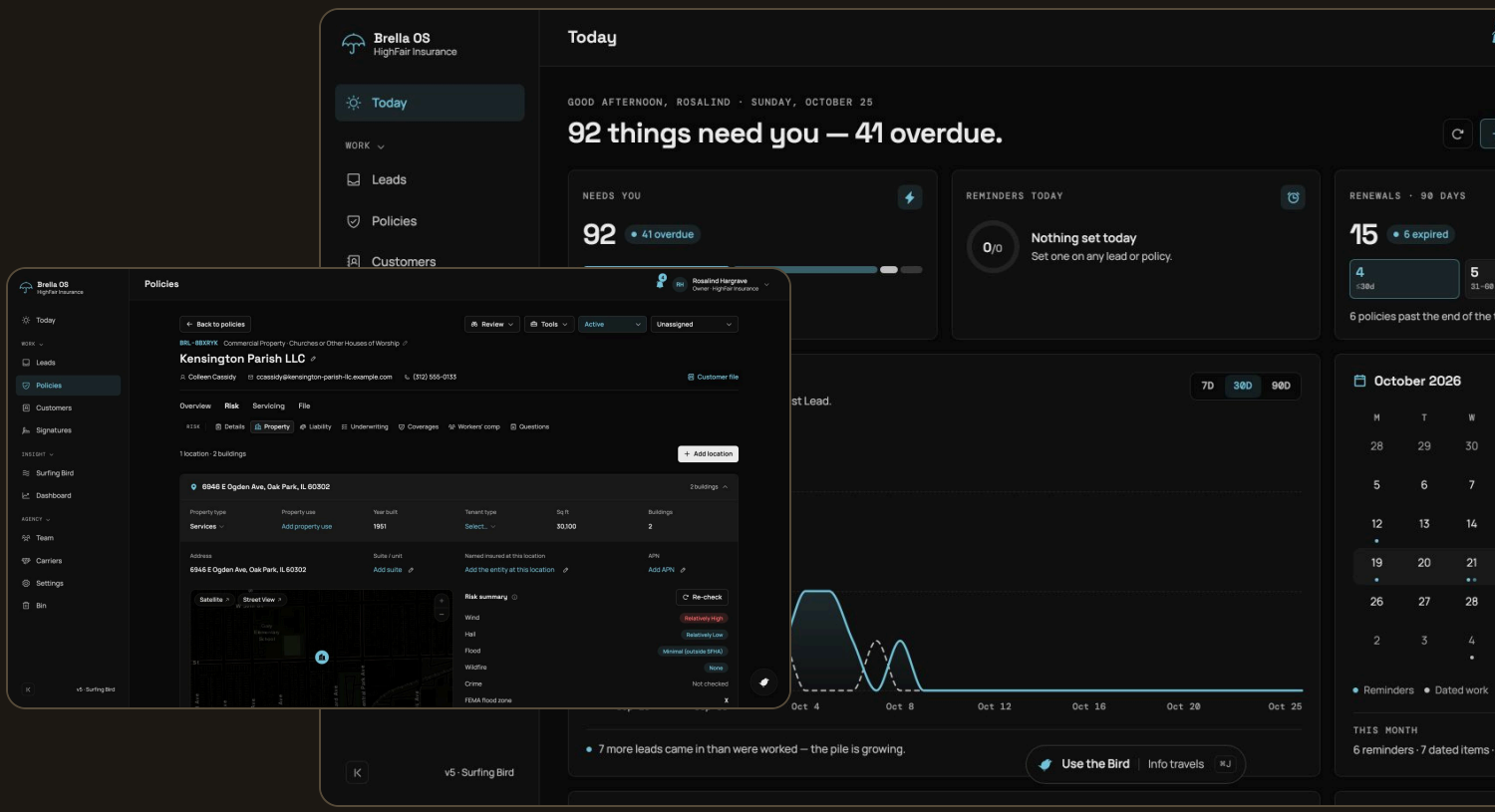
THE AGENCY GUIDE

From first lead to renewal.

Running an agency on Brella OS, end to end: intake, the policy workspace, the forms carriers ask for, servicing, and Bird — the agent that finishes the work with you.



Written against the live product with a demo agency, HighFair Insurance, and two fictional applicants. Every screen and every form is real.

UPDATED NOVEMBER 2, 2026

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Every screen, in the order you meet it

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PART 01

The workspace

What Brella OS is for an agency, who can do what, and the three things you will use every day: Today, the bell and Bird.

- How Brella OS is organised
- Signing in and roles
- Today — the brain of your day
- Notifications
- Bird, in one page
- The two policies this guide follows

1.1

How Brella OS is organised

Brella OS runs your book from one record per policy. A customer's application becomes that record; everything your team adds to it — buildings, limits, underwriting answers, coverage decisions, certificates, claims, changes — lands on the same record, and every document Brella produces (ACORD 125, 126, 127, 130, 140, the schedule of values, the completed application, certificates on the ACORD 25 and ACORD 28, the loss notices on the ACORD 1, 2, 3 and 4, the E&O defence file) is printed from it. You fill a fact in once, and every form that needs it has it.

A policy is for its **lines of business** — Commercial Property, General Liability, Workers Compensation, an umbrella, commercial auto and the rest — the way your agency already files it. Its lines decide which forms it makes (the 140 for a property line, the 126 for general liability, the 130 for comp), which tabs its Risk section shows, what is still needed before it goes to a carrier, and which loss notice a claim is filed on. On a lead they are the lines it is being quoted for; once it binds, the lines sold.

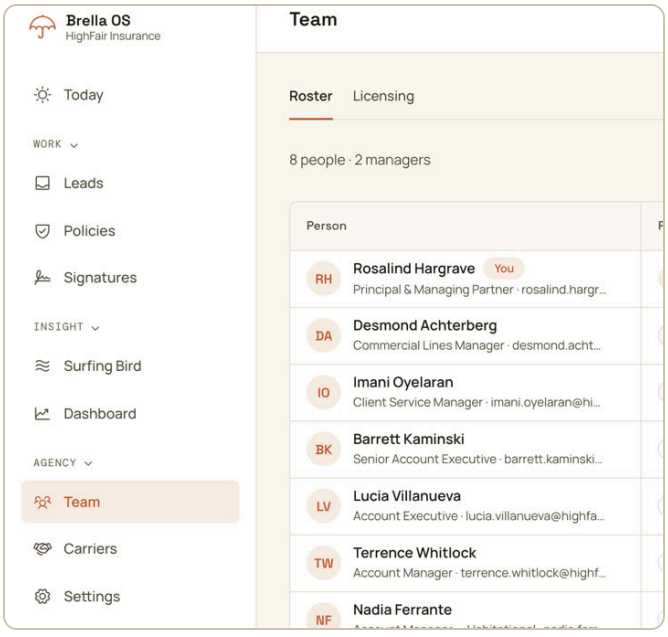
The menu runs down the left. At its top sits your agency's logo — the one on your letterhead (8.7), on a small white tile — or, until you add one, the Brella OS bird; it takes you back to Today.

GROUP	MENU	WHAT IT IS FOR
	Today	Everything that needs a person today, ranked — plus your calendar, intake and schedule.
Work	Leads	Everything not yet bound — new, in progress and quoted, and the leads you recycled or marked dead. Assign them and open them.
	Policies	Every policy from the moment it is bound — in force, up for renewal or closed. **Surplus lines** is a tab here.
	Customers	Every client in your book, one row each; open one for their **customer file** — contacts, every policy line by line, and every open lead (11.2).
	Signatures	Everything you sent to be signed and where it stands, your templates, and your own signature (Part 8).
Insight	Surfing Bird	Every policy's whole life as a tree you can click through, and your whole book — with Bird to ask "when did this happen?" (Part 10).
	Dashboard	Where the book stands: premium in force, new leads and binds, renewals and claims, TIV, the pipeline, intake against bound. Reports (owners only) sit behind a tab.
Agency	Team	Your roster, roles and status. **Licensing** is a tab here.

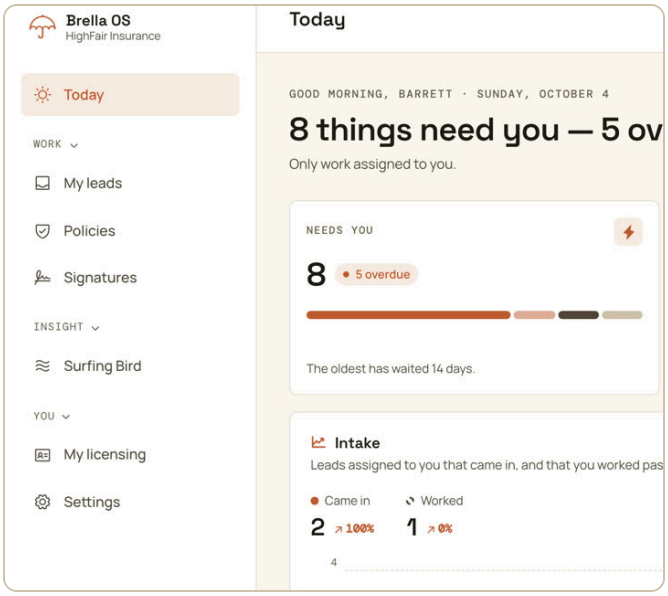
GROUP	MENU	WHAT IT IS FOR
	Carriers	The direct-bill carriers you are appointed with and the wholesale brokers you place through, with who to call at each (11.4). Owners and Managers only.
	Settings	Your account, the agency's time zone, appearance, what Bird remembers for the agency, your Bird usage, and the letterhead documents print on (and the legal name the ACORD forms print).

Brella OS has three looks. Pick one under **Theme** in the menu under your name, top right, or in **Settings → Appearance**, where each is drawn as a small picture of the workspace in its own colours; it is kept on this browser. **Light** is warm paper — a cream page with white cards, near-black type and one accent, terracotta, on the active menu item, the reference codes, the ticks and the charts; red is kept for something that is wrong or about to be, and a soft rose marks a suggestion — a Mirage flag (5.7) — that you may use, dismiss and move on from. Two are dark: **Night Bird**, a neutral near-black with a soft cyan accent, and **Firefly**, warm charcoal with a neon lime one. In both, a field's name sits in grey above its value in white, and an empty field — **Add suite**, **Select…** — is drawn in the accent, so it reads as something to click. The screens in this guide are in the light look.

Click a group's heading — **Work**, **Insight**, **Agency** — to fold its items away, and again to bring them back. Brella remembers what you folded on this computer, and the page you are on stays in view even inside a folded group. A User's menu is shorter: Today; **Work** — My leads, Policies, Customers, Signatures; **Insight** — Surfing Bird; and **You** — My licensing and Settings. The foot of the menu names the release you are on: **v5 · Surfing Bird**.



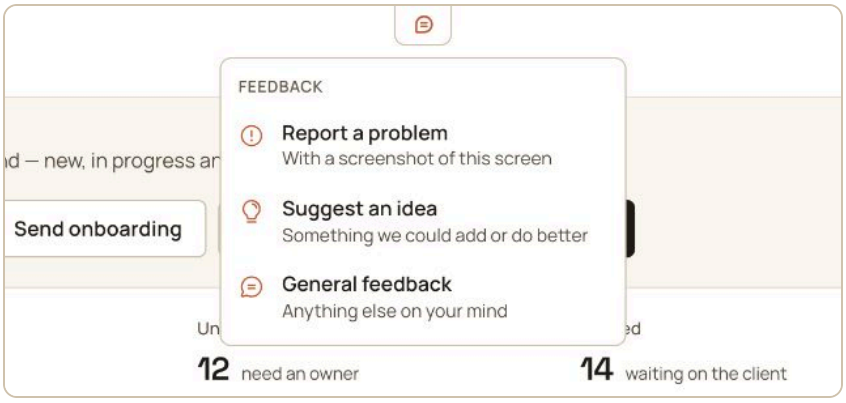
An Owner's menu, open on Team — **Agency** holds Team, Carriers and Settings.



A User's menu: their own work, Surfing Bird, and **You**.

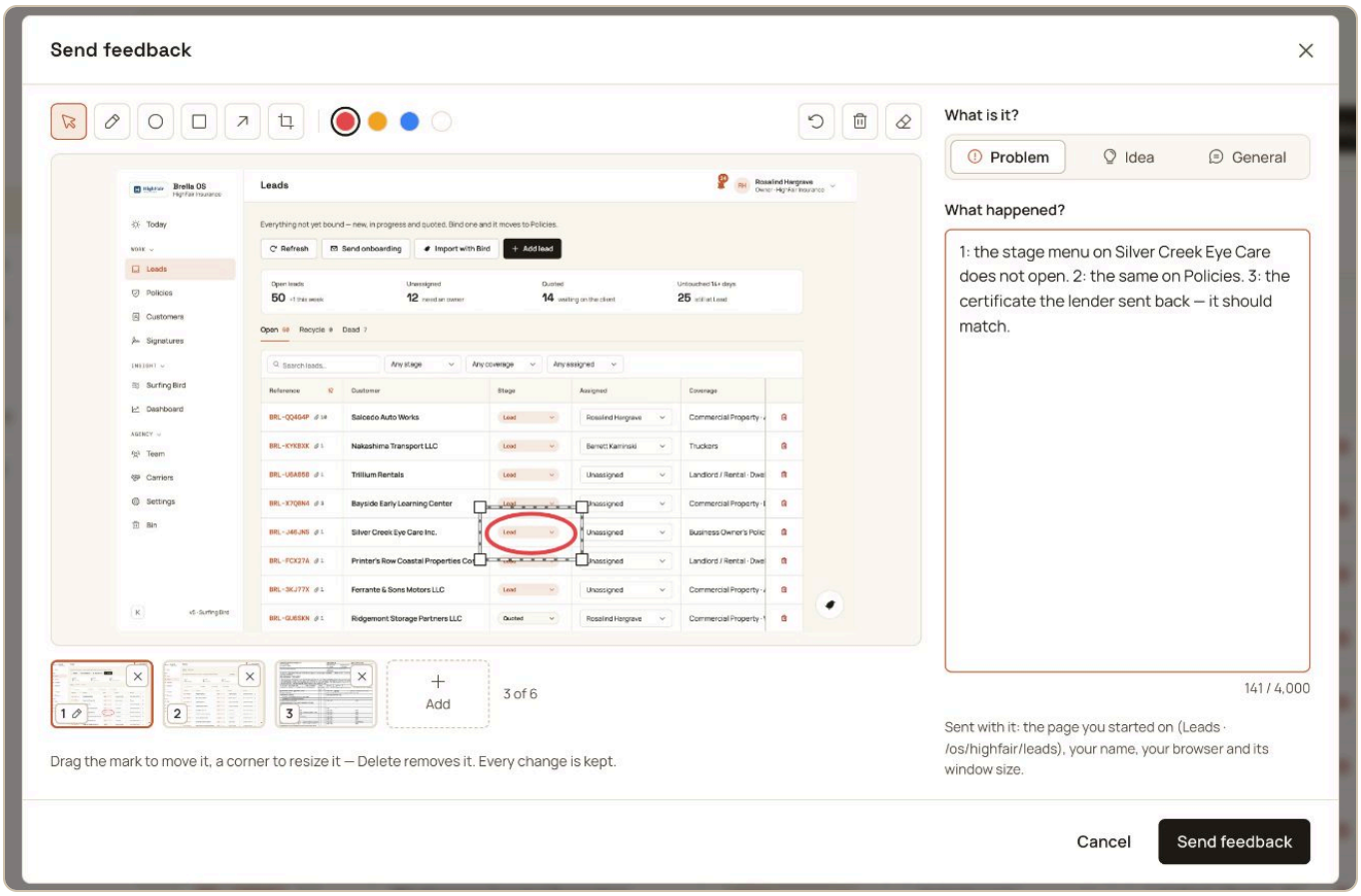
Telling Brella something is wrong — Feedback

A small tab hangs from the top edge of every screen, in the middle; point at it and it says **Feedback**. Click it and choose what you want to tell us: **Report a problem** takes a picture of the screen exactly as you see it — the tab itself is left out — and opens **Send feedback** with it; **Suggest an idea** and **General feedback** open without a picture. You can change your mind under **What is it?** in the window.

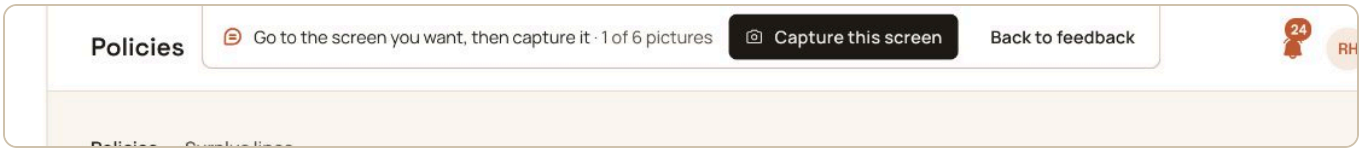


The **Feedback** tab and its three choices.

One piece of feedback can hold up to six pictures, in order, numbered along the bottom of the window. **Add** gives three ways to add one: **Capture this screen** (the screen behind the window), **Go to another screen** — for something that happens across a few screens: the window waits as a small bar at the top while you click through, and **Capture this screen** on the bar adds the screen you are on and brings the window back — and **Choose from your computer** (you can drop or paste pictures too). Every picture can be drawn on — **Draw**, **Circle**, **Box** or **Arrow**, in red, amber, blue or white — and cut down with **Crop**: drag over the part to keep, drag inside the box to move it or a corner to resize it, then **Crop**. With **Select** (the pointer), click a mark you drew to pick it up: drag it to move it, drag a corner to make it bigger or smaller, or press Delete (or the bin) to remove it; the eraser clears every mark on the picture. What you draw stays with its picture — the numbered pictures along the bottom show it. **Undo** (or ⌘Z) takes back a stroke, a move, a crop or a picture; **×** on a picture removes it — leave out anything on the screen you would rather not send. Then say what happened, and with several pictures which number shows what.



Send feedback with three pictures — Leads, Policies and a picture from the computer. The circle on the first is picked up with **Select**, ready to move, resize or delete.



Going to another screen: the window waits as a bar at the top — **Capture this screen**, or **Back to feedback**.

Send feedback sends your words, every picture as you left it, the page each screen was captured on, and your name, your browser and its window size — straight to the Brella team. Only Brella's team sees it — not your colleagues, and not your clients. The tab is there inside Mirage, the signature studio and every other full-screen window too. If a screen cannot be captured, the window says so and lets you add a picture yourself.

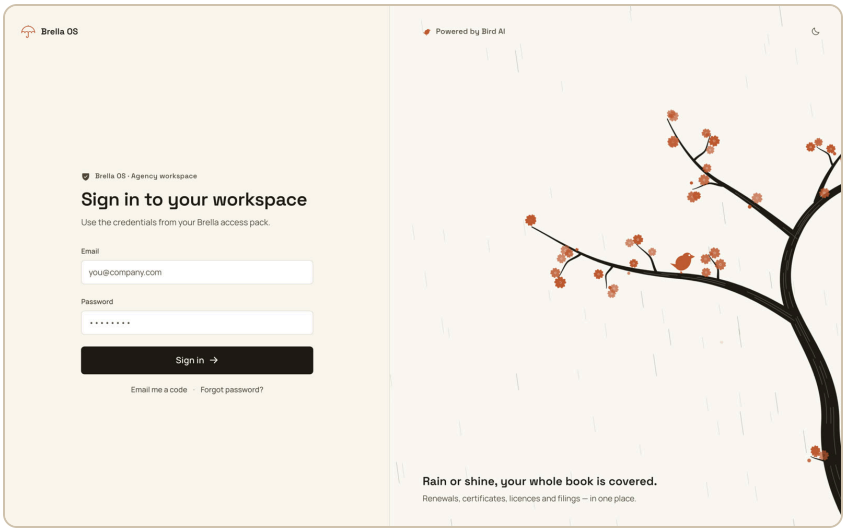
> TIP
>
> Every dialog holds one size while you work in it — switching a tab, filtering a list or typing never makes it grow or shrink, and nothing moves under your cursor. Long lists scroll inside the dialog, and a problem ("Could not send…") appears at the bottom beside the buttons rather than pushing the form down. While something loads, its place is held at its full size and a small turning mark, with a few words beside it, says what is in hand — it holds still if your computer is set to reduce motion, and a quick load simply appears.

1.2

Signing in, and who can do what

Sign in at your workspace address (`app.brellaos.com/os/<your-agency>`) with your email and password, Google, Microsoft, or a code emailed to you. Nobody can sign up on their own: people join by invitation from Team.

Each sign-in also notes the browser it came from. The browser keeps a random number and the names of the accounts that have signed in on it — never a password — and when more than one person signs in on the same browser, Brella's own staff can see that. Nothing is blocked because of it, and nobody in your agency sees it. The privacy policy (`app.brellaos.com/privacy`) says what is kept and for how long.



The sign-in screen.

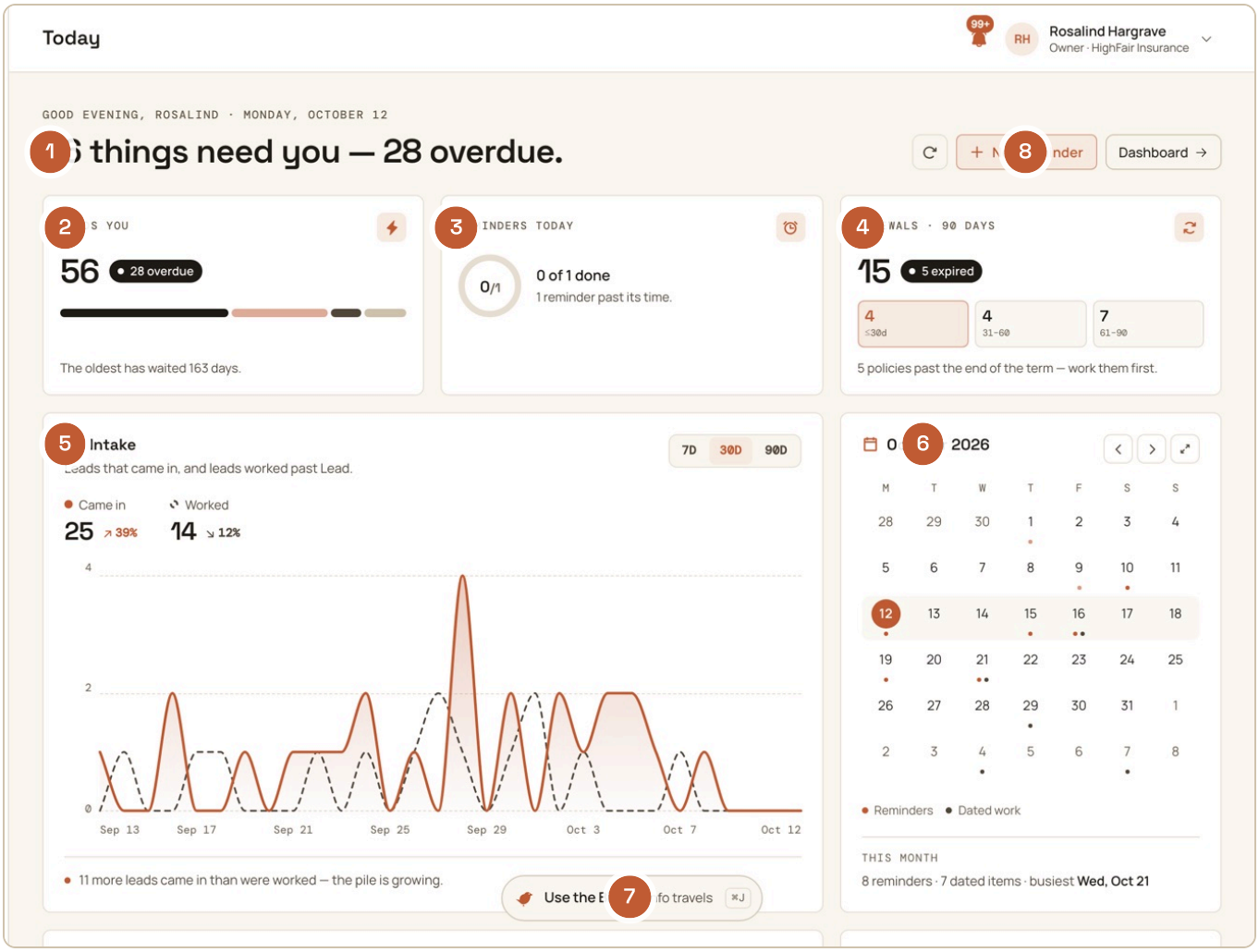
ROLE	SEES	CAN
Owner	The whole book	Everything, including team, reports, billing-level settings, removing people
Manager	The whole book	Work any policy, assign leads, manage licensing, surplus lines and carriers; read the team
User	Only leads and policies assigned to them	Add leads (they are assigned to them) and send clients the onboarding link; work their policies; set reminders; use Bird on what they can see

> **WHY IT WORKS THIS WAY** Access is re-checked on every request. Suspend or remove someone on Team and they lose access on their next click.

1.3

Today

Today is where the day starts. It collects every item across the book that needs a person — renewals in their window, certificates without the endorsement behind them, claims gone quiet, unanswered questions, licences at risk, surplus lines obligations with no deadline — and ranks them. Nothing on Today is invented: each item comes from a rule the rest of the product already uses.



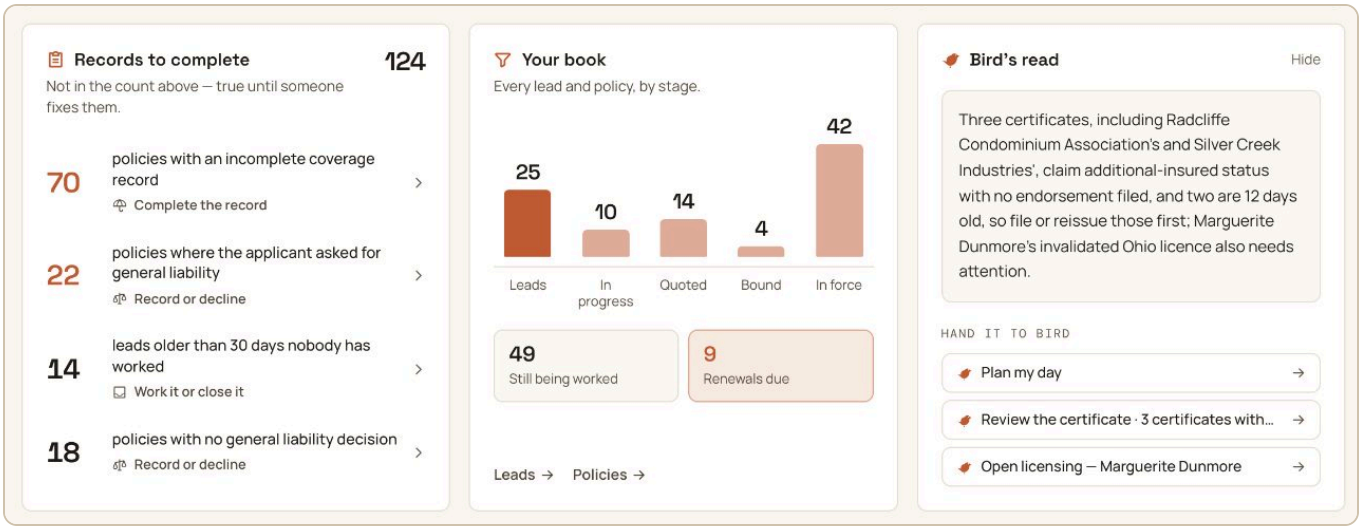
HighFair's Today: 56 things need a person, 28 overdue.

1. The headline: how much needs you, and how much is late
2. Needs you — split by how urgent
3. Your reminders due today
4. Renewals by runway: ≤30, 31–60, 61–90 days
5. Intake: leads in vs. leads worked
6. Calendar — expand for month/week views
7. "Use the Bird" — or ⌘J
8. New reminder

- **The work** (below the fold) is one ranked table with tabs, search and five rows a page. The first row is the first thing to do. Point at a row and the bird appears on it: hand that task to Bird in one click. Under each row's title is just the company it concerns — the reference is inside. A pile slides open to its rows, each

one under the other with no line down the side, and the marker under the tabs slides to the one you pick.

- Tick a reminder — in the table or in the schedule — and the box checks and the title is struck through; a moment later it is marked done and folds out of the list, and the next one moves up. Should Brella fail to save it, it comes back unticked.
- A lead you **recycled** comes back on the day you chose to try again, as **Re-approach**, with **Reopen** on the row (5.3).
- Every document **out for signature** is on Today as an upcoming task — "Out for signature — …" with the document's title, due on the day its next automatic reminder goes, with **Remind now**. After five quiet days it becomes "Waiting on Maya Okafor — …" and needs you; after fourteen it is late. A signer who declined, a link that expires within three days or ran out unsigned, and a draft left unsent for two days are there too (8.5).
- **Records to complete** is kept apart from the headline: a coverage nobody documented or a GL decision nobody made is true every day, so it is shown, but not counted as today's work. Each pile's count is printed large down the left — in the accent colour for the piles to do first, such as an incomplete coverage record or general liability the applicant asked for — then what it counts and, under the pile's icon, the one thing that fixes it. Click a pile to open its policies; click one to go to the tab that fixes it.
- **Your book** stands every lead and policy up by stage — a column each from **Leads** to **In force**, its count on top — and under the columns how many are **Still being worked** (lead to quoted) and how many **Renewals due**, lit when there are any.
- **Renewal bands are 90 / 60 / 30 days** — working a renewal at 90–120 days out is the standard; first appearing at 30 is how books are lost.
- Rows give dates in words — a renewal reads "Term ends Nov 1, 2027".
- A User sees only what is assigned to them; Owners and Managers see the agency.
- **The calendar** always shows six weeks, so it is the same size every month. Its expand button opens the full calendar — month and week views, the day you pick and its agenda, and **Add a reminder** for that day. The full calendar holds one size whatever month, view or day you are on: a busy day shows two items and "+N more", and the day's list and the reminder form scroll on their own.

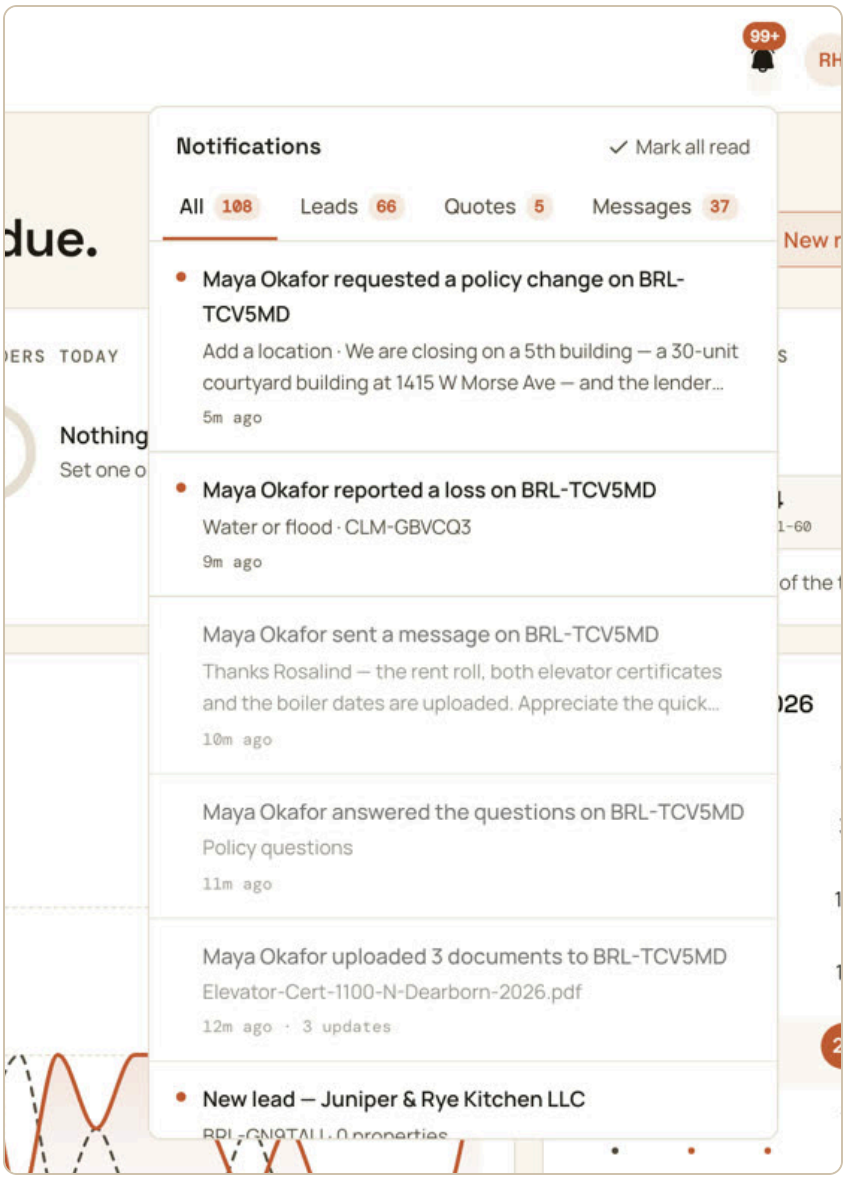


The last row of Today: 124 records to complete, the largest pile first — 70 policies with an incomplete coverage record; the book by stage, 49 still being worked and 9 renewals due; and Bird's read of the day.

1.4

Notifications

The bell rings for three kinds of event: **Leads** (a new submission, an assignment), **Quotes** (a stage move, a change request, a claim) and **Messages** (a customer wrote, answered your questions or uploaded something). It is polled every 30 seconds and pauses when the tab is hidden. A **new lead** is also emailed to every active Owner and Manager — whoever added it themselves is left out — with a button that opens it.



The bell after Maya's evening in the portal: a change request, a loss report, a message, answered questions and three uploads — each a link to where it happened.

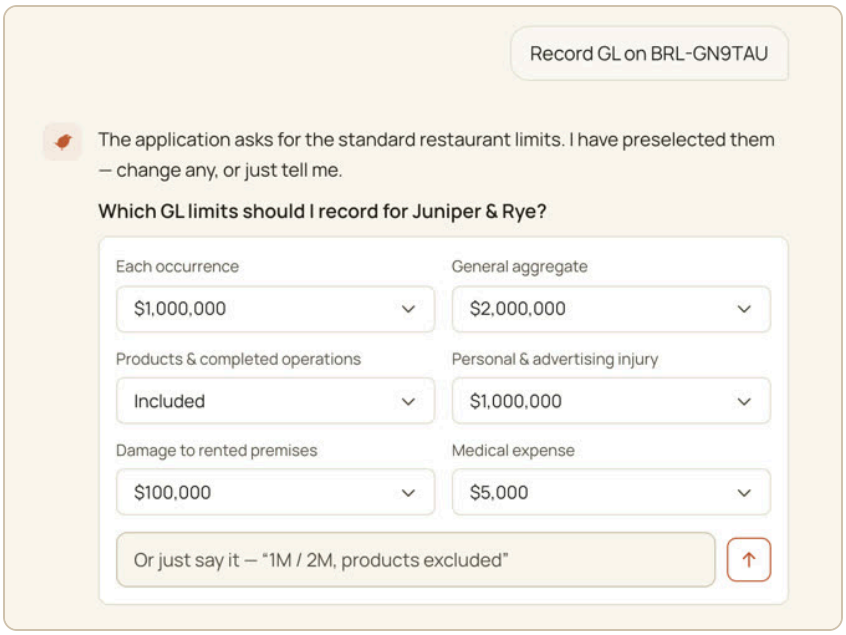
1.5

Bird, in one page

Bird is the agent built into Brella OS. It is not a chatbot that points you at screens: you give it a **task** — "record GL on BRL-TCV5MD", "fill in the new location from the public record", "issue the certificate to the landlord" — and it does the work using the same actions you would, under your login, and tells you what it changed.

KIND OF ACTION	WHAT BIRD DOES
Reading	Runs on its own — look up a policy, a document, the book.

KIND OF ACTION	WHAT BIRD DOES
Writing to the record	Runs on its own — fill fields, add a location, record GL, set a reminder. Everything it changed is listed under **What changed**, with a link. What it may write is the record's rule, not Bird's: an answer the buildings' own records contradict (a roof "updated in the last 20 years" on buildings last roofed in 1987), a code its sources only call **likely**, or a figure nobody gave it is not written — Bird asks you, once, with what the record says, and writes what you choose. On a policy that is **bound or in force**, a change to what it insures — a limit on a line sold, or a line taken off, among them — goes to the carrier first: Bird drafts the change request (7.3), and the record stays as it is until the carrier endorses it — then **Apply to the policy** on the request writes it, from the tab or from the chat. A correction of a figure that was simply wrong goes straight onto the record only when you said so in your last message or two — "that's a typo" said an hour ago does not unlock a change you ask for now. Bird says where a write went: recording a coverage as purchased on the Coverages record does not put it on the policy, and Bird says so and offers to record the line.
Anything a customer sees, anything a certificate asserts, anything that cannot be undone — and who can see a policy, and what Bird remembers for everyone	Stops and shows a **Needs your go-ahead** card — one per action. The card says who it reaches, read from the record — **To** the policyholder, their e-mail and the business with its reference — and, under the title, anything to check first ("There is no e-mail on file…"). Nothing happens until you press **Confirm**; after the last card Bird carries on with the task. Typing a reply instead declines every card still waiting.
A decision only you can make	Asks, with the options as buttons and its recommendation first. **Which policy?** comes with a search box — type part of a name, a BRL number, an email or a phone number and pick from the matches. A count or an amount gets a number box. For a value the workspace has a list for — GL limits, a deductible, a construction type, a state — the card offers the **same dropdowns** the policy tabs use, already set to Bird's suggestion; anything to type gets its own box — a year, an amount, a date, an address — so several values arrive as one card, never as a question after a question. Change any and press send, or just type the answer in a sentence ("1M / 2M, products excluded") and Bird reads it. Bird never asks what the record already holds: a question about an address offers the policy's own addresses as one tap, and a form comes filled with what the record knows.



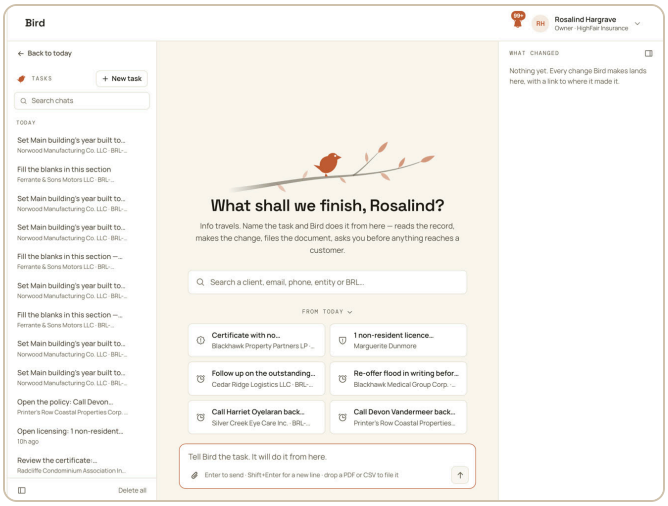
Bird asks for the GL limits with the Liability tab's own lists, preselected — pick, or say it in a sentence.

Bird works quietly and writes the way you would: you see each step tick by and a short brief at the end — what changed, on which record — not a running commentary; names, stages and dates in words, never internal ids, field names or how its tools work. Its own slips — naming a record that is not there — go back to Bird to put right and never appear as a step; a step shows as failed only when something really did fail, such as an action you confirmed that could not be done. When there is an obvious next step it offers to do it, and once you say go it keeps going until something needs your answer or your go-ahead. It reads a single building or location on its own, so even a schedule of hundreds of locations stays in reach. A change that would remove rows from a list (hazards, payroll classes) runs only when you asked for the removal; underwriting answers are changed one question at a time, never rewritten as a whole list.

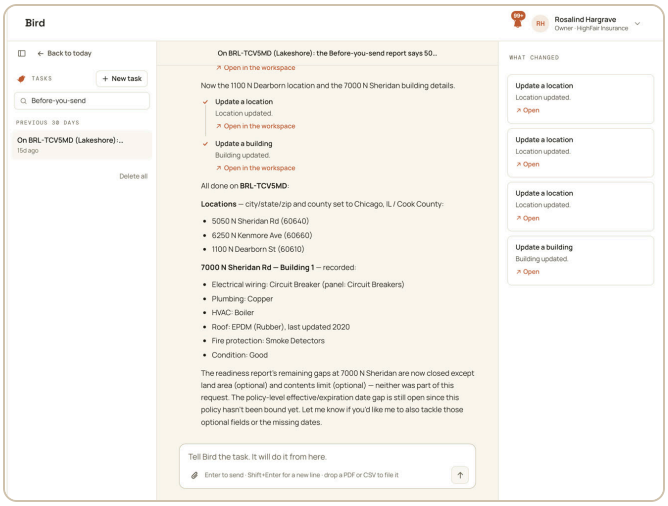
You reach Bird four ways: the **Use the Bird** button on Today (or ⌘J anywhere), the **bird bubble** at the bottom right of every other page — which knows which policy you are looking at — the bird that appears on a row of Today's work when you point at it, and the bar at the bottom of a policy in **Surfing Bird**, which answers by showing you the step (Part 10). Everything Bird does is recorded on the policy as "‹your name› via Bird"; what a customer, a lender or a document reads carries your name alone. Conversations are private to you and kept until you delete them — search them from the list on the left, open an old one to carry on, delete one with its bin, or clear them all with **Delete all**, quiet at the end of the list. What Bird did is also on the policy's log.

The **Bird page** opens on **What shall we finish, ‹your name›?** with a search box under it — **Search a client, email, phone, entity or BRL…** — that finds a lead, a policy or a client account in your book as you type; click one (or ↑ ↓ and Enter) and Bird works on it: a line under the search reads **Bird works on Ellsworth Storage Partners LLC · BRL-22F8K6 · Policy**, with **×** to stop, and the cursor waits in the message box for the task. Bird never asks which policy: "his", "her" or "their" in the task mean that record's insured, so "print a loss run for all of his policies" covers every policy of that insured. Nothing opens — the policy stays one click away in your book. Under the search, **From today** offers today's work as tasks; click its heading to fold them away,

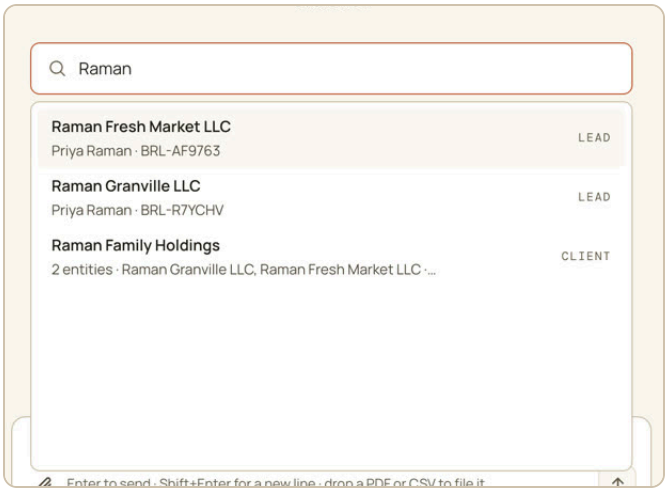
and Brella remembers that on this computer. At the top left, **Back** returns you to where you came from — "Back to Juniper & Rye Kitchen LLC" when you opened Bird from a record, **Back to today** otherwise. At the bottom left of your chats, the panel button folds them to a slim strip — Back and **New task** stay on it — and opens them again; **Delete all** sits beside it. **What changed**, on the right, folds the same way with the button at its top right: folded, it is a slim strip with a count of the changes Bird made in the open chat. Brella remembers both on this computer.



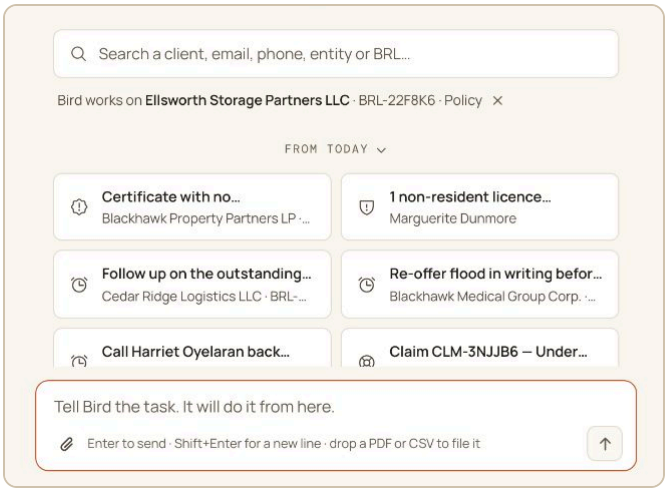
The Bird page: **Back to today** at the top left; your chats — search, grouped by date — with the fold button and **Delete all** at their foot; under the heading the book search and today's work; **What changed** on the right.



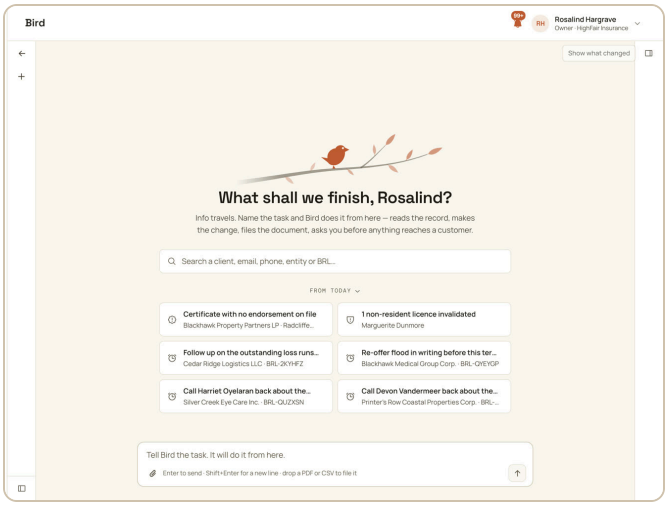
A finished task, found with **Search chats** and reopened, with **What changed** on the right.



The book search: “Raman” finds two leads and their client account, Raman Family Holdings.



A pick hands the policy to Bird: “Bird works on Ellsworth Storage Partners LLC · BRL-22F8K6 · Policy”, × to stop, and the cursor in the message box.



Both folded: the chats down to a strip with Back, New task and the fold button; What changed down to its button at the right.

1.6

The two policies this guide follows

	JUNIPER & RYE KITCHEN LLC · BRL-GN9TAU	LAKESHORE RESIDENTIAL HOLDINGS LLC · BRL-TCV5MD
Applicant	Daniel Reyes — 64-seat restaurant and bar, Wicker Park	Maya Okafor — owner of apartment buildings
How it arrived	Restaurant questionnaire (42 questions) + workers' comp payroll	Three buildings entered by address, filled from public records
What you build	BOP: contents and business income, GL on sales, workers' comp on $670k payroll	Commercial property on four buildings ($48.1M TIV), GL, deductibles by peril
Servicing shown	Landlord certificate with additional-insured endorsement	Lender certificate, a water claim, a limit increase and a new-building request

PART 02

Intake

Your customers apply through your own link, or you fill it in for them.
Every lead lands in Leads, ready to work.

Your onboarding link	The Leads inbox
Sending it to a client	Previewing, assigning, opening
Adding a lead yourself — or importing it with Bird	Bringing in a policy you already have

2.1

Your onboarding link

Every agency has its own application link: `app.brellaos.com/onboarding/<your-agency>`. Put it on your website, in your email signature, in a renewal letter. Submissions through it land only in your workspace, and every Owner and Manager is emailed the moment one arrives. (The Policyholder guide walks the customer's side screen by screen.)

What arrives is already structured: contact and business address, the business type and its liability class codes, a carrier questionnaire or a property record per building (filled from public records), workers' comp payroll by class, documents labelled by Bird, and a completed application PDF produced the moment they pressed Submit.



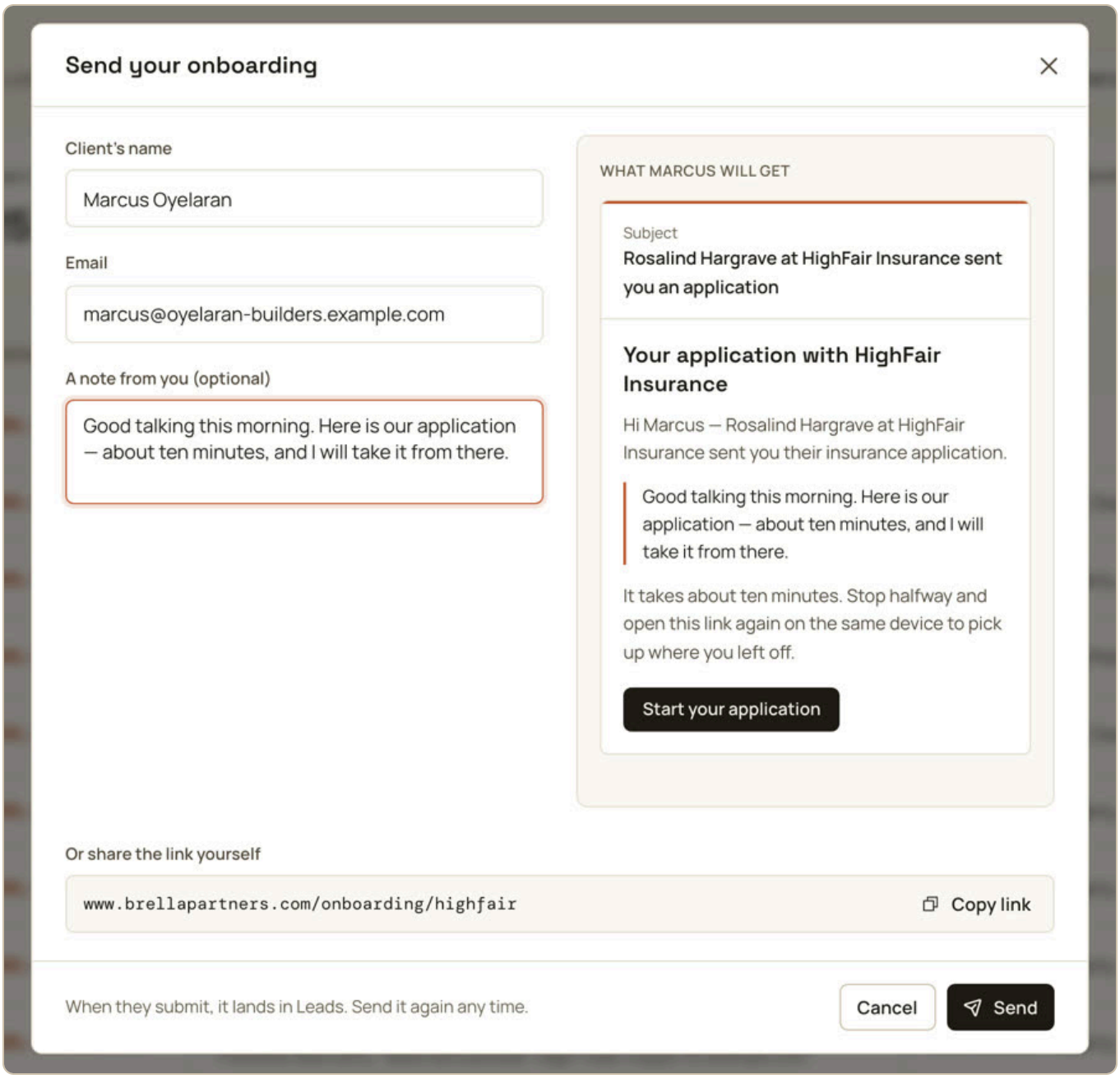
Leads, for every role: send a client your link, import the lead from their files with Bird, or add it yourself.

1. **Send onboarding** — email a client your link
2. **Import with Bird** — fill the lead from the client's own files (2.3)
3. **Add lead** — fill the application in yourself

2.2

Send it to a client

1. On **Leads**, press **Send onboarding**. On a lead's preview it is **Resend onboarding**, with that client's name and email already filled in.
2. Type the client's name and email, and a line from you if you like. The right-hand side is exactly what they will get: the subject, your note, and a **Start your application** button.
3. Press **Send**. It comes from you at your agency, carries your email signature (Settings), and opens your own onboarding link. When they submit, the lead lands in Leads like any other. Send it again whenever you need to.



