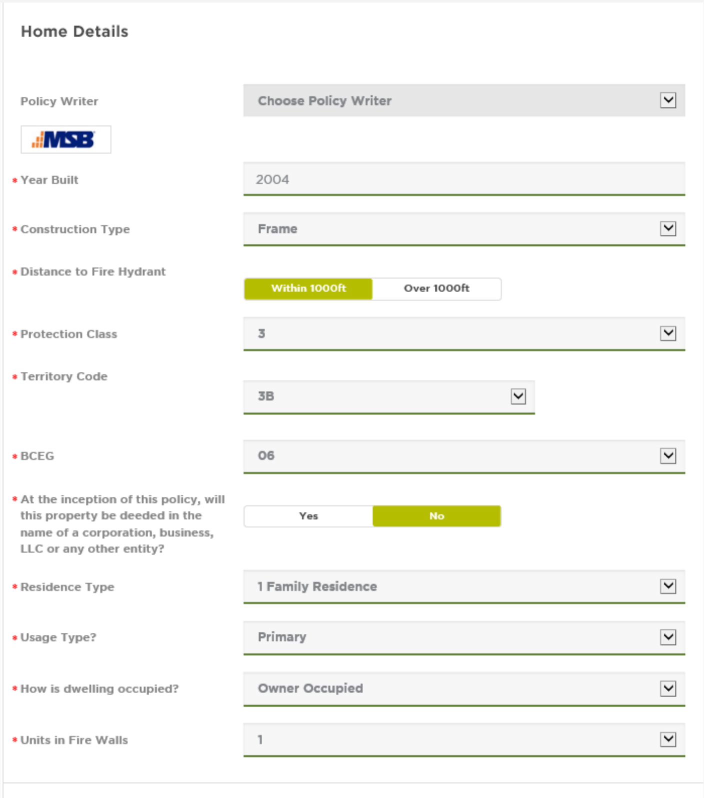
3. Producer Codes: You are now on the New Quote Details Page. The second field you come to is the Producer Code. This can be your current branch location or a different branch location within your organization. Your producer code will easily allow policies and commissions to be associated with the proper branch.

4. Risk States: Risk States are associated with the selected producer code and will appear in the drop-down list. Select the applicable State in which are you placing your new business. If you do not see the Risk State, check your producer code to ensure it is correct.

5. Policy Type: Select an appropriate policy type on which you would like to receive a quote. Note, you will only have access to policies available to the Risk State you chose.

6. New Quote Details: Complete the required fields including the name insured information, location address, Insurance score default (if applicable) and number of losses on any property.

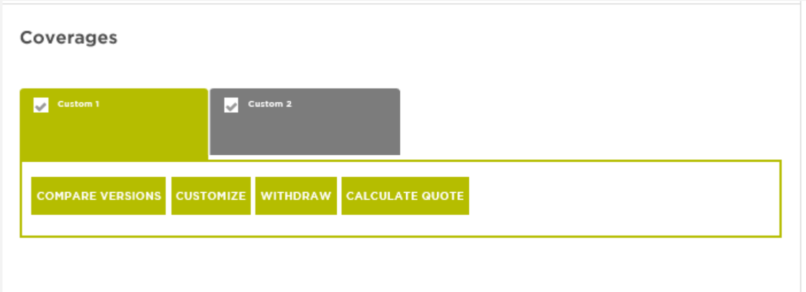
7. Home Details: Select Policy Writer, which is the agent of record for this quote. If you do not see your name listed as a policy writer, please contact agencyrequest@flhi.com. When selecting the MSB button, you will notice a new web page will open. Once you have verified that the information is accurate, select finish, then Save, and then close this additional browser window to return to Frontline Pro. IMPORTANT: Without hitting Retrieve RCE, the replacement cost value will not appear in your quote. Once RCE is retrieved, complete the rest of the required fields notated by the red asterisk.



8. Wind Mitigation Info: Enter in Roof information and opening protection if required.

9. Dwelling Protection & Discounts: Select the appropriate discounts that apply to the quote.

10. Coverages: Now, continue with your quote by providing the necessary information in the editable fields or by selecting information from the corresponding drop-down boxes. Once your policy has been quoted you can compare a different quote by selecting customize. Here you will be able to see a Side-by-Side comparison. Select the quote and proceed by clicking Continue to Application". You can also withdraw the quote to go back to the home page.



11. Once the quote is finalized, select continue to Application.

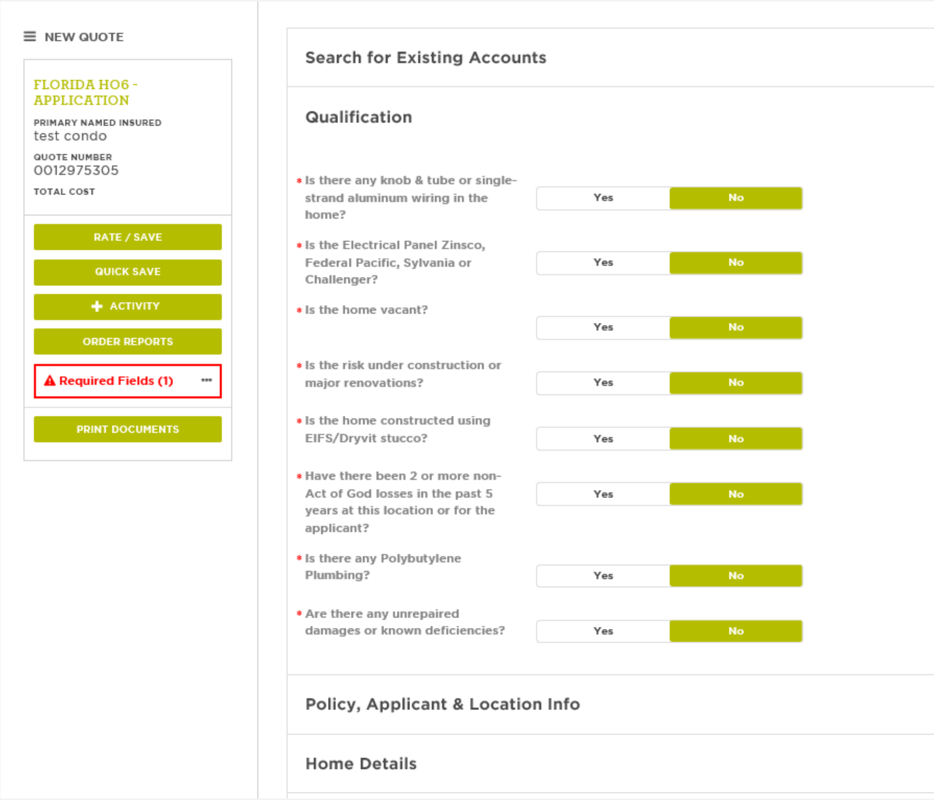
APPLICATION/BIND:

HOW TO COMPLETE APPLICATION & BIND

This page will introduce you to the application process, binding of the policy, as well as printing and uploading Trailing Documents (If Required). On the previous page, you finished your Quote and selected Coverages for your client. Now, you will need to continue to the application before binding the policy.
Search for existing accounts: A screen will pop up asking you to enter the policyholder's name or policy number to search for existing accounts within the system. If no accounts are found, select continue with new account.

