

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**.

The screenshot shows the 'Encompass Settings' window. On the left, a navigation tree includes 'Company/User Setup' with sub-options like 'Company Information', 'ICE Mortgage Technology Network', 'Services Password Management', etc. The 'Web Version Settings' link under 'Company/User Setup' is highlighted with a red circle labeled '1'.

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

The screenshot shows the 'Encompass' Admin interface. The left sidebar has 'COMPANY/USER SETUP' and 'SERVICES' (which is highlighted with a red circle labeled '2'). The main area shows a table with columns 'Automation Rules', 'Add Service' (which is highlighted with a red circle labeled '3'), and search/filter buttons.

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

The screenshot shows the 'Add Service' screen. The left sidebar shows 'COMPANY/USER SETUP' and 'SERVICES' (highlighted with a red circle labeled '2'). The main area shows a table of services. The 'Mortgage Insurance' category is selected in the dropdown. The 'RADIANT MI Rate Quote Comparison' card is highlighted with a red circle labeled '4'.

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

**i** RADIANT 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").

- 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.

Services Management / Add Service /

**Add Manual Setup**

Service Type: Mortgage Insurance   Evaluation Level: Loan Level   Provider: RADIAN MI Rate Quote Compa...

Service Setup Name **Radian Quotes** 5 Setup Description

Readiness Conditions Validate

Condition Editor   Query Builder

Authorized Users 6

Category   Selected Entities

Organizations   0 selected

Users   0 selected

Personas   0 selected

Cancel   Save

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

Manual					
STATUS	SERVICE SETUP NAME	READINESS CONDITION	MODIFIED BY	MODIFIED DATE	
<input type="button" value="OFF"/>	Radian Mi Center		admin	03/10/2025	<span>7</span> <input type="button" value="ADD"/>

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

- The MP number must be formatted as shown with 8-digits and no dashes or spaces.
- To setup multiple master policy numbers, see [Using Multiple Master Policy Numbers](#).

Edit Company Credentials

Name **Company Credentials** 8 Description Default

Credentials

Master Policy Number **12345000** Master Policy Number Description

Cancel   Save

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

STATUS	SERVICE SETUP NAME	READINESS CONDITION	MODIFIED BY	MODIFIED DATE	
<input checked="" type="button" value="ON"/>	Radian Mi Center		admin	03/10/2025	<span>9</span> <input type="button" value=""/>

## 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](#).

The screenshot shows the 'Add Service' page in the Encompass Admin interface. The left sidebar lists 'COMPANY/USER SETUP', 'SERVICES' (which is selected), 'Vendor Allocation', 'Data Permissions', 'OPPORTUNITIES SETUP', 'WORKFLOW MANAGEMENT', 'ASSET MANAGEMENT', and 'CUSTOMIZATION'. The main area shows a grid of services. A red box highlights the 'Radian Mortgage Insurance' service entry, which is listed under 'Available Services'. The service entry includes the name 'Radian Mortgage Insurance', the category 'Mortgage Insurance', and three service levels: 'Manual', 'Easy Order', and 'Automated'.

## 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.

The screenshot shows the 'Edit Company Credentials' page in the Encompass Admin interface. The left sidebar is identical to the previous screenshot. The main area shows the 'Edit Company Credentials' form. A red box highlights the 'Master Policy Number' field, which contains the value '12345000,00002000' and a description 'ABC Lending,Test'. There are 'Name' and 'Description' fields above this. At the bottom right are 'Cancel' and 'Save' buttons.

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.

The screenshot shows the 'Select Master Policy Number' dialog box. It contains a dropdown menu with the option 'Radian' and a placeholder text 'Select a Master Policy Number'. At the bottom right are 'Cancel' and 'Continue' buttons.

The screenshot shows the 'Radian: New Order' interface. The 'MASTER POLICY INFORMATION' section contains a dropdown for 'Master Policy Number'. The dropdown shows three options: 'ABC Lending | 12345000', 'ABC Lending | 12345000', and 'Test | 00002000'. The 'ABC Lending | 12345000' option is currently selected.

