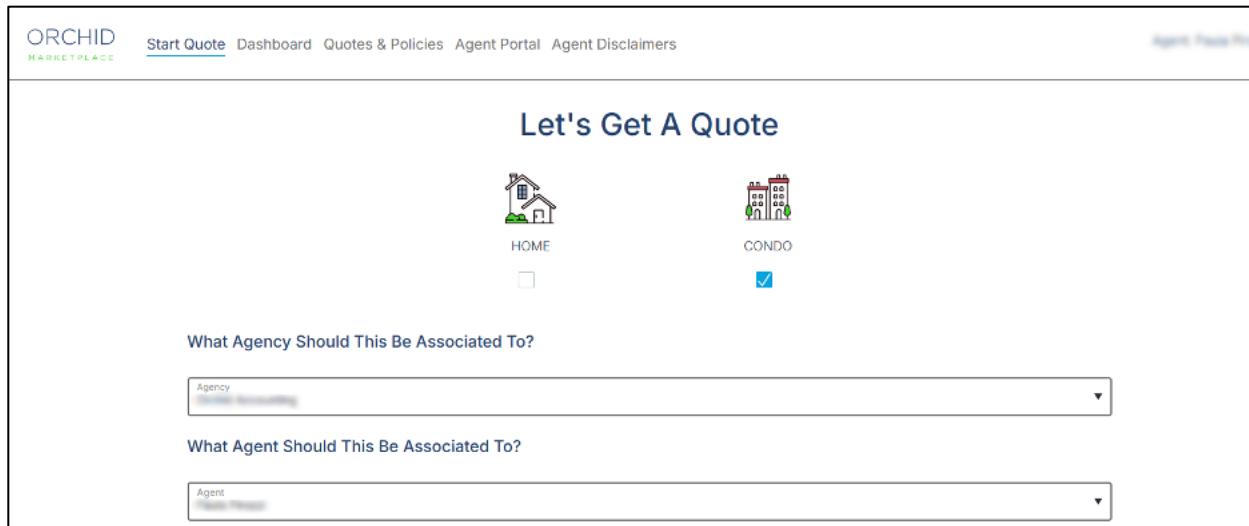


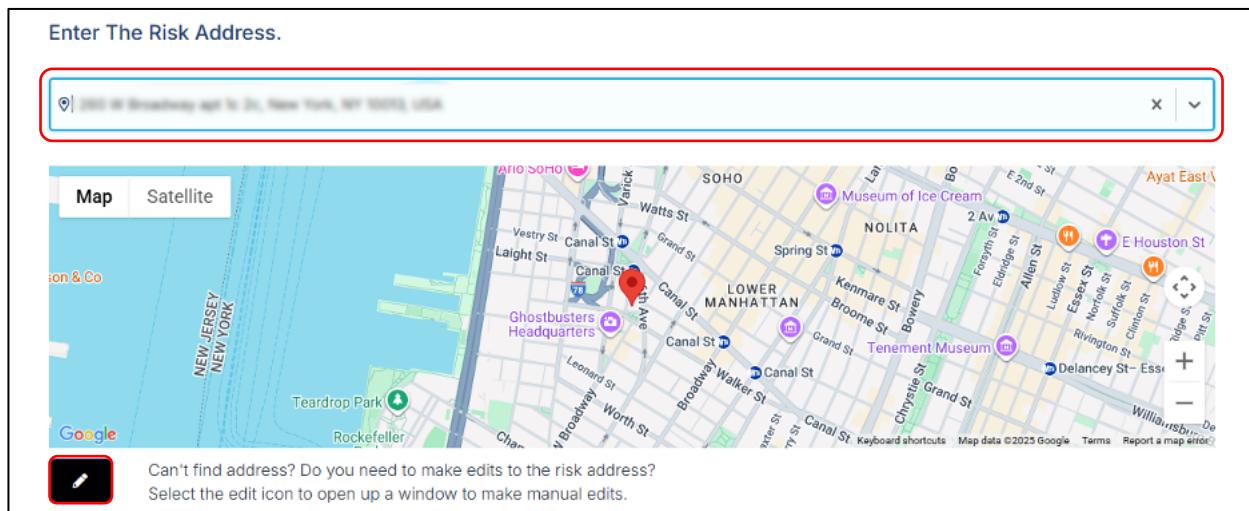
User Interface Updates - Marketplace

- Once logged in to Marketplace, you will land on “Start Quote”. The agency’s name will automatically appear. Select the producing agent and select the risk type. You can also go directly to the “Dashboard” or search for quotes and policies using the menu bar at the top of the page.