Complete the Application

The application consists of multiple sections which you can access by selecting the appropriate tab which will expand to complete. Complete the application fields by either entering information in the editable fields or by selecting information from the corresponding drop-down lists.



FEATURES

COMPLETE APPLICATION QUICKLY
Move through the application quickly using dropdowns and editable fields

PRINT DECLARATIONS PAGE
Immediately print the Dec page for your recently bound policy

UPLOAD TRAILING DOCUMENTS
Easily upload the necessary documents required by underwriting.

RESOURCES
PORTAL TRAINING HELP:
407-444-0481

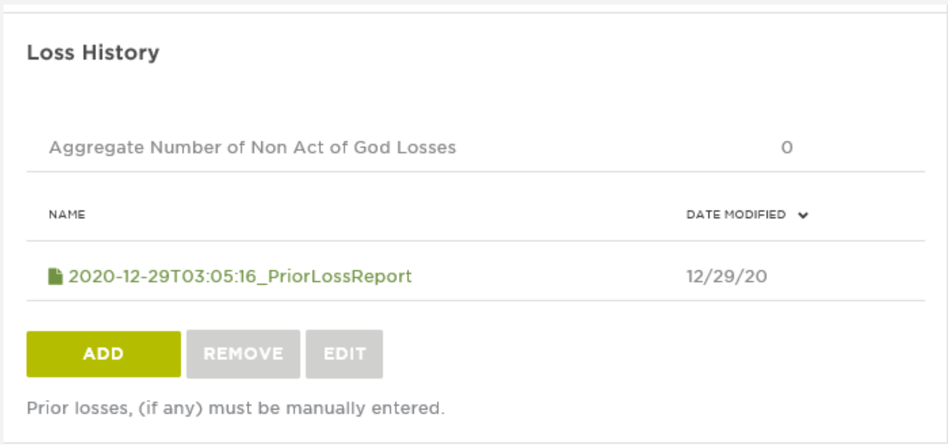
APPLICATION/BIND:

After answering all the application questions, you can order reports. Please note that it is important to review the loss history page and enter in all non-cat losses into the loss history section. If there are no underwriting issues you can continue with binding your policy.

FEATURES

PRINT INVOICES
You can now print invoices for current premium due.

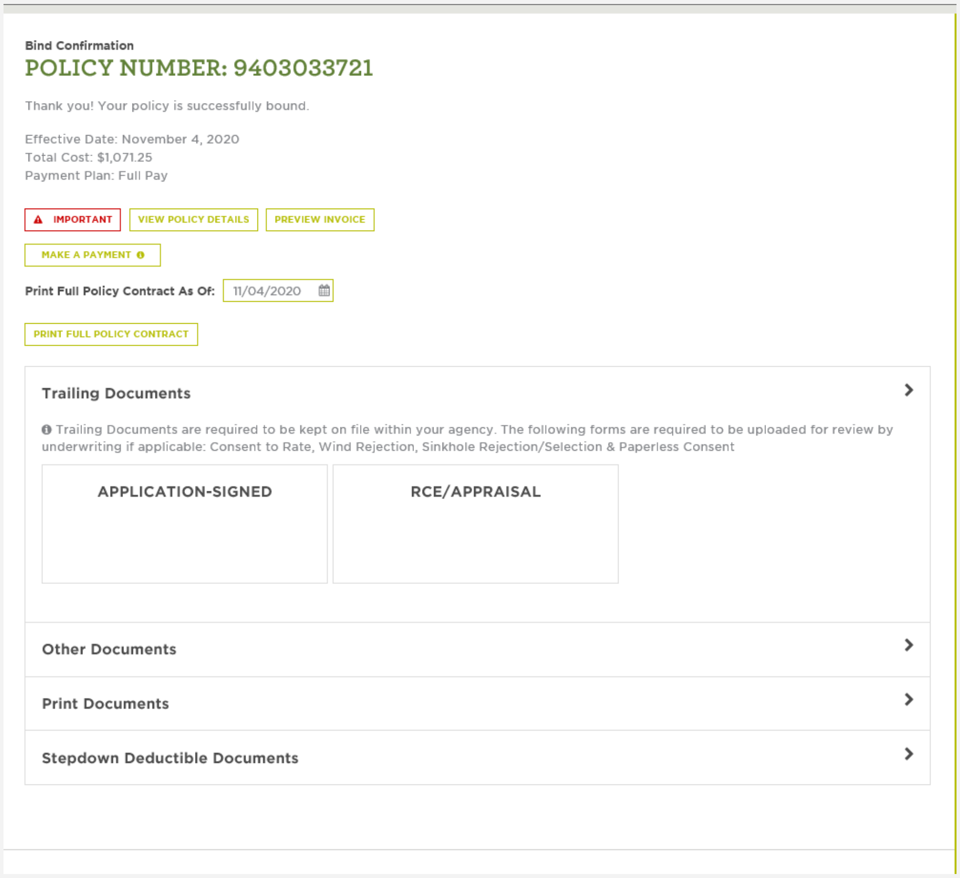
RESOURCES
PORTAL TRAINING HELP:
407-444-0481



APPLICATION/BIND:

After binding, you will arrive at the Bind Confirmation page. This is where you will be able to upload trailing documents for your newly bound policy, make a payment and print other important documents.

