



FIRST INSURANCE®  
— OF CANADA — FUNDING  
A WINTRUST COMPANY

# FirstInSite *Enhanced*™

Renewals and Additional  
Premiums

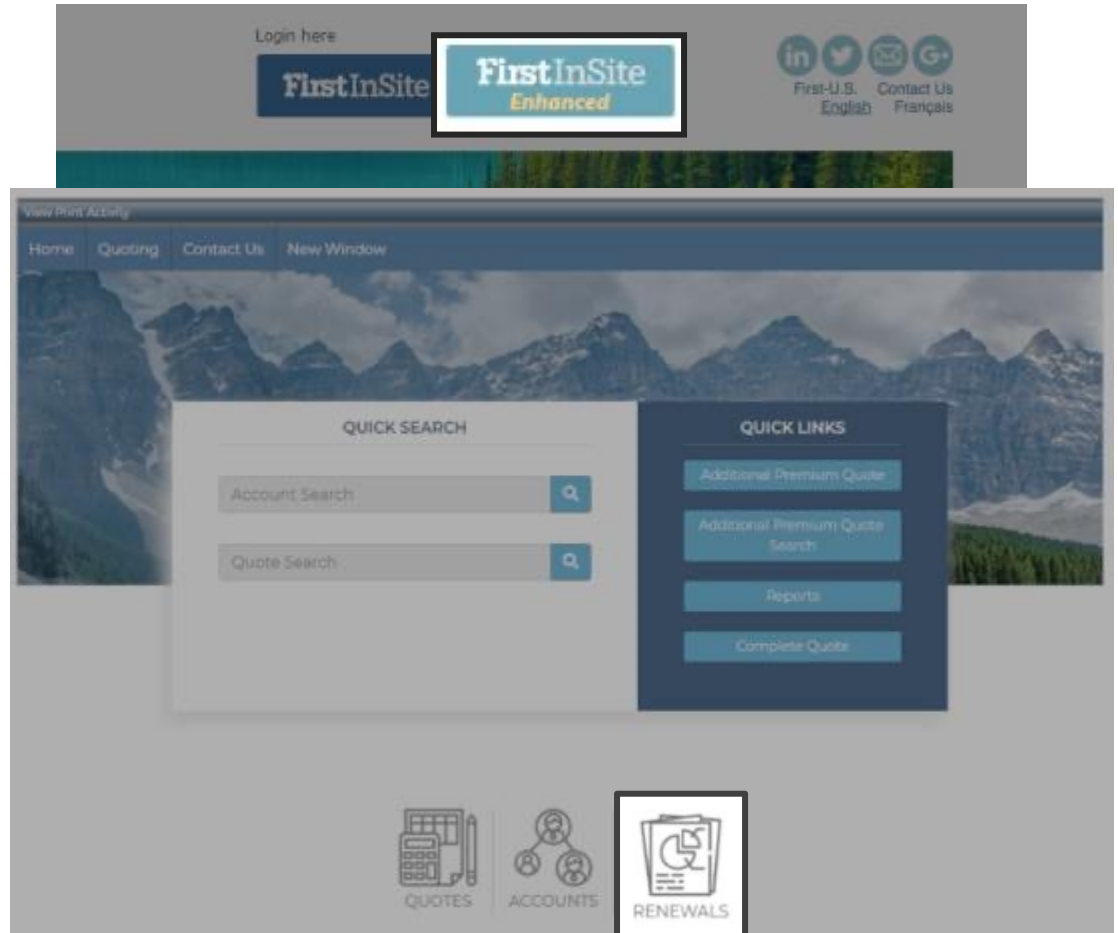
# Agenda

## **Topics covered in this guide:**

1. Renewals
2. Additional Premiums  
(Endorsements)
3. Tips

# Login

- › Click on the **First InSite Enhanced™ login button**  
firstinsurancefunding.ca
- › Login with your user name (email address) and password
- › Select **Renewals**



- › Enter an account number or name and click **Search** to retrieve the loan

**Renewal Quote**

Brokerage: [Select an Item] ▼

Account #:  Name:

Account No +	Creation Date	Name	Brokerage	Action
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**Renewal Quote**

Brokerage: A00034 - Best Insurance Brokers Inc. - Ottawa ▼

Account #:  Name:

Account No +	Creation Date	Name	Brokerage	Action
● 25288	05/02/2025	ABC Company	Best Insurance Bro...	<a href="#">Renew Link</a>

- › Review insured's details
- › Review rates
- › Review General Loan Information and click **Next**

 **TIP:** You can opt to send email notifications to customers by clicking the check box and entering an email address

**Quote Entry -**

Customer Information Policies Terms

Quoting for: A00034 - Best Insurance Brokers Inc. - Ottawa Ottawa, Ontario

Name & Address		Contact	
Name:	ABC Company	Main Phone:	
		Contact:	
		E-Mail:	client@abc.ca
Address:	123 Main Street	Main Fax:	
		Create:	[New Contact Info]
City:	Ottawa		
Country:	Canada		
Province / Postal:	ON - Ontario A1A 1A1		

**Additional Addresses**

Email Notices to Customers:

Customer ID:

General Loan Information			
Brokerage:	A00034 - Best Insurance Brokers Inc. -	Alt Account #:	
Pricing Program:	17% Down, 10 Installments	Line of Business:	Commercial
Terms:	17/10, 30 Day Funding	Preferred Language:	English
Standard/Continuous Pay:	Standard	New/Renewal:	New
Origination Code:	Entity		
Broker Contact:	sarah.smit Sarah Smith		
Broker Phone:	(111) 111-1111		
Broker Email:	marketing@firstinsurancefunding.ca		

› Update policy number and carrier information, if necessary

› Enter the effective date

› Update premium amount, fees and taxes, if required

› Select **Save**

**Quote Entry -**

Customer Information **Policies** Terms

Policy #	Eff Date	Carrier	Coverage	Premium	Policy Fees	Taxes	Total
1	27/10/2025		GL	20,000.00	0.00	1,600.00	21,600.00 x

New Policy 21,600.00

Policy Number: AV2341 Coverage:  GENERAL LIABILITY

Effective Date: 27/10/2025 Policy Term (Months):

Carrier:  Aviva Canada

MCA:  Return Method:

Premium:  Min. Earned Premium:

Policy Fees:

Taxes:

Total Amount:



- › Review all policies listed at top
- › Click **Next** to continue

**Quote Entry -**

Customer Information **Policies** Terms

Policy #	Eff Date	Carrier	Coverage	Premium	Policy Fees	Taxes	Total
1 AV2341	27/10/2025	Aviva Canada	GL	20,000.00	0.00	1,600.00	21,600.00 x

**New Policy** 21,600.00

**Policy Details**

Policy Number:  Coverage:

Effective Date:  Policy Term (Months):

Carrier:

MGA:

Premium:  Return Method:

Policy Fees:  Min. Earned Premium:

Taxes:

Total Amount:

› Review first payment due date and change if necessary

› Enter any applicable broker fees and hit **Recalculate**

› Review financial info and hit **Save**

The screenshot displays a software interface for reviewing quote variables and financials. The interface is divided into several sections:

- Customer Information**: Includes tabs for "Customer Information", "Policies", and "Terms".
- Quote Variables**: A section with various input fields and buttons.
  - Governing Province**: Ontario
  - First Payment Due Date**: 27/11/2025 (highlighted with a red box)
  - Billing Cycle**: Monthly
  - Billing Method**: Pre-authorized
  - Disbursement Delay**: 30 Days
  - Rate Chart**: Best Insurance Rate
  - Broker Premium Fin. Referral Fee Plan**: ON
  - Non-Refundable Broker Fee**: 0.00
  - Financed Broker Fee**: 0.00
  - Down Payment**: 17.000 % (3,672.00)
  - No. of Installments**: 10
  - APR**: 4.341 %
  - Broker Premium Fin. Referral Fee**: 0.00
  - Application Fee**: (empty)
- Buttons**: "Reset to Defaults" and "Recalculate" (highlighted with a red box).
- Summary Table**: A table with two columns: "General" and "Financials".

