Porch



Brought to you by the team behind

HOMEOWNERS OF AMERICA

Welcome to Porch Insurance

Table of contents

Welcome	**3**
Product	**4**
Claims & underwriting	**6**
Insured digital experience	**7**
Agent benefits	**8**
Additional resources	**9**
Contact us	**10**
Leadership team	**11**
Policy management system	**12**

Porch

Dear Agent,

We're thrilled to partner with you and deeply appreciate your trust in us to support the needs of our insureds.

Porch Insurance is a new kind of homeowners insurance, that is member-owned for homebuyers and homeowners that care. At Porch Insurance, we recognize the value that independent agents like you bring to customers, providing the guidance and personal touch that makes all the difference. Our mission is to offer more protection than a standard home policy, new discounts, and unique value propositions for your clients, including:

- **Protects More** with extra coverage and a Porch Home Warranty for members
- **Reduces Risk** through insights and tips to help members care for their home
- **Rewards Members** with membership perks and offers when they buy and maintain their home

While Porch Insurance is a new brand, we want to assure you that it is built on the same foundation of trust and reliability you have experienced with Homeowners of America. You will continue to work with the same trusted claims department you've relied on for almost 20 years. Additionally, you will benefit from the same strong leadership team and dedicated underwriting team that understands your needs.

In this welcome packet, you'll find everything you need to start writing business with Porch Insurance, from detailed product information to key resources and helpful tips. Please contact your Agency Development & Success Specialist or Agency Relationship Manager anytime if you need assistance. You can also reach our customer service, underwriting, and claims teams at (888) 927-4530.

Thank you for joining us on this exciting journey. Together, we'll provide exceptional service and protection to our clients.

With appreciation,

The Porch Insurance team

A new kind of home insurance

Member-owned by homebuyers and homeowners who care.[1]



Protects more with extra coverages and a Porch Home Warranty for members.[2,3]

- Members get a **Porch Home Warranty (a $744 value)** with over $15,000 in combined coverage for appliances and home system breakdowns caused by normal wear and tear [3]
- Safeguard your home with **service line coverage** up to $10,000 per policy period [2]
- Keep items protected with **water and sewer coverage** including flooring, furniture, and appliances [2]
- Rest easy with **residential glass coverage** for windows, chandeliers, and other covered items [2]
- Protect against costly losses with **refrigerated product coverage** of up to $500 [2]

Reduces risk through personalized insights and tips to help care for the home

- Get **personalized home risk insights and recommendations** to help address issues
- Stay ahead of the curve with **recall notices** for your appliances and systems
- Receive timely **seasonal maintenance reminders** to keep the property in top shape
- Rely on our **Virtual Home Assistant** to lend a hand with home tasks and seasonal maintenance
- **The Porch Home app** centralizes all home information, making it easy to manage the home

Rewards Members with membership perks and offers when they buy and maintain their home [4]

- Receive **up to a 16% discount** on a home insurance policy when purchasing a new property[5]
- Get the value of **four free hours of moving services**-two movers for two hours. Terms and conditions apply.[6]
- Enjoy a discount **from a recent home inspection**-save on your premium when you upload a report[7]
- Redeem **up to $100 in handyman service vouchers** to help maintain your home[8]
- Access **perks and offers** worth up to $500 from local and national businesses[9]
- Count on your dedicated **Porch Moving Concierge** to guide you through moving into your new home.

Coverage highlights

We want to be the very best for:

- Homebuyers
- New construction
- Low risk homes

We are providing unique value to these customers to earn your trust and theirs.

Some of our coverage limits[3]

- HO3 and HOB forms
- Dwelling limit up to $2 million
- Refrigerated coverage limit up to $500
- Service line coverage up to $10,000

All of these items included in the base policy.





Endorsements and other items[3]

- Coverage extension
- Solar panel coverage
- Equipment breakdown up to $100,000
- Supplemental loss assessment coverage
- Scheduled personal property up to $50,000
- Inland flood coverage
- Personal property replacement cost
- Special personal property replacement cost
- ...and more.

Claims & underwriting

A trusted claims department

Our claims department stands out for its reliability and dedication.

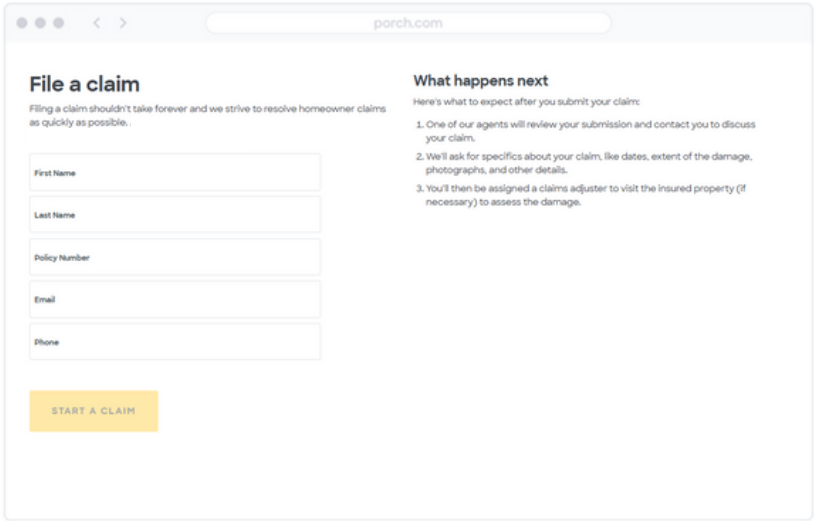
With a focus on integrity, we build trust every day, making sure insureds feel supported throughout the process.

A supporting team of underwriters

Our underwriting team is approachable and business-focused. We are committed to understanding your insureds' needs and providing timely, flexible solutions.

There are 2 ways you can file a claim

- Go to porch.com/insurance/claim
- Or call (888) 927-4530





Reaching an underwriter

Monday-Friday, 8AM-6PM CST

(888) 927-4530

Note: You will be prompted to dial your Territory UW extension or search by name

Available discounts

- New purchase
- Porch affinity
- Welcome discount
- Recent inspection
- Smart home
- Homeowners association

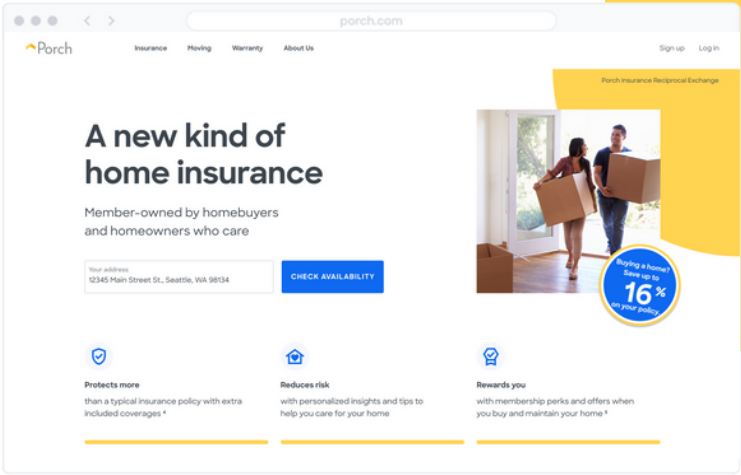
Insured digital experience

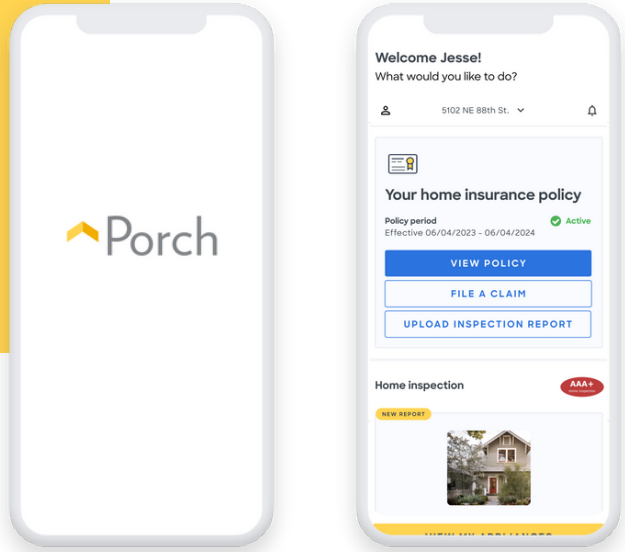
A user friendly experience for the insured

The Porch Insurance website is designed to fit your customer's needs, offering:

- Policy details
- Connecting insureds with agents
- 24/7 claims support
- Personalized account management
- Educational resources
- Seamless navigation to ensure exceptional customer satisfaction

Website Link: porch.com/insurance





The Porch Home app

The Porch Home app centralizes all home information, making it easy to manage everything for a home in one convenient place

- View policy information
- Insights and recommendations
- Recall notices
- Seasonal maintenance reminders
- Virtual Home Assistant

Unlock exceptional benefits with Porch Insurance

We empower our agency partners with unparalleled support and opportunities for growth. Here's why partnering with us is a game-changer:



Expanded coverage: Benefit from comprehensive built-in coverage and multiple policyholder discount options, making it easier to attract and retain clients.