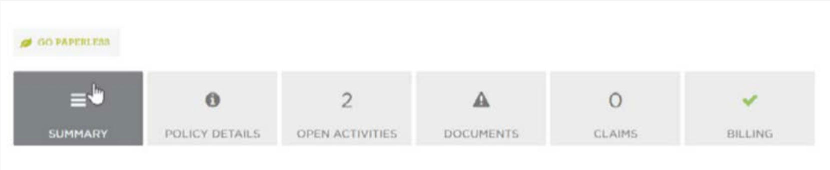
Important note: If your policy has stepdown, please wait 30 – 60 seconds to access and print the invoices to ensure both the Homeowner's and Stepdown policies are listed.



POLICY SERVICE:

HOW TO: NAVIGATE POLICY SERVICE PAGE

There are a lot of great features in Frontline Pro, and many are contained right here, on the Policy Service Dashboard. The Policy Service Dashboard will be your main page when assisting and servicing your client's needs. You will have all the tools to provide exceptional service and to interact with Frontline. Next, we will discuss the "Tiles" shown at the top of the page and discuss some of the features contained in each.



QUICK ACCESS TO:

- Summary Tile
- Policy Details Tile
- Activities Tile
- Documents Tile
- Claims Tile
- Billing Tile

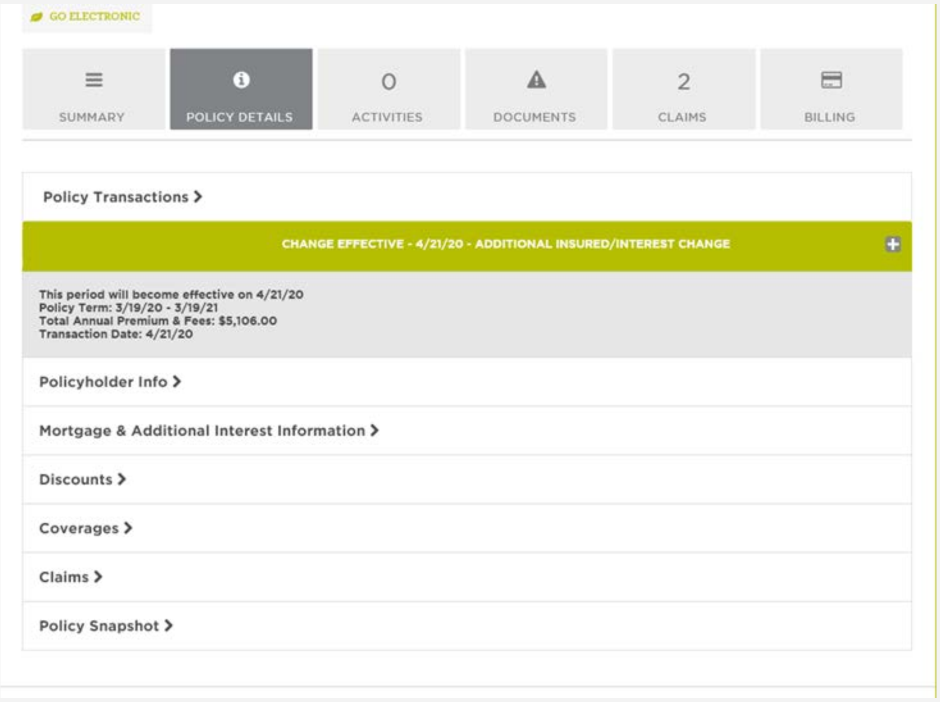
SUMMARY TILE

In the Summary tile, you will see a high-level overview of your client's policy information, including policy inception, cancellation information (if applicable), producer information, and premium associated with the policy. Additionally, at the bottom of the page you will see "Policy Transactions" where you can select the associated hyper-links to find out additional information pertaining to the transaction(s). There are also buttons which allow quick access to common policy transactions such as Change Policy, Cancel Policy, New/ Update RCE, Make A Payment, and File a Claim.

POLICY SERVICE:

POLICY DETAILS TILE:

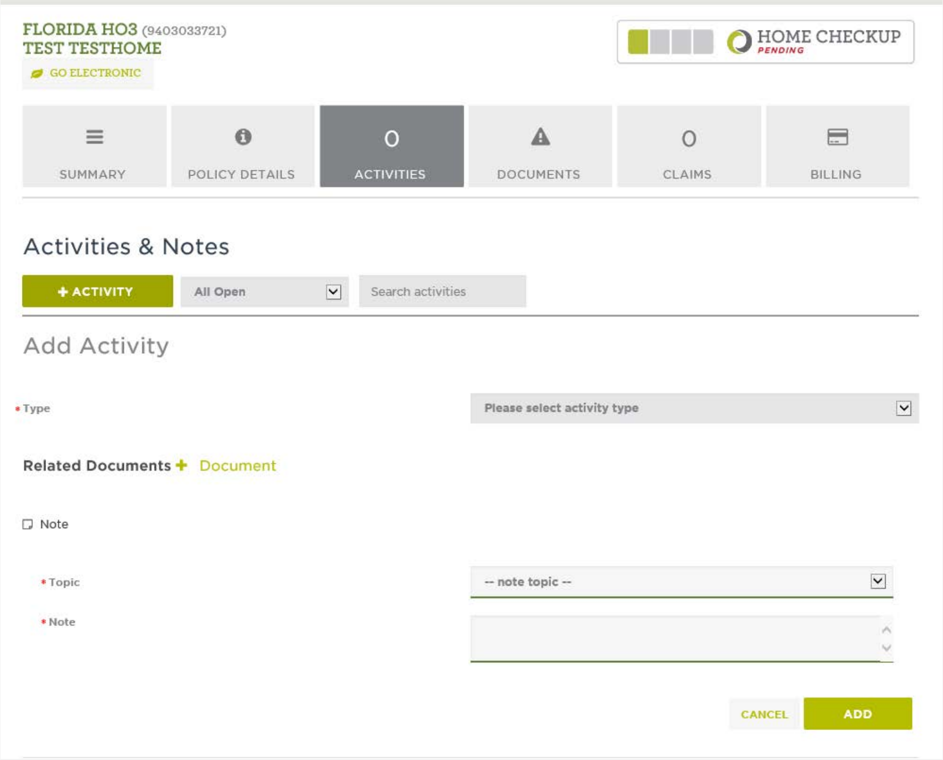
The next tile is the Policy Details page. This page will show the current and past versions of the policy, and the details within the policy. You can edit areas of the policy, including Mailing address, Primary phone number, and Primary email. You can also enroll your client in our Electronic Document Delivery Program and get a detail snapshot of your client's policy with a click of a button.