The screenshot shows the 'Start Quote' page of the ORCHID Marketplace. At the top, there is a navigation bar with links: Start Quote, Dashboard, Quotes & Policies, Agent Portal, and Agent Disclaimers. On the right side of the top bar, there is a 'Agent Placeholder' field. The main content area is titled 'Let's Get A Quote'. It features two risk type icons: 'HOME' (unchecked) and 'CONDO' (checked). Below these are two dropdown menus: 'What Agency Should This Be Associated To?' and 'What Agent Should This Be Associated To?'. The 'CONDO' checkbox is highlighted with a red box.

- Start typing the risk address in the search bar and it will appear in the dropdown. Select the correct address and the risk will appear on the map. If the address entered is incorrect or missing a unit number, select the pencil icon to edit.



The screenshot shows a map search interface. At the top, there is a search bar with the placeholder text '2000 W Broadway apt 1020, New York, NY 10019, USA'. Below the search bar is a map of Lower Manhattan, specifically the SoHo and Nolita areas. The map shows various streets and landmarks, including Canal Street, Broadway, and the Tenement Museum. A red marker indicates the selected address. At the bottom left of the map, there is a red box around a pencil icon with the text 'Can't find address? Do you need to make edits to the risk address? Select the edit icon to open up a window to make manual edits.' The pencil icon is also highlighted with a red box.

3. Enter the effective date and applicant details. Use the dropdown menus for the Owner Type, Home Occupancy Type, Exclude Wind, and Policy Type. Check the box affirming consent. Once satisfied, select “Start Your Quote”.

When Would You Like Coverage To Begin?

Effective Date
12/03/2025

We need a few details about your applicant.

Owner Type
Individual

First Name
[Redacted]

Last Name
[Redacted]

Date of Birth
[Redacted]

Home Occupancy Type
Primary

Exclude Wind *
No

Policy Type
HO6

Agent affirms and attests that the applicant has consented to and authorized the use of consumer reports obtained from a consumer reporting agency in the underwriting and/or rating of this quote.

Start Your Quote

4. Review or edit the risk address then select “Save Address” to save any changes.

Select the edit icon to open up a window to make manual edits.

When Would You Like Coverage To Begin?

Effective Date *
12/03/2025

We need a few details about your applicant.

Owner Type *
Individual

First Name *
Test

Date of Birth *
05/02/1979

Exclude Wind *
No

Edit The Risk Address

Address Line 1 *
1234 Main Street

Address Line 2
Appt 101 200

City *
New York

State *
New York

Zip *
10013

County
New York

Country *
US United States of America (the)

Save Address

5. Validate the address by selecting “Confirm”.

When Would You Like Cover

Effective Date *
12/03/2025

We need a few details about

Owner Type *
Individual

First Name *
Test

Date of Birth *
05/02/1979

Exclude Wind *
No

Address Validation

The mailing address validation process helps ensure the quality and accuracy of the mailing location. The validator will suggest changes to the spelling and structure of the address. The validator will also warn the users when an address location may not be a validation US Postal Service delivery point.

What You Entered

New York **New York** 10013

What You Entered

Recommended

New York **NY** 10013

Recommended

Cancel

Confirm

6. Fill out the property details with all the required information. View the submission number on the left side of the page. If there are additional features to be considered in the Replacement Value, select “Launch RCE”.

Submission #: 1234567890

Replacement Value
\$974,000.00

Refresh

Launch RCE

Let's Review The Property Details.