Industry-leading compensation: Enjoy higher base commissions than Homeowners of America,[10] with additional earnings through contingency commissions and tier advancements.[11]

Exclusive contingency program: Our growth contingency program rewards you for expanding your book of business. When you grow, your bonus opportunities grow with you. Tiered bonuses are designed to reward growth of your combined HOA and Porch Insurance business.[11]

Clear and achievable tiers:

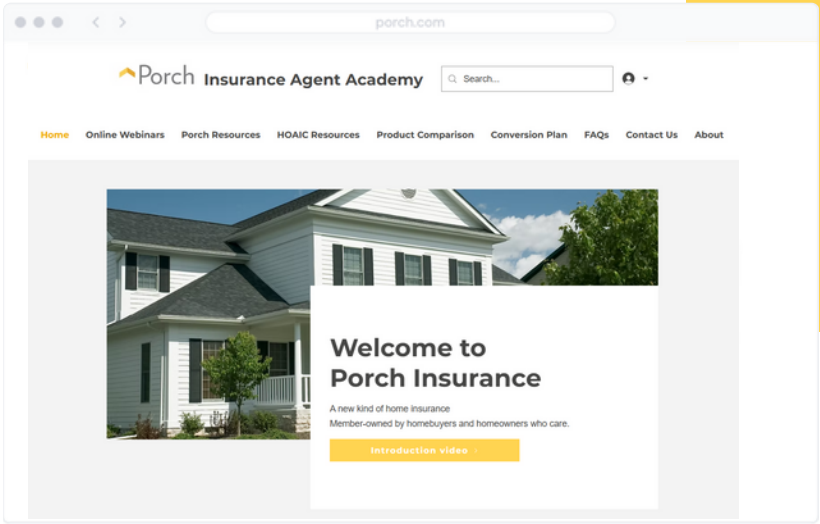
- **Silver:** <$100k written premium
- **Gold:** $100k-$1M written premium
- **Platinum:** $1M-$5M written premium
- **Platinum Elite:** $5M+ written premium

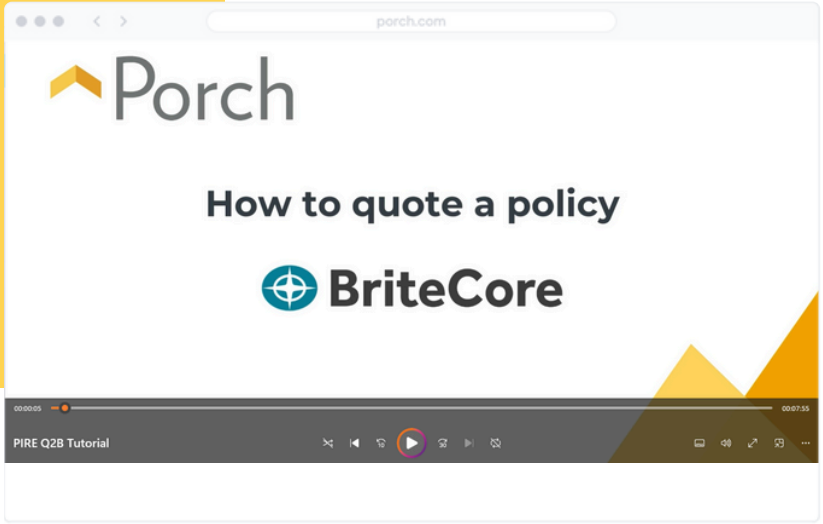
*For 2025 publication, based on 2024 written and in force premium of ≥ $4MM. 2026 publication will be based on 20% growth from the prior year.

Additional resources

Porch Insurance Agent Academy

A centralized resource hub for insurance agents, offering comprehensive learning tools, product highlights, policy guidelines, manuals, sales strategies, policy system guides, and updates to empower agents with knowledge and support for success.





Find all types of resources

- How to run a quote and bind a policy
- How to lookup a policy
- How to view billing details and make payments
- How to change mortgagee
- How to add an additional interest
- Underwriting guidelines
- ...and much more

Contact us

Business hours:
Monday-Friday, 8AM-6PM CST

24/7 Claims assistance

General phone number:
(888)-927-4530

Customer service
insurance@porch.com

Underwriting
insuranceunderwriting@porch.com
(If calling, dial the extension of your assigned UW or search by name.)

Claims
insuranceclaims@porch.com

Agency assistance
Contact your Agency Development & Success Specialist or Agency Relationship Manager

Agency licensing or producer setup
insurancelicensing@porch.com



Address

Payments & general correspondance
Porch Insurance Reciprocal Exchange
P.O. Box 520
West Chicago, IL 60186-0520

Leadership team



Matt Ehrlichman
CEO
Porch Group



Efram Ware
President and General Manager
Homeowners of America · Allstate · Assurant



Mike Capuzzi
Operations & Claims
Allstate · Progressive



Andrea Ferrari
Underwriting
kin. · hippo



Chad Mirock
Product
Country Financial · The Hartford · Travelers



Nathan Smith
Accounting
Kemper · AAA



Janiella Shirley
Legal
USAA · Liberty Mutual



Eric Lemieur
Business Development
Foremost Insurance Group · Farmers Insurance



Alice Robinson
Chief Actuary
Lemonade · Metromile · esurance



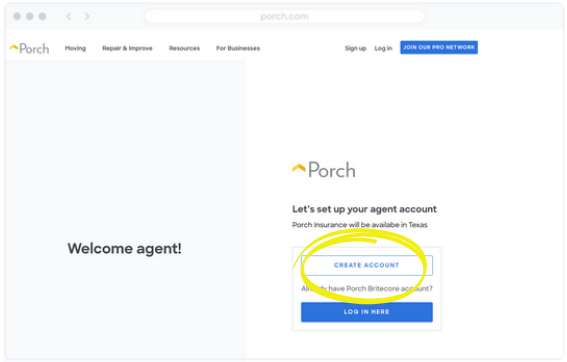
Emmanuel Bellegarde
Head of Reinsurance
Willis · McGill and Partners · AON

Policy management system

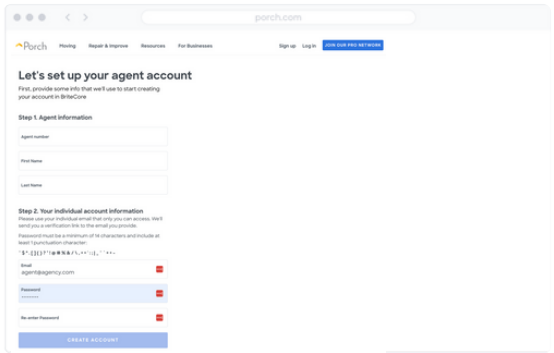
How to access

Step 1. You will get a link to create your BriteCore account to your agency email.

Step 2. The link will direct you to this page. As a new user click on “Create Account”

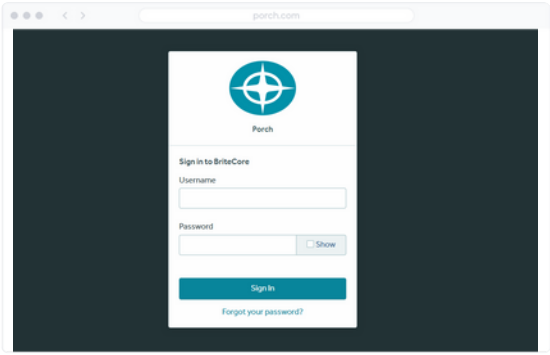


Step 3. Add your agent number, first and last name. Then proceed to create a password and click on “Create Account”.



BriteCore

Step 4. Creating an account will take you to the BriteCore login page. Use your email and your new password to log in.

