



Agency Kit Personal Lines

Solving key risks and delivering an
easy insurance experience

Table of Contents

<u>Why MSI?</u>	3
<u>Quick Reference Guide</u>	4
<u>MSI Partners with FloLogic</u>	5
<u>E&S Homeowners</u>	6
<u>E&S High-Net-Worth</u>	7
<u>Admitted Homeowners</u>	8
<u>New Construction</u>	9
<u>Personal Flood</u>	10
<u>Real Estate Investor</u>	11
<u>MSI Claims Process</u>	12
<u>Customer Self-Service Overview</u>	14
<u>VIP Platform</u>	15



Why MSI?

As a leading MGA, MSI combines deep underwriting expertise with insurer and reinsurer risk capacity to create specialized insurance solutions that empower distribution partners to meet customers' unique needs. Count on us to deliver exceptional service and an easy insurance experience through every phase of the policy lifecycle.

Who we work with

- Agents and Brokers
- Brand Partners
- Insurers and Reinsurers
- Underwriting Entrepreneurs

Building Together

MSI relies on distribution and capacity partners to develop and distribute its wide range of innovative insurance solutions for individuals and businesses.

Full-Stack MGA

MSI offers in-house services like an insurance company, including claims, customer service, underwriting, actuarial and analytics, and product management.

Advanced Tools and Technology

At MSI, we continually invest in market-leading tools, proprietary technology, and third-party data for risk evaluation, claims management, and portfolio underwriting.

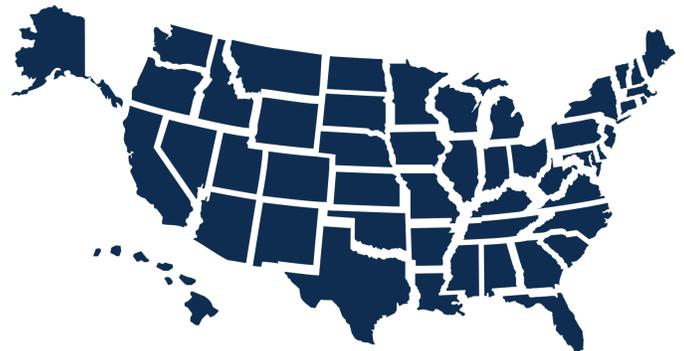
1.5M
Customers

\$1B+
Written Premium

20+
Products and Solutions

Top 3
Independent MGA

Products Offered Nationwide



Quick Reference Guide

MSI protects more than a million personal customers, wherever they may call “home.” Whether they are just starting out, moving their family into a new-home community or live in an estate on the coast, we have solutions to meet their unique needs.

Personal Lines Products

Coastal Admitted	Admitted policies in selected states
Builders Admitted	Admitted policies written as an embedded product at the point of sale during the homebuying process
E&S Mainstreet	Focus on challenging risks in non-coastal locations
E&S Affluent	High-quality E&S risks with TIV up to \$3M
E&S High Net Worth	Risks with TIV between \$3M-\$10M
Residential Flood	Flood insurance with higher limits and broader coverage than NFIP
Real Estate Investor	Covers investment properties up to \$1M

Department Contact Information

Underwriting

Phone: 844.788.0163

PL-Underwriting@msimga.com

Customer Support

Phone: 844-788-0873
contactus@msimga.com

Agency Support

agencyservices@msimga.com

Claims

Phone: 866.401.8110
claimsprocessing@msimga.com

Delivering an Easy Insurance Experience for Customers

MSI’s Customer Portal puts our customers in control of their policy 24/7, from accessing documents and selecting payment options to updating personal information, making payments and reporting claims.

A.M. Best Rated

At MSI, we prioritize financial stability and credibility. Our products are rated by respected agency A.M. Best, reflecting our strong financial health and commitment to meeting our claims obligations. We aim to instill confidence in our partners and customers through our top-rated products, ensuring you can trust us as your insurance provider.

Our Distribution

Our distribution model is designed to reach a broad range of clients through strong partnerships with wholesale brokers and retail agencies. We prioritize seamless collaboration, ensuring that our partners have access to innovative solutions, competitive pricing, and outstanding customer support. By working closely with both wholesale and retail channels, we deliver reliable, tailored coverage that meets the diverse needs of homeowners and investors alike.