# Encompass & Persona Settings

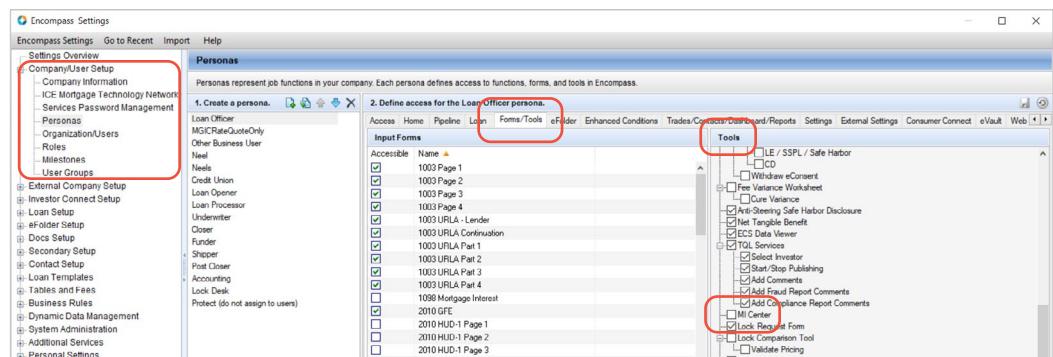
Encompass settings allow the admin to enable the MI Center in the Tools menu, as well as restrict or enable specific MI functions by persona.

## 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.

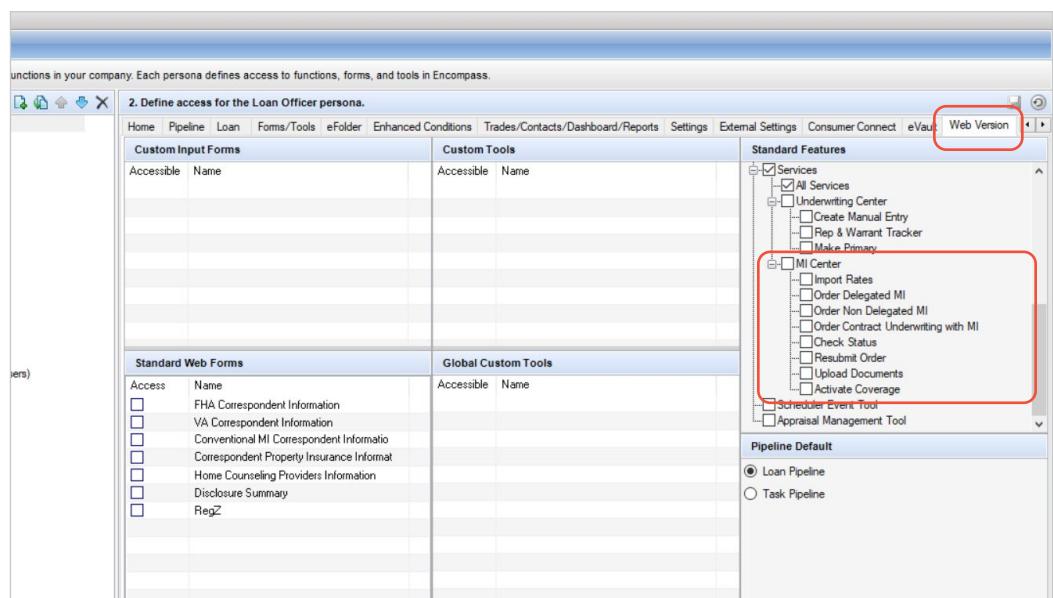
**!** This step is required whether using the web version or desktop version of Encompass, despite the tab name.

- 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.

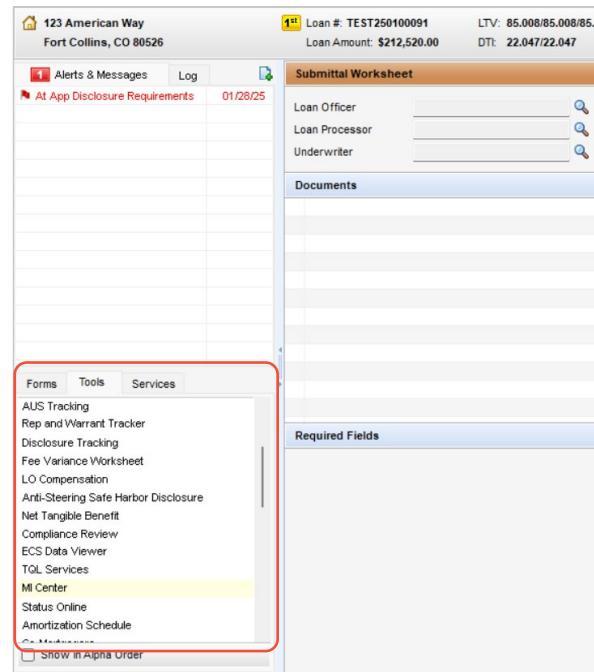


MI Function	When to Enable
<b>MI Center</b>	All users/personas authorized to view or access MI should have this enabled.
<b>Import Rates</b>	Enable for quoting and rate importing (formerly fee import).
<b>Order Delegated MI</b>	Enable for those who order delegated MI (lender underwrites - no documents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