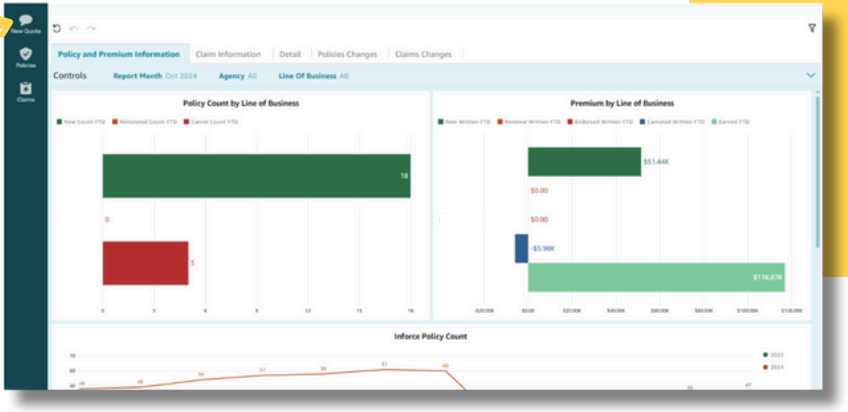


Done!

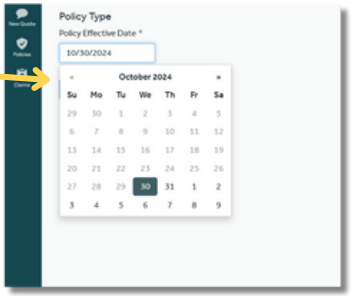
Quote to bind

Starting a new quote

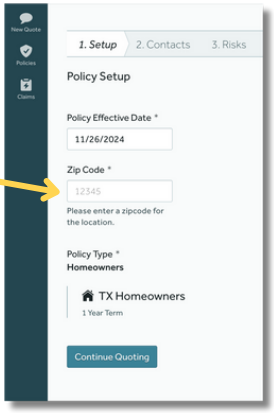
To get started, click on the “New Quote” icon in the navigation menu of BriteCore.



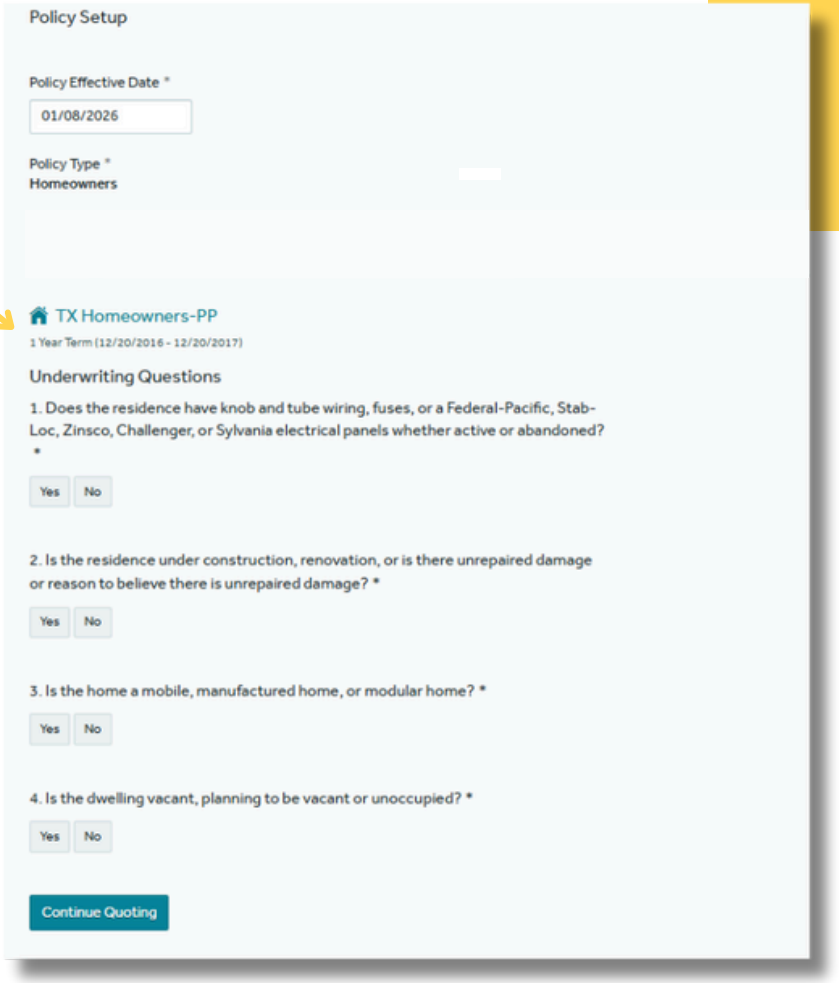
Select the **effective date** and click on “Homeowners”



This will take you to the “Setup” page. Type in the location **ZIP code** and click on “Continue quoting”.

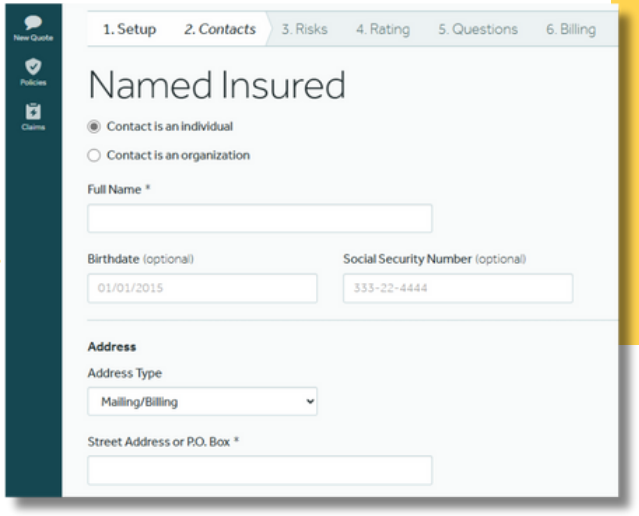


The system will ask you a series of **underwriting questions** before getting started with the quote. Please be sure to answer carefully and accurately.

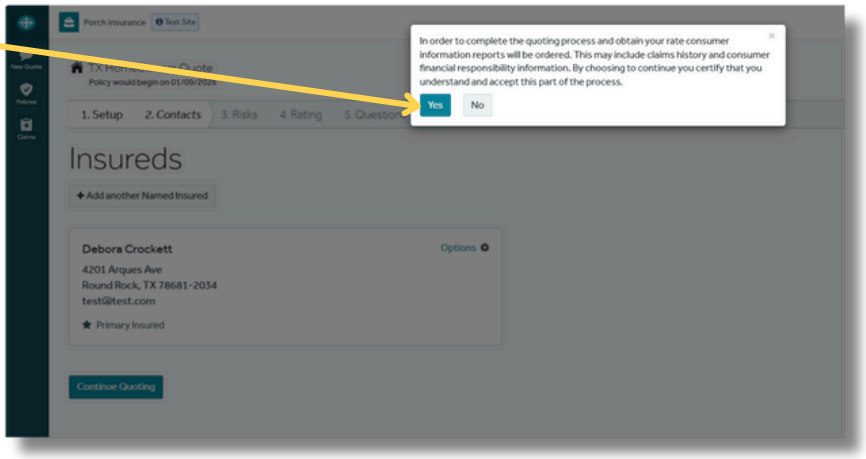


Contacts page

In this section you will add the **insured's contact information** such as their name, DOB, SSN, mailing and/or billing address, phone number and email.

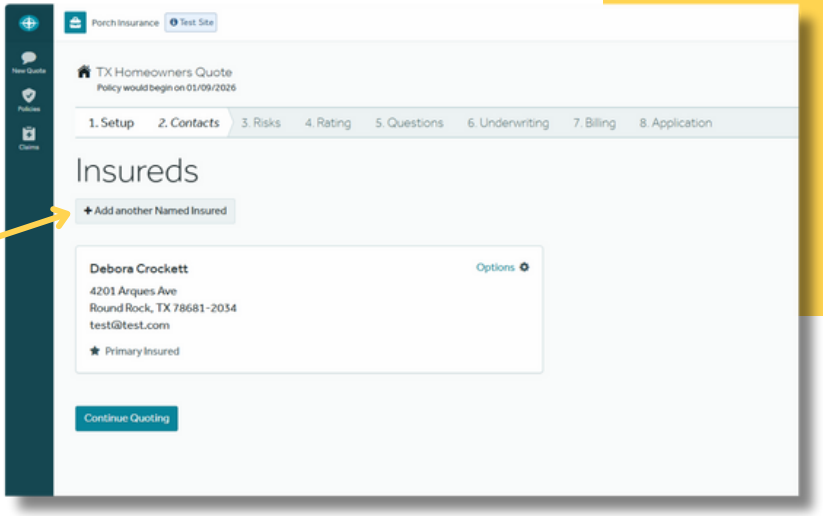


Click on **"Yes"** on this disclosure to order the financial responsibility.