Sending Marcus the application. The preview is the email itself; the link underneath is there to copy for a text message or your website.

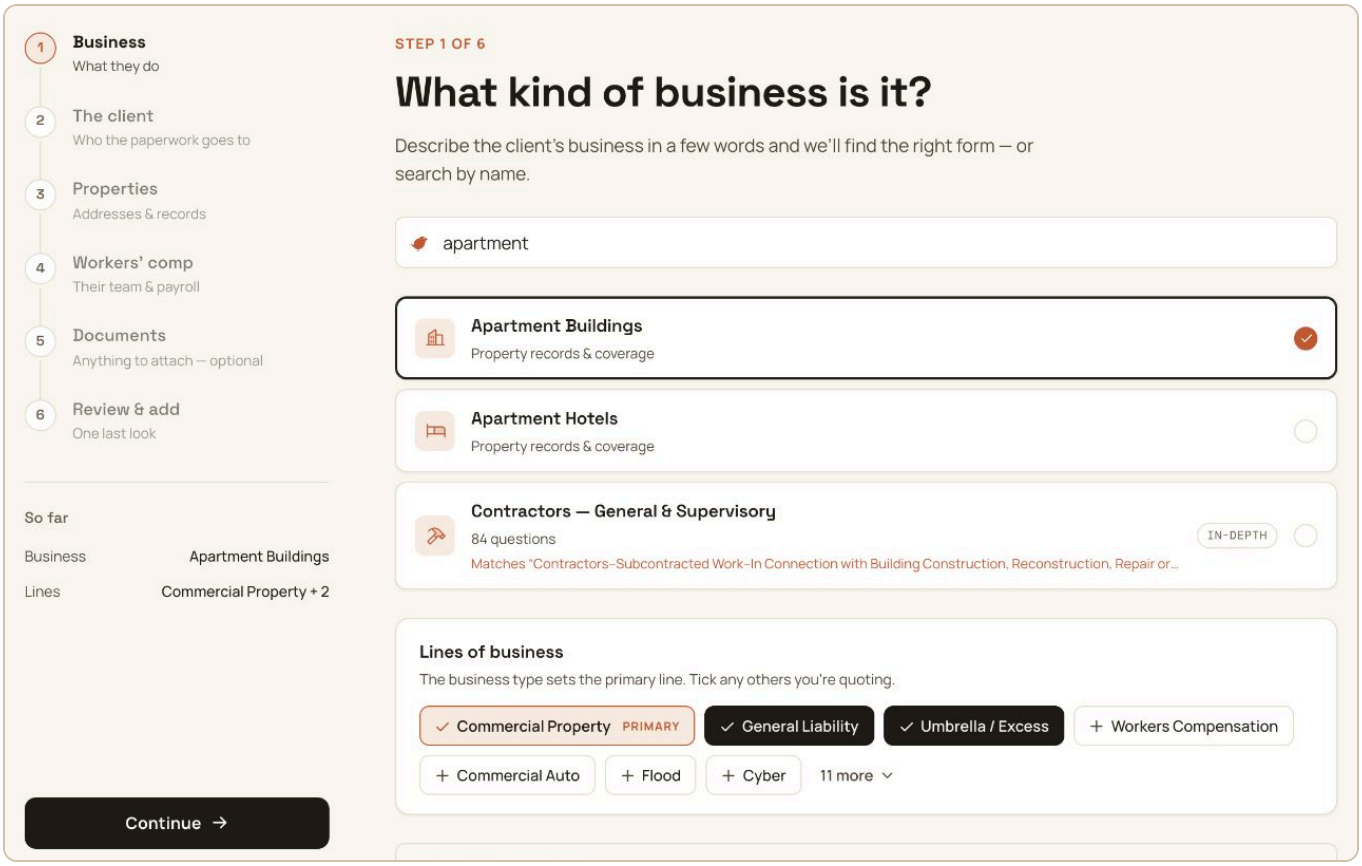
> **TIP** Any role can send it — a User as much as an Owner. If email is not set up for your workspace, Brella says so, and **Copy link** is right there.

2 . 3

Add a lead yourself

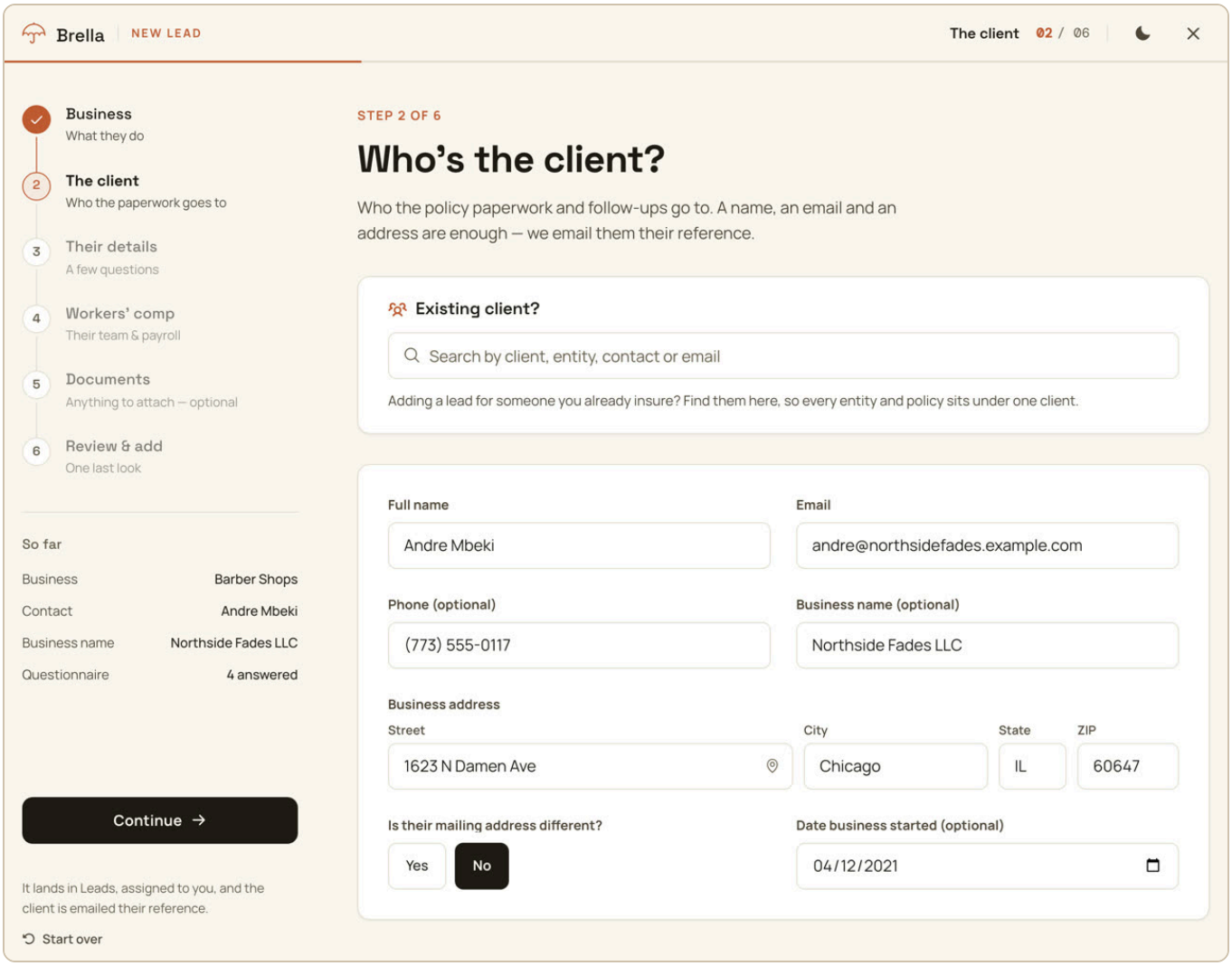
When a client calls, or would rather you did the typing, fill the application in for them. **Add lead** opens the same onboarding your customers use, full screen, written about the client instead of to them. It builds the same record: the business type and its questionnaire, properties filled from public records, workers' comp, documents.

1. Press **Add lead** and pick the business type. Under it, **Lines of business** — "The business type sets the primary line. Tick any others you're quoting." The type's coverage is the primary line, fixed and tagged **Primary** (Commercial Property for an apartment building); beside it, tick the other lines this lead is quoted for — **General Liability**, **Umbrella / Excess**, **Workers Compensation**, **Commercial Auto**, **Flood**, **Cyber** — and the rest under "11 more". **So far**, on the left, reads "Lines · Commercial Property + 2".
2. Then fill in **Who's the client?** — a name, an email and an address are enough.
3. Every address is one row: **Street**, **City**, **State** and **ZIP**. Type in Street and pick the match from the list — the pick fills all four boxes; with no match, type the four yourself. **Is their mailing address different?** → **Yes** opens a second row for the mailing address.
4. Continue through the rest; after the client's details only a property lead asks for something — **at least one property** before Properties lets you go on. What you typed carries forward: on a property lead the first property opens **at the business address**, its public record already loading — **Change address** if the building is somewhere else (**Keep this address** goes back) — and a carrier questionnaire's own "Mailing address" and "Location address" questions arrive filled in. ✕ closes it and keeps your draft for later; **Start over** throws the draft away.
5. A business that answers a carrier questionnaire — a restaurant, a contractor — is asked on the questionnaire's last page, above the general liability question, **Do they also want to cover a property they own? Yes** adds a **Properties** step after the questionnaire — the same address lookup and public record the property path uses, opening at the business address — and files the lead as Commercial Property with its business type and every answer kept, so its forms include the ACORD 140 and the schedule of values. **No**, or no answer, changes nothing. (Hotels and the other types that already take their building are not asked.)
6. The last step, **One last look**, is written to you: a questionnaire left blank reads "you can finish the details on the lead after adding it", and the classification codes say to correct the class on the lead if none fits. Press **Add lead**. It is **assigned to you** at once — whatever your role — and the client is emailed their reference with a link to set up their dashboard.
7. **Open the lead** takes you to it; **Add another** starts a blank form.

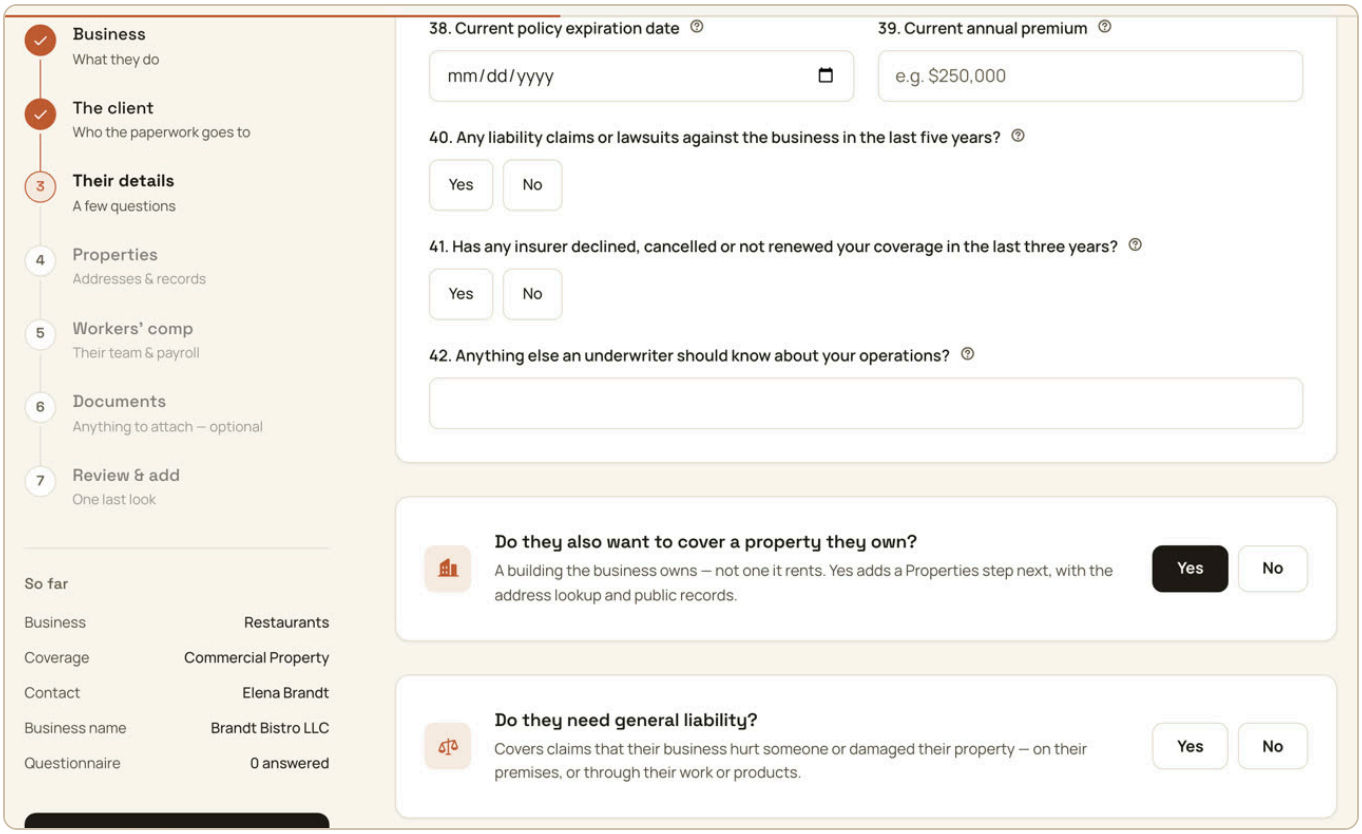


Adding an apartment building: Commercial Property is the **Primary** line, General Liability and Umbrella / Excess are ticked, and **So far** reads "Lines · Commercial Property + 2".

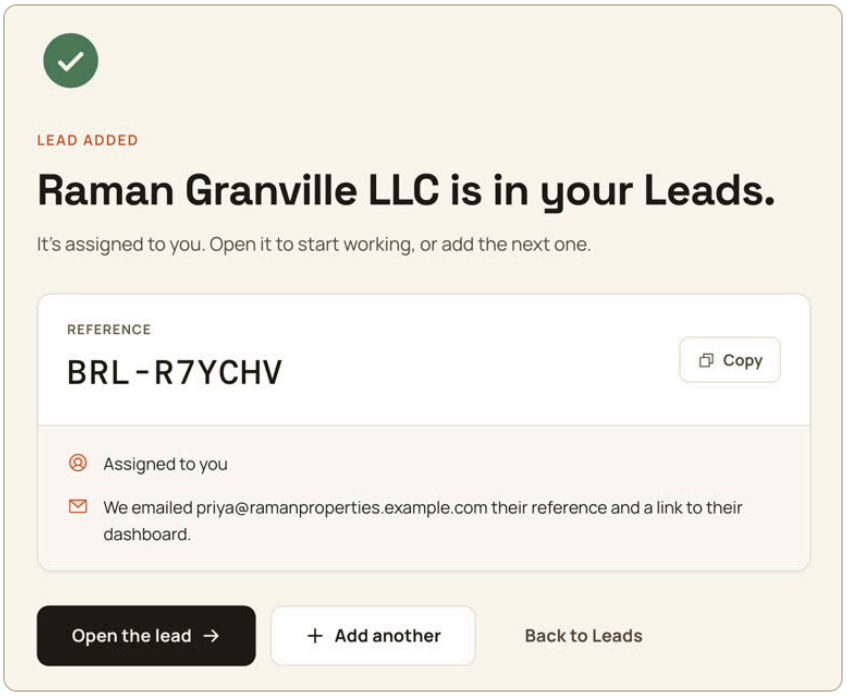
The lead is filed with the lines you ticked already on it — the line only, its carrier, policy number and premium blank until you have them — so its Risk tabs and its forms follow them from the start (3.3), as if you had picked them with **Edit lines** (5.4). Workers' comp payroll entered in the application adds Workers Compensation beside them. A ticked **General Liability** answers the general liability question, so it is not asked again and **One last look** has no General Liability panel; its Business panel reads the lines under the type — "Commercial Property + General Liability · Umbrella / Excess". Tick nothing and the lead is filed as before, its lines read from the application. Only **Add lead** asks for lines: your onboarding link never shows a client this panel.



Adding Northside Fades:**Existing client?** at the top, then the client's details — the business address as one row, Street · City · State · ZIP.



Adding Brandt Bistro, a restaurant: **Do they also want to cover a property they own?** answered Yes — **Properties** joins the steps on the left and the lead is filed as Commercial Property.



Added: assigned to Rosalind, and the client told.

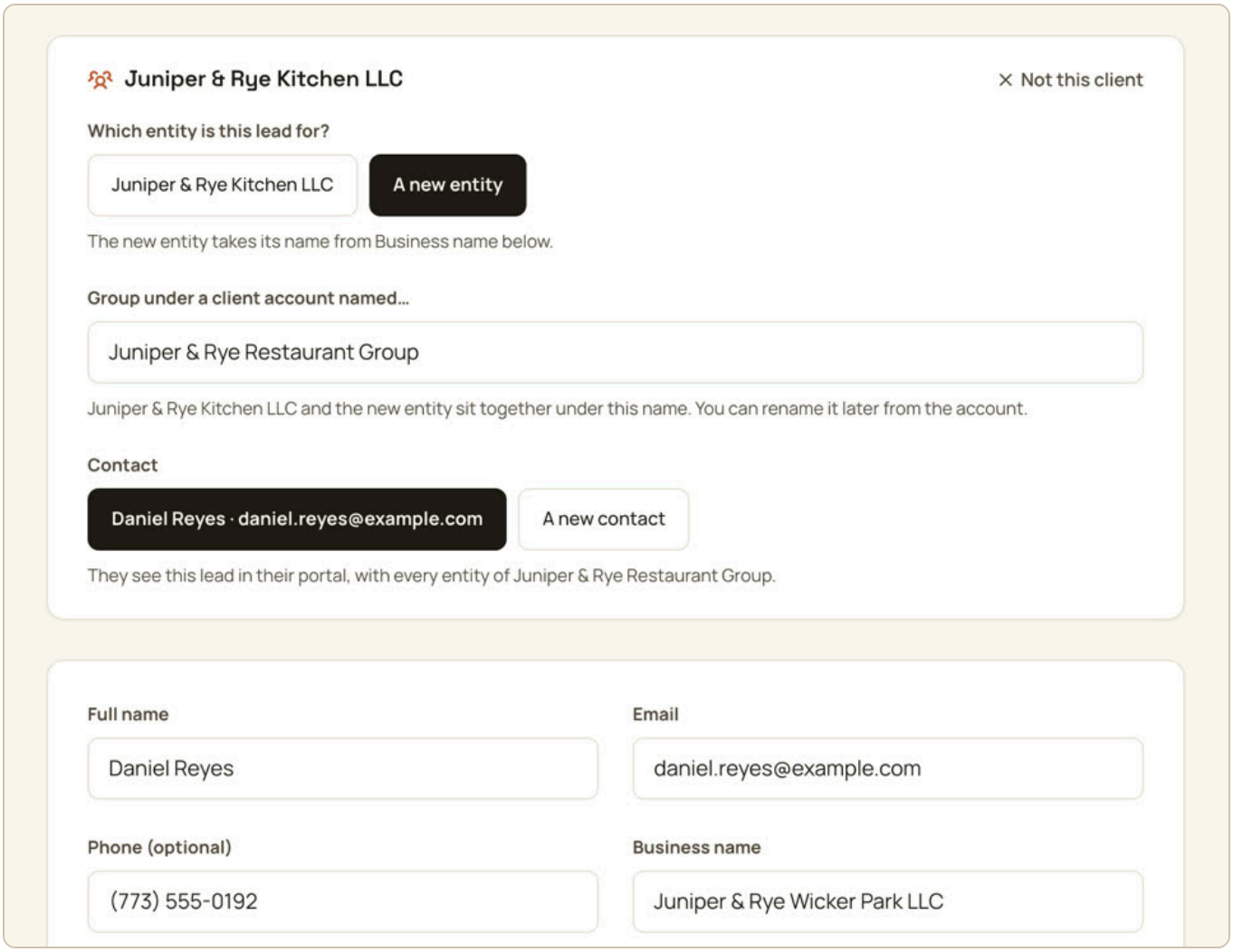
WHY IT WORKS THIS WAY

A lead you add is not second-class. It gets the same completed application PDF, the same record and the same Today items as one the client sent — and your Owners and Managers are notified, on the bell and by email, that you added it. The application says what happened: "Entered by ‹you› (‹your agency›) on the applicant's behalf on ‹date›. The applicant has not signed this application." — and leaves the signature and date lines blank for the client.

A lead for a client you already have

One client often owns several businesses — LNC Properties holds LNC Twin City, LLC and LNC Madison Court, each its own entity with its own policies. **Existing client?**, at the top of the client step, files a new lead under the client you already insure instead of starting a stranger.

1. Search by the client, an entity, a contact or an email — the matches drop down over the form — and pick the client. An Owner or Manager searches the whole book; a User finds only the clients they hold a lead or policy for.
2. **Which entity is this lead for?** — one it already has, or **A new entity**, which takes its name from **Business name** below.
3. The first time a second entity joins a client, Brella groups them under a **client account**: **Group under a client account named…** is filled with the first entity's name — type the name you use for the client. It can be renamed later from the account (11.2).
4. **Contact** — one of the client's people, or **A new contact**, typed below. The line under it says who will see the lead: "They see this lead in their portal, with every entity of Juniper & Rye Restaurant Group." **Not this client** starts the search again.



A second restaurant for Daniel: Juniper & Rye Kitchen LLC picked, **A new entity**, grouped as Juniper & Rye Restaurant Group, Daniel kept as the contact — and **Business name**, no longer optional, naming the new entity.

> TIP
>
> Without a pick, a lead is filed exactly as before: by the contact's email. The pick is kept with your draft, so a reload or × does not lose it. With **A new entity**, **Business name** is required — it loses its "(optional)", says "Name the new entity — the lead is filed under it." while it is empty, and Continue waits for it. If Brella refuses the lead when you press **Add lead**, the reason is printed right beside the button.

Import a lead with Bird, from the client's files

> TIP
>
> Import with Bird is in **early beta** — its page says so beside its name. Bird fills only what the files say, but read what it filled in Mirage before you add the lead or the policy, as you would a colleague's first draft.

When the client has already filled something in — another agency's application, a carrier supplemental, last year's policy or its declarations page, a schedule of values — Bird can fill your lead from it. It fills only the fields Brella has, and only with what the files say: a value Bird cannot point to in the files' own words is left

out, never guessed. A figure must be written in the files as that figure, a date as that date, a yes or no beside its own question, and an explanation is the client's own words, copied. Nothing reaches the client until you press **Add lead**. Adding a lead yourself is unchanged — Bird is only here.

1. On **Leads**, press **Import with Bird** and drop the files — PDF, a photo (JPG or PNG), Excel (.xlsx), Word (.docx), CSV or text, up to 20 at a time. An import you left part-way is under **Pick up where you stopped**.

2. Before anything runs, the read is **priced — the pricing itself is free**. Choose how it is read. **Bird reads every page** is picked for you: it catches ticked boxes on a flattened PDF and anything handwritten, usually for a few cents more. **Free read**: pages that have words in them — a digital application, a filled ACORD — are read for nothing, and Bird reads only scans and photos. Each shows a range, because what Bird writes is only known once it writes it; you are charged what it actually costs, never more than the top.

3. Under the prices: **Brella's import credit** — your agency's first $30 of imports are on Brella — and **Your Bird this month**. The credit is used first. **Start — up to $…** waits until the two together cover the top of the range, and says why if they do not.

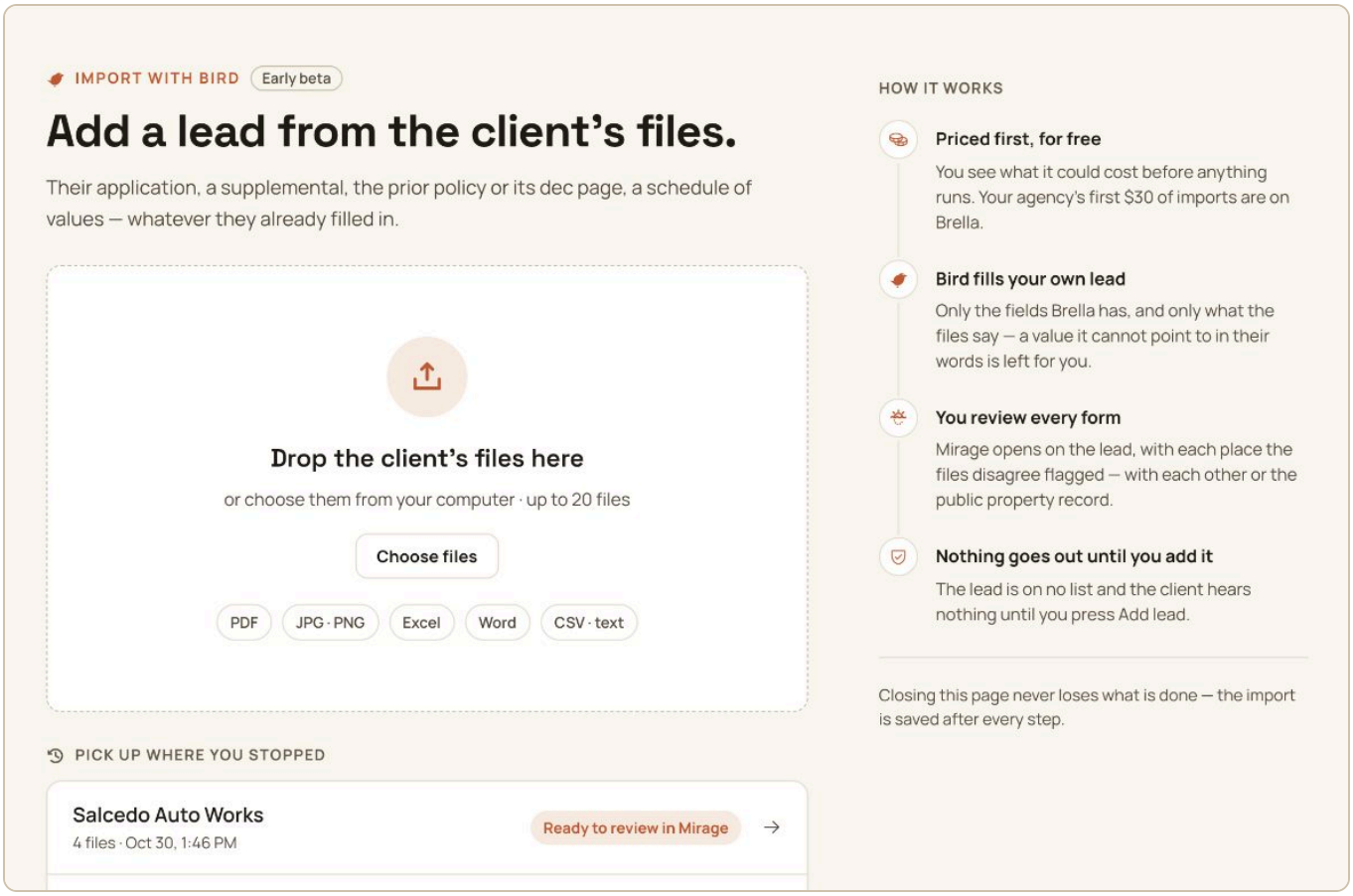
4. Press **Start**. The steps tick off: **Reading the files**, **Filling your fields**, **Checking each address** (each address against the public property record — your client's files win, the record fills only what they left blank, and only when it is the same building: the same number on the same street — a record for the house next door is not used), **Preparing the review**. You can close the page at any point: the import is saved after every step, and picks up where it stopped — nothing already read is paid for twice.

5. If the files do not give the client's **name** or **email** (or, with no address either, **what the business does**), Bird asks. Type it and press **Continue** — the client is emailed at that address when the lead is added.

6. The review page counts what Bird **filled**, what it **left out** (**Show what was left out** lists each, with why — not in the files' words, or not a field Brella has) and what there is **to settle in Mirage**. **Spent so far** shows the cost, and how much the credit covered.

7. Press **Review in Mirage**: every form the lead will produce, as in 5.7. Flags tagged **Import** are where the client's files disagree with each other — "Year built: the client's files disagree — ACORD 140 says 1991; the SOV says 1993" — or with the public property record. The first file's value is on the lead; **Use …** switches to the other. Change anything you like.

8. In Mirage's summary, press **Add lead**. The lead is filed exactly as Add lead files one: **assigned to you**, the completed application made, your team told, and the client emailed their reference and a way into their dashboard. **Open it** takes you there; **Import another** starts again.



Import with Bird, in early beta: drop the client's files — how it works on the right, and an import left part-way under **Pick up where you stopped**.

PRICED — READY WHEN YOU ARE

The client's files

Salcedo-ACORD-125.pdf (5 pages) · Salcedo-ACORD-140.pdf (3 pages) · Salcedo-ACORD-126.pdf (4 pages) · Salcedo-SOV.xlsx

ACORD forms read

ACORD 125 (2016/03)
Salcedo-ACORD-125.pdf, pages 1–4 · filed as the first version of the lead's ACORD 125

ACORD 140 (2014/12)
Salcedo-ACORD-140.pdf, pages 1–3 · filed as the first version of the lead's ACORD 140

ACORD 126 (2014/04)
Salcedo-ACORD-126.pdf, pages 1–4 · filed as the first version of the lead's ACORD 126

Free read `$0.10 - $0.34`

Pages with words in them — a digital application, a filled ACORD — are read for free. Bird reads only the scans and photos.

Bird reads every page `$0.11 - $0.41`

Also catches ticked boxes on flattened PDFs and anything handwritten.

Brella's import credit (first $30 per agency)	**$29.45 left**
Your Bird this month	**$23.08 left**

The price is a range: what Bird writes is only known once it writes it. You are charged what it actually costs, to the cent — never more than the top of the range.

Start — up to $0.41 →

Drop this import

Four files from Salcedo Auto Works — three ACORDs and a schedule of values — priced before anything runs: the three ACORD forms Bird will read, each to be the first version of the lead's own, then Bird reading every page (picked) or the free read, and what is left to pay with.

READY TO REVIEW

Salcedo Auto Works

Salcedo-ACORD-125.pdf (5 pages) · Salcedo-ACORD-140.pdf (3 pages) · Salcedo-ACORD-126.pdf (4 pages) · Salcedo-SOV.xlsx

ACORD forms read

ACORD 125 (2016/03)
Salcedo-ACORD-125.pdf, pages 1–4 · filed as the first version of the lead's ACORD 125

ACORD 140 (2014/12)
Salcedo-ACORD-140.pdf, pages 1–3 · filed as the first version of the lead's ACORD 140

ACORD 126 (2014/04)
Salcedo-ACORD-126.pdf, pages 1–4 · filed as the first version of the lead's ACORD 126

Filled by Bird from the files	61
Left out — not in the files' words, or not a field Brella has	7
To settle in Mirage — where the files disagree, or the public property record does	3

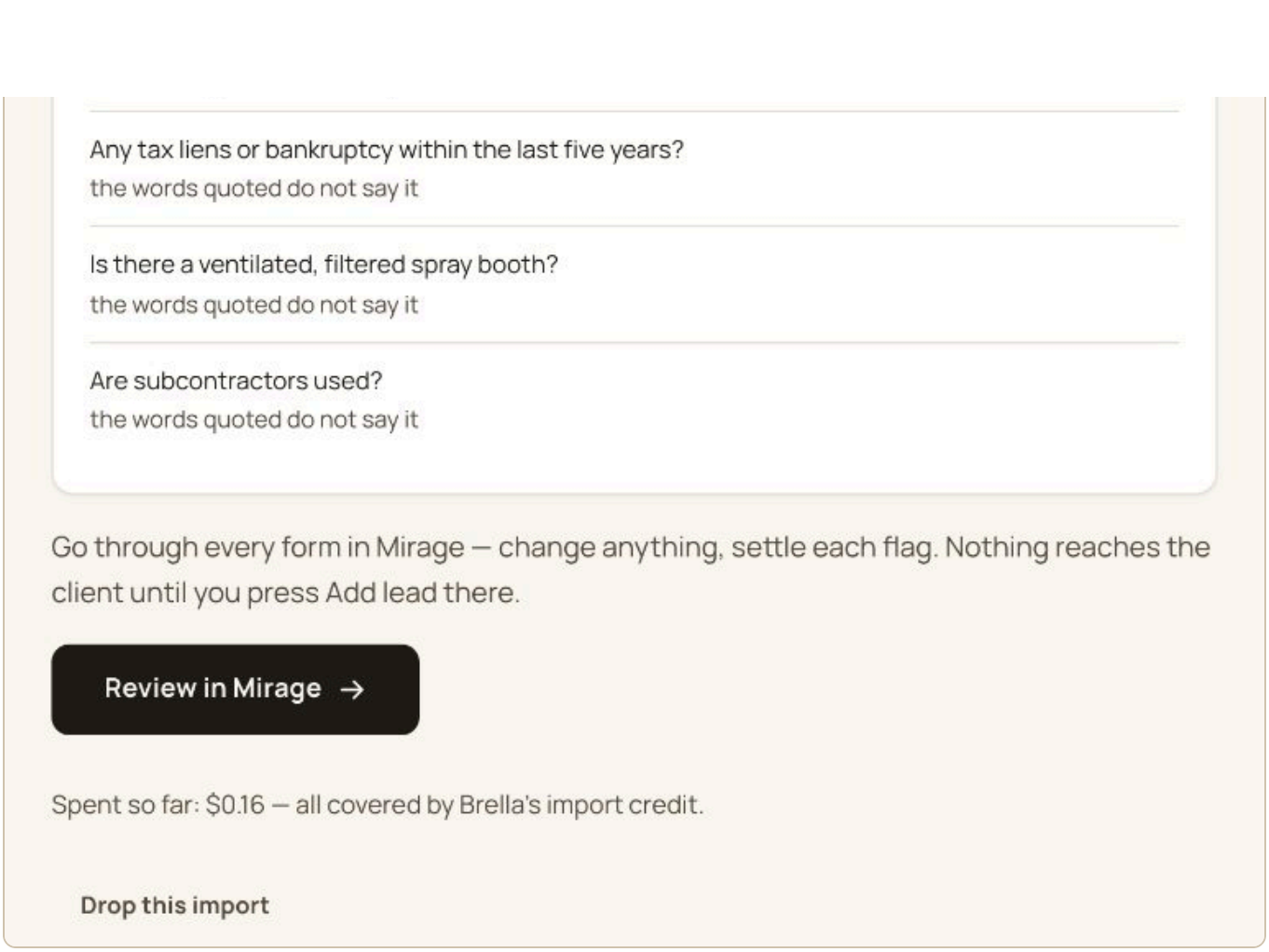
Hide what was left out

Any swimming pool, playground or trampoline on the premises?
the words quoted do not say it

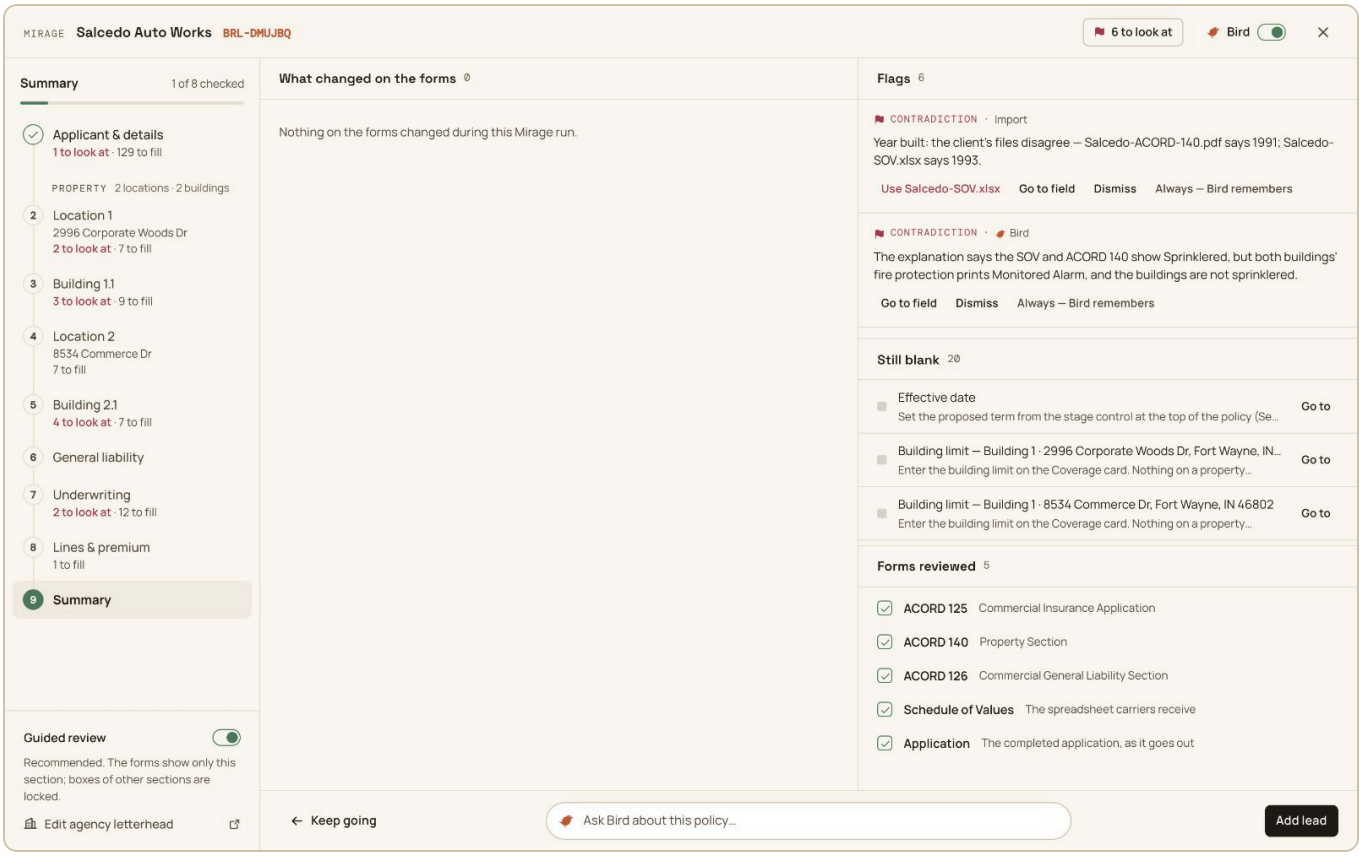
Any renovation, construction or demolition planned or underway?
the words quoted do not say it

Auto Body Shop (annual gross sales)
the words quoted do not say it

Which state carries the most payroll? That is the state the rating worksheet below covers.
the words quoted do not say it



Ready for review: the ACORD forms read, 61 values filled from the files, the ones left out each with its reason, and what to settle in Mirage.



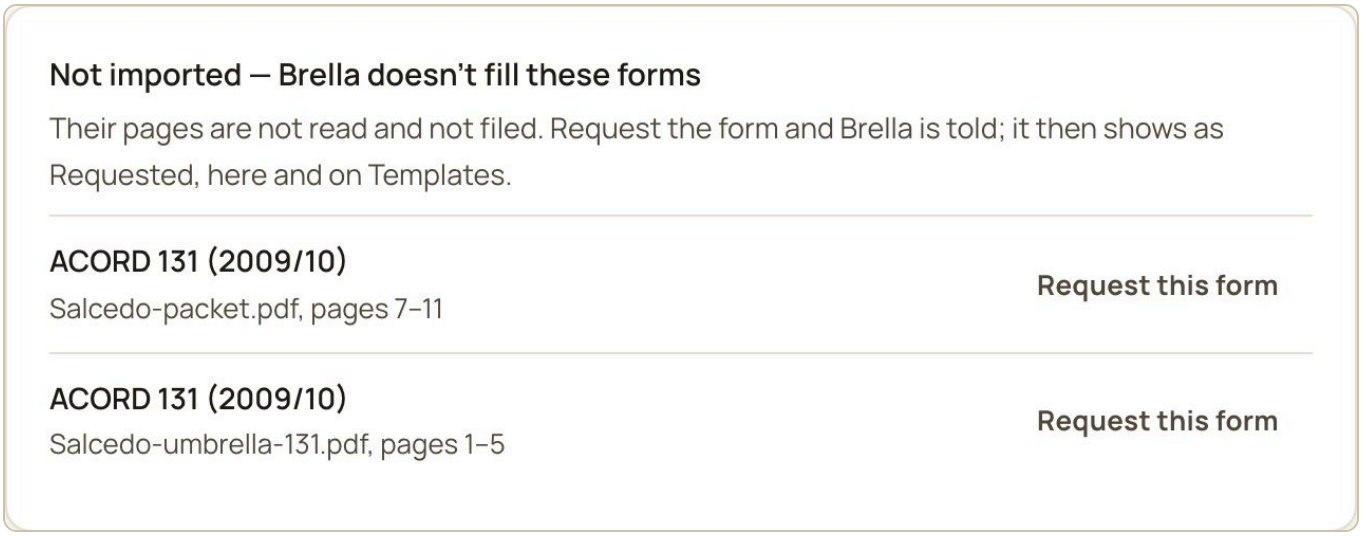
Mirage on the imported lead: an **Import** flag where the ACORD 140 and the SOV disagree on a year built, with **Use Salcedo-SOV.xlsx** — and **Add lead** where Mirage usually files the forms.

ACORD forms in the client's files

Brella reads each ACORD form by the number and edition printed at the foot of its pages — "ACORD 125 (2016/03)". A form Brella fills (Signatures → Templates lists them, 8.6) is read and filed, in any edition, under **ACORD forms read**. The client's **125, 126, 127, 130 or 140** becomes the **first version of the lead's own form**: when you generate the forms, Brella's is **Current** and theirs folds under it as the earlier version (5.5). A certificate (25, 28) or a loss notice (1–4) of theirs is filed as their copy, on its own. Their **ACORD 101** (Additional Remarks Schedule) belongs to the form it is a schedule to — the one its **FORM NUMBER** box names, or, left blank, the form on the page before it: a 101 to their 125 stays with the 125 and is read like the rest, and a 101 to a form Brella does not fill is not imported with that form ("remarks to the ACORD 131"). Their **ACORD 129** and **163** — the vehicles and drivers a 127 has no more rows for — go with their 127 the same way, and every vehicle and driver on them is read onto the Auto tab (4.8): a licence number, never a Social Security number. Their 127 and 163 are filed **Agency only**, as Brella's own 127 is — they list every driver's date of birth and licence.

A form Brella does **not** fill is not imported at all: its pages are not priced, not read and not filed, and the page lists it under **Not imported — Brella doesn't fill these forms** with **Request this form** — Brella is told which form, from which file, and who asked, and the form then shows as **Requested**, here and on Templates. A file holding several forms — a 125, a declarations page and a 131 in one PDF — is cut into one document per form Brella fills and one for its other pages; the 131's pages are in none of them, and the file as uploaded is not kept. A PDF Brella cannot cut apart (a damaged or unusual file) that holds such a form is

not filed at all: the forms read from it say **read, but not filed**, so add those pages to the record as their own PDF. Everything that is not an ACORD form — a declarations page, a carrier's own application, your client's own schedule of values or supplemental, a proposal — is read only for what fits a field Brella has; the rest of what it says is left out.



The client's packet holds an ACORD 131 Brella does not fill, and so does a file of its own: neither is read or filed, and each can be requested.

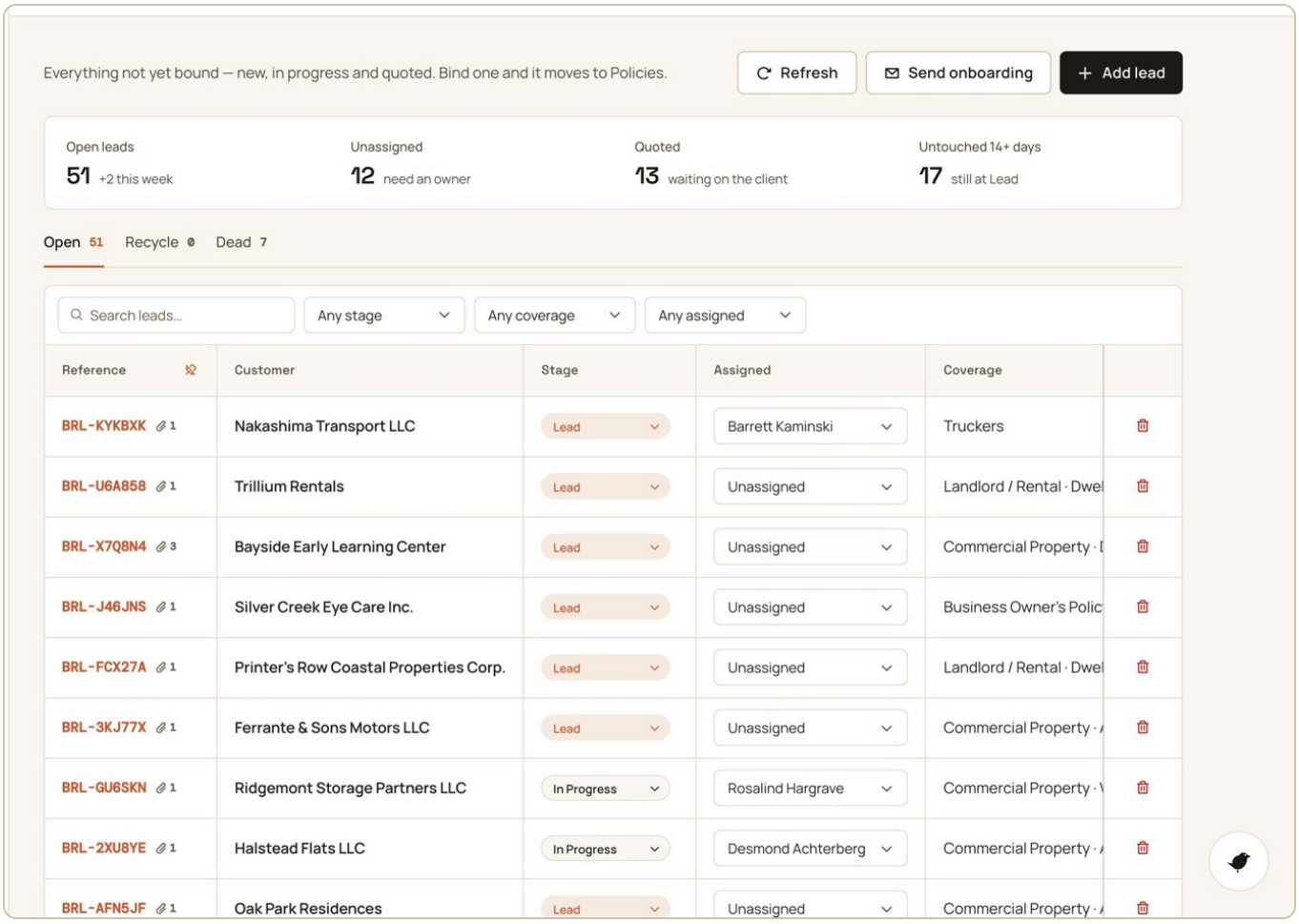
WHY IT WORKS THIS WAY

Until you press **Add lead** the lead is invisible: not on Leads, Today, search or the bell, and nobody is emailed. **Drop this import** throws it away; an import nobody works on for 30 days is dropped by itself. Bird never answers a yes-or-no from a blank box — a flattened PDF draws its ticks instead of writing them, so on the free read those answers are left for you; **Bird reads every page** sees them.

2.4

The Leads inbox

Leads lists everything not yet bound, in three tabs: **Open** — new, in progress and quoted — then **Recycle** (with each lead's re-approach date and reason) and **Dead** (with its reason), 5.3. The table shows reference, customer, stage, who it is assigned to, coverage, number of properties (locations your team added count too) and when it arrived. Each row's **stage** is a pill you can change right there — every pill the same width with its caret at the right edge, so the carets line up down the column. Above the table, one slim strip of counts, each with a few words that give it a scale: **Open leads** ("+2 this week"), **Unassigned** ("need an owner"), **Quoted** ("waiting on the client") and **Untouched 14+ days** ("still at Lead") — a User's strip counts their own leads and has no Unassigned. Above the rows, **search** finds a lead by reference, business, contact or email, and the filters narrow it by **stage**, **coverage** and **assigned** — a list longer than ten has a search box at the top, so a few letters find a coverage or a teammate, and a short list opens whole, with no scrolling; below them, the row count and **Page 1 of 5** — pick a page or step with the arrows. The **Assigned** column picks a teammate by first and last name. The reference stays put while a wide table scrolls sideways; the pin in any column's heading freezes or unfreezes it, and every table remembers your pins on this browser. An Owner or Manager has a bin on each row: it moves the lead to **Agency → Bin**, where it can be restored for 30 days (11.7). The **Customer** column is the business's name alone — the contact and their email are inside the lead, one click away — and search still finds a lead by either. The name opens the lead's preview (on Policies, the policy itself); the client's **customer file** (11.2) is a click away — **Customer file** in the preview and in the policy's header — or open it from **Customers** in the menu.

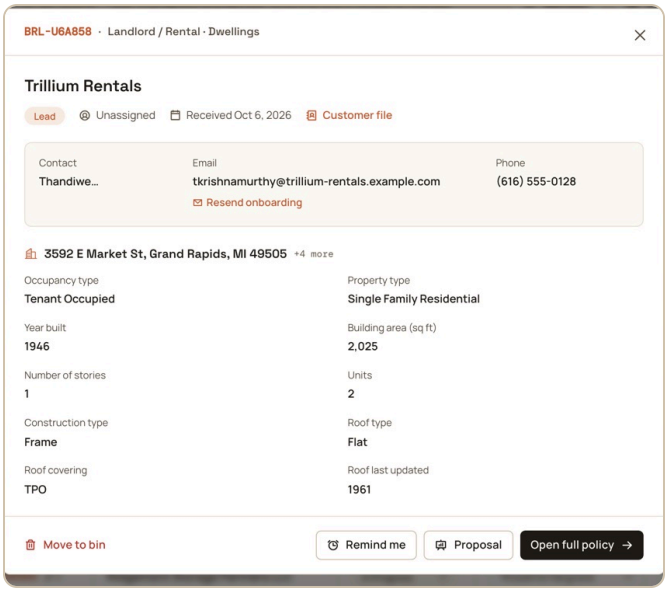


HighFair's Leads: 51 open, with the Recycle and Dead tabs beside them, the strip of counts above, and each stage a pill of one width.

