

ICE Mortgage Technology®

Encompass Partner Connect (EPC) MI Center

Administrator Guide

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Admin Services Setup

The MI Center has 4 functions for each MI Provider:

- 2 for the Rate Quote Comparison function, and
- 2 for the Radian MI function.

In order for users to import quotes, it is necessary to complete setup for both the Rate Quote Comparison and Radian MI functions.

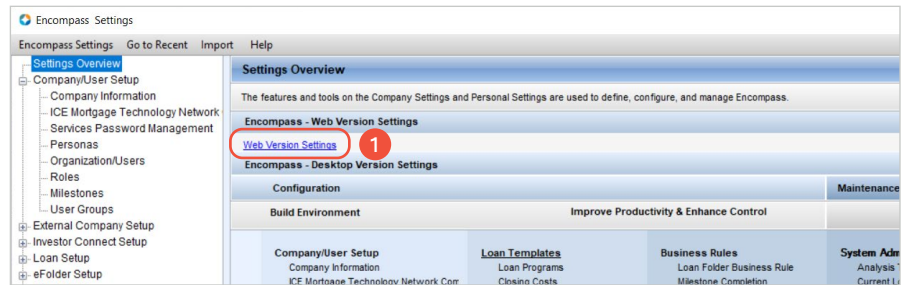
The “R2T” options are specifically for setup in the non-production (UAT) environment and cannot be set up in production.

To set these up in your UAT environment, follow the steps listed here with the R2T functions in the UAT environment.

In production, complete the setup for both non-R2T functions in order to quote, import, and order.

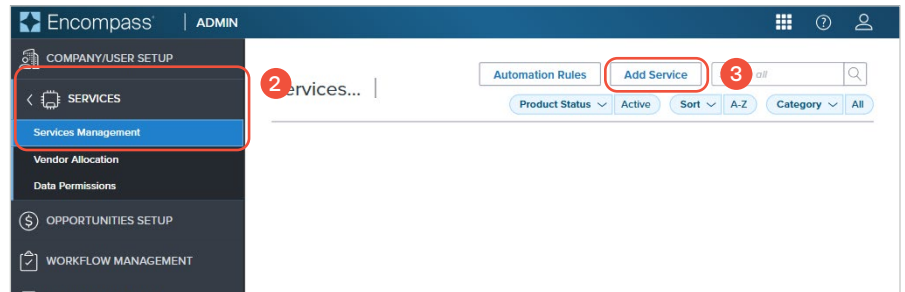
Steps to set up the Rate Quote Comparison function:

1. From Smart Client Settings, click **Web Version Settings**.



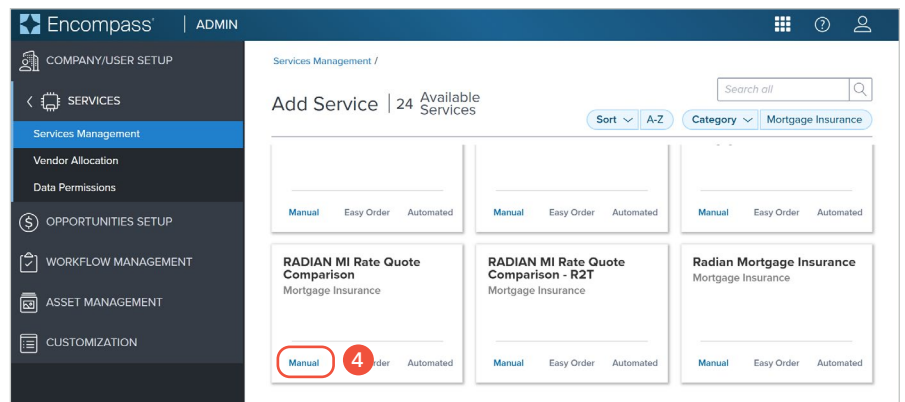
2. In the left navigation menu, click **Services** and then **Services Management**.