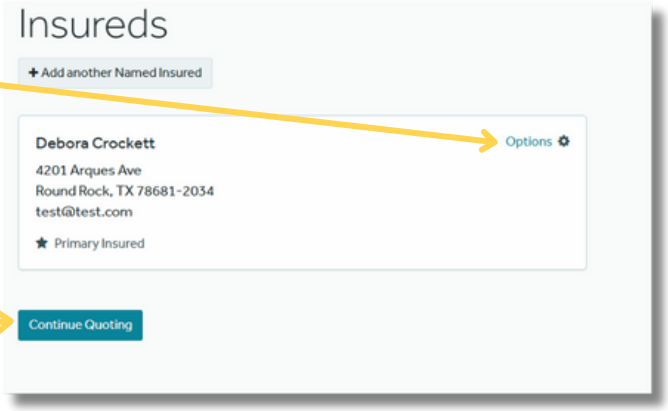
The system will finish pulling the financial responsibility report when the page stops loading.

You can click here to add an additional insured.



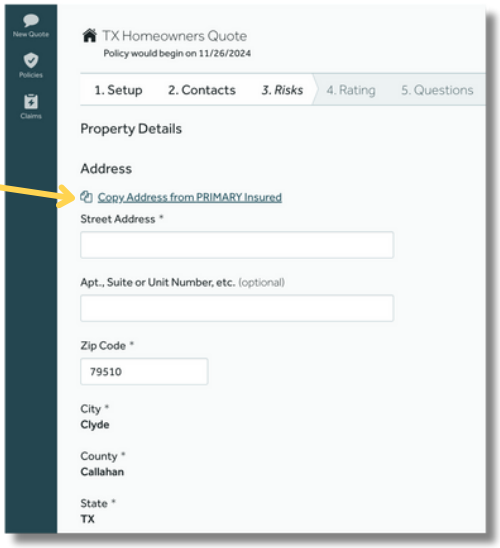
If you need to edit the insured contact you can click here.

Click on **“Continue Quoting”** to move forward.

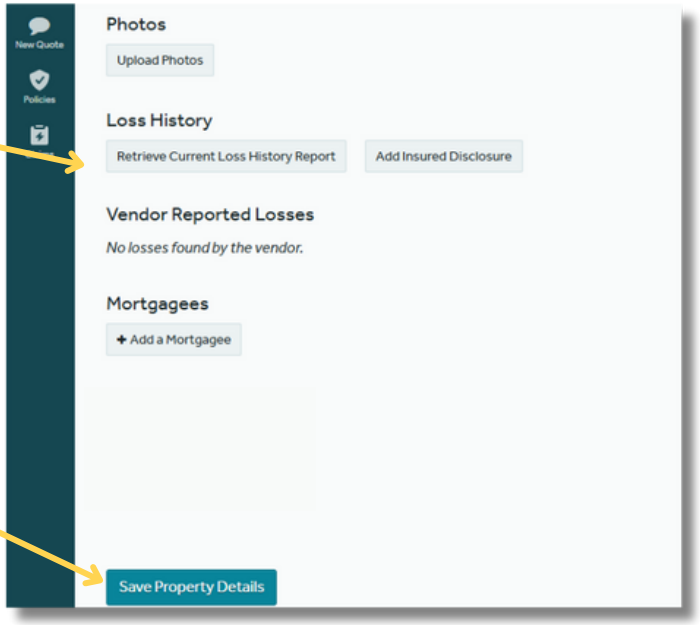


Risks page

In this page you will add **information related to the risk location**. Click on “Copy Address from PRIMARY Insured” to copy the address of the insured contact.



In this page you can also upload property pictures, check loss history report, and add mortgagees.

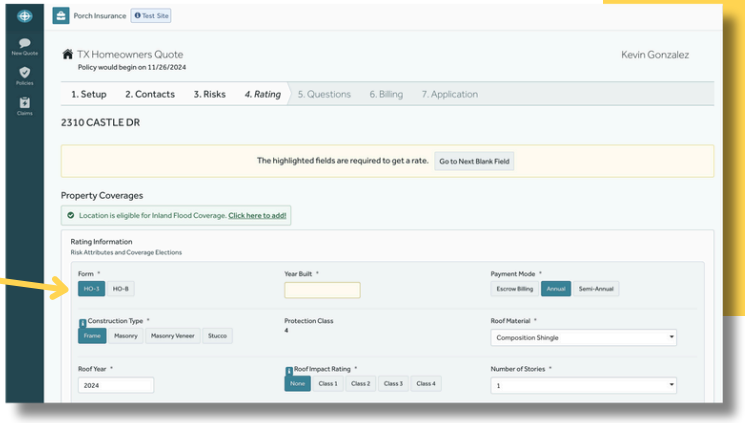


Once done, click on **“Save Property Details”**.

Rating page

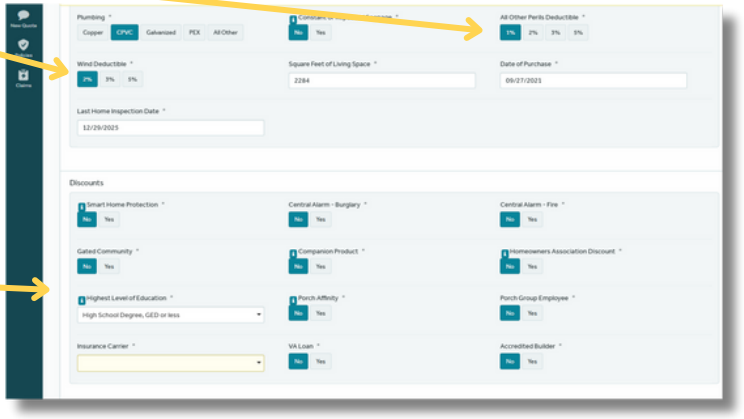
In the Rating page you will add **details of the dwelling** such as square footage, age, materials, number of stories, number of bathrooms, etc.

Choose the policy form here.



Here you can also choose the deductibles for the policy .

If you scroll down, you will find the option to add all our **discounts**.



If we scroll further down, we will find the “Dwelling limit” field.

Click on **“Open CoreLogic RCT Express” to get the RCE**.

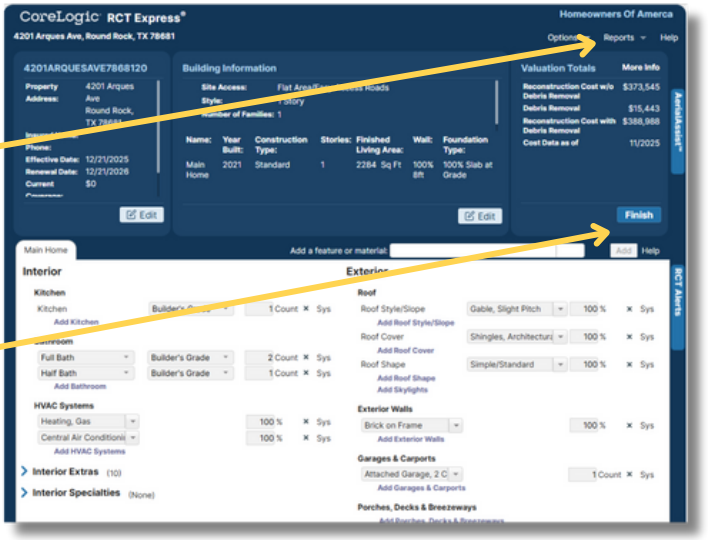
A Corelogic pop up will come up. **Click here to print/save the RCE**.

- Select **“Standard Report”** to download.

Once done, click on **“Finish”** and then **“Save”**.