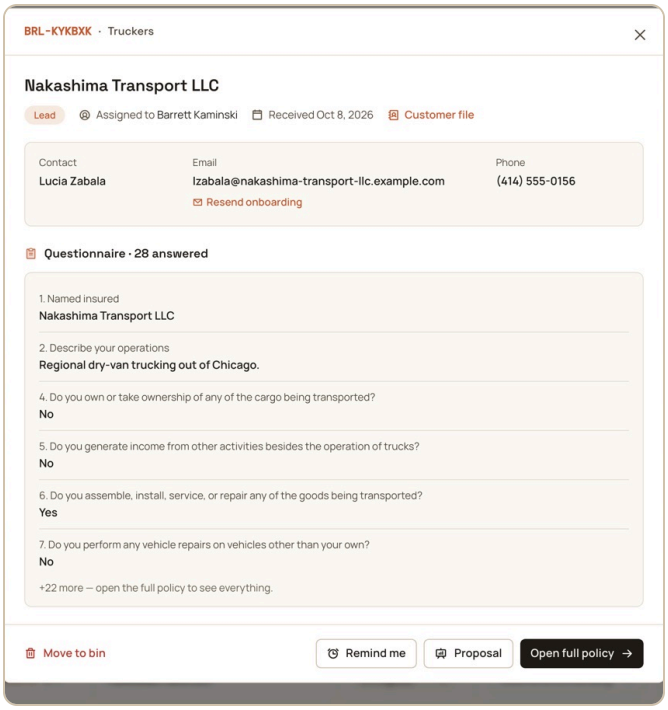
2.5

Preview, assign, open

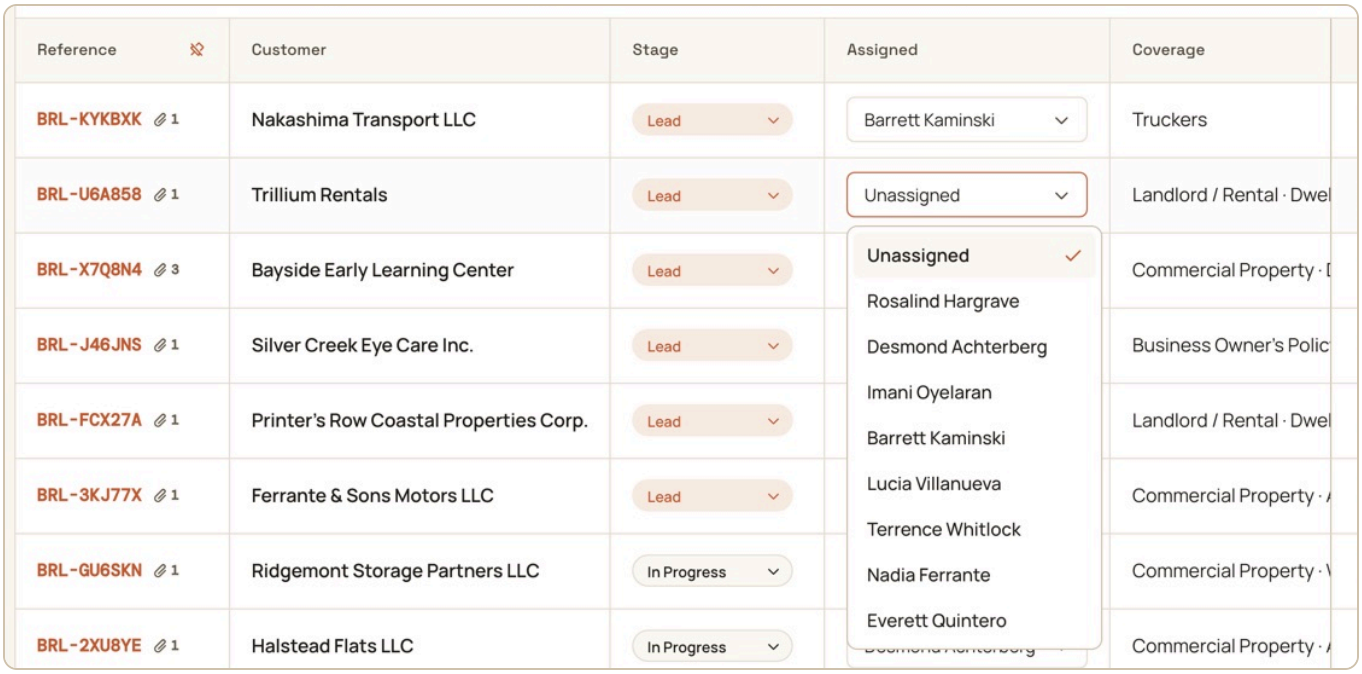
1. Click the customer's **name** for a preview: the reference and what it is filed as along the top; the business name on a line of its own; under it the stage, who it is assigned to, the day it arrived and **Customer file** — the client's every policy and lead (11.2); then a box with the **Contact**, **Email** and **Phone** — the email and phone open your mail and phone apps, and **Resend onboarding** sits under the email; then the first answers or properties. Enough to decide who takes it. Its actions sit in one row at the foot: **Move to bin** at the left, in quiet red (Owners and Managers), and **Remind me**, **Proposal** and **Open full policy** on the right.
2. Click **Unassigned** in the row and pick a teammate. Anyone who can work — any role, active or invited — can be assigned. They are notified.
3. **Resend onboarding**, under the email, sends that client your link again (2.2).
4. **Proposal** opens the proposal tool on the lead without leaving Leads — the carriers' quotes against what the client pays today, as a PDF for them (5.8).
5. **Open full policy** opens the policy workspace (Part 3).



The preview for Trillium Rentals, a property lead: the name, then its stage, assignee and the day it arrived; the contact box with Resend onboarding; its building's record summary; and the actions in one row at the foot.



The preview for Nakashima Transport LLC, a questionnaire lead: its first six answers of 28.



Assigning Trillium Rentals. The list is everyone on the team who can take work — short enough to open whole, with no search box.

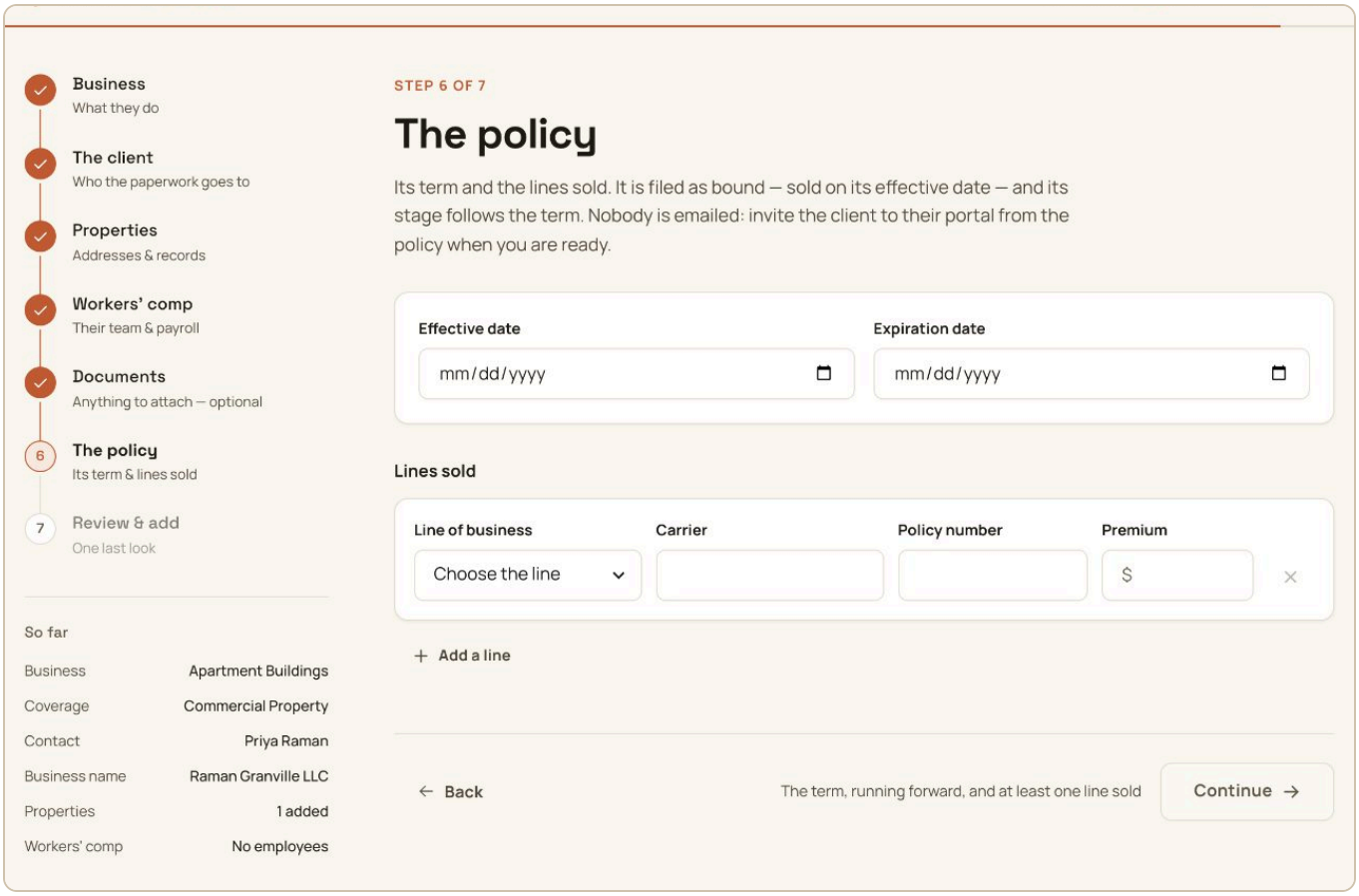
2.6

Bring in a policy you already have

A policy bound before it came to Brella — by your agency on another system, or by the client's last agent — comes in from **Policies**, two ways, like a lead: **Add policy** to type it, or **Import with Bird** to read it from its files. Either way it is filed **as bound**: sold on its own effective date (never today), its stage read off its term — **Active**, **Renewal Due** inside the renewal window, or **Expired** for a term already over — assigned to you, and **nobody is told**: no "New lead" on the bell, no email to the client, nothing in their portal until you invite them from the policy. No surplus lines filing is opened for it either — that filing was due when it was bound, by whoever bound it. Its Activity says how it came in and who brought it.

Add policy

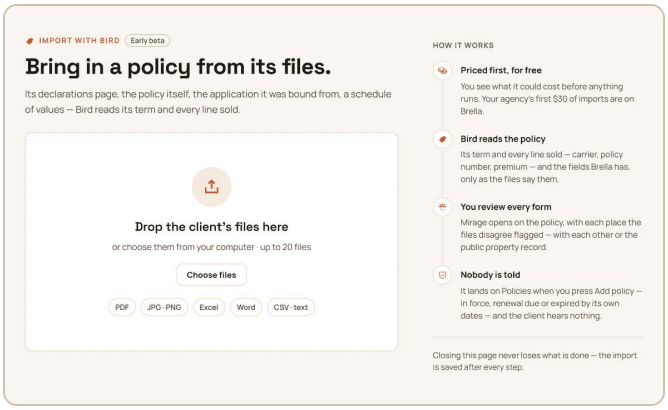
The same form as **Add lead** (2.3) — the business, the client, its properties or questionnaire, workers' comp, documents — with one more step before the review: **The policy**. Give its **Effective date** and **Expiration date** and each **line sold** — the line of business, its **Carrier**, **Policy number** and **Premium**; **Add a line** for each further one. **Continue** waits for a term that runs forward and at least one line. When the coverage you picked earlier is not one of the lines sold, the step says which line the policy will be filed under ("Commercial Property isn't one of these lines, so the policy's primary line will be General Liability.") — add that line if it was sold. The review shows the policy too; **Add policy** files it. If the policy itself cannot be recorded, the last page says so — **Filed as a lead**, with the reason — and opens it on **Leads**, where you record the lines sold.



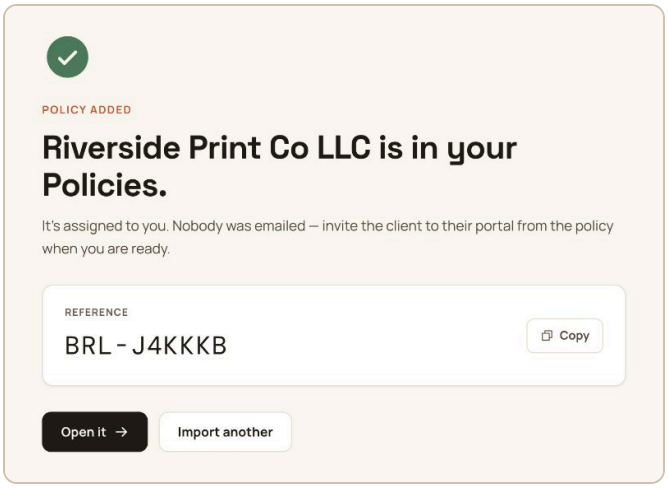
Add policy, step 6 of 7: the term and the lines sold — Continue waits for both.

Import a policy with Bird

On **Policies**, **Import with Bird** works as on Leads (2.3) — priced first, for free; the client's ACORD forms checked against Brella's catalogue; reviewed in **Mirage** — and reads the policy itself: its **term** and **every line sold** (carrier, writing company, policy number, premium) from its declarations, each kept only when the files print it. What the files do not give — the client's email, the term, a line — Bird asks for, and so it does for a term that does not run forward (an expiration on or before the effective date); what you type there is recorded **as typed by you** in the policy's Activity ("Imported with Bird from Riverside-declarations.pdf; typed: the client's email"). Mirage's last button is **Add policy**; a policy it could not record is not added at all, and nothing is filed.



Import with Bird from Policies, in early beta: the policy's files — and how it works, nobody told.



Riverside Print Co LLC is in Policies — Active, its two lines sold read off its declarations, and nobody emailed.

PART 03

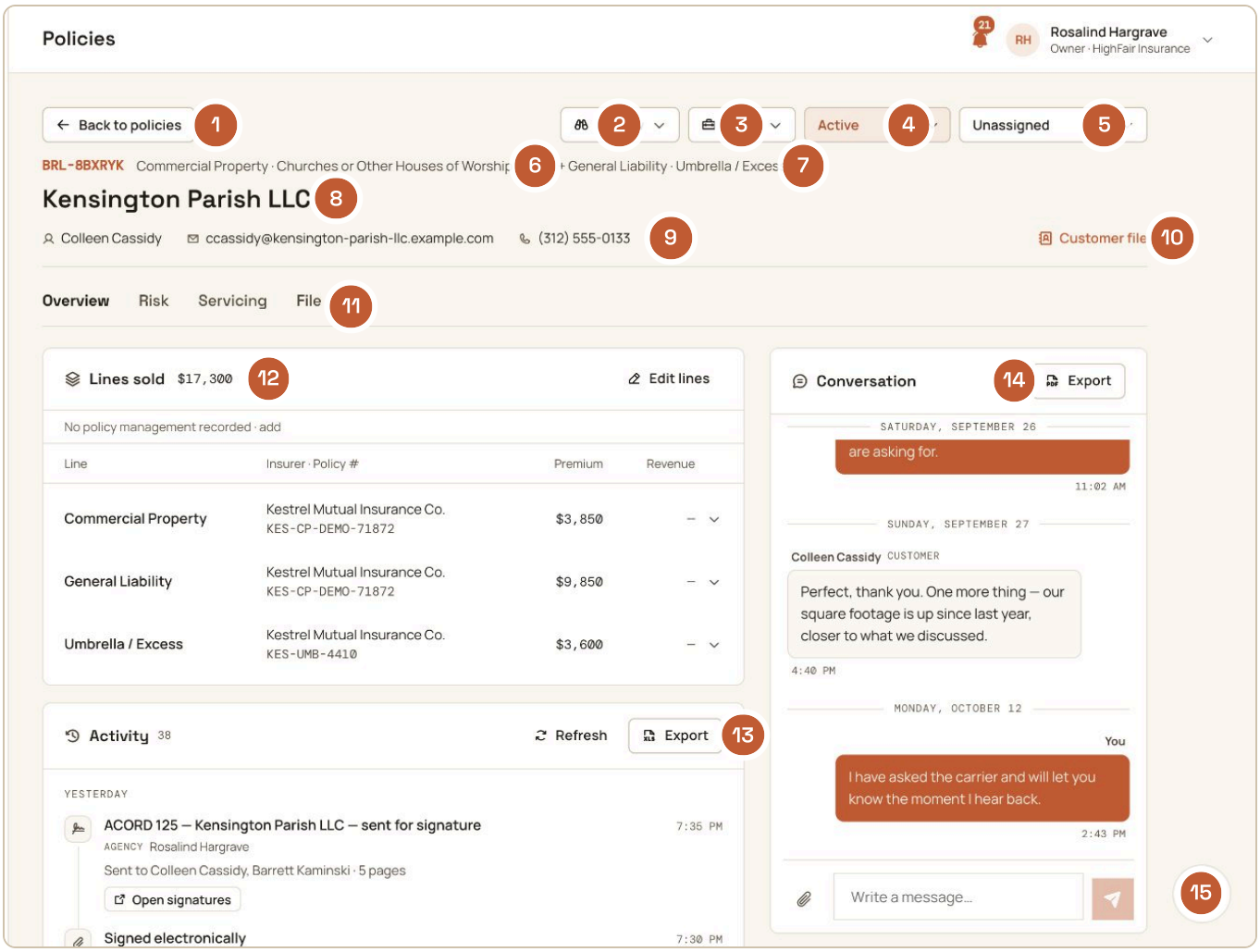
The policy workspace

Every lead and policy opens in the same workspace. Learn its layout once and every policy reads the same.

- The header
- Four sections, thirteen tabs
- The Risk row follows the lines
- Overview: lines of business, activity and the conversation
- Exporting the log and the conversation

3.1

The header



Kensington Parish's workspace, opened on Overview: its three lines sold, the activity log with its own Export, and the conversation beside them.

1. **Back to policies** — a button, like the four beside it
2. Review — **Mirage** (every form, page by page, before you quote, 5.7) and **Surfing Bird** (this policy's whole life as a tree, Part 10)
3. Tools — **Remind me** (a private reminder on this policy), **Proposal** (quotes against what they pay today, as a PDF for the client, 5.8) and **Application** (the customer's completed application PDF)
4. Stage — a box tinted in its stage's colour: move the policy along its lifecycle, or set its term
5. Assignee
6. What it is filed as — its primary line and business type; click to re-file
7. Its other lines — click to open them
8. The insured's name — click it or its pencil to correct it
9. The contact's name, email and phone
10. **Customer file** — every policy and lead the client has (11.2)
11. Four sections: Overview · Risk · Servicing · File
12. Lines sold — line by line (5.4); on a lead, Lines of business
13. Export the activity as a spreadsheet
14. Export the conversation as a PDF
15. Bird, scoped to this policy

Back to policies (or **Back to leads**) sits at the left of the toolbar, a button like the rest. The toolbar holds two menus — **Review** (**Mirage**, every form before you quote, 5.7; **Surfing Bird**, the policy's whole life, Part 10) and **Tools** (**Remind me**, 7.4; **Proposal**, the carriers' quotes against what the client pays today, 5.8; **Application**, the customer's completed application as a PDF; and, for Owners and Managers, **Move to a client**, 11.2) — then the stage and the assignee. All four are one kind of control: the same height, the same corners and hairline, a name and a caret. The stage is a box tinted in its stage's colour — on the Leads and Policies tables it stays a small pill — and a User, who cannot reassign a policy, sees the assignee as a plain box with no caret. Under the toolbar, the reference and what the policy is filed as — its **primary line** (the coverage) and its business type — then, after a thin rule, its other lines: "+ General Liability · Umbrella / Excess". A one-line policy shows nothing there, and a record with no coverage yet — a questionnaire lead — lists every line it is for. A click on the lines opens them (5.4). The insured's name and the contact's name, email and phone print on every form, so you correct them where you read them: click the value or its small pencil, type, and press Enter — Esc puts it back. Each change goes on the activity log with what it was before. At the end of the contact line, **Customer file** opens the client's file — every policy and lead they have (11.2).

3.2

Four sections, thirteen tabs

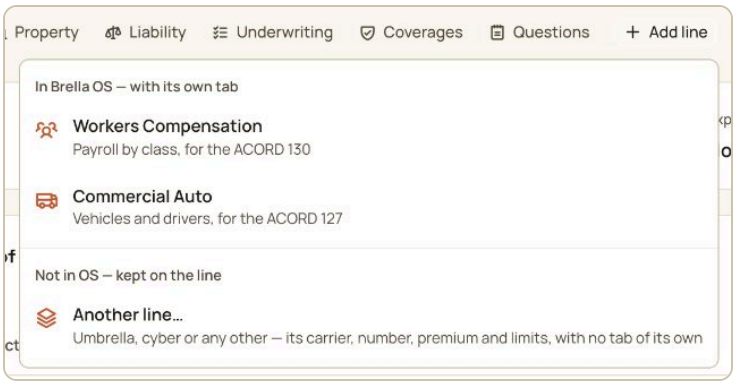
SECTION	TABS	WHAT LIVES THERE
Overview	—	The lines — on a lead the lines of business it is quoted for, on a policy the lines sold — each with its insurer, policy number and premium, opening onto the forms it makes, what they already have and still need, and the coverages it carries; the activity log (everything that happened, each entry a link to its tab, exportable as a spreadsheet) and the conversation with the customer (exportable as a PDF).
Risk	Details · Property · Liability · Underwriting · Coverages · Workers' comp · Auto · Questions · **+ Add line**	What you are insuring and everything a carrier will ask about it. Details, Underwriting, Coverages and Questions are on every policy; Property, Liability, Workers' comp and Auto follow the policy's lines (3.3), and **+ Add line** at the end of the row adds one.
Servicing	Certificates · Claims · Changes	What happens during the term.
File	Documents · Signatures	Every document on the policy, the forms you generate, and what was sent for signature (8.5). What will print blank is shown in Mirage (5.7), on the forms themselves.

3.3

The Risk row follows the lines

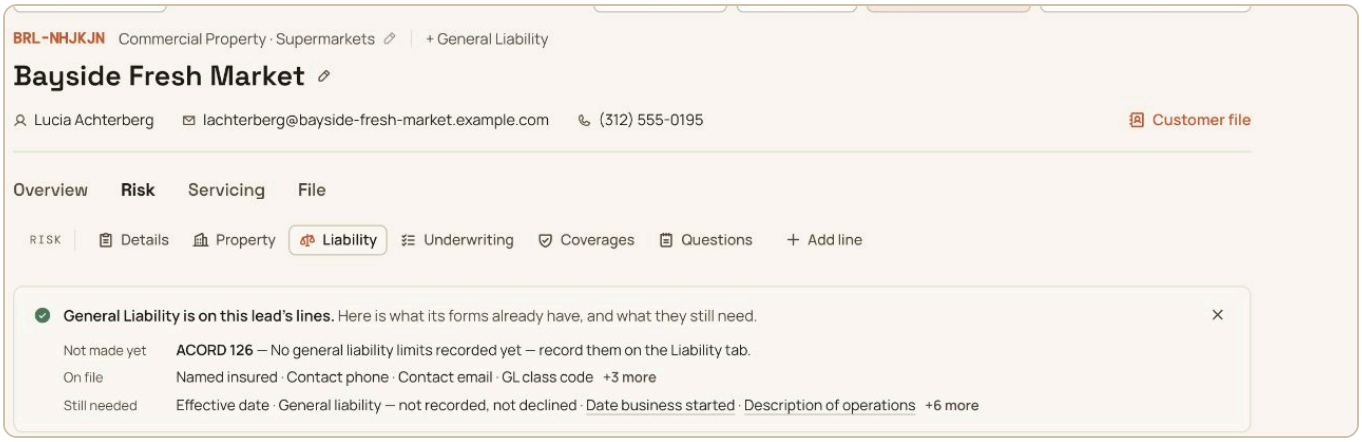
Risk shows the tabs of the lines the policy is for. **Property** is there when it has a property line — Commercial Property, a BOP, Landlord / Dwelling, Homeowners or Flood — **Liability** with General Liability or a BOP, **Workers' comp** with Workers Compensation, **Auto** with Commercial Auto. A tab whose record already holds something stays on the row even without its line, so nothing you entered is ever hidden. No other tab waits on the row to be filled: a line the policy is not for — general liability on a property lead included — is under **+ Add line**, and a lead still waiting on a general liability decision says so on Today and in Mirage, whose links open it (4.4).

+ Add line, at the end of the row, is in two parts. **In Brella OS — with its own tab** lists each line Brella has a tab for that the policy is not for yet — **General Liability**, **Workers Compensation**, **Commercial Property**, **Commercial Auto** — each saying what it fills ("Limits and hazards, for the ACORD 126", "Vehicles and drivers, for the ACORD 127"). **Not in OS — kept on the line** holds **Another line…**: an umbrella, cyber or any other, recorded with its carrier, number, premium and limits, but with no tab or ACORD form of its own in Brella. On a lead one click adds it. On a bound policy it opens the new line on its own — one dialog, no table behind it — because a line sold carries the carrier and policy number a certificate prints, and its **Add line** saves it to the policy (5.4). **Another line…** opens the same, on a line you choose.



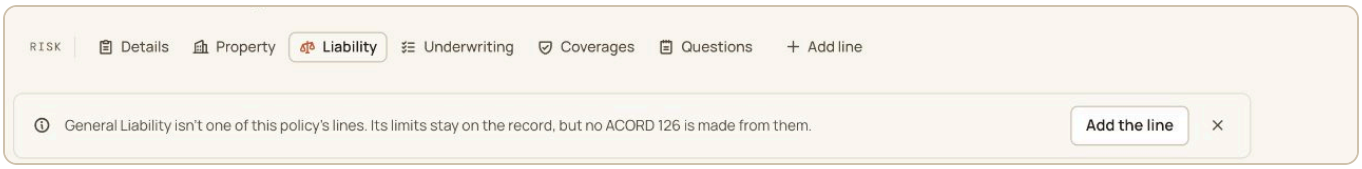
+ Add line on Bayside Fresh Market, a property lead already quoted for General Liability: Workers Compensation or Commercial Auto in Brella OS, or another line — not in OS, kept on the line.

The moment a line goes on, its tab opens with a note at the top — "General Liability is on this lead's lines. Here is what its forms already have, and what they still need." — and three short rows: **Not made yet** (a form its line is for that cannot be made yet, and why — "ACORD 126 — No general liability limits recorded yet"), **On file** (what the record already holds for it, so nothing is asked twice) and **Still needed** (what its forms will print blank; click one to go to it). The rows keep to the line: comp is never asked for a construction type. They are read again as you fill the tab, and **×** closes the note. A line with no tab of its own, such as an umbrella, opens Overview with its row open instead.



General Liability added to Bayside Fresh Market: "+ General Liability" in the header, Liability open, and the note with what its forms have and still need.

A tab shown only because it holds something — general liability limits on a policy whose lines no longer include General Liability, say — carries a quiet note instead: "General Liability isn't one of this policy's lines. Its limits stay on the record, but no ACORD 126 is made from them." **Add the line** puts it back; **×** hides the note for this visit. And a tab opened from a link — a blank in Mirage, a row on Today — for a line the policy is not for, with nothing in it, says so in place of the form, with a button that adds the line.



Bayside's limits are still on the record after General Liability came off its lines: the note, **Add the line** and ×.

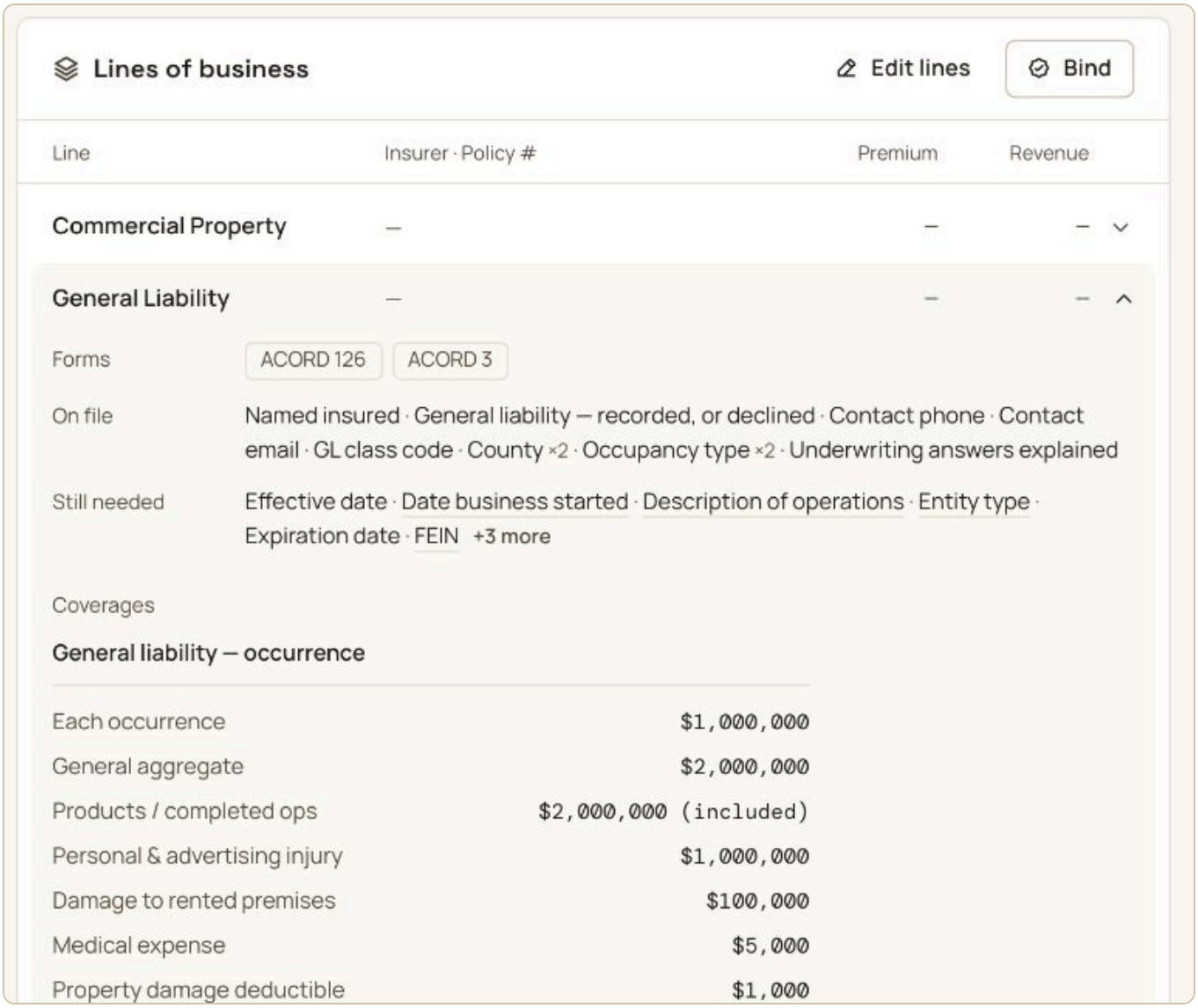


Workers' comp opened from a link on Bayside, which is not quoted for comp: "Workers Compensation isn't one of this policy's lines.", and **Add Workers Compensation** under it.

3.4

Overview: lines of business, the log and the conversation

The lines card comes first: **Lines of business** on a lead — the lines it is being quoted for, with **Edit lines** and **Bind** beside its title — and **Lines sold** on a policy. Until you pick them — ticked at **Add lead** (2.3), or with **Edit lines** — a lead's lines are read from its application, and the card says so: "Read from the application — Edit lines to pick the lines this lead is being quoted for. Each line decides the forms it produces." On a policy, under the heading, the **Policy management** strip — the executives, the representative, the department, the location, the group and the tags recorded at bind (5.4), or "No policy management recorded…"; click it to change them. Then one row per line — Commercial Property, General Liability, Umbrella and so on — with the insurer it is written with (and who it was placed through), the policy number, the premium, the bill method and what your agency earns on it — commission, broker fee and agency fee together. The card lays itself out by its own width, so nothing in it is cut off: wide, each of these has its own column; a little narrower — Overview on a laptop screen, or Mirage's **Lines & premium** — the policy number sits under its insurer (when there is one); narrower still, each row is the line and its premium, with the insurer and policy number under the line. Rows are spaced, with no line under each; click a line to open it in a shaded panel, and the card grows to hold it — the card never scrolls inside, the page does, with the conversation staying beside you. In it, first the **Forms** it is used for — its ACORDs as small tags, or, for a line Brella fills no ACORD section for (an umbrella, cyber), a sentence saying it prints on the ACORD 125 and on the certificate — then any two answers on the record that contradict each other, **On file** and **Still needed**, as on a just-added line; then, under **Coverages**, what it carries, read from the policy's own records. Property is one schedule: a row per building and a column per coverage — Building, Contents, Business Income and so on — the buildings at one address under that location's heading ("Loc 1 · 6828 Blake St … · 2 buildings") and a location with one building on one row with its address; with more than one building, the **Total** of each column in a shaded band; and each coverage's **Deductible** said once in the last row — or, where the buildings differ, under each limit, the last row reading **Varies** — then the policy-wide deductible as one line. General liability shows its six limits, an umbrella its limits, comp its employer's liability, each as a small table of its own. **Edit lines** changes them (5.4). A policy bound before lines were recorded shows them read from the record until you record them exactly.



Bayside Fresh Market's **Lines of business**, with Edit lines and Bind: General Liability open — the ACORD 126 and the ACORD 3 it is used for, what is on file and what is still needed, then its six limits.

The **activity log** records every event — submissions, uploads, stage moves, signatures, what Bird did — with who did it, by name ("‹name› via Bird" when Bird did it). Each entry links to the tab it concerns. A document out for signature is logged as it moves — "Broker of record letter — sent for signature", "— opened by Daniel Reyes", "— Daniel Reyes agreed to sign electronically", "— signed by Daniel Reyes", "— Completed" — and so are a decline ("— declined by …", with the signer's reason under it), a reminder ("— reminder sent to …"), a void and an expiry; each has **Open signatures**. A fact you correct on the record is logged with what it was — "Changed the insured's name from … to …", "Corrected an answer: ‹the question› — ‹before› → ‹after›"; a building's premium or description names the building and its address under it — and a finished Mirage run reads "Went through the policy in Mirage and filed 4 forms", naming the forms, with **Open documents**. **Export**, beside **Refresh**, downloads the log as a spreadsheet — date, time, who, their role, what happened, the detail and the tab it links to — on your agency's clock. To walk the same history as a tree, press **Surfing Bird** in the header (Part 10). The **conversation** is the policy's thread with the customer: messages you send are emailed to them and ring their bell; theirs ring yours. Its **Export** downloads the

whole thread as a PDF on your letterhead — the insured, the reference and when it was exported, then every message grouped by day with who sent it (agency or customer), the time and any attachments.

The composer is yours alone: attach a file, type, send — there is no Bird button in it. To have Bird write to a customer, ask Bird from the dock or the Bird page (Part 9); a message to a customer always stops at a card for you to approve.

PART 04

Commercial property, four buildings

Lakeshore Residential Holdings arrived with three apartment buildings. We price them, add a fourth, record general liability, answer underwriting, document every coverage decision and ask the customer for what is still missing.

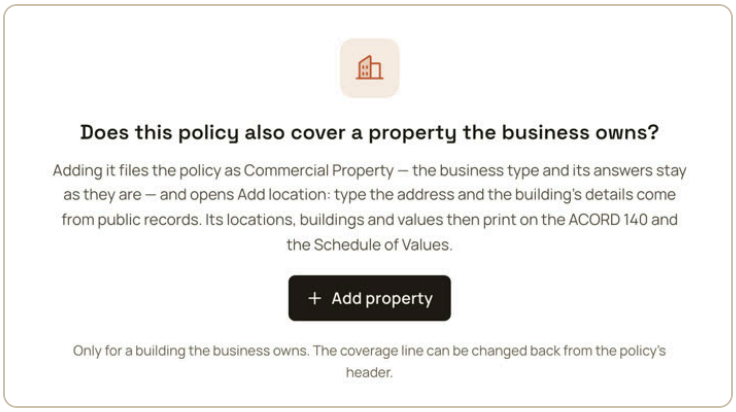
- Locations, buildings and the map
- Coverage lines and deductibles
- Adding a location — and letting Bird fill it
- General liability
- Underwriting
- The coverage advisory record
- Questions for the customer
- Commercial auto — vehicles and drivers

4.1

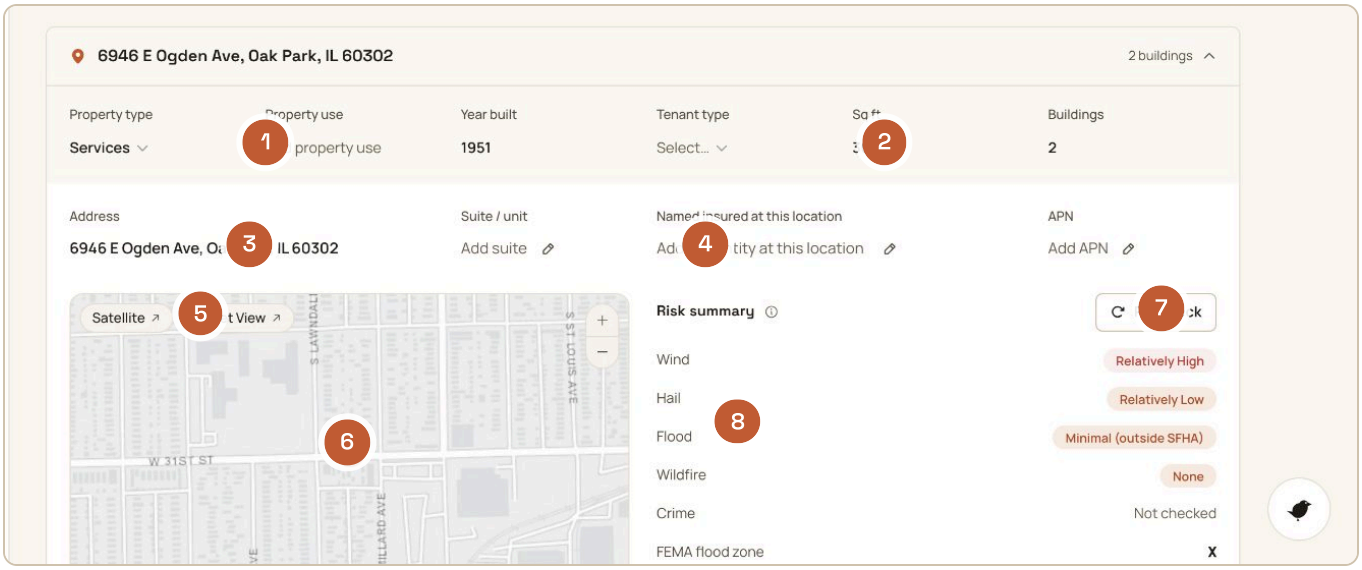
Property: locations and buildings

Risk → **Property** is the property line's tab (3.3): every location with its buildings. The applicant's three addresses are already here, each with the public-record facts and everything Maya typed.

A business with no property on the policy yet — a restaurant, a contractor, a dealer — has no property line, so Property is not on its Risk row: **+ Add line → Commercial Property** (3.3) adds the line and opens **Add location** (4.3). A link that names the tab — a blank in Mirage, a row on Today — opens it as one question: **Does this policy also cover a property the business owns? Add property** does the same. While the policy's lines are not recorded yet, it files the policy as Commercial Property — its business type and every answer stay as they are; once they are, it adds the Commercial Property line and leaves the primary line as it is. From then on it is a property policy like any other, with the ACORD 140 and the schedule of values. It is only for a building the business owns. A workers' comp-only policy has no property: its link says "No property on a comp-only policy".



Dearborn Electrical, a contractor with no property on file: the question, and **Add property**.



Kensington Parish's location, 6946 E Ogden Ave: the parcel's type, use, year built and tenant type, its size and buildings, where it is and who is insured there — both rows on the same columns — then the map and the risk summary, side by side.

1. Property type, use, year built and tenant type — click to edit
2. Sq ft and buildings: the buildings below, added up
3. Address — changed through the address search
4. Suite or unit, named insured at this location, APN
5. Satellite (the roof) and Street View (the front), on Google
6. The map — drag it; click it to open the address on Google
7. Re-check looks again
8. Risk summary — looked up by itself, one even row per score

- **The map** moves: drag it, zoom out and back in with **−** and **+**, and **Recenter** brings it back to the address. Click it and Google opens on the address — its map, Street View and photos of the place. **Satellite** opens the roof from above and **Street View** the front from the street, the two things an underwriter looks at first. A building badge marks the address. In a dark theme it becomes a night map that keeps the street names and the places around the address — a school, a park. The map is Esri's, credited in its corner.
- The **Risk summary** — wind, hail, flood, wildfire and crime scores, the FEMA flood zone and the distance to the nearest water, the questions an underwriter asks first — is looked up by itself: when the location opens and straight after **Add location**, so there is nothing to press. It sits beside the map at the map's height, every row the same height with its rating at the right edge. **Re-check** looks again. Crime is an estimate from the area's median household income, not measured crime, and is labelled that way.
- The strip under the address: **Property type**, **Property use**, **Year built** and **Tenant type** (who occupies it) belong to the parcel and edit in place — the property lookup fills the first three, and a wrong one is yours to correct. The ACORD 125 describes what is done at the premises from **Property use**, else **Tenant type**, and the 140 its occupancy from the same two. **Property type** is the assessor's class of the parcel — a supermarket on a parcel classed "Office" is common — so no form prints it as what happens there. A value you can change shows a hairline under it when you point at it and while you type; at rest it is plain text, here and in every table on the tab. **Sq ft** and **Units** add up the buildings below, so you fix a figure on its building and the strip follows.

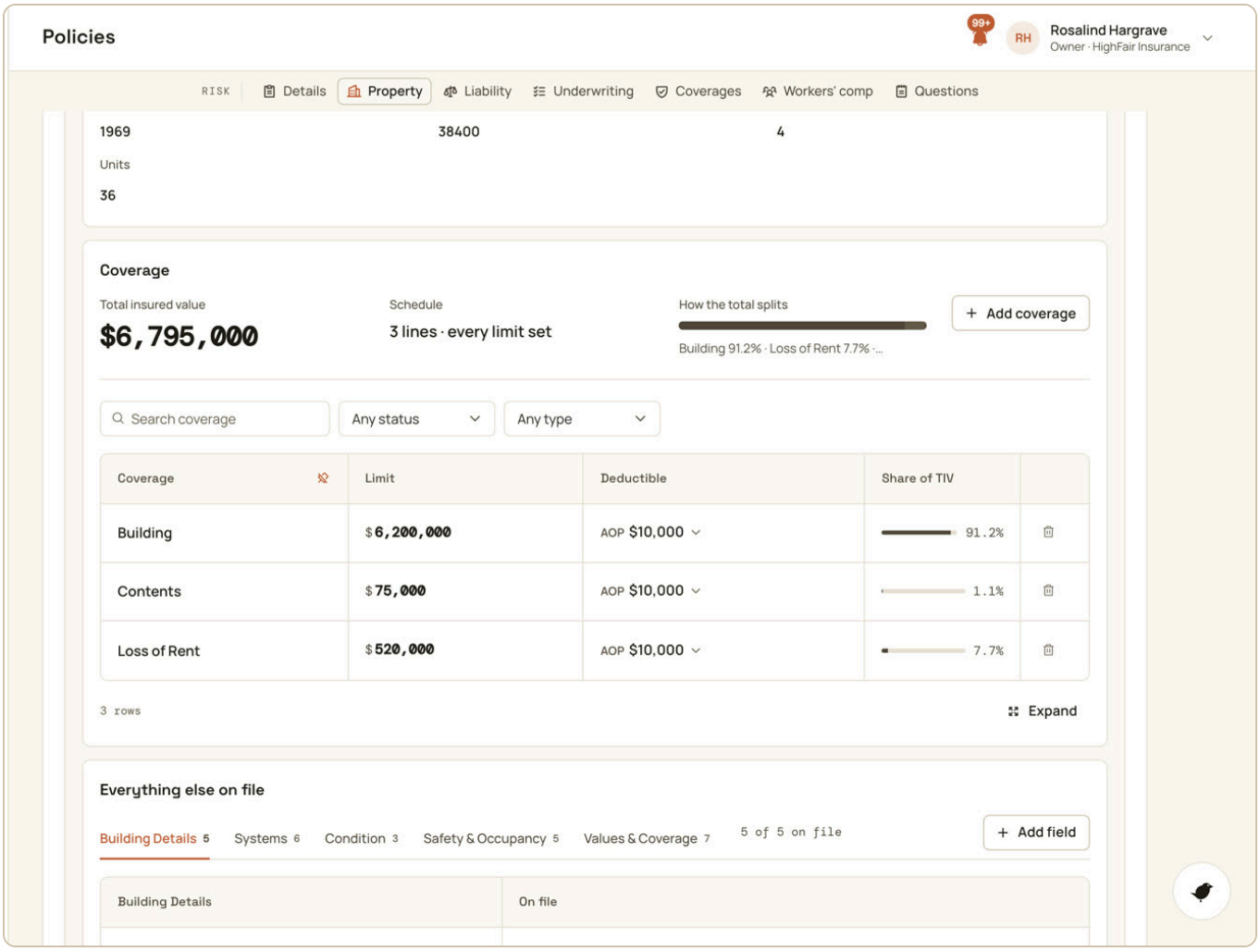
- Under the strip, where it is and who is insured there. The **Address** changes only through the address search — type, then pick the match — and a new address re-pulls the location: its place on the map, county, public record and hazard ratings. Beside it: **Suite / unit**; **Named insured at this location**, when the entity insured there is not the applicant (the 125 prints it as an additional named insured); and the **APN**, the parcel number the 140 prints in each building's remarks. Each change goes on the activity log with what it was before.
- **The parcel** holds location-level facts: occupancy, property type, land area, ownership, and a **Public record** tab with what the lookup filled in for the parcel — stories, construction, roof, sprinklers, pool, occupancy, vacancy, sewage, market and land value. Every one is editable, and the schedule of values prints them for the location: a fact, such as its construction, on every one of its rows; an amount, such as its land area, once, on its first. A building can carry its own market value, land value and flood zone too: when it does, that building's SOV row prints the building's, and the 140's building remarks print its flood zone ("AE — Special flood hazard area") — what a person entered on the building always wins over the lookup. The parcel's market or land value prints only while no building of it has its own: it is the value of everything on the parcel, so beside a building's own figure it would count that building twice. **Only missing** filters to the blanks.
- **Buildings** — one card per building. Expand it for the building's facts and its coverage. **Duplicate** copies a building — every fact, every limit, every deductible — as the location's next building, for the identical buildings a complex often has.
- **The building**, at the top of an open card: its **Description**, **Address line 2** (a suite or unit) and **Property premium** — the schedule of values prints the premium, and the 125 too when no property line is sold. Below them three tabs: **Size**, **Construction** and **Use & occupancy**, where a building states its own occupancy, property type, use, vacancy and sewage. The forms print the building's over the location's; one left blank shows the location's in grey and prints it, and **Same as the location** clears one the building has.
- Two facts carriers ask for have their own fields: **Inside city limits** (Yes / No) on the location, which ticks CITY LIMITS on the ACORD 125; and **Electrical last updated** (a year) under the building's Systems, which fills WIRING on the 140 and Electrical Year on the schedule of values. Systems also asks what the wiring is — **Electrical wiring**: Copper, Aluminum, Knob and Tube, Romex (NM Cable), BX / Armored Cable, Conduit, Mixed or Other — and the **Electrical panel**: Circuit Breakers, Fuses, Federal Pacific, Zinsco or Other. A building recorded before October 9, 2026 may still say Circuit Breaker or Fuse Box under wiring; it keeps that answer and prints it as written.

4.2

Coverage lines and deductibles

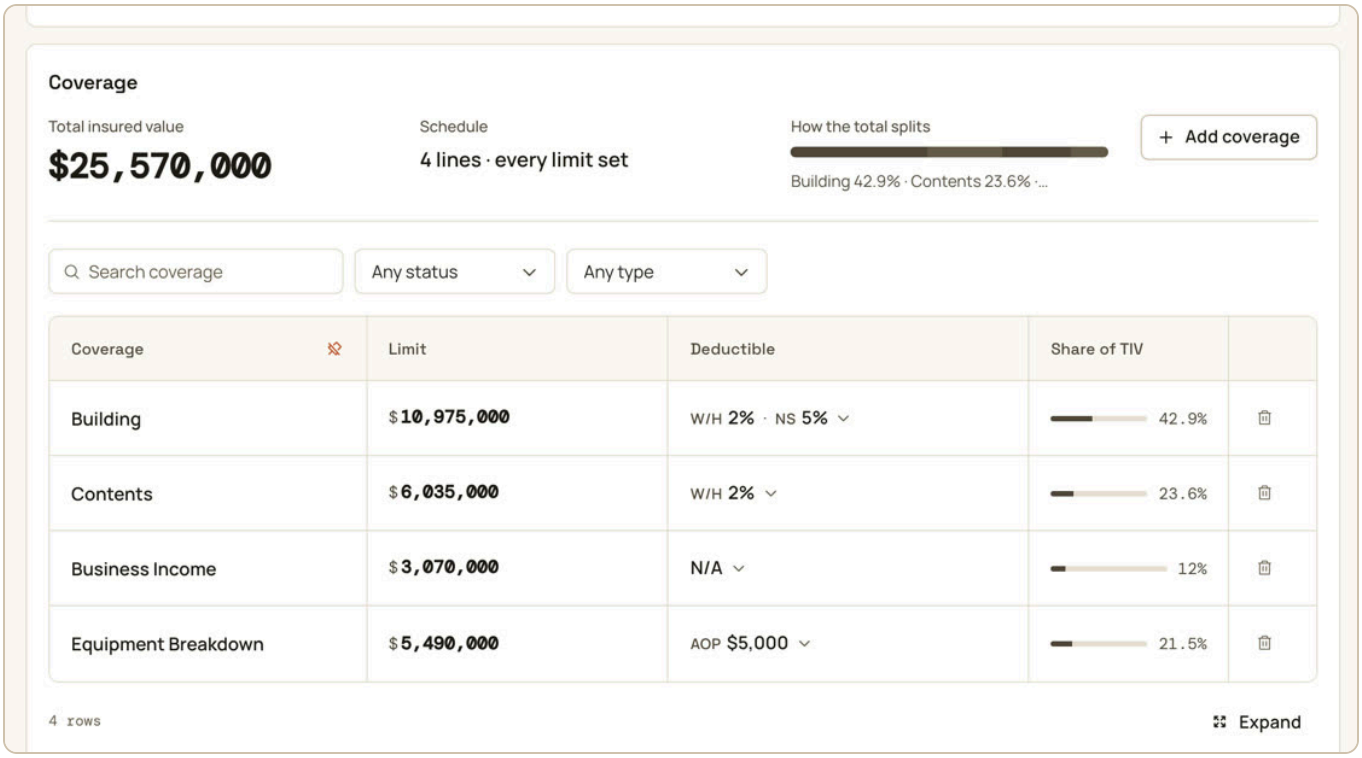
Expand a building to see its **Coverage** card: total insured value, the schedule of lines (Building, Contents, Loss of Rent…) with each line's limit and deductible, and how the total splits. Limits carried over from the application show as such until you record them on the schedule.

Total insured value adds the building, other structure, contents, loss of rent, business income and any line you added. Flood, equipment breakdown and ordinance or law are limits on the same building, not more of it, so they are listed but never added — here, on the schedule of values, on the Dashboard or in a change request. A limit of **$0** says the building has none of that line: the schedule keeps it, and no document prints it — no "Flood $0" on the 140, the schedule of values, the application or the ACORD 28.

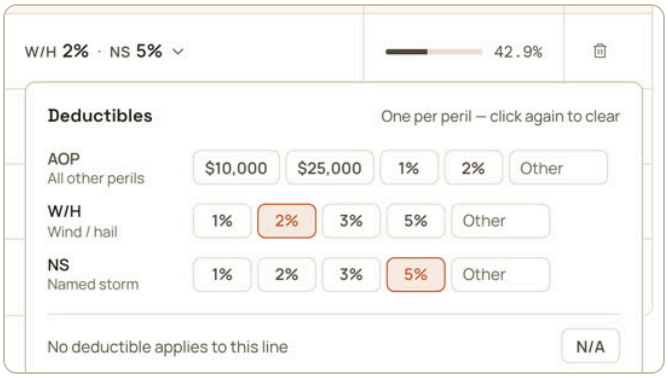


6250 N Kenmore: $6,795,000 TIV — Building 91.2%, Loss of Rent 7.7%, Contents 1.1% — every line at AOP $10,000.

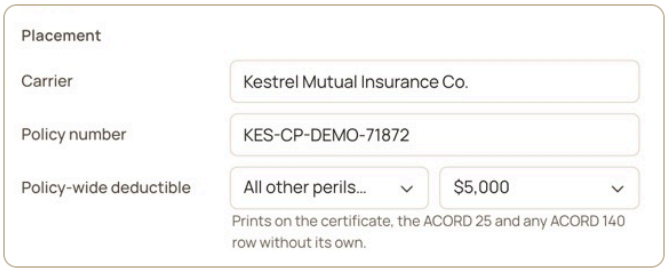
Every deductible is **a peril and an amount**, and a line carries **one per peril** — a coastal building often carries all three at once. The cell reads as one line ("W/H 2% · NS 5%"); click it to open the line's deductibles, with every peril on its own row: **AOP** (all other perils), **W/H** (wind/hail) and **NS** (named storm). Click a preset to set that peril, click it again to clear it, or type any figure in its **Other** box. The panel stays open, so you can set all three in one go, and each click saves as you make it. **N/A** at the foot stands on its own: it replaces any figure on the line. A percentage prints as a percentage on every form; Brella never converts it.



A coastal building in Mobile, AL: W/H 2% and NS 5% on the Building line, W/H on contents, N/A on business income, AOP on equipment breakdown — each line one row tall.