Year Built * 1915	Sq Footage * 8000	
Condo No. of Stories * 2	What Floor Is Unit On? * 1	
Type of Home Condo	Protection Class 2	Foundation Crawlspace
Construction Type Wood Framing	Roof Shape Gable	Roof to Wall Connection Unknown
Roof Material Built-up w/o Gravel	Roof Deck Attachment Unknown	Roof Year 2022
Water Heater Location 1st Floor	Water Heater - Update Year 2022	HVAC (Heating) Forced Air Heating System
HVAC - Update Year 2022	Garage None	Laundry Location 1st Floor
Exterior Siding Unknown	Opening Protection No Protection	Fire Alarm Smoke Detectors
Burglar Alarm None	Interior Sprinkler Fire Protection None	Plumbing Type Copper
Plumbing - Update Year 2022	Electrical - Update Year 2022	Do you have primary flood? No
HVAC Central Air Conditioning		

7. Once the details for the property are filled out, select the “Underwriting Details” button.

Available Markets

Step 1: Please Complete the UW Details

Step 2: To save your quote, please Adjust Coverages on the left and click on either “Create Quote” to generate the quote proposal or “Refer Quote” for the underwriter to review.

[Underwriting Details](#)

[View Created Quotes](#)

8. On the Underwriting Details page, enter the primary insured's phone number and email address. If you want to add a secondary insured, select “Yes” from the dropdown menu and enter the date of birth and secondary insured's name.

Underwriting Details

Submission #: [REDACTED]

Insured/Principal Details

Insured/Principal: [REDACTED]

DOB: [REDACTED]

Risk Address: [REDACTED]

Effective Date of Coverage: 12/03/2025

Phone Number: [REDACTED]

Email Address: [REDACTED]

Do you wish to add a Secondary Insured? Yes

Date Of Birth: [REDACTED]

Last Name: [REDACTED]

First Name: [REDACTED]

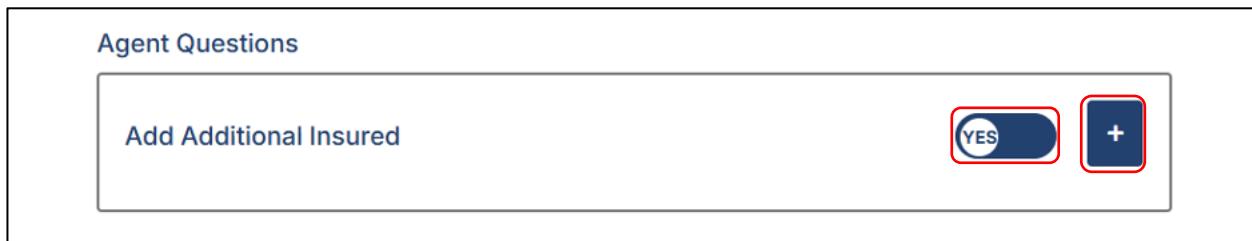
9. You will need to confirm if the mailing address is the same as the property address by selecting the check box. If the mailing address is different, enter the correct address.

Insured Mailing Address

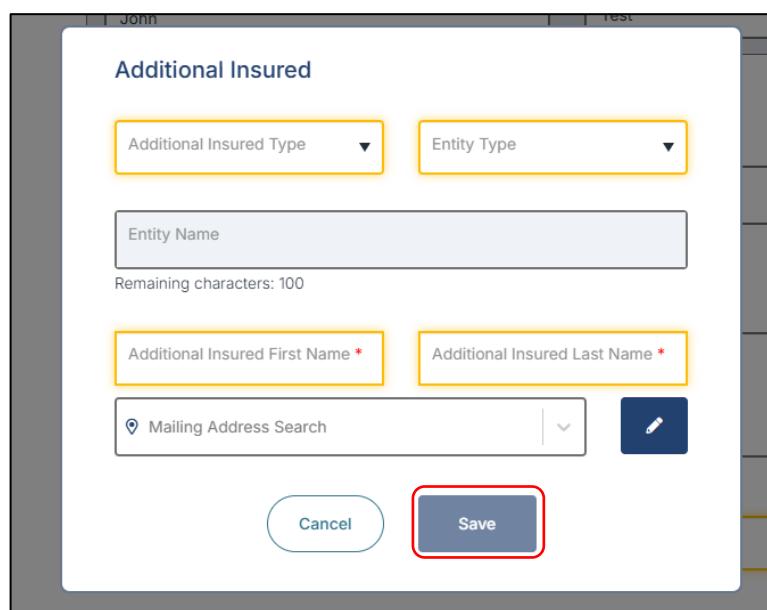
Same as property address

[REDACTED]

10. Under Agent Questions, you can add an additional insured. To add, change the slide from “No” to “Yes” and then select the “+” button.