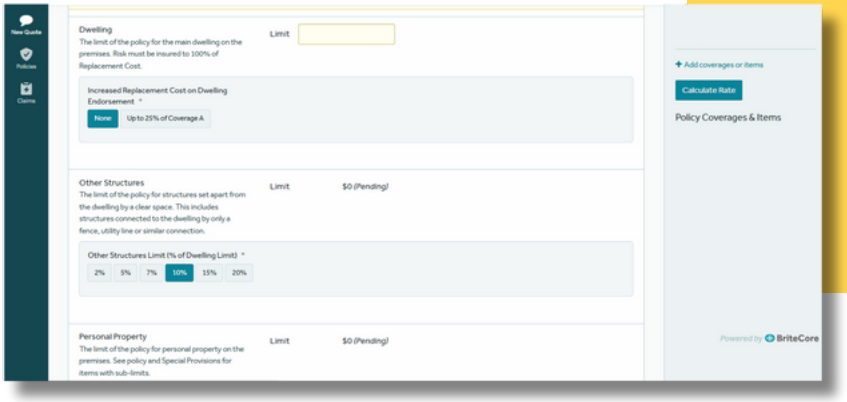
The RC will appear below the CoreLogic button. All you need to do is copy and paste it on the **“Limit”** field.





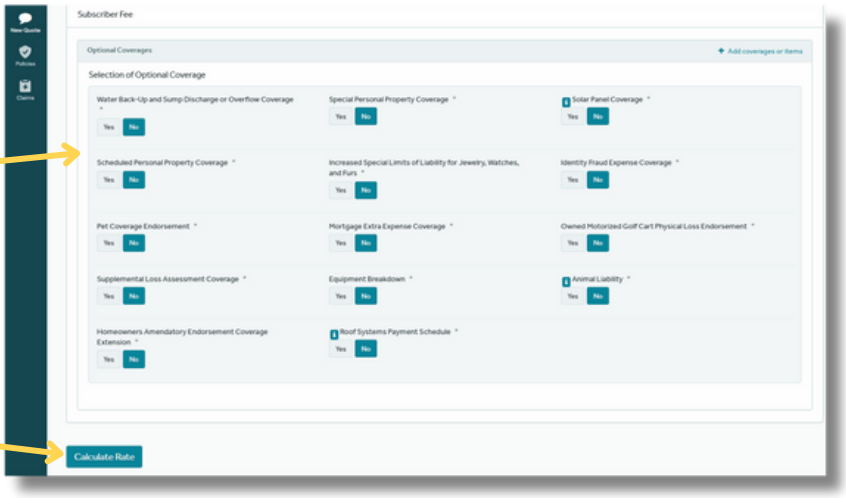


In this same page, further below you will find where to add the **edit other coverage limits** along with **additional items and coverages** such as other structures, personal property, personal liability, medical payments, loss of use, etc.



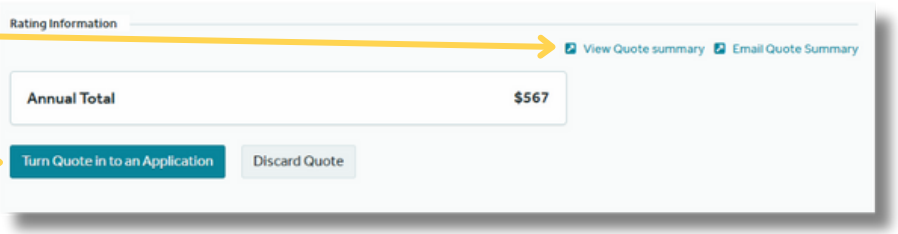
In this section you will find the option to **add additional coverages (endorsements)** if needed such as water back-up, replacement cost on personal property, and much more.

Scrolling further below you will find the option to **calculate the rate**.



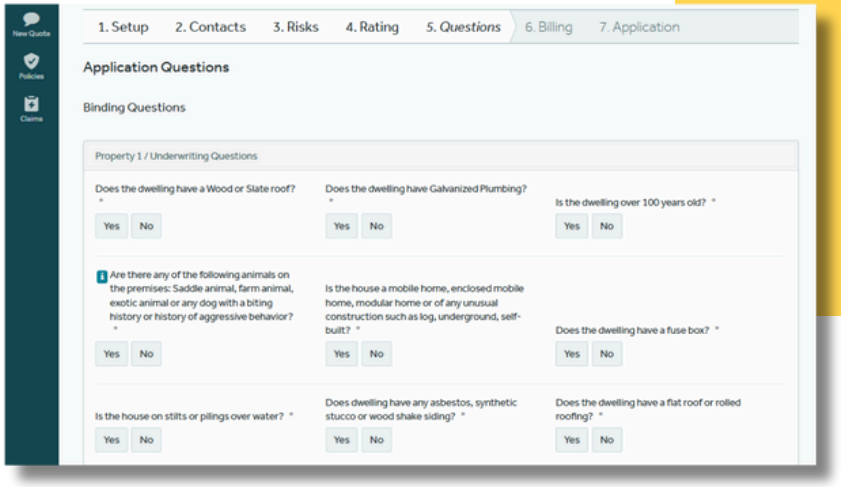
You have the option to email/download the **quote.**

Once you get a total, you can turn the quote into an application to move forward.

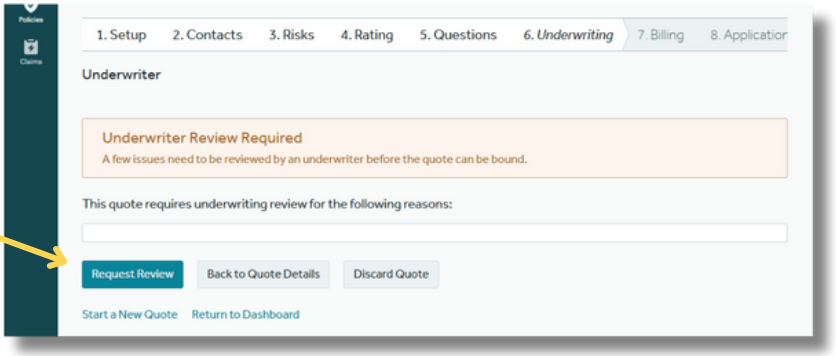


Questions page

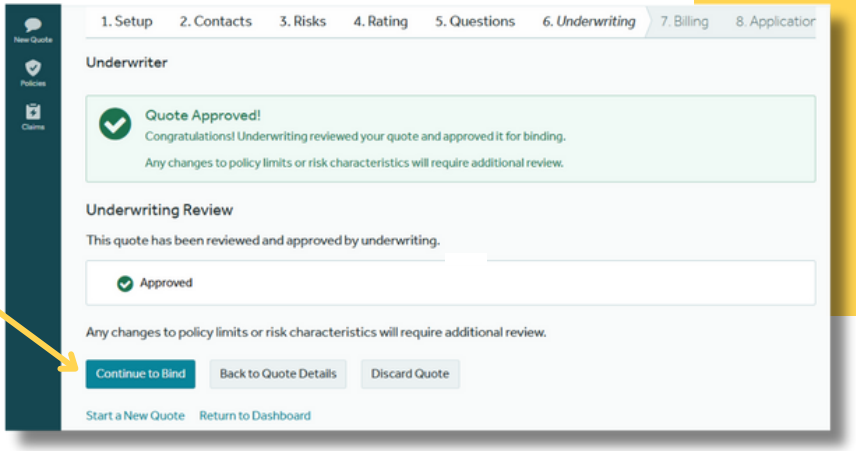
In this page you will go through the **underwriting questions**. Once done, click on “Continue Application” below.



If and **underwriting review is required**, click here to request a review and **reach out to underwriting to follow up**.