3. Click **Add Service** and select **Mortgage Insurance** from the category dropdown.



4. Click **Manual** on the "RADIAN MI Rate Quote Comparison" function card.

- i** RADIAN MI Rate Quote Comparison - R2T and Radian Mortgage Insurance - R2T are for test environments only.



5. Enter the **Service Setup Name** (i.e. "Radian Quotes").

i This name will not appear anywhere that end users will see it and can be any name - suggest "Radian Quotes" for Rate Quote Comparison setup and "Radian Import & Orders" for Radian Mortgage Insurance setup.

6. In the **Authorized Users** section, select any users/personas who will need to view or interact with mortgage insurance in any way and click **Save**.

! Do not use this authorization to restrict persona or user access to certain MI functions.

i For persona-based functionality restrictions, please see [Encompass & Persona Settings](#).

7. In the Service Setup screen, click the **ADD** link to enter your Radian credentials (Master Policy (MP) Number).

8. Enter your 8-digit Radian MP number in the **Master Policy Number** field and click **Save**.

i The MP number must be formatted as shown with 8-digits and no dashes or spaces.

i To setup multiple master policy numbers, see [Using Multiple Master Policy Numbers](#).

9. Click the Status toggle from **OFF** to **ON**.

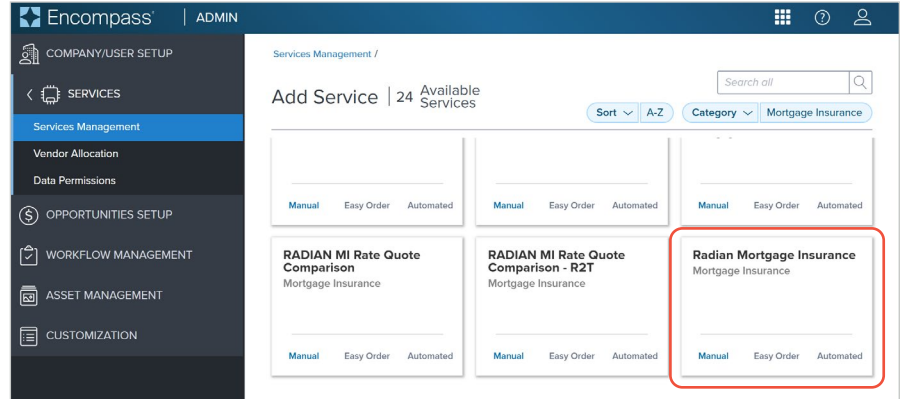
Manual						Add
STATUS	SERVICE SETUP NAME	READINESS CONDITION	MODIFIED BY	MODIFIED DATE		
OFF	Radian MI Center		admin	03/10/2025		ADD

STATUS	SERVICE SETUP NAME	READINESS CONDITION	MODIFIED BY	MODIFIED DATE		
ON	Radian MI Center		admin	03/10/2025	✓	

Steps to set up the Radian MI function:

Repeat steps 4–9 for the **Radian Mortgage Insurance** function.