General		Financials	
Governing Province	Ontario	Broker Premium Fin. Referral Fee:	0.00
First Payment Due Date:	27/11/2025	APR:	4.341 %
Billing Cycle:	Monthly	Flat Rate:	1.660 %
Disbursement Delay:	30 Days	Total Premium:	21,600.00
Rate Chart:	Best Insurance Rate Plan	Down Payment:	17.000 % 3,672.00
Broker Premium Fin. Referral Fee Plan:	ON	Amount Financed:	17,928.00
Equal Pay Quote:	No	Finance Charge:	358.60
Earned Broker Fee:	0.00	Total of Payments:	18,286.60
Financed Broker Fee:	0.00	No. of Installments:	10
		Installment Amount:	1,828.66
- Bottom Navigation**: Includes "< Back", "Submit", "Save" (highlighted with a red box), "Cancel", and "Next >".



- › Confirm information is correct and click **Submit** to proceed with Renewal submission.

 **TIP:** Our renewal contracts are evergreen – no signatures required

### Quote - 151662 - ABC Company

Customer Information   Policies   **Terms**   Summary   Documents

#### Quote Variables

Governing Province:	Ontario	Non-Refundable Broker Fee:	0.00
First Payment Due Date:	27/11/2025	Financed Broker Fee:	0.00
Billing Cycle:	Monthly	Down Payment:	17.000 %   3,672.00
Billing Method:	Pre-authorized	No. of Installments:	10
Disbursement Delay:	30 Days	APR:	4.341 %
Rate Chart:	Best Insurance Rate	Broker Premium Fin. Referral Fee:	0.00
Broker Premium Fin. Referral Fee Plan:	ON	Application Fee:	

[Reset to Defaults](#)   [Recalculate](#)

General		Financials	
Governing Province:	Ontario	Broker Premium Fin. Referral Fee:	0.00
First Payment Due Date:	27/11/2025	APR:	4.341 %
Billing Cycle:	Monthly	Flat Rate:	1.660 %
Disbursement Delay:	30 Days	Total Premium:	21,600.00
Rate Chart:	Best Insurance Rate Plan	Down Payment:	17.000 %   3,672.00
Broker Premium Fin. Referral Fee Plan:	ON	Amount Financed:	17,928.00
Equal Pay Quote:	No	Finance Charge:	358.60
Earned Broker Fee:	0.00	Total of Payments:	18,286.60
Financed Broker Fee:	0.00	No. of Installments:	10
		Installment Amount:	1,828.66

[Submit](#)   [Edit](#)   [Close](#)   [Payment Options](#)

- › Should the insured wish to review the renewal terms, a PFA can be generated on the Documents tab
- › Select PFA from the drop down menu and click **Now...**
- › Another window will open with a PDF of the renewal document

The screenshot displays a software interface for a quote titled "Quote - 151662 - ABC Company". The interface has a navigation bar with tabs for "Customer Information", "Policies", "Terms", "Summary", and "Documents". The "Documents" tab is active. Below the navigation bar is a table with the following columns: Title, Description, Method, Creator, Date Created, and Pages. The table contains four rows of data, all with the title "Premium Finance Agreement".

Title	Description	Method	Creator	Date Created	Pages
Premium Finance Agreement		Manual	Bob Nichols	01/12/2025	4
Premium Finance Agreement		Manual	Quote Import	01/12/2025	3
Premium Finance Agreement		Manual	Quote Import	01/12/2025	3
Premium Finance Agreement		Manual	Hilary Adams	01/12/2025	4

Below the table, there is a "4 Items" summary bar. At the bottom of the interface, there is a "Generate Notice:" section with a dropdown menu set to "Premium Finance Agreement" and a "Now..." button. A "Close" button is located in the bottom right corner. Two buttons, "Now..." and "Close", are highlighted with red boxes in the original image.

### On Line Account Submission Process

Customer Name:	English Personal Renewal	Total Account:	5,050.00
Interest Charge Total Due:	189.34	Amount of Deposit:	482.50
Term:	11	Amount of Installments:	432.44

Is your Brokerage keeping the down payment?  Yes  No

Confirm down payment and any additional retained amounts

Note: If you are not collecting the down payment the Brokerage is still responsible for time on risk.

Additional amount retained by the brokerage:\*

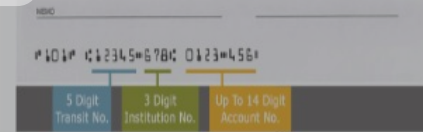
\* If applicable, enter the dollar amount that the broker has retained in addition to the down payment amount.