11. If there is an additional insured, enter the corresponding information that is highlighted in yellow on the screen. Then select the “Save” button.



12. Continue to enter the required information, starting with the address that the documents should be sent to.

Application Completed By Agent on behalf of Applicant(s)	Where to send documents? 2000 Avenue of the Americas, Floor 100, New York, NY 10019, United States	
Underwriting Details		
Properties Owned 1	Marital Status Married	
Prior Market * New Purchase	Occupants * 2	Number of Bathrooms * 3
Do you rent the risk address? * No	Home Day Care on Premises? * No	Do you have a Trampoline? * No
Do you have primary flood? * No	Flood Zone * Unknown	Is there a fuel tank on premises? * None
Non Taxable No	Surplus Lines Exempt Risk?	
Is the property currently insured? * New Purchase		How long has it been uninsured?
Expiring Premium		Prior Insurance Carrier
Smart Home? * No	Smart Home Features	Smart Home App Notification

13. Once all the required information and questions are answered, select the “Save Button”.

Do you use a wood burning stove as a primary source of heat? *	<input checked="" type="radio"/> No	<input type="radio"/> Yes
Have you ever filed a 1st party lawsuit against your auto insurance or homeowners insurance carrier? *	<input checked="" type="radio"/> No	<input type="radio"/> Yes
Is any business with visitors conducted at the property? *	<input checked="" type="radio"/> No	<input type="radio"/> Yes
Has the applicant been canceled or nonrenewed by another insurance carrier for a reason other than nonpayment of premium? *	<input checked="" type="radio"/> No	<input type="radio"/> Yes
Has any applicant been convicted of a felony in the past 10 years? *	<input checked="" type="radio"/> No	<input type="radio"/> Yes
Mobile, Kit home, or Prefabricated home? *	<input checked="" type="radio"/> No	<input type="radio"/> Yes
By clicking 'Save', the agent acknowledges that the quoted premium may be adjusted after completion of application questions and loss history report is ordered. If there is a change in premium, your quote proposal will be automatically updated to reflect the changes and may be subject to underwriting review.		
Cancel		Save

14. You will be brought back to the Available Markets page, and the “Underwriting Details” button will be green to show that it is complete.

<h3>Available Markets</h3>	
Step 1: Please Complete the UW Details	Underwriting Details

15. The available coverages are displayed on the left side of the available carriers. To adjust coverages, select the green carrot to display the coverages available. Select the “Calculate” button to capture changes. Once you are satisfied with the coverage, select the “Create Quote” button on the carrier you want to proceed with. At this time, you may also “Refer Quote” or “Decline Quote”.

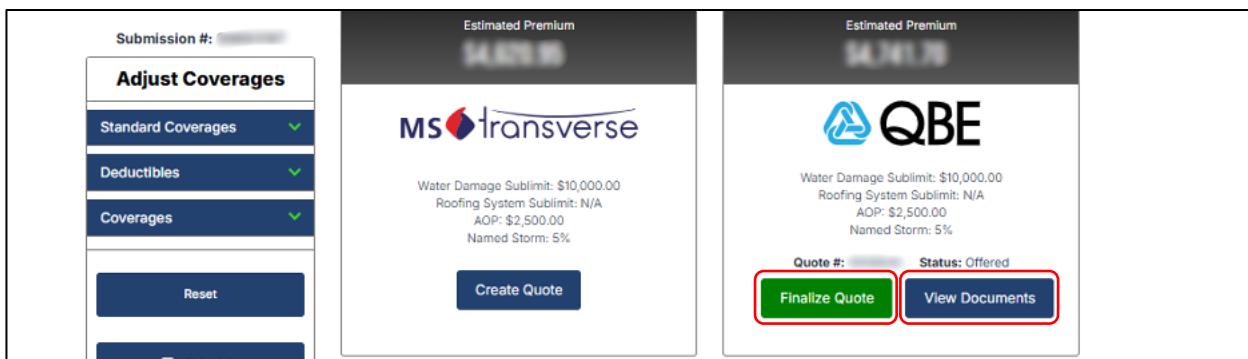
- Please note, adjusting coverages may change the premium and availability of some carriers.