Payment Options

MSI accepts all major credit cards with no fee



Make a Payment

Payment Address

MSI
P.O. Box 210788
Bedford, TX, 76095

Overnight Payment Address

MSI
9151 Blvd 26, Suite 325B
North Richland Hills, TX 76180

MSI Partners with FloLogic

FloLogic Helps Prevent Water Lead Losses



Plumbing supply leaks are a leading cause of damage to homeowners. FloLogic, a smart leak control device, operates to detect and automatically stop plumbing supply leaks to prevent catastrophic water damage.

How FloLogic Works¹



Intelligently protects the entire home, automatically stopping leaks, no matter their location, beginning as small as a pinhole



Provides alerts and enables app-based control of the home's water supply

Installed on the incoming water supply to monitor all water flow



Features offered by the FloLogic System

Comprehensive: real time detection of virtually any size leak, beginning at 1/2-ounce per minute

Versatile: For all types of homes - Multiple valve sizes (1", 1.5", 2"), rated for outdoor installations, interfaces with irrigation, water treatment, and security systems

Vigilant: Automatically shuts off water when leaks or critically low room temps are detected

Connected: App-based control enables constant oversight of a property from anywhere

Premium: USA-made, cast bronze construction with battery backup during power outages

Proven: The leader in smart leak control since 2000, best-in-class 5-year limited warranty

FloLogic for MSI Policy Holders

MSI customers receive 15% off the list price by entering coupon code **MSI15** at www.flologic.com, or by calling FloLogic at 877-356-5644 to identify as a customer.

MSI Insurance Customer Prices ²		
FloLogic System	List Price	Discount Price (15%)
1" FloLogic System with Connect or App Control	\$1,992	\$1,696
1.5" FloLogic System	\$2,495	\$2,121
2" FloLogic System	\$2,995	\$2,546

- Installing a FloLogic system may qualify the customer for premium price reductions.
- Your local plumber can install FloLogic, and FloLogic can provide referrals
- Call or visit FloLogic to order or learn more about protecting your valued property

¹MSI does not independently verify or warrant its effectiveness

²Pricing and discount subject to changes as set by FloLogic
For more information, please visit the manufacturer's website



E&S Homeowners

Flexible Homeowners Coverage for Challenging Market

The homeowners insurance market is shifting as customers seek options and insurers reduce catastrophe risk. MSI provides competitively priced coverage, backed by global reinsurers, with flexible deductibles to help manage premiums.

Coverage*

TIV	Up to \$3M
Coverage B	Up to 100% of Coverage A
Coverage C	Up to 100% of Coverage A
Coverage D	Up to 100% of Coverage A
Coverage E	Up to \$1M
Coverage F	Up to \$10K

Available Nationwide

Available in all 50 states and the District of Columbia



About Our Product

- Two programs tailored to homeowner's needs
- Optional coverages for added protection
- Deductible options up to \$1 million
- Covers properties owned by LLCs or trusts
- Nationwide coverage backed by global reinsurers
- Reliable protection for catastrophe-prone areas

Eligibility

- Single-family primary, secondary or rental homes
- Some age restrictions may apply
- Must be conventional design
- LLC's and Trusts must be personally owned



E&S High Net Worth

Specialized Coverage for High-Value Homes

MSI provides tailored coverage for homes valued \$3–\$10 million. Our streamlined process delivers quotes within 24 hours, with proactive risk management and a dedicated claims team for quick resolutions.

Coverage*

TIV	\$3M - \$10M
Coverage B	Up to 100% of Coverage A
Coverage C	Up to 100% of Coverage A
Coverage D	Up to 30% of Coverage A
Coverage E	Up to \$1M
Coverage F	Up to \$10K

Available Nationwide

Available in all 50 states and the District of Columbia



About Our Product

- Flexible deductible options up to \$1 million
- Quick quotes within 24 hours through our advanced online portal
- Expert underwriters with decades of experience in high-value homes
- Backed by the global reinsurance marketplace for reliable protection
- Specialized coverage crafted for unique risk profiles and distinctive homes

Eligibility

- Single family homes used as primary residence or secondary residence, or a rental property
- Home must be conventional design
- Must have central station fire and burglar alarm systems
- LLCs and trusts must be personally owned
- High profile clients subject to clean public profile and underwriting approval

*Varies by state and program



Admitted Homeowners

Coastal Insurance Options

Homeowners in many coastal states are finding it increasingly difficult to secure coverage. MSI and its highly-rated insurance company partners are solving this challenge, providing reliable admitted HO3 coverage in states along the Atlantic and Gulf coasts, including Florida and Massachusetts, with more states to come.