# MI Center Rate Quote Comparison Settings

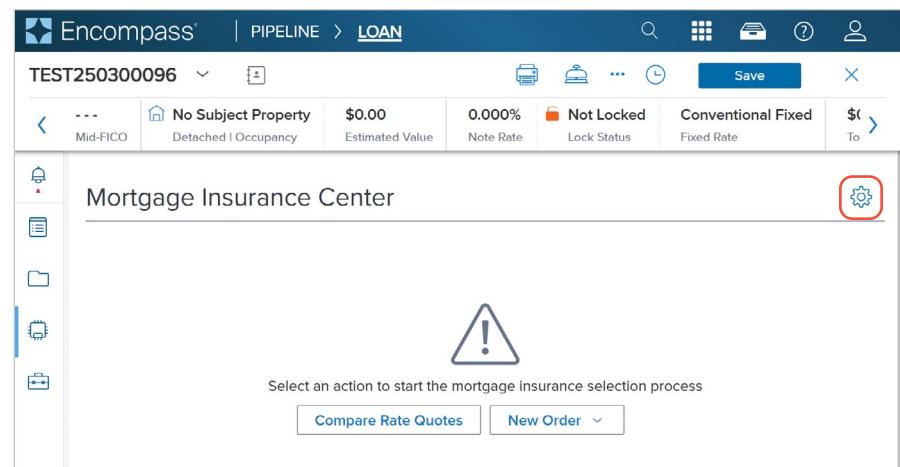
The new Rate Quote Comparison function allows users to compare MI quotes across all configured providers for 4 MI products:

- Monthly
- BP Single
- LP Single
- Split Premium

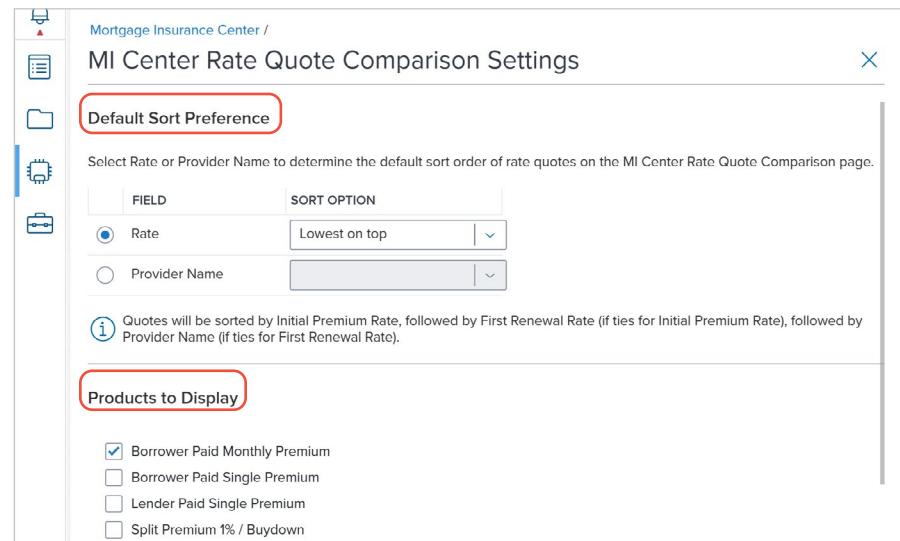


The screenshot shows a software interface for a loan application. At the top, it displays the address '123 American Way, Fort Collins, CO 80526', loan number 'TEST250100091', loan amount '\$212,520.00', LTV '85.008/85.008/85.', and DTI '22.047/22.047'. Below this is a 'Submittal Worksheet' section with fields for Loan Officer, Loan Processor, and Underwriter. A 'Documents' section is also present. A red box highlights the 'Tools' menu in the top navigation bar, and a sub-menu is open showing various tracking and review options. The 'MI Center' option is highlighted and selected.