#### Complete Cheque Information:

Account Holder Name:	English Personal Renewal
Institution Number:	001
Financial Institution Name:	BMO
Bank Transit:	01010
Account Number:	1234567890

Review/update insured's banking info

#### Cheque Sample



If your client's banking details have changed, upload a new void cheque.

[Edit Banking](#) [Choose file](#)

#### Account Submission Note:

(Optional) If you have any special instructions, enter a Loan Submission Note

A note is only necessary if you would like to communicate something specific about this contract to the FIRST Insurance Funding service team.

AGENT OR BROKER REPRESENTATIONS

No need to sign, email, fax; simply click to agree

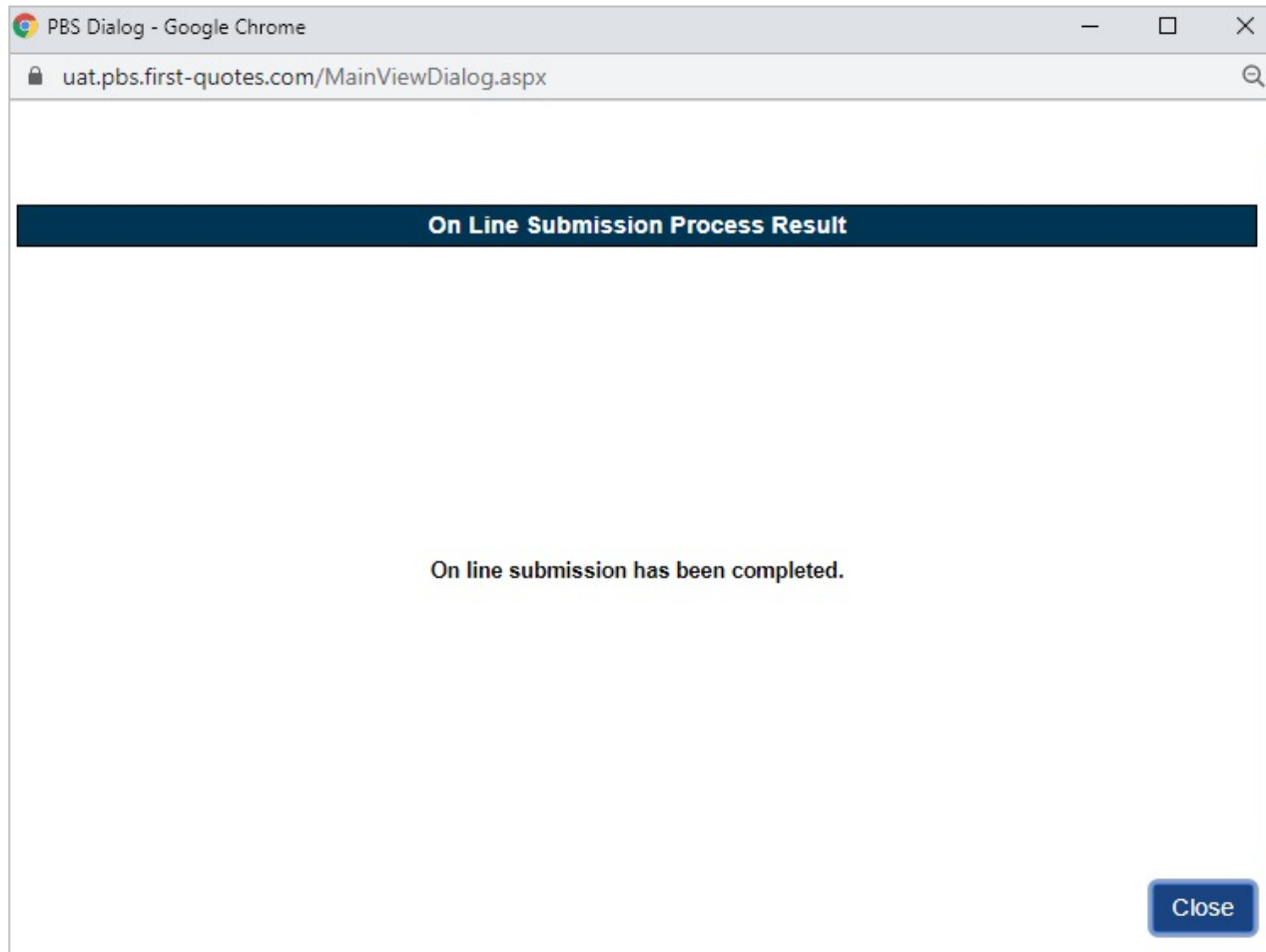
By selecting 'Submit for Processing' you warrant and agree to the Agent or Broker Representations as outlined in the contract. You further agree that the brokerage has been furnished with these representations and you have the authority to submit this contract and agree to the representations.

