Mortgage Insurance Claims Portal

Mortgage Insurance Company User Guide

Version 3.0

January, 2024

Table of Contents

Overview

Mortgage Insurance Claims Portal (MICP) is a component of the Decision Ready Solutions (DRS) platform. MICP allows mortgage insurers, servicers and Fannie Mae to communicate in real time, at the loan level, regarding mortgage insurance claim issues. MICP is a single repository for commentary and documentation related to loan liquidation, validation of MI coverage, and review of loans with canceled MI coverage. It allows the servicers to respond to claims that have been validated by the MI companies as having active coverage or if coverage has been cancelled, allowing confirmation if coverage should be enforced.

User permissions govern the access provided to each entity. System views will differ between MI company, servicer and Fannie Mae user. User roles within each entity will further define permissions within the portal.

For best performance, we recommend opening the DRS suite of applications in Chrome, Firefox or Edge.

Login

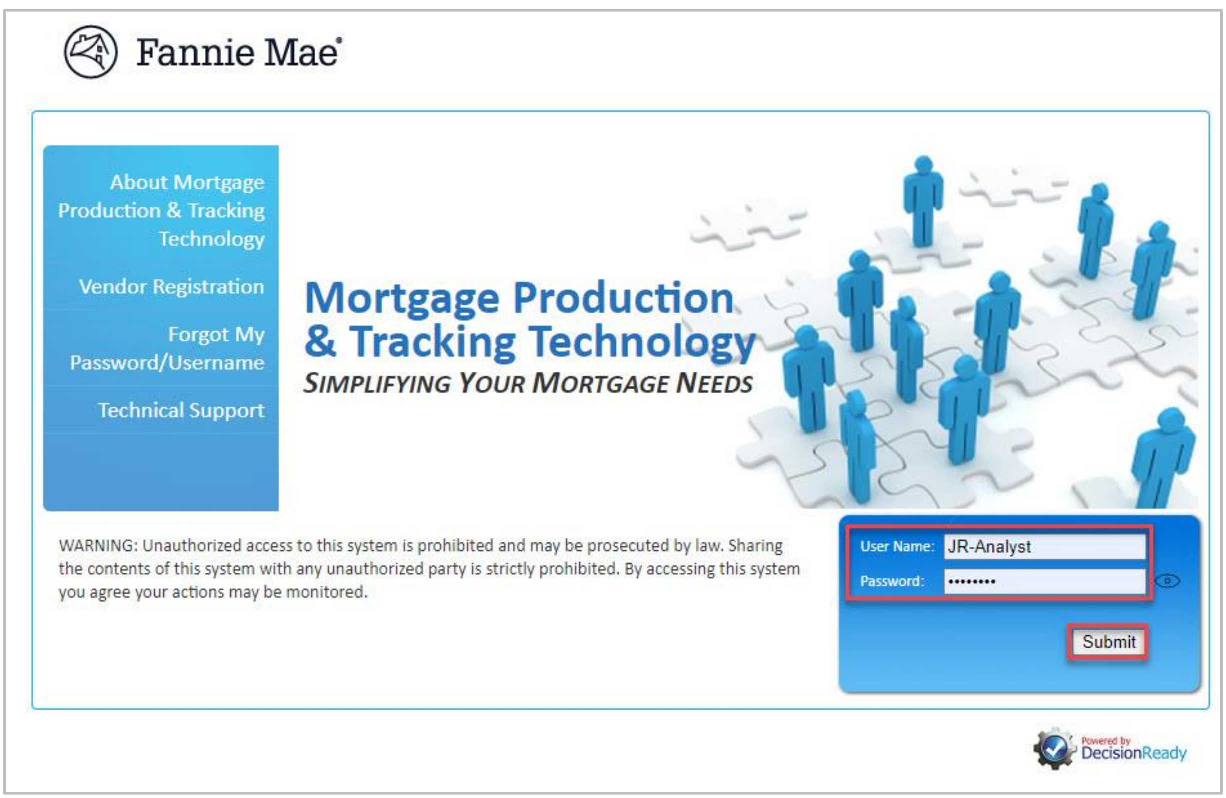
First Time User Login

New users have been provided with an MICP Username and Password to login for the first time. If the user already has an active login for another DRS product, access to MICP will be added to their existing profile. A password set up is not required. The user will simply select MICP from the DRS menu after login.

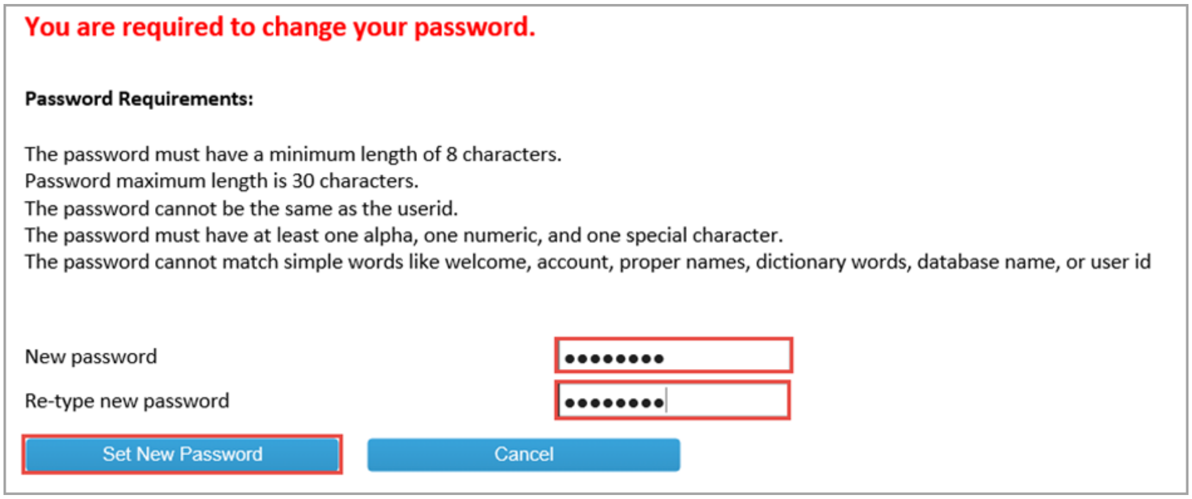
If the user is new to DRS products, take the following steps to log in for the first time.

Enter the following address into the browser access bar or click the link to be directed to the MICP.
https://micp.decisionreadysolutions.com

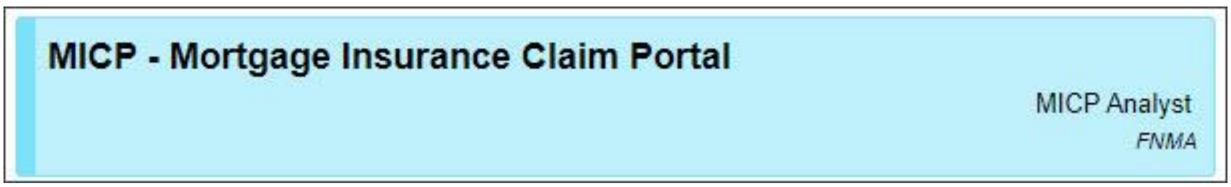
1. Enter the **Username** and **temporary password** provided.
2. Click **Submit**.



3. Follow the prompts and set a new password using the criteria listed on the **Set New Password** page.



4. Click the blue MICP – Mortgage Insurance Claim portal bar to open the portal.



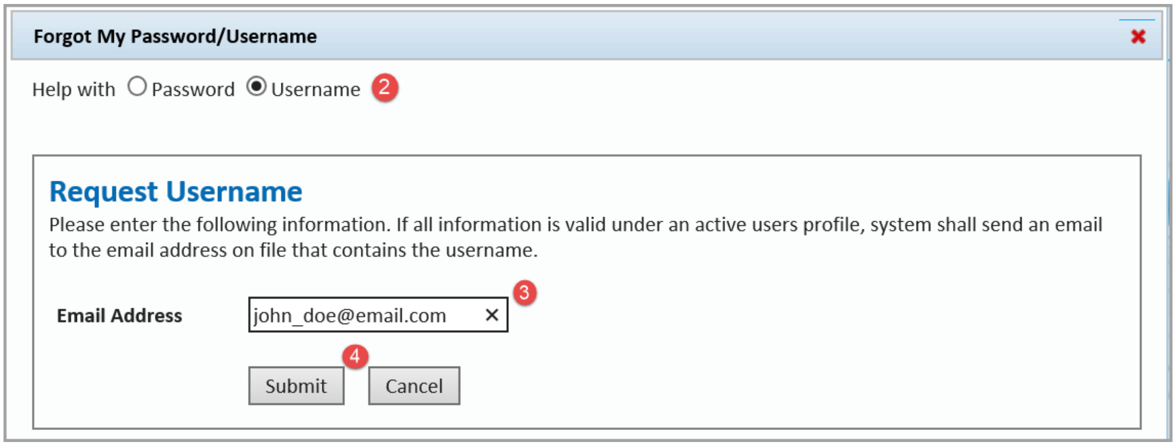
Forgot Username

To retrieve a forgotten username:

1. Click **Forgot My Password/Username** on the left side of the Login screen. (This will only reset login criteria IF the user has successfully logged in within the last 90 days AND has not been deactivated by an Administrator. If user has been deactivated, the user must contact the Administrator to be reactivated).

2. Select the **Username** radial button to open the **Request Username** box.
3. Enter the email address associated with the account.

4. Click Submit.



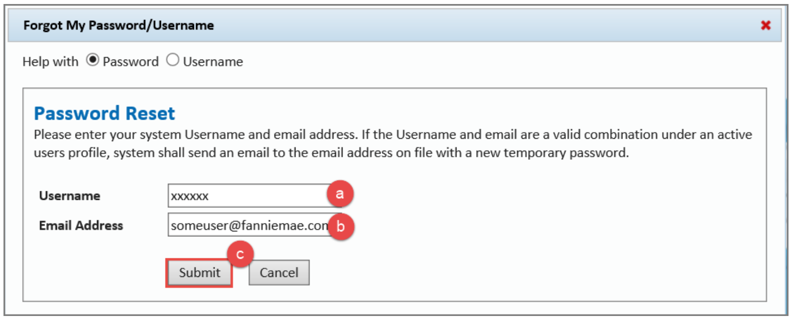
5. The username will be sent to the email address on file. Allow several minutes for the reset to process and email to be delivered. This may take a few moments.
6. Login using the credentials provided in the email.