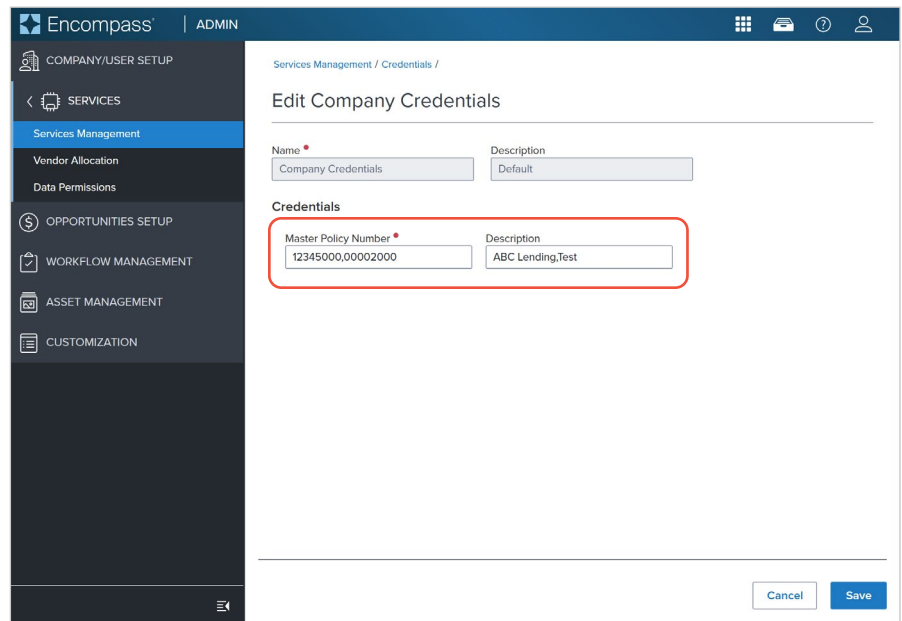
- Authorized Users for Radian Mortgage Insurance should be the same as Authorized Users for Radian Rate Quote Comparison - any user/persona who views or interacts with mortgage insurance in any way.
- For persona-based functionality restrictions, please see [Encompass & Persona Settings](#).



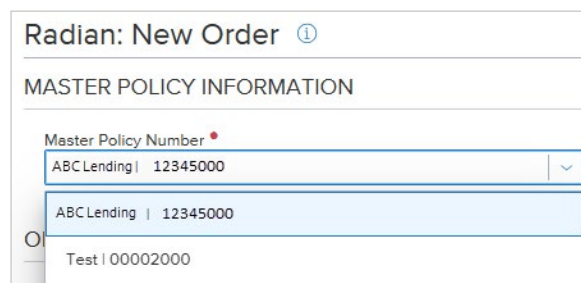
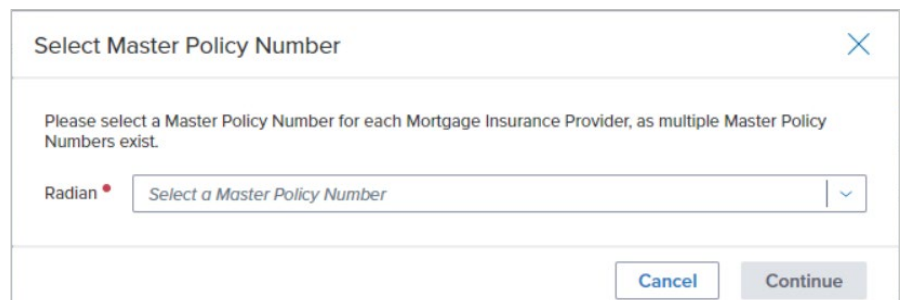
Using Multiple Master Policy Numbers

To set up more than one **Master Policy Number** for users to pick on the Rate Quote Comparison or Radian order screen, enter the master policy numbers (as formatted above) separated by commas (no spaces).

In the **Description** field, enter the company names associated with each MP, also separated by commas with no spaces.



This will populate a drop-down in the Rate Quote Comparison and Radian order screens, allowing the users to select the MP for which they want to quote or order.



Encompass & Persona Settings

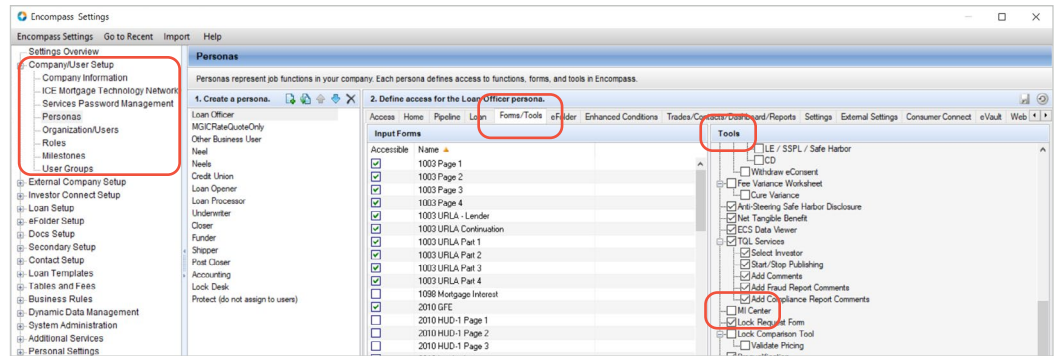
Encompass settings allow the admin to enable the MI Center in the Tools menu, as well as restrict or enable specific MI functions by persona.