You further warrant that the Brokerage has collected the down payment, if applicable, and any other sums due as required by the agreement and is holding same or they are remitted with this agreement.

[Complete On Line Submission](#) [Cancel Submission](#)

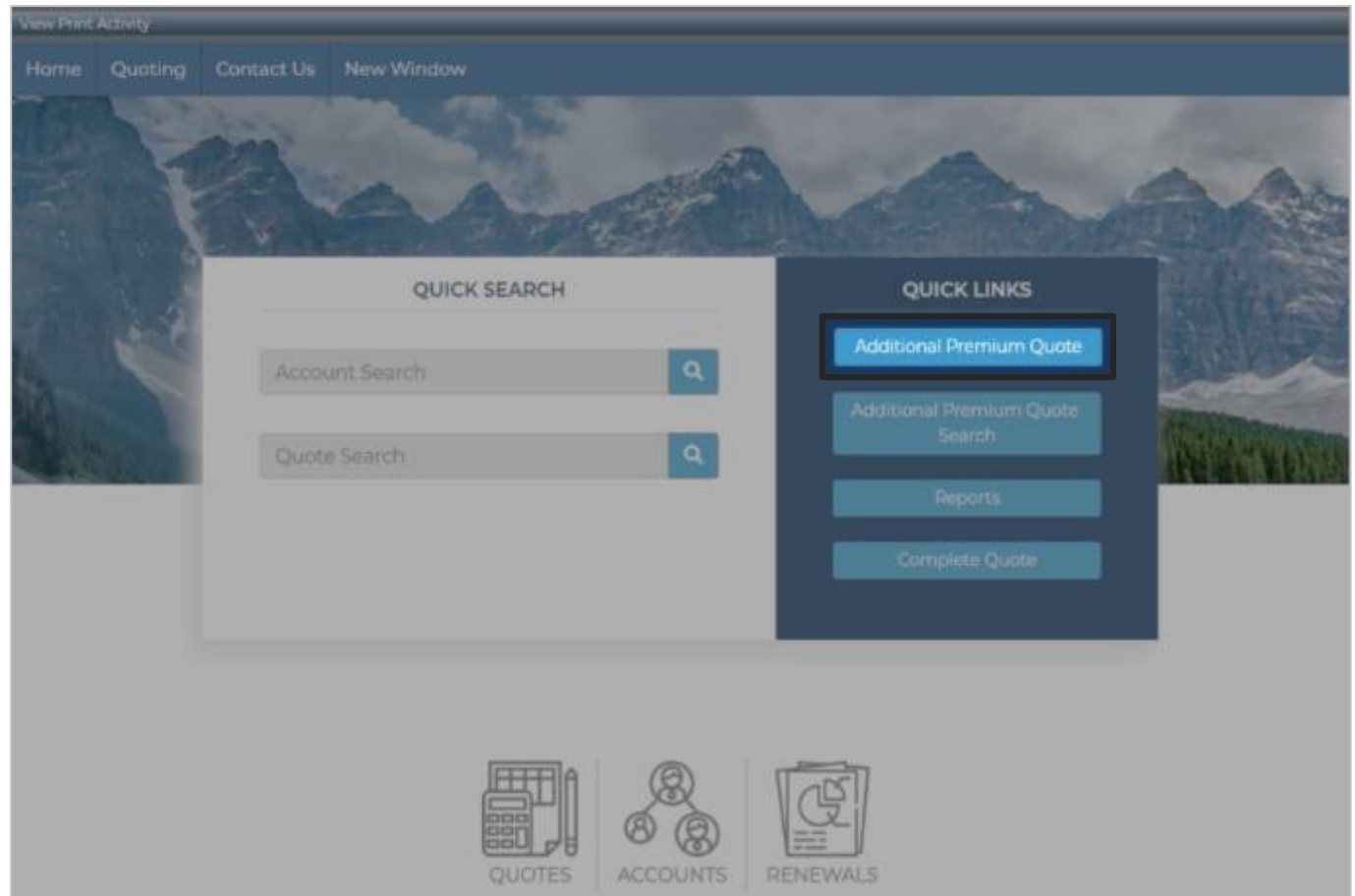
Click **Complete On Line Submission**

# Confirmation



# Additional Premium

- › Select **Additional Premium Quote** from the main page



- › Enter in search criteria and click **Search**
- › Click on the account you want to endorse

### Additional Premium Quote Entry - Search

Account #:  Name:  Serial #:   
Address:  City:  Policy #:   
Region:  Postal Code:  Pymt Amt Rcvd:   
Customer ID:  Quote #:   
 Include Archived Accounts

[Advanced...](#) [Search](#)

Account No +	Name	Address	City	Region	APs
901-30544	BMS Renewal Test	20 Toronto St	Toronto	ON	0
901-28407	14814 Test SC	123 here st	Toronto	ON	0
901-28399	14814 Test SC	123 here st	Toronto	ON	0
901-28381	14814 Test SC	123 here st	Toronto	ON	0
901-27748	Krusty the Clown	123 Springfield	Springfield	ON	0
901-27474	BMS Link Renewal Test 2	123 Any Street	Toronto	ON	0
901-27466	BMS Renewal Test	123 Any Street	Toronto	ON	0
901-19638	XYZ	1 Main St.	Toronto	ON	1
901-13615	Studio 7 Ltd.	123 St	Hamilton	ON	1
901-13235	ABC Company	123 St	Hamilton	ON	0
901-10868	Holding it together	6 Mullholland Drive	St. John's	NL	1
901-9035	100000 Ontario Ltd.	120 Ayeza Street	Toronto	ON	0
901-5075	United Parcel Services	100 United Way	Toronto	ON	0

14 items



› Click **Next**

### Additional Premium Quote Entry - 14814

Customer Information Policies Terms