Forgot Password

To reset a forgotten password:

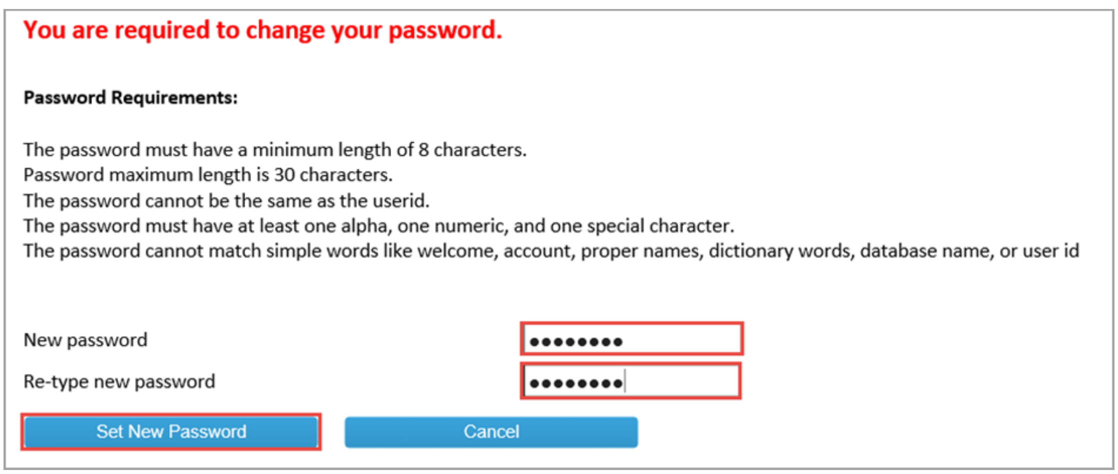
1. Click **Forgot My Password/Username** from the menu on the left side of the Login screen

2. Click the **Password** radial button to receive prompts to change the password.
3. Enter the username.
4. Enter the email address associated with the account.
5. Click **Submit** one time. Clicking more than once will result in multiple requests.



A message will display notifying the user that the password has been reset and a new temporary password has been sent to the user.

6. Click the red **X** to exit the screen. Be careful not to click **Submit** again. This will send subsequent password resets canceling the initial request.
7. Login using the new credentials provided. The user will be prompted to change the password at the first login.
8. Follow the prompts and set a new password using the criteria listed on the **Set New Password** page.



Mortgage Insurance Company Primary Role

Access is role-based and determines workflow and approval authority. Mortgage Insurance Company (MICO) user roles and authority are as follows:

Role	Permissions
MI Primary	▪ System administrative duties. ▪ Create, correct and decision MI Claim files. ▪ Fulfill requests for documentation from servicers or Fannie Mae. ▪ Review MI claim files. ▪ Update communications with Fannie Mae regarding MI claim files
MI Secondary	Access to functions available to MICO users. ▪ Submit document requests. ▪ Download documents. ▪ Send/receive messages through the portal. ▪ View claim snapshot data and loan data.

Action Icons

A series of symbols appear in the **Actions** column of many of the screens. The definitions of these icons are provided below.

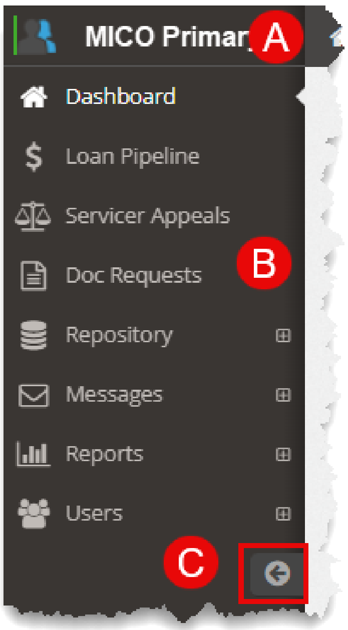
Actions	Definition
	The check mark icon is used to submit a doc request.
	The Document icon indicates when documents may be or already have been attached. A red bubble indicates the number of uploaded documents.
	The Upload icon is used to access the upload feature to submit docs.
	The Add icon is used to add a new doc request.
	Comments are notes entered to give context to claim activities. Comments are for information only, are visible to servicers and MI vendors but do not require a response. This icon is illuminated when comments are present. Click the Comments icon to display or make comments. A blue bubble indicates the number of comments.
	Communications are external documentation from Fannie Mae or the servcer that require a response. This icon is present when communications have been made. Click to add a communication or view existing communications.
	The History icon reflects when status changes have occurred on a claim. When clicked, a historical log of all transactions is displayed.
	The pencil and paper icon is used when submitting a reason for no documentation.
	Save.

Landing Page Overview

When the login process is complete, the portal will open to the landing page which defaults to the Dashboard screen. The main menu will be displayed along the left side of the screen.

The main menu options are defined as follows:

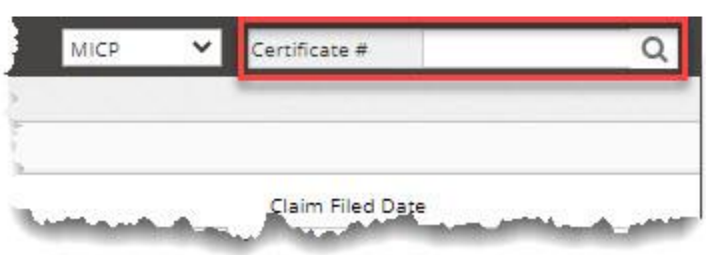
A. User profile name
B. Main menu
C. Button to collapse the menu to just icons



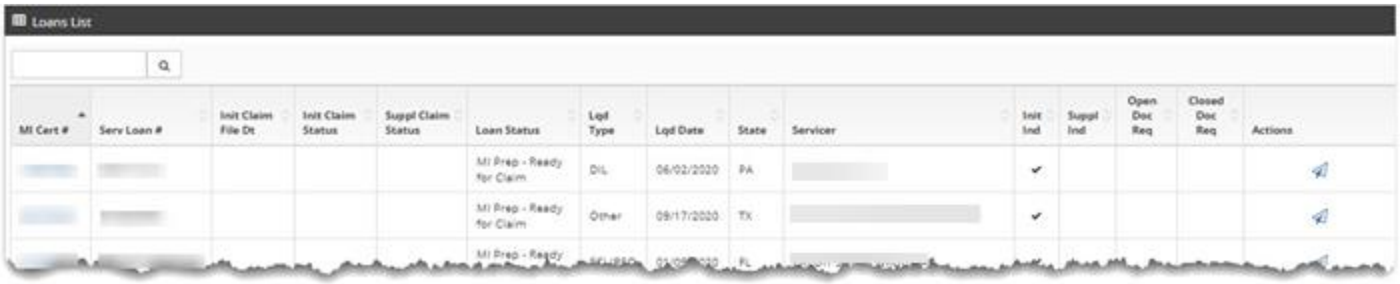
Additional menu items are displayed in the upper right corner of the page.

The MICP drop-down allows users who subscribe to more than one DRS application to toggle between the systems without logging in and out.

The user may elect to forego the Dashboard options and enter the MI Certificate number directly into the Certificate number search bar.



The user will be directed to that loan detail. Click the blue **MI Cert Number** to view additional claim details.

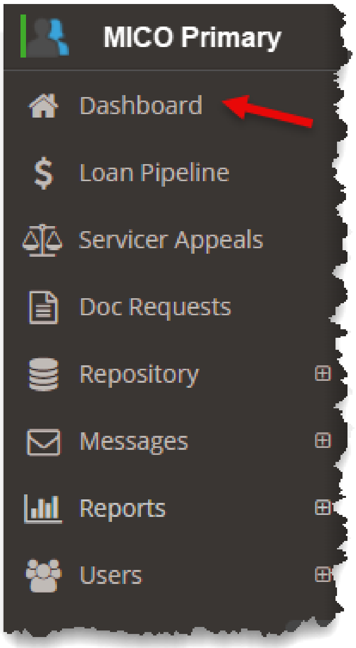


Use the back arrow button to sign out of the MICP application.

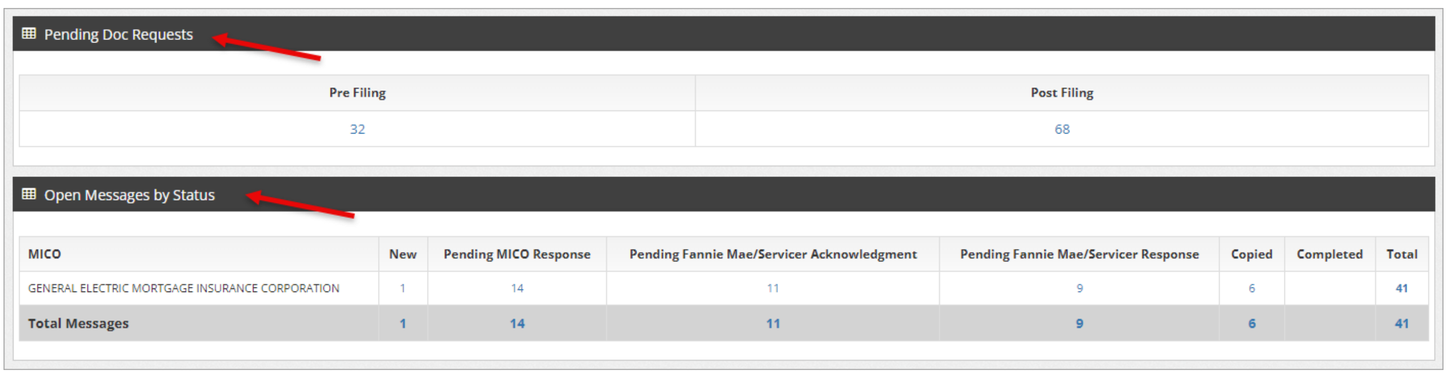
Use the three lines icon to the right to collapse the entire menu on the left hand panel to view the dashboard in full-screen mode.

Dashboard

When the login process is complete, the portal will open to the landing page. The portal's default landing page is the **Dashboard**.



The Dashboard consists of **Pending Doc Requests** and **Open Messages by Status**.


Pending Doc Requests

Pre Filing	Post Filing
32	68

Open Messages by Status

MICO	New	Pending MICO Response	Pending Fannie Mae/Servicer Acknowledgment	Pending Fannie Mae/Servicer Response	Copied	Completed	Total
GENERAL ELECTRIC MORTGAGE INSURANCE CORPORATION	1	14	11	9	6		41
Total Messages	1	14	11	9	6		41

Pending Doc Requests

The Pending Doc Requests module reflects loans in the **Pre** and **Post Filing** status. The numbers reflected in blue in each section are hyperlinks to the lists of loans in each status.

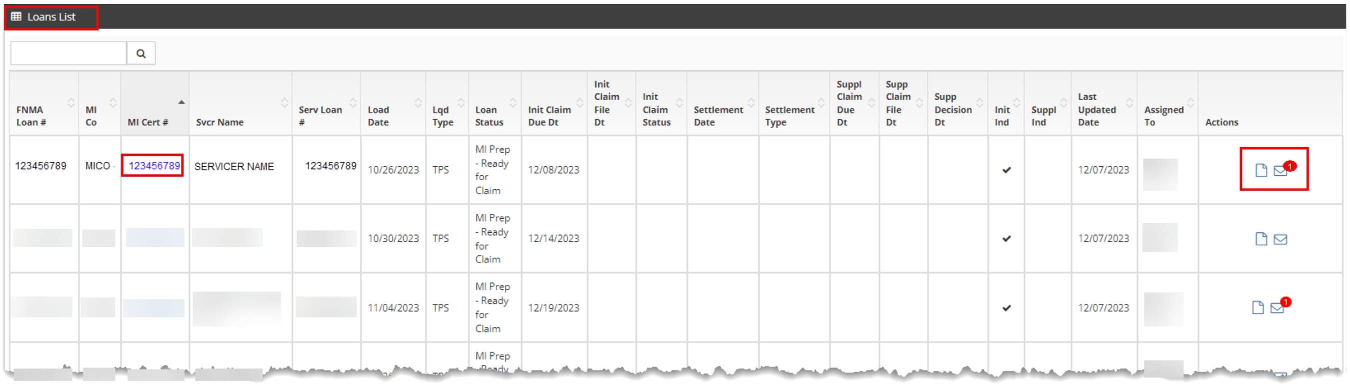
1. Click the blue hyperlink to open each status and category. The **Loan List** will display.


