



PROVISIONAL RATES

JANUARY 2023

TRIDENT WILL ALLOW AGENTS TO USE PROVISIONAL RATES TO ENABLE COVERAGE WHEN THE FEMA SYSTEM IS UNAVAILABLE.

Summary:

Trident will use fall Provisional RR2 Rating for new business quote when the pivot new business quoting API is unavailable. Returning provisional rates allows the agent to get a quote, sign the application, and to make a payment to hold the effective date. The agent can use proof of paid application in place of a declaration page as proof of coverage for a loan closing.


Project Goals:

- Provide a rate when FEMA is down so that the agent can make the sale
- Allow the agent to “sign” the application to start the clock for the waiting period.
- Allow Payment so that the effective date can be held & provide a paid application receipt.
- Delay issuance with provisional rates. An internal process will check for the availability of full risk rates.
 - Historically, after a policy was issued with provisional or tentative rates, agents unlikely to go back and adjust the application, causing the policy to non-renew.

GLOBAL BANNER FOR SCHEDULED FEMA OUTAGE

- A global banner will appear in Trident for all users to provide information about the scheduled FEMA outage. A “global banner” means that the banner appears at the top of every page in Trident. The agent can “dismiss” the banner so they don’t see it anymore.
- The banner will expire on Monday January 23 to coincide with the end of FEMA’s scheduled outage.
- BANNER LANGUAGE: During FEMA’s Cloud Migration, access to Pivot, including the Rating Engine and transaction submissions, will not be available from Thursday, January 19, 2023 starting at 8 am EST through Sunday, January 22, 2023. Pivot will be online and ready for business on Monday, January 23, 2023 at 8 a.m. EST. We encourage you to quote and process as many transactions as you can before the outage. Click here for [Agent Resources](#)
- See next pages for images of the global banner and agent resources

GLOBAL BANNER

 During FEMA's Cloud Migration, access to Pivot, including the Rating Engine and transaction submissions, will not be available from Thursday, January 19, 2023 starting at 8 am EST through Sunday, January 22, 2023. Pivot will be online and ready for business on Monday, January 23, 2023 at 8 a.m. EST. We encourage you to quote and process as many transactions as you can before the outage. Additional information regarding the Pivot Migration and Provisional Rating can be found here: [FEMA Pivot Migration Resource](#) and [Provisional Rate FAQ](#).



 **Policy Management** [+ Create Quote](#) [Rollover Policy](#)   



[Action Required \(1\)](#) [Recent Work](#) [Renewals](#) [Dashboard](#)

[Get Help](#)

[My Work](#) [All Work](#)

Action Required / Short Description	Insured Name	Elapsed	Time Left	Premium	Agent Name
Verify Engineered Openings					

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GLOBAL BANNER – AGENT RESOURCES LINK



Important Notification – FEMA's Pivot Migration

During FEMA's Cloud Migration, access to Pivot, including the Rating Engine and transaction submissions, will not be available from Thursday, January 19, 2023 starting at 8 am EST through Sunday, January 22, 2023. Pivot will be online and ready for business on Monday, January 23, 2023 at 8 a.m. EST. We encourage you to quote and process as many transactions as you can before the outage.

AGENT IMPACT

Take a moment to familiarize yourself with the functionality that will be available to you and your agency during the outage.

New Quotes

- New Quotes will use Provisional Rates during this time. Agents can sign the applications and submit payments as normal.
- After the migration is completed, Agents will be able to update the premiums within the application.

Existing RR2.0 Quotes

- Agents can sign the application and submit payments as normal on quotes created prior to the outage. If changes are made to the application, provisional rates may be applied to the updated premium.

Renewals

- Renewals are not impacted by this outage.

Endorsements & Cancellations

- Endorsements and Cancellations must be submitted prior to the outage Thursday, January 19, or after the migration on Monday, January 23.

Claims

- Claims processing and Filing a Claim are not impacted by this outage.

AGENT RESOURCES

As we get closer to the release date for FEMA's Pivot cloud migration, we will share additional alerts and help texts that will be available in the Trident Quoting system during the migration.

Thank you for your understanding as we support the NFIP's effort to provide more capable business systems to support FEMA's mission to provide access to flood insurance and build more resilient communities.

National Flood Services

WHAT'S IN & WHAT'S OUT

Included	Not Included
Banner for scheduled FEMA outage	Provisional Rates for Renewals, Rollovers, and Endorsements
Quote new business using provisional rates	We will not issue policies with Provisional rates. We will check for full risk rates before issuance to reduce workflow churn and non-renewals caused by provisional rates.
Help text explaining provisional rates	
"Recheck Rates" option when provisional rates are used ~ to allow the agent to check for the availability full risk rates on demand	
Application Signature using provisional rates	
Application Payment using provisional rates	
Underwriter task for applications paid with provisional rates – to avoid issuance with provisional rates	
Nightly job to find policies or applications with provisional rates and automatically check for the availability of full risk rates.	

IF FEMA'S RATING ENGINE IS DOWN, PROVISIONAL RATES WILL BE AUTOMATICALLY RETURNED.