Customer Information		Summary Financials	
Private Label:	Hilary's Test Label	Total Premium:	900.00
Account Number:	28407	Down Payment: (8.560 %)	77.04
Account Holder:	14814 Test SC	Amount Financed:	822.96
Main Address:	123 here st Toronto, ON M1M 1M1	Non-Refundable Fee:	0.00
Brokerage:	A00034 - Best Insurance Brokers Inc. - Ottawa	Finance Charge:	64.41
Broker Contact:	11	Total of Payments:	887.37
Broker Phone:	1111111111	No. of Installments:	11
Broker Email:	1@3.ca	Installment Amount:	80.67
Customer ID:	--	APR:	15.329 %
Origination Code:	Entity	Flat Rate:	7.157 %
Received Date:	--	Installments Made/Remaining:	3 / 8
Creation Date:	08/08/2025	Next Installment Amount:	80.67
Created By:	PBS System	Next Late Fee Amount:	4.03
Effective Date:	08/08/2025	Shortage:	0.00
Archive Date:	--	Auto Assessed Late Fee Breakdown	
Balance Due Date:	--	Account Balance (inc. fees):	645.36
Settlement Date:	--	Current Amount Due:	0.00
Next Intent Date:	12/12/2025		
Scheduled Cancellation Date:	28/12/2025		
Cancellation Hold:	--		
Manual Cancellation Date:	--		
Cancellation Print Date:	--		
Cancellation Effective Date:	--		
Next Reinstatement Date:	--		
Next Late Fee Date:	10/12/2025		
First Payment Due Date:	08/09/2025	Last Intent Date:	--
Next Payment Due Date:	08/12/2025	Last Cancellation Date:	--
Final Payment Due Date:	08/07/2026	Last Reinstatement Date:	--

< Back Cancel **Next >**

- › Click on **New Policy** or **Add AP to existing policies**

### Additional Premium Quote Entry - 14814

Customer Information **Policies** Terms

Policy #	Eff Date	Carrier	Coverage	Premium	Policy Fees	Taxes	Total
No policies defined.							0.00