Pending Doc Requests

MGIC	
Pre Filing	Post Filing
41	1

2. Click the blue **MI Cert #** to open to Loan Details OR

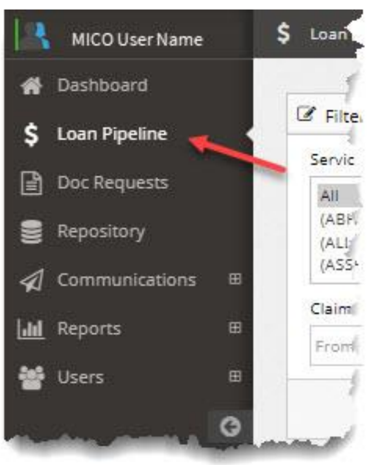
3. Utilize the **Action** icons to view or attach documents OR send messages. Icons with a red bubble indicate the number of uploaded documents.



Loan Pipeline

The **Loan Pipeline** menu options allow the user to filter criteria, to drill down to a specific population.

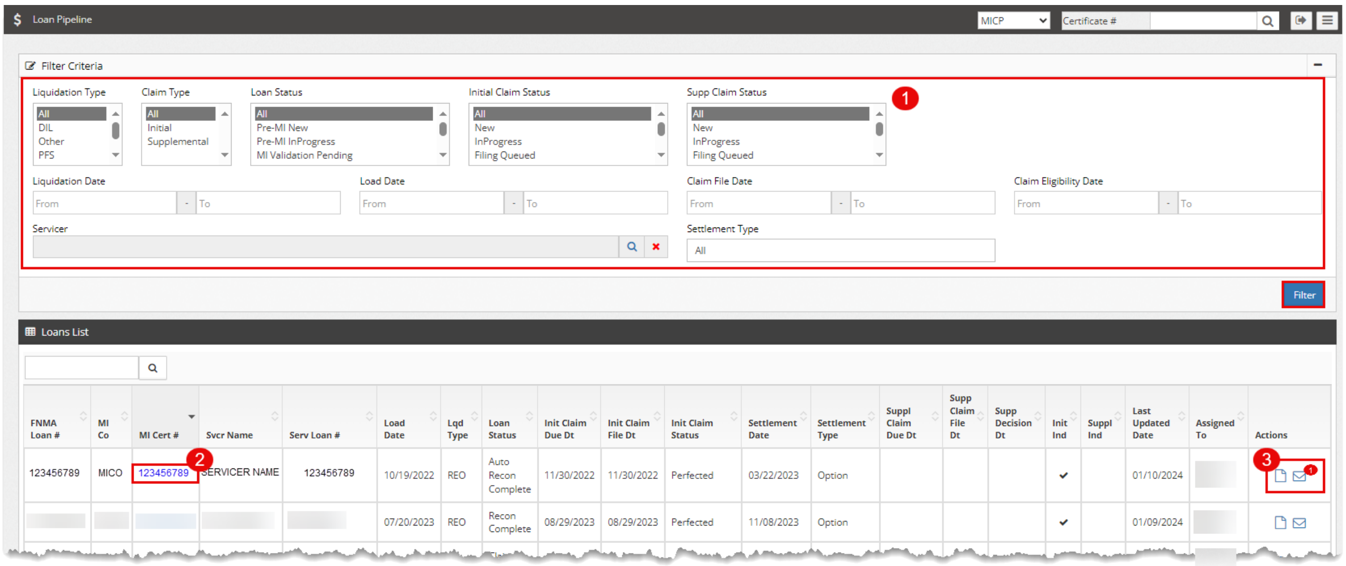
Select **Loan Pipeline** from the **Main Menu** on the left side of the screen.



Filter Criteria/Loans List

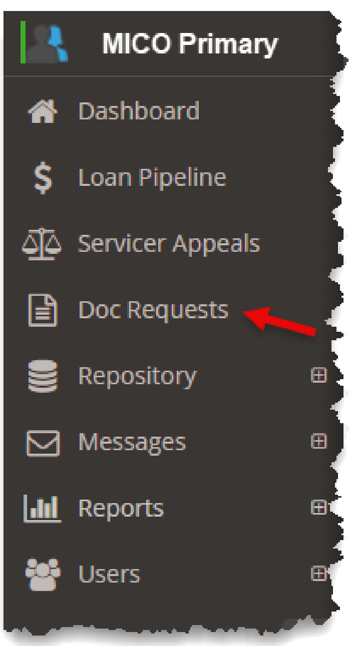
The user may filter the **Loans List** display by utilizing any or all of the filtering drop-downs.

1. Make selections from the drop-downs and select **Filter**.
2. Click the blue **MI Cert #** hyperlink to view the MI claim details **OR**
3. Click the **Action** icons to view messages or attach documentation. Icons with a red bubble indicate the number of attachments associated with that claim. MICOs can acknowledge communications here and attach new documents from the Doc Requests tab.



Doc Requests

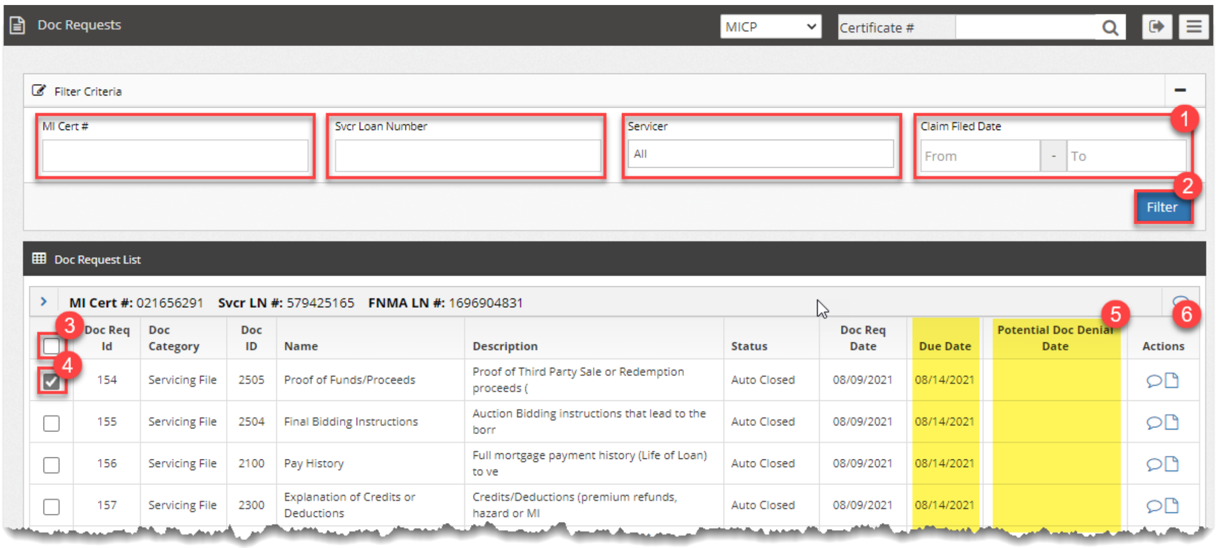
The **Doc Requests** module provides the user with filtering options to drill down the Doc Request Lists (New or In-Progress) and provide acknowledgment.



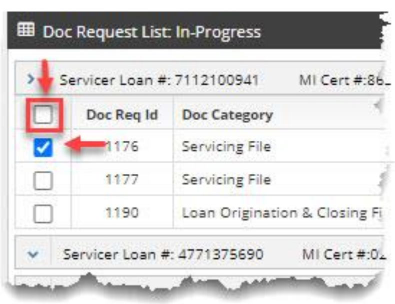
The user may filter the **Doc Request List** display by utilizing the various filtering criteria options, then click **Filter**.

Click the **Action** icons to view comments or attached documents. Numbers above the comment or attachment **Action** icons indicate the number of attachments associated with that item.

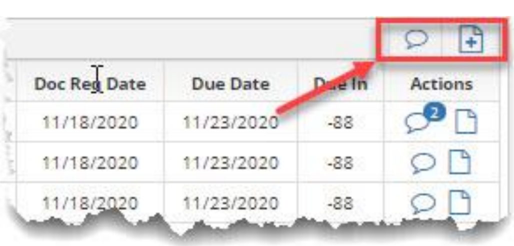
1. Select Filter Criteria.
2. Click **Filter**. The filtered **Doc Request List** will display.
3. Select the box in the far-left corner to select all items in the Doc Request List **OR**
4. Select individual check boxes in the list.
5. Examine the **Due Date** and **Potential Doc Denial Date** columns to determine the timeliness of the response.
6. Reference the **Actions** column to view messages and attachments.



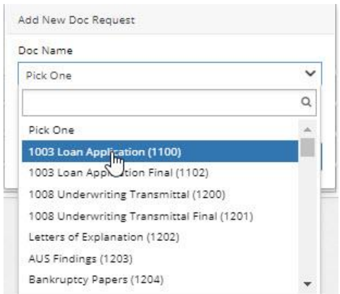
7. Select the checkbox to indicate which doc(s) to take action on. Check the top box to address all requests.



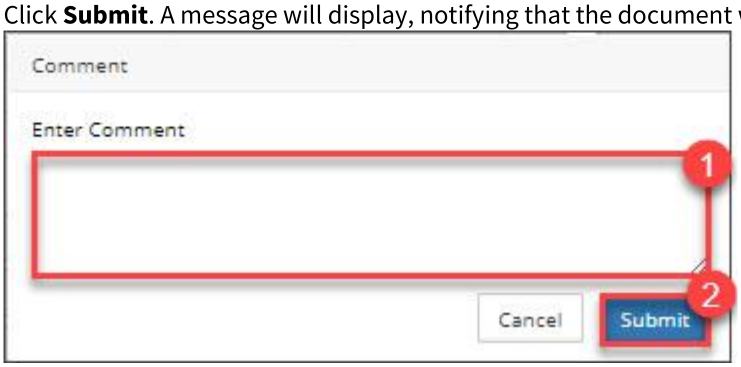
8. Utilize the **Action** icons to leave/review comments or request/add/review attached documents on a particular loan claim or a series of claims. All **Action** icon functions are defined in the Action Icons table.



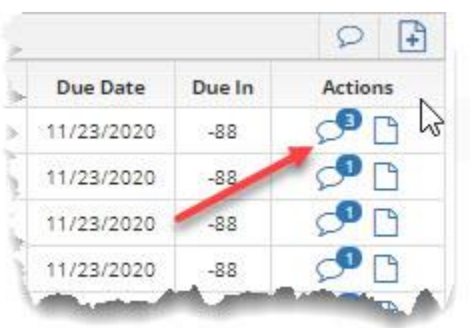
- Click the **Add** icon to add a new document request. Enter keywords to search and select a document type from the drop-down and attach the associated document. Ensure at least one request line-item check box is checked and click the **Submit** button.



- Click the **Comment** icon to attach a new comment to the loan. Ensure at least one request line-item check box is checked.
  1. Enter comment in the comment text box.
  2. Click **Submit**. A message will display, notifying that the document was uploaded successfully.