POLICY SERVICE:

ACTIVITIES TILE:

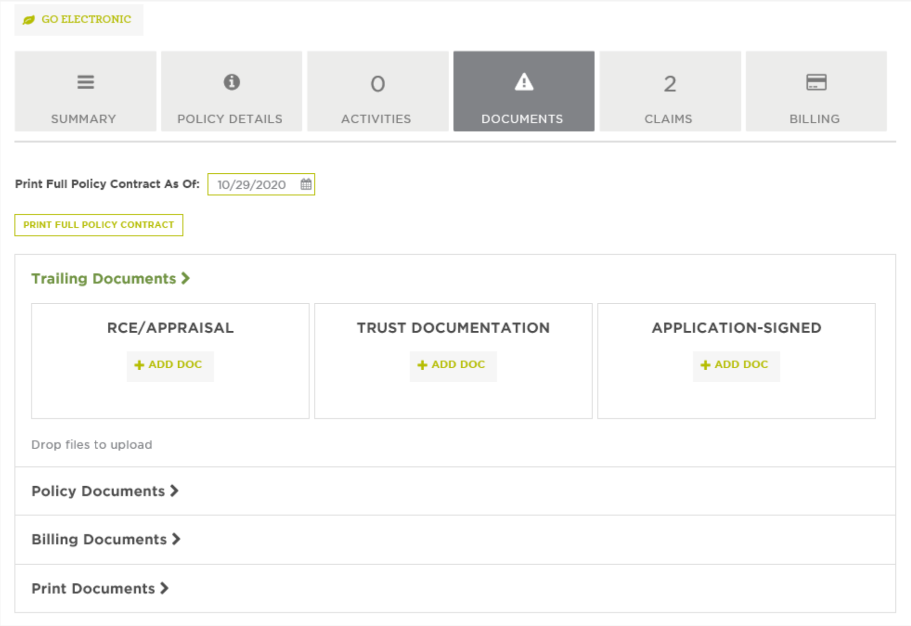
The Activities section will be your direct communication line to Frontline's underwriting department. Here you can create, edit, and complete your Activities. You also can upload documents! Activities will be a huge part of your interaction with Frontline. Further discussion on managing Activities can be found on page 19.



POLICY SERVICE:

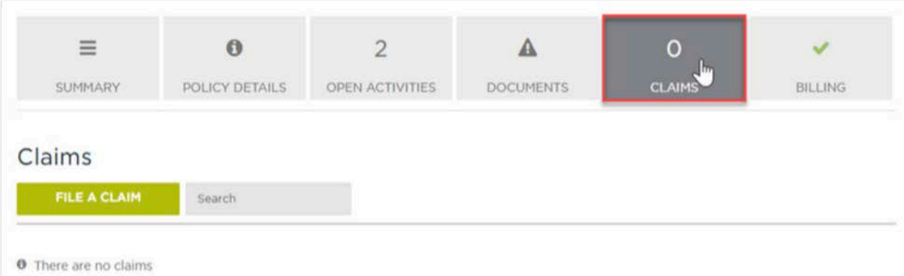
DOCUMENTS TILE:

The Documents tile shows you all the current documents and allows you to upload any outstanding (such as Trailing documents if applicable) documents associated with the policy. You can easily find and print copies as you need throughout the life of the policy.



CLAIMS TILE:

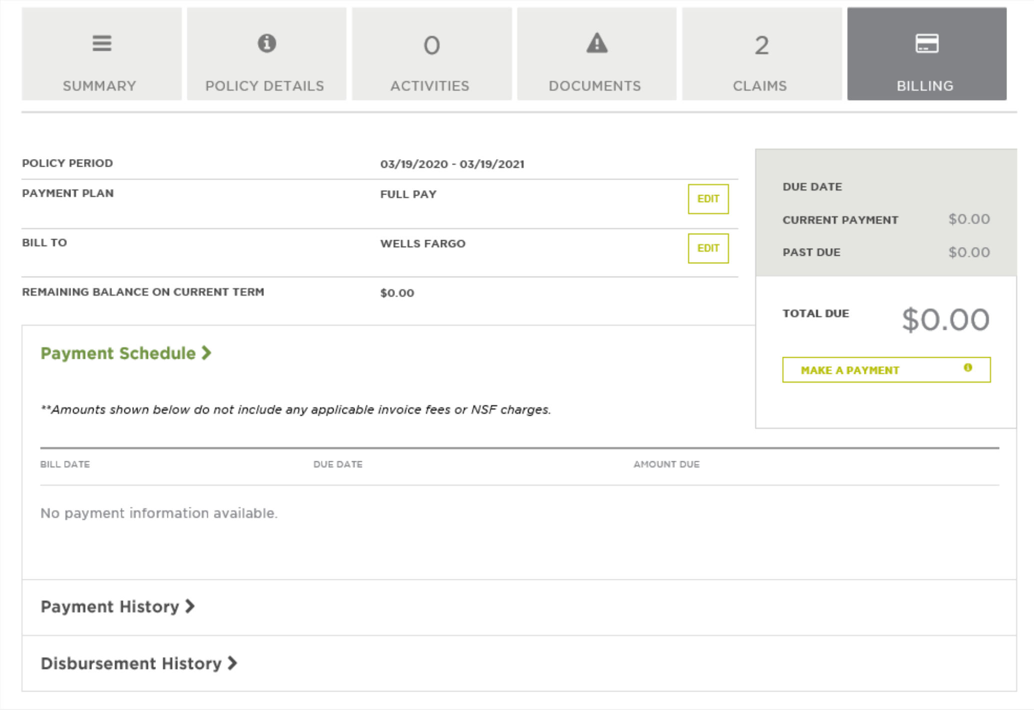
The Claims Tile offers features such as filing a claim, searching for a claim, viewing current/past claim details, and printing and uploading documents. This will allow you to assist your client in responding quickly and effectively during your client's time of need.



POLICY SERVICE:

BILLING TILE:

The Billing Tile will allow you to make a payment, view your payment schedule, and view payment history. You also can edit the payment plan and Payor of the policy.