The Building line's deductibles: W/H 2% and NS 5% set, AOP open — a preset or your own figure for each peril, N/A at the foot.



A policy-wide deductible (Underwriting → Policy → Placement) fills any line without its own — here AOP $5,000.

Every peril reaches the forms. The ACORD 140 has one deductible box per row, so a line with several perils takes one row per peril — Building $372,782 with AOP $10,000, then Building W/H 1%, then Building NS 1%, the limit printed once — and a policy-wide W/H 2% beside lines that are all AOP takes a row of its own, "All coverages". Every line gets its own row before any second peril does; a peril that still does not fit the five rows prints in the 140's remarks. The schedule of values has a column for each peril, and the application lists them all.

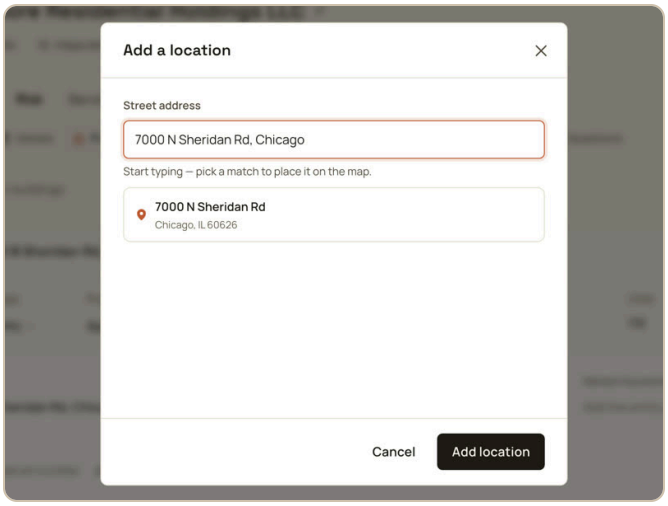
WHY IT WORKS THIS WAY

"N/A" is a recorded fact, not a blank. A line marked N/A prints "N/A" and stops the policy-wide deductible filling in behind it — which is right for business income on a waiting period.

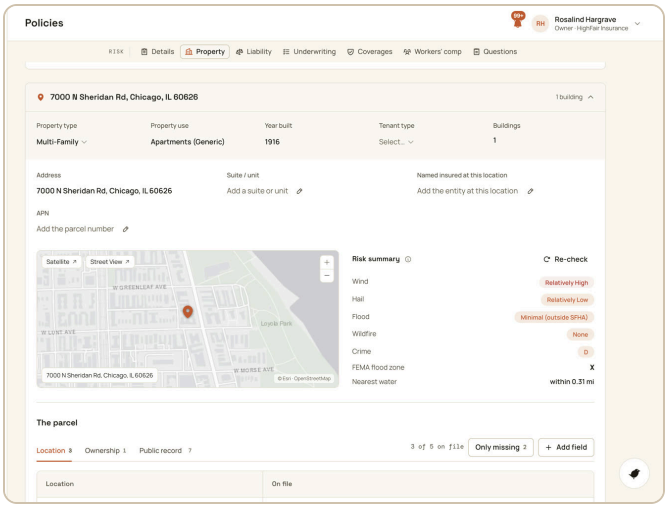
4.3

Add a location — and let Bird fill it

Maya is also buying a fourth building. **Add location**, type the address, pick the match, **Add location**. The location arrives filled from the public record, the way the application fills a building: its property type, use and year built, the parcel's record, the map and the risk summary — and its first building carries the same facts.



Adding 7000 N Sheridan Rd.

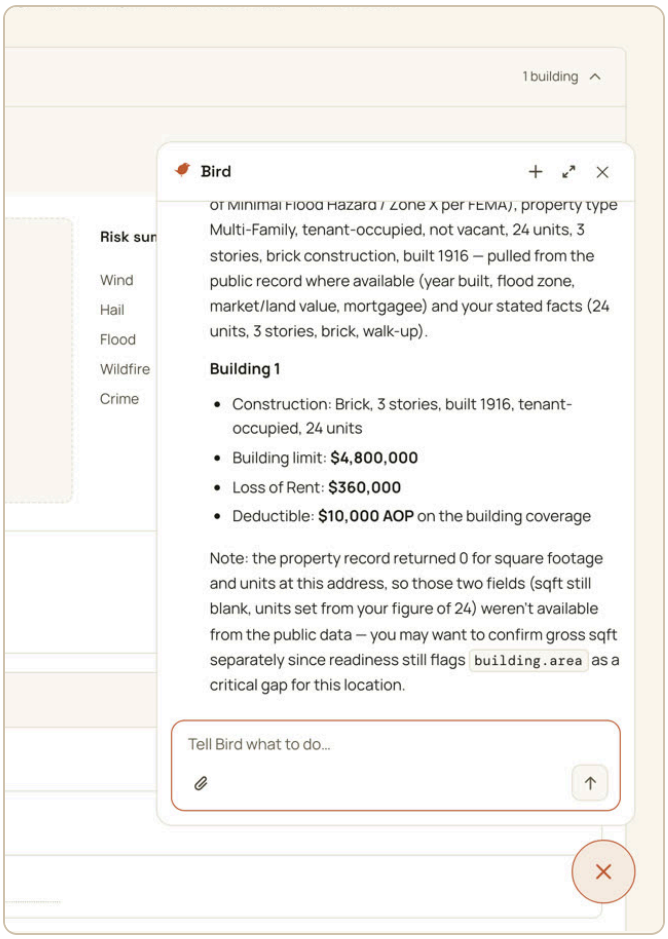


The new location a moment after Add location: Multi-Family, apartments, built 1916, its risk summary already looked up.

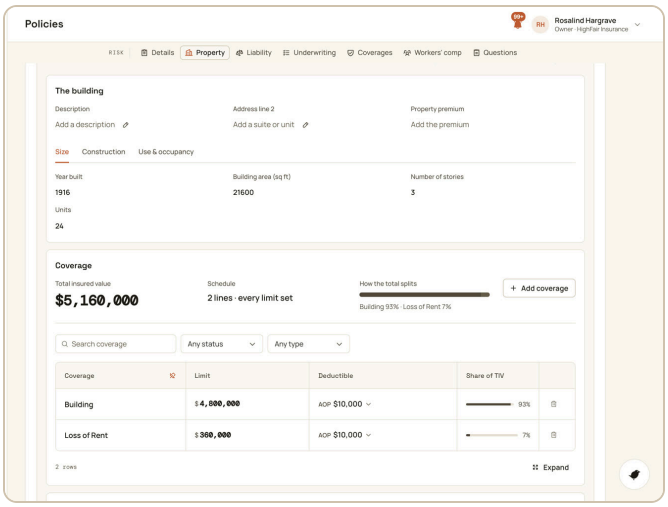
A public record leaves gaps — this one had no square footage or unit count — and the limits are yours. Instead of typing the rest, Rosalind opened Bird on the policy and gave it the job in one sentence:

> **Fill in the new location at 7000 N Sheridan Rd from the public record — building facts too. It is a 3-story, 24-unit brick walk-up; set the building limit to $4,800,000, loss of rents $360,000, AOP $10,000 deductible.**

Bird looked the address up, pulled the property record, noticed that the record's square footage and unit count were zero and used Rosalind's figures instead, updated the location and the building, set both coverage lines and the deductible — and said what it could not find.



Bird's report in the dock.



The fourth building, complete.

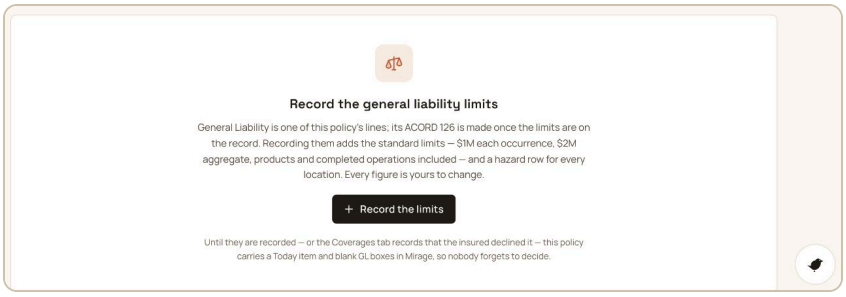
In the dock, Bird works on the policy you have open: "change the roof year on the new building" needs no reference number, and Bird never asks which policy you mean.

> BIRD
>
> A public record is not the insured. The record's owner is often the seller, and its lender the seller's bank, so Bird never copies either into **Named insured** or **Mortgagee**: it tells you who the record shows and asks you to confirm. Check both fields on any location you add.

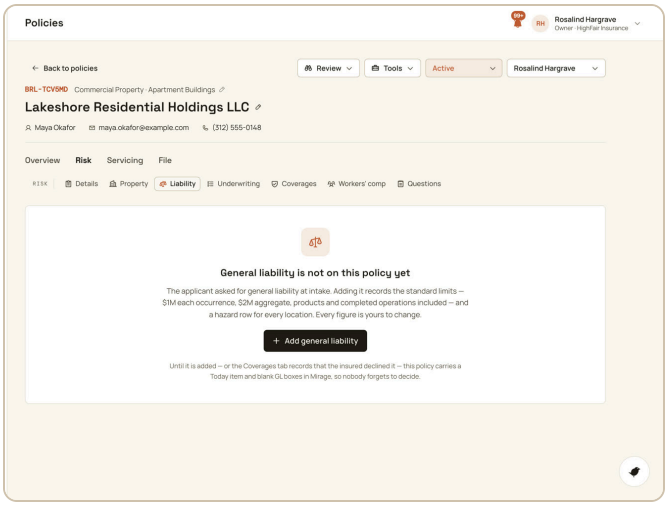
4.4

General liability

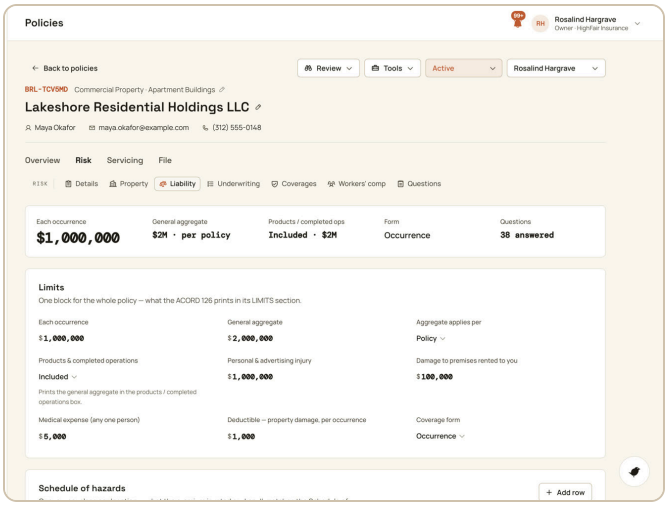
General liability that is not on a policy's lines waits under **+ Add line** (3.3) — the Risk row holds no tab to be filled. On a lead still waiting on the decision, Today and Mirage say so, and their links open **Liability** as a question — "General liability is not on this policy yet" — saying whether the applicant asked for it at intake (Maya did). **Add general liability** (or **+ Add line → General Liability**) records the standard limits and one hazard row per location; every figure is yours to change. Once the lines are recorded, Liability follows them (3.3): a policy whose lines include General Liability (or a BOP) but whose limits are not on the record yet opens on **Record the general liability limits** — the line is there, the limits are not — and **Record the limits** does the same as Add general liability; a policy whose lines leave general liability out has no Liability tab until you add the line.



Bayside Fresh Market, just quoted for General Liability: the line is on, its limits are not — **Record the limits**.



Before: one decision.

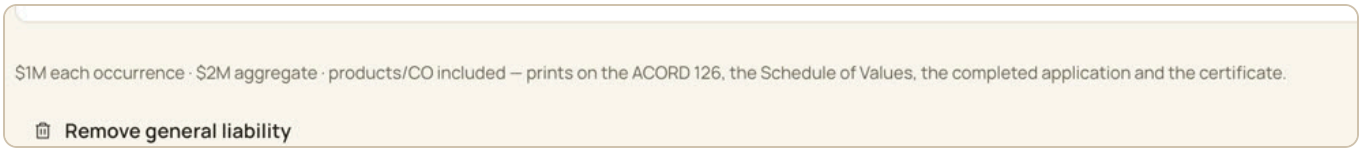


After: $1M each occurrence, $2M aggregate, products/completed ops included, and the rest.

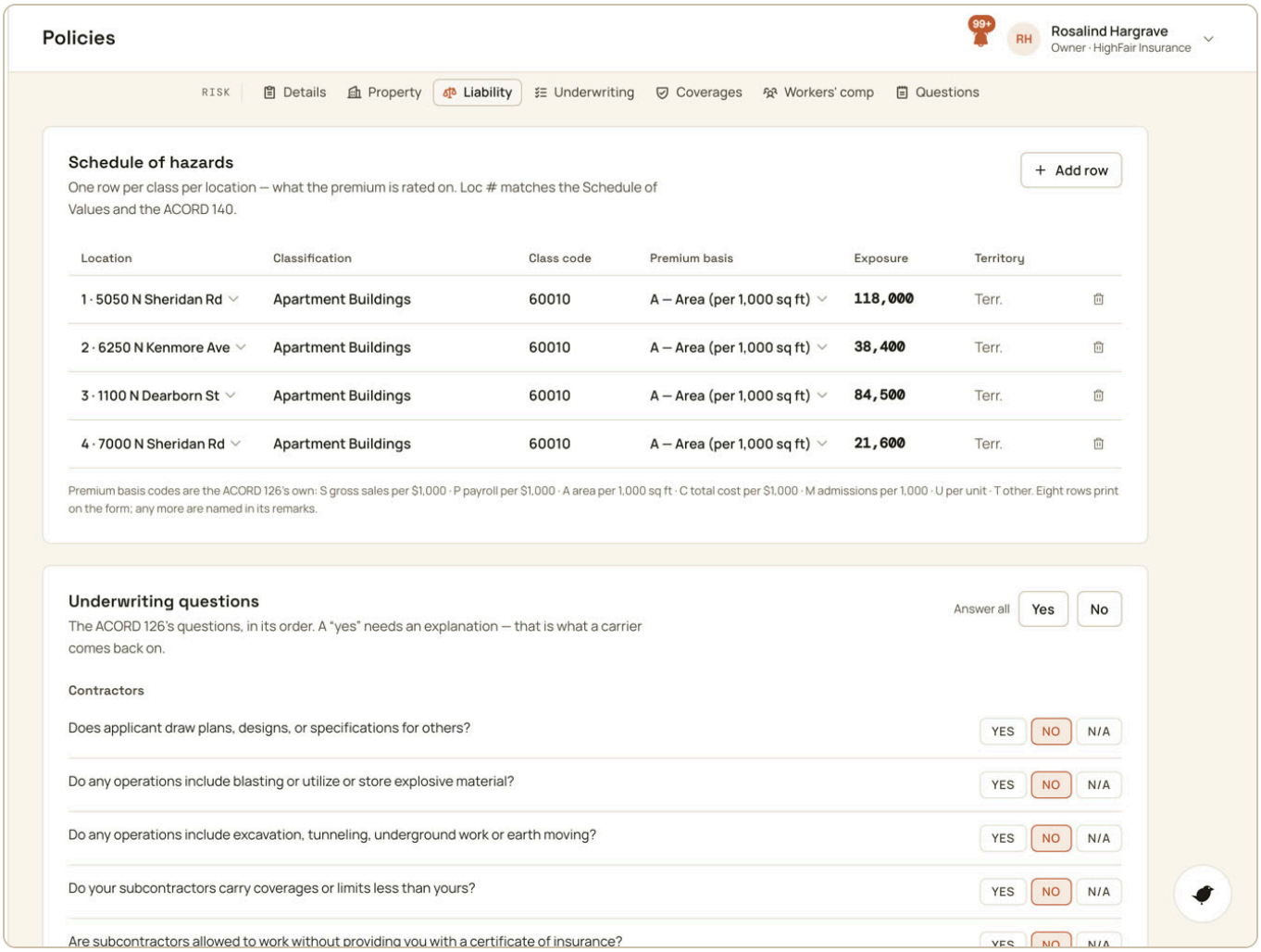
WHY IT WORKS THIS WAY

Each change saves as you make it, one after another. If someone else changes the Liability tab while you have it open — a colleague, or Bird in another tab — your next change is not saved over theirs: Brella says "The general liability record was changed elsewhere since you opened it — it has been reloaded. Make your change again." The workers' comp worksheet (6.3) and the Auto tab (4.8) work the same way, so nothing anyone added is lost to an older copy.

- **Limits are per policy; the schedule of hazards is per location.** Each hazard row takes a classification, class code, premium basis (area, sales, payroll, units…) and exposure. Its **Location** names the location by number and street — "1 · 5050 N Sheridan Rd".
- When the business type has one GL class code, each new hazard row arrives with that code and its classification filled in. When it has several, **Class code** stays empty with **From intake:** chips under it — pick one and it fills both cells.
- **The 38 underwriting questions** from the ACORD 126 are below, with **Answer all Yes / No**. A "yes" wants an explanation — an unexplained yes prints as an open question on the 126, and only a "yes" prints its explanation. The "Every question set to…" line goes away once you change an answer yourself.
- Until GL is added — or the Coverages tab records that the insured declined it — the policy carries a Today item, and Mirage shows the GL limits as blanks still to fill. Once a policy's lines are recorded, only one with a General Liability or BOP line is asked: a property-only policy whose lines say so is not. When GL was asked for — a yes at intake, CGL limits in the questionnaire, **Purchased** on the Coverages tab or a GL line sold — Mirage also says so as a suggestion, with the applicant's own limits one click away (5.7). Nothing records GL by itself.
- **Remove general liability** is at the very end of the tab, under the line that says where GL prints — away from the figures, so nobody clicks it by accident. It asks once, then takes the limits, hazards and answers off the policy.

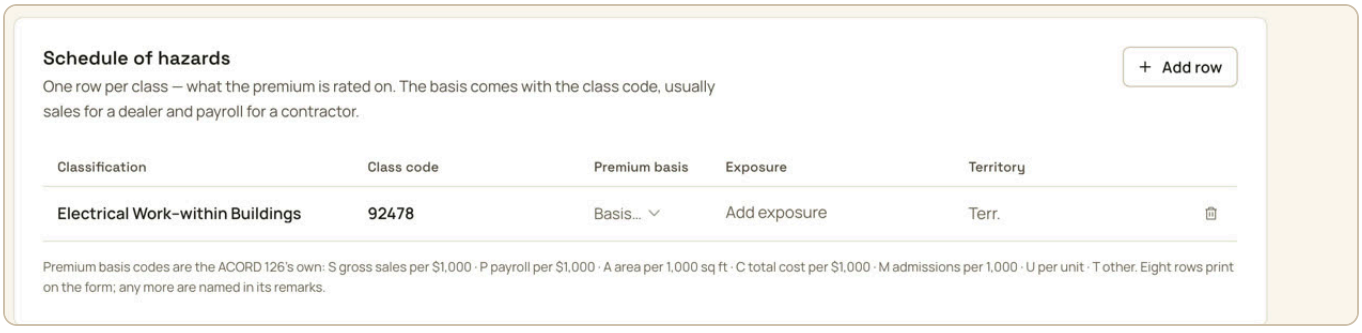


The end of the Liability tab: where GL prints, and Remove general liability.



Lakeshore's hazard schedule: one row per building, class 60010 (apartment buildings), rated on area.

A business with no property on file — a contractor, a dealer, a restaurant before it is filed — gets the same tab, and the same question in the application. **Add general liability** records the same limits and **one hazard row for the business**, with its class code already in it. The premium basis is left blank on purpose: it comes with the class code in the carrier's manual — usually payroll for a contractor, gross sales for a dealer or a store — so pick it, and enter the exposure it measures. Once the limits are on the policy, **Generate forms** produces the ACORD 126 beside the 125.

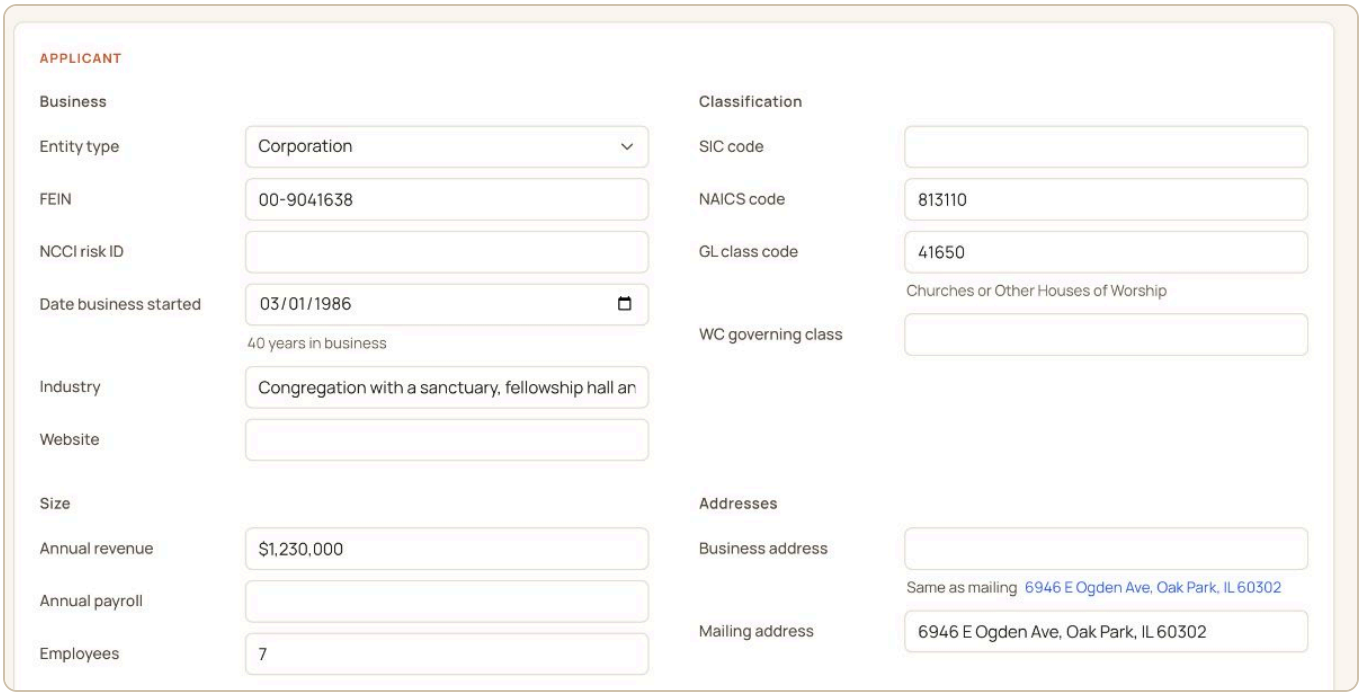


Dearborn Electrical, a contractor lead with no property, after Add general liability: one row for the business — class 92478 already in it, the basis left for you.

4.5

Underwriting

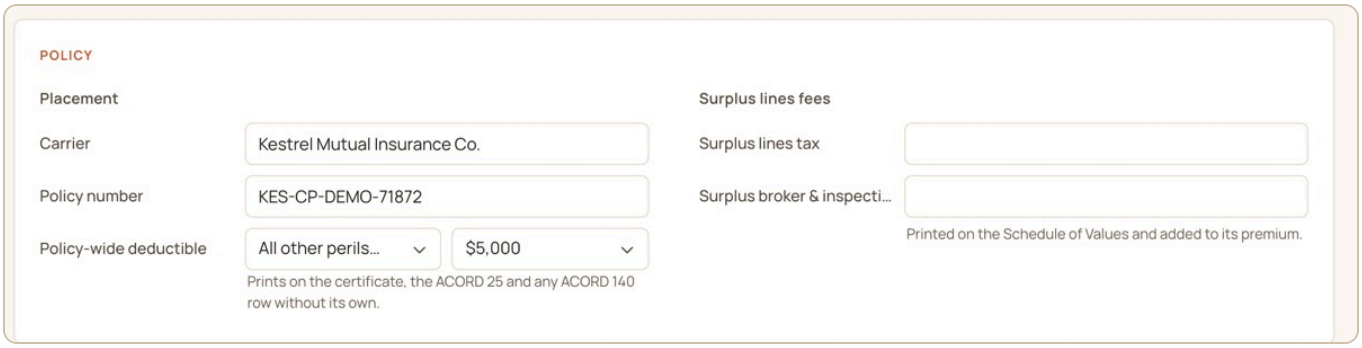
Risk → **Underwriting** holds the applicant block every ACORD 125 needs and the fifteen questions carriers always ask.



Kensington Parish's Applicant card: its four groups two by two — Business beside Classification, Size beside Addresses — each fact one row, its label beside a box of one size. "40 years in business" under the start date; under the GL class its words; under an empty business address "Same as mailing …". The tab is the record alone: Bird's web lookup is in Mirage.

- **Applicant**, in four groups — two side by side on a wide screen — each fact one compact row: its label, then its value in a box of one height and width, the same for a dropdown, a date, a figure or text; an empty one is an empty box. **Business**: entity type (a dropdown of the boxes the ACORD 125 has — Individual, Corporation, Subchapter "S", LLC, Partnership, Joint venture, Not-for-profit, Trust, Unincorporated association or Other; exactly one is ticked), FEIN, NCCI risk ID, the date the business started ("7 years in business" under it), industry and website — the website prints on the ACORD 125 and 130. **Classification**: SIC, NAICS, GL class and WC governing class. **Size**: revenue, payroll and employees, money written as money ($1,230,000). **Addresses**: business and mailing — **Same as business**, ticked, keeps the mailing address the business address. The line under each says what else the policy holds for it, one click from the box: "From intake 60010 · 60011" and "Bird learned 60011" under GL class, SIC or NAICS; "Comp worksheet 9082" under WC governing class, the NCCI risk ID, payroll and employees; "The 125 prints Restaurants" under an empty Industry — the business type, which the 125 prints while the box is blank; and "Same as mailing …" under an empty address. When the GL class is not a class the Liability tab's hazard rows rate, the line names theirs — "Liability rates 41650" — with **Update Liability**, which moves those rows to this class. Nothing is written until you click. Mirage's **Applicant & details** shows the same card (5.7).

- **Public facts** is in Mirage (5.7), at the top of its Applicant & details step — not on this tab, which holds the record alone. There, **Ask Bird** sends Bird to the web for the applicant — SIC, NAICS, GL class, entity type, website, the date the business started, and the FEIN only where a public record publishes one (an IRS exempt-organisation record or an SEC filing; most businesses' EINs are not public). The header then says how it went ("6 of 8 found", or "Nothing public found for this business"), with **Use all N verified** beside it when several verified facts are waiting. Each finding is one row: its value with **Verified** or **Likely**, the site it came from (click to open it), **Use** and **Not right**; after Use the row reads **Filled**, after Not right **Not used** — rows never move. **Why** under a row shows the sentence that supports it. Everything that could not be sourced shares one last row — **Not public** · Website, FEIN… — with its reasons behind **Why**; nothing is ever guessed. A GL class the insured itself contradicts is dropped, never offered: a class for not-for-profits only on an LLC or a company (or one for profit-making businesses on a not-for-profit), and a class for premises the insured's own staff occupy on a policy for a building it leases to others. Nothing is written until you press **Use**. Bird learns from it: the codes you accept for a kind of business are offered on the line under SIC, NAICS and GL class — "Bird learned 60011" — on the next lead of that kind, with no search at all.
- **Policy**, laid out the same way in two groups. **Placement**: the **Carrier** and **Policy number** (they print on the ACORD headers and on certificates — the ACORD 25 and the ACORD 28) and the **Policy-wide deductible**, which prints on the certificate, the ACORD 25 and any ACORD 140 row without its own. **Surplus lines fees**: the **Surplus lines tax** and **Surplus broker & inspection fee**, which the schedule of values prints and adds to its premium.
- **Underwriting questions:** yes / no / N/A. A grey line under each says which answer needs an explanation. **Answer all: No** sets every one without destroying an explanation you wrote; the banner then names the answers that still need one, and the "Every question set to…" line goes once you change an answer yourself. Nothing saves until **Save underwriting** — but nothing is lost either: switch to another tab and back, and what you had not saved is still there. (Inside Mirage, 5.7, each answer saves as you give it, and what the intake or the buildings already say is offered under a question nobody has answered.)



The Policy card: Placement — carrier, policy number and the policy-wide deductible — beside Surplus lines fees.

4.6

Coverages — the advisory record

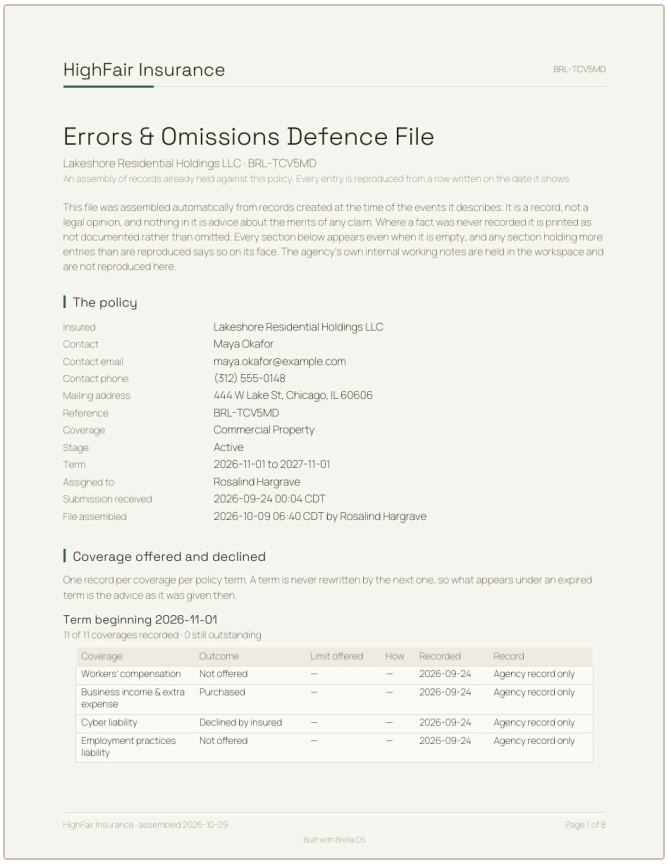
The commonest E&O allegation is not a botched form — it is "you never offered me flood". The **Coverages** tab records what you offered and what the insured decided, per coverage, per term. What the policy already carries — its form, its general liability and comp, and every line in **Lines sold** (5.4) — is counted as purchased and never asked.

This is the record of the conversation, not the policy: **Purchased** here is the insured's decision — the ACORD 125 and the coverage acknowledgement print it — but it puts no line on the policy and nothing on a certificate. A coverage the insured bought goes on the policy as a line in Lines sold, with its insurer, policy number and limits — until it does, the Certificates tab lists it under **Not on the certificates yet** (7.1).

1. For each coverage press **Purchased**, **Declined** or **Not offered** — it records on the click.
2. A decline asks for **one line of why**. A coverage that commonly needs a signed rejection asks for the document too.
3. **Defence file** assembles the advisory record, stage history, certificates, changes, claims, documents and the full conversation into one dated PDF — in the workspace's own words ("Commercial Property", "Quoted"), with people's names rather than email addresses and every time on your agency's clock (Settings → Time zone). It is generated on demand and never stored. Its header carries the insured's contact phone and mailing address.
4. **Send for signature** (beside Defence file; it waits until at least one decision is recorded) has the insured sign the record. It opens the signature studio with Brella's **Coverage acknowledgement** already prepared from this policy, on your letterhead: every coverage they purchased — recorded here, or carried on the policy itself — and every one they **declined**, with the reason they gave. "Not offered" rows never print. The insured is the only signer; send it as in 8.2, and the signed copy is filed on the policy under **Signed documents** like any other.



Declining flood asks why — one line, recorded with who and when.



HighFair Insurance

BRL-TCV5MD

Errors & Omissions Defence File

Lakeshore Residential Holdings LLC · BRL-TCV5MD

An assembly of records already held against this policy. Every entry is reproduced from a row written on the date it shows.

This file was assembled automatically from records created at the time of the events it describes. It is a record, not a legal opinion, and nothing in it is advice about the merits of any claim. Where a fact was never recorded it is printed as not documented rather than omitted. Every section below appears even when it is empty, and any section holding more entries than are reproduced says so on its face. The agency's own internal working notes are held in the workspace and are not reproduced here.

The policy

Insured	Lakeshore Residential Holdings LLC
Contact	Maya Okafor
Contact email	maya.okafor@example.com
Contact phone	(312) 555-0148
Mailing address	444 W Lake St, Chicago, IL 60606
Reference	BRL-TCV5MD
Coverage	Commercial Property
Stage	Active
Term	2026-11-01 to 2027-11-01
Assigned to	Rosalind Hargrave
Submission received	2026-09-24 00:04 CDT
File assembled	2026-10-09 06:40 CDT by Rosalind Hargrave

Coverage offered and declined

One record per coverage per policy term. A term is never rewritten by the next one, so what appears under an expired term is the advice as it was given then.

Term beginning 2026-11-01

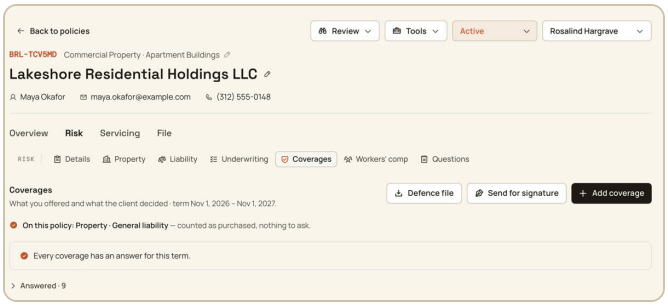
11 of 11 coverages recorded · 0 still outstanding

Coverage	Outcome	Limit offered	How	Recorded	Record
Workers' compensation	Not offered	—	—	2026-09-24	Agency record only
Business income & extra expense	Purchased	—	—	2026-09-24	Agency record only
Cyber liability	Declined by insured	—	—	2026-09-24	Agency record only
Employment practices liability	Not offered	—	—	2026-09-24	Agency record only

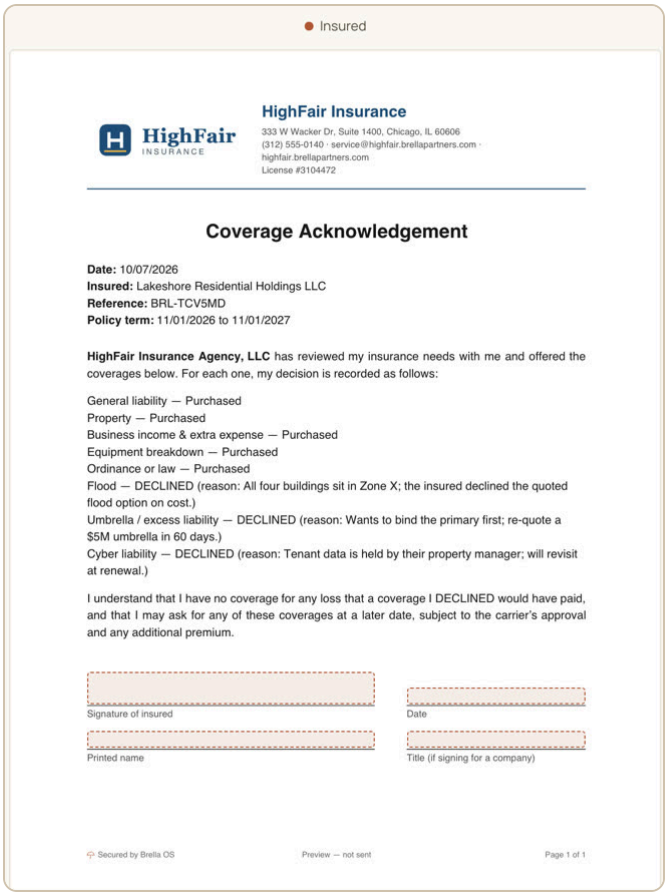
HighFair Insurance · assembled 2026-10-09 Page 1 of 8

Built with Brella OS

The defence file, headed with the agency's name: the policy in the workspace's words, times in Chicago time, and 11 of 11 coverages recorded for the term — who recorded each and when.



Every coverage answered for the term: **Send for signature** sits beside Defence file.



The Coverage acknowledgement, prepared from Lakeshore's record: five purchased, and flood, umbrella and cyber declined — each with Maya's reason.

> **WHY IT WORKS THIS WAY**
>
> The record is kept per term. If you record decisions before the policy has its proposed term, nothing is lost: when you set the dates, those answers are carried to the first real term. The tab marks each one "before the term was set", and the defence file prints "Recorded ‹date› (before the term was set) — carried to the term beginning ‹date›".

4.7

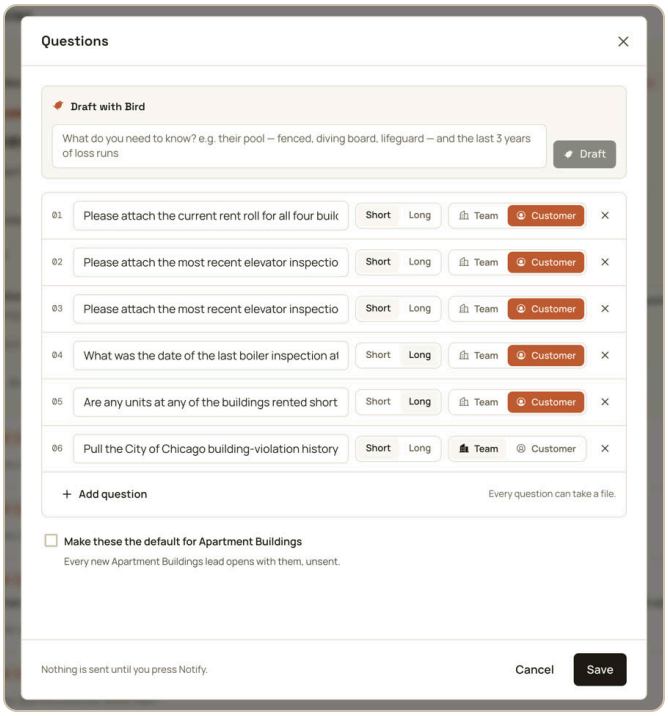
Questions for the customer

Anything you need beyond the intake goes on Risk → **Questions**. Build the list in one dialog; each question is short or long, for the **customer** or for your **team**, and every question can take a file.

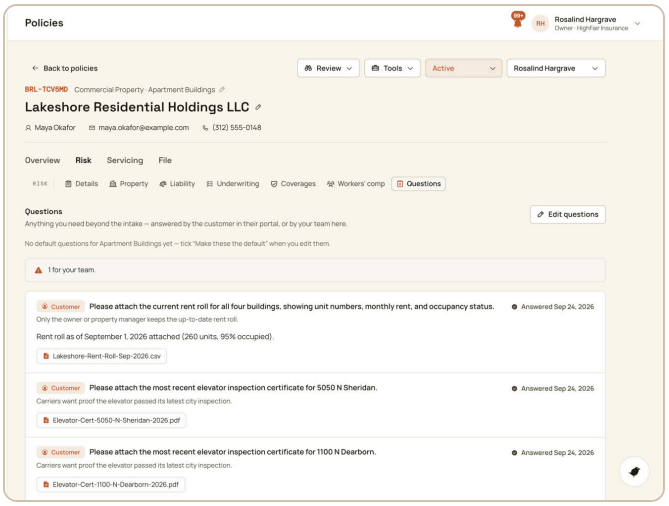
1. **Add questions** (or **Edit questions**).
2. Type what you need in plain words into **Draft with Bird** and press **Draft** — Bird writes the questions, each with a one-line reason the customer will see. Edit them freely.
3. Add your own; switch any to **Team** for internal work ("pull the city's violation history").

4. Tick **Make these the default for Apartment Buildings** and every new lead of that type opens with a copy.

5. **Save**. Nothing is sent yet — customer questions are invisible until you press **Notify customer**, which posts one message listing them, emails the customer and rings their bell. With nothing unsent, Notify sends a reminder.



From one sentence, Bird drafted five customer questions: rent roll, two elevator certificates, boiler inspection dates, short-term rentals.

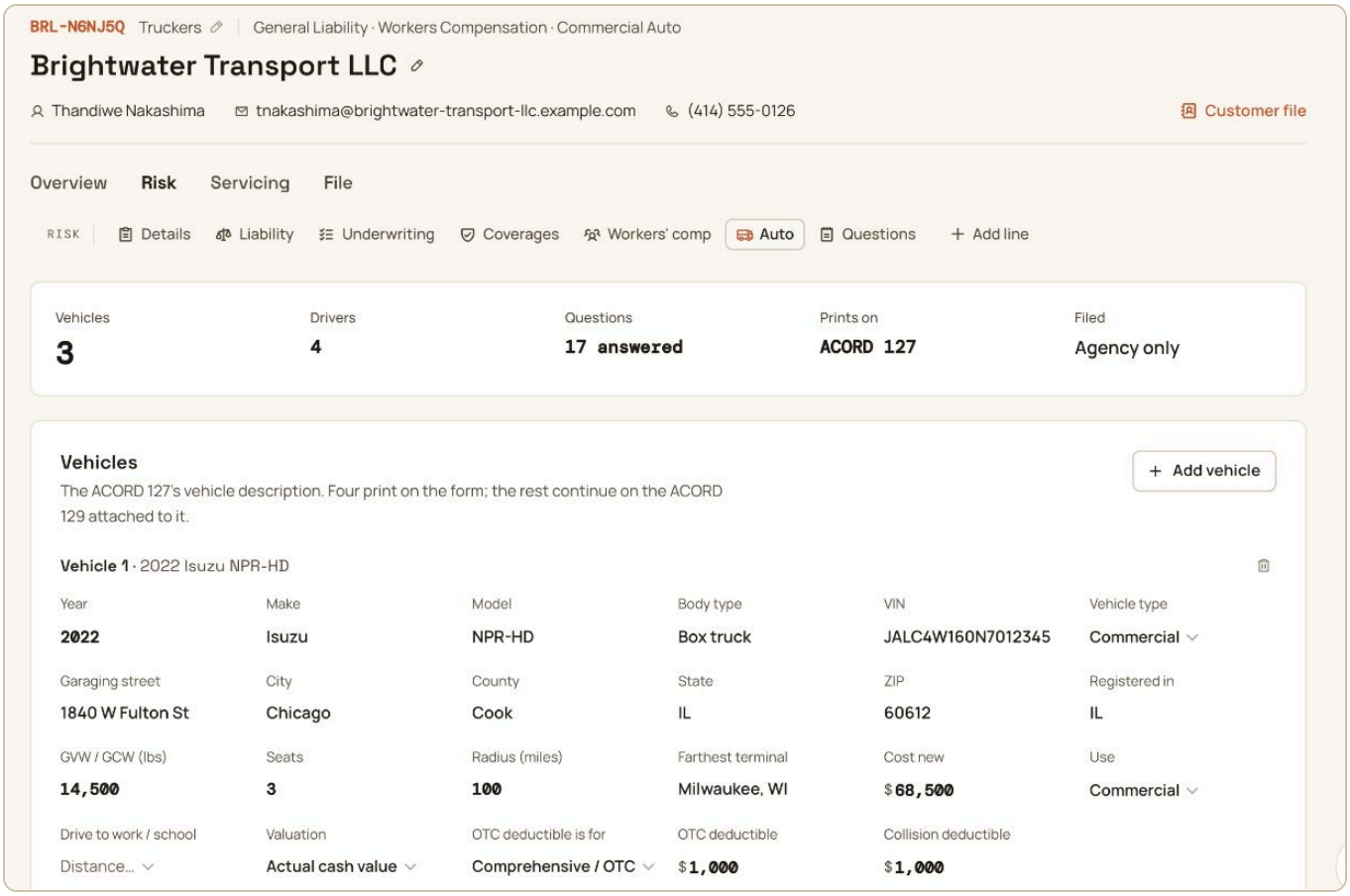


Saved and notified. Maya answered all five from her portal that evening — with the rent roll and both certificates attached.

4.8

Commercial auto — vehicles and drivers

Lakeshore owns no vehicles. **Brightwater Transport**, a trucker HighFair quotes for general liability, workers' comp and commercial auto, does: three trucks and four drivers. Its **Auto** tab is on the Risk row because Commercial Auto is one of its lines (3.3); on any other policy, **+ Add line → Commercial Auto** puts it there. The tab holds what the **ACORD 127** — the Business Auto Section — prints, card by card, in the form's own order. The strip at the top counts the vehicles, the drivers and the questions still open, says whether it prints (**ACORD 127**, or **No form yet** until there is a vehicle) and that it is filed **Agency only**.

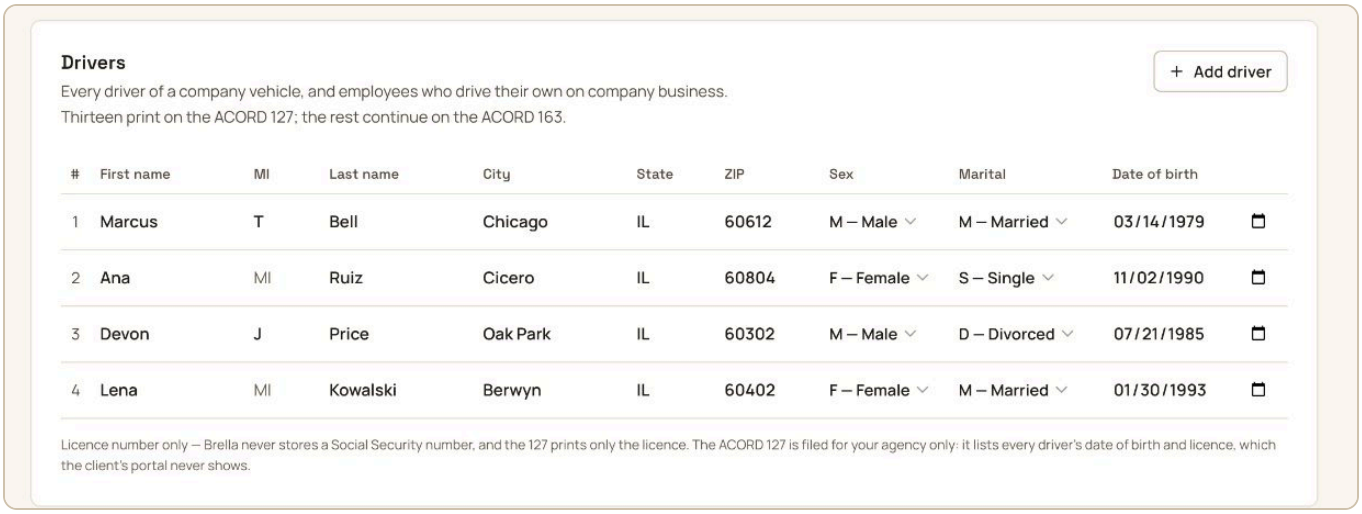


Brightwater Transport's Auto tab: three vehicles, four drivers, all seventeen questions answered, printing on the ACORD 127 — agency only. Vehicle 1, a 2022 Isuzu NPR-HD box truck garaged in Chicago.

- **Vehicles** — **Add vehicle** for each: year, make, model, body type, VIN and vehicle type (private passenger, commercial or special); where it is garaged — **Garaged at** picks one of the policy's locations, which prints as the 140 prints that premises, or type the street, city, county, state and ZIP — and the state it is registered in; gross weight, seats, radius and farthest terminal; cost new, use, drive to work or school, valuation (actual cash value, or an agreed or stated amount, with the amount); the other-than-collision deductible — for comprehensive or for specified causes of loss — and the collision deductible; and the coverages it carries, as chips. Four print on the 127; the fifth on continue on **ACORD 129** pages attached to it, five to a page. A vehicle's rating boxes — symbols, territory, class, SIC, factors and premium — are the carrier's to fill, and Brella leaves them blank rather than guess a code.
- **Drivers** — **Add driver** for each person who drives a company vehicle, and each employee who drives their own on company business: name, city, state and ZIP, sex, marital status, date of birth, years of experience, the year licensed, the licence number and its state, the date hired, broadened no-fault, drive other car, the vehicle they drive and how much of the time. Marital status prints as the form's own code — S single, M married, D divorced, W widowed, P separated, C domestic partner, V civil union. Thirteen print on the 127; the fourteenth on continue on **ACORD 163** pages, 24 to a page. The form's column says "Drivers license number / Social Security number": Brella keeps the licence number only — a number written like a Social Security number (123-45-6789) is refused, while nine digits run together, as a New York licence is, are kept — and the 127 prints only it. The trash at the end of a row takes a vehicle

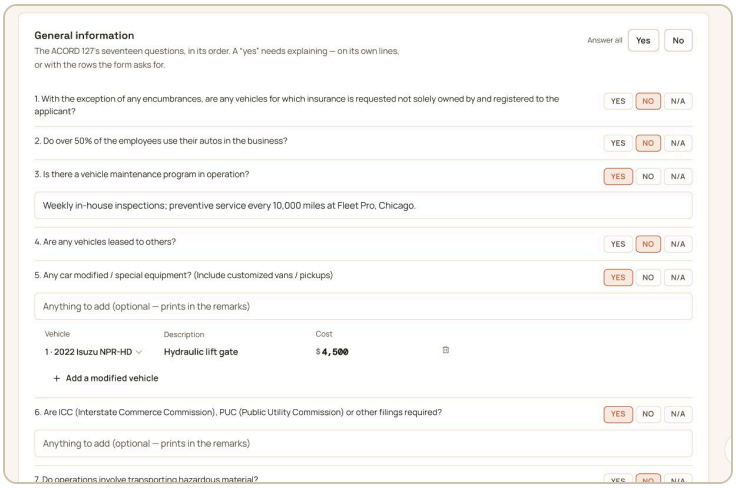
or a driver off; anything that pointed at it — a driver's vehicle, a violation's driver, an interest's vehicle — keeps its own row with that pick cleared.

- **General information** — the 127's seventeen questions, with **Answer all Yes / No**. A "yes" wants explaining, on the lines under it; the questions the form gives rows for take them there — the other owner of a vehicle (1), the modified vehicle, what was added and its cost (5), a driver's violation, where and when, and how many years of the driver's record were reviewed (14 — the form's "# YRS REV", usually 3 or 5), and the share of the fleet with a monitoring device and what the devices do (17). Rows past what the form holds are named in its remarks. A row prints whatever its question was answered — a modified vehicle under a 5 answered **No** still prints — and Mirage flags the answer its own rows contradict, so you settle which is right before the 127 goes out.
- **Garage and storage** — where the vehicles are kept, in words, and the most at risk in any one place. **Additional interests** — a lienholder, a loss payee or an additional insured on a vehicle or a location, with their address, rank, loan number and whether they need a certificate. Two print in the 127's own blocks; a third on is named in full in its remarks.



Brightwater's four drivers. The licence number and the columns after date of birth scroll in the card.

The 127 has no limits block of its own — the form says to send the limits on the carrier's own coverage form — so the auto line's limits and covered autos, recorded on the line in **Lines sold** (5.4), lead its remarks, each figure labelled; they are the same figures the certificate's auto row prints. Its insurer, policy number and effective date are the auto line's — the line's own term when it was bound on its own day (5.4), else the policy's; a second Commercial Auto line (a fleet split between two carriers) is named in the remarks with its insurer, number, term and limits. The 127 is made once the policy has a Commercial Auto line and a vehicle on this tab — drivers alone make nothing — and **Clear the auto record**, at the foot of the tab, takes every vehicle, driver and answer off the policy after one confirmation.



The seventeen questions: a maintenance programme explained under its "yes", and the lift gate on vehicle 1 in question 5's row.

WHY IT WORKS THIS WAY

The 127 lists every driver's date of birth and licence number, so it is filed for your agency only — never in the client's portal, and its signed copy is yours too. Bird fills the same tab when you ask ("add a 2023 Ford Transit, VIN …, and Ana Ruiz as its driver"), writing a date of birth, hire or violation only when you said it, and seeing only the last four digits of a licence number ("••••4502") — enough to tell drivers apart, while the full number stays on the tab; to record a new licence, give Bird the whole number. On a policy in force it drafts a change request instead (7.3), and once the carrier endorses it, **Apply to the policy** writes the vehicle or driver onto this tab. If the record changes elsewhere while you have the tab open — a colleague, or Bird in another tab — your next change is not saved over theirs: Brella says "The auto record was changed elsewhere since you opened it — it has been reloaded. Make your change again."