Settings to review & edit:

- From **Company/User Setup Menu** > **Personas**, select a Persona to edit and click the **Forms/Tools** tab to enable or disable the **MI Center** option in the **Tools** menu.

i This selection controls the users' ability to access the MI Center (in the Tools menu). MI Center does not appear in Services.

- Click **Save**.



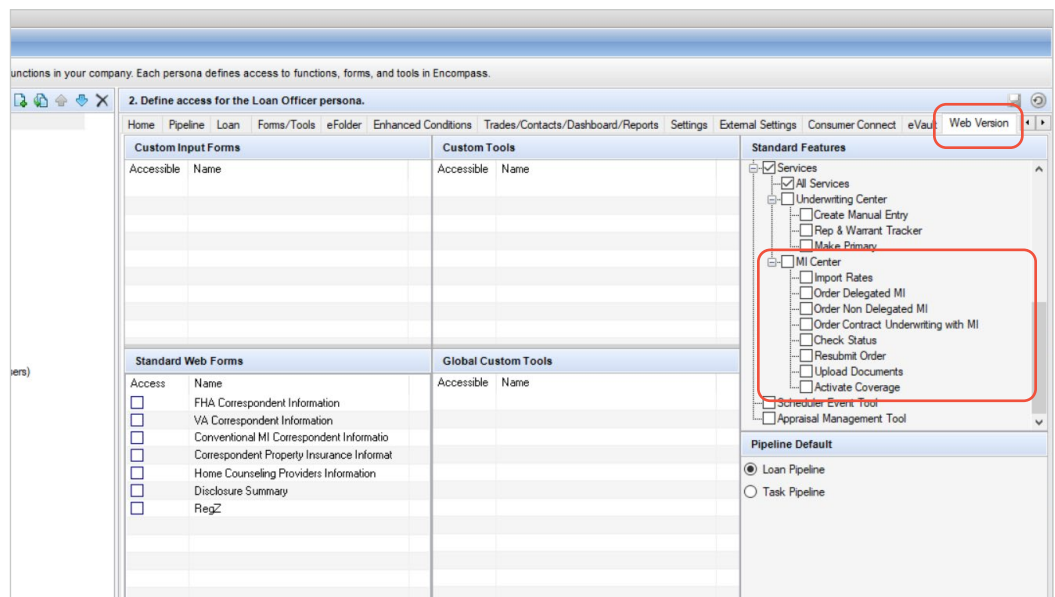
- Click the **Web Version** tab to enable or disable the **MI Center** and various MI Functions.

! This step is required whether using the web version or desktop version of Encompass, despite the tab name.

i Use these selections to enable or restrict access to MI functions from the Rate Quote Comparison and Order Summary screens (i.e. for users restricted to MI quoting, select MI Center and Import Rates Only).

i For persona-based restrictions on the Radian Order screen, please see [MI Provider-Specific Settings](#).

- Select the MI functions the Persona should have access to. See the table below for descriptions of each MI function.
- Click **Save**.

