



REO & LENDER PLACED HAZARD, LIABILITY AND FLOOD INSURANCE PROGRAMS

As a leading national provider of REO & lender placed insurance coverage for over 30 years, Loan Protector Insurance Services offers numerous admitted markets; programs for both commercial and residential portfolios; superior customer service; and an array of online web applications to assist with streamlining the REO & lender placed hazard, flood and liability insurance process.

TECHNOLOGY

EasyPlaceSM provides a secure online environment to order, cancel and manage REO and lender placed insurance portfolios by providing instant coverage and premium calculations at the click of a button. Coverage can be ordered via manual data entry into **EasyPlaceSM** or through data feed from your REO or loan servicing platform.

EasyDataSM is designed for mortgage servicers who choose to continue to process their borrower's insurance mail but wish to drastically reduce their incoming insurance mail volume. By tapping into Loan Protector's EDI relationships with over 500 insurance carriers, receiving your borrower's insurance renewals electronically can reduce your insurance mail volume by up to 65%. **EasyDataSM** is typically packaged with **EasyNORSM** and allows Loan Protector to identify insurance exposures within your portfolio and issue insurance notice of requirement letters to your borrowers on your behalf. Notice of requirement letters contain your verbiage and are issued on your letterhead or that of your clients as our systems are designed to support private labeling needs.

EasyTrackSM is Loan Protector's full outsourced insurance tracking application and is fully integrated with **EasyDataSM** and **EasyNORSM**. Full outsourced insurance tracking begins with Loan Protector redirecting your borrower insurance mail to our office where we open, image, data input all insurance documents received into the **EasyTrackSM** application. **EasyTrackSM**, through its extensive matching algorithms, matches the input insurance data to the proper loan and collateral and pursues missing insurance data by issuing borrower notice of requirement letters through our **EasyNORSM** system. Loan Protector provides each tracking client secure online access to insurance data, images of borrower insurance documents, images of borrower notification letters and an extensive array of online reports which provide transparency via our **EasyTrackSM** web application.

REO & LENDER PLACED INSURANCE PROGRAMS

Each REO & lender placed insurance program is designed around the unique requirements of each client with coverage, limits and rates structured to meet the unique characteristics of each portfolio. Programs have been designed to allow our clients to participate in the associated risk through large deductibles or self insured retentions. Other programs have been designed to offer both hazard and liability coverage under a single blended rate. Our markets also provide the ability to force place ancillary coverage such as standalone wind, terrorism, business income, equipment breakdown, excess flood and building ordinance.

CONTACT

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