**New Policy** **Add AP to existing policies**

#### Policy Details

Policy Number:  Coverage:

Effective Date:  Policy Term (Months):

Carrier:

MGA:

Premium:  Return Method:

Policy Fees:  Min. Earned Premium:

Taxes:

Total Amount:

# New Policy

- › To add an additional policy enter the policy details the same way you would during a quote

**Additional Premium Quote Entry - 14814**

Customer Information **Policies** Terms

Policy #	Eff Date	Carrier	Coverage	Premium	Policy Fees	Taxes	Total
No policies defined.							
<input type="button" value="New Policy"/>	Add AP to existing policies						0.00

**Policy Details**

Policy Number:  Coverage:

Effective Date:  Policy Term (Months):

Carrier:

MGA:

Premium:  Return Method:

Policy Fees:  Min. Earned Premium:

Taxes:

Total Amount:

# Add AP to existing Policy

- › To edit a policy, select the policy you wish to endorse

Account Details <span>×</span>			
<b>Policy List</b>			
Loan:	Original Loan		
Policy Number:	tba	Coverage:	AUTO - AUTOMOBILE
Effective Date:	08/08/2025 (12 months)	Insurance Carrier:	C00016 - Carrier
Return Method:	90% Pro-Rata	MGA:	[unspecified]
Premium (Including Fees): 900.00			
<b>1 Item</b>			<b>900.00</b>

› Review and update the effective date, premium amount, fees and taxes and click **Save**

› Click **Next** to proceed

**Additional Premium Quote Entry - 14814**

Customer Information Policies Terms

Policy #	Eff Date	Carrier	Coverage	Premium	Policy Fees	Taxes	Total
2 tba		Carrier	AUTO				0.00

New Policy Add AP to existing policies 0.00

**Policy Details**

Policy Number: tba Coverage: AUTO - AUTOMOBILE  
Effective Date: 27/10/2025 Policy Term (Months): 12  
Carrier: C00016 - Carrier  
MGA:   
Premium: 1,000.00 Return Method: 90% Pro-Rata  
Policy Fees: 0.00 Min. Earned Premium: 0.000% 0.00  
Taxes: 0.00  
Total Amount: 1,000.00

View Authorities Cancel **Save**

< Back Cancel

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**Additional Premium Quote Entry - 14814**

Customer Information Policies Terms

Policy #	Eff Date	Carrier	Coverage	Premium	Policy Fees	Taxes	Total
2 tba	27/10/2025	Carrier	AUTO	1,000.00	0.00	0.00	1,000.00

New Policy Add AP to existing policies 1,000.00

**Policy Details**

Policy Number: Coverage:  
Effective Date: Policy Term (Months):  
Carrier:   
MGA:   
Premium: Return Method:  
Policy Fees: Min. Earned Premium:  
Taxes:  
Total Amount:

View Authorities Cancel **Next >**

< Back Cancel

- › Confirm or select First Payment Due Date from drop down list and click **Recalculate** to update financials, if applicable

- › Review Financials summary and click **Save**

### Additional Premium Quote Entry - 14814

Customer Information Policies **Terms**

#### Quote Variables

Billing Cycle: Monthly  
 Quoting Terms: 12E, 30 Day Funding  
 First Payment Due Date: 08/01/2026: Maximum of 7 Installments  
 No. of Installments: 08/01/2026: Maximum of 7 Installments  
 Down Payment: 08/02/2026: Maximum of 6 Installments  
 APR: 08/03/2026: Maximum of 5 Installments  
 08/04/2026: Maximum of 4 Installments  
 08/05/2026: Maximum of 3 Installments  
 08/06/2026: Maximum of 2 Installments  
 08/07/2026: Maximum of 1 Installment

General		Financials	
Quoting Terms	12E, 30 Day Funding	APR:	15.321 %
Billing Cycle:	Monthly	Flat Rate:	5.713 %
Rate Chart:	N/A	Total Premium:	1,000.00
First Payment Due Date:	08/01/2026	Down Payment:	19.060 % 190.60
		Amount Financed:	809.40
		Finance Charge:	57.13
		Total of Payments:	866.53
		No. of Installments:	7
		Installment Amount:	123.79
		Total Installment Amount:	204.46
		Discount Amount:	0.00