The screenshot displays a user interface for adjusting insurance coverages and creating quotes. On the left, a sidebar titled 'Adjust Coverages' lists 'Standard Coverages', 'Deductibles', and 'Coverages' (which is highlighted with a red box). Below these are 'Reset' and 'Calculate' buttons (also highlighted with a red box). The main area shows five carrier cards, each with an 'Estimated Premium' (redacted), a carrier logo, coverage details, and a 'Create Quote' button (highlighted with a red box). The carriers shown are MS Transverse, QBE, ch, ACCREDITED, and LLOYD'S.

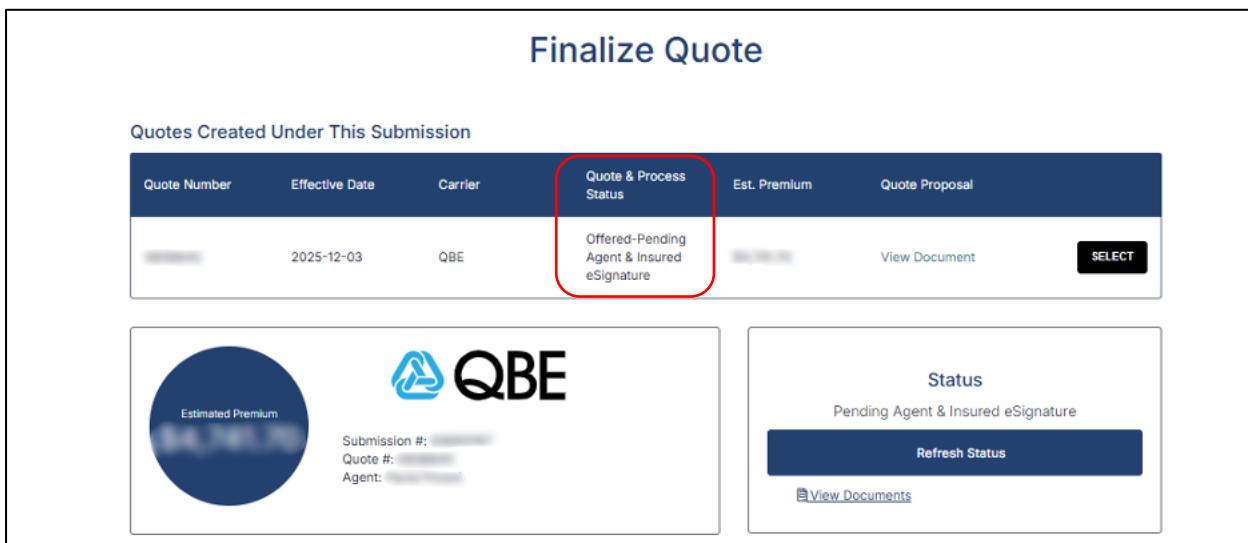
Carrier	Estimated Premium	Water Damage Sublimit	Roofing System Sublimit	AOP	Named Storm	Action
MS Transverse	\$4,825.00	\$10,000.00	N/A	\$2,500.00	5%	Create Quote
QBE	\$4,825.00	\$10,000.00	N/A	\$2,500.00	5%	Create Quote
ch	\$4,825.00	\$10,000.00	N/A	\$1,000.00	5%	Create Quote
ACCREDITED	\$4,825.00	\$10,000.00	N/A	\$1,000.00	5%	Create Quote
LLOYD'S	\$4,825.00	\$10,000.00	N/A	\$1,000.00	5%	Create Quote

16. In the carrier box, your quote number is displayed, and you can view your quote documents by selecting “View Documents”. Select the green “Finalize Quote” button to finalize the quote.

- If you referred a quote in the previous step, you must wait for underwriting to offer or decline the quote. After underwriting releases the referred quote, you may select the green “Finalize Quote” button.



17. On the Finalize Quote page, other quotes created under this submission number will be displayed. View the status of the quote under the column “Quote & Process Status”.



18. Complete the additional tasks for issuance like any mortgagee information by using the slide bar. If you change the slide bar to “Yes”, remember to then select the “+” button to add the mortgagee information. As a reminder, if you need to have the effective date changed, please contact our underwriting team.

Complete the tasks below for issuance

Application Information

Effective Date: 12/19/2025

If you need to change the effective date of the policy, please contact Underwriting at 772-226-5546. Once you e-sign or bind the policy, it may require a rewrite to change your effective date.