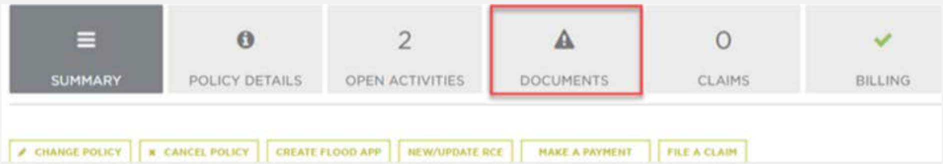
WORKING WITHIN YOUR POLICY:

WORK WITH DOCUMENTS:

The “Policy Documents” section will show you how to quickly locate, print, and/or upload documents associated with your client’s policy.

Locate your policy:
Start by logging-in to your Frontline account. Once logged in, you will arrive at the Policy Dashboard where you can choose your policy. If you recently issued or viewed the policy, you can simply select “Recently Issued” or “Recently Viewed” and select the associated “Policy Number” hyper-link. Otherwise, select the “Policy Search” button and enter the policy number you wish to view, then click “Search.”

Policy Summary page:
Once your policy has been located, select the hyper-link under “Policy Number” to view the policy Summary. You have now arrived at the Policy Summary page.



FEATURES

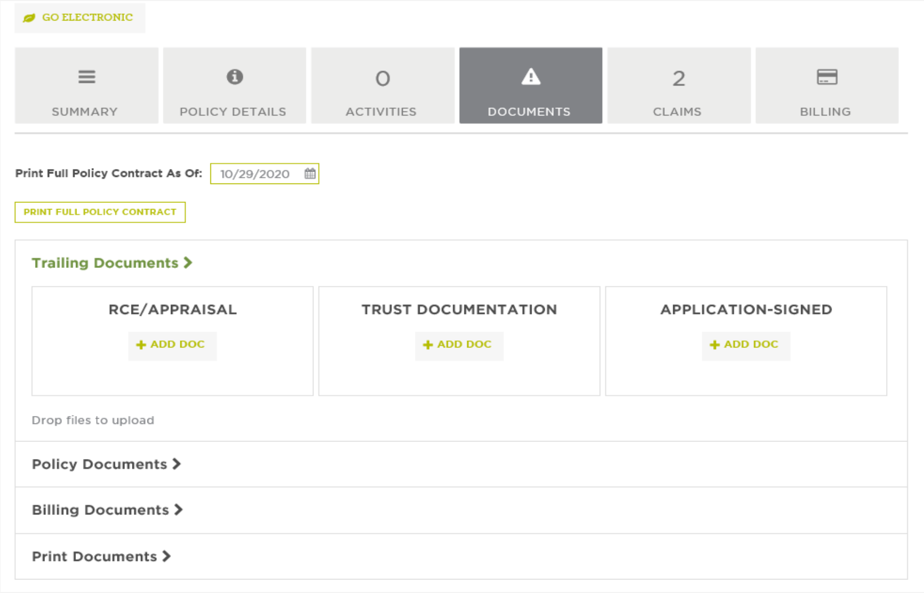
PRINT POLICY DOCUMENTS EASILY AND AT YOUR CONVENIENCE
Including newly bound Declarations page!

RESOURCES
PORTAL TRAINING HELP:
407-444-0481

WORKING WITHIN YOUR POLICY:

DOCUMENTS TILE:

Click on the Documents tile. You will see this section expand, and a list of all associated documents, in PDF format, will be shown. To view the document, simply click on the hyper link and the document will open in a new browser window.



UPLOADING DOCUMENTS:

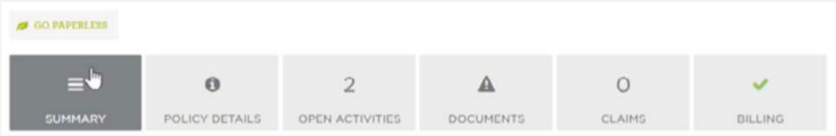
You will have the ability to upload documents at various times in Frontline Pro including, but not limited to; Bind Confirmation screen (which immediately follows selecting “Bind” in the application), Trailing Documents tab (In the Documents tile), Policy Documents (In the Documents tile), and in the Claims Documents tab.

You can upload documents by either selecting the "+ ADD DOC" button or the "Select Documents to Upload." You will be prompted to select a document to upload, and once selected, simply click "Upload" and your documents will be uploaded to Frontline's system.

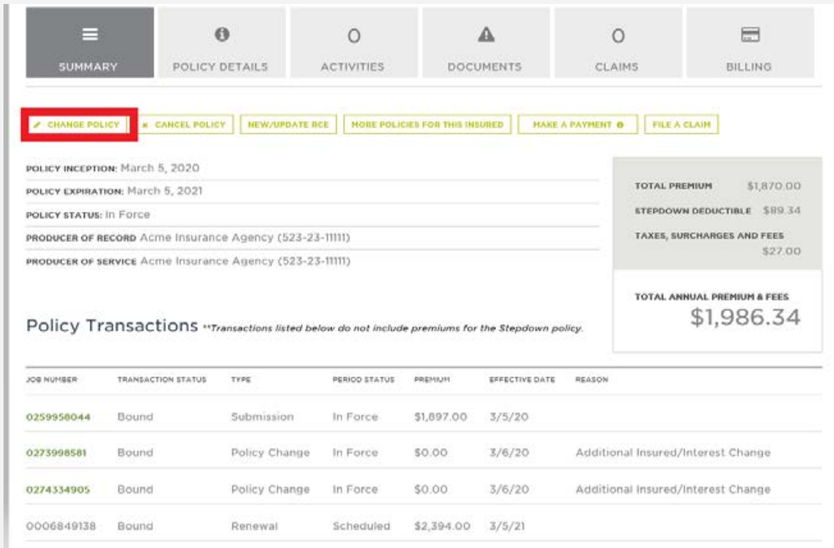
POLICY CHANGE:

HOW-TO CREATE A POLICY CHANGE:

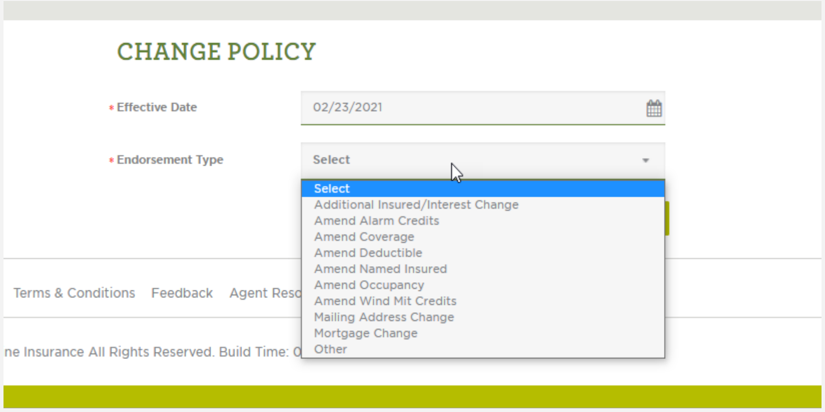
Start by logging-in to your Frontline account. Once you have located the policy you wish to work with select the hyper-link under "Policy Number" to view the policy Summary.