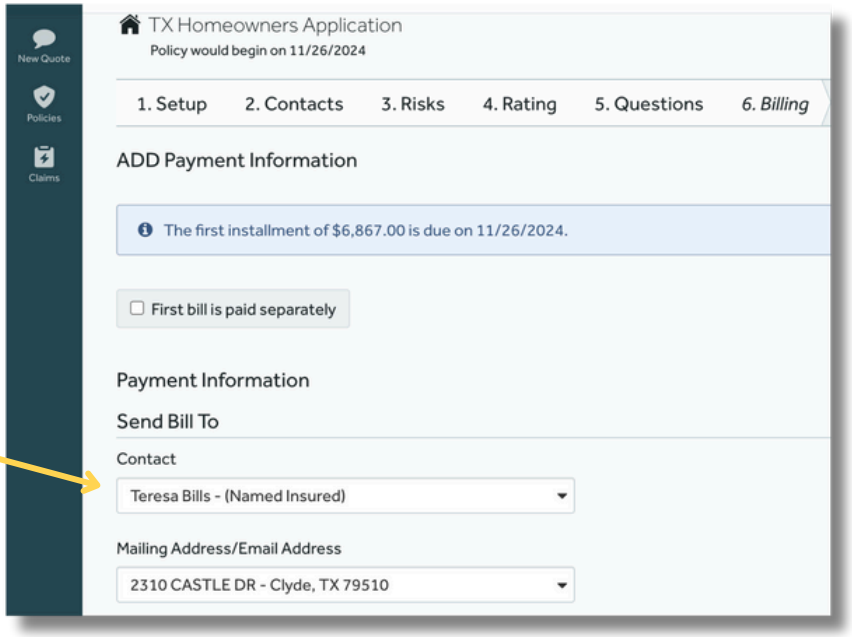
Once **underwriting has approved your request**, you can continue with the policy by clicking on “Quote to Bind”



Billing page

Here you will select the **payment method** and who this policy is being billed to.

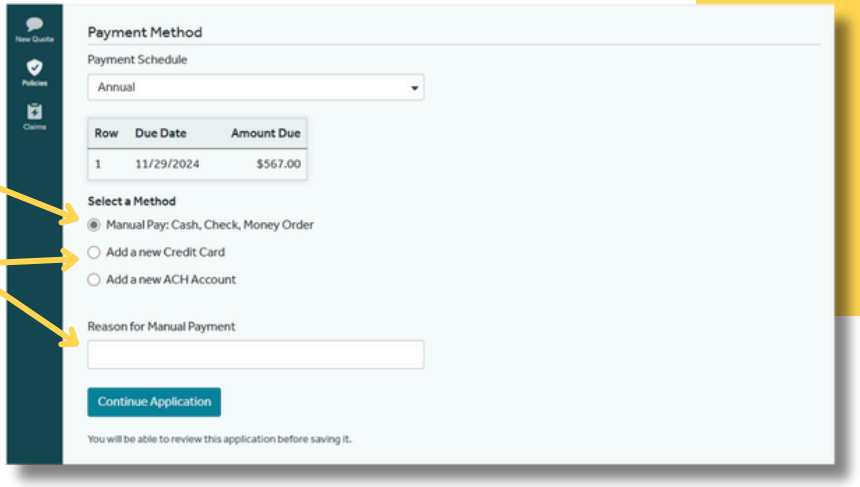
If the policy is being **escrowed**, choose the previously added mortgagee here.



If **escrowed**, leave at “Manual Pay” and leave a comment in “Reason for Manual Payment”

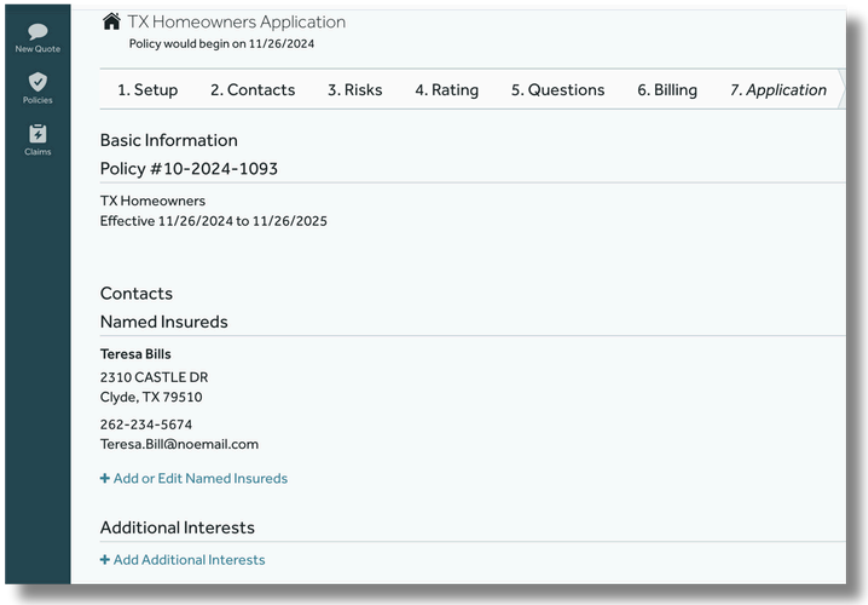
If **paid electronically**, choose any of the options to add new credit card or ACH.

Once done, click on “Continue Application”



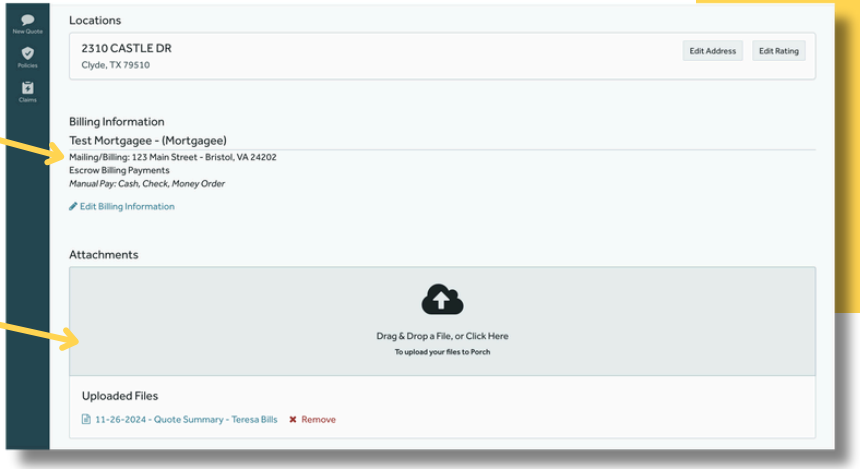
Application page

This is the **last page before submitting the application**. Here you will verify all of the information that has been added to the quote.



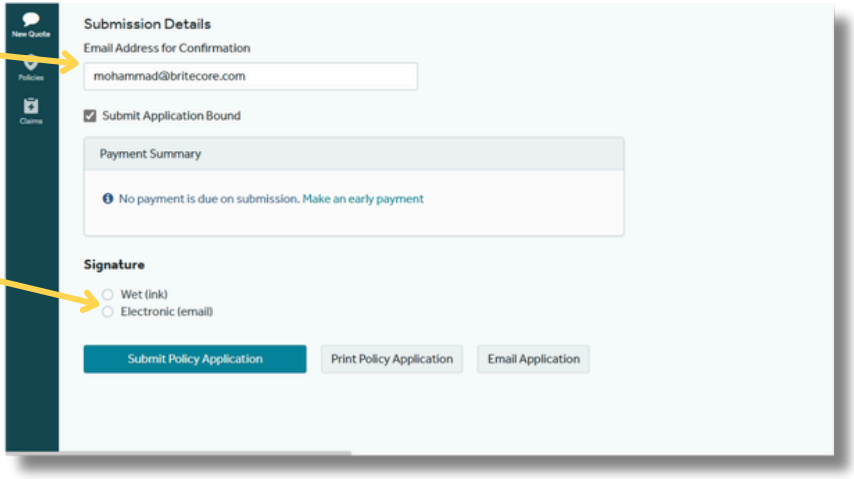
You will also **verify the billing information** and have the opportunity to change it if needed.

This is where you can **upload any type of documents** for the policy such as pictures and proofs.



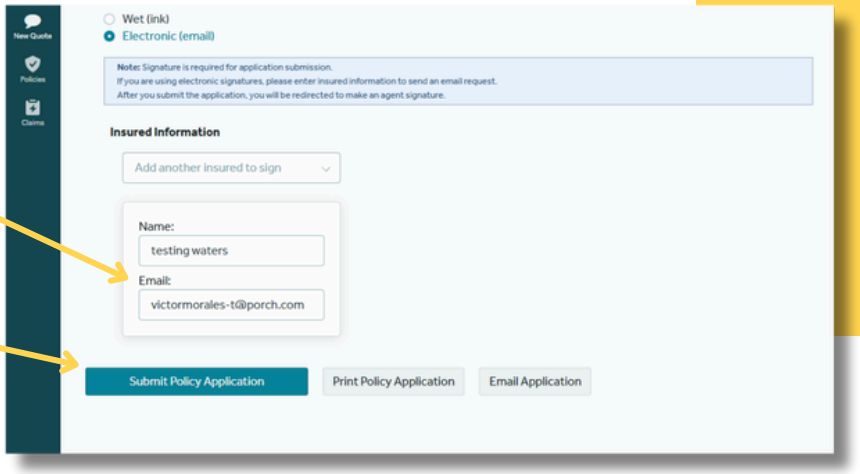
Make sure to add the **email** that will be used to contact you here. This is the email that UW will use to reach out an agent.