Add Mortgagees

NO +

Add Additional Interest

NO +

Claim Data

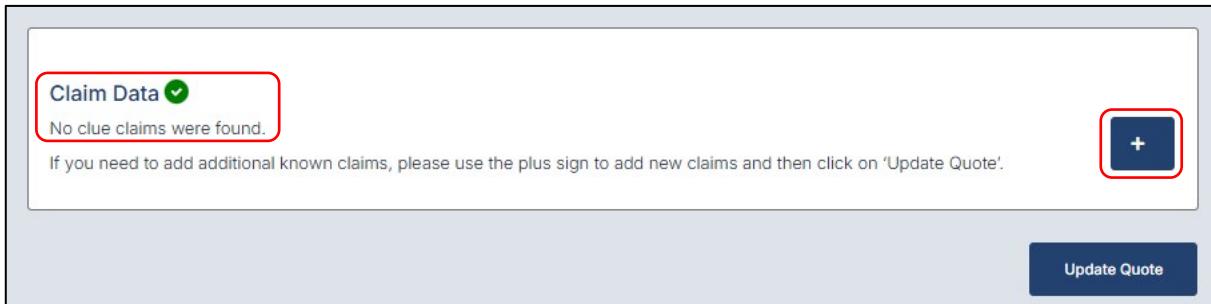
After Clicking Update Quote, any reported Claims will be retrieved and shown here. This may impact your calculated premium while finalizing your quote.

Update Quote

19. On the “Mortgagee” page, enter the required information, including if it is escrow billed. Only the primary mortgage can be selected for escrow bill. Validate the address by selecting the “Validate” button and then select the “Add” button. To add an additional interest, follow the same steps.

20. Then select the “Update Quote” button to run CLUE. Answer the pop-up window accordingly. This will pull any reported claims.

21. Once complete, the result will appear or advise nothing was found. If the agent is aware of a claim that is not displayed, they should add it by selecting the “+” button.



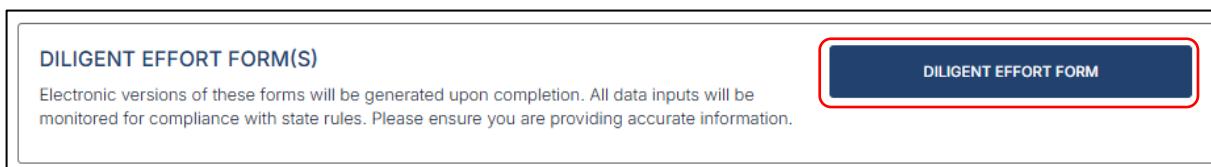
Claim Data 

No clue claims were found.

If you need to add additional known claims, please use the plus sign to add new claims and then click on 'Update Quote'.

Update Quote

22. The Diligent Effort Form(s) must be completed, if required.

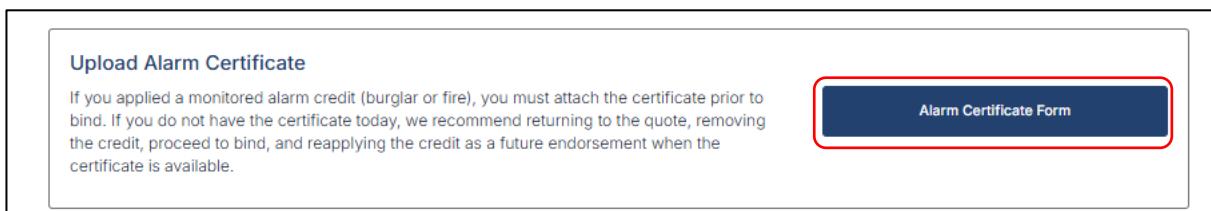


DILIGENT EFFORT FORM(S)

Electronic versions of these forms will be generated upon completion. All data inputs will be monitored for compliance with state rules. Please ensure you are providing accurate information.

DILIGENT EFFORT FORM

23. If you stated that there is a centrally monitored alarm, select the “Alarm Certificate Form” button and upload the alarm certificate.