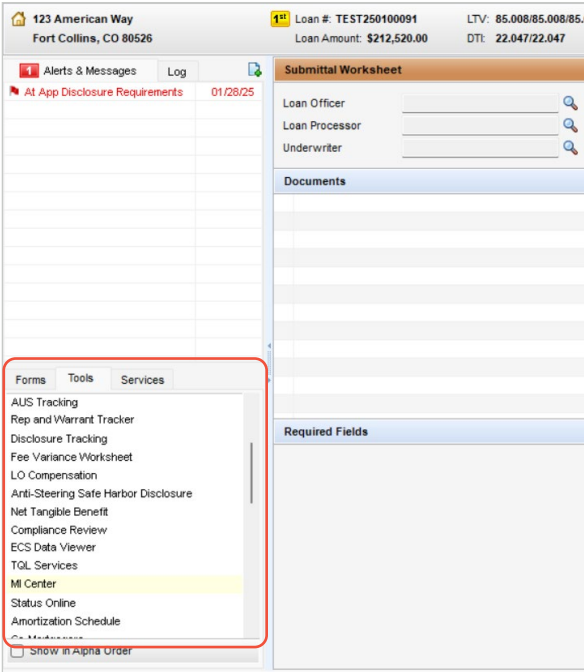


MI Function	When to Enable
MI Center	All users/personas authorized to view or access MI should have this enabled.
Import Rates	Enable for quoting and rate importing (formerly fee import).
Order Delegated MI	Enable for those who order delegated MI (lender underwrites - no documents required).
Order Non Delegated MI	Enable for those who order non-delegated MI (Radian underwrites - documents required).
Order Contract Underwriting with MI	N/A for Radian
Check Status	Enable for those who order non-delegated MI (allows user to manually request response on Radian orders).
Resubmit Order	Enable for those who order delegated or non-delegated MI (allows user to resubmit for changes).
Upload documents	Enable for those who order non-delegated MI and those who send post-closing documents (QC, Confident Coverage).
Activate Coverage	Enable for those who activate MI post-closing.

MI Center Rate Quote Comparison Settings

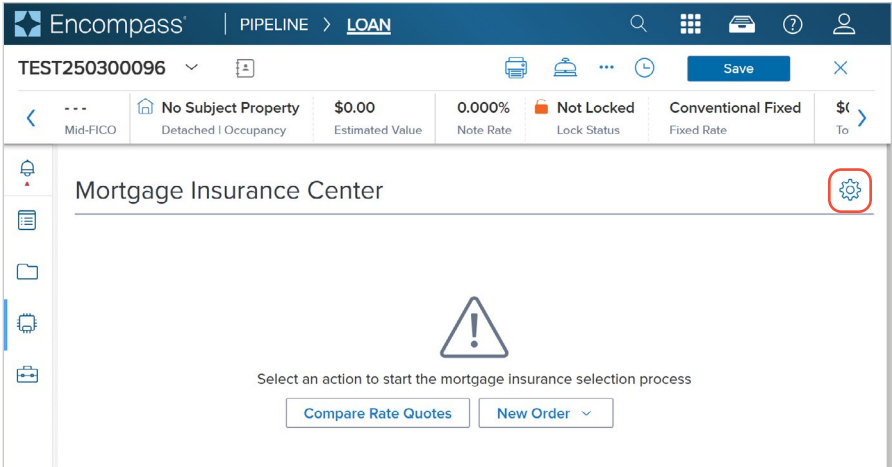
The new Rate Quote Comparison function allows users to compare MI quotes across all configured providers for 4 MI products:

- Monthly
- BP Single
- LP Single
- Split Premium



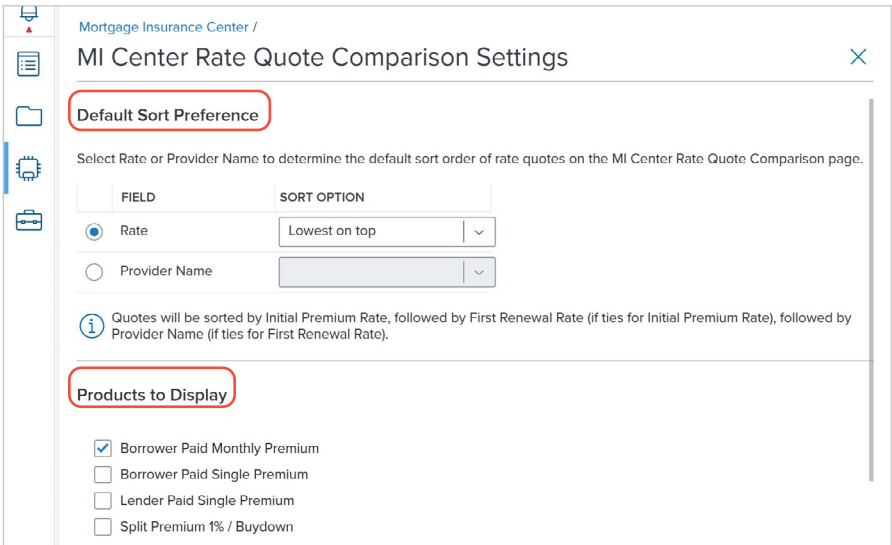
From within a loan in the pipeline, click **MI Center** in the **Tools** menu to load the MI Center landing page.

Click the gear icon to view the Rate Quote Comparison settings.



Admins can select:

- How to sort the results (defaults to lowest price)
- Which products to display to users




MI Provider-Specific Settings

Each MI provider has an order page, accessed through the **New Order** drop-down.

Settings on each provider page apply only to that MI provider.

Click the **Settings** link in the top right of the order page to view and edit the provider page settings.

Mortgage Insurance Center



Select an action to start the mortgage insurance selection process

Compare Rate Quotes

New Order

RADIAN

MI Center / Radian: New Order

Settings

MASTER POLICY INFORMATION

Master Policy Number
Test | 00002000

ORDER TYPE

Request Type
Rate Quote

ORDER PARAMETERS

Premium Payment Plan
Deferred Monthly

Split Premium Up Front Rate

Premium Paid By
Borrower Paid

Refund Option
Not Refundable

Renewal Option
Constant

☐ Premium Financed

☐ Relocation Loan

Special Loan Program

Special Pricing

Cancel

Order

Settings to review:

1. Order options to display – toggle product options on or off to display or hide from users.
2. Order field defaults – select or change defaults – Radian order page defaults to Borrower Paid Deferred Monthly Constant Not Refundable.

Master Policy Number

Admin Settings

Premium, Refund and Renewal Options

Premium Payment Plan

Select the items to appear in the list

☒ Deferred Monthly
☒ Single
☒ Upfront Monthly
☒ Split Premium
☒ Annual

Selected Default
Deferred Monthly

Split Premium

Select the items to appear in the list

☒ 0.25%
☒ 0.50%
☒ 0.75%
☒ 1.00%
☒ 1.25%
☒ 1.50%
☒ 1.75%

Selected Default
1.00%

Premium Paid By

Select the items to appear in the list

☒ Borrower Paid
☒ Lender Paid

Selected Default
Borrow...

Refund Option

Select the items to appear in the list

☒ Refundable
☒ Not Refundable

Selected Default
Not Ref...

Renewal Option

Select the items to appear in the list

☒ Constant
☒ Declining /

Selected Default
Constant

Cancel

Save

3. Persona Ordering Permissions: These settings will apply to the Radian order page and will enable or restrict the various request types (quote, non delegated order, delegated order) from the users as selected.

- Toggle **Apply Persona Permissions** from off to on to enable persona-based restrictions on the Radian order page.
- These settings control whether each persona is allowed or restricted for quoting and delegated/ non-delegated ordering on Radian's page.
- If you wish to restrict these functions consistently across all MI providers, be sure to repeat this step in each MI providers' order page settings.

Master Policy Number

Admin Settings

Persona Ordering Permissions

Apply Persona Permissions?☐ OFF

PERSONA	<input checked="" type="checkbox"/> RATE QUOTE	<input checked="" type="checkbox"/> DELEGATED	<input checked="" type="checkbox"/> NON DELEGATED
Accounting	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Administrator	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Closer	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Funder	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Loan Officer	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

MI Coverage Percentage

☒ Fannie Mae ☐ Freddie Mac

Cancel Save

i Changes saved here apply only to the Radian order page and may be necessary to take this step on each MI provider's order page settings.