The screenshot shows a 'Policy Management' interface. At the top, there is a search bar and buttons for '+ Create Quote' and 'Rollover Policy'. A notification banner at the top reads: 'Please provide all applicable information you have about the property and the insured for the quote.' Below this, the 'AGENT' section shows a blurred company name and a 'Change Producer' button. The 'TRANSACTION DETAILS' section includes: 'Waiting Period' set to 'Standard 30 day wait', 'Agent Sign Date' as 'Not Signed' with an 'Edit' icon, 'Payment Date' as 'Not Paid' with an 'Edit' icon, and 'Effective Date' as '02/09/2023'. On the right, a summary panel displays: 'Previously Paid' as '\$0', 'Premium Due' as '\$3,069' with a 'Details' link, 'Deductibles' as '\$2,000 / \$2,000', 'Rate Type' as 'Provisional Rate', 'Effective' date as '2/5/2023', and 'Payment Due Date' as '1/19/2023'. At the bottom right, a 'Provisional Rates Alert' box contains the text: 'Risk Rate 2.0 full risk rates are temporarily unavailable.'

The rate type is "Provisional Rate" and the provisional rates alert appears.

These remain until the rate type is no longer provisional.

PREMIUM DETAILS IS AVAILABLE FOR PROVISIONAL RATES

Premium Details

Building Premium	\$1,325
Contents Premium	\$980
ICC Premium	\$44
Adjusted Premium	\$2,349
Reserve Fund Assessment	\$423
HFIAA Surcharge	\$250
Federal Policy Fee	\$47
Probation Surcharge	\$0
Annual Premium	\$3,069

Based on deductible of \$2,000/\$2,000
Premium calculations assumes 30 days and Tentative Policy
Effective Date of //

Provisional Rates Alert ⓘ
Risk Rate 2.0 full risk rates are

HELP TEXT IN THE PROVISIONAL RATES ALERT
EXPLAINS PROVISIONAL RATES AND GIVES THE
AGENT INFORMATION ABOUT WHAT TO DO NEXT.

Policy Management [+ Create Quote](#) [Rollover Policy](#) [?](#) [🗨](#) [👤](#)

[Change Producer](#)

Deductibles **\$2,000 / \$2,000**

TRANSACTION DETAILS

Waiting Period	<input type="text" value="Standard 30 day wait"/>
Agent Sign Date	Not Signed ✎ Edit
Payment Date	Not Paid ✎ Edit
Effective Date	<input type="text" value="02/09/2023"/> 📅

INSURED

<input type="text" value="Individual(s)"/>	<input type="text" value="Temp"/>
	<input type="text" value="User"/>

Provisional Rates Alert ⓘ
Risk Rate 2.0 full risk rates are temporarily unavailable.

[Recheck Rates](#)

[Sign Application](#)

Sign Application must be clicked to begin

Provisional Rates are used when FEMA's rating engine is unavailable and full risk rates cannot be provided.
Possible Actions:
You may periodically re-check rates to determine if actual full risk are available.
If you need to start the waiting period and provide proof of payment, you may sign and submit payment. An underwriter will check for full risk rates and adjust the premium before issuing the policy.

HELP TEXT IN THE PROVISIONAL RATES ALERT – MAGNIFIED

The screenshot displays a web interface for policy management. At the top, there is a dark blue navigation bar with the text "Policy Management", a search bar containing "Search for quotes, policies, names & addresses", and buttons for "+ Create Quote", "Rollover Policy", and user icons. Below the navigation bar, a "Change Producer" button is visible. The main content area is divided into sections: "TRANSACTION DETAILS" on the left and "INSURED" at the bottom. The "TRANSACTION DETAILS" section includes fields for "Waiting", "Agent S", "Paymer", and "Effectiv". The "INSURED" section includes a dropdown menu for "Individual(s)" and input fields for "Temp" and "User". A "Provisional Rates Alert" is displayed on the right side of the screen. The alert contains the following text: "Provisional Rates are used when FEMA's rating engine is unavailable and full risk rates cannot be provided. Possible Actions: You may periodically re-check rates to determine if actual full risk are available. If you need to start the waiting period and provide proof of payment, you may sign and submit payment. An underwriter will check for full risk rates and adjust the premium before issuing the policy." Below the alert text are three buttons: "Recheck Rates" (blue), "Sign Application" (grey), and "Sign Application must be clicked to begin" (text). A red arrow points from the magnified help text box to the "Recheck Rates" button. The magnified help text box contains the same text as the alert but is larger and has a white background.

Policy Management Search for quotes, policies, names & addresses + Create Quote Rollover Policy ?

Change Producer

Deductibles \$2,000 / \$2,000

TRANSACTION DETAILS Waiting Agent S Paymer Effectiv

INSURED Individual(s) Temp User

Provisional Rates are used when FEMA's rating engine is unavailable and full risk rates cannot be provided.
Possible Actions:
You may periodically re-check rates to determine if actual full risk are available.
If you need to start the waiting period and provide proof of payment, you may sign and submit payment. An underwriter will check for full risk rates and adjust the premium before issuing the policy.

Provisional Rates Alert *i*
Risk Rate 2.0 full risk rates are temporarily unavailable.