PART 05

Out the door

Before a submission goes to a carrier: find what will print blank and fix it — or have Bird fix it — move the stage with a term, generate the forms, and go through every one of them in Mirage, page by page, before you quote — and put the carriers' quotes in front of the client as a proposal.

What will print blank

Bird fixes the gaps

Stages, terms and confirm cards

Lines of business, and binding

Documents, versions and Generate forms

What the forms look like

Mirage — every form, before you quote

Proposals — today against each quote

5.1

What will print blank

There is no separate checklist tab: what will print blank is shown **in Mirage** (5.7), on the forms themselves, read from the same record they are printed from. It never blocks anything.

- **A blank the record should fill** is shaded grey on the form, and its label on the left says **· to fill**. The **Summary** lists every one under **Still blank** — what is missing, where ("Land area — 4470 Carnegie Ave, Milwaukee, WI 53204"), why it matters — and **Go to** takes you to the field.
- **Answers that contradict each other** come up as red flags from Brella's own checks — Underwriting says the alarms are centrally monitored, but a building records a local alarm or none; the same check covers subcontractors and their certificates, prior cancellations, liens and bankruptcies, sprinklers, the roof ("updated in the last 20 years" against each building's roof year), wiring, plumbing and heating (the last 25 years), a pool or playground, and a vacant building. Four more say why a form is not being made although the record holds what it would print: a schedule of locations with no property line recorded (no ACORD 140), payroll on the comp worksheet with no Workers Compensation line (no ACORD 130), general liability limits with no General Liability line (no ACORD 126), and vehicles on the Auto tab with no Commercial Auto line (no ACORD 127). They show whether Bird is switched on or off.
- A missing term points at **Set the term…** in the stage menu (5.3); the term's boxes are blanks like any other.
- What has no box on a form — the supplements a carrier usually expects with this kind of risk (for apartments, the Apartment Building Supplement, a loss summary and the ACORD 810) — is on the list Bird reads: ask Bird what is missing on the policy (5.2).

> TIP
>
> Until October 2026 this list was its own tab, File → **Before you send**. A link to it that is still in an email opens File → Documents with Mirage starting over it.

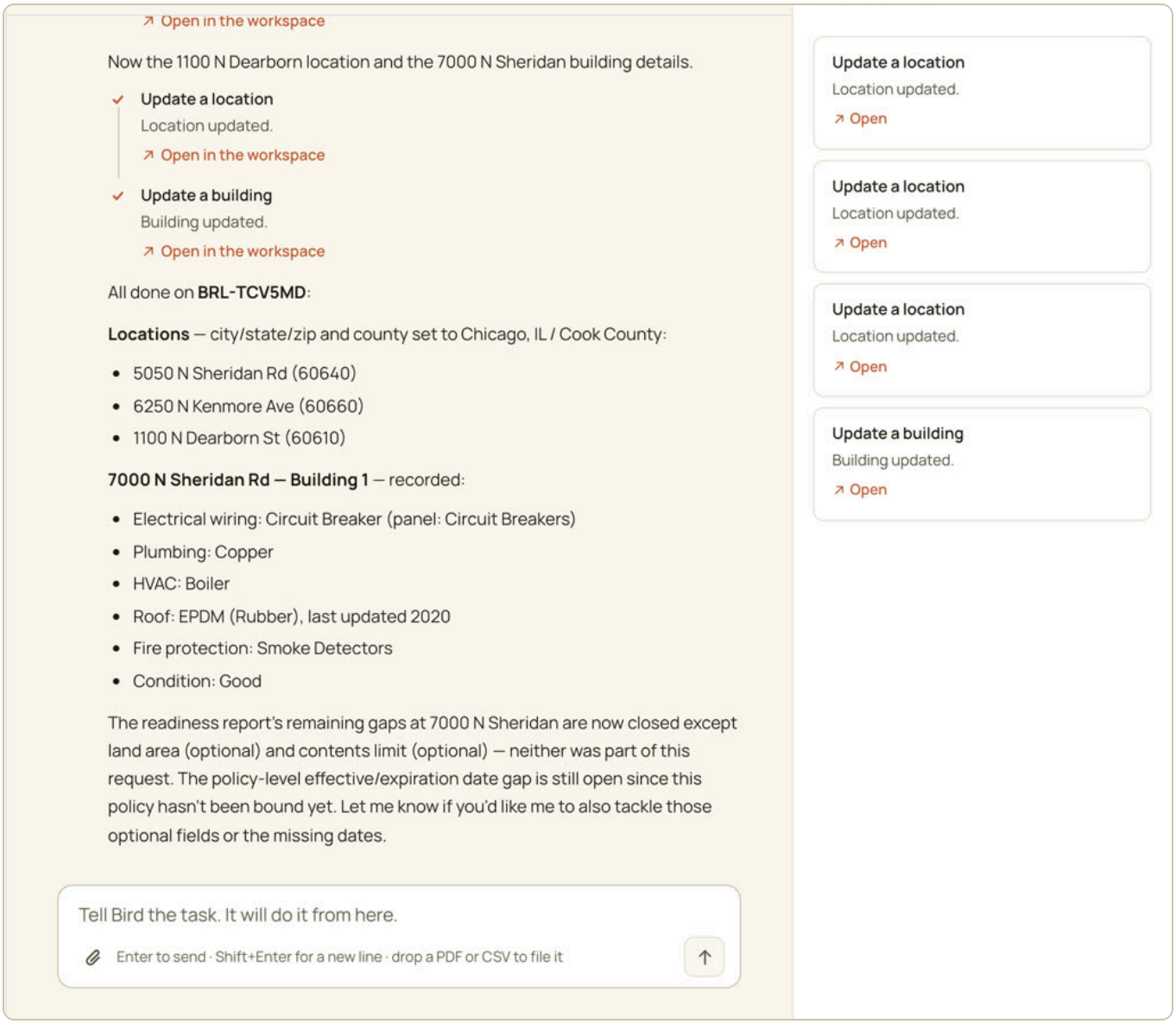
5.2

Hand the list to Bird

When Lakeshore first arrived the list of blanks was longer: the effective date, and city, state, ZIP and county on three locations. Rosalind gave the whole list to Bird from the Bird page — Bird reads the same list of what is missing that Mirage marks, contradictions included:

> **On BRL-TCV5MD: 5050 N Sheridan, 6250 N Kenmore and 1100 N Dearborn are missing city, state, ZIP and county — fill them in. Then on the 7000 N Sheridan building:**

> circuit-breaker wiring, copper plumbing, boiler heat, EPDM roof last replaced 2020, smoke detectors, condition Good.



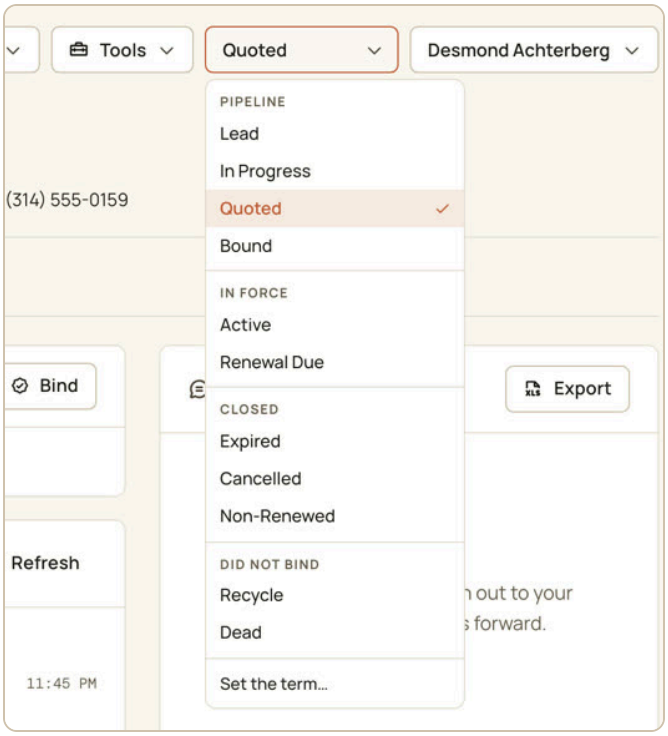
Four updates in one turn, each listed under What changed with a link to where it was made.

5.3

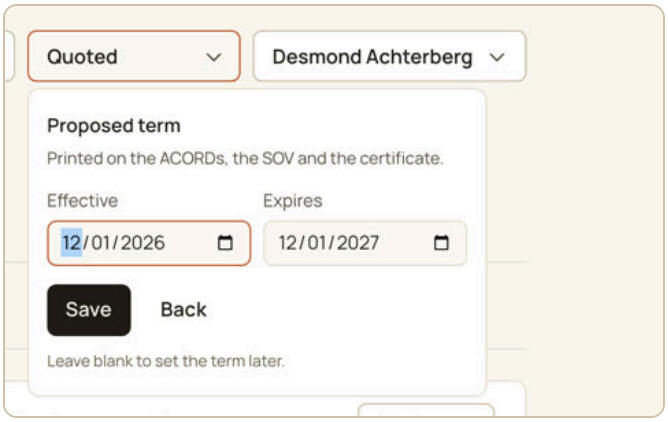
Stages, terms and confirm cards

The stage control in the header moves a policy through **Lead → In progress → Quoted → Bound → Active**, then Renewal due and the closed stages. Choosing **Bound** on a lead — or putting it straight in force — opens the **bind** dialog (5.4): a lead becomes a policy only with what was sold recorded. A bound policy turns **Active** by itself on its effective date, and Renewal due and Expired follow from its term — nobody has to move it. Putting a bound policy in force asks for the term when either date is missing, because the documents print it and a policy manages its own renewal from its expiration date. A lead stays on **Leads** through In progress and Quoted; the moment it is **Bound** it moves to **Policies**, and stays there. Every move tells the customer one thing — "Your agent moved this package to Quoted"; anything else you want them to know goes as a message.

The menu's last row is **Set the term…** — "Term: Nov 1, 2026 – Nov 1, 2027 · Edit" once it is set — and the whole menu always fits the window, so it is never below the fold. It sets the proposed effective and expiration dates on their own: the stage stays where it is and the customer is not notified. **Effective** and **Expires** sit side by side; choose the effective date and the expiration fills in one year later (February 29 gives February 28 the next year). An expiration you chose yourself is never overwritten when the effective date changes. Set it as soon as you know the dates; the forms and the coverage record both read it.



The stage menu on Northgate Congregation, a quoted lead: the pipeline, in force, closed and **Did not bind**, with **Set the term…** as its last row.



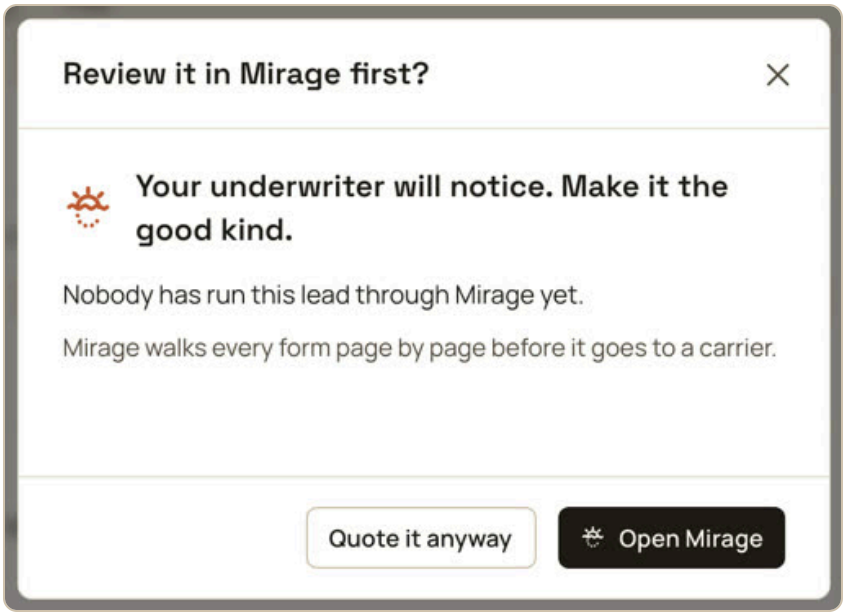
Set the term…: December 1, 2026 chosen, and Expires filled with December 1, 2027. Save changes nothing else.

Quoted: review it in Mirage first

Quoted is when a lead's forms go to carriers. Moving a lead to **Quoted** — from the stage control in the header or from its row on Leads — when nobody has reviewed it in Mirage since it last changed asks **Review it in Mirage first?**, with the Mirage mark and one line picked to make the point with a grin ("Use Mirage. Save your job.", "Measure twice, quote once.", "Come on, work a little."), then why: "Nobody has run this lead through Mirage yet.", or "It changed after the last Mirage run (‹who›, ‹date›)."

- **Open Mirage** starts Mirage on the lead (5.7). Its Summary ends with **File forms & move to Quoted**: the forms are filed and the lead moves to Quoted in one step.
- **Quote it anyway** moves it straight to Quoted. ✕ or Esc moves nothing.
- A lead reviewed in Mirage and unchanged since moves to Quoted without asking.

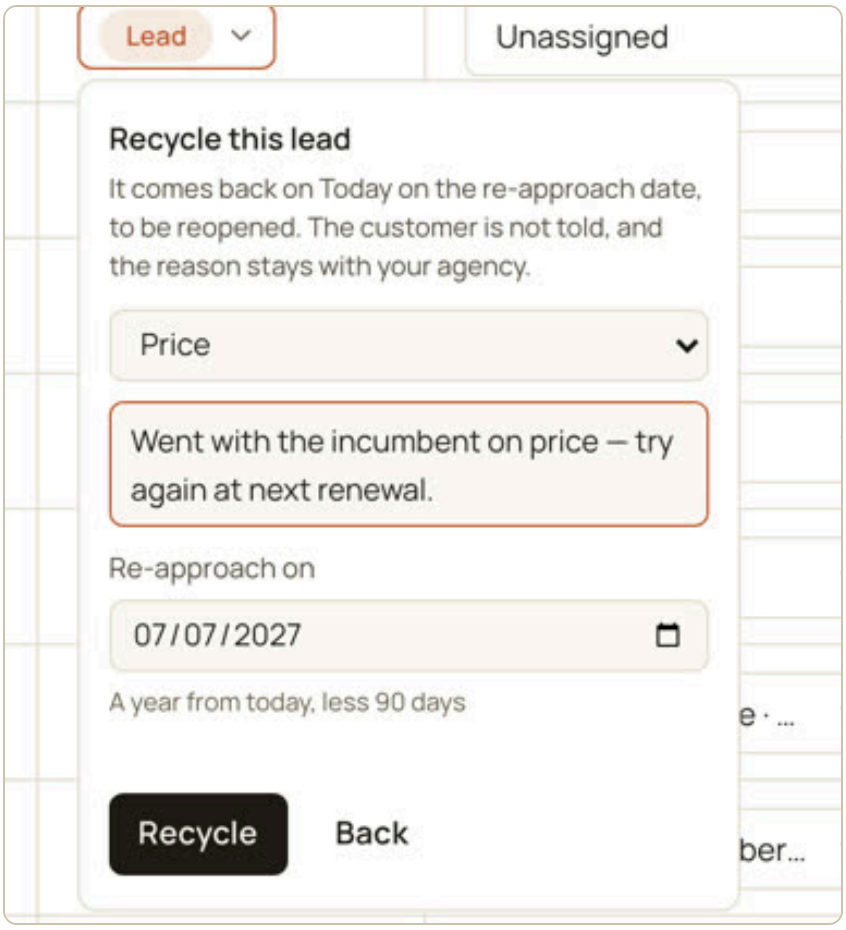
It is a nudge, never a block.



Moving Ferrante & Sons Motors, a lead nobody had run through Mirage, to Quoted.

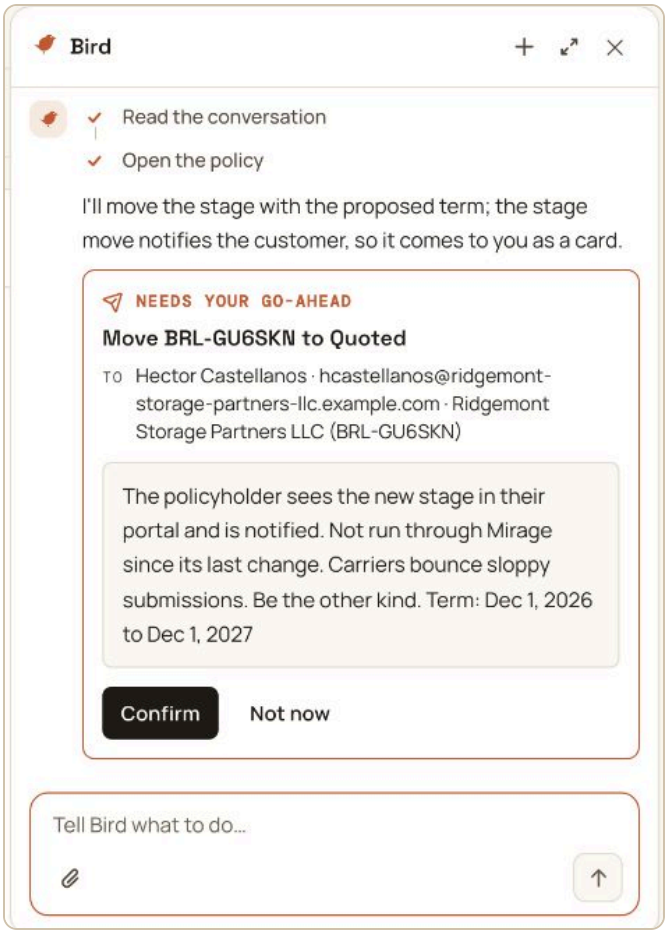
When a lead does not bind: Recycle or Dead

The menu's **Did not bind** group, on a lead only, closes it one of two ways. **Recycle** — lost for now, worth another try next year — asks why (price, coverage, carrier declined, went with another agency, no response, not eligible, duplicate, or other with a note) and when to try again: the date starts 90 days before the policy they have today expires, read from their application, and you can change it. On that day the lead comes back on Today as **Re-approach**, with **Reopen**. **Dead** asks why. Either way the customer is not told, the reason stays with your agency, and the lead moves to the **Recycle** or **Dead** tab on Leads. **Reopen** — or moving it back to Lead — puts it back in the pipeline.

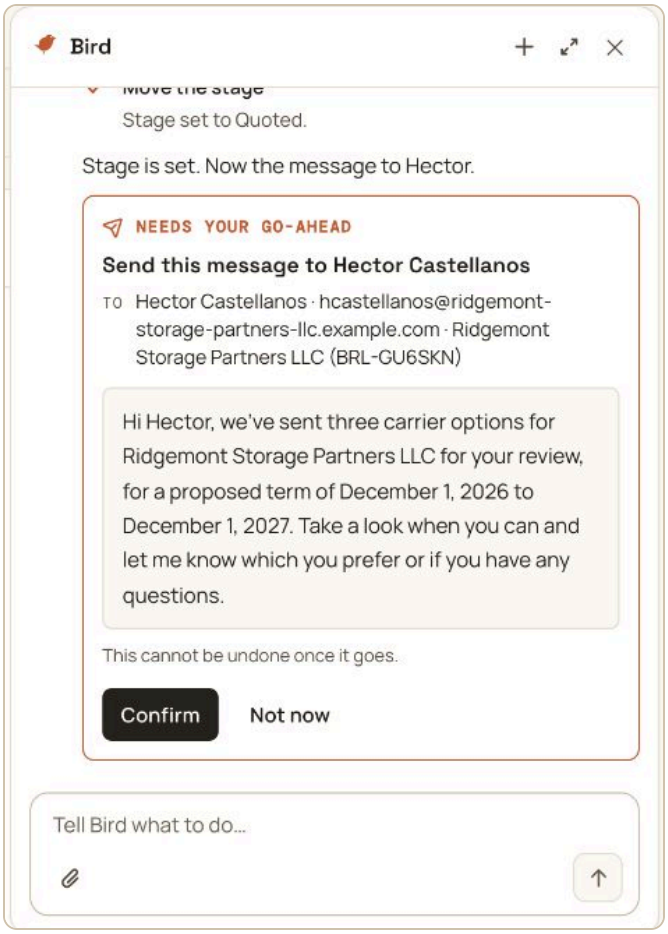


Recycling a lead: why it did not bind, a note for the team, and when to try again.

Bird does the same work in the same order. Asked to move Ridgemont Storage Partners to Quoted with a proposed term and to tell the client that three carrier options were out, it stopped twice — once for the stage and term, then for the one message to the customer — each behind its own **Needs your go-ahead** card. Each card names the policy in its title — "Move BRL-GU6SKN to Quoted" — and who it reaches under **To**: the policyholder, their e-mail and the business, read from the record, never typed by Bird. On a lead not run through Mirage since it last changed, Bird's card for a move to Quoted says so — "Not run through Mirage since its last change." — followed by one of the same lines.



The first card: "Move BRL-GU6SKN to Quoted", **To** Hector Castellanos at Ridgemont Storage Partners, the Mirage nudge and the term — nothing else.



After Confirm, the stage is set and the message waits on a card of its own, addressed to Hector — who reads it from Rosalind, by name.

5.4

Lines of business, and binding

A lead is quoted for one or more **lines of business**, and a policy is bound with the **lines sold** off it. Both live in the same lines dialog, and both decide the same things: the forms, the Risk tabs and what is still needed (3.3).

On a lead: the lines it is quoted for

Edit lines on a lead's Lines of business card (3.4) — or **+ Add line → Another line…** on its Risk row, or a click on the lines in the header — opens **Lines of business — ‹the business›**. It holds the lines alone: **Line**, **Carrier**, **Policy #** and **Premium**, every figure optional until you know it — ✎ opens the line in the same dialog with every other figure — **Save line** brings you back to the table — × takes it off, and **Add a line** adds one. The line the policy is filed under — the coverage in the header — is the **Primary line**, picked beside the table's heading when there is a choice. Take the primary's line off and the dialog asks at once — "Commercial Property was the primary line — choose which line is primary now." — and nothing saves until you choose. **Save** records the lines; the lead's tabs and its forms follow them. Lines ticked when the lead was added (2.3) are already in the table.



Bayside Fresh Market's lines of business: Commercial Property, the primary, and General Liability — the carrier, number and premium can wait until they are known.



Commercial Property taken off: **Primary line**, beside the heading, empties and the footer asks which line is primary now.

> **WHY IT WORKS THIS WAY**
>
> The primary line changes only when someone chooses it — here, in the bind dialog, or with the coverage in the header (6.2). It decides what the policy is filed as, the ACORD 125's header and the Risk tabs, so adding or removing another line never re-files the policy by itself. Bird asks before it changes it — unless you named the new primary yourself, or your own words take the primary off and only one line can lead what is left ("drop Commercial Property, it's just liability now"): then Bird makes that line the primary and says so — "General Liability is its primary line now (it was Commercial Property)".

Bind — what was sold

Halstead Flats chose a package: property with Starstone through Element22, general liability with Markel, an umbrella with RSUI. Choosing **Bound** opens the **bind** dialog, which records the sale once — so the forms, the certificate and the account all read the same thing. When the policy's file has documents nobody has signed or sent, Brella first asks **Get these signed before binding?** — **Send for signature** opens the signature studio on them and the bind carries on when it closes; **Bind without signatures** goes straight on (8.5).

The dialog is named for the business — **Bind Halstead Flats LLC**, its reference and contact under it — and runs top to bottom in sections:

1. **Binder** — optional, and in **Early beta**: **Drop the binder PDF here, or choose a file** — one row; click it to pick the file. Bird reads it and fills in what it says: the term, each line, its carrier and writing company, admitted or not, the policy number, premium, commission and broker fee, the bill method — and the coverages: general liability limits, employer's liability, each building's limits and deductibles. Every value it filled carries Bird's mark beside its label, and its notes, under the box, say what it decided ("I applied them to the building and BPP coverages and left business income without one, so please check this"). **Replace** swaps the binder. Nothing is saved until you press **Bind**.

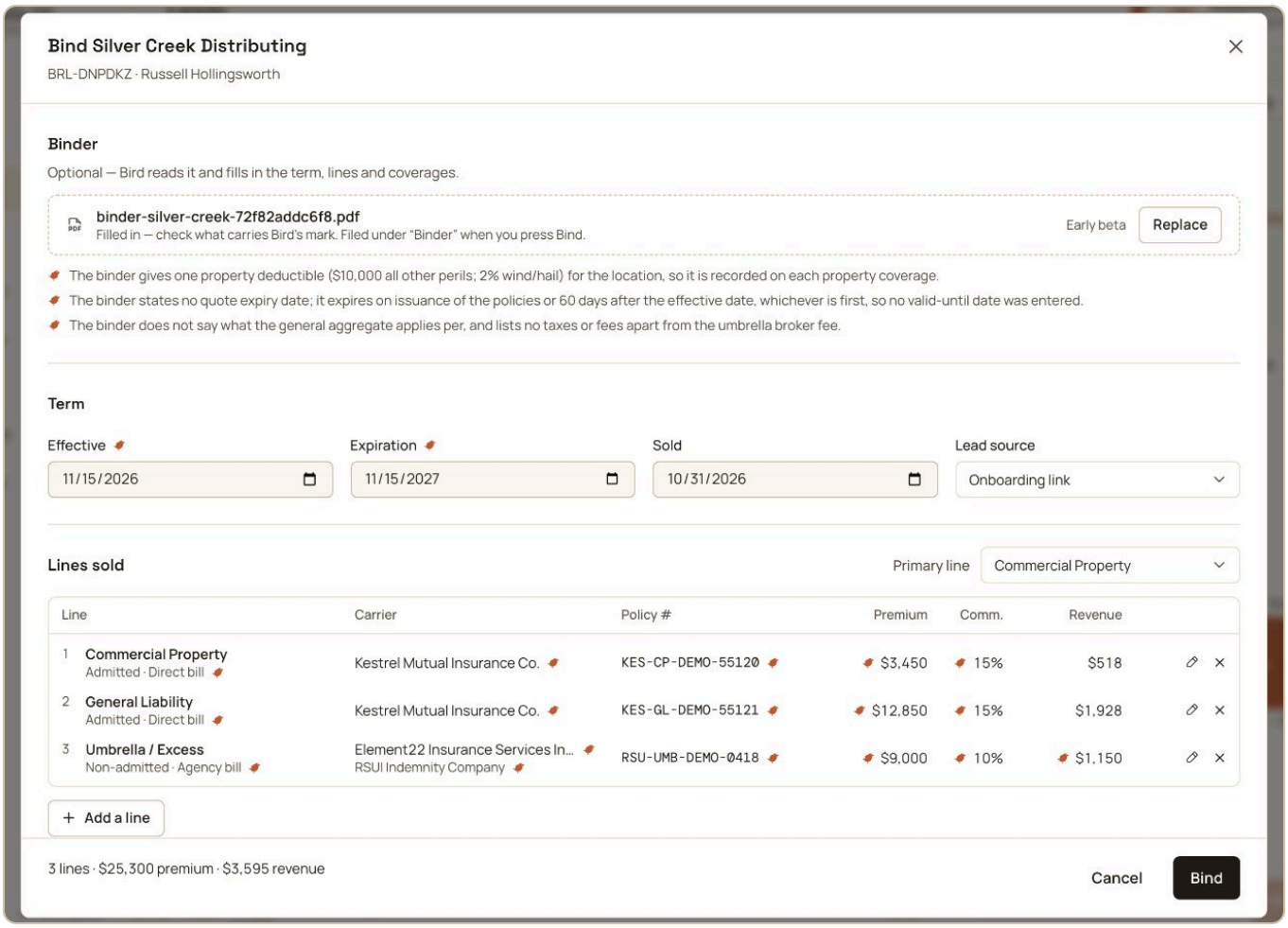
2. **Term** — **Effective** and **Expiration** side by side: the expiration fills in a year after the effective date (February 29 → February 28) until you change it, and one you typed is kept when the effective date moves — and the **sold** date, today unless you change it. **Lead source** starts from how the lead came in.

3 **Lines sold** — a table, one row per line: the **line** (Commercial Property, General Liability, Umbrella / Excess, Workers Compensation, Commercial Auto, Flood, Cyber… or **Other**, named by **What was sold**), the **Carrier** you placed it with (**Carrier or broker** when the line is open, which offers the carriers and wholesale brokers on your Carriers page, 11.4), the **Writing company** whose paper it is when that is someone else — an MGA's insurer — the **Policy #** (it can come later), the **Premium**, your **Commission** (%), **Broker fee** and **Agency fee**, the **Revenue** it earns, **Admitted** or **Non-admitted**, and **Bill** (Direct or Agency). The table fits the dialog — nothing scrolls sideways: each row shows the line (with "Non-admitted · Agency bill" under it), the carrier (with the writing company under it when that is someone else), the policy number, the premium, the commission and the revenue, then its ✎ and ×; the broker and agency fees are inside the line, and in its revenue. On a narrow screen each row folds onto two lines, every figure with its own label. **Add a line**, under the table, opens the new line in the same dialog — never a second pop-up over it — with every box — already carrying the carrier and writing company of the line above, since most packages sit with one — and its **Add line** puts the row on the table and takes you back to where you were; click any row (or its ✎) to open that line the same way and **Save line**. Cancel goes back to the table, asking first when you changed something. Money boxes always show their $ and the commission its %, and a figure tidies itself when you leave the box ("96000" becomes "96,000"). Revenue is worked out, never typed: commission plus broker fee plus agency fee. The **agency fee** is your agency's own fee to the client on that line — it counts in revenue and prints on no form. Each line takes the limits a certificate prints for it: an umbrella its each-occurrence, aggregate and retention; a commercial auto line its combined single limit or its split limits (bodily injury per person and per accident, property damage) and its **Covered autos** — Any auto, Owned autos only, Scheduled autos, Hired autos only, Non-owned autos only; and cyber, crime, EPLI, D&O, professional, liquor, inland marine, equipment breakdown, earthquake and Other their each claim / occurrence, aggregate and deductible / retention. (General liability's limits stay on the Liability tab, comp's employer's liability on the comp worksheet, property's on each building.) A line with its own limits also says what it is **Written on** — **Occurrence** or **Claims-made** — and whether **the third figure is a Retention** or a **Deductible**: the certificate ticks the matching boxes on the umbrella row and names them for any other line, and leaves them unticked when the line does not say. A line bought later than the package — an umbrella placed mid-term — takes its **Own term starts** and **Own term ends**; left blank, a line runs on the policy's term, and its certificate row — and its own ACORD section, the 126, 127 or 140, as its effective date — prints whichever it has. Nothing is lost by a stray click: **Cancel** on the pop-up with changes asks "discard them?", × on a row asks **Remove** or **Keep**, and closing the dialog with unsaved work turns **Cancel** into **Discard changes** — and nothing is saved until **Bind** / **Save**. The footer adds it all up: "3 lines · $112,400 premium · $11,490 revenue". When the lines leave a choice — or the binder sold a different line from the one the lead was quoted for, a BOP on a lead quoted as Commercial Property — **Primary line**, on the right of the **Lines sold** heading, picks the primary line, with "was Commercial Property" beside it when it changed; with one line there is nothing to pick.

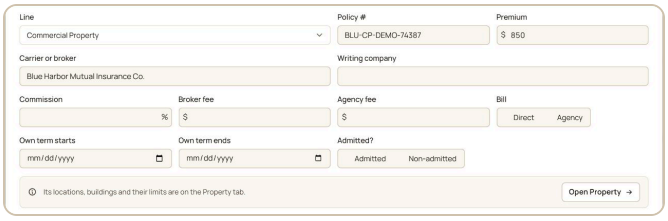
4. **Policy management** — all optional, and never printed — who looks after the policy inside your agency, and how you file it. **Primary executive** (who the business is credited to — it starts as whoever the policy is assigned to), **Other executive**, **Primary representative** and **Other representative** (the account managers who service it), each picked from your team; **Department** — Commercial lines, Personal lines, Benefits, Life & health or Specialty; **Location** (your office or branch) and **Group**, each offering what your agency typed before; and **Policy tags** — type one and press Enter, with your agency's earlier tags offered as you type. None of it prints on a form, and none of it changes who the policy is assigned to. It shows on Overview as the Policy management strip (3.4).

5. **Coverages** — **From the binder — will be applied** lists the coverages Bird read and where each goes. A location the binder does not tie to a building has **Place on…** — on a policy with one building, that building is chosen for you. Untick **Apply these coverages** to keep the record as it is.

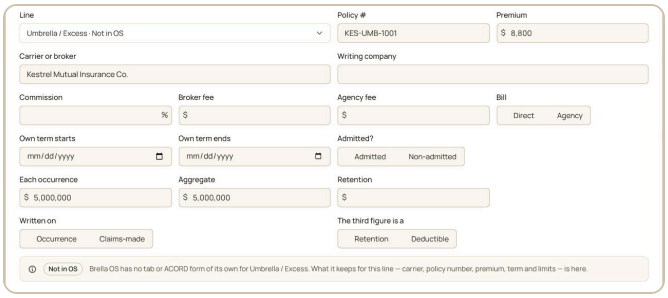
6. Press **Bind**. The binder is filed under **Binder**, the lines recorded, the coverages applied, the stage moved to Bound — and each **non-admitted** line opens its surplus lines filing already filled in (11.4; an owner's or manager's job — a User is told who can). The dialog says so in the middle — "Halstead Flats LLC is bound" — with a line for each filing it opened and anything it left for you. **Open the policy** goes to it.



The same dialog on Silver Creek Distributing, its binder dropped in: Bird's notes under the box, the term it read, and the lines — Commercial Property with Kestrel Mutual, KES-CP-DEMO-55120, the primary line — Bird's mark beside every value it filled.



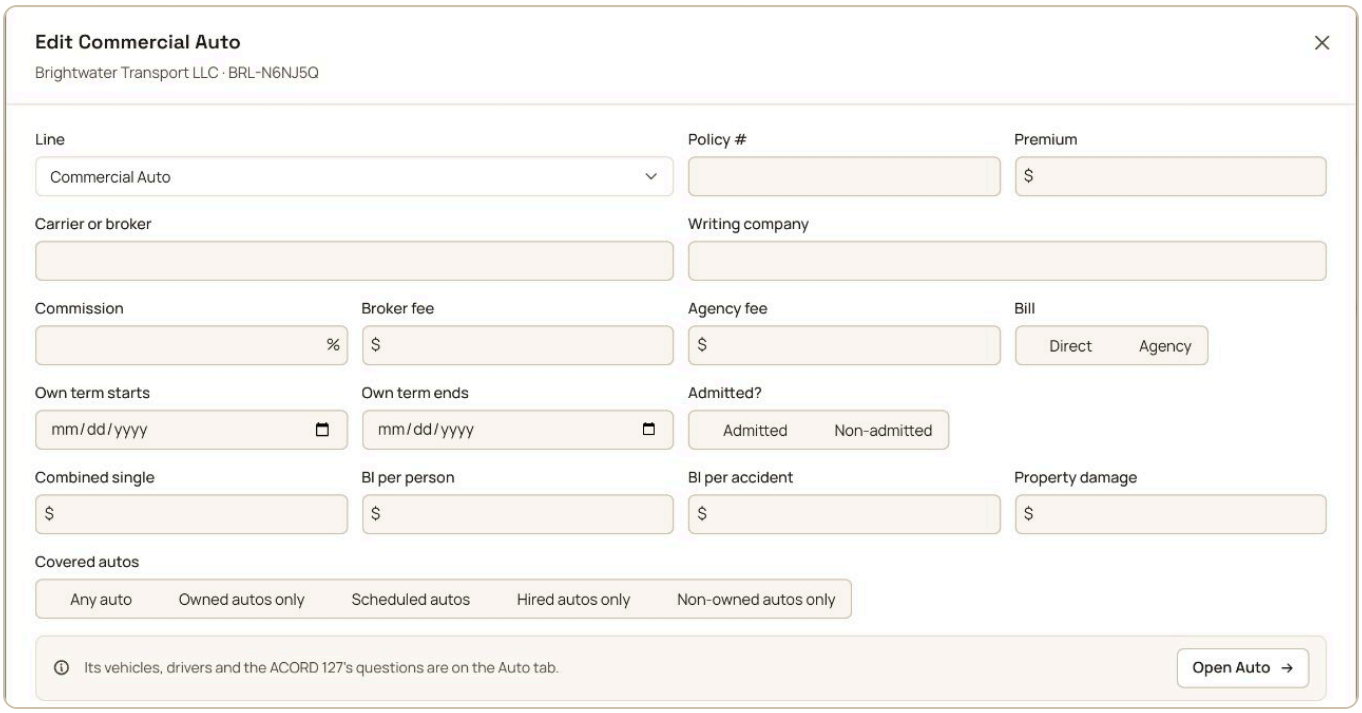
A click on a row opens the line in the same dialog — here Oyelaran Automotive's commercial property: **Carrier or broker**, the writing company, the policy number, premium and fees, its own term (blank: the policy's), and at its foot where the rest of the line lives — "Its locations, buildings and their limits are on the Property tab" — with **Open Property**. A value Bird read off a binder carries Bird's mark. **Save line** puts it back on the table.



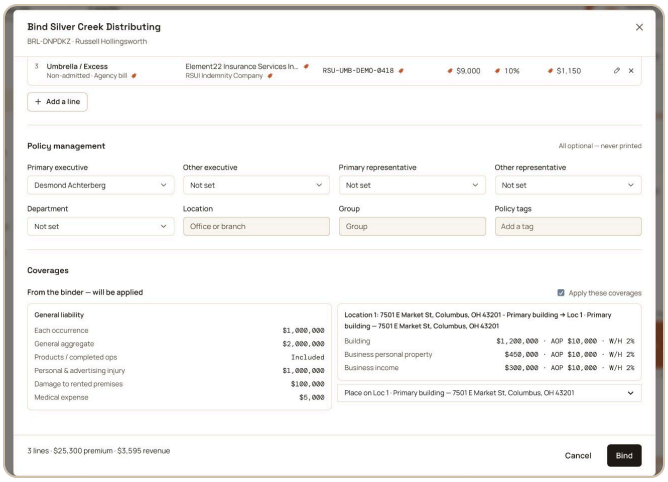
Oyelaran Automotive's umbrella: Kestrel, KES-UMB-1001, $5,000,000 each occurrence and aggregate, written on an occurrence form with a retention — and **Not in OS**: Brella has no tab or ACORD form for an umbrella, so everything it keeps for it is this line.

A line is the contract — who wrote it, its number, premium, term and the limits that apply to the whole policy. What it insures lives on its tab: a Commercial Auto line holds its liability limits and covered autos, while its vehicles, drivers and the ACORD 127's questions are on the **Auto** tab (4.8); a property line's buildings are on **Property**, general liability's hazards on **Liability**, comp's payroll on **Workers' comp**. So each line says so at its foot, with a button to the tab — **Open Auto**, **Open Property** (a BOP has both Property and Liability). It closes the dialog and opens the tab, once the lines are saved: with a change not saved yet it

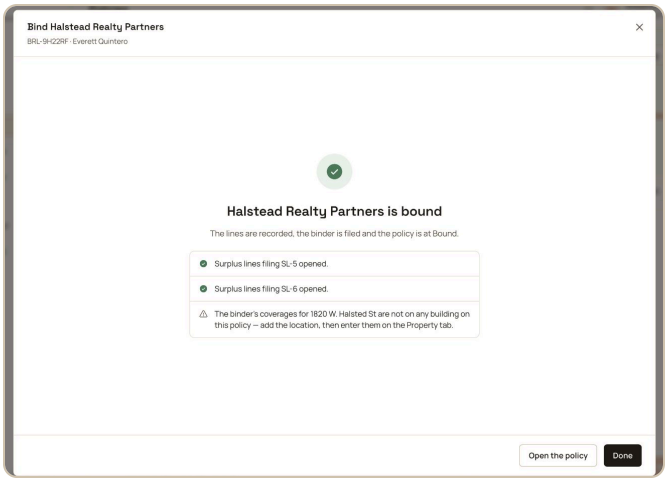
says “Save first, then open it”, so nothing typed is lost. A line Brella has no tab for — an umbrella, cyber, crime — says **Not in OS**, and the **Line** list puts Brella’s own lines first and marks the rest the same way (“Cyber · Not in OS”).



Brightwater Transport’s Commercial Auto line: its four liability limits and covered autos, and at its foot “Its vehicles, drivers and the ACORD 127’s questions are on the Auto tab” — **Open Auto**.

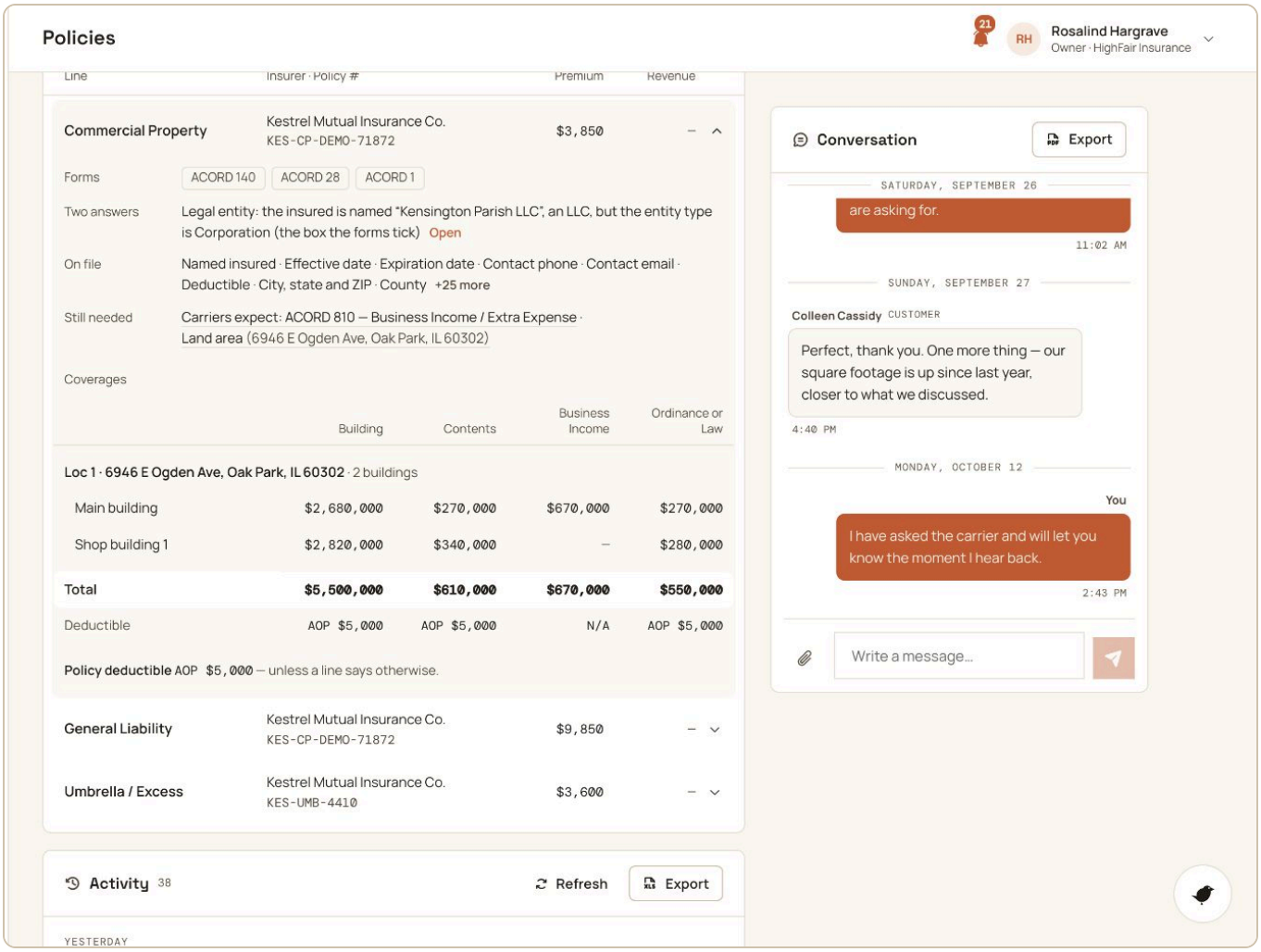


Further down: **Policy management**, then the coverages that will be applied — the GL limits, and the property limits placed on the policy’s one building.



Halstead Realty Partners, bound the same way: its two non-admitted lines each opened a surplus lines filing, and a location the binder named that is not on the policy is left for you.

Each form prints its own line: the 140 the property line’s insurer and policy number, the 126 general liability’s, the 130 workers comp’s (with its premium and bill method), and the 125 the main line’s — with every line sold ticked and priced in its own box and a **LINES SOLD** remark naming each. On the ACORD 25 certificate each insurer has a letter, each line its own row and policy number, and the auto, umbrella and comp rows carry their own limits; the ACORD 28 names the property line’s insurer and policy number. Where a line has a writing company, that is the insurer printed.



Kensington Parish on Overview: three lines, $17,300 — Commercial Property open: its forms, what is on file and still needed, then its two buildings as one schedule — a column per coverage, the totals in a band and each deductible once.

A policy from before lines were recorded shows the lines its premiums imply — the main line and general liability under the package's insurer and number, as before. An umbrella or a flood line read from its premium is a policy of its own, so it shows **no** insurer or policy number until you give them: the property policy's number is never borrowed for it.

Edit lines on Overview — or a click on the Policy management strip, or on the lines in the header — reopens the same dialog — titled **Lines sold — Halstead Flats LLC**, with **Save** where Bind was — to change a line or add one, or to drop in a binder that arrived after you bound. On a bound policy, **+ Add line** on the Risk row opens the new line on its own, and its **Add line** saves it straight to the policy: a line sold carries the insurer and policy number a certificate prints.



Kensington Parish's lines sold in Edit lines: **Primary line** Commercial Property beside the heading, then General Liability and the umbrella with Kestrel Mutual — every premium, commission and revenue in view.

BIRD

Bird binds from the chat too: drop the binder and say "bind BRL-SNEEAY from this binder". Bird reads it with the same early-beta reader, tells you what it read, and stops at a **Needs your go-ahead** card listing the term, each line and the filings it would open — nothing is bound until you confirm. Asked simply to "move it to Bound", Bird binds it this way, so the lines are always recorded. On a lead, "add general liability and an umbrella to the quote" records the lines straight away — a lead is not in force — and Bird reads each policy's lines and the forms each one makes from the record, so "which ACORDs does this lead need?" is answered from the lines, with what is not made yet and why.

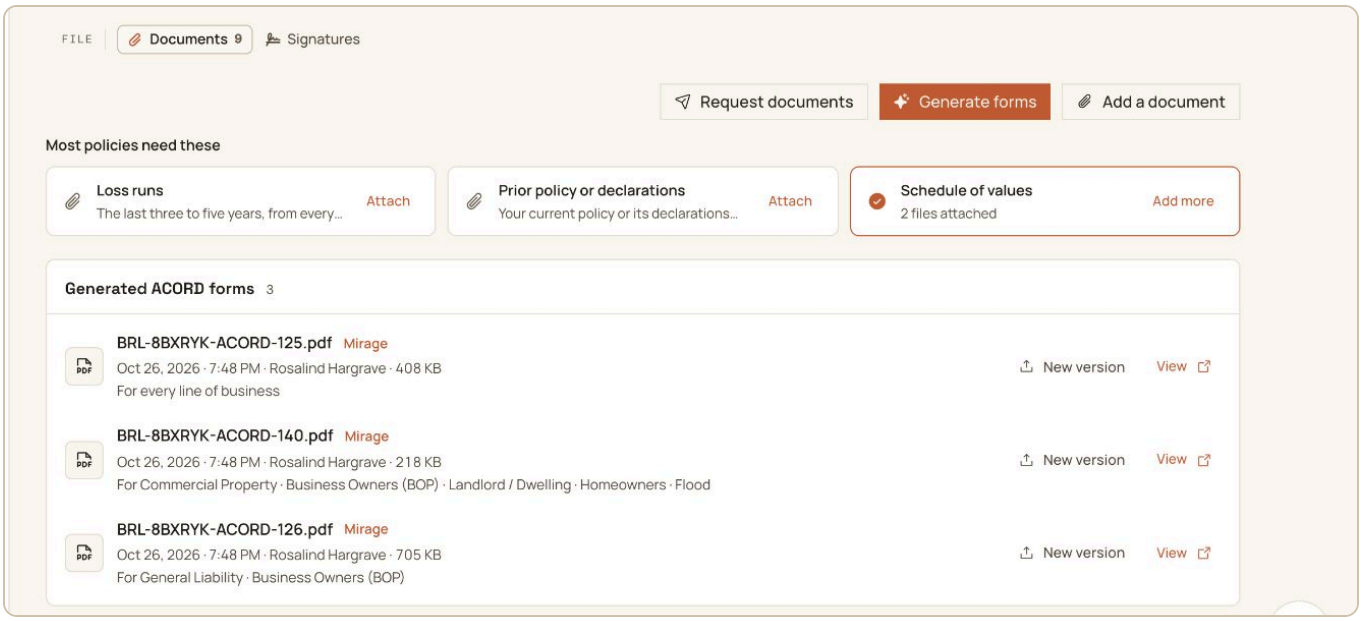
5.5

Documents, versions and Generate forms

File → **Documents** lists every file on the policy in groups. What you produce from the record comes first, always in this order — **Generated ACORD forms**, the **Brella application form**, the **Schedule of Values**, **Proposal** and **Loss run summary** — then everything else, what the customer sent and what you filed, in the order it first arrived. From here:

- **Generate forms** produces the ACORD set the policy's lines need — the 125 always; the 140 for a property line with a location; the 126 for a General Liability or BOP line once its limits are recorded; the 130 for Workers Compensation with payroll on the worksheet; the 127 for Commercial Auto with a vehicle on the Auto tab, with an ACORD 129 past four vehicles and a 163 past thirteen drivers (4.8) (before a lead's lines are recorded, the same forms follow what the record holds) — filled from the record, plus the application as your team has curated it and, on a policy with property, the schedule of values. The customer sees the ACORDs and the application in their portal — never the schedule of values or the ACORD 127, which is filed **Agency only** because it lists every driver's date of birth and licence — so when Bird generates them it asks first, with a card naming each form and who will see it. Generating again adds a new version of each form; the earlier ones stay, and the customer's own completed application is never touched. Mirage (5.7) files the same forms once you have read them through; those versions are marked **Mirage**.

- **The Schedule of Values keeps itself current.** Its group says "Built from the property record — it re-files itself whenever a location or building changes", and its current version reads ● **Current** — point at it for "matches the property record". It is the workbook — one row per building — and a PDF copy, `SOV_<reference>.pdf`, one block per building with every filled column, which can be sent for signature (8.2). Whenever you open Documents or the schedule itself, Brella checks it against the Property tab and, only if a location or building changed since, files both again as a new version — filed by "Brella OS", marked "updated from the property record" — with the earlier ones kept. Because it always follows the record, it takes no hand-made **New version**. (It used to be a button on the Property tab; that button is gone.)
- Every generated document is dated on your agency's clock — Settings → Time zone (11.6). An agency that never set one takes the time zone of the first of its people to open Today; Settings still changes it.
- **Add a document** files one on the customer's behalf; they see it in their portal.
- Each heading is a card of its own, its name in bold with how many documents it holds beside it. In it, each file shows its type, its name and state (● **Current**, **Mirage**), and under the name the day, time and who, its size and **Agency only**; then **New version** and **View** on the right. Under each generated ACORD, one quiet line says which lines of business the form is used for — "For General Liability · Business Owners (BOP)", or "For every line of business" under the 125 — on your list only. A file the customer cannot see in their portal carries a small lock and **Agency only** — a proposal not yet shared (5.8), a carrier quote, the schedule of values, a file on a team answer. A file without it is in their portal too.
- **Request documents** sends one message asking for named kinds (loss runs, dec page…), which emails the customer and sits in the thread as proof you asked.