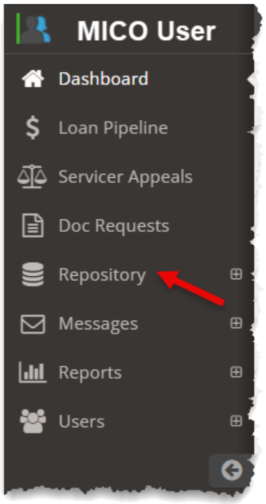


A blue bubble with a number will indicate the number of comments associated with that line.



Repository

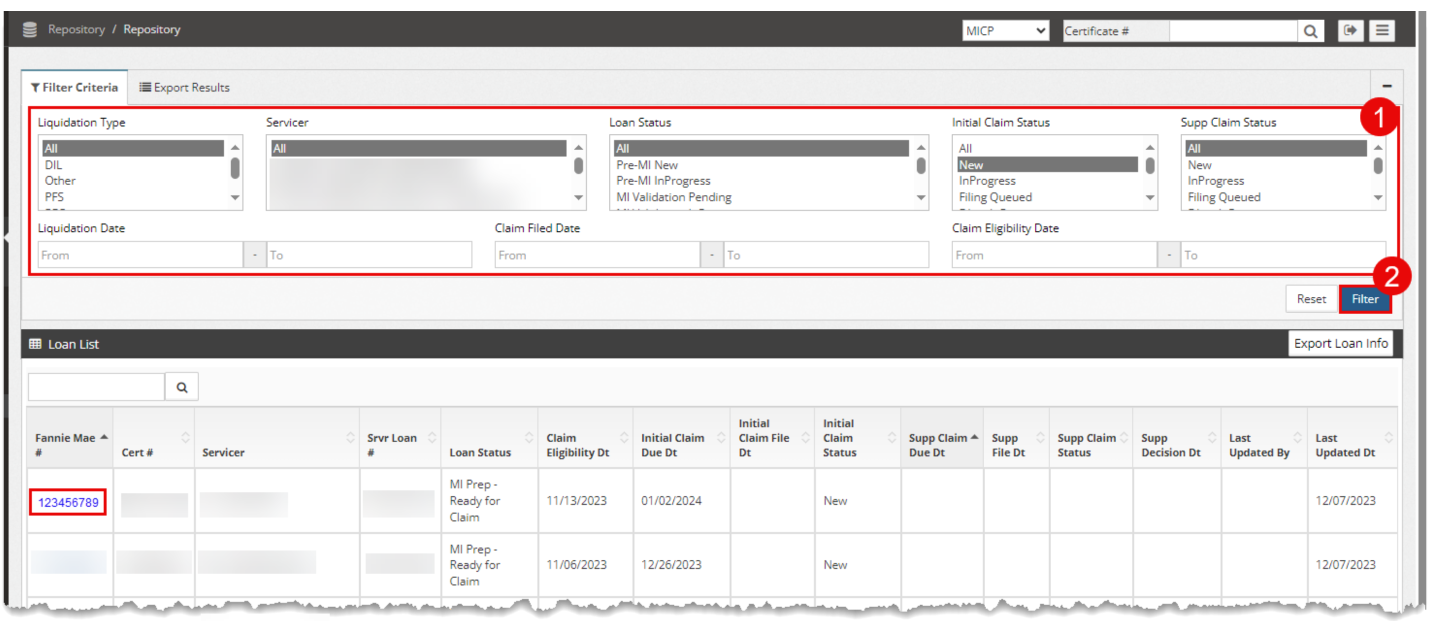
The Repository module is a central location which stores communications from all parties on claim files. The Repository provides filtering options to drill down to specific data and date timeframes.



Apply Filters

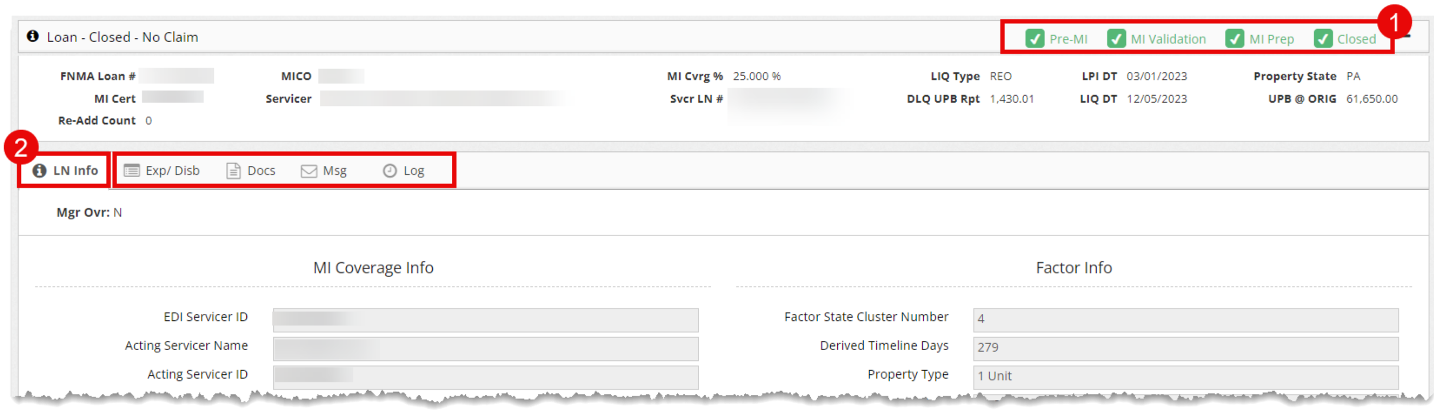
Utilize the drop-down menus and range criteria to filter results.

1. Select from various filter criteria.
2. Click **Filter**. The filtered **Loan List** will display. The columns can be further sorted using the arrows at the top of each column.



Repository Functions

1. Review the check boxes in the right corner of the **Loan** module to view the current status of the claim and if there is anything holding it up. In the example above, the claim has cleared the **Pre-MI** and **MI Validation** milestones and is currently in the **MIP Prep** phase.
2. Scroll down to review the **LN Info** module. Click adjacent **Exp/Disb, Init, Docs, Msg** and **Log** tabs to review claim related comments. The LN Info module is the repository of the data being accessed via the **Action** icons.



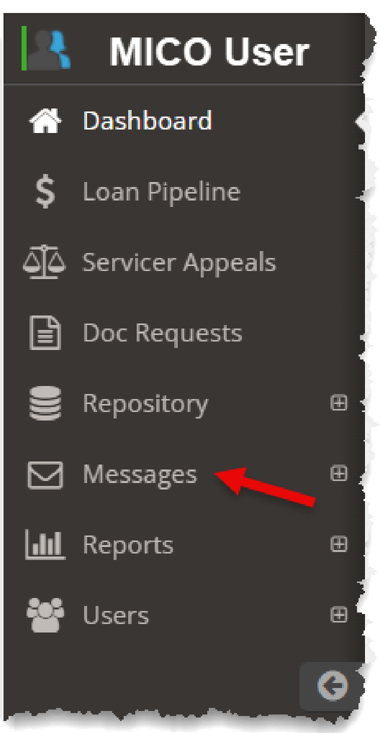
Messages

Message Access

There are a few ways to access messages in MICP: from the main menu, the dashboard widget, and the loan pipeline tabs.

Messages via Main Menu

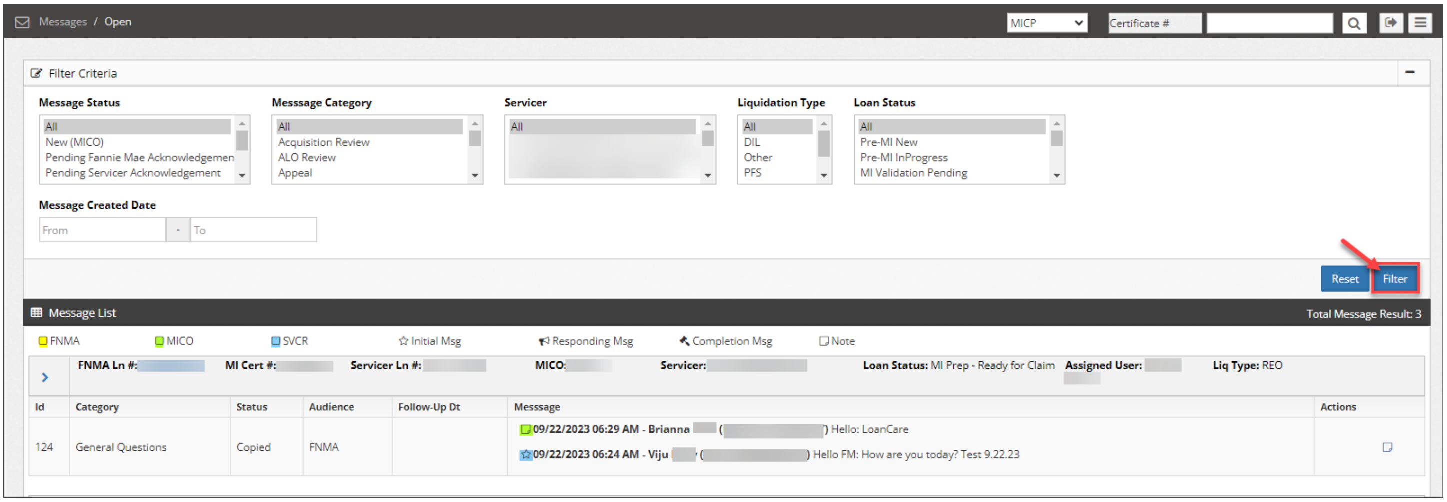
The Messages option can be found in the main menu on the left side of the screen. Click the **+** to view options.



Open Messages

Open Messages contains the list of all loan correspondence that has NOT yet been resolved and marked as “Completed”. Set the filter options to **All** and click **Filter** to display the first 500 unresolved messages. To drill down to a specific population, make selections from the filter options.

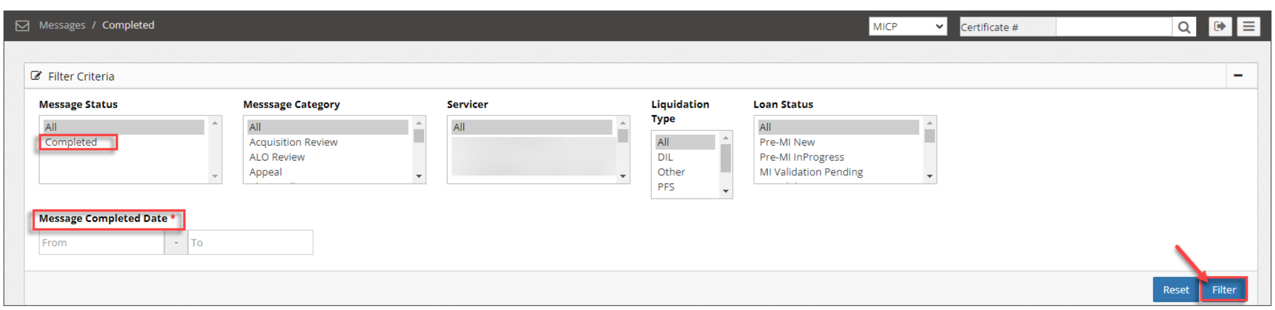
If the entire message exceeds the Message field, click the message to expand the field and view the entire message.



Completed Messages

Completed Messages contains the list of loans that have message exchanges that have been resolved and marked **Completed**. To view a specific population of completed Message exchanges, utilize the filters at the top of the page.