SELECT CHANGE POLICY:
Click on the button "change policy" to process an endorsement on the policy.



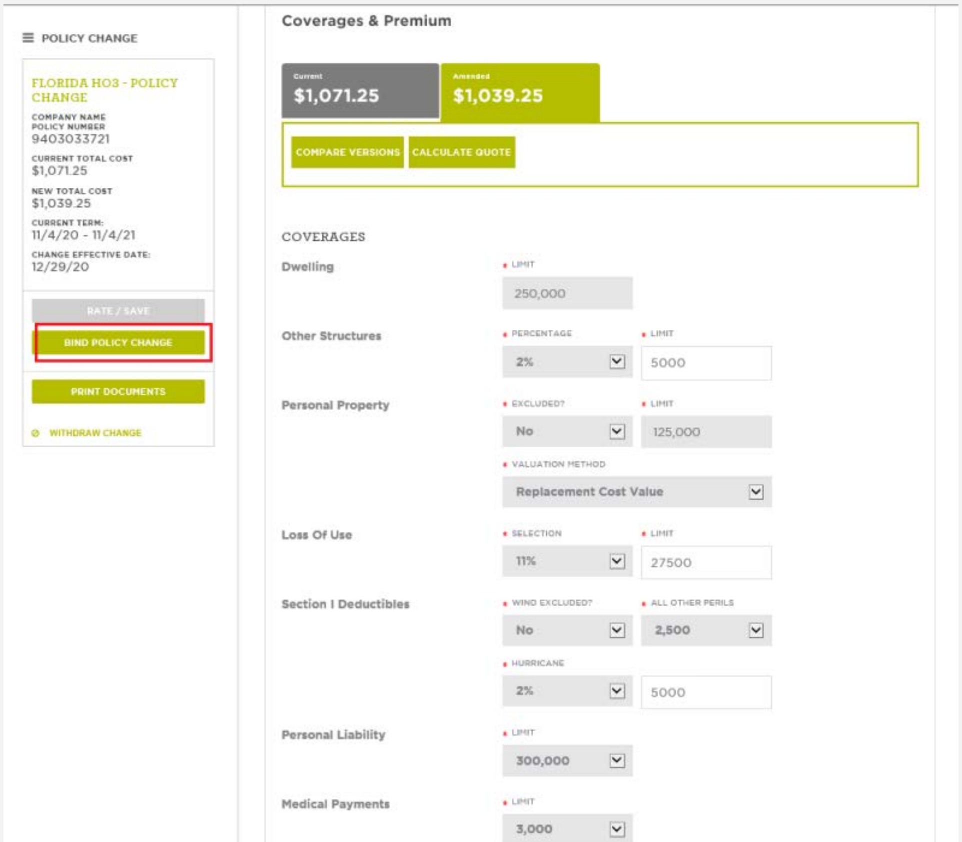
CHOOSE AN EFFECTIVE DATE:
Enter the effective date and the endorsement type. Note: You will not be able to select a date prior to today's date.



POLICY CHANGE:

ENDORSING A POLICY:

Completing an endorsement to your client's policy is easy to complete within the agency portal. You can change coverages, Additional Interests, Discounts/Surcharges, Occupancy, Mitigation details, and Applicant Contact information. Once your changes are complete, simply click Rate/Save to recalculate the rate and click the Bind button to proceed or you can also withdraw change.



NOTE: If your changes trigger an Underwriting Issue, a pop-up window will appear with a brief description. Select "Submit to Underwriter," and you will be directed to the Policy Change Summary page.

FEATURES

FULL ACCESS TO NUMEROUS AREAS OF THE POLICY!

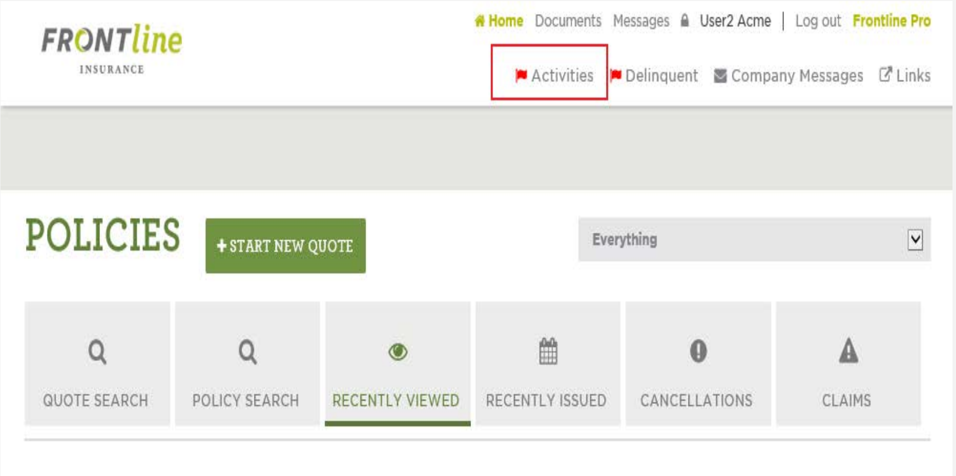
Changes can be made to:
- Coverages
- Additional Interests
- Discounts/Surcharges
- Occupancy
- Mitigation details
- Applicant Contact information

RESOURCES
PORTAL TRAINING HELP:
407-444-0481

ACTIVITIES:

WHAT ARE ACTIVITIES?