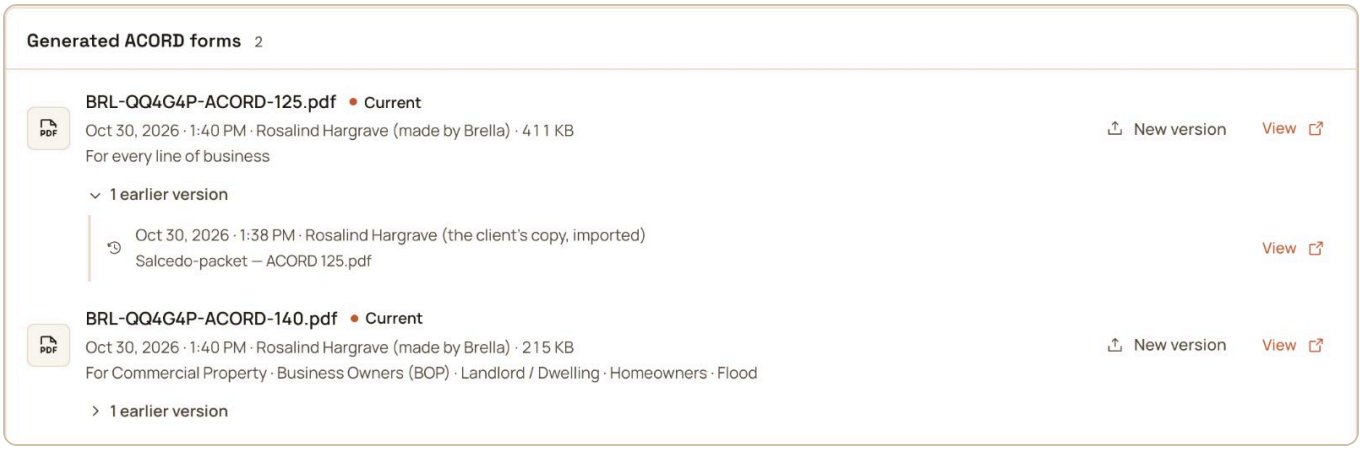


Kensington Parish's Documents: Generate forms, the three kinds most policies need, then a card for each heading — its ACORD 125, 140 and 126, each with the lines of business it is used for under its name.

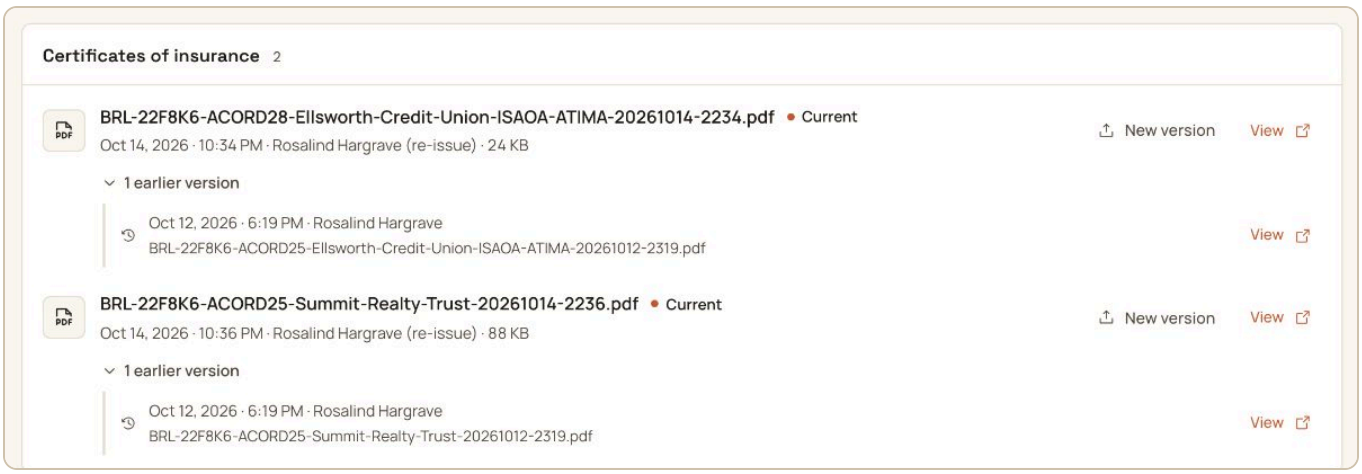
Nothing is replaced, nothing is deleted

Every file shows the day and time it was filed and who filed it. When a document is made again — a certificate re-issued because the carrier asked for a change, the forms regenerated, an edited loss run — the newest is marked **Current** and the earlier ones fold under it (**3 earlier versions**), each with its own day, time and who, each still open. **New version** on any file but the schedule of values files an edited copy beside it, and the original stays. Nothing on a policy can be deleted. That is your paper trail if a policy is ever disputed or audited.

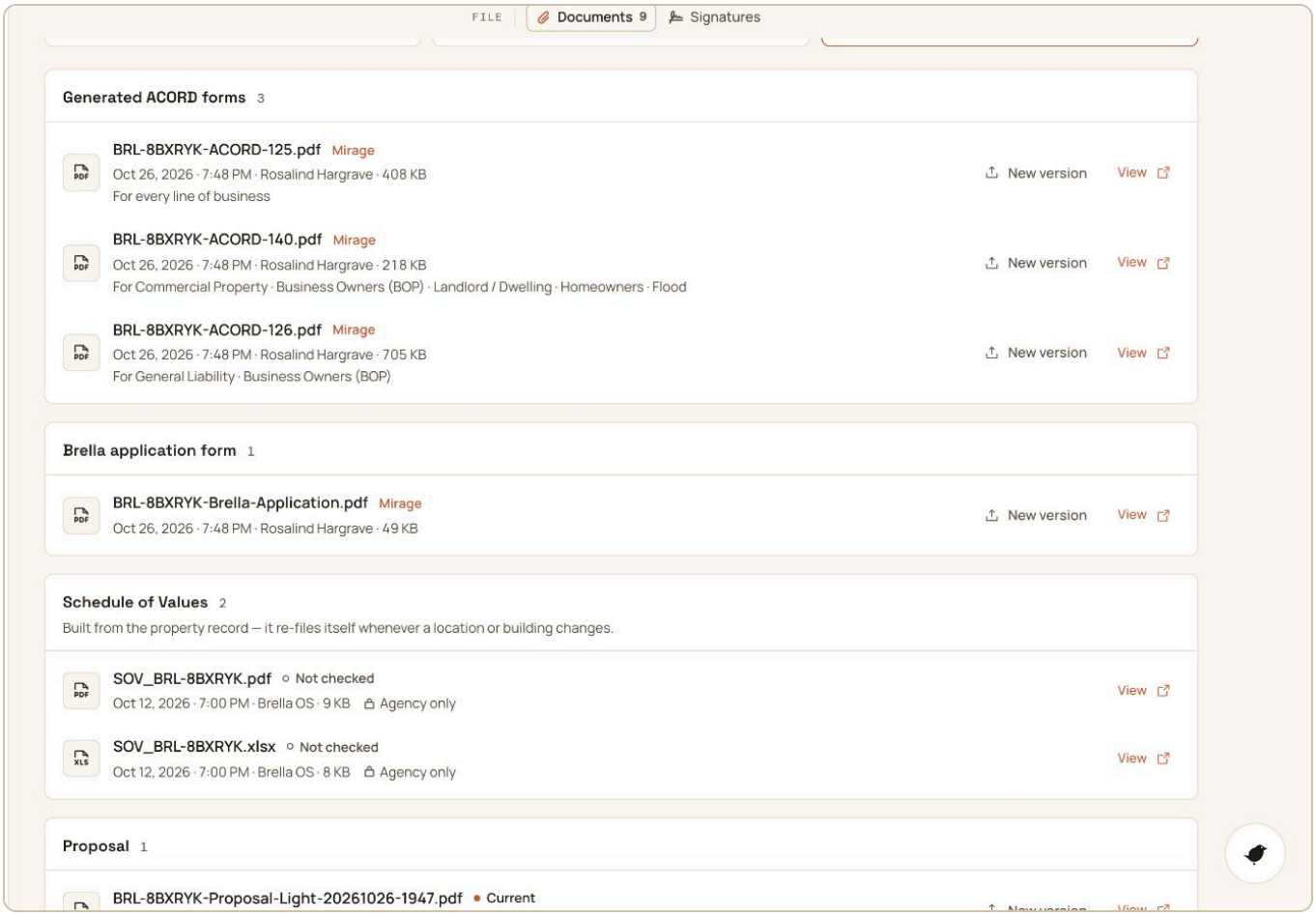
A lead brought in with **Import with Bird** (2.3) keeps the client's own ACORD 125, 126, 127, 130 or 140 as the **first version** of the lead's form, marked "the client's copy, imported". The first time you generate the forms, Brella's copy is marked "made by Brella" and is **Current**, and the client's folds under it — both under **Generated ACORD forms**, never as two current copies of one form. In the client's portal theirs reads "your copy".



Generated ACORD forms on an imported lead: Brella's ACORD 125, Current and "made by Brella", with the client's own 125 folded under it as the earlier version.



Ellsworth Storage Partners' certificates: the lender's re-issued on October 14 at 10:34 PM on the ACORD 28, its first issue, an ACORD 25 of October 12, kept under it — and the landlord's, re-issued the same evening, its first issue kept too.

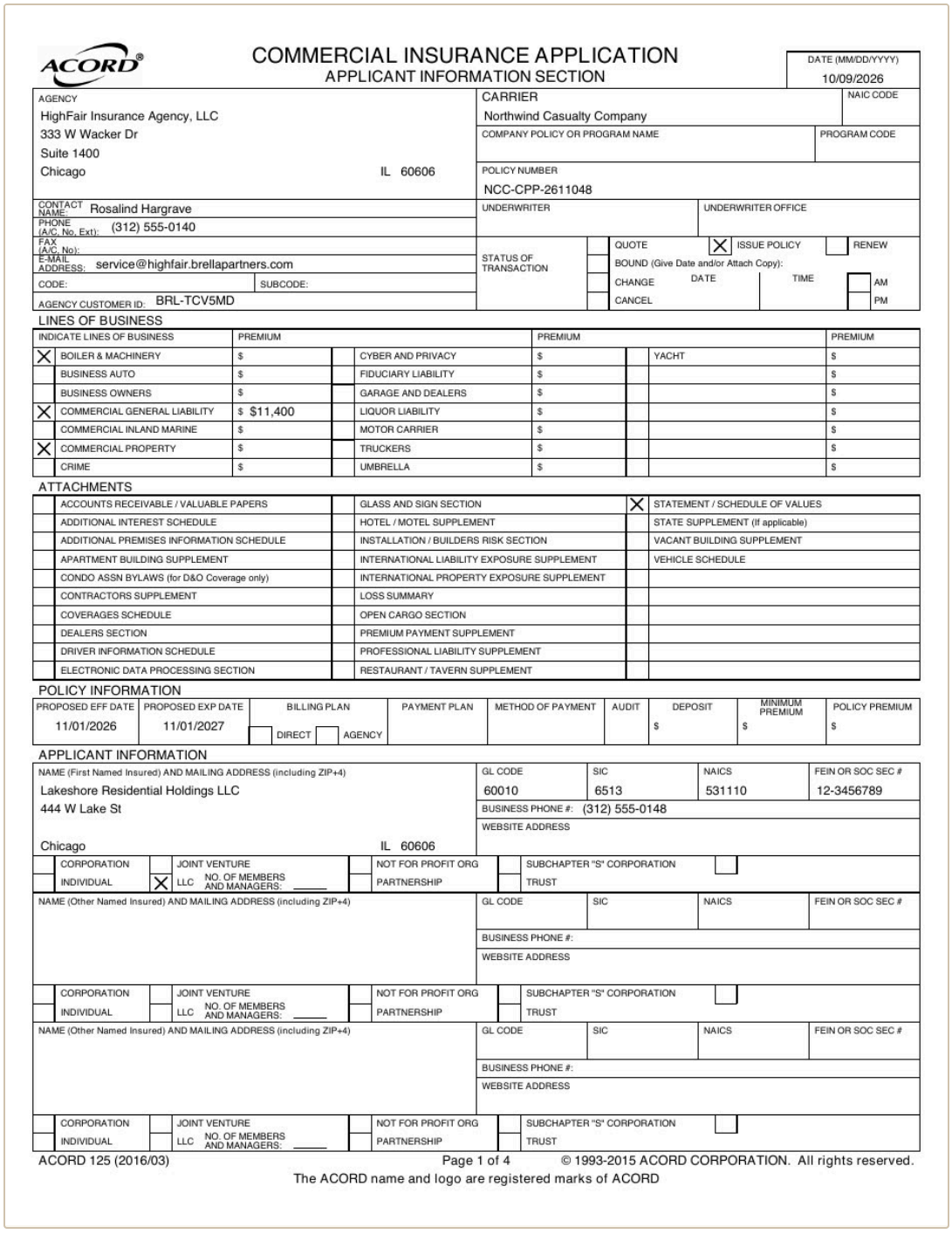


Kensington Parish after a Mirage run (5.7): the ACORD 125, 140 and 126 and the curated application filed, each marked **Mirage**, then the schedule of values, Agency only — and, further down, the proposal and the application Colleen submitted, untouched.

5.6

What the forms look like

These are the actual forms Brella produced for Lakeshore — nothing retyped.



COMMERCIAL INSURANCE APPLICATION
APPLICANT INFORMATION SECTION

ACORD

DATE (MM/DD/YYYY): 10/09/2026

AGENCY	HighFair Insurance Agency, LLC 333 W Wacker Dr Suite 1400 Chicago IL 60606
CONTACT NAME:	Rosalind Hargrave
PHONE (A/C, No, Ext):	(312) 555-0140
FAX (A/C, No):	
E-MAIL ADDRESS:	service@highfair.brellapartners.com
CODE: / SUBCODE:	
AGENCY CUSTOMER ID:	BRL-TCV5MD
CARRIER	Northwind Casualty Company
NAIC CODE	
COMPANY POLICY OR PROGRAM NAME	
PROGRAM CODE	
POLICY NUMBER	NCC-CPP-2611048
UNDERWRITER	
UNDERWRITER OFFICE	
STATUS OF TRANSACTION	☐ QUOTE ☒ ISSUE POLICY ☐ RENEW BOUND (Give Date and/or Attach Copy): ☐ CHANGE DATE TIME ☐ AM ☐ PM ☐ CANCEL

LINES OF BUSINESS

INDICATE LINES OF BUSINESS	PREMIUM		PREMIUM		PREMIUM
☒ BOILER & MACHINERY	$	☐ CYBER AND PRIVACY	$	☐ YACHT	$
☐ BUSINESS AUTO	$	☐ FIDUCIARY LIABILITY	$		$
☐ BUSINESS OWNERS	$	☐ GARAGE AND DEALERS	$		$
☒ COMMERCIAL GENERAL LIABILITY	$ $11,400	☐ LIQUOR LIABILITY	$		$
☐ COMMERCIAL INLAND MARINE	$	☐ MOTOR CARRIER	$		$
☒ COMMERCIAL PROPERTY	$	☐ TRUCKERS	$		$
☐ CRIME	$	☐ UMBRELLA	$		$

ATTACHMENTS

☐ ACCOUNTS RECEIVABLE / VALUABLE PAPERS	☐ GLASS AND SIGN SECTION	☒ STATEMENT / SCHEDULE OF VALUES
☐ ADDITIONAL INTEREST SCHEDULE	☐ HOTEL / MOTEL SUPPLEMENT	☐ STATE SUPPLEMENT (If applicable)
☐ ADDITIONAL PREMISES INFORMATION SCHEDULE	☐ INSTALLATION / BUILDERS RISK SECTION	☐ VACANT BUILDING SUPPLEMENT
☐ APARTMENT BUILDING SUPPLEMENT	☐ INTERNATIONAL LIABILITY EXPOSURE SUPPLEMENT	☐ VEHICLE SCHEDULE
☐ CONDO ASSN BYLAWS (for D&O Coverage only)	☐ INTERNATIONAL PROPERTY EXPOSURE SUPPLEMENT	
☐ CONTRACTORS SUPPLEMENT	☐ LOSS SUMMARY	
☐ COVERAGES SCHEDULE	☐ OPEN CARGO SECTION	
☐ DEALERS SECTION	☐ PREMIUM PAYMENT SUPPLEMENT	
☐ DRIVER INFORMATION SCHEDULE	☐ PROFESSIONAL LIABILITY SUPPLEMENT	
☐ ELECTRONIC DATA PROCESSING SECTION	☐ RESTAURANT / TAVERN SUPPLEMENT	

POLICY INFORMATION

PROPOSED EFF DATE	PROPOSED EXP DATE	BILLING PLAN	PAYMENT PLAN	METHOD OF PAYMENT	AUDIT	DEPOSIT	MINIMUM PREMIUM	POLICY PREMIUM
11/01/2026	11/01/2027	☐ DIRECT ☐ AGENCY				$	$	$

APPLICANT INFORMATION

NAME (First Named Insured) AND MAILING ADDRESS (including ZIP+4)	GL CODE	SIC	NAICS	FEIN OR SOC SEC #
Lakeshore Residential Holdings LLC 444 W Lake St Chicago IL 60606	60010	6513	531110	12-3456789
	BUSINESS PHONE #: (312) 555-0148			
	WEBSITE ADDRESS			

☐ CORPORATION ☐ JOINT VENTURE ☐ NOT FOR PROFIT ORG ☐ SUBCHAPTER "S" CORPORATION ☐
☐ INDIVIDUAL ☒ LLC NO. OF MEMBERS AND MANAGERS: ____ ☐ PARTNERSHIP ☐ TRUST

NAME (Other Named Insured) AND MAILING ADDRESS (including ZIP+4)	GL CODE	SIC	NAICS	FEIN OR SOC SEC #
	BUSINESS PHONE #:			
	WEBSITE ADDRESS			

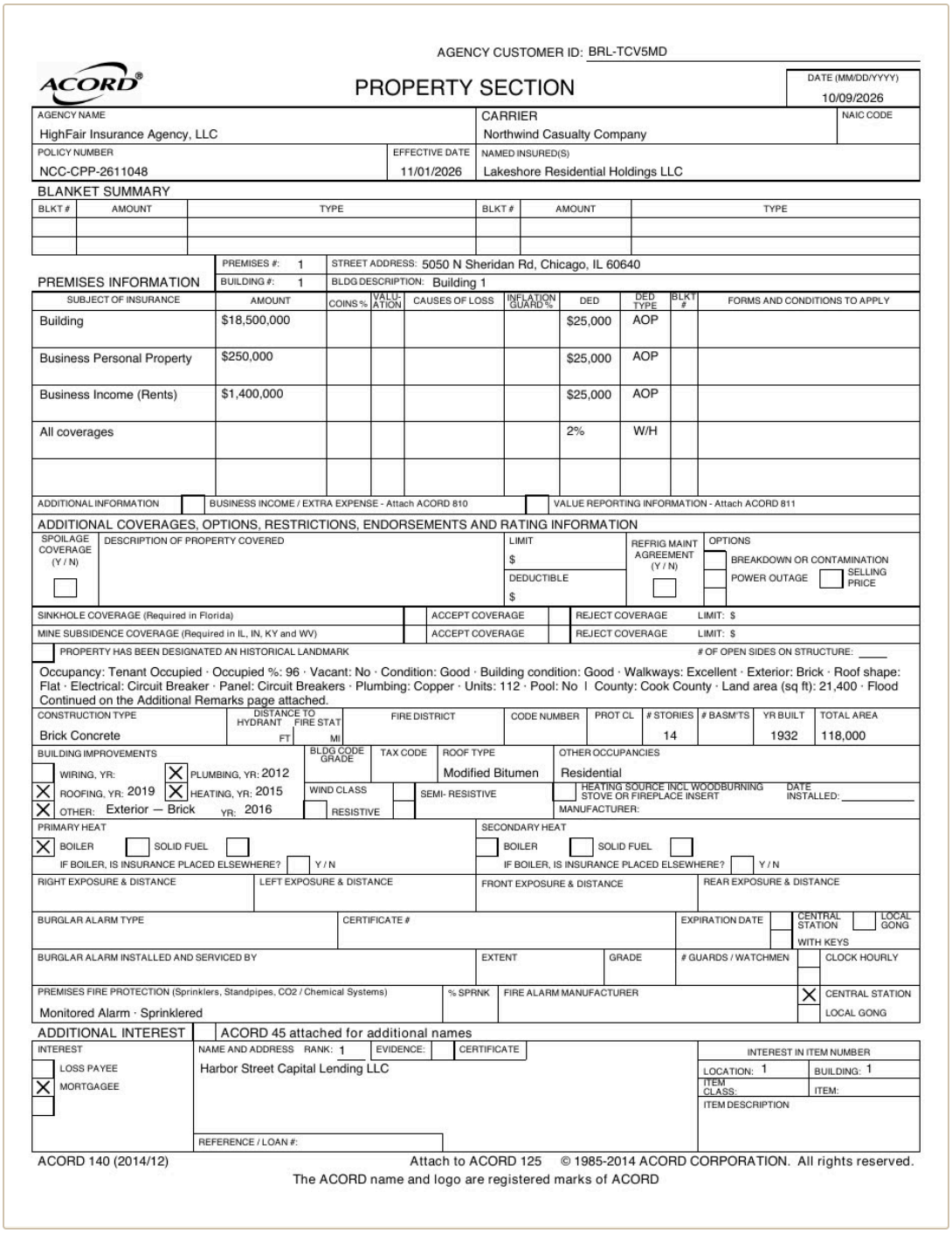
☐ CORPORATION ☐ JOINT VENTURE ☐ NOT FOR PROFIT ORG ☐ SUBCHAPTER "S" CORPORATION ☐
☐ INDIVIDUAL ☐ LLC NO. OF MEMBERS AND MANAGERS: ____ ☐ PARTNERSHIP ☐ TRUST

NAME (Other Named Insured) AND MAILING ADDRESS (including ZIP+4)	GL CODE	SIC	NAICS	FEIN OR SOC SEC #
	BUSINESS PHONE #:			
	WEBSITE ADDRESS			

☐ CORPORATION ☐ JOINT VENTURE ☐ NOT FOR PROFIT ORG ☐ SUBCHAPTER "S" CORPORATION ☐
☐ INDIVIDUAL ☐ LLC NO. OF MEMBERS AND MANAGERS: ____ ☐ PARTNERSHIP ☐ TRUST

ACORD 125 (2016/03) Page 1 of 4 © 1993-2015 ACORD CORPORATION. All rights reserved.
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ACORD 125, page 1, dated on HighFair's clock: the agency's legal name with its letterhead address, phone and email — nobody is assigned yet, so the owner, Rosalind Hargrave, is the contact, with the letterhead's email — carrier and policy number, commercial property and general liability with the GL premium — POLICY PREMIUM left blank, because the property line has no premium on the record yet — Boiler & Machinery for the equipment breakdown bought on the Coverages tab, the schedule of values attached, the proposed term, and the applicant with GL code 60010, SIC, NAICS and FEIN.



AGENCY CUSTOMER ID: BRL-TCV5MD

ACORD®

PROPERTY SECTION

DATE (MM/DD/YYYY): 10/09/2026

AGENCY NAME	CARRIER	NAIC CODE
HighFair Insurance Agency, LLC	Northwind Casualty Company	

POLICY NUMBER	EFFECTIVE DATE	NAMED INSURED(S)
NCC-CPP-2611048	11/01/2026	Lakeshore Residential Holdings LLC

BLANKET SUMMARY

BLKT #	AMOUNT	TYPE	BLKT #	AMOUNT	TYPE

PREMISES INFORMATION — PREMISES #: 1 — STREET ADDRESS: 5050 N Sheridan Rd, Chicago, IL 60640 — BUILDING #: 1 — BLDG DESCRIPTION: Building 1

SUBJECT OF INSURANCE	AMOUNT	COINS %	VALUATION	CAUSES OF LOSS	INFLATION GUARD %	DED	DED TYPE	BLKT #	FORMS AND CONDITIONS TO APPLY
Building	$18,500,000					$25,000	AOP		
Business Personal Property	$250,000					$25,000	AOP		
Business Income (Rents)	$1,400,000					$25,000	AOP		
All coverages						2%	W/H		

ADDITIONAL INFORMATION — ☐ BUSINESS INCOME / EXTRA EXPENSE - Attach ACORD 810 — ☐ VALUE REPORTING INFORMATION - Attach ACORD 811

ADDITIONAL COVERAGES, OPTIONS, RESTRICTIONS, ENDORSEMENTS AND RATING INFORMATION

SPOILAGE COVERAGE (Y / N): ☐ — DESCRIPTION OF PROPERTY COVERED — LIMIT: $ — DEDUCTIBLE: $ — REFRIG MAINT AGREEMENT (Y / N): ☐ — OPTIONS: ☐ BREAKDOWN OR CONTAMINATION ☐ POWER OUTAGE ☐ SELLING PRICE

SINKHOLE COVERAGE (Required in Florida) — ☐ ACCEPT COVERAGE ☐ — ☐ REJECT COVERAGE — LIMIT: $

MINE SUBSIDENCE COVERAGE (Required in IL, IN, KY and WV) — ☐ ACCEPT COVERAGE ☐ — ☐ REJECT COVERAGE — LIMIT: $

☐ PROPERTY HAS BEEN DESIGNATED AN HISTORICAL LANDMARK — # OF OPEN SIDES ON STRUCTURE: ____

Occupancy: Tenant Occupied · Occupied %: 96 · Vacant: No · Condition: Good · Building condition: Good · Walkways: Excellent · Exterior: Brick · Roof shape: Flat · Electrical: Circuit Breaker · Panel: Circuit Breakers · Plumbing: Copper · Units: 112 · Pool: No | County: Cook County · Land area (sq ft): 21,400 · Flood
Continued on the Additional Remarks page attached.

CONSTRUCTION TYPE	DISTANCE TO HYDRANT FT	DISTANCE TO FIRE STAT MI	FIRE DISTRICT	CODE NUMBER	PROT CL	# STORIES	# BASM'TS	YR BUILT	TOTAL AREA
Brick Concrete						14		1932	118,000

BUILDING IMPROVEMENTS: ☐ WIRING, YR: ☒ PLUMBING, YR: 2012 — ☒ ROOFING, YR: 2019 ☒ HEATING, YR: 2015 — ☒ OTHER: Exterior — Brick YR: 2016

BLDG CODE GRADE: — TAX CODE: — ROOF TYPE: Modified Bitumen — OTHER OCCUPANCIES: Residential

WIND CLASS: ☐ RESISTIVE ☐ SEMI- RESISTIVE — ☐ HEATING SOURCE INCL WOODBURNING STOVE OR FIREPLACE INSERT — DATE INSTALLED: _____ — MANUFACTURER:

PRIMARY HEAT: ☒ BOILER ☐ SOLID FUEL ☐ — IF BOILER, IS INSURANCE PLACED ELSEWHERE? ☐ Y / N

SECONDARY HEAT: ☐ BOILER ☐ SOLID FUEL ☐ — IF BOILER, IS INSURANCE PLACED ELSEWHERE? ☐ Y / N

RIGHT EXPOSURE & DISTANCE	LEFT EXPOSURE & DISTANCE	FRONT EXPOSURE & DISTANCE	REAR EXPOSURE & DISTANCE

BURGLAR ALARM TYPE — CERTIFICATE # — EXPIRATION DATE — ☐ CENTRAL STATION ☐ LOCAL GONG ☐ WITH KEYS

BURGLAR ALARM INSTALLED AND SERVICED BY — EXTENT — GRADE — # GUARDS / WATCHMEN — ☐ CLOCK HOURLY

PREMISES FIRE PROTECTION (Sprinklers, Standpipes, CO2 / Chemical Systems): Monitored Alarm · Sprinklered — % SPRNK — FIRE ALARM MANUFACTURER — ☒ CENTRAL STATION ☐ LOCAL GONG

ADDITIONAL INTEREST — ☐ ACORD 45 attached for additional names

INTEREST: ☐ LOSS PAYEE ☒ MORTGAGEE ☐

NAME AND ADDRESS RANK: 1 — EVIDENCE: ☐ CERTIFICATE

Harbor Street Capital Lending LLC

REFERENCE / LOAN #:

INTEREST IN ITEM NUMBER — LOCATION: 1 — BUILDING: 1 — ITEM CLASS: — ITEM: — ITEM DESCRIPTION

ACORD 140 (2014/12) — Attach to ACORD 125 — © 1985-2014 ACORD CORPORATION. All rights reserved.
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ACORD 140, premises 1: Building $18.5M, BPP $250k and rents $1.4M, each AOP $25,000, and the policy-wide W/H 2% on its own row as "All coverages"; occupancy, condition and systems in the building remark, carried on to the Additional Remarks page; brick and concrete, 1932, 14 stories, 118,000 sq ft; roof, plumbing and heating update years; "Monitored Alarm · Sprinklered", central station ticked; the lender as mortgagee.

What each form prints

A box prints what the record says. A box the record does not answer stays blank — Mirage lists it among the blanks to fill (5.7) — and is never guessed from another fact: an owner-occupied building is not printed as letting nothing to others, and a building's storey count is not printed as the floor its staff work on.

FORM	WORTH KNOWING
Every ACORD	The Agency box prints the agency's legal name from Settings → Letterhead (8.7) — the workspace name until one is set. No name is ever typed into a signature box, and no signature date. Whoever the policy is assigned to is its producer: their name prints as the agency **contact** on the 125 and as the **producer** on the 125, 126, 127 and 130, and their own email beside it in the contact's **E-MAIL ADDRESS** on the 125, the 130, the loss notices and the certificates (their producer record's email, else the one on the team) — unless an Owner or a Manager chose another **Agent email** for the policy in Mirage (5.7), with the state licence number and NPN from their producer record in Team → Licensing (11.3); an assignee with no producer record prints by their name on the team with the numbers blank, and with nobody assigned the agency owner's name prints, with the letterhead's email (the owner's sign-in email while the letterhead has none). Reassign the policy — in the header or in Mirage — and the forms name the new producer, with their email, at once. Remarks lead with the adverse underwriting answers and their explanations; a remarks box too small for its text says "Continued on the Additional Remarks page attached", and an **ACORD 101 — Additional Remarks Schedule** is added: its header repeats the form's own (agency customer ID, agency, named insured, policy number, carrier, effective date), names the form it is a schedule to, and numbers its pages ("Page 1 of 2"). Any other box too small for its value prints what fits ending "… See Remarks", and the whole value goes on that form's ACORD 101 under the box's name — nothing is cut off. Certificates and loss notices continue the same way, the holder or the claim leading the remarks. Areas print with commas (118,000), money with two places when it has cents ($1,234.50), and US phone numbers as (312) 555-0148, however they were typed.
125	Ticks **Commercial general liability** whenever a 126 goes (never on a comp-only policy), names Workers Compensation under Other when a 130 goes, and ticks Umbrella, Boiler & Machinery, Crime, Cyber, Inland Marine and Business Auto for what was bought on the Coverages tab — anything bought with no box is listed in remarks. The agency's legal name, address and phone come from Settings → Letterhead (8.7); the contact's email is the agent email — the assignee's own, or the one chosen for the policy in Mirage (5.7). The **mailing address** is the applicant's mailing (or business) address — never the first premises; with neither it is blank. **NATURE OF BUSINESS** is ticked from the business type alone, else OTHER in the business type's words, and the description of primary operations is the Industry, else the business type — never the insurance type. An entity given as "Nonprofit LLC" ticks NOT FOR PROFIT ORG. The policy's one employee count is not a split, so it prints in the remarks as a total ("Employees: 24 in total…"); the full- and part-time boxes are filled only from the comp worksheet's own split. The status DATE box prints only on a bound policy. **POLICY PREMIUM** prints the total only once every ticked line has its premium; until then it stays blank rather than show part of the price as the whole. ATTACHMENTS ticks only what travels with it — the schedule of values and the additional premises schedule; ask Bird in Mirage which supplements a carrier will expect.

FORM	WORTH KNOWING
125 — premises and history	Each premises prints INTEREST: Owner for a building the insured insures and CITY LIMITS from the location; its **description of operations** is the location's Property use, else its Tenant type; **ANY AREA LEASED TO OTHERS** is Y for a Tenant Occupied or Seasonal / Short-term parcel and otherwise blank; **OCCUPIED AREA** is blank, because Brella records how full a building is, not how much of it the applicant occupies. A location's named insured prints as an additional named insured; the first premises' mortgagee prints as the additional interest and the rest go to remarks. **LOSS HISTORY** lists the claims recorded in Brella and the losses the applicant listed in the questionnaire's loss table — date, line, description, paid, reserved, open or closed — latest first, the rest in remarks, with **TOTAL LOSSES** added up; the comp worksheet's years with a claim or money are named in the remarks, and "no prior losses" is ticked only when nothing — no claim, no listed loss, no comp loss year — says otherwise. **PRIOR CARRIER** row A is the present insurer the questionnaire names — carrier, policy number, expiration date and premium, in its line's column — and the comp worksheet's years fill the rows left. Q10 (any judgement or lien) prints N only when the underwriting answer about judgments and liens is No, and an answer the comp application gives Yes is never printed No here.
140	Its effective date is the property line's own when that line has its own term (5.4), else the policy's. Every building gets its own section — buildings past the second print on Additional Premises pages before the signature page. PROT CL and the burglar alarm are left blank (Brella does not hold them); **% SPRNK** is 0 for a building that is not sprinklered and 100 only when the underwriting answer says the buildings are fully sprinklered, else blank. WIRING comes from Electrical last updated. **ROOF MATERIAL** is the roof covering, never its shape, and **PRIMARY HEAT** is ticked only for a boiler, or a heat pump as Other — central air or a split system says how a building is cooled, so the box is left for you. The occupancy description is the building's tenant type, else the location's Property use — never its Property type. The coverage rows hold every priced line (a line with no limit, or a $0 limit, is never printed — no "Flood $0"), then each line's further perils on their own rows with the limit printed once, then a policy-wide peril on a row of its own — "All coverages, 2%, W/H". A priced line past the fifth row prints in that building's remarks with its limit and every deductible it carries — "Business Income $250,000 · AOP $5,000". A peril that still does not fit prints in the page-2 remarks, beside the property underwriting answers. Occupancy, vacancy and roof shape go in the building remark, read from the location when the building does not hold them. A building's suite prints after the street ("400 N Main St, Suite 101, Tampa, FL 33602"), and the fire alarm in words ("Central station and local alarm", "No fire alarm").
126	Its effective date is the general liability line's own when that line has its own term (5.4), else the policy's. An explanation prints only under a "yes", and one too long for its line continues on the attached remarks page; an N/A is listed in remarks. Hazards are grouped by location, HAZ # counted within each, a long class description wraps onto two lines in its row, and a hazard past the eighth row keeps its basis, exposure and territory in remarks. # APTS and total apartment area come from the buildings when lodging is yes and every location is an apartment property; a schedule with shops or offices on it leaves them for you. Hired & non-owned auto bought on the Coverages tab prints under Other Coverage with "ACORD 137 to follow", and the additional-insured endorsement recorded on the Certificates tab prints under Other Coverages.

FORM	WORTH KNOWING
130	The agency box prints the agency's legal name with its address on the lines under it, under the box's label, the phone from Settings → Letterhead (8.7) and the agent email, as on the 125. The mailing address is the applicant's mailing (or business) address, never a premises. Each location prints once, with its LOC # — street, suite, city and county, then the state beside its ZIP ("Houston, Harris, TX 77027"); HIGHEST FLOOR is left blank — Brella does not record which floor the employees work on, and the building's storeys are not it. A fourth or later location is named in remarks. NATURE OF BUSINESS is the comp answer, the Industry or the business type — never the insurance type. Full- and part-time counts, SIC and NAICS sit in their own columns. LOSS RUN ATTACHED follows the Workers' comp tab's answer, or a loss run on file. Each state, and each further 14 classes, gets its own rating sheet (SHEET 2 OF 3…). The comp line's premium prints in page 1's TOTAL ESTIMATED ANNUAL PREMIUM ALL STATES, and on the rating sheet as well only when that one sheet is the whole policy. A "yes" prints its explanation on the line under the question; the medical and indemnity deductibles, the dividend plan and the additional endorsements print in their own boxes; officers past the fourth and loss years past the fifth are listed in full in remarks. Remarks carry only the comp-related underwriting answers.
127	Filed **Agency only** (4.8). Its insurer, policy number and effective date are the Commercial Auto line's (its own term when it has one, else the policy's), and a second auto line is named in the remarks; the 125 beside it ticks Business Auto — from the line, or, before a lead's lines are recorded, from a vehicle on the Auto tab; the agency box prints the agency's legal name and address, as on the 125. Thirteen drivers print on page 1 and four vehicles on page 3; the fifth vehicle on prints on **ACORD 129** pages and the fourteenth driver on on **ACORD 163** pages, attached behind the 127's four pages — so the 127 itself reads Page 1 of 4 to Page 4 of 4 without a break — and the 127 ticks each schedule as attached only when it is. The licence column prints the licence number only — never a Social Security number. A vehicle garaged at one of the policy's locations prints that premises' address, city, county, state and ZIP. NAIC CODE and each vehicle's symbols, territory, class, SIC, factors and premium are left blank: they are the carrier's rating codes. The form has no limits block, so the auto line's limits and covered autos lead the remarks ("LIMITS RECORDED ON THE COMMERCIAL AUTO LINE: combined single limit $1,000,000 · covered autos: …"); a third additional interest, a second violation, a third other owner or modified vehicle follow them, and "ACORD 45 attached" is never ticked. A box opened by a choice — another use, another coverage, an agreed or stated amount — prints only when that choice is made. The other-use and other-coverage boxes hold only a few letters: words that do not fit print **See Rmks** there and go in full in the REMARKS box on page 3, by vehicle number ("VEH 1 — OTHER USE: Hired auto physical damage") — vehicles on a 129 included.

FORM	WORTH KNOWING
Application	The one in the generated set is your curated version, so the set never disagrees with itself: each location and building as the Property tab holds it now — a suite right after the street, as every form writes it ("400 N Main St, Suite 101, Tampa, FL 33602") — intake answers as corrected (6.1), the agency's workers' comp record ("Workers' compensation — as recorded by the agency"), locations your team added ("Additional location (added by the agency)"), the mailing address and start date, and both deductible perils ("AOP $25,000 · W/H 2%"). The copy filed when the customer submitted stays exactly as they sent it. Both copies are on your agency's paper — its legal name from Settings → Letterhead at the top and the foot of every page, and only a small "Built with Brella OS" under the footer; the Applicant block prints the FEIN and the entity type; a date answer reads "November 15, 2026", in a table too ("January 22, 2025"), and a money column — paid, reserved, incurred, a limit — reads "$48,500"; a $0 limit is not printed; an answer that matches none of a question's boxes (an N/A, an "Other" write-in) is printed rather than dropped; and a question never sits alone at the foot of a page with its answer overleaf.

Schedule of values

The SOV workbook has one row per building and 113 columns — location, building, coverage, GL, condition, premium and contacts — under a heading that names your agency (its legal name from Settings → Letterhead). Interest Type is Owner; Flood Zone has its own column (the building's own zone when it has one, else the lookup's); **Building Address** is the location's address with the building's suite after the street ("400 N Main St, Suite 101, Tampa, FL 33602"); Protection Class, Estimated Equity and Year Renovated are left blank rather than guessed; money cells are numbers you can add up. **An amount prints once per what it counts**, so every column adds up to the record's total: a location's amounts — # Buildings, Total Units, Total Bldg Sqft, Lot Sqft, Mortgage Balance, Total Bldg Value and its GL Exposure — on its first building's row, and the policy's premiums, taxes and fees — GL, Umbrella and Flood Premium, Surplus Lines Tax, Broker Fee, Surplus Broker & Insp and Annual Premium — on the schedule's first row; the rows after are blank for them. A fact — the address, the property type and use, the construction — repeats on every row. Market Value and Land Value are the building's when entered; the parcel's prints once, on the location's first row, and only when no building of it has its own. A $0 limit is no coverage, so its cell is empty. **TIV** adds building, other structure, contents, loss of rent, business income and any line you added — never flood, equipment breakdown or ordinance or law. The coverage columns for Lakeshore:

BUILDING	BUILT	STORIES	UNITS	SQ FT	BUILDING	CONTENTS	LOSS OF RENT	AOP DED.	W/H DED.	TIV
5050 N Sheridan Rd	1932	14	112	118,000	$18,500,000	$250,000	$1,400,000	$25,000	2%	$20,150,000
6250 N Kenmore Ave	1969	4	36	38,400	$6,200,000	$75,000	$520,000	$10,000	2%	$6,795,000
1100 N Dearborn St	1939	12	88	84,500	$14,750,000	$150,000	$1,100,000	$25,000	2%	$16,000,000
7000 N Sheridan Rd	1916	3	24	21,600	$4,800,000	—	$360,000	$10,000	2%	$5,160,000
Total			**260**	**262,500**	**$44,250,000**	**$475,000**	**$3,380,000**			**$48,105,000**

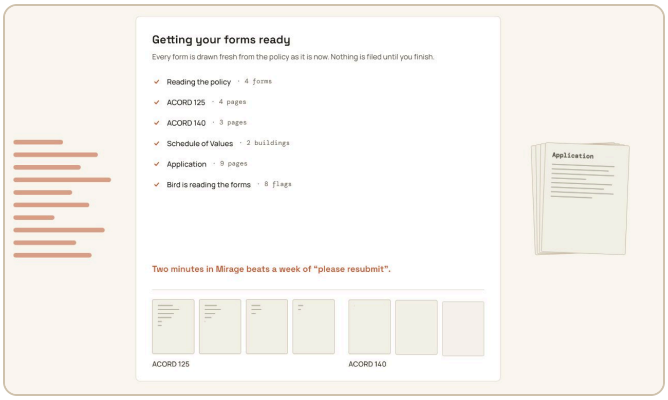
Every building also carries the GL band — $1M each occurrence, $2M aggregate, class 60010 — and the wind/hail deductible comes from the policy-wide figure because no line set its own. A **Named Storm Deductible** column sits beside the other two; it is blank here because nothing on Lakeshore names one.

5.7

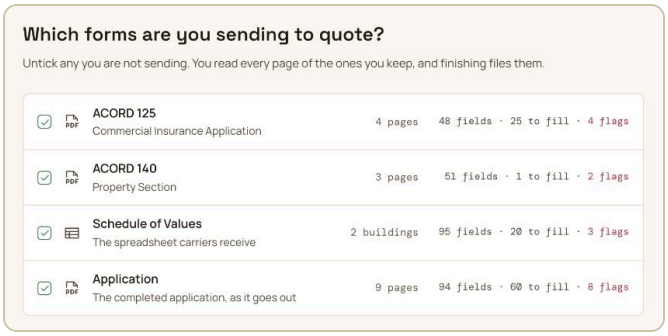
Mirage — every form, before you quote

Mirage, in the header's **Review** menu, reads every form a lead goes to quote with — the ACORD 125, 140, 126, 130 and 127, the completed application and the schedule of values — page by page, with the policy's own fields beside each page. Type on the left and the form on the right shows it letter by letter. Nothing is filed while you are in Mirage; finishing files the forms you picked, once, and can move the lead to Quoted. Mirage replaced the read-only Review.

1. Open **Review** in the header and choose **Mirage**. If a tab still holds a change you have not saved, Mirage asks **Save your changes first?** — **Save and open Mirage**, **Discard and open Mirage** or **Cancel** — because it reads the forms from the saved policy.
2. **Getting your forms ready** draws every form fresh from the policy and ticks each off as it lands — "ACORD 125 · 4 pages", "Schedule of Values · 2 buildings" — while Bird reads them for anything worth a second look — and under the list a new line every few seconds keeps you company ("Dare not skip Mirage.", "Typos fear Mirage."). Press **Continue** once the forms are in; Bird never holds you up.
3. **Which forms are you sending to quote?** lists every form the policy's lines make, ticked, with its pages and what it holds — "52 fields · 1 to fill · 7 flags"; point at one for the lines of business it is used for. Untick any you are not sending: you read every page of the ones you keep, and only those are filed. A form you untick stays home, and nothing that goes says otherwise — the ACORD 125 and the application are drawn again without its line: leave out the 130 and the 125 ticks no Workers Compensation and prints no comp premium, no WC governing class code and no NCCI risk ID, and the application has no comp worksheet; leave out the 126 and neither names general liability; leave out the 140 and the 125 carries no property line; leave out the schedule of values and the 125 attaches none. The 125 you file is the 125 you previewed. Press **Start Mirage**.
4. Walk the pages with **Next**, section by section, fixing as you go.
5. At the **summary**, check what changed and what is left, then press **File forms & move to Quoted** — or **File forms** to file them and leave the stage alone.



Getting Bayside Early Learning Center's forms ready: every form drawn — the ACORD 125 and 140, the schedule of values and the application — and Bird done reading, eight flags, with a line to keep you company. On the left the policy is read; on the right the forms stack up as each lands.



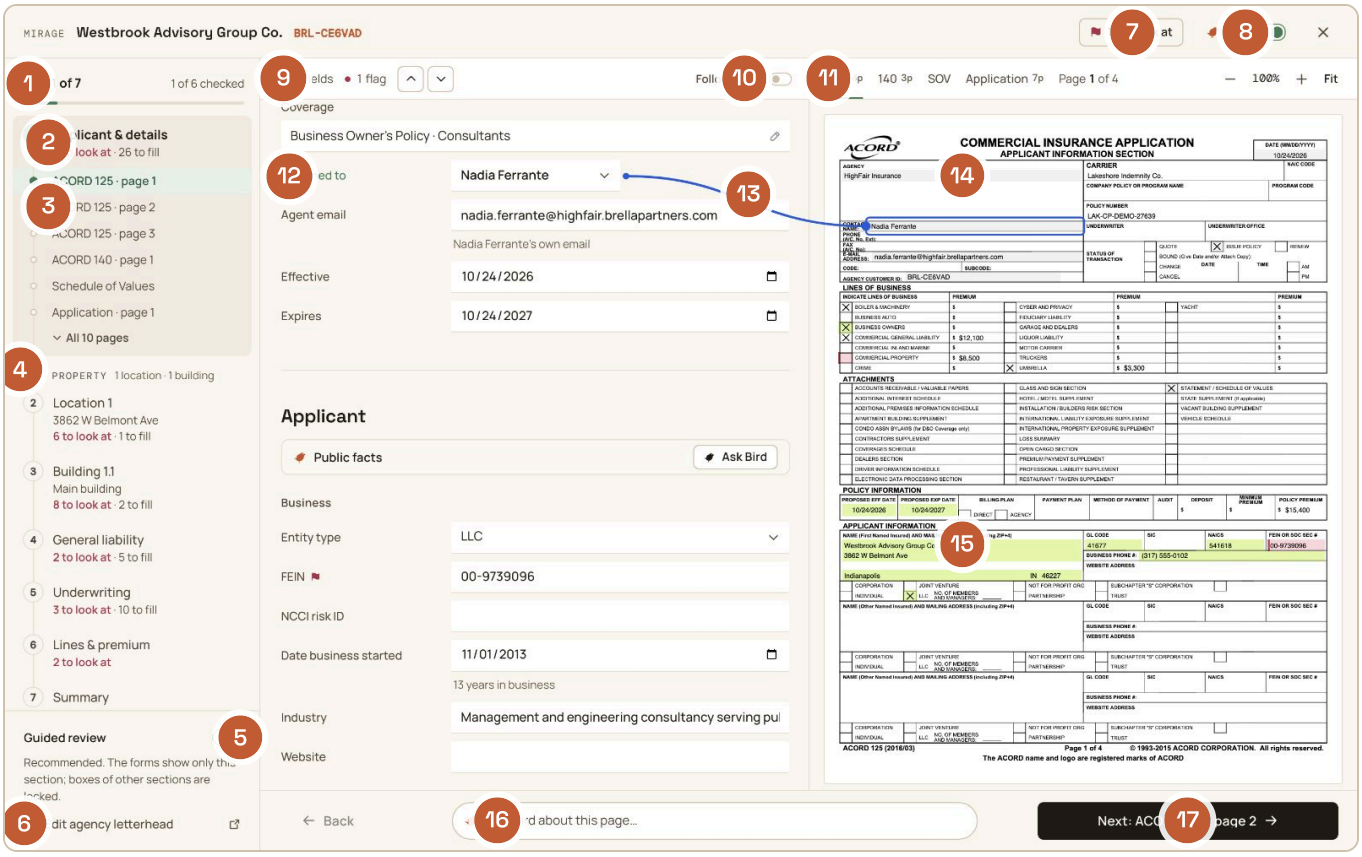
Four forms, all ticked, each with its pages, its fields, the blanks still to fill and its flags.

The walk

Mirage goes section by section — **Applicant & details**, then every location and building, **General liability**, **Workers' comp**, **Commercial auto**, **Underwriting questions**, **Loss history**, **Lines & premium** — and inside each section page by page, through every page of the picked forms where that section prints. The sections follow the forms the policy's lines make, so a lead quoted for property and general liability has no Workers' comp section of its own. Then the **Summary**. A section with nothing left on the forms you picked is not walked: leave out the 130 and the **Workers' comp** step goes, unless the 125 still prints comp facts such as the prior carriers or comp losses; leave out the 126 and **General liability** goes, unless the schedule of values still prints its GL band. A step that stays for those says so under its name — "ACORD 130 left out · on ACORD 125". A flag about forms you left out, and nothing that goes, is neither shown nor counted; the picker still counts each form's own. The steps run down the left (below), every location and building a step of its own under a **Property** heading — built for a book of 120 locations and 400 buildings, where **Find** opens the property as a tree with a search box (an address, a building's name or a number), **Flagged only**, a tick where you have been and a rose dot where a flag is open; ↑ ↓ and Enter work in the list, and only the rows on screen are drawn, so a long list opens instantly.

The left side is the policy's own fields set as a plain sheet: a heading for each block, a small caps label over each value and one quiet line under it — except the **Insured**, **Applicant** and **Policy** blocks, which are compact rows: the label beside the value, in plain words, each value in a light box of one size. A value tints when you point at it and its line firms up while you type; each intake answer's **Correct** says what you can change right here. **Applicant & details** opens on the **Insured** block, read like a form: under **Contact**, the insured's name, the contact, the email and the phone; under **Policy**, **Coverage** (the coverage and business type — click the box to change them; it sits under its label, the width of the card, so a long one reads on one line), **Assigned to**, **Agent email**, **Effective** and **Expires**. While nobody is assigned, the forms name the agency owner as the contact and the producer, and the line under **Assigned to** says so — "Nobody yet — the forms name the owner, Rosalind Hargrave". **Agent email** is the email the forms print beside the contact's name — on the 125, the 130, the loss notices and the certificates. It is the assignee's own ("Nadia Ferrante's own email", under it), so reassigning the policy changes it with the name. An Owner or a Manager

can type another for this policy — a shared service inbox, say — and leave the box or press Enter: the forms are drawn again with it, the line reads “Chosen for this policy”, and the policy’s activity log records it. The choice belongs to the person assigned: reassign the policy and the new assignee’s own email prints; assign it back and the choice returns. **Use Nadia’s own** (the assignee’s first name) goes back to the assignee’s email; so does clearing the box. Every email you choose is saved for the agency: **Saved (N)** on the line lists them — the ones used for this assignee first — and a click puts one on the policy; **Forget** takes one off the list (a policy already using it keeps it). Typing offers them too. Everyone else sees the email and cannot change it. The term saves like **Set the term…** (5.3): a new effective date fills the expiration a year later unless you chose it yourself.



Westbrook Advisory Group's first page: Applicant & details on the ACORD 125, page 1 — the steps down the left, the policy's own fields in the middle, the form on the right. The page opens on its first field, **Assigned to**; its box here, the contact name, is outlined.

1. Where you are — "Step 1 of 7" — and how many steps are checked
2. The step you are on — a solid green circle; what is left on it, in words
3. Its pages — the one on screen in green; click any to go there
4. Property — a heading; each location and building is a step of its own
5. Guided review — recommended: the forms show only this step; other steps' boxes are locked
6. Edit agency letterhead — Settings, in a new tab; Mirage stays open
7. Every suggestion on the forms
8. Bird — on or off for everything Bird does in Mirage
9. This page's fields, blanks and flags — ↑ ↓ step through them
10. Follow scroll — the form follows this side as you scroll
11. A tab for each form you picked, with its pages — the one on screen underlined
12. The field you are on — its label and dot in green; a dot beside each field on this page
13. A blue line from the field you are on to an outline round its box
14. The agency's own boxes — quiet grey: the letterhead, the assignee's name and the agent email, none typed here
15. Each box this step fills, highlighted
16. Ask Bird — questions for this page; the answer floats above
17. Next — the next page, then the next step



Agent email on Westbrook Advisory Group: an Owner chose the agency's service inbox for this policy, so the line under it reads "Chosen for this policy", and the ACORD 125 prints it beside Nadia Ferrante's name. **Use Nadia's own**, on that line, goes back to Nadia's email; **Saved (1)** is open — the agency's saved agent emails, each a click away.