< Back Cancel **Save** Next >



- › Review details in Terms tab and click **Next** to proceed

**Additional Premium Quote Entry - 152033 - 14814**

Customer Information Policies **Terms** Summary Documents

**Quote Variables**

Billing Cycle: Monthly First Payment Due Date: 08/01/2026: Maximum of 7 Installments

Quoting Terms: 12E, 30 Day Funding No. of Installments: 7

Down Payment: 19.060 % 190.60

APR: 15.321 %

Reset to Defaults Recalculate

General		Financials	
Quoting Terms	12E, 30 Day Funding	APR:	15.321 %
Billing Cycle:	Monthly	Flat Rate:	5.713 %
Rate Chart:	N/A	Total Premium:	1,000.00
First Payment Due Date:	08/01/2026	Down Payment:	19.060 % 190.60
		Amount Financed:	809.40
		Finance Charge:	57.13
		Total of Payments:	866.53
		No. of Installments:	7
		Installment Amount:	123.79
		Total Installment Amount:	204.46
		Discount Amount:	0.00

Next

# Submitting the Endorsement

› View summary and click **Submit** for the endorsement to be processed

› You can print the summary

› A **Notice of Acceptance** will be sent to you and your client when the endorsement is processed

The screenshot displays a web application interface for 'Best Insurance'. A modal dialog is open, titled 'uat.pbs.first-quotes.com says', containing the following text:

I hereby authorize FIRST Insurance Funding of Canada - UAT to process an endorsement in accordance with the above information and further accept this as an acknowledgement that we have notified the insured that this amendment forms part of the original Premium Finance Agreement and that we are bound by all the terms and conditions thereof.

IMPORTANT - Please ensure that your client is aware of this adjustment as it will be processed by FIRST Insurance Funding of Canada - UAT under special and conditions of limited interest.

Buttons for 'OK' and 'Cancel' are visible at the bottom of the dialog.

The background page shows a 'Premium Finance Quotation Summary' with the following details:

- Quote Number: 152033 - 14814 Test SC
- Date: 16/01/2020
- Customer ID: 14814-Test SC
- Address: 123 here st, Toronto, ON M1M 1M1
- Brokerage: Best Insurance Brokers Inc. - Ottawa, 4490 Second Street, Ottawa, ON K6H 3B7

The 'Loan Schedule' section includes the following data:

Total Premium:	1,000.00
Down(9.060 %):	190.60
Amount Financed:	809.40
Finance Charge:	57.13
Total Payments:	866.53
Installments:	7
Installment Amount:	123.79
APR:	15.321 %
Flat Rate:	5.713 %
<b>Total Installment Amount:</b>	<b>204.46</b>

The 'Additional info' section lists the following points:

- Your billing method is pre-authorized chequing.
- Your first installment is due on 08/01/2026.
- Your payments are due Monthly.

The bottom of the page shows a 'Schedule Of Policies' table with columns for Policy #, Effective Date, Carrier, Coverage, and Total Premium.

- › Confirmation appears on top of screen

**Additional Premium Quote Entry - 151704 - 14814**

Customer Information   Policies   Terms   **Summary**   Documents

Premium Finance Quotation Summary

This quote was submitted to FIRST Insurance Funding of Canada - UAT

Quote Number  
151704 - 14814

Date  
15/01/2020

Customer ID

Borrower

14814  
123 here st  
Toronto, ON M1M 1M1

Brokerage

Best Insurance Brokers Inc. - Ottawa  
4490 Second Street  
Ottawa, ON K6H 3B7

# Tips

1. To process a negative endorsement, send the return premium to FIRST Canada. Make sure to include the contract number and policy information
2. Note that there must be more than one installment remaining on the contract in order to process an additional premium
3. To make changes to an existing AP quote prior to submitting, copy the existing quote and edit
4. Training guides, videos, and FAQs available on our website – Visit First InSite Enhanced™ tab

# Contact us

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Contact a member of your dedicated service and support team with any questions or you can reach us at:

[clientservices@firstinsurancefunding.ca](mailto:clientservices@firstinsurancefunding.ca)

1 888 232 2238