Coverage*

Coverage A	Up to \$1.5M
Coverage B	Up to 20% of Coverage A
Coverage C	Up to 75% of Coverage A
Coverage D	Up to 20% of Coverage A
Coverage E	Up to \$1M

Availability

Available in Florida and Massachusetts
More states coming soon!



About Our Product

- Reliable HO3 coverage for primary, secondary, or rental homes in Florida and Massachusetts
- Up to \$1.5M dwellings coverage, varying by state, for high-quality properties in coastal and high-risk areas
- State-specific endorsement enhancements for tailored protection
- Flexible deductible options to help manage premiums
- Specialized coverage for coastal and catastrophe-prone areas

Eligibility

- Single-family primary, secondary or rental homes
- Some age restrictions may apply
- Ability to cover properties in the name of an LLC or trust



New Construction

The Builders' Choice for Home Insurance™

MSI's builder product offers a streamlined solution for new home insurance, simplifying the process for builders, buyers, and lenders. With locked-in pricing and complete property and liability coverage, even in high-risk areas, we ensure that securing homeowners insurance is one less worry.

Coverage

Coverage A	Up to \$1.5M
Coverage B	Up to 125% of Coverage A
Coverage C	Up to 125% of Coverage A
Coverage D	Up to 100% of Coverage A

Available Nationwide



About Our Product

- We can create custom products for builders and communities to meet specific needs
- Ability to write coverage in communities that other insurers may not, due to higher risks
- We partner with builders on mitigating future losses, such as with home water shutoff valves, adding value and potential premium savings for buyers
- No property inspection required
- Flexibility with closing dates
- Locked-in pricing

Eligibility

- **Protection Class:** 9-10 homes are ineligible
- 1-2 unit dwellings acceptable
- Personal trusts are acceptable
- Home in new communities not yet rates by ISO will default to a PPC 5 until an ISO rate is established



Personal Flood

Protection for the Most Common Cause of Property Loss

Flooding, often excluded from standard policies, causes significant homeowner losses, with 40% occurring outside high-risk zones. MSI's flood insurance offers higher limits compared to the NFIP, faster activation, and innovative coverage to deliver superior protection and peace of mind.

Coverage

TIV	\$1.25M Max
Building	\$1.25M
Contents	\$1.25M
Other Structures	Same as NFIP (N/A)
Loss of Use	Addresses all gaps
Loss Settlement	RCV
ICC	\$30K

Availability

Available in all states excluding: AK, HI, KA, & LA



About Our Product

- No elevation certificates or appraisals required
- High-resolution data within our technology makes quoting and binding easier
- Competitive rates: On average, 10% more cost-effective than NFIP
- Industry-leading customer service
- 5-7 day waiting period (vs. 30 days for NFIP)

Eligibility

- Exclusions for barrier islands, manufactured homes, two or more previous flood losses, and more



Real Estate Investor

Filling the Insurance Gap for Single-Family Home Investors

MSI's Real Estate Investor product offers tailored coverage for investors with 1 to 500 residential rental or renovation properties, providing up to \$1 million per occurrence for property and liability in 49 states and D.C. Our advanced online portal enables agents to secure instant decisions and customized quotes, backed by exceptional service from policy issuance to claims resolution.

Coverage

Property	Up to \$1,000,000
Liability	Up to \$1,000,000 per occurrence, \$2M annual aggregate
AOP	Up to \$50,000
Wind or Hail	Up to 10%

Available Nationwide

Available in all states except New York



About Our Product

- Hybrid personal-commercial policy for single-family home investors
- All locations owned can be insured on a single policy
- Pay for what you use, no minimum premium
- Easy autopay options - ACH, credit card, escrow
- Several deductible options

Eligibility

- Non-owner occupied single-family houses, townhomes and condos (up to four units)
- Rental, vacant and limited renovation properties

Supporting Your Clients Through the Claims and Repair Process

At MSI, we understand that your clients rely on you during challenging times. As your MGA partner, we're committed to providing the tools, guidance, and support you need to help your clients navigate the claims process and restore their homes with confidence.

Steps to Take When Your Client Reports Property Damage

1. Encourage prompt claim filings
 - a. Advise your client to notify MSI as soon as possible via phone, online, or through you.
 - b. Timely reporting allows us to address damages quickly and begin the claims process.
2. Ensure mitigation of further damage
 - a. Remind your client to take temporary measures to protect their property when safe to do so (e.g. tarping roofs or boarding windows).
 - b. Ensure they keep receipts for emergency repairs for reimbursement purposes.
3. Documentation is key
 - a. Encourage your client to take photos or videos of the damage immediately after the loss when safe to do so.
 - b. Advise them to retain their claim number, adjuster name, and contact information for future reference.