The Activities section of Frontline Pro is how you interact and communicate with underwriting and other staff in your agency on pending items regarding your client’s policy. The Activities link is located on the top tool bar of the Frontline Pro home page. If the “Activities” link is “red” your agency has new activities to be viewed. Each agency will have its own queue (associated with its unique producer code) which is called the Agency Queue, and this is where Activities will arrive for handling. Frontline recommends that these Activities be assigned by an Administrator, but this unique role is not required. If you are designated an Administrator, there will be a separate User Administrator Guide to discuss your tasks and roles. Once received by the user, Activities can be completed, or they can be assigned to other users in your agency or queues for handling/action.



FEATURES

MANAGE YOUR ACTIVITIES

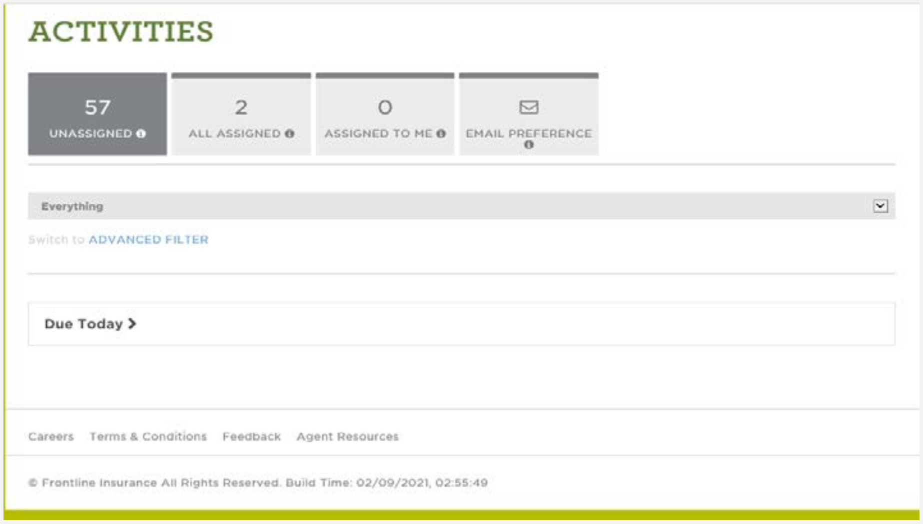
SEND AND RECEIVE ACTIVITIES USING ACTIVITY ASSIGNMENTS
Communicate directly with Frontline regarding your client's policy

RESOURCES
PORTAL TRAINING HELP:
407-444-0481

ACTIVITIES:

HOW TO MANAGE YOUR ACTIVITIES:

An Activity could be a reminder, note, or task that can either be system generated (such as the need for an outstanding form), or it could be created by an agent, underwriter, or administrator to communicate with one another regarding a specific policy.



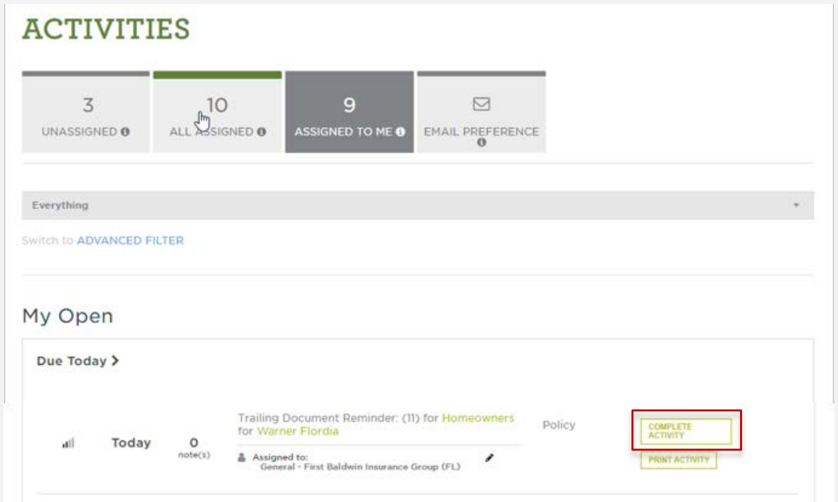
ACTIVITIES:

HOW ARE ACTIVITIES SORTED, AND WHY?

The priority is to complete your oldest and/or most critical Activities first. Activities are sorted by “Due Today” or “Due Tomorrow," or due in the "Future." The newest assigned Activities will fall under the “Future” tab.

COMPLETE AN ACTIVITY:

In instances where you have Completed a task, such as uploading a document to underwriting, you will then need to complete your open Activity.
Some Activities are for informational purposes only and can be completed directly from the unassigned queue. To complete an Activity, simply click the “Complete This Activity” button. This will remove the item from your Activities list.



FEATURES

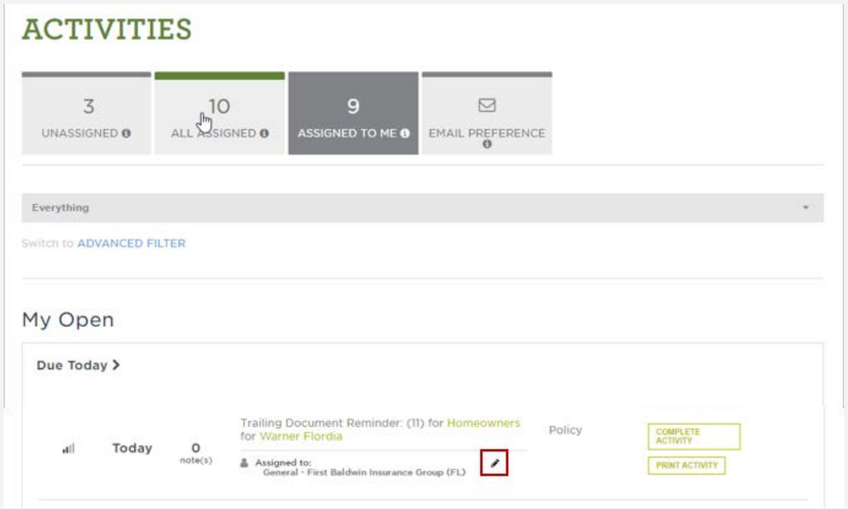
VIEW/COMPLETE YOUR MOST IMPORTANT (OLDEST) ACTIVITIES FIRST
Activities Due Today show first on your screen