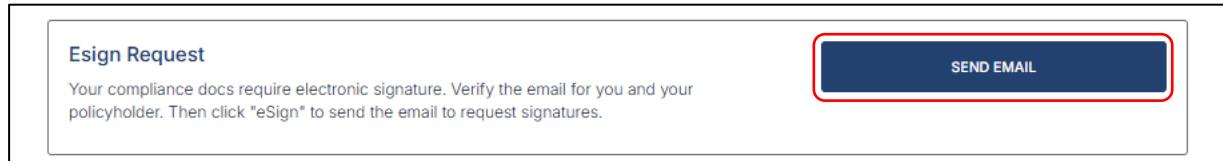


Upload Alarm Certificate

If you applied a monitored alarm credit (burglar or fire), you must attach the certificate prior to bind. If you do not have the certificate today, we recommend returning to the quote, removing the credit, proceed to bind, and reapplying the credit as a future endorsement when the certificate is available.

Alarm Certificate Form

24. When it is time for electronic signatures, select the “Send Email” button. Enter the agent and insured email addresses, confirm that they are correct, and then select “Send eSign Request”.



Esign Request

Your compliance docs require electronic signature. Verify the email for you and your policyholder. Then click "eSign" to send the email to request signatures.

SEND EMAIL

25. Once all compliance documents have been signed by the insured and the producing agent, the status will update to “e-Signature Completed”.

Quotes Created Under This Submission

Quote Number	Effective Date	Carrier	Quote & Process Status	Est. Premium	Quote Proposal
██████████	2025-12-03	QBE	Offered-eSignature Completed	██████████	View Document SELECT



Estimated Premium
██████████

Submission #: ██████████
Quote #: ██████████
Agent: ██████████

Status

eSignature Completed

Refresh Status

[View Documents](#)

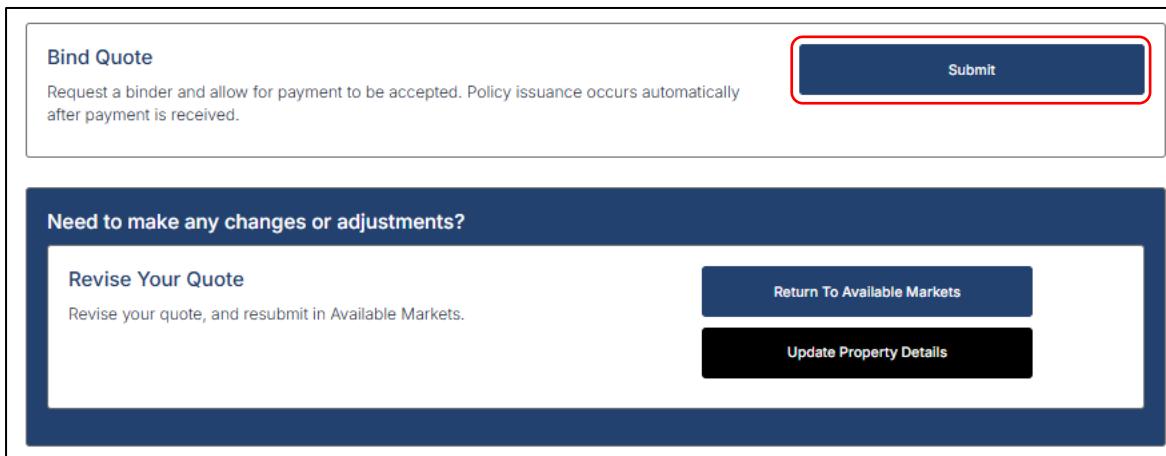
26. For an inspection, enter the contact information for the inspection.

Inspection Contact Details

Please fill the below fields to Bind Quote.

First Name ██████████	Last Name ██████████
Phone Number ██████████	

27. Bind the quote by selecting “Submit” or revise the quote by selecting the “Return To Available Market” or “Update Property details” buttons.



Bind Quote

Request a binder and allow for payment to be accepted. Policy issuance occurs automatically after payment is received.

Submit

Need to make any changes or adjustments?

Revise Your Quote

Revise your quote, and resubmit in Available Markets.

Return To Available Markets

Update Property Details

28. After you select “Submit”, you will receive a pop-up window confirming the bind. The policy number is available on the pop-up, but the policy will not be issued until payment has been received.



Nice work!

Your Quote [REDACTED] is bound!

Here's your Policy Number [REDACTED]

Remember: Payment is required to complete the issuance of the policy.

POST PAYMENT

DASHBOARD