What Your Client Can Expect During the Claims Process

1. Initial contact
 - a. A licensed adjuster will reach out to your client within 24 hours of filing the claim.
 - b. A field adjuster will schedule an inspection within approximately 48 hours.
2. Inspection & review
 - a. The adjuster will assess the damage, review all information, and outline the next steps to resolution.
 - b. Every claim is unique and handled accordingly to meet your client's specific needs.
3. Payment
 - a. Payments are typically sent via check by regular mail.
 - b. If expedited payment is required, the adjuster will work to ensure timely delivery.

Your Role in Supporting Clients During the Claims Process

1. Ensure safety first
 - a. Advise clients not to enter unsafe areas of their home and to prioritize their safety.
2. Theft reporting
 - a. If theft is involved, remind clients to report the loss to both MSI and their local police department.
3. Emergency repairs
 - a. If your client needs assistance with emergency repairs, MSI can connect them with trusted vendors.
4. Relocation costs
 - a. If your client cannot stay in their home, ensure they keep receipts for hotels or meals for potential reimbursement.

Supporting Your Clients Through the Claims and Repair Process

Policy and Coverage Questions

- For coverage-related inquiries, you can assist your client by reviewing their policy details.
- MSI adjusters are also available to clarify coverage questions specific to the loss.

Important Reminders for Agents

What to avoid:

- Ensure your client files their claim with MSI as soon as possible to avoid delays.
- Remind clients to avoid entering unsafe areas of their home.

Handling legal documents:

- If your client is served with legal papers related to the loss, forward copies directly to MSI or expedite them on their behalf.

How to Report a Claim

- File a claim [online here](#)
- File by phone: 866.401.8110

MSI Customer Self-Service Overview

As an MSI agent partner, you can guide your customers to utilize the self-service tools available on the MSI customer portal. Below is a high-level summary of the features and functionality available to customers online.

Key Customer Self-Service Features

- Reset or change their password.
- View and download policy documents, including installment schedules.
- Update payment methods and make payments.
- Submit claims directly online.
- Access FAQs for quick answers to common questions.

Navigating the Self-Service Portal

Customer login:

- To access the portal, customers should click “Customer Log In” and reset their password if needed by selecting “Forgot your Username/Password” and entering their email address associated with the policy.

Policy Summary

- Once logged in, customers can select the correct policy term to view details on the Policy Summary page.

From here, they can:

- Download and print policy documents (PDF format).
- View billing history, including past payments and future installments.
- Make payments or update payment methods.

Payment Options

- When making payments, customers can:
 - Use existing payment methods on file.
 - Add or update credit card or ACH payment methods.
 - Choose to make a payment method active or use it for a one-time payment.

Self-Guided Mobile Inspections

MSI offers a seamless self-guided inspection option through Loss Control 360. Customers will receive an email from lc360carrier@lc360services.com with instructions to begin their inspection.

Key details:

- Customers must complete the inspection within 15 days.
- The process is simple and mobile-friendly, requiring basic contact information to get started.

Additional Support

If your customers require further assistance, direct them to MSI’s customer service team at 844.994.4601 for personalized support.

VIP Platform

MSI's VIP System is a fully automated quoting platform that enables quote-to-bind within minutes. Documents are available immediately, and endorsements can be processed online.

Logging in

Navigate to admin.msimga.com.
Then, you can log in using your email address and the password provided.

Support Tip

For IT-related support, please email your sales manager.

Update Password

If this is your first time logging in, your temporary password must be changed.
To update your password, select "Update Password".

How to start a new quote

- From the main screen, hover over the "New Quote" option.
- Then, select the product you would like to quote.

Note: Options will vary dependent on your access.

*Please include an email address to ensure the client receives access to our customer portal and electronic documents.
(Admitted Only)

Quoting Tip

Please provide a date of birth to ensure an accurate premium is given.

How to find an existing quote

- From the main screen, hover over the "Policy Search" option.
- From the "Policy Search" view, there are two options to search for an existing quote:
 - Enter the quote or policy number in the "Policy Number" field and click "Search".
 - Search by a variety of fields. The system requires a minimum of two (2) fields to be filled out for a generic search.

How to pull policy documents

- First, pull up the policy using the "Policy Search" view.
- Under the red "View" tab, choose the "Policy Documents" option.
- Then, underneath "Policy Information", you will see "Policy Documents".
- All documents associated with that policy will load here - including the New Business Application, Billing Schedule, Declarations Page, etc.