1. Agent email — what the forms print; an Owner or a Manager types another
2. Saved agent emails — a click puts one on the policy
3. Forget — off the list; no policy changes
4. The 125's contact email, drawn again with the choice

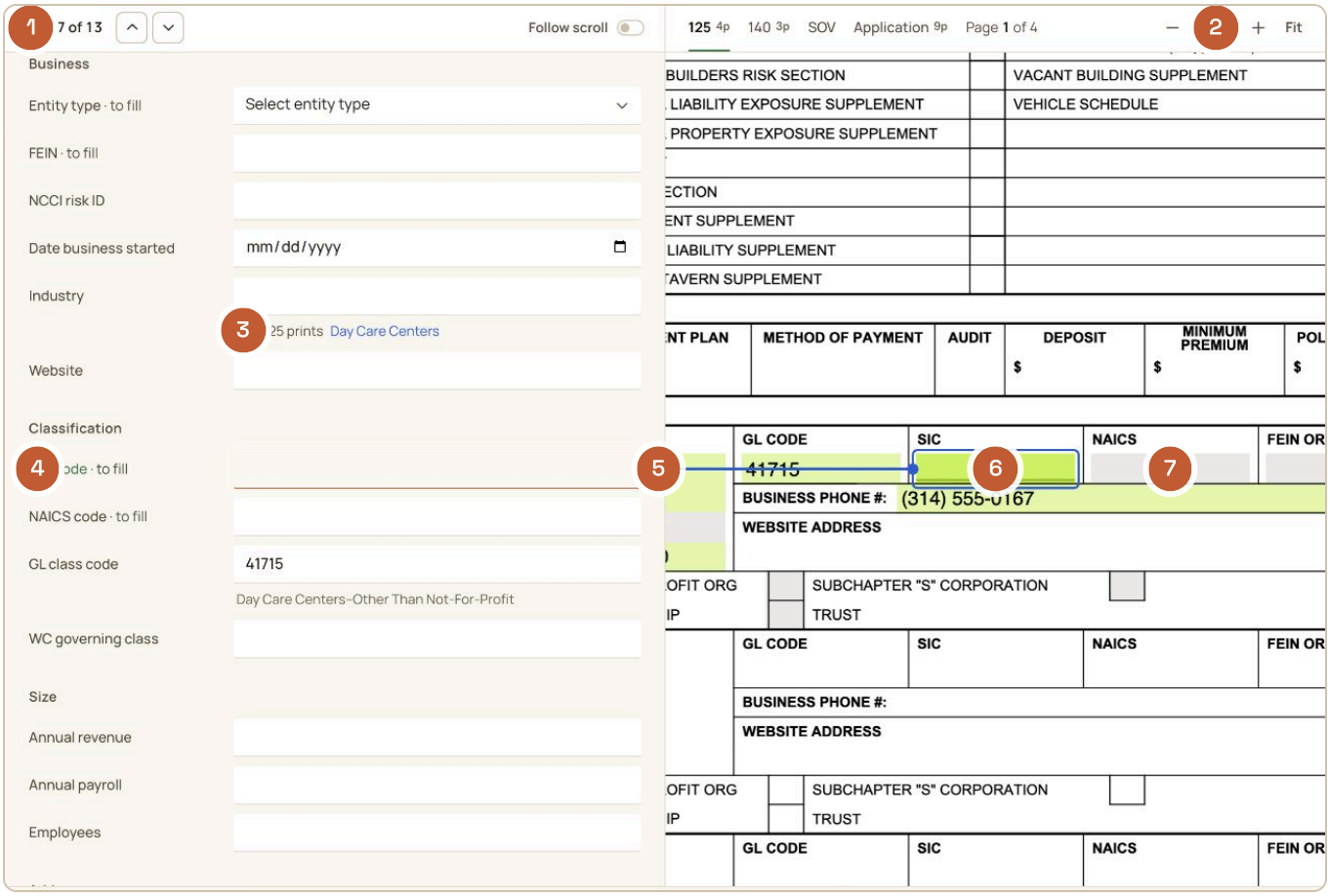
- **Next** is the one button you need, and it says where it goes — **Next: ACORD 125 · page 2**, **Next section: Location 1**, **Review the summary**. **Back** steps back. Between them sits **Ask Bird** (below). ⌘→ and ⌘← do the same as Next and Back from anywhere but a box you are typing in.
- **The steps**, down the left, are numbered in the order **Next** walks them — **1** Applicant & details, then each location and building under a **Property** heading, then the rest, and **Summary** last — each in a circle on one line: a tick once you have read it, a dash where the forms you picked print nothing of it. Only the step you are on is highlighted — a tint and a solid green circle; under each step, in words, what is left on it — "6 to look at · 1 to fill", or "All clear" — and a location's street or a building's name. The step you are on lists its pages — "ACORD 125 · page 2", "Schedule of Values", "Application · page 3" — the one on screen marked; click one to go there (a long step shows six around the one on screen and **All 11 pages**). Click any step to jump to it; ↑ and ↓ move through the steps and pages from the keyboard. The top says where you are — "Step 2 of 6", and "2 of 5 checked" over a rule. A schedule of more than twelve locations and buildings is one step under Property: the one you are on ("Location 37 of 120 · building 2 of 4"), ‹ › a whole location at a time, and **Find**.
- **Guided review**, at the foot of the steps, is the recommended way through, and it is on until you turn it off (Brella remembers your choice on this computer). On, the form shows only the section you are on — its boxes, its blanks, its flags — and a box of another section is locked: point at it and its card names its section and says Guided review gets there in order; click it and Mirage says the same, and nothing moves. Off, every box with a field behind it is a way in: its card adds "Click to go to Building 1.2", the click opens that section with the field focused, and the form shows every section's blanks and flags.
- **Edit agency letterhead**, under Guided review, opens Settings at the Letterhead card (8.7) in a new tab — where the agency's name, address and phone that every form prints are changed, and the email the forms print while nobody is assigned — and Mirage stays open where you were, every step you read and every change kept. Come back to it and the form on screen is drawn again, and each other form when you next open it, so a letterhead you changed is on the paper. Nothing about the agency is edited on a policy, so the left side does not list it.
- At the head of the left side, level with the form's toolbar, the page's **fields**, the ones still **to fill** and its **flags** are counted, and ↑ and ↓ (⌥↑ and ⌥↓ on the keyboard) step through those fields one at a time —

"Field 7 of 13".

- On the left is the policy's own panel for the section — the tab's own fields, drawn as a quiet sheet: a plain heading for each block, a hairline between blocks, a small caps label over each value and one quiet line under it that firms up while you type — no boxes — so a fix here is a fix on the policy. A small dot beside a field's label marks each one printed on this page: the field you are on has its label and dot in green, a blank the forms want filled says **· to fill** after its label, and a field a suggestion is about has a rose dot and a small rose flag after its label. Click a field, or type in it, and it is the one you are on — the blue line, its box's highlight on the form and its suggestion follow it, even straight after a save has moved the walk to another page.
- On the right, the form is marked like a highlighter: a soft fill on each box the section fills, stronger on the field you are on, grey on a blank the record should fill, a soft rose on a flag. Boxes that sit together — an address on three lines, a city beside its state and ZIP — are marked as one continuous shape, and every mark sits exactly on its box at any zoom. Each page opens on its first field, and a blue line runs from the field you are on, across the divider, to a blue outline round its box — blue in every theme, so it is never taken for the highlighter; focus another field and the form flies and zooms to its box, and the line follows; if either end is scrolled out of view the line is dashed and a small **Field is above** / **Box is below** button brings it back. Click a box and its field opens on the left — Mirage opens whichever tab or card holds it. Point at any box and its card names the section it belongs to, the field and what printed; a box that belongs to another section is locked while Guided review is on and says so, and with it off adds "Click to go to Building 1.2", and the click goes there. A box whose value is not typed on the form — the agency's name, address and phone, the producer's name and the agent email — gets only a faint grey wash, never the highlighter. Point at one and its card says where it is set, with the one thing to do: the agency's boxes read **Click to edit in Settings → Letterhead**, and the click opens Settings at the Letterhead card (8.7) in a new tab, Mirage staying open; the contact name is whoever the policy is assigned to, so it reads **Click to change who's assigned** — the click brings up **Assigned to** on the left — or, for anyone who is not an Owner or a Manager, "An owner or a manager can reassign it." The contact's email box reads **Click to change the agent email** and brings up **Agent email** ("An owner or a manager can change it." for anyone else).
- The form's toolbar has a tab for every form you picked, with its pages — "125 5p · 140 6p · 126 4p · SOV · Application 10p" — the one on screen underlined and the ones this section prints nothing on fainter (point at a tab for the form's full name and the lines it is used for — "Used for General Liability, Business Owners (BOP)"); then "Page 2 of 5", counted as the form scrolls; then **−** / **+** and **Fit**. Click a tab to look at another form. Whenever the form on screen is not where the walk is — another form, or a page you scrolled to — ↩ **Back to 125 p2** floats at the form's top right; the form never jumps back by itself, and **Next** or **Back** carries on with the walk.
- **Follow scroll**, in the left side's head (off until you turn it on; Brella remembers your choice on this computer), makes the form follow the left side: small ticks mark a reading line a quarter of the way down, the field at that line becomes the one you are on as you scroll, and the form moves to its box without changing the zoom — only when the box is not already in view. Scrolling or zooming the form yourself holds it off for a moment, and it catches up when you let go, so it never fights your hand.

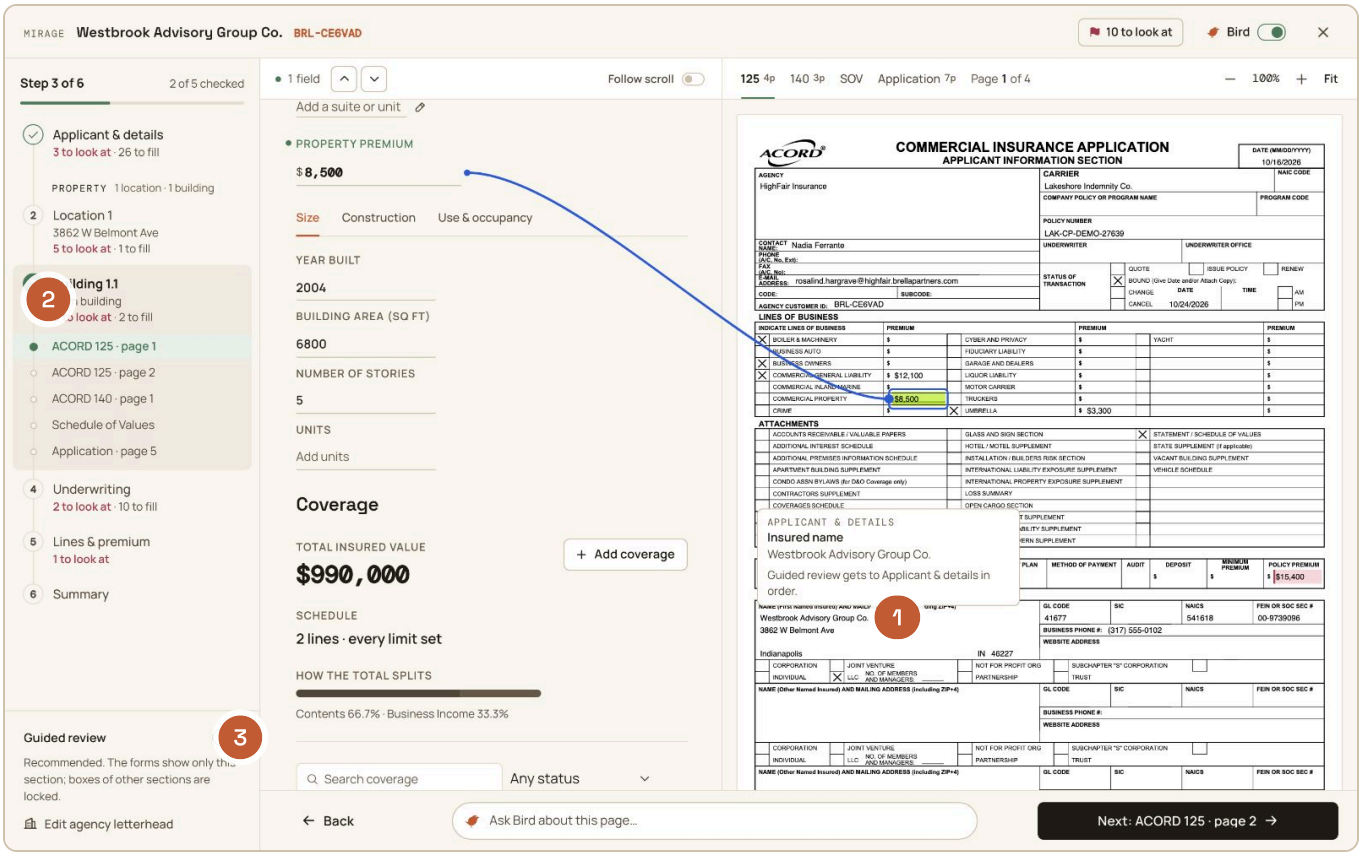
- Some boxes can be filled by more than one field — the 125's description of operations at a premises prints its **Property use**, or, while that is empty, its **Tenant type**; an insured's name is the business name, or the contact's. When a box prints the second choice, Mirage says so twice: its card reads "Property use is empty — filled, it prints here instead.", and under the empty field on the left a line says what the form shows in its place — "Empty — the 125 shows "Commercial - Office" from Tenant type". A field whose own line already says it — Industry's "The 125 prints Day Care Centers", where a tap fills it in — says it there, once. Nothing is filled in for you: the left side simply never looks blank where the form is not. A click on such a box goes to the field that printed it.
- Every letter you type on the left is on the form at once, in the form's own type, in its own box; a Yes / No, a dropdown pick or a tick flips its box the moment you choose. From the moment you leave the field (or pick) until the form has been drawn again with it, everything it prints **breathes** — its boxes on the form, its dot and "· updating" after its label on the left — and a suggestion on it changes to "Checking your change — the form is being drawn again…" instead of offering Use or Dismiss. Once the new drawing lands, Mirage asks the record's own checks again — so a fix that settles a suggestion on another field takes that one away too, and a change that creates a contradiction raises one. A suggestion on the card that your save settled says **Resolved · ‹field›** for a moment, its sentence struck through, then goes. Bird's own suggestions step aside when a value they are about changes, and Bird reads the forms again at the Summary. Leave the field (or press Enter) and it saves: the form is drawn again — **Updated** in the toolbar — and the new drawing takes the place of your typing without a flicker. If a save fails, the form keeps what was saved and the field says why. Underwriting answers save one by one inside Mirage; the tab keeps its **Save underwriting**. An intake answer that is wrong on the forms is corrected here: **Applicant & details** lists every one with **Correct** (6.1).
- **Underwriting questions** the record already answers are not asked again. Under a question nobody has answered, Mirage shows what the intake or the buildings say about it — "From intake · No · "Are there any animals on the premises?" No", or "The buildings say · No · All 3 buildings: not sprinklered" — and the answer in that line is one tap: **No** writes the answer, with its explanation in the record's own words when that answer needs one ("From the intake: …"), and the activity log records both. If the record has changed since — the question answered, the intake corrected, a building changed — it writes nothing. It is offered only where the logic carries: an intake question counts only by its exact wording, and only for the answer it settles (a swimming pool on the premises answers Yes to "pool, playground or trampoline", never No); the buildings answer only when every one of them records the fact the same way, and to "fully sprinklered" and "fire and burglar alarms centrally monitored" only No — a building marked sprinklered is not a fully sprinklered one, and the buildings record the fire alarm, not the burglar alarm. Two sources that disagree offer nothing, and prior losses are never offered: that answer is the insured's to give. These lines are not flags and are never counted as one; the Underwriting tab itself does not show them.
- **Lines & premium** holds the Policy block — carrier, policy number, the policy-wide deductible, the surplus lines tax and broker fee — the lines card as on Overview (on a lead, **Lines of business** with **Edit lines** and **Bind**; the dialog opens over Mirage), and the coverage decisions (4.6). A figure that belongs to one line, on a lead whose lines are not recorded yet, is not saved: "This lead's lines aren't recorded yet — record them with Edit lines (Lines of business), then set this."

- The × at the top right closes Mirage, and nothing is filed. Esc never closes it, so closing a menu cannot throw a walk away.



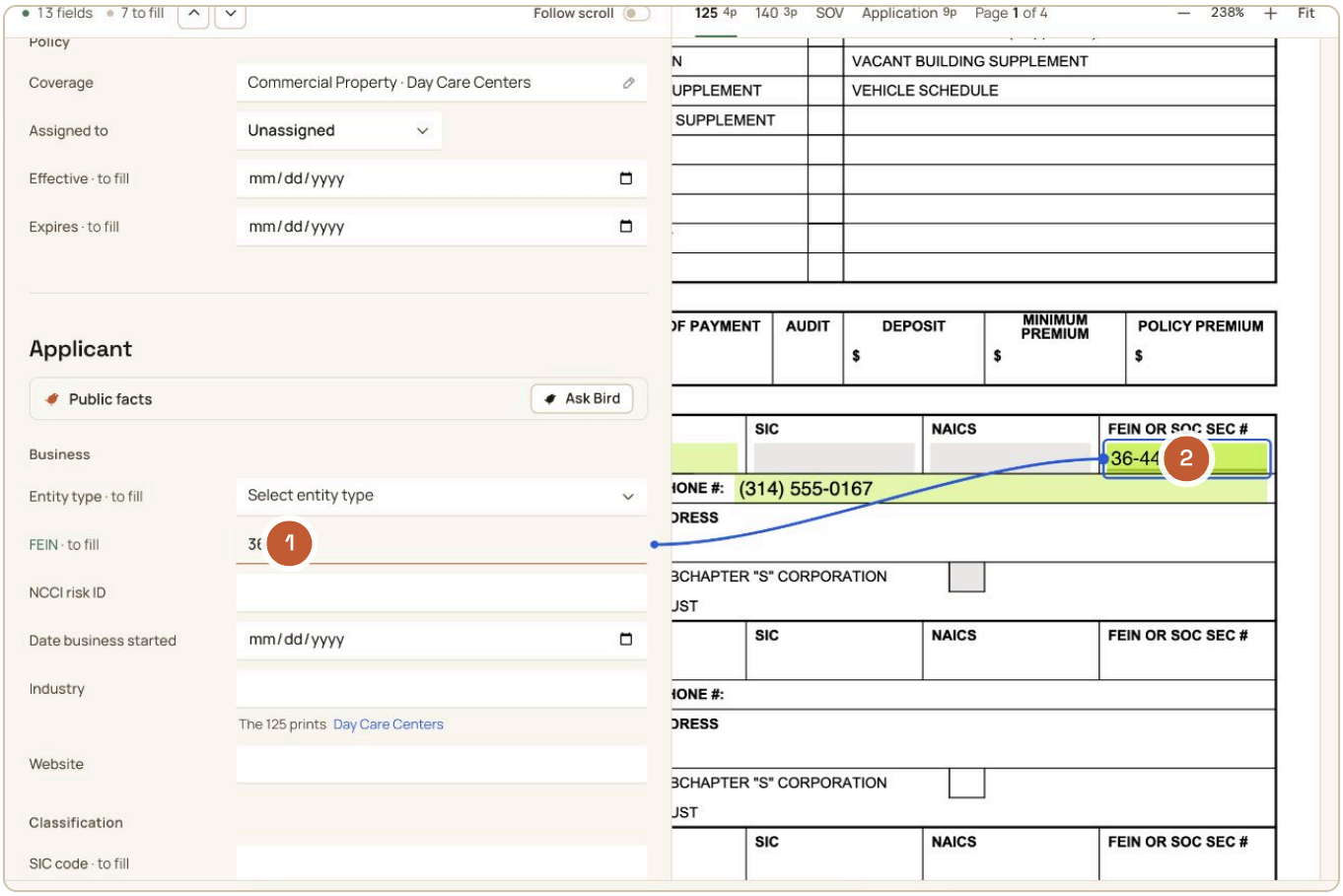
Bayside on the ACORD 125: ↓ has stepped to the SIC code — field 7 of 13 — and the form has flown to its box and zoomed in. Above it, Industry is empty, so the 125 prints the business type there — the line under it says so, and a tap on Day Care Centers fills it in.

1. Field 7 of 13 — ↑ ↓ step through the page's fields
2. Flown to and zoomed: 238%
3. Industry is empty: the 125 prints the business type — a tap fills it in
4. The field you are on — its label and dot in green
5. A blue line from the field you are on to an outline round its box
6. Its box on the form, flown to: a stronger fill
7. A blank the record should fill: grey



Guided review on Westbrook's first building, ACORD 125 page 1: the form marks only Building 1.1's boxes. Pointing at the insured's name — a box of Applicant & details — shows its card: locked, and Guided review gets there in order; a click there moves nothing.

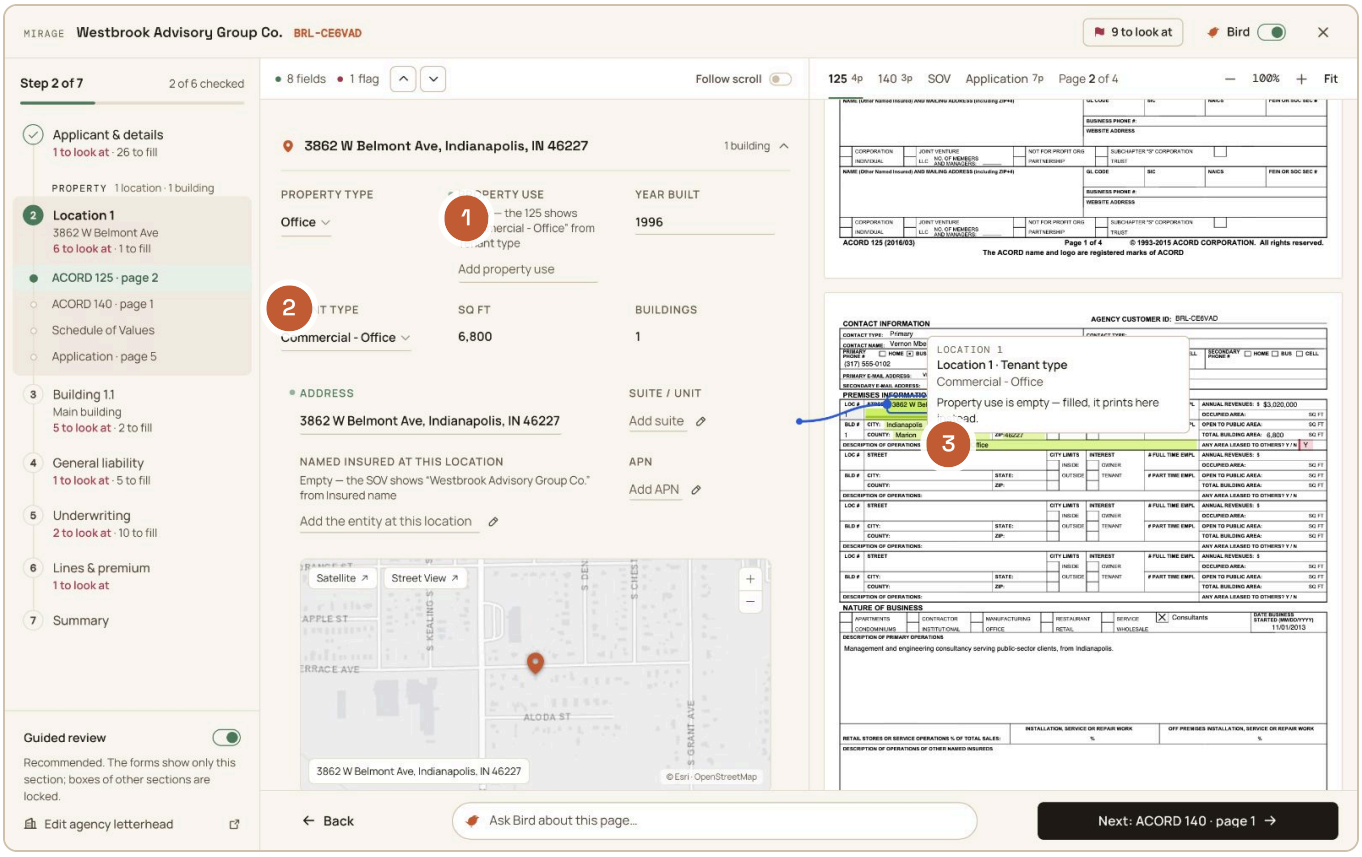
1. A box of another step — locked: its card says Guided review gets there in order
2. The step you are on — the form marks only its boxes
3. Guided review — on; turn it off and every box is a way to its step



Rosalind retyping Bayside's FEIN: "36-44718", half typed, is already in the FEIN box of the ACORD 125, in the form's own type. Leaving the field saves it.

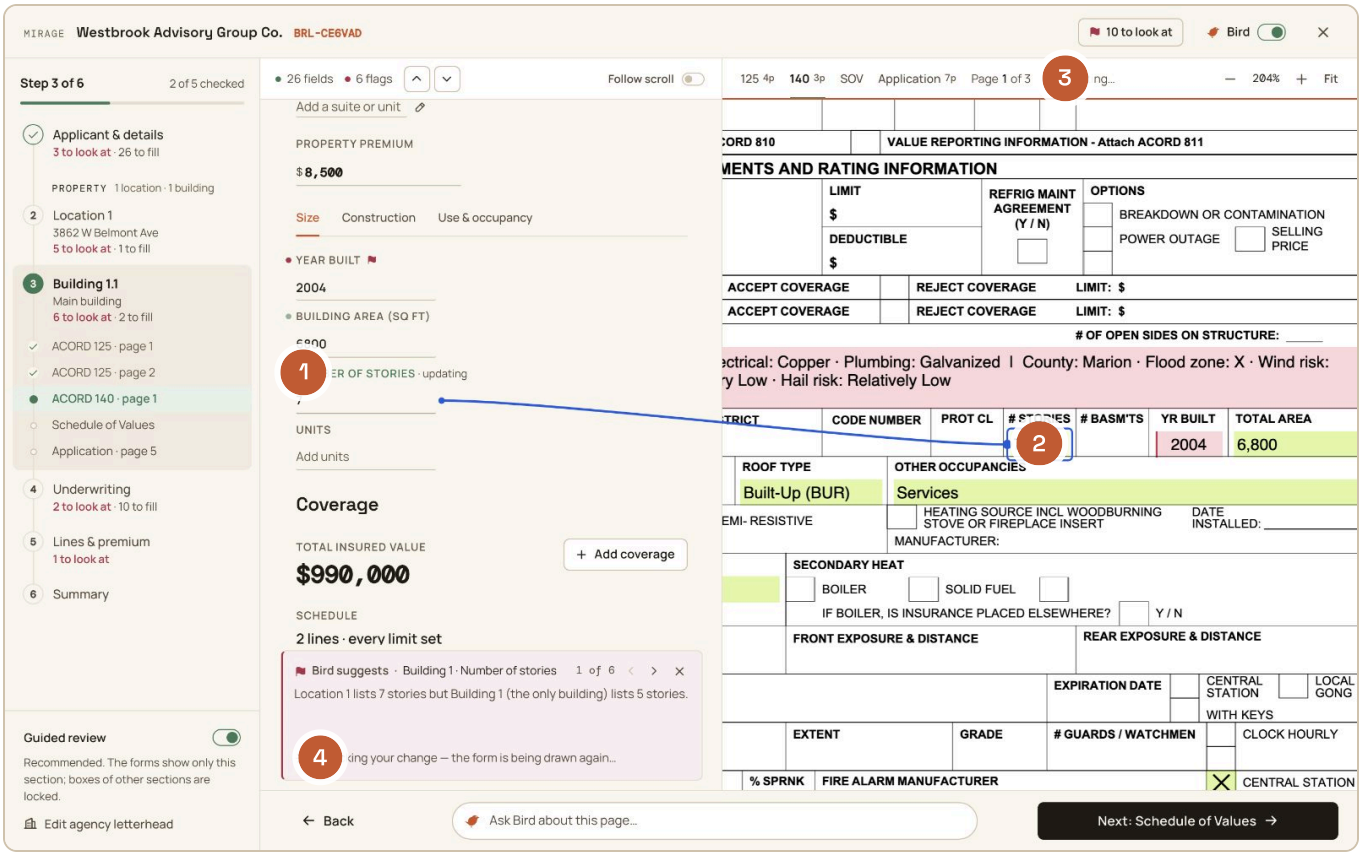
1 Typing on the left…

2 …is on the form as you type



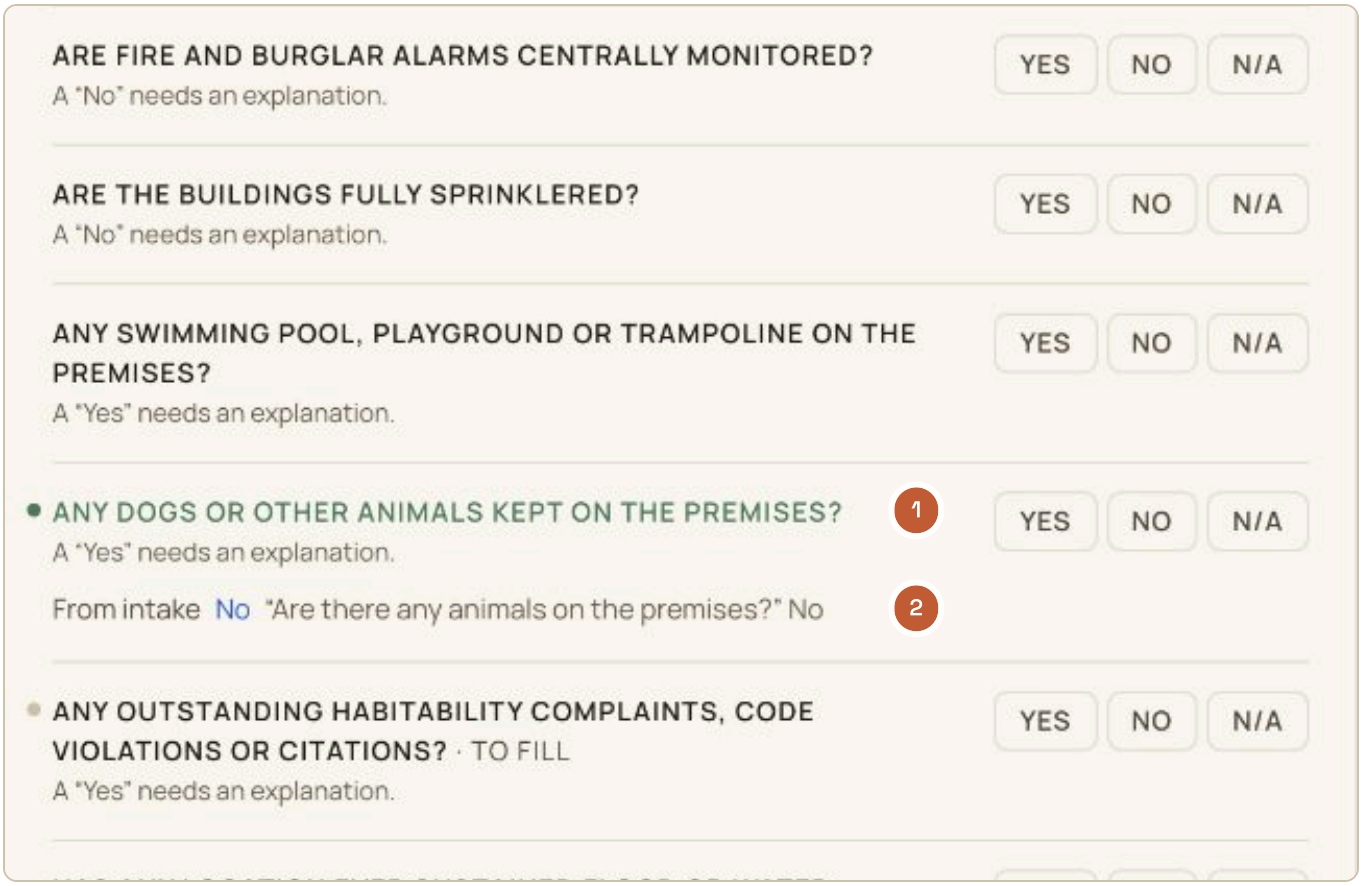
Westbrook's Location 1 on the ACORD 125, page 2. The premises' description of operations prints the location's **Property use** — empty here — or else its **Tenant type**: the box's card says "Property use is empty — filled, it prints here instead.", and under Property use the left side says what the 125 shows in its place, and from Tenant type.

1. The empty field — what the form shows in its place, and from which field
2. The field that printed it
3. The box — its card names the field that printed, and the empty one that would print instead



Westbrook's Building 1.1: its number of stories changed from 5 to 7 under Bird's suggestion that the location says 7 and the building 5. Until the ACORD 140 is drawn again, the field says · **updating**, its box on the form breathes with the new value, the toolbar says **Updating…**, and the suggestion waits — "Checking your change — the form is being drawn again…". Once it is drawn, the card says **Resolved · Number of stories** for a moment, the sentence struck through, and the suggestion goes.

1. The field you changed — "· updating", its dot breathing
2. Its box on the form breathes until the form is drawn again with it
3. Updating…
4. The suggestion it answers waits: "Checking your change…"



Bayside's Underwriting step: nobody has answered "Any dogs or other animals kept on the premises?", but Simone answered "Are there any animals on the premises?" No at intake — so Mirage says so under the question, and **No** writes it.

1. The question, still unanswered
2. What the record already says — here the applicant's own answer at intake. Its **No** writes the answer, with its explanation when that answer needs one, and logs it

Bird in Mirage

Everything Bird does in Mirage follows the **Bird** switch in its header: off, there is no Bird anywhere in Mirage — no suggestions of Bird's, no Ask Bird bar, no Public facts card — and the checks that need no Bird still run. On, **Ask Bird** sits in the footer between **Back** and **Next** — "Ask Bird about this page…" — and, when you point at it or click into it, offers questions for the page you are on — **Fill the blanks in this section** when the section has any, **Check this field** for the field you are on, what is wrong on this page, explain the field, is anything contradicted elsewhere, and on **Applicant & details** "Find the missing FEIN, SIC, NAICS and GL class" — or type your own. The answer floats just above the footer, over the form, without a window or leaving Mirage; the suggested questions step aside while it is up, the same bar takes a follow-up, and **×** hides it. What a click cannot do — a locked box, a value set elsewhere — is said for a moment just above the bar. Bird knows the section, form, page and field you are on, and which boxes are still blank.

Bird fills the left side itself. Asked to fill the blanks, it looks each one up — the public record, the property lookup, the documents on file, or what you tell it ("the lot is 9,800 sq ft") — writes what a source gives into its field, and says which blanks it could not fill and why. Asked to check a field, it reads it against the forms and the record and corrects it when it is wrong. For the applicant's public facts it says **Searching the**

web…, fills what a source states outright, offers the likely ones as choices, and says plainly what is not public. Whenever Bird fills or changes a field while Mirage is open — asked from this bar, or by a suggestion's **Use** — the left side and the forms update by themselves, and the fields that changed flash once on both sides.

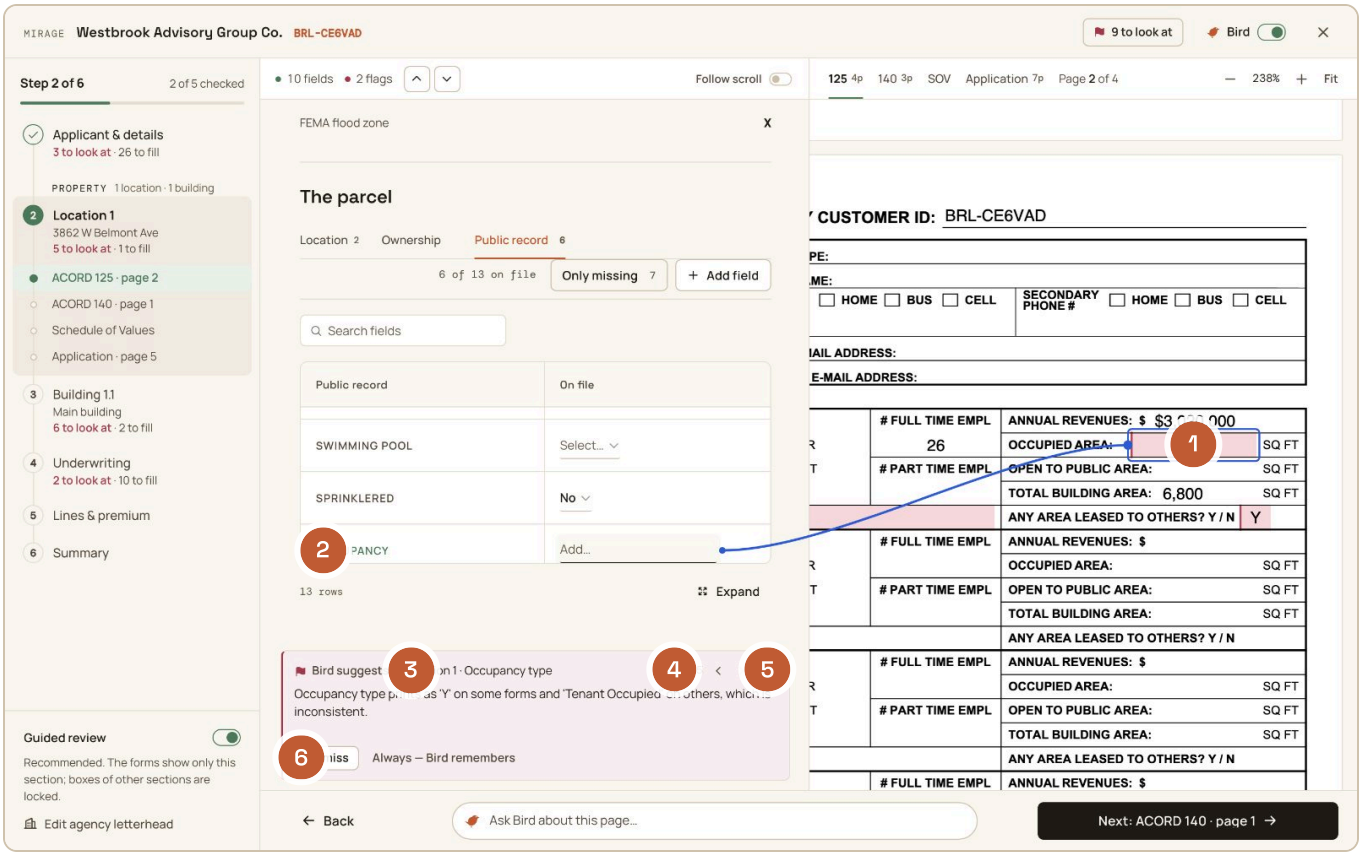
Suggestions — advice, not errors

Bird reads the forms as they are drawn and flags what looks wrong: answers that contradict each other, a figure that is implausible, wording a carrier would query — never a blank; the grey marks show those. Brella's own checks flag the contradictions they can see for themselves, such as an alarm answer a building disagrees with, an insured named "… Corp." whose entity type says LLC, or an ACORD 127 question answered No with its own rows recorded under it, and those stay even with Bird switched off. Each flag is a suggestion, and advice, so it is a soft rose — never red, which is kept for something that actually went wrong, such as a form that could not be drawn or a save that failed. On the left, a field a suggestion is about has a rose dot and a small rose flag after its label; on the form, its box has a soft rose wash.

- A suggestion shows in **one card docked at the foot of the left side**, below the fields — it never covers one, and nothing on the left moves when it comes or goes. It opens when the field you are on has a suggestion, and when you click a rose box on the form. Its head says who suggests it — **Bird suggests**, or **Mirage suggests** for one of Brella's own checks — and which field it is about; click the field's name to go back to it. When the section has more than one, "1 of 3" and **‹ ›** step through them, each step going to its field, and the form follows.
- Under the head, the whole sentence — three lines, then **More** for a longer one (**Less** brings the buttons back) — and what you can do: **Use "…"** when Bird has the corrected value and you can edit the policy (**Set Building limit to "…"** when the value goes in another field), **Dismiss**, and, for an Owner or a Manager, **Always — Bird remembers**.
- The card's **×** folds it to one line — "Bird suggests · Insured name — Insured name is all lowercase…", with "1 of 3" when there are more. It stays a line on every suggestion until you click the line to open it again, and Brella remembers that on this computer. × only folds the card; it resolves nothing.
- With Guided review off, a rose box whose suggestion is about another section shows too; click it and its card opens over the form instead, with the same words and buttons; its **×** or Escape closes it. With Guided review on, another section's suggestions wait for its turn — the chip in the header still lists them all.
- When Bird is sure what a value should be — a typo, a malformed email, phone, FEIN or ZIP, capitals where they belong, a year with its digits swapped — its suggestion carries the corrected value: **Use "Ferrante & Sons Motors LLC"**. Use writes it into the field, the forms are drawn again, the suggestion goes, and the activity log records the change. If the field has changed since Bird read it, Use refuses and says so in the card — it never writes over a later change. A contradiction Bird cannot settle has no Use; that one is yours.
- The chip in the header ("13 to look at", or **No suggestions**) lists every open suggestion on the forms: what kind (**Contradiction**, **Looks wrong**, **Wording**), who raised it (Bird, or a **Check**), and **Use "…"** · **Go to field** · **Dismiss** · **Always — Bird remembers**.

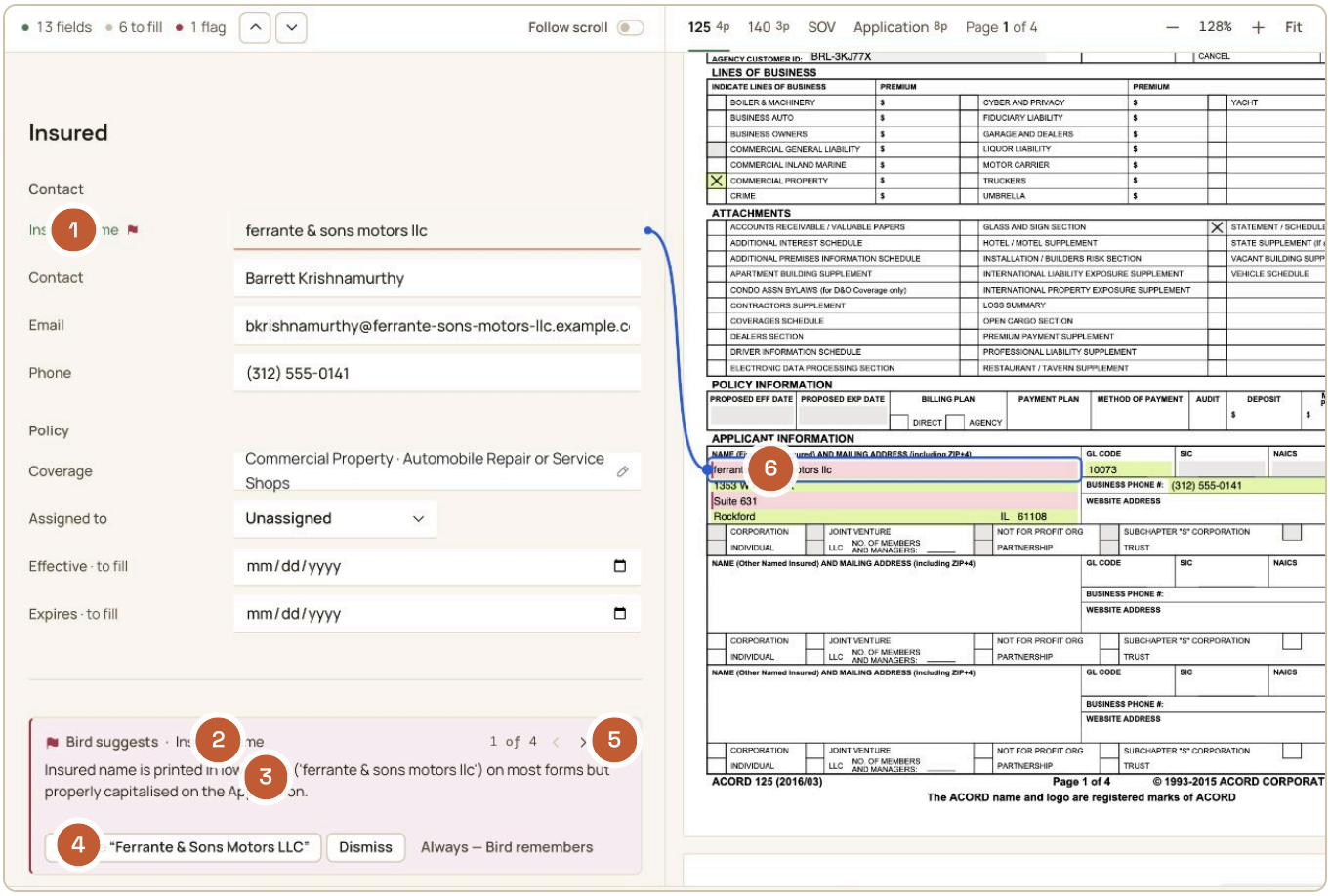
- A **Contradiction** is always two fields whose values disagree: Bird never raises one where the values agree once the format is set aside ("$54,700" and "54700.00"), and a suggestion about one field alone is **Looks wrong** — an implausible value — never a contradiction. A long sentence ends at a whole word with "…", never in the middle of one. A suggestion Bird raises on exactly the fields and values one of Brella's checks already raises shows once, as the check's.
- **Dismiss** says the value is fine as it is, on this policy — kept with who and when, until a value it is about changes. It stays dismissed when Bird reads the forms again, however Bird words or classes the problem the next time. What Bird found stands the same way: a change anywhere on the record has Bird read the forms again, and that reading adds to the list — a suggestion goes when you fix, dismiss or change what it is about, never because Bird read again. A suggestion that calls its own finding fine ("plausible — no issue") is never shown. Bird shows up to 12 open suggestions on a policy, and a dismissed one never takes one of those places: dismissing makes room for the next. **Always — Bird remembers** does that and also keeps one sentence in Settings → **What Bird remembers** (9.4), such as "Mirage: "Agency" = "HighFair Insurance Agency, LLC" is correct for this agency — do not flag it again.", and Mirage says "Bird will remember — it won't raise this again on any of the agency's policies." A suggestion about the agency's own boxes — its name, address, phone, email or producer — then never appears on any policy of the agency while those values stay the same; any other, Bird simply knows not to raise. Resolved suggestions fold away under the chip's list — "Resolved by Rosalind Hargrave · Oct 7, 2026 · 9:22 PM" — each with **Restore**, which brings back one dismissed on this policy. To lift an **Always**, delete its sentence in Settings → What Bird remembers.
- The **Bird** switch beside the chip turns Bird's suggestions off and on, and Brella remembers your choice on this computer. Off, Bird is not asked at all.

General liability asked for, none on the record. When the applicant said yes to general liability at intake, or gave CGL limits in the questionnaire, or GL is marked **Purchased** on the Coverages tab or sold as a line — and the policy holds no GL limits and nobody declined it — Mirage walks a **General liability** section even though no ACORD 126 is made: its left side is the Liability tab's question with **Add general liability**, and Mirage suggests "General liability: asked for at intake ($1,000,000 each occurrence / $2,000,000 aggregate); no limits on the record, so the ACORD 126 won't be made". The suggestion shows on Applicant & details and Lines & premium too. Where the questionnaire gave the limits, **Use the applicant's limits** writes them all onto the Liability tab in one click, each on the activity log; the ACORD 126 is then made, and it is ticked under **Forms to file** at the Summary. Nothing adds GL by itself — without limits from the applicant, record them on the Liability tab, or record the decline on Coverages.



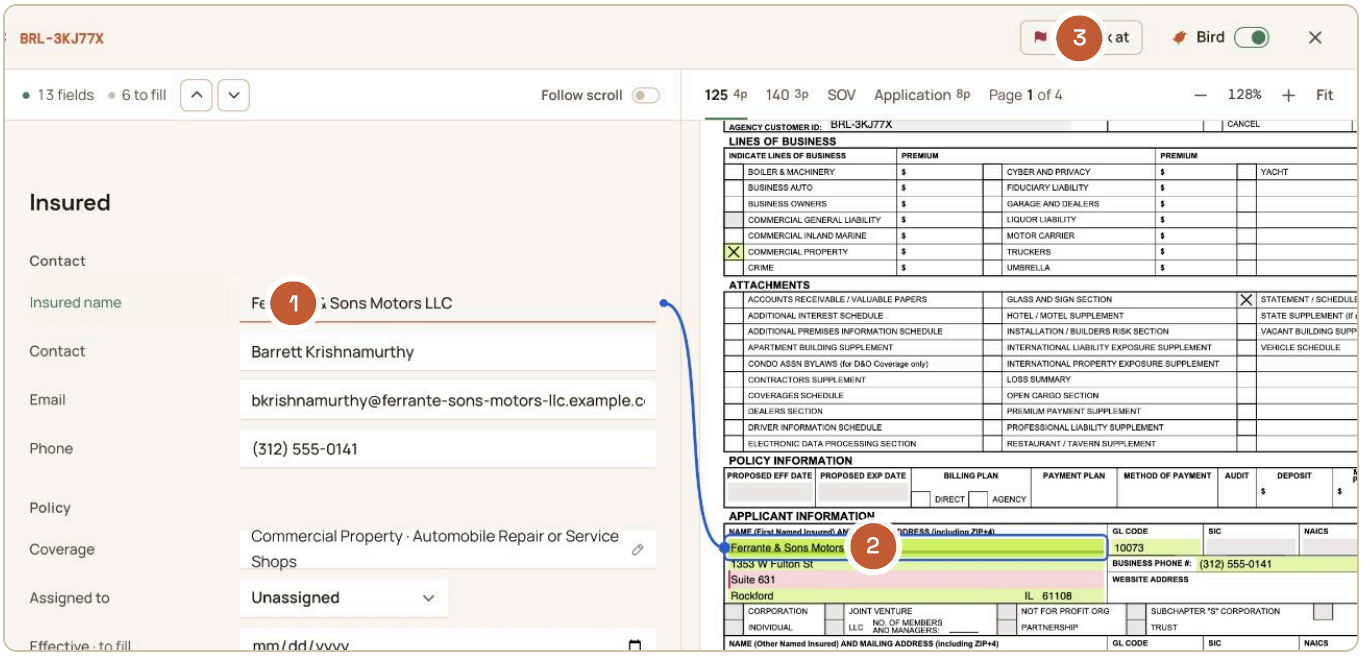
A rose box on Westbrook's ACORD 125, clicked: Bird sees the occupancy print as "Y" on some forms and "Tenant Occupied" on others. Its suggestion opens in the card at the foot of the left side — **Bird suggests** · Location 1 · Occupancy type, 5 of 5 on this step — the field comes into view with its label in green, and the blue line runs to the box.

1. The box you clicked — outlined in blue, its wash rose
2. The field it is about — brought into view, its label in green
3. Who suggests it, and the field it is about — click to go back to it
4. 5 of 5 — ‹ › step to the next, and its field
5. × folds the card to one line
6. Dismiss · Always — Bird remembers



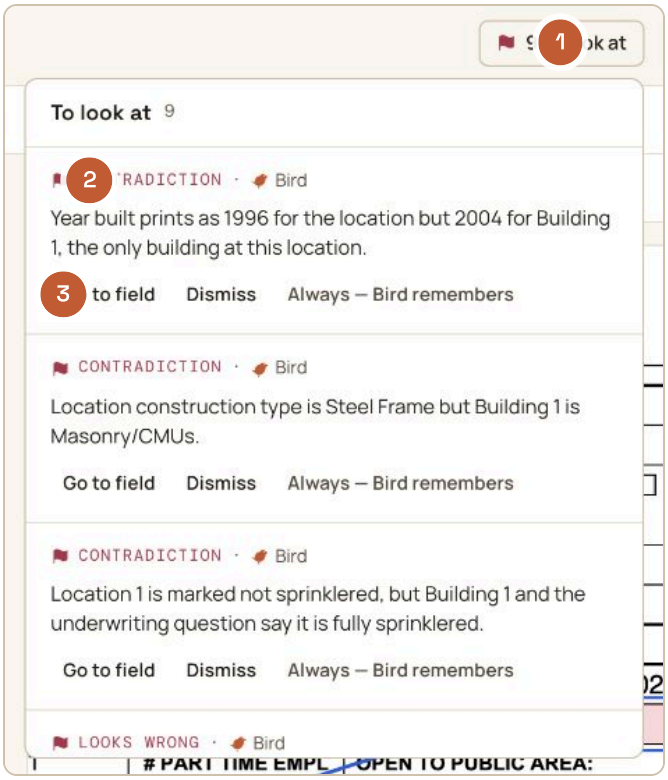
Ferrante & Sons Motors, its name typed in lower case for this picture: Bird's suggestion in the card docked below the fields — **Bird suggests · Insured name**, the whole sentence, then **Use "Ferrante & Sons Motors LLC"**, **Dismiss** and **Always — Bird remembers** — and the name's box on the 125 washed rose.