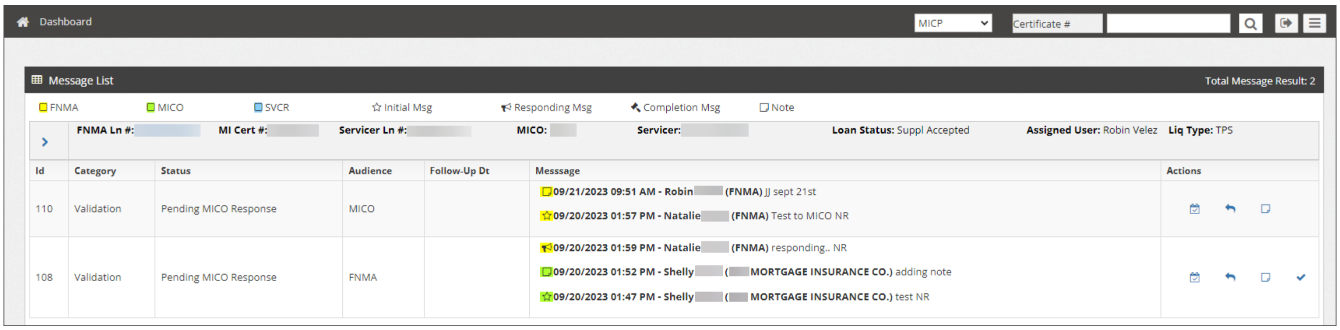
⚠ Reminder: Due to the large number of **Completed Messages**, a starting date range is required to filter to a manageable population.



Messages via Dashboard Widget

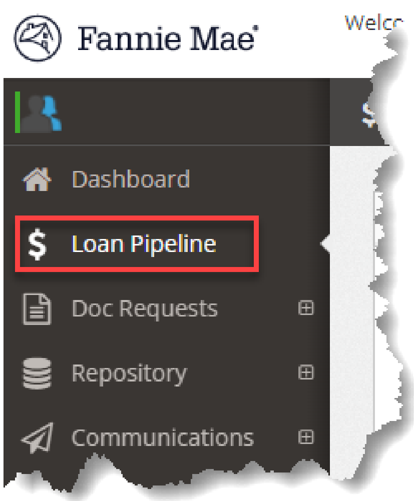
The MICP dashboard now hosts an **Open Messages by Status** display.

This display parses Messages into various statuses. Each blue number is a hyperlink that will direct the user to the population of messages associated with each status.

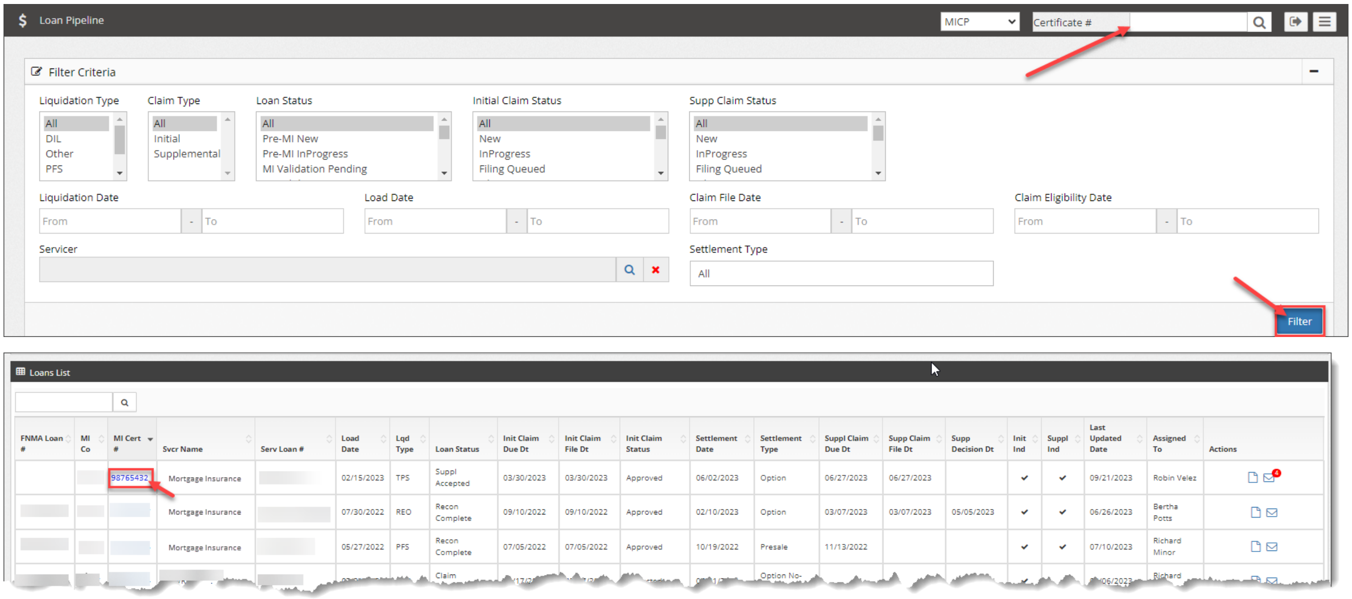


Messages via Loan Pipeline

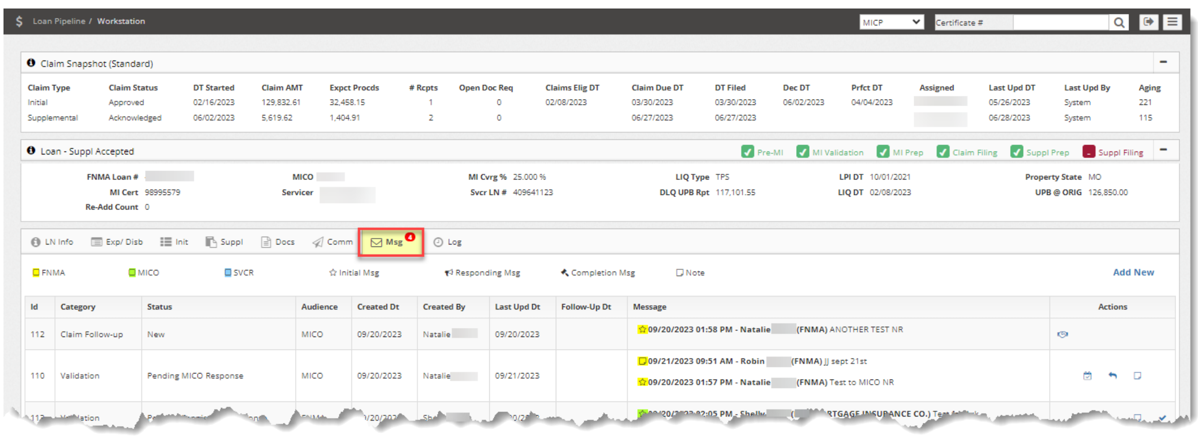
1. Select Loan Pipeline from the Main Menu



2. Use filtering criteria to drill down to a specific loan or population of loans. Click the blue MI Cert # hyperlink to display loan details.



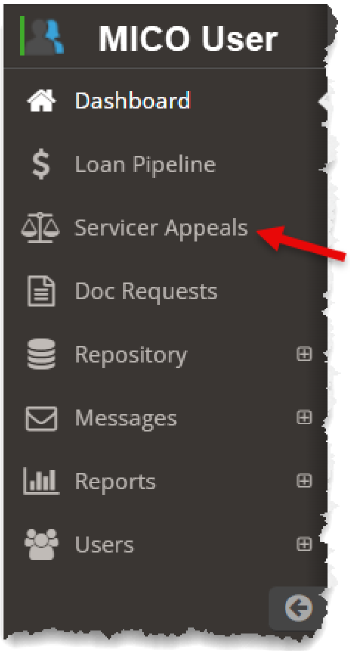
3. Click the **Msg** tab. The new messages will be displayed in a red bubble in the corner of the tab.



Servicer Appeals

Servicer Appeals Access

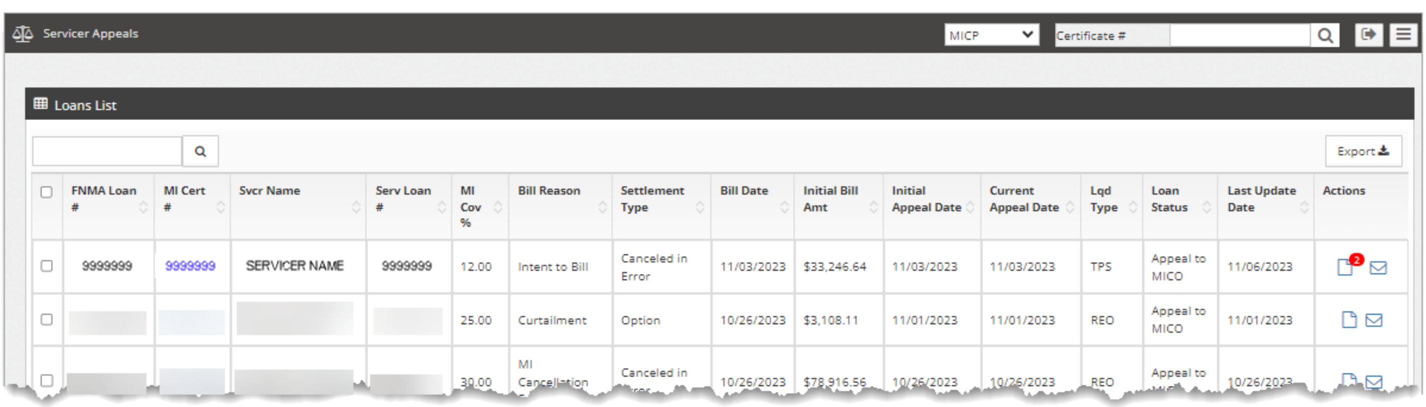
Servicer Appeals is accessed via the Main Menu on the left side of the screen.



Servicer Appeals

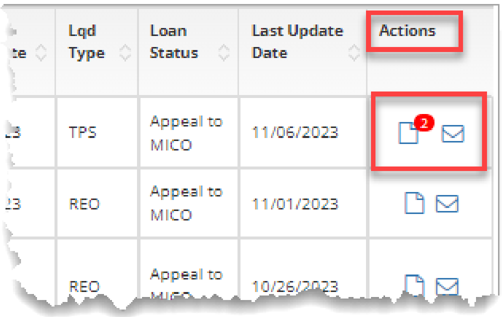
The Servicer Appeals tab displays the Loan List screen containing all loans with an active appeal in process. The MI Cert # column contains hyperlinks to the Workstation screen for this loan which includes appeal details and links to additional loan information.

MICO users cannot change any information but are able to view all current information and attached documentation.



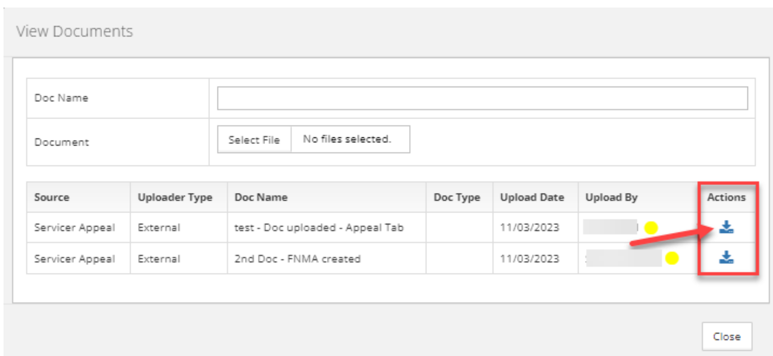
Actions

The Actions column contains the Messages and Document icons.