4. Coverage defaults – hover over a coverage amount and click the edit icon to change (table is defaulted to industry standard coverages)

Master Policy Number

Admin Settings

Lock Desk/Secondary	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Post Closer	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Underwriter	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

MI Coverage Percentage

☒ Fannie Mae ☐ Freddie Mac

BASE LTV	FNMA STANDARD COVERAGE		FHLMC STANDARD COVERAGE	
	TERM > 20 YEARS OR ARM	TERM <= 20 YEARS	TERM > 20 YEARS OR ARM	TERM <= 20 YEARS
95.01% - 97.00%	35	35		
90.01% - 95.00%	30	25	30	25
85.01% - 90.00%	25	12	25	12
85.00% & Under	12	6	12	6

Cancel Save

i To change coverage defaults for all MI orders, these edits must be done on each provider page's settings.

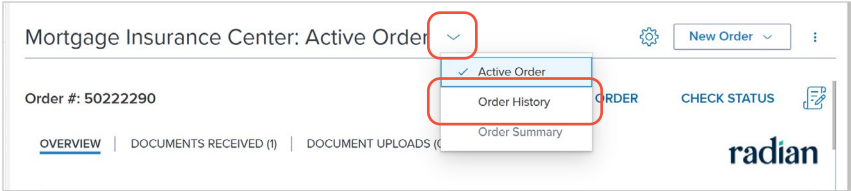
Troubleshooting

Users may encounter any number of errors in their processes, from failed quote requests to failed activation attempts. Most troubleshooting includes looking at the history of interactions on the file.

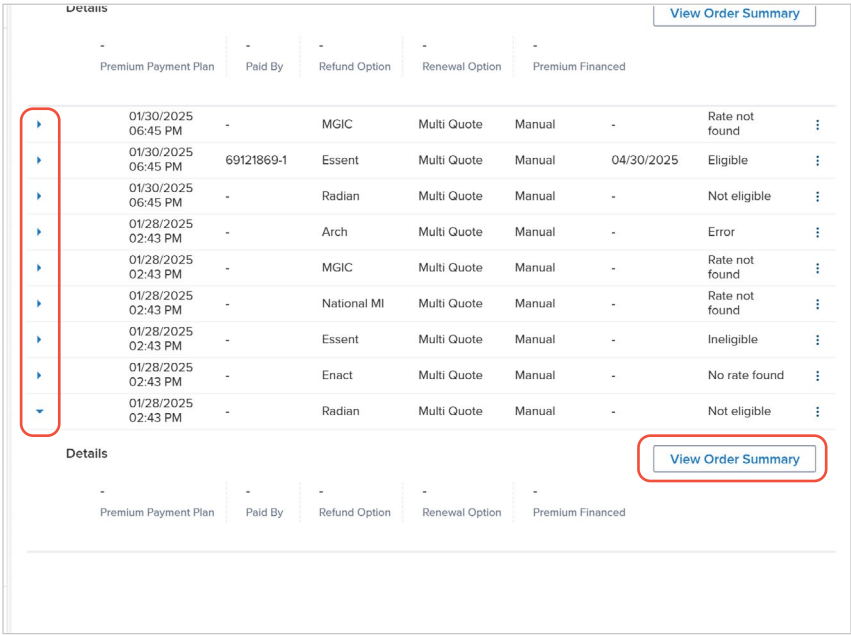
MI Center has 2 primary locations for this information: Order History and the Event Log.