Recheck Rates

Sign Application

Sign Application must be clicked to begin

RECHECK RATES

Management [+ Create Quote](#) [Rollover Policy](#) [?](#) [🗨](#)

Agent Sign Date: Not Signed [✎ Edit](#)

Payment Date: Not Paid [✎ Edit](#)

Effective Date: [📅](#)

[Individual\(s\)](#) [📎](#)

Phone: [+ Alternate Phone](#)

Email:

Include Another Insured

Mailing address is different than property address

Rate Type: **Provisional Rate**

Effective: 2/9/2023

Payment Due Date: 1/19/2023

Provisional Rates Alert ⓘ
Risk Rate 2.0 full risk rates are temporarily unavailable.

[Recheck Rates](#)

[Sign Application](#)

Sign Application must be clicked to begin start of appropriate waiting period.

A button called “Recheck Rates” is available in the right-rail that allows the user to call the FEMA rating engine again to check if full risk rates are available.



Recheck rates button is available on the policy builder page until the policy is rated with full risk rates.

SIGN APPLICATION

Policy Management Search for quotes, policies, names & addresses + Create Quote Rollover Policy ? 🗨

Agent Sign Date: Not Signed ✎ Edit

Payment Date: Not Paid ✎ Edit

Effective Date: 02/09/2023 📅

INSURED

Individual(s) ▼ Temp 📎

User

Phone: (872) 364-7638 + Alternate Phone

Email: h@demo.com

ANOTHER INSURED

Include Another Insured

Mailing address is different than property address

Rate Type: Provisional Rate

Effective: 2/9/2023

Payment Due Date: 1/19/2023

Provisional Rates Alert ⓘ
Risk Rate 2.0 full risk rates are temporarily unavailable.

Recheck Rates

Sign Application

Sign Application must be clicked to begin start of appropriate waiting period.

The agent can sign the application to start the waiting period.

PAY NOW

Policy Management Search for quotes, policies, names & addresses [+ Create Quote](#) [Rollover Policy](#) ?

Agent Sign Date: 01/10/2023 [Edit](#)

Payment Date: Not Paid [Edit](#)

Effective Date: 02/09/2023

INSURED

Individual(s)

User

Phone: (872) 364-7638 [+ Alternate Phone](#)

Email: h@demo.com

ANOTHER INSURED

Include Another Insured

Mailing address is different than property address

Payment Due Date: 1/19/2023

Application signed on 01/10/2023

Provisional Rates Alert

Risk Rate 2.0 full risk rates are temporarily unavailable.

[Recheck Rates](#)

[Download Application](#)

[Pay Now](#)

When the application is signed, payment can be made by selecting "Pay Now".

AGENT CAN SELECT PAYMENT TYPE AND MAKE A PAYMENT

Policy Management Search for quotes, policies, names & addresses + Create Quote Rollover Policy ?

Agent Sign Date 01/10/2023 Edit

Payment Date

Effective Date

Individual(s)

Phone

Email

Include Another Insured

OTHER INSURED

Payment

Choose from the following options to complete this application

PAYMENT METHOD

Credit Card eCheck Mail a Check

Total Payment \$1,961.00

You will be redirected to The U.S. Department of the Treasury's secure Pay.gov system to complete this payment.

Cancel [Continue on Pay.gov](#)

Payment Due Date 1/19/2023

Application signed on 01/10/2023

Provisional Rates Alert Risk Rate 2.0 full risk rates are temporarily unavailable.

[Recheck Rates](#)

[Download Application](#)

[Pay Now](#)

PROVISIONAL RATE APPLICATIONS THAT ARE PAID

- If the paid application has provisional rates, the policy will not automatically issue.
- An underwriter review task will be placed in the “Pivot” queue
- To work the task, the underwriter should navigate to the paid application and check for full risk rates (by using the “recheck rates” button). The underwriter should not close the task unless full risk rates were applied.
- To minimize underwriter impact, a nightly job will run to automatically check for full risk rates and update paid applications with Provisional Rates.

SAMPLE UW TASK FOR APPLICATION PAID WITH PROVISIONAL RATES

Policy Management

+ Create Quote
Rollover Policy
?
🗨
👤

New Business	Issuance Failed	158127	REELFLOOD	EBBA TORCOTE	8 months
New Business	Issuance Failed	140843	TESTUSER	CANCEL TEST	6 months
New Business	Issuance Failed	140859	TESTUSER	TEST TEST	6 months
New Business	Issuance Failed	171315	IATAGT	TEST TEST	2 months
New Business	Issuance Failed	171314	IATAGT	TEST TEST TEST	2 months
New Business	Issuance Failed	259001	IATAGT	DREW HOUSE	8 days
New Business	Issuance Failed	425909	TESTUSER	TEMP USER	4 days
New Business	Issuance Failed	450165	IATAGT	AB AB	5 days

Address & Contacts

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New Business

The following error occurred preventing this policy from issuing:

FEMA new business call failed, FEMA is unavailable. Returning with provisional ratings in a quote

Please review and update the application to complete issuance.

Review Application
Application Complete

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