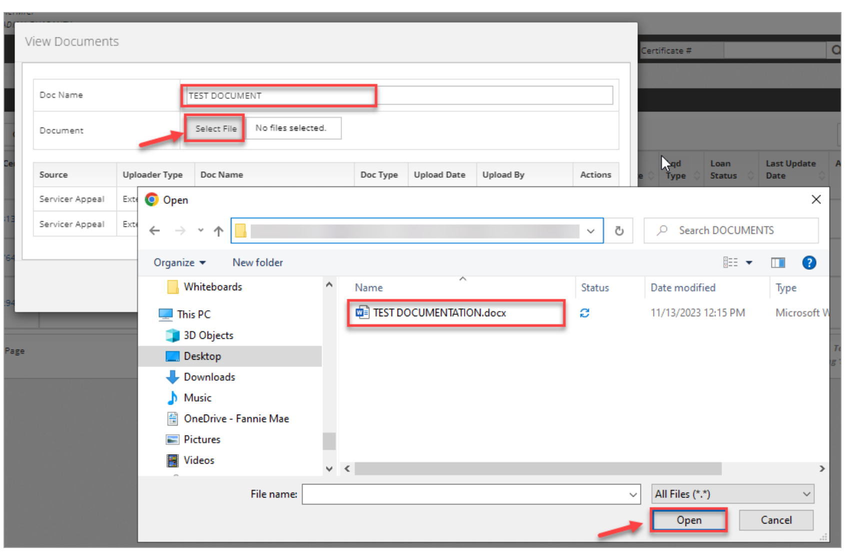


The **Documents** icon takes the user to a repository of documentation that has been attached to the claim.

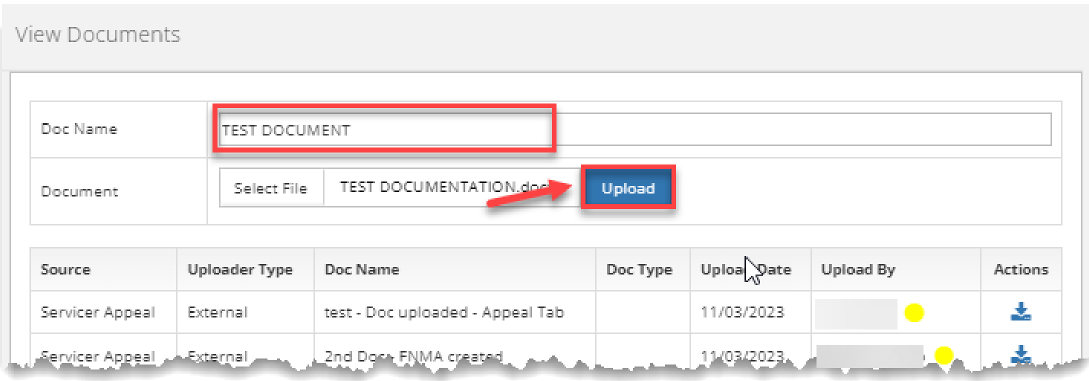
1. Click the **Documents** icon in the **Action** column.
2. Click the **Download** icon to view the attachments that have been posted on the claim OR



3. Attach new documentation.
   A. Enter the document name.
   B. Click **Select File** and browse for the desired document.
   C. Click **Open** to attach.

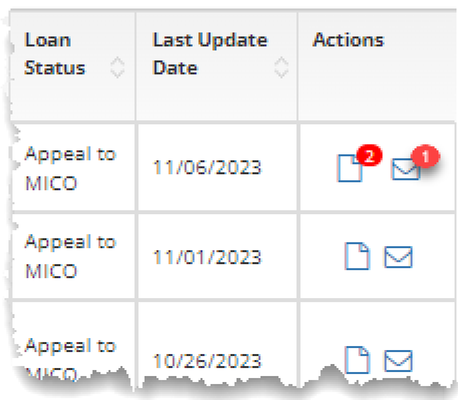


4. Click **Upload**.

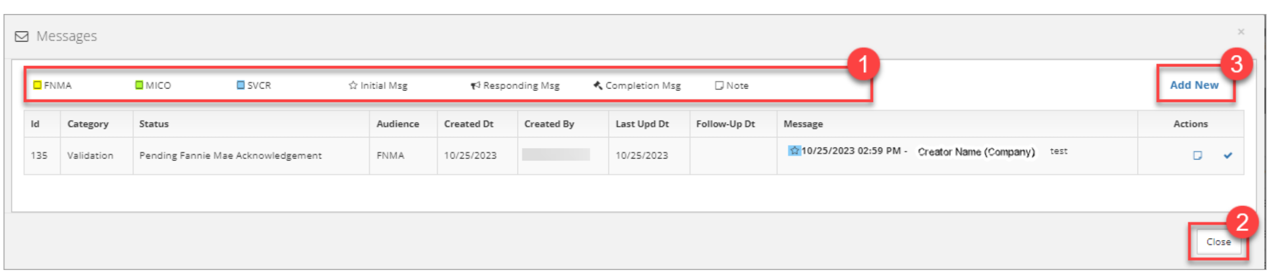


Review and Add Messages

The **Messages** icon reflects interactions between the MI company, the Servicer and Fannie Mae. Users can view existing correspondence or initiate a new message. If there are messages to view, they will be represented by a red bubble above the icon and a number reflecting how many messages are associated with the claim. Click the **Messages** icon to review.



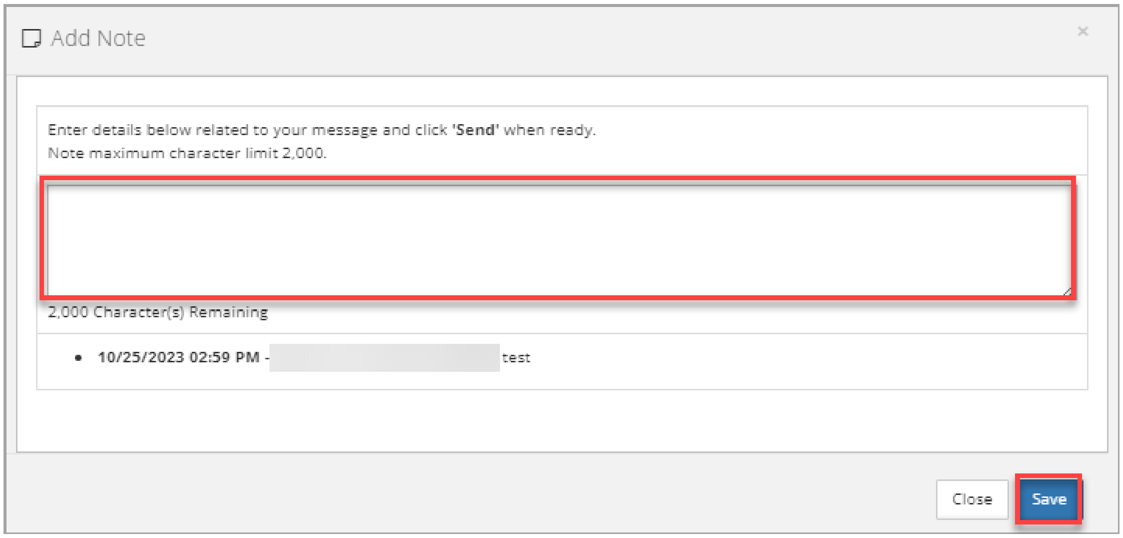
1. Use the key at the top of the message pop-up box to determine if a message was sent by Fannie Mae, the MI company or the Servicer and if it was an initial message, a response or a notification of completion.
2. Click **Close** to collapse the pop-up box.
3. Click the Icon in the **Actions** column to add a note OR click **Add New** to initiate a new message.



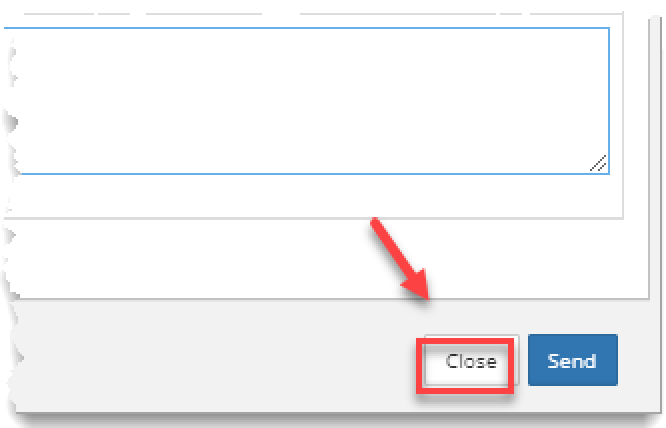
Add Note

The Notes feature allows users to provide pertinent information related to the message for all parties to view.

1. Click the icon in the **Actions** column. The pop-up box will display. This field is limited to 2,000 characters.
2. Enter the note content.
3. Click **Save**.



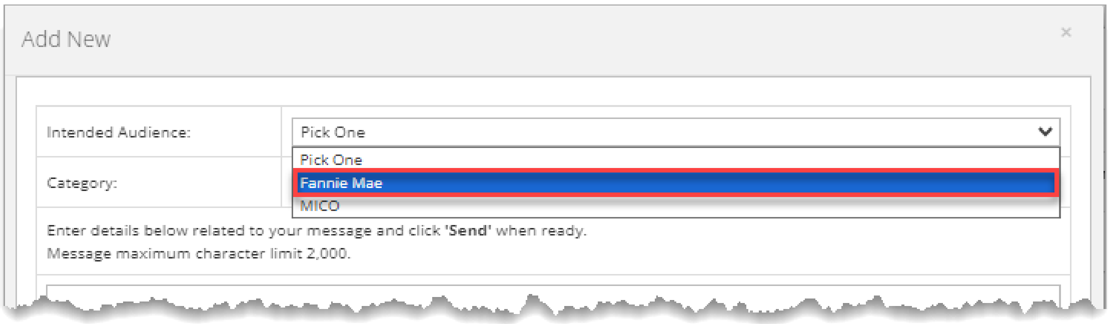
4. Click **Close** to exit without sending.