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



The screenshot shows the Encompass MI Center landing page. The top navigation bar includes 'Encompass', 'PIPELINE > LOAN', and a 'TEST250300096' dropdown. Below the navigation are loan details: 'Mid-FICO', 'No Subject Property', '\$0.00', '0.000%', 'Not Locked', and 'Conventional Fixed'. A red box highlights the gear icon in the top right corner of the main content area. The main content area is titled 'Mortgage Insurance Center' and contains a warning icon and a message: 'Select an action to start the mortgage insurance selection process'. Below this are 'Compare Rate Quotes' and 'New Order' buttons.



The screenshot shows the 'MI Center Rate Quote Comparison Settings' page. The top navigation bar includes 'Mortgage Insurance Center / MI Center Rate Quote Comparison Settings'. A red box highlights the 'Default Sort Preference' section. It contains a table for sorting rate quotes by 'FIELD' (Rate or Provider Name) and 'SORT OPTION' (Lowest on top or highest on top). A note states: 'Quotes will be sorted by Initial Premium Rate, followed by First Renewal Rate (if ties for Initial Premium Rate), followed by Provider Name (if ties for First Renewal Rate)'. Another red box highlights the 'Products to Display' section, which lists checkboxes for 'Borrower Paid Monthly Premium', 'Borrower Paid Single Premium', 'Lender Paid Single Premium', and 'Split Premium 1% / Buydown'. The 'Borrower Paid Monthly Premium' checkbox is checked.

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.

## Mortgage Insurance Center



Select an action to start the mortgage insurance selection process

[Compare Rate Quotes](#)

[New Order](#) ▾

RADIAN

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

## MI Center / Radian: New Order ①

[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

Borrower Paid

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](#)

[Cancel](#)

[Order](#)

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.

**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.

PERSONA	RATE QUOTE	DELEGATED	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"/>

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

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

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

# 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.

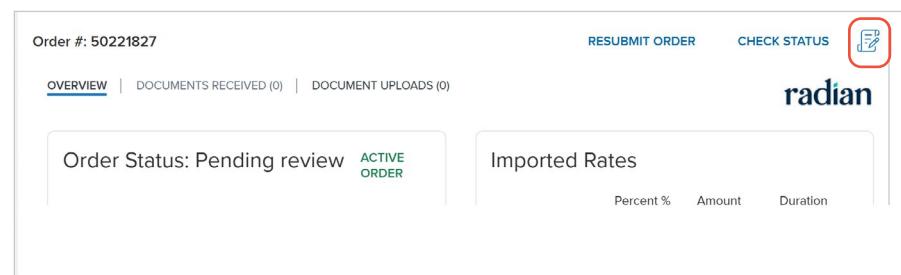
To view the details of an individual order, including any error messages received, click the arrow to expand and View Order Summary.

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 | 

**radian**

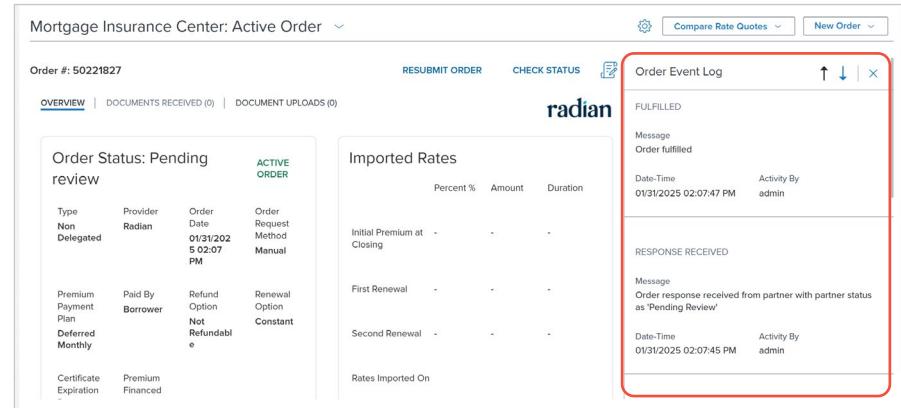
OVERVIEW | DOCUMENTS RECEIVED (0) | DOCUMENT UPLOADS (0)

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

Order #: 50221827

RESUBMIT ORDER | CHECK STATUS | 

**radian**

OVERVIEW | DOCUMENTS RECEIVED (0) | DOCUMENT UPLOADS (0)

Order Status: Pending review ACTIVE ORDER

Imported Rates

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

Initial Premium at Closing - - -

First Renewal - - -

Second Renewal - - -

Rates Imported On

Order Event Log

FULFILLED

Message Order fulfilled

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

RESPONSE RECEIVED

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

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

# Additional Resources

## EPC Support Materials

### [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](#)

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](#)

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