The next step is getting an **electronic signature for the insured**. Click on “Electronic (email)”.

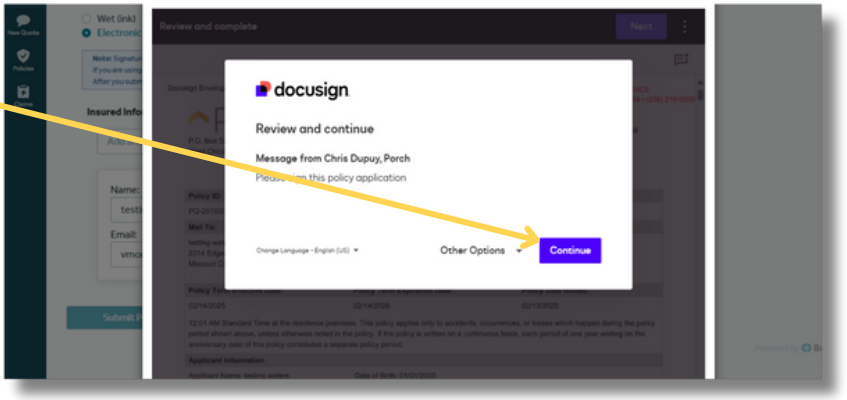


Make sure that the **name** and the **email** for the insured are both correct.

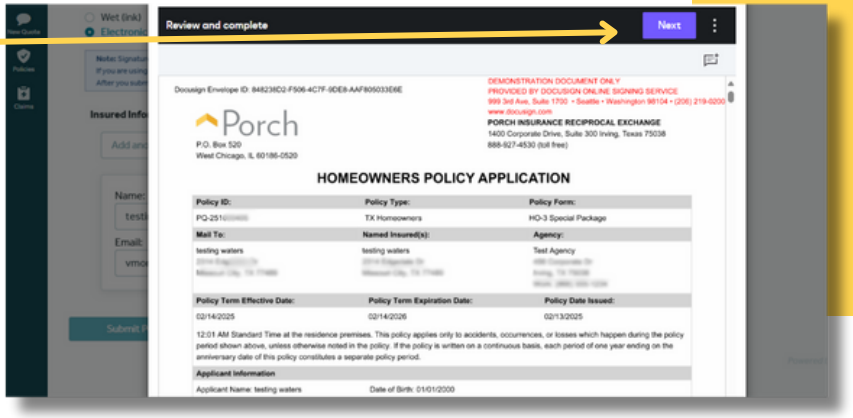
Click on “Submit Policy Application”. This will generate a **Docusign** pop up for you to sign and submit.



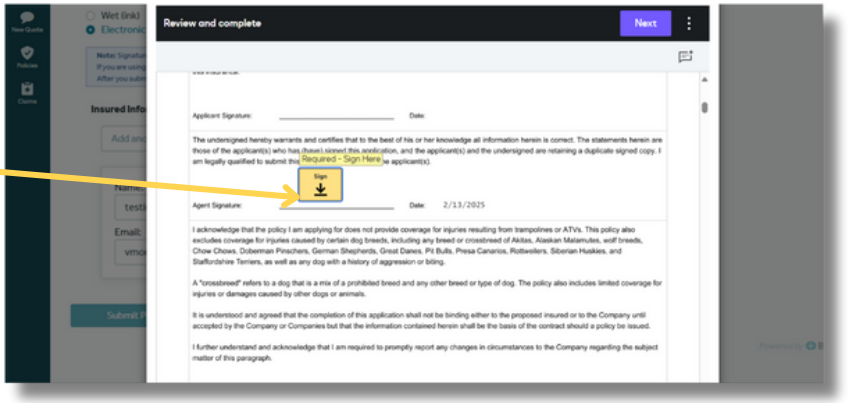
Once the Docusign pops up click on Continue



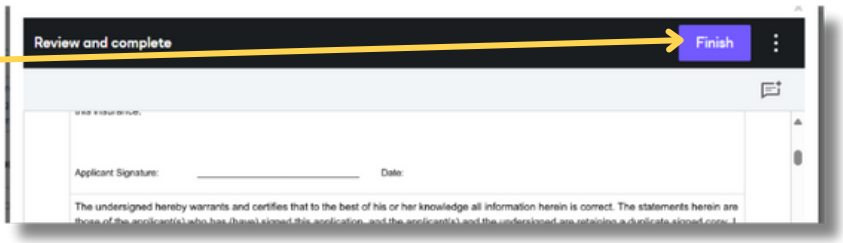
This will take you to the Policy application. Click on “Next” to take you to the section for **your signature**.



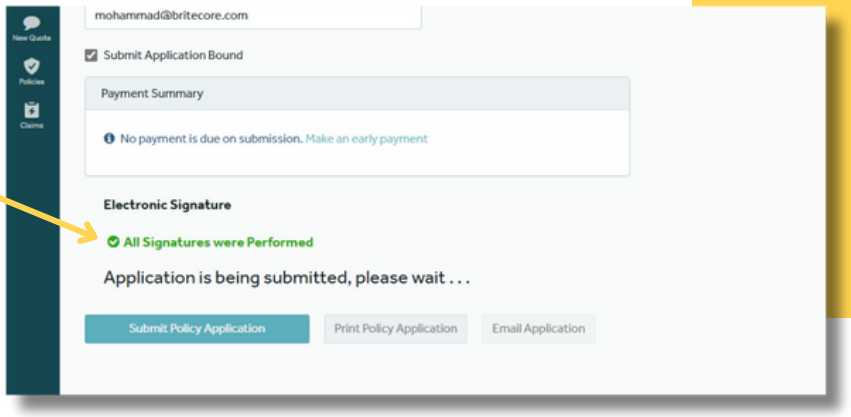
Click here to get **your signature** in the document.



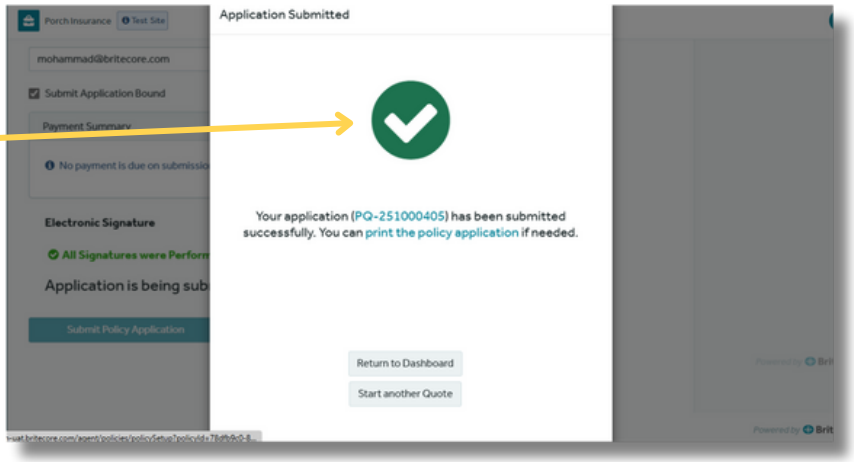
Click on “Finish” to finalize and have the **Docusign sent to the insured**.



Britecore will let you know once the **insured has signed the documen**t, and it will **automatically be submitted**.



Congratulations! You have succesfully written a new policy.



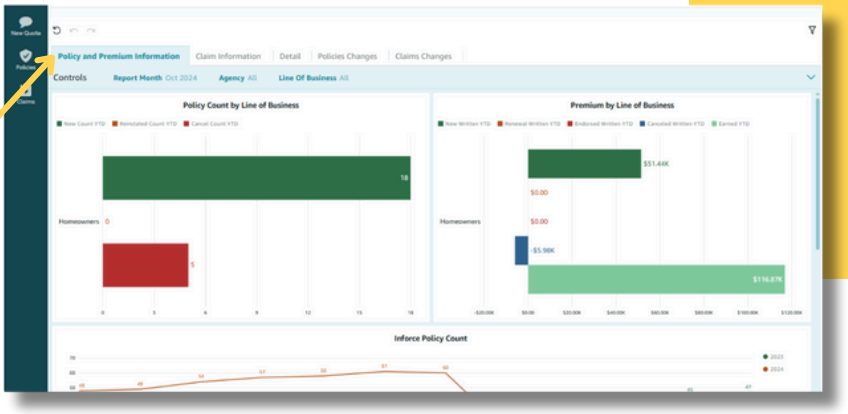
Dashboards & reports

Britecore homepage

The dashboard is located in the homepage. Here you can find different information about your agency's policies.