Order History

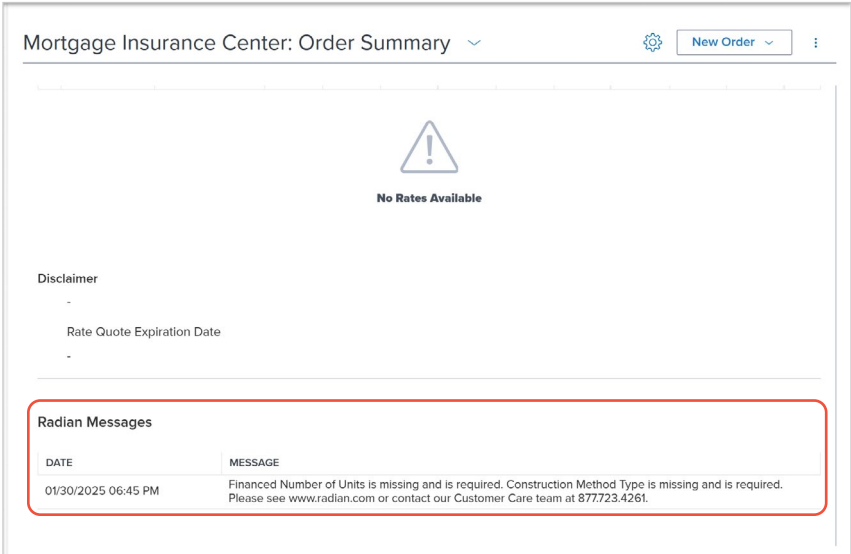
Click the dropdown arrow from the Active Order screen and select **Order History** to view the list of transactions attempted on the file.



To view the details of an individual order, including any error messages received, click the arrow to expand and View Order Summary.



Messages received display at the bottom of the page.



Event Log


This function logs all requests and responses on orders with relevant details for IT support, if necessary.

From the Active Order screen, click the Order Event Log icon.

Order #: 50221827

RESUBMIT ORDER

CHECK STATUS



OVERVIEW

DOCUMENTS RECEIVED (0)

DOCUMENT UPLOADS (0)

Order Status: Pending review

ACTIVE ORDER

Imported Rates

Percent %	Amount	Duration
-----------	--------	----------

A list of all transactions and statuses, outgoing and incoming, displays with date/time stamps.

Mortgage Insurance Center: Active Order


Compare Rate Quotes

New Order

Order #: 50221827

RESUBMIT ORDER

CHECK STATUS



OVERVIEW

DOCUMENTS RECEIVED (0)

DOCUMENT UPLOADS (0)

Order Status: Pending review

ACTIVE ORDER

Imported Rates

Percent %	Amount	Duration
-----------	--------	----------

Type	Provider	Order Date	Order Request Method
Non Delegated	Radian	01/31/2025 02:07 PM	Manual

Premium Payment Plan	Paid By	Refund Option	Renewal Option
Deferred Monthly	Borrower	Not Refundable	Constant

Certificate Expiration	Premium Financed

Initial Premium at Closing

First Renewal

Second Renewal

Rates Imported On

Order Event Log

FULFILLED

Message: Order fulfilled

Date-Time	Activity By
01/31/2025 02:07:47 PM	admin

RESPONSE RECEIVED

Message: Order response received from partner with partner status as 'Pending Review'

Date-Time	Activity By
01/31/2025 02:07:45 PM	admin

Additional Resources

EPC Support Materials

 [Radian.com/EPC](https://www.radian.com/EPC)

To find additional resources, visit the EPC support materials section of our [Technology Integrations](#) page.

Radian Guaranty Account Manager

 [Find Your Radian Guaranty Account Manager](#)

If you have any questions, don't hesitate to reach out to your Radian Guaranty Account Manager.

Radian Corporate Website

 [Radian.com](https://www.radian.com)

The Radian corporate website has guidelines and information on our products and services.

The corporate website offers:

- [Radian Master Policy](#)
- [MI Rate Finder](#)
- [MI Product Info](#)
- [Underwriting Guidelines](#)
- [Servicer Guides](#)
- [Notification of Mortgage Insurance Modification Form](#)
- [Find Your Radian Account Manager - Sales Rep Finder](#)

Find More Learning Content

 [Radian.com/Training](https://www.radian.com/Training)

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- [Webinar Calendar](#)
- [MI Products 101 Video Series](#)
- [MI Essentials Video Series](#)
- [MI Online Tutorial Videos](#)

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