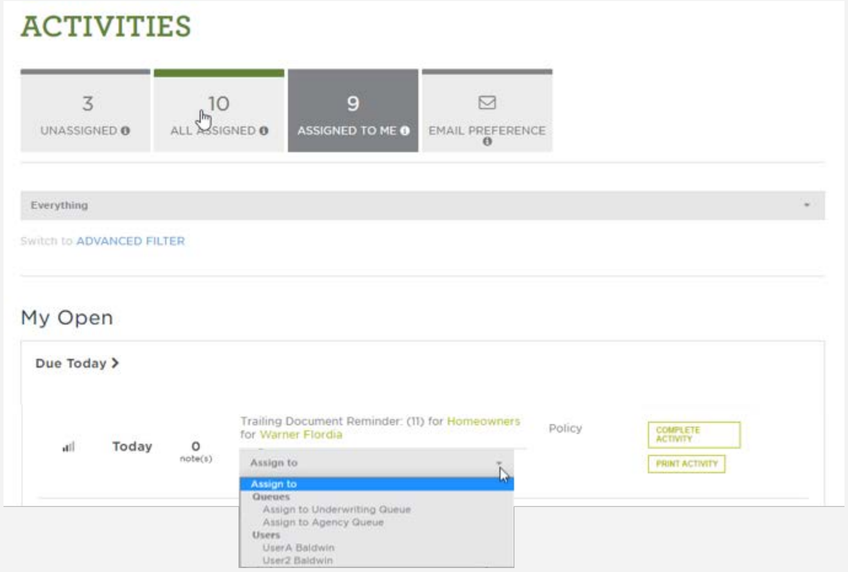
RESOURCES
PORTAL TRAINING HELP:
407-444-0481

ACTIVITIES:

ASSIGN AN ACTIVITY:

In certain instances, you will need to assign Activities to other users in your agency for further handling. To Assign an Activity to another user, simply select another user from the drop-down list under "Assign to:" Once assigned, the Activity will then appear in their Activities list when they log in under their respective user name.

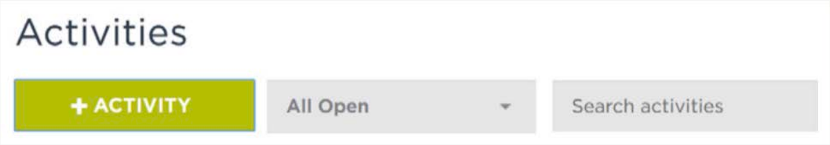




ACTIVITIES:

CREATE AN ACTIVITY:

ACTIVITY:
Start by logging-in to your Frontline Pro Account and selecting a policy you wish to work with. From the Summary page, select the “Activities” tile.
Next, select the + Activity button.



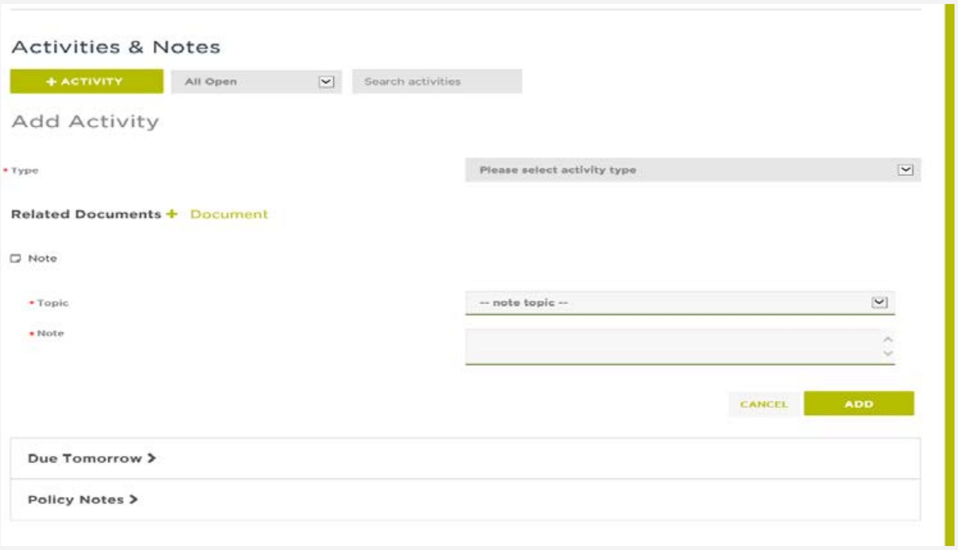
TYPE/TOPIC/DETAILS:

1. The first step in creating an activity is to choose the activity type. There are three types of activities.
    a. Customer Service Inquiry
    b. Effective Date Change: use when the effective date changes on a recently bound policy.
    c. Underwriting Inquiry

2. The second step is to choose your “topic”. The topics are directly associated with the activity type.

3. The third step is to enter any applicable notes that you want to relay to the underwriter or customer service representative.

4. The fourth and final step is to click “ADD” and your activity has been created.



TIPS

NEED TO FOLLOW UP ON A POLICY CHANGE?
Be sure to select "Customer Service Inquiry" as the Activity Type

OTHER INQUIRIES TO UNDERWRITING?
Use "Underwriting Inquiry" as the Activity Type

RESOURCES
PORTAL TRAINING HELP:
407-444-0481

SALES REPRESENTATIVE CONTACT LIST

FLORIDA	ALABAMA
PANHANDLE Scott Kremkau (850) 228-9322 skremkau@flhi.com	Scott Kremkau (850) 228-9322 skremkau@flhi.com
NORTH EAST Rebecca Like (904) 589-8213 rlike@flhi.com	**GEORGIA** Rebecca Like (904) 589-8213 rlike@flhi.com
CENTRAL Karim Ramadan (386) 847-3563 kramadan@flhi.com	**SOUTH CAROLINA** Rick Williams (910) 512-4722 rwilliams@flhi.com
CENTRAL EAST Nicole Williams (772) 559-0962 nwilliams@flhi.com	**NORTH CAROLINA**
CENTRAL WEST Darren Porter (813) 293-2808 dporter@flhi.com	**NORTH CAROLINA - NORTHERN & OUTER BANKS** Debra Tomchesson (252) 229-0141 dtomchesson@flhi.com
SOUTH EAST Gysell Villa (305) 898-9040 gvilla@flhi.com	**NORTH CAROLINA- SOUTHERN COASTAL** Rick Williams (910) 512-4722 rwilliams@flhi.com
SOUTH WEST Jason Hopkins (330)281-1939 jhopkins@flhi.com	

RESOURCES
PORTAL TRAINING HELP:
407-444-0481