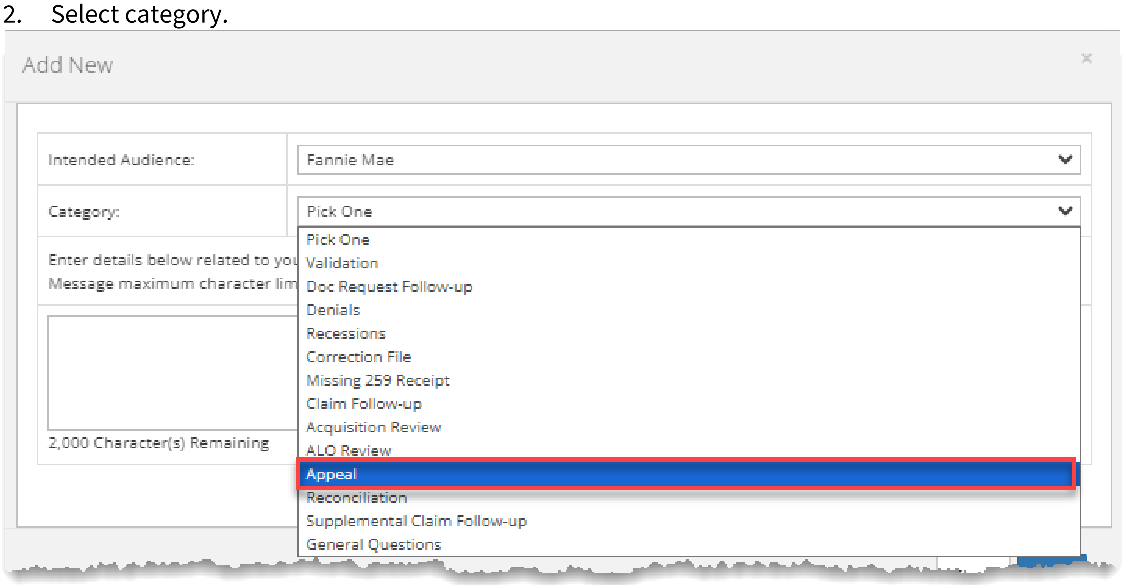
Add a New Message

Users can initiate a new message by clicking **Add New** in the top-right corner of the pop-up box. A new messaging pop-up box will open.

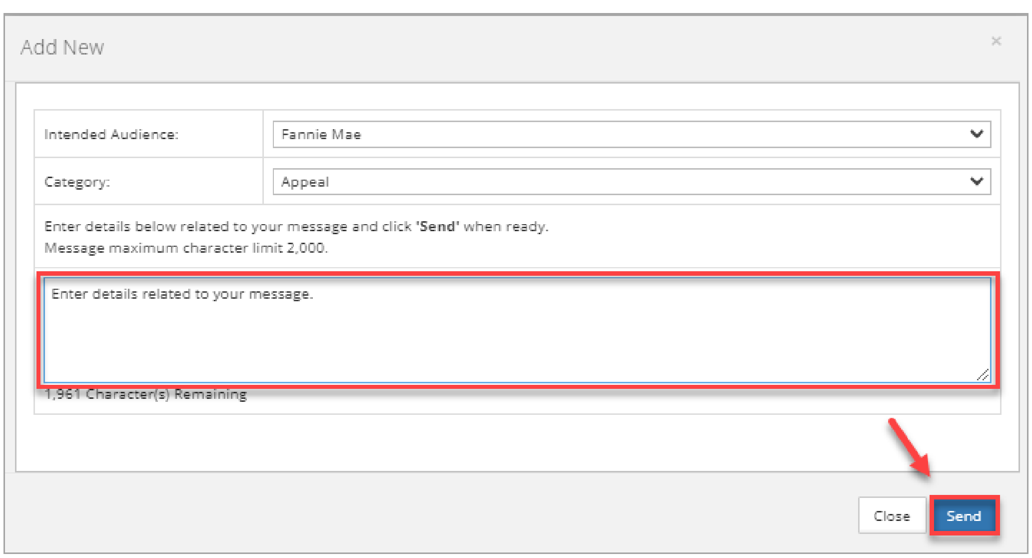
1. Select intended audience.



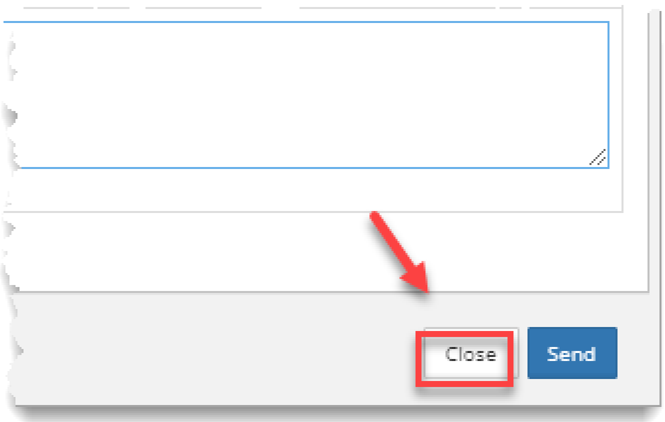
2. Select category.



3. Enter message details. The field is limited to 2,000 characters.
4. Click **Send**.



5. Click **Close** to exit without sending.



Export

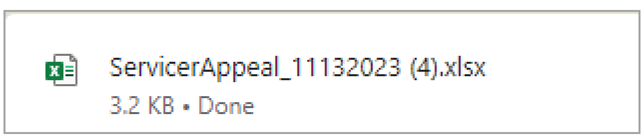
MI company users can export their loan list using the **Export** button on the Loan List page.

1. Click the Export button in the upper-right corner.

Export

MI Cov %	Bill Reason	Settlement Type	Bill Date	Initial Bill Amt	Initial Appeal Date	Current Appeal Date	Lqd Type	Loan Status	Last Update Date	Actions
25.00	Curtailment	Option	10/26/2023	$3,108.11	11/01/2023	11/01/2023	REO	Appeal to MICO	11/01/2023	
30.00	MI Cancellation Error	Canceled in Error	10/26/2023	$78,916.56	10/26/2023	10/26/2023	REO	Appeal to MICO	10/26/2023	

A pop-up box with a link to the exported spreadsheet will appear at the top-right or bottom of the screen.

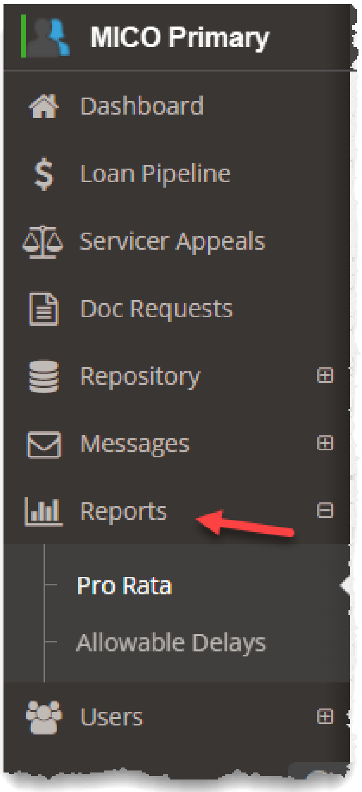


2. Click the link to open the spreadsheet.

FNMA Loan #	MI Cert #	Svcr Name	Serv Loan #	MI Cov %	Bill Reason	Settlement Type	Bill Date	Initial Bill Amt	Initial Appeal Date	Current Appeal Date	Lqd Type	Loan Status	Last Update Date
9999999999	99999999	A1 Bank	999999999	25	Curtailment	Option	10/26/2023	3108.11	11/01/2023	11/01/2023	REO	Appeal to MICO	11/01/2023
9999999999	99999999	A to Z Bank	999999	30	MI Cancellation Error	Canceled in Error	10/26/2023	78916.56	10/26/2023	10/26/2023	REO	Appeal to MICO	10/26/2023

Reports

The Reports module provides MICO users with status reports to monitor claims and provide decisions on MI claim files.



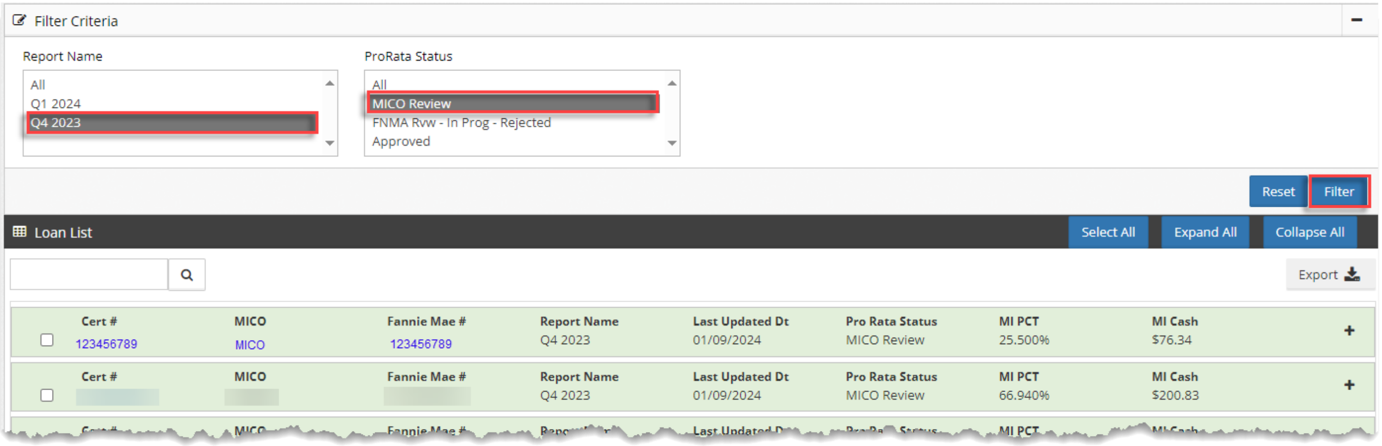
Pro Rata

Pro Rata Status Definitions

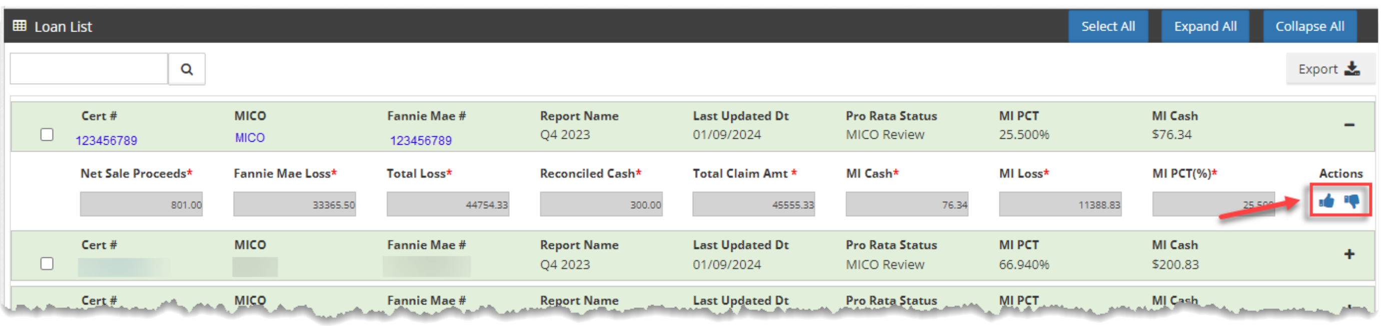
Pro Rata Status	Definition
MICO Review	The calculated Pro Rata share and related information has been sent to the MICO for review .
FNMA Rvw – In Prog – Rejected	The calculated Pro Rata share has been rejected by the MICO and is waiting on further actions from Fannie Mae.
Approved	The calculated Pro Rata share has been approved by the MICO and is ready for FNMA to send the payment.

1. Utilize the filter options to display the desired results. A **Report Name** and **Pro Rata Status** must be selected to filter.