The dashboard has the following tabs:

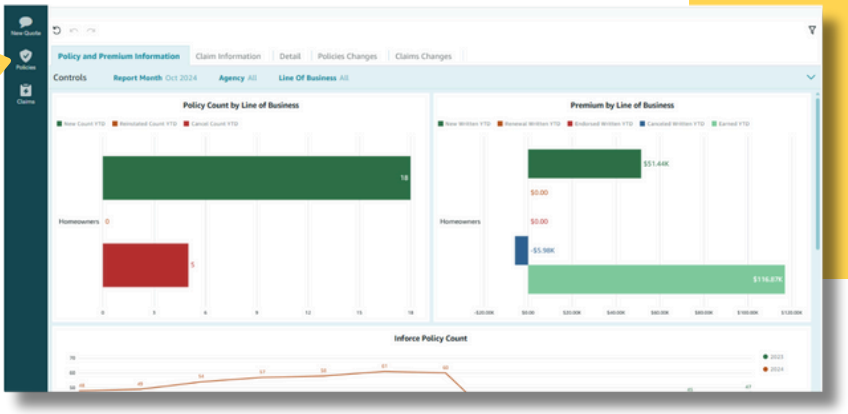
- **Policy and premium information:**
  - You can find the policy count, premium written, count of policies in force and losses paid
- **Claim Information:**
  - Here you can find the amount of claims per time period and the loss ratio.
- **Detail:**
  - You will find a brief summary of the agency's performance.
- **Policies changes:**
  - A report of individual policy status and reasons along with endorsements performed on policies.
- **Claims changes:**
  - A report of individual claims status and reasons.



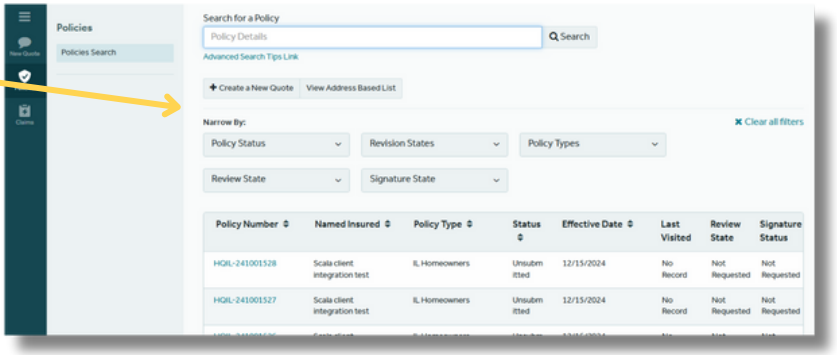
Batch documents

Look up the policy number

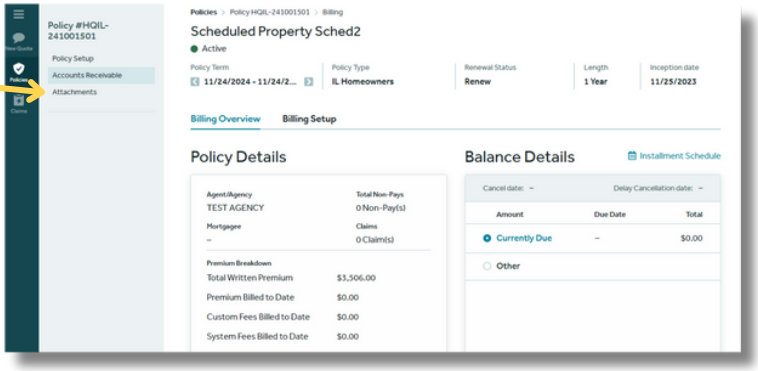
Click on the “Policies” icon in the navigation menu.



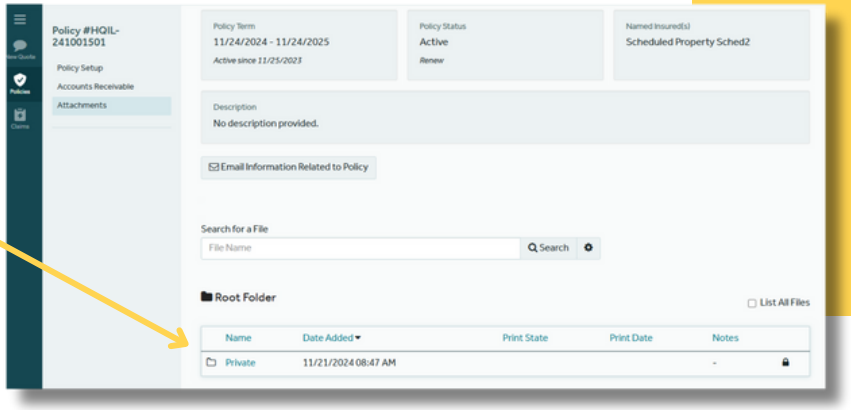
Type the policy number. You also have the option to narrow your search.



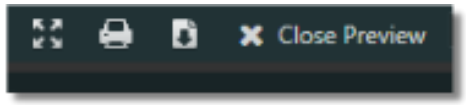
You will be taken directly to the Accounts receivable tab. Click on “Attachments” to see the documents.



Here you should find all of the documents related to the policy. Click on the document needed and download.



Once the document is open you can either print it or download it to your computer. Here you will also see the option to close the file and go back to Britecore.



Disclosures

Porch Insurance means Porch Insurance Reciprocal Exchange and is only available to persons eligible for Porch Insurance membership. Property and casualty insurance underwritten by Porch Risk Management Services, LLC, its attorney-in-fact.

1. Use of the term “member” or “membership” refers to membership in Porch Insurance Reciprocal Exchange (Porch Insurance) and does not convey any legal or ownership rights in Porch Insurance. Restrictions apply and are subject to change.
2. All coverages are subject to the terms and conditions of the policy. See full policy for details.
3. Individual coverage limits apply. $200 service call fee applies when the warranty claim is dispatched.
4. Membership rewards and perks include services that relate to loss control of the risks covered under the policy and may be provided by companies who have no affiliation with Porch Insurance and have sole financial responsibility for their products and services.
5. Discount is only available for new home purchases, applies in years 1–3 in diminishing amounts, and ceases at year 4. Discount does not apply to premium for theft or liability coverages or any mandatory fees. Restrictions apply. See policy documents for full details.
6. Terms and conditions: Subject to availability. Offer includes 2 movers for 2 hours booked in advance. Only available on new policies. Policy must be verified as bound or active within 60 days of its effective date. Must use within 90 days of policy issuance date. Only one move per policy. You may add additional hours or movers, or book a same-day move, at your own cost. There is no cash alternative. Porch is not responsible for any additional costs and/or expenses in relation to the Offer. Non-transferable. Subject to HireAHelper terms at https://www.porchmovinggroup.com/legal/general-terms/.
7. Inspection report must be provided and reflect an inspection on the subject property within 3 years of the policy effective date by a licensed inspector. To maintain discount, inspection report must be provided every 3 years. Discount only applies to premium for fire peril. Restrictions apply. See policy documents for full details.
8. With your first year of membership, you’ll get four $25 coupons to use toward Porch handyman services. Limit one coupon per appointment. Coupons may not be combined with any other offers or discounts for the same appointment, may not be applied to sales tax or prior purchases, and are not reusable. Any unused portion of a credit may not be carried over. Coupons have no cash value, are not redeemable for cash, and are non-transferable. Coupons are void if altered, copied, transferred, auctioned or sold. Porch services may not be available in all areas.
9. Savings figures are based on the average of all included offers during the current calendar year and may vary by location. By clicking on a vendor product or service, Porch Insurance may share your personal information with these companies for authentication purposes and to facilitate your effort to transact business with their company. These companies are solely responsible for the protection of your data and the financial responsibility for their products and services.
10. Property and casualty insurance underwritten by Homeowners of America Insurance Company, a wholly owned subsidiary of Porch Insurance Reciprocal Exchange.
11. Commissions are governed by the Porch Agency Agreement and the Commission Schedule currently in effect. See full agreement and schedule for details.