2. Click **Filter**. The Loan List will display.



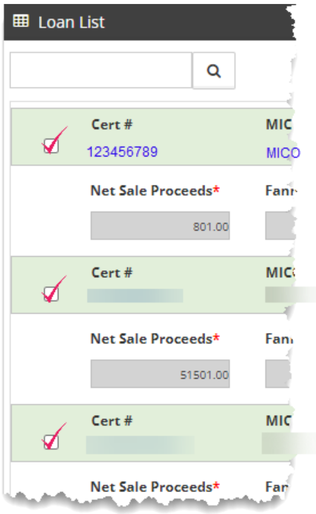
3. Click the + icon at the end of the selected loan to expand the loan settlement details. Multiple lines can be opened at a time.
4. Review the Pro Rata data.
5. Select the Accept (thumbs up) or Reject (thumbs down) icon to complete the decision.



6. Enter a comment for the decision in the comment pop-up box and click **Submit**.

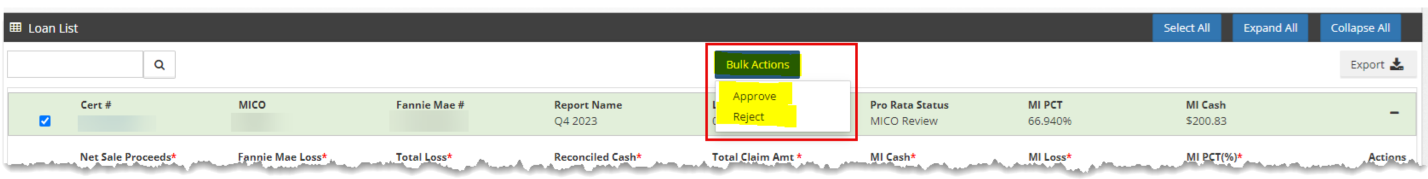
Loans can also be reviewed and decisioned in bulk.

7. Select the loans to be included in the decisioning.



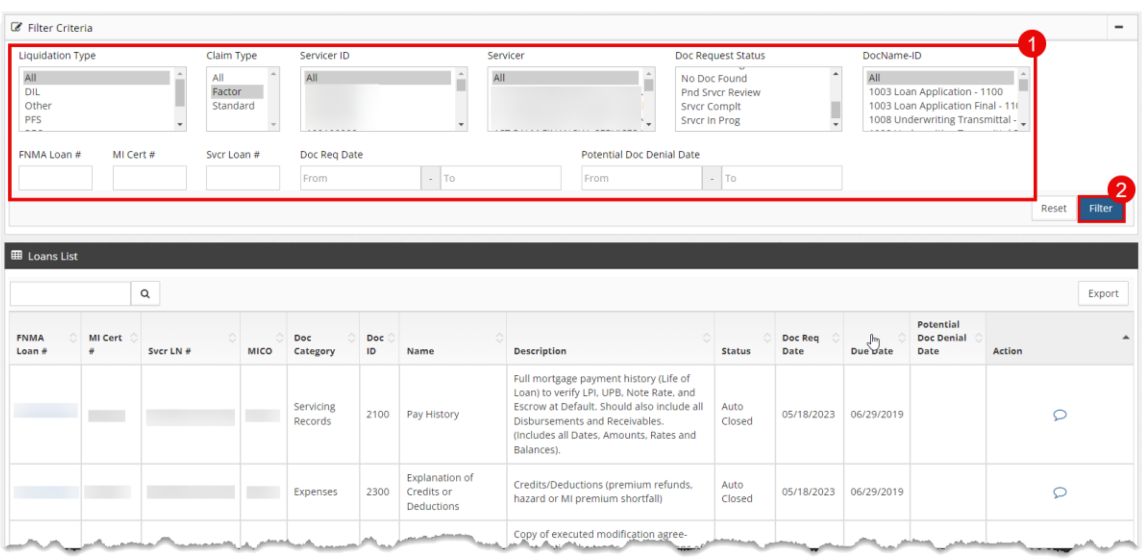
The Bulk Actions icon will become available at the top of the Loan List.

8. Click the **Bulk Actions** icon and select **Approve** or **Reject** to decision the Pro Rata share.



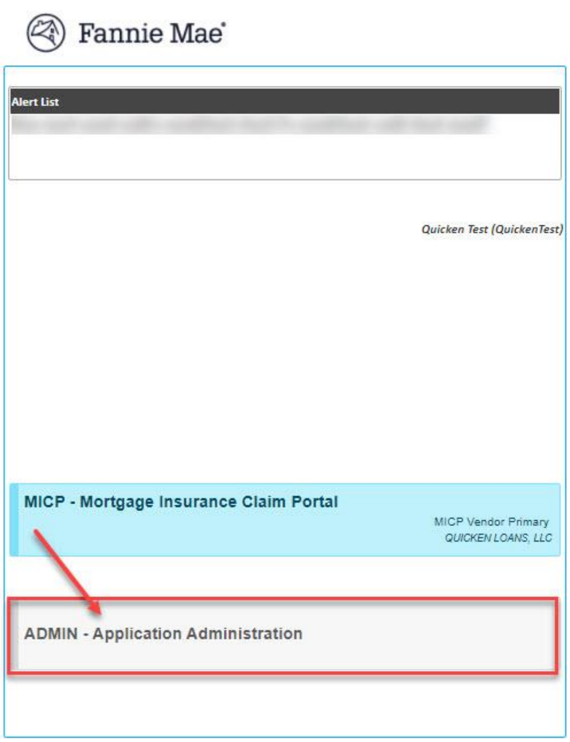
Doc Status Repo

1. Use Filter Criteria to drill down to a specific population.
2. Click Filter.



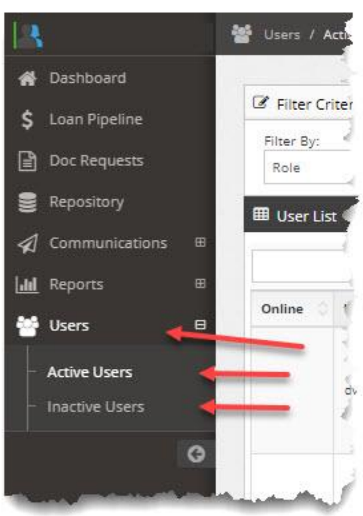
Users

Only users who have the **MI Primary** Role may manage user permissions by changing, adding and deactivating users. Managing user access is completed the Admin Function which is available for MI Primary users upon login. These steps are covered in a separate job aid.



The **Users** menu option allows the MICO users to view MICP access permissions through filterable databases, divided by **Active** and **Inactive Users**.

Click **Users** to expand the menu.



Active Users

The **Active Users** database gives the user the ability to filter database contents by role.

The **Filter By** criteria cannot be changed from the **Role** option.

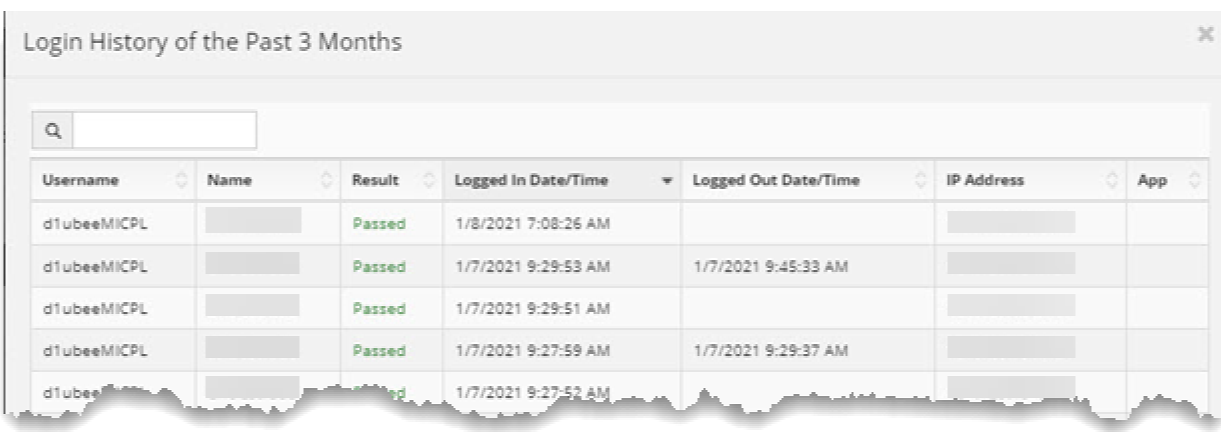
1. Select a role from the drop-down.
2. Click **Filter OR**
3. Enter a keyword/name in the **Search** field.

   The same database is used for all DRS systems (shown in pastel boxes across the top of the table). Not all users will have the same access for all systems.

4. Search by the **MICP** column.
5. Use the **Action** icons to view the **Login History** or **Edit/View User Details.**

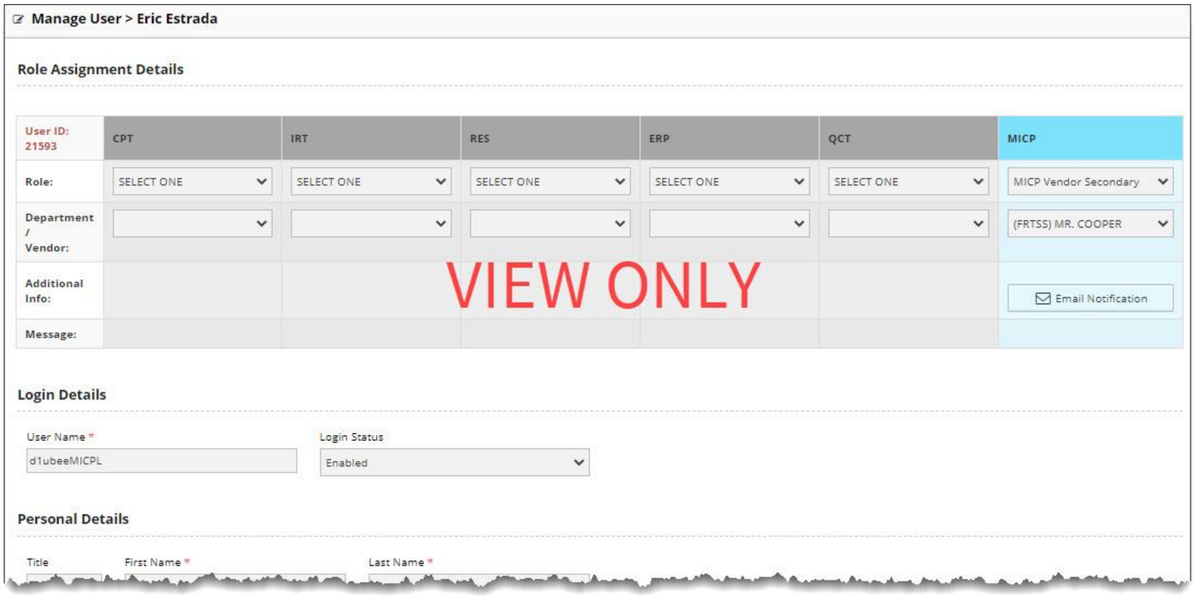
To View Login History:

Click the **Login History** icon in the Action column. The Login History for the past 3 months will display. Use the controls at the bottom of the page to adjust the number of results returned per page and to scroll through the pages.



To Edit or View User Details

Click the **Edit or View User Details** icon in the Action column. The user profile will display in view only format. Unless the user is an administrator, the user cannot edit, enable or disable a profile.



Inactive Users

The **Inactive Users** module the user can see inactive users at their organization including those manually removed or those who did not log into any DRS application for more than 90 days. This is for viewing and reporting purposes only. Primary users will use the admin Module to reactivate eligible users.