1. A field a suggestion is about — a small rose flag after its label
2. Bird suggests · the field — click its name to go back to it
3. The whole sentence — three lines, then More
4. Use — Bird's corrected value, written into the field
5. × folds the card to one line
6. The box it is about — a soft rose wash



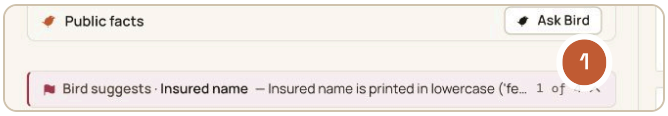
After **Use**: the name is corrected on the left and on every form, both flash once, the card goes — no other suggestion on this step — and one fewer is left: "4 to look at". The activity log reads "Changed the insured's name from ferrante & sons motors llc to Ferrante & Sons Motors LLC".

1. The field, with Bird's value
2. Its box on the form, redrawn
3. One fewer — 4 to look at



The chip's list on Westbrook: every open suggestion, its kind and who raised it, and what you can do with each — with **Use** "…" too when Bird has the corrected value.

1. The chip — 9 to look at
2. What kind, and who suggests it
3. Go to field · Dismiss · Always — Bird remembers

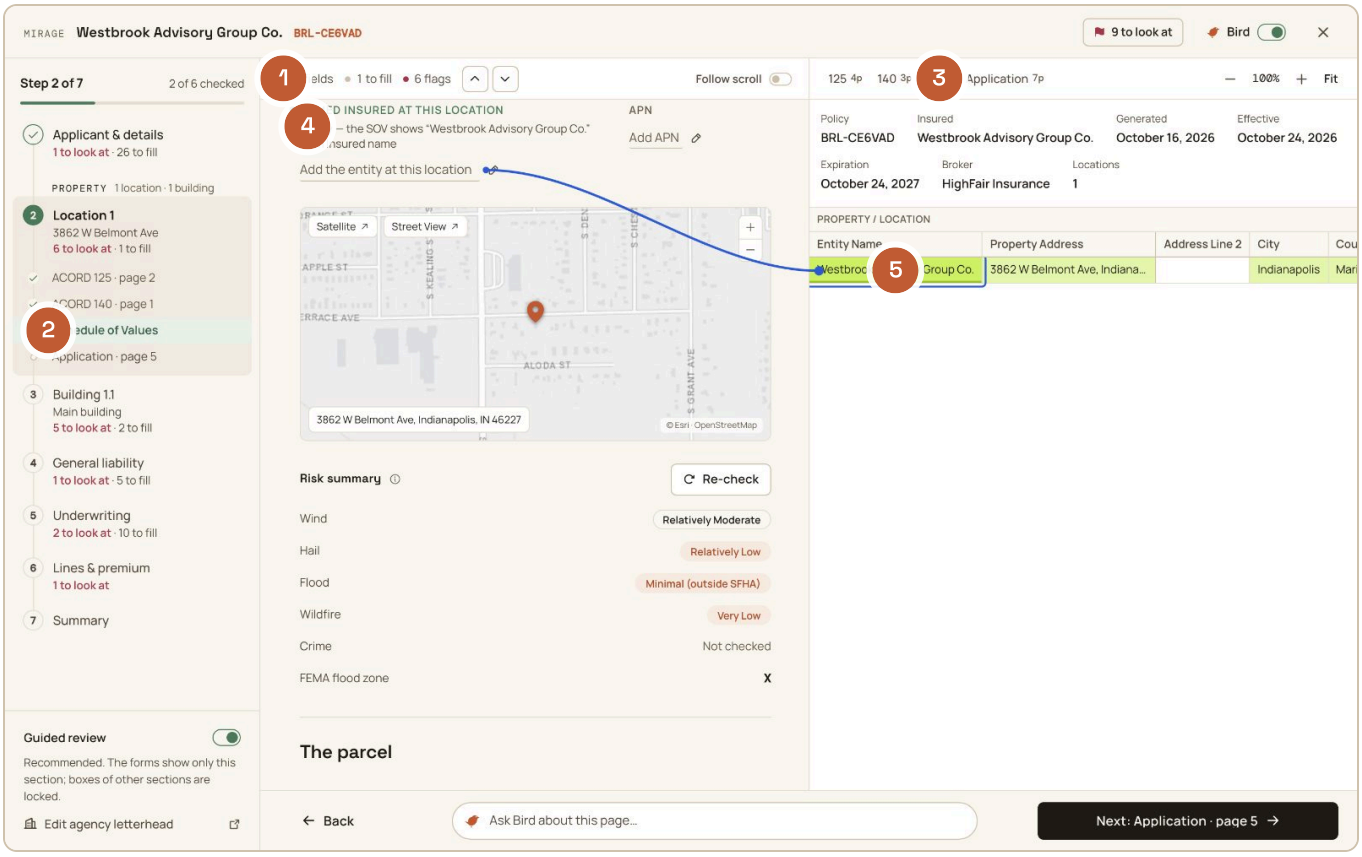


The card folded with its ×: one line — who suggests it, the field and the start of the sentence. Click the line to open the card again.

1. Click the line to open the card again



The agency's name on the 125 is set in Settings → Letterhead, not on the policy: its card names the step, says where it is set, and a click opens it in a new tab.

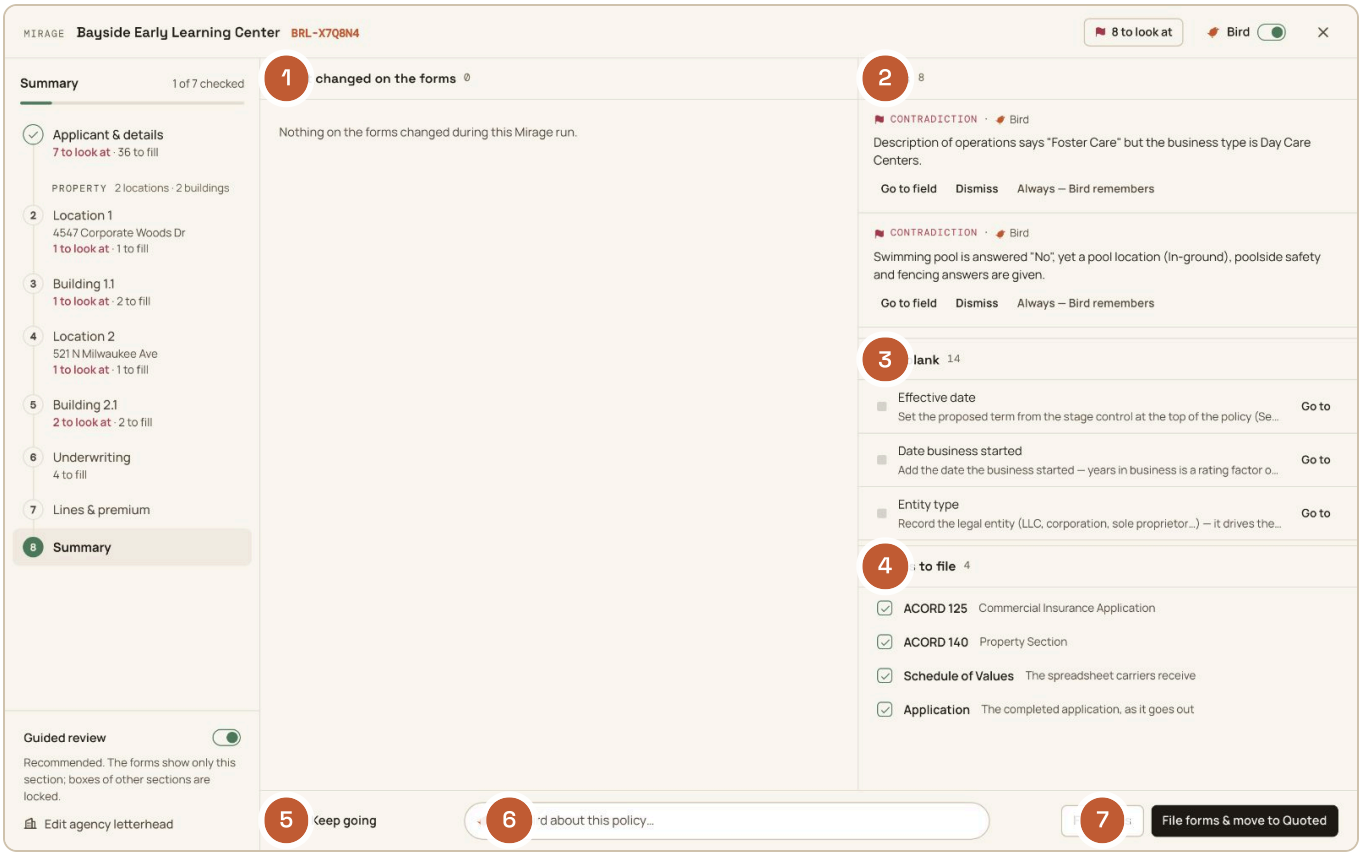


Location 1 on the schedule of values, walked as the grid the carrier gets — **Schedule of Values** marked in the step's pages. The page opens on its first field, the location's named insured: empty, so the schedule prints the policy's insured in its cell, and the left side says so.

1. 15 fields · 1 to fill · 6 flags on this page
2. The page on screen, in the step's list
3. The SOV's tab, underlined
4. The field you are on — empty: the schedule prints the policy's insured, and the left side says so
5. Its cell on the schedule of values

The summary, and filing

The **Summary** — the last stop on the map, or **Review the summary** at the end of the walk — shows **What changed on the forms** (each change once, with what it printed before and after, on each form — matched by its field, not its page, so a building added that pushes later boxes onto the next page is not read as boxes emptied and filled; a box that several fields fill — a remarks box, a total — is named as the box, one line for it, not one per field), the **Flags** still open and the ones resolved, what is **Still blank** — each with its fix and **Go to** — and the **Forms to file**, where you can still untick one — the 125 and the application are then drawn again without it, and What changed shows the difference; a form your changes in Mirage brought into being, such as the ACORD 126 once GL's limits are recorded, joins them ticked. **Keep going** goes back to the walk.



Bayside's summary: nothing changed on the forms this time, eight suggestions open, fourteen blanks left, four forms to file — **File forms**, or **File forms & move to Quoted** on a lead.

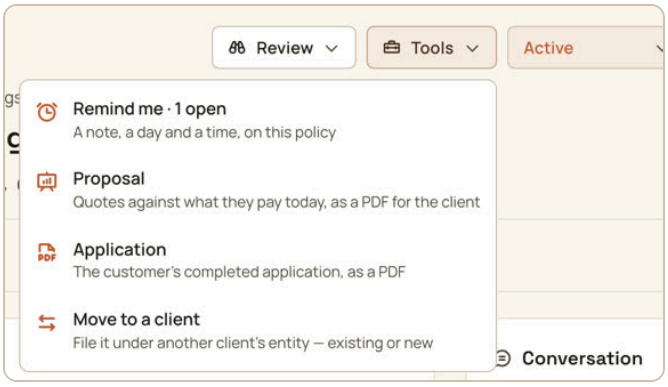
1. What changed on the forms — before → after, form by form
2. Flags still open, and the resolved ones
3. Still blank — each with Go to
4. Forms to file — untick any
5. Keep going — back to the walk
6. Ask Bird about the policy
7. File forms — on a lead, File forms & move to Quoted beside it

File forms & move to Quoted files the picked forms and moves the lead to Quoted in one step; **File forms** files them and leaves the stage alone — on a policy already quoted or bound it is the only button. Each form is filed once, as a new version on the Documents tab marked **Mirage** (5.5), with the earlier versions kept, and the activity log reads "Went through the policy in Mirage and filed 4 forms", naming them.

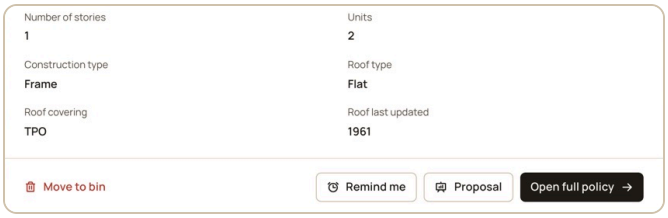
5 . 8

Proposals — today against each quote

A **proposal** is what you send the client before they decide: what they pay today, what each carrier quoted, and what each line covers — as one PDF on your letterhead. It works on a lead, at renewal and in the middle of a term. Open it from the header's **Tools** menu → **Proposal**, or from a lead's preview on Leads (**Proposal**, beside Resend onboarding). It is one dialog with four steps down the left — **Quotes**, **Today**, **Pages**, **Generate** — and **Proposals**, the ones already made, under them. Every change saves itself a moment later ("Saved" at the foot); until you change something the footer says "Prefilled from the record — not saved yet".



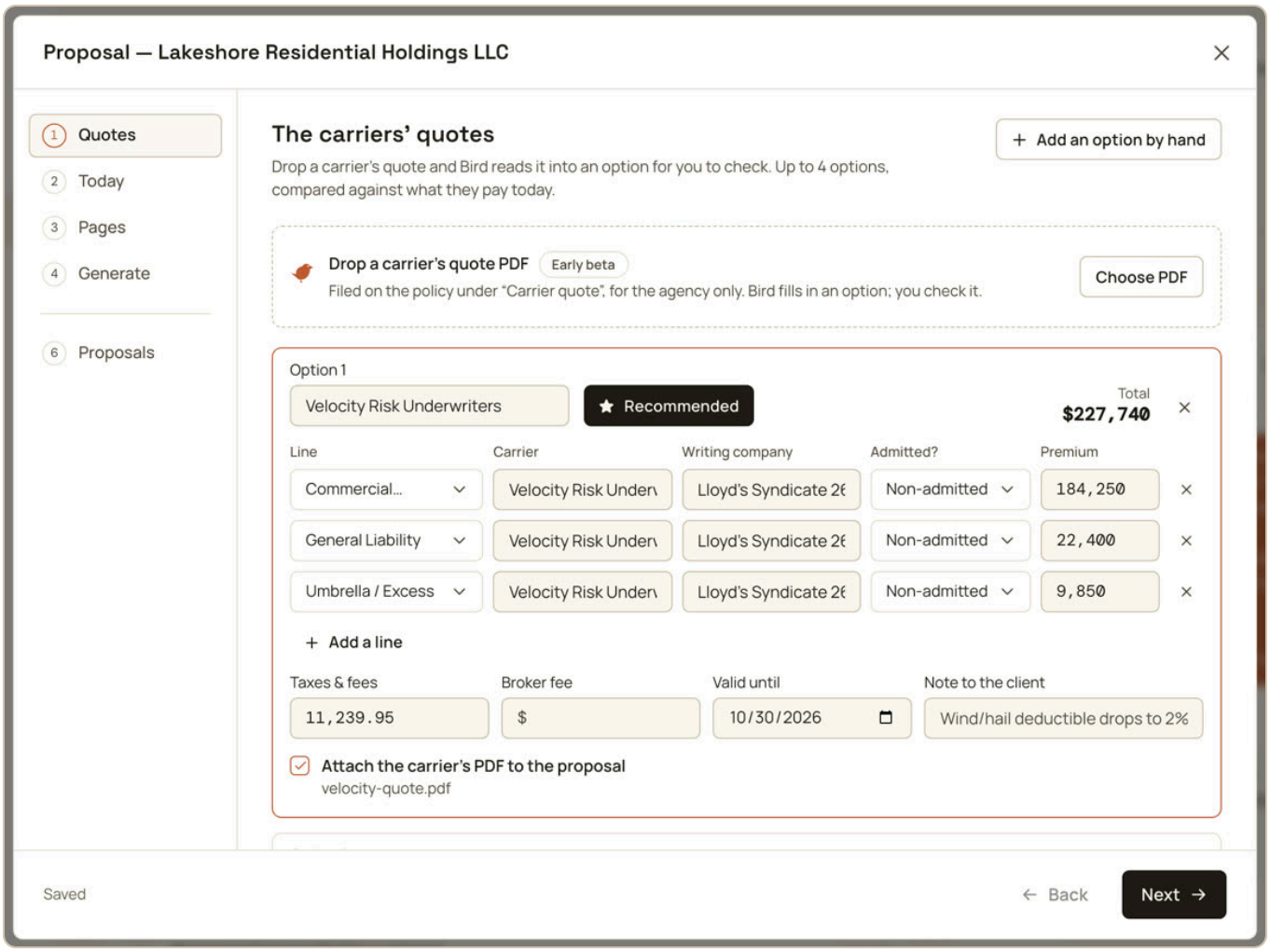
Lakeshore's **Tools** menu: Remind me, **Proposal**, Application and — for an Owner or a Manager — Move to a client.



A lead's preview on Leads: **Proposal** in the footer's row of actions, between Remind me and Open full policy.

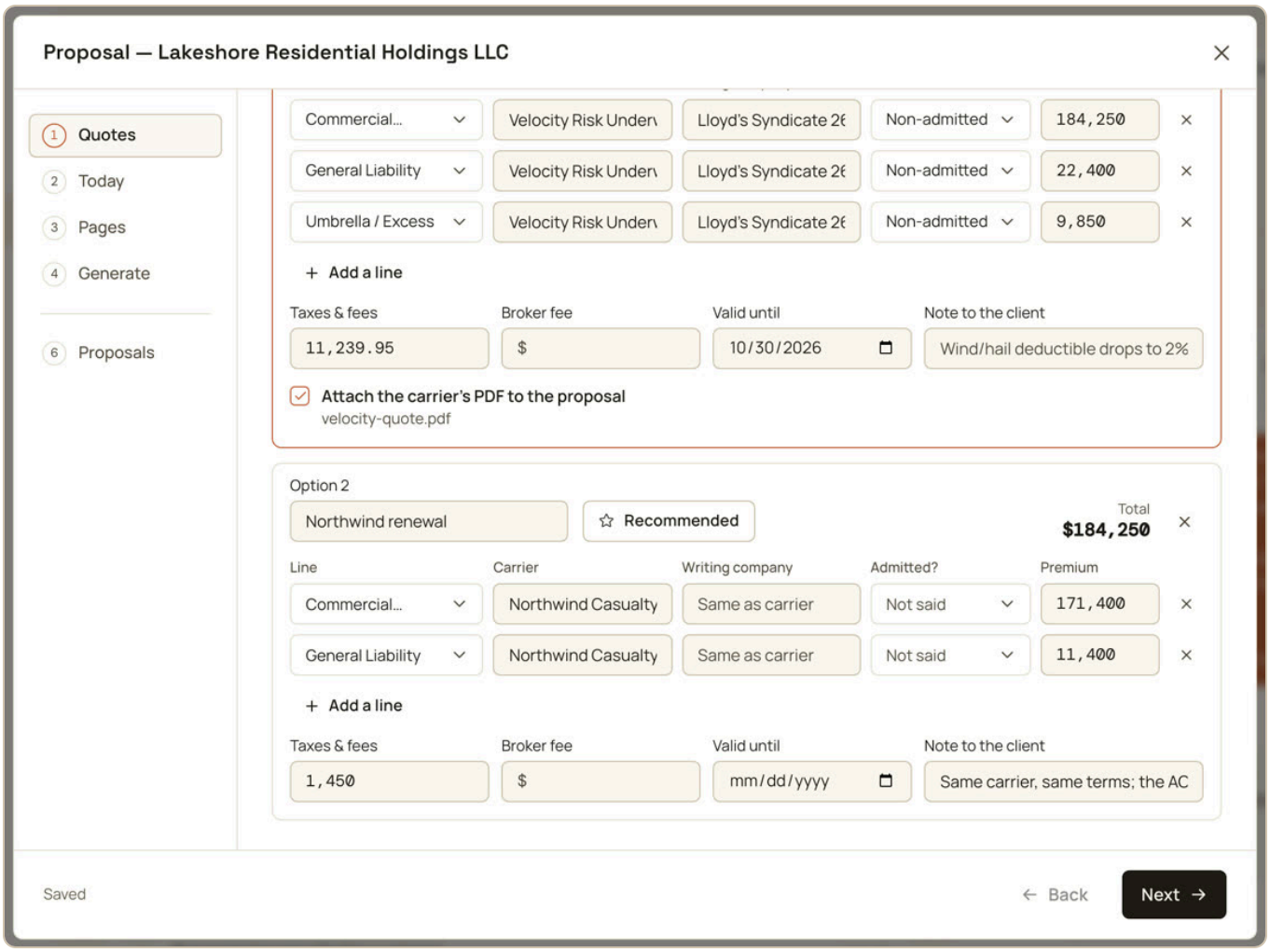
1 · Quotes — let Bird read the carrier's quote

Drop a carrier's quote PDF on the box, or **Choose PDF**. Bird reads it — **Early beta** — and fills in an option for you to check: its name, each line with its carrier, writing company, admitted or not and premium, the date the quote lapses — and a few sentences on what it read but could not place (a blanket limit not tied to a building, fees printed as separate items, an umbrella limit that does not say per occurrence or aggregate). The PDF is filed on the policy under **Carrier quote**, for your agency only. **Add an option by hand** adds a blank one; a proposal compares up to four.



Velocity Risk's quote as Bird read it into Option 1: three lines on Lloyd's Syndicate 2623 paper, non-admitted, $227,740 with taxes and fees.

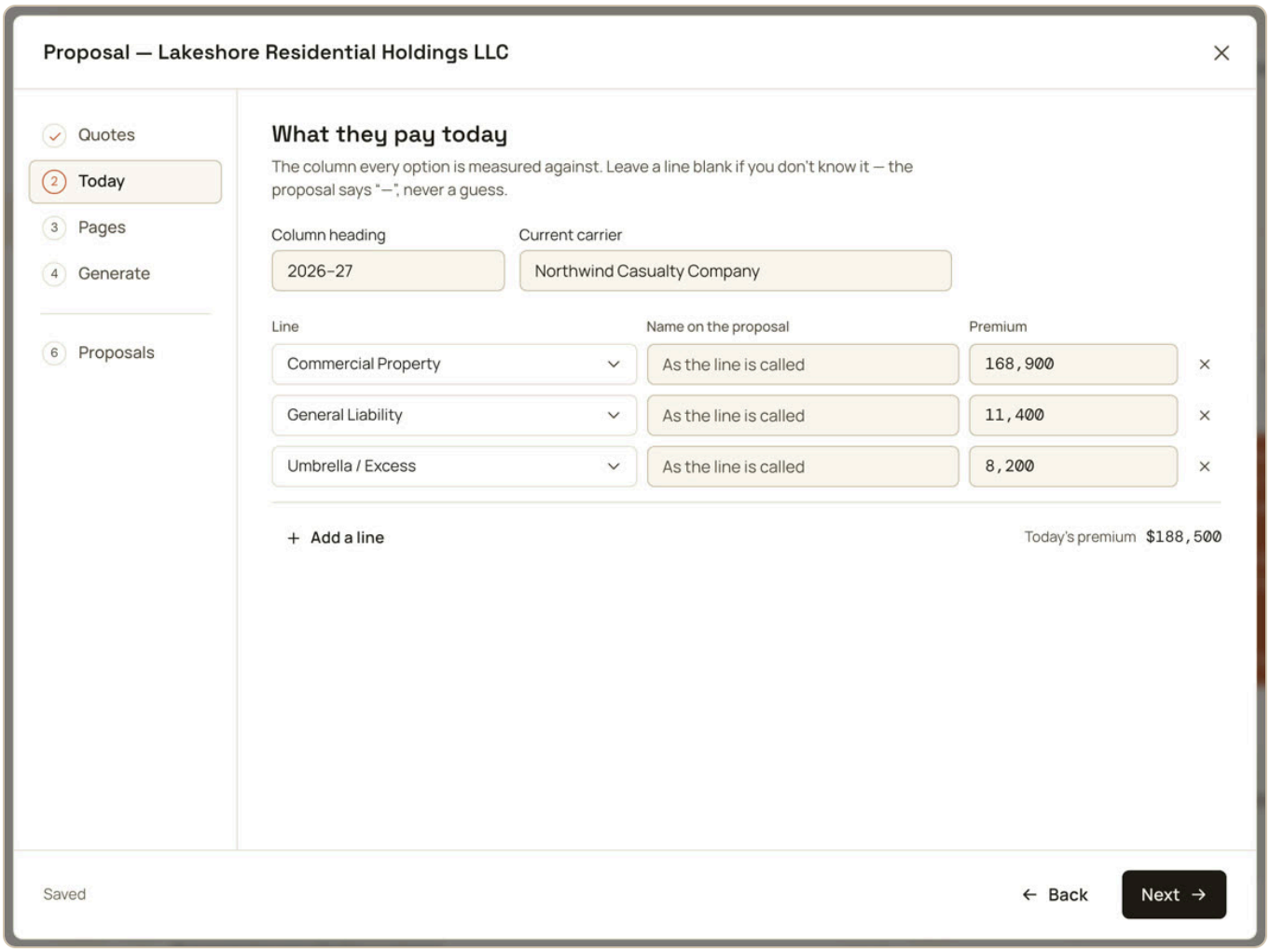
- Each option has a **name**, its **lines** (**Add a line** for another), **Taxes & fees** and your **Broker fee** — printed beside the premium, never folded into it — **Valid until** and a **Note to the client** ("Wind/hail deductible drops to 2%"), which prints under the option. Its **Total** is worked out as you type.
- **Recommended** marks the option the proposal leads with — one at most. With none marked, the lowest total leads.
- **Attach the carrier's PDF to the proposal** appends the carrier's own quote, whole, behind a divider page. Untick it to leave it out.
- Check what Bird read. Taxes and fees printed as separate items are left blank for you to add up; a figure it could not place is said in its notes, not guessed.



Two options: Velocity Risk, recommended, with its taxes and fees, valid until October 30; and the Northwind renewal, typed by hand.

2 · Today — what they pay now

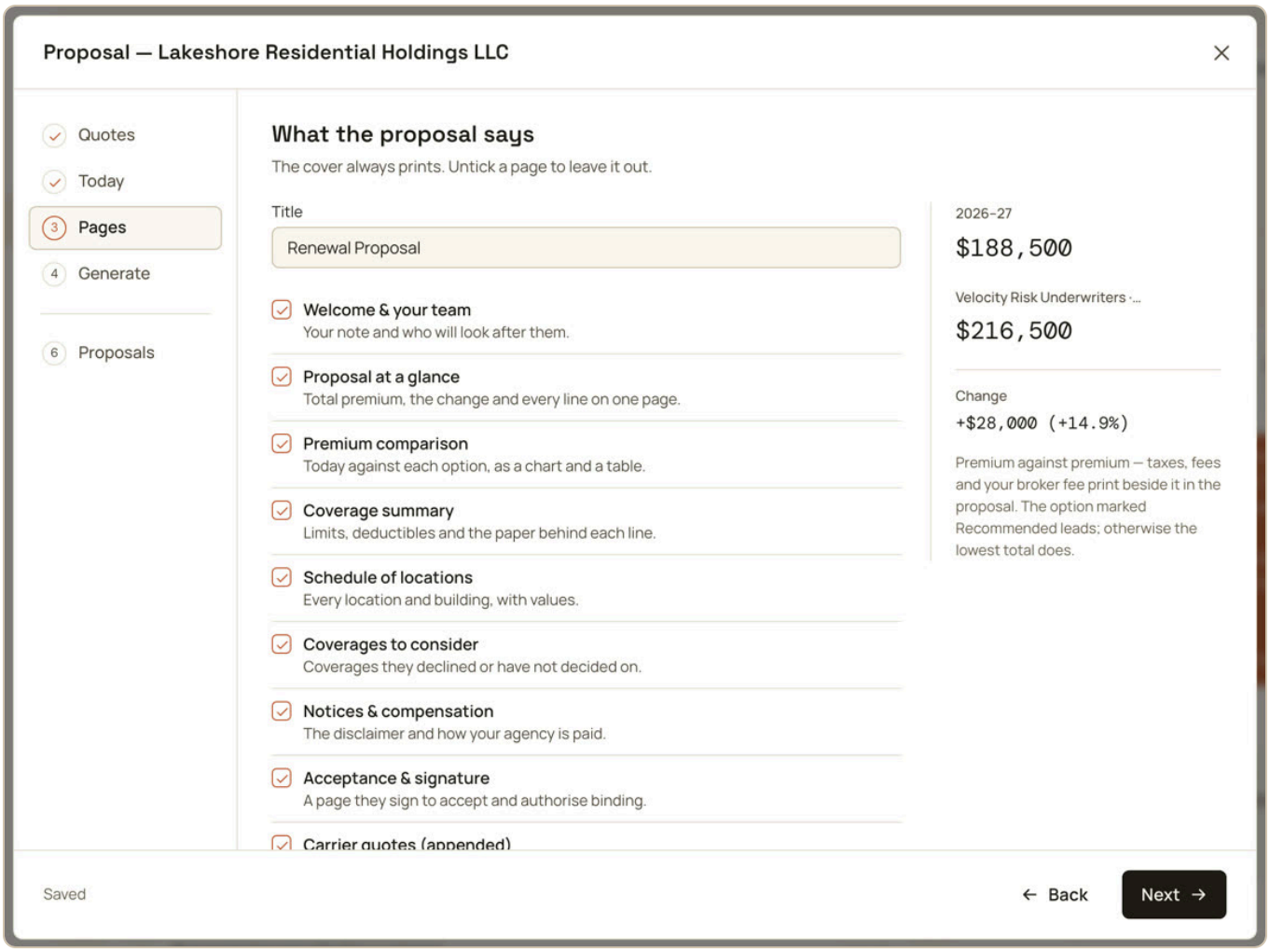
The column every option is measured against: its heading (“2026–27”, “Current”, “Expiring”), the current carrier, and a premium per line. It starts from the lines already recorded on the policy; add a line or change a figure. Leave a premium blank when you do not know it — the proposal prints “—”, never a guess. A new client’s proposal can stand with no comparison at all.



Lakeshore today: Commercial Property $168,900, General Liability $11,400 and an umbrella at $8,200 — $188,500 with Northwind.

3 · Pages — what it says

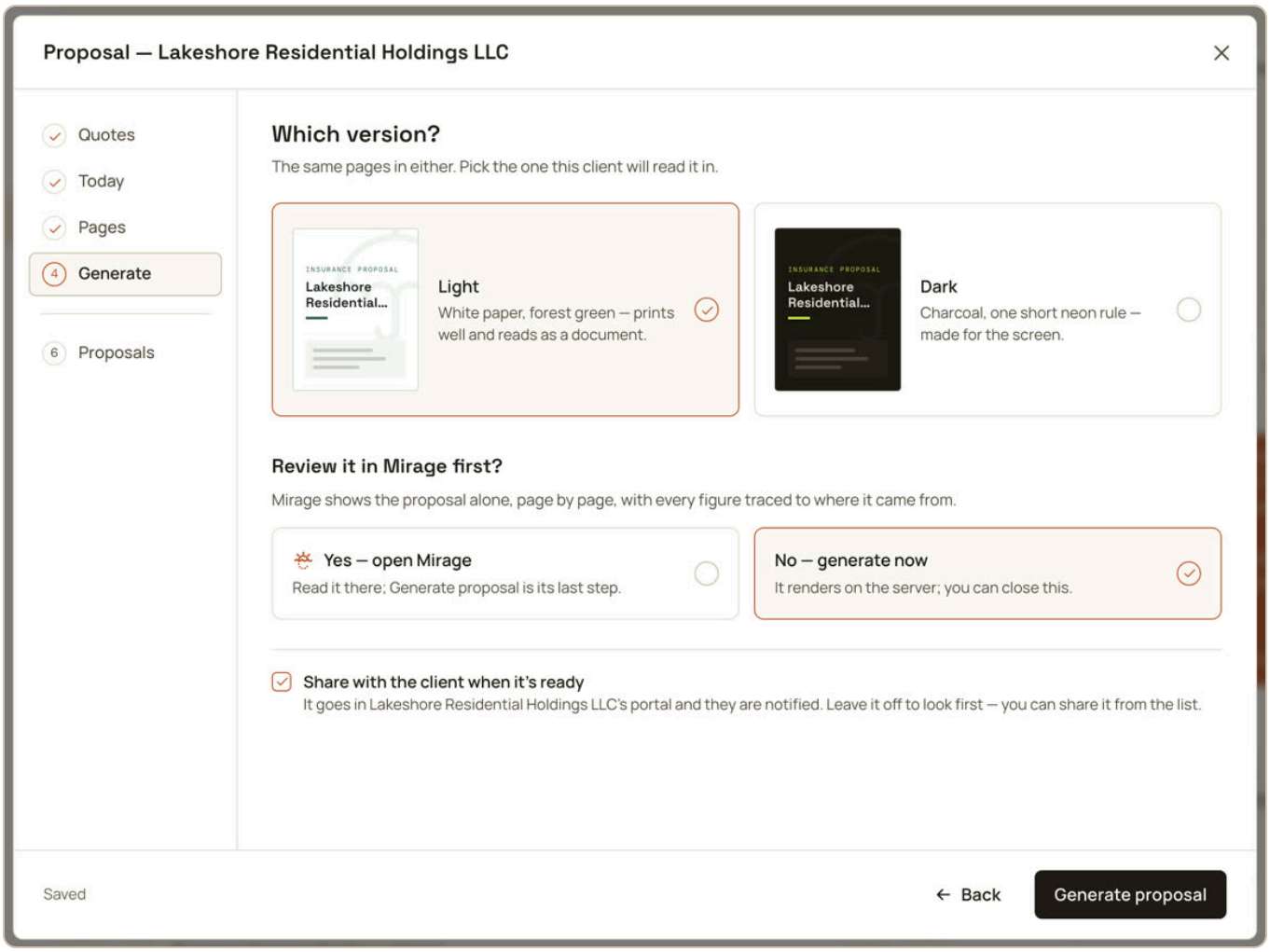
The **title** ("Renewal Proposal"), and the pages: the cover always prints; untick any other to leave it out. **Welcome & your team** (your note — the box beneath the list — and who looks after them), **Proposal at a glance**, **Premium comparison** (a chart and the table behind it), **Coverage summary** (limits, deductibles and the paper behind each line), **Schedule of locations**, **Coverages to consider** (what you offered this term that they declined or have not decided, from the Coverages tab, 4.6 — the decision only, never the reason you recorded; a coverage nobody has answered, one marked Not offered, and one the proposal or the policy already includes are left out), **Notices & compensation** (the disclaimer, how your agency is paid, and the surplus lines notice when a line is non-admitted), **Acceptance & signature**, and **Carrier quotes (appended)**. **Show the premium per square foot** adds a per-square-foot row when the buildings' area is on the record. On the right, today's total, the leading option's and the change — premium against premium, because today's column has no taxes or fees. An option that leaves out a line they have today says so beside its saving.



The pages, all ticked, and the comparison on the right, premium against premium: $188,500 today, $216,500 for Velocity Risk — +$28,000 (+14.9%).

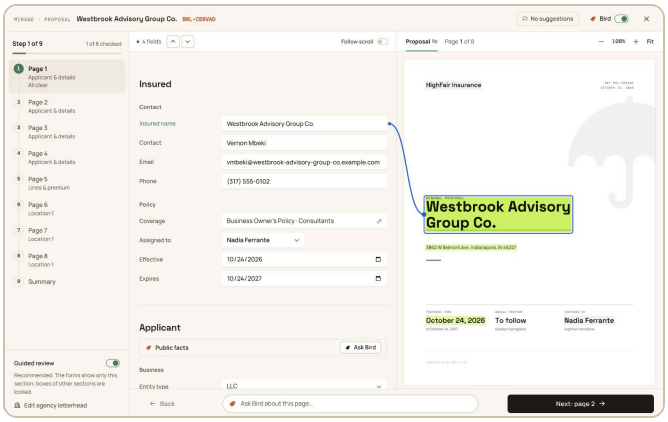
4 · Generate — Light or Dark, and Mirage first?

Two questions every time — nothing is picked for you. **Which version? Light** (white paper, forest green — prints well and reads as a document) or **Dark** (charcoal with one short neon rule — made for the screen); the pages are the same. **Review it in Mirage first? Yes — open Mirage** reads the proposal there before it is made; **No — generate now** makes it straight away. Then **Share with the client when it's ready**: ticked, it goes in the client's portal and they are notified and emailed as soon as it is made; left unticked, you look at it first and share it from the list.

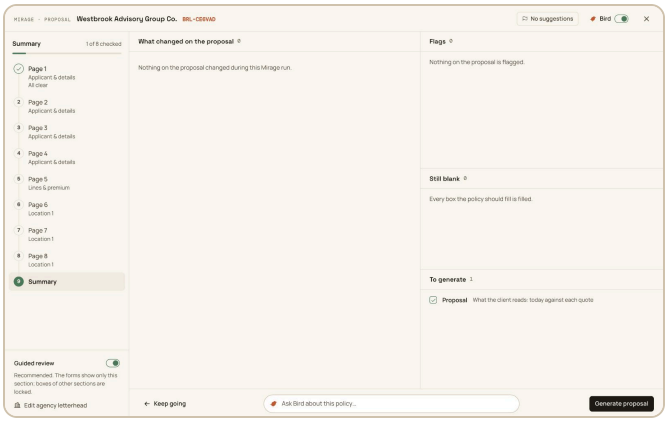


Generate: Light, no Mirage, and shared with Lakeshore as soon as it is ready.

With Mirage, the button reads **Review in Mirage**. Mirage opens on the proposal alone — **Mirage · Proposal** — and walks it **page by page**: the rail down the left reads **Pages**, a row for each page with the part of the policy whose fields sit beside it — **Page 1 · Applicant & details** … **Page 8 · Location 1** — and **Summary** at the end. **Next: page 2** moves on. A figure that is wrong is fixed on the record and the page redraws (5.7). The summary reads **Ready to generate the proposal**, lists what changed on the proposal, the flags and blanks, and the proposal under **To generate**; its last step is **Generate proposal** instead of File forms. **×** closes Mirage and nothing is made.



Mirage on Westbrook's proposal, walked page by page: page 1 of 8, the cover, its insured's name traced to the field it came from — one tab, **Proposal 8p**, and the pages down the left, each with the part of the policy beside it.



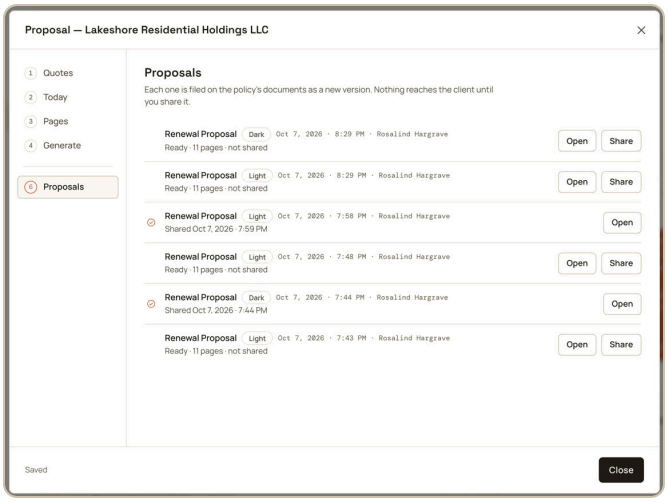
The summary: nothing changed on the proposal, the proposal under **To generate**, and **Generate proposal**.

It is made on the server

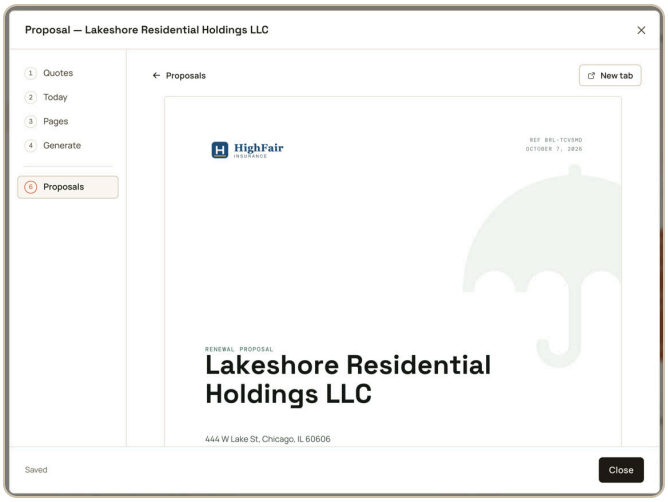
Generating happens on Brella's side, so you can close the dialog the moment you press it: the proposal shows in **Proposals** as "Rendering — you can close this; the bell says when it's ready", and your bell says **Proposal ready** when it is (with "shared with …" when you ticked Share). Opening the dialog again while one is rendering lands on the list.

The proposals list — Open and Share

Every proposal made on the policy, newest first: its title, Light or Dark, when and by whom, and "Ready · 11 pages · not shared" or "Shared Oct 7, 2026 · 7:59 PM". **Open** reads it right there in the dialog (**New tab** to take it out; **← Proposals** goes back). **Share** asks "Put it in Lakeshore Residential Holdings LLC's portal and notify them?" — **Share** again puts it in their portal, rings their bell and emails them the PDF. A client with no portal login yet is emailed an invitation link to see it. Nothing reaches the client until someone shares it.



Six proposals on Lakeshore — two shared, four only the agency has seen.



Open reads the proposal in the dialog.

Each proposal is filed on the policy's **Documents** under **Proposal** as a new version, the newest **Current**, the earlier ones folded under it (5.5) — and it is there the moment it is filed, with no reload, even if Documents was open while it rendered. Only the shared ones are in the client's portal; the carrier quotes Bird read stay agency-only under **Carrier quote**. Each version the client cannot see carries a small lock and **Agency only** in the list, and a proposal loses it once you share it.

> BIRD
>
> Bird makes proposals too: "make the proposal for Lakeshore" renders the one you saved here — or, with none saved, the one the record starts you with — and files it on **Documents** as a new version, **Agency only**. Bird never shares a proposal: that stays your click. "Send the proposal to the client for signature" makes it first when the policy has none, then prepares it for signature like any document on the file (Part 8) — nobody is emailed until you press **Confirm**.



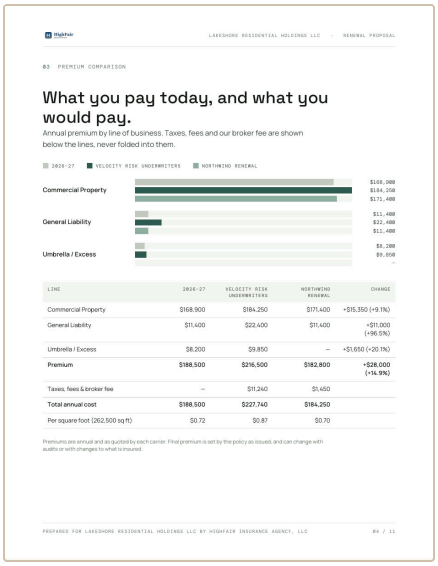
File → Documents: Kensington Parish's proposals as versions of one document, under **Proposal** — the shared one Current with no badge, the earlier one never shared, so **Agency only**.

What the client gets

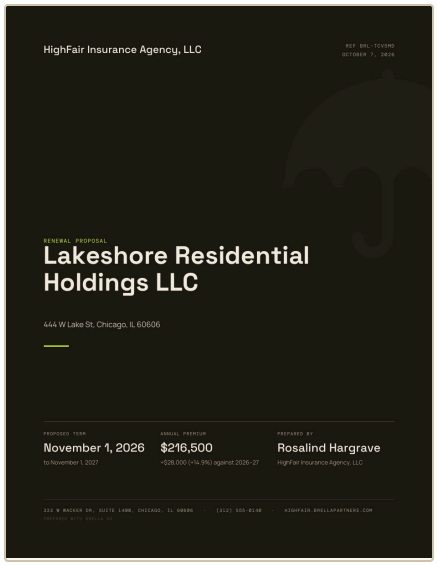
A cover with the insured's name, the proposed term, the annual premium and the change against today; a welcome page in your words with the people who look after them; **at a glance** — today, the proposed option and the difference, the lines and who writes each, and every option compared; the **premium comparison** chart and table (with per square foot when asked); what each policy covers; the schedule of locations; the coverages they have not bought; the notices; an **acceptance** page to tick an option and sign; and the carriers' own quotes, each behind a divider page that lists that quote's lines and premiums. The premium change is premium against premium, with taxes, fees and your broker fee shown beside it; an option that leaves out a line they have today says so. Every figure comes from the dialog and the record.



The cover, Light.



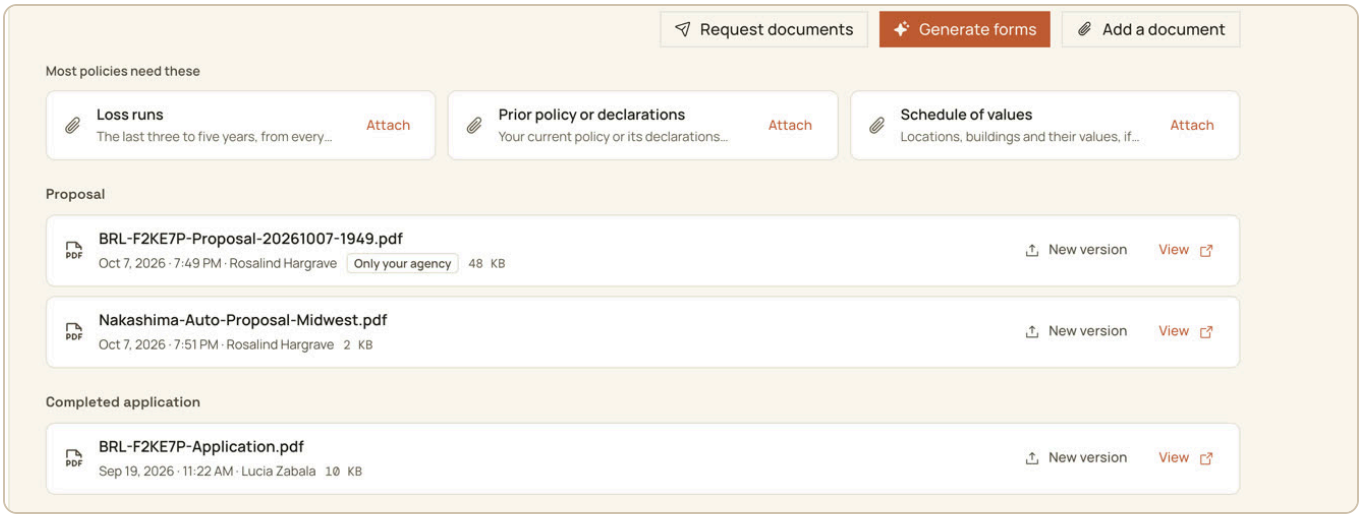
Premium comparison: today against each option, line by line.



The same cover, Dark: your agency's name in place of the logo.

A proposal made somewhere else

A proposal you made outside Brella — a wholesaler's, or your own from before — goes on the policy through File → Documents → **Add a document**. A file named like a proposal is filed under **Proposal** by itself. An uploaded document is the client's to see: it is in their portal at once and their bell says you added it.



Nakashima Transport: the proposal made in Brella (agency-only until shared) and one uploaded from a wholesaler, both under **Proposal**, above the completed application.

PART 06

A restaurant, with payroll

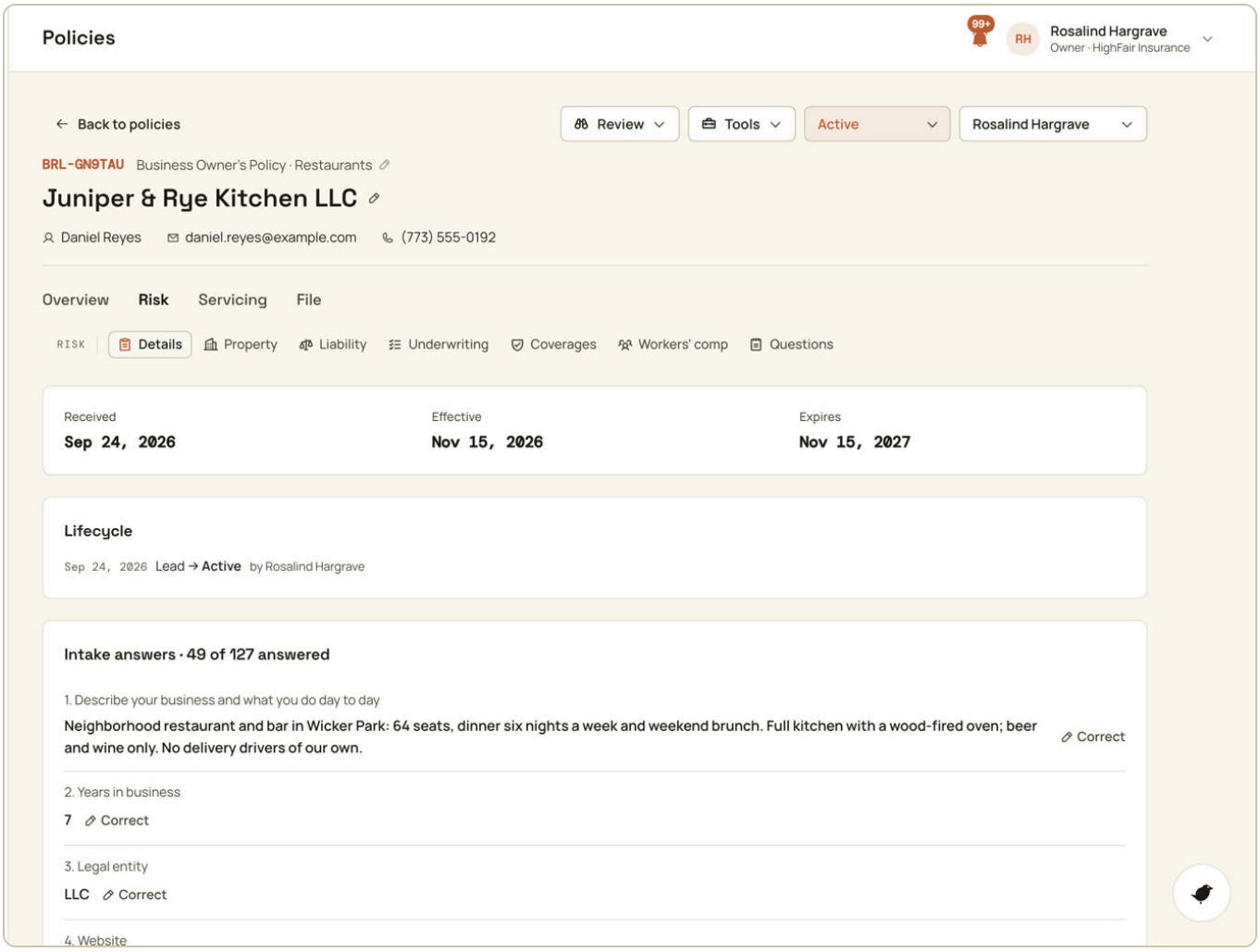
Juniper & Rye arrived through the restaurant questionnaire with 24 employees. We re-file it as a business owner's policy, complete the comp worksheet, rate GL on sales, and let Bird do the typing — including catching a contradiction.

- Reading a questionnaire lead
- Re-filing coverage
- The workers' comp worksheet
- GL rated on sales
- Bird fills the underwriting — and pushes back
- The premises, coverages and forms

6.1

A questionnaire lead

Risk → **Details** lists every intake question in the questionnaire's order, with the ones left blank shown as "Not answered" — the heading counts them: "Intake answers · 49 of 127 answered". A questionnaire lead arrives without a coverage line (the business type decides the questions, not the line) — so until you file it the Risk tabs are Details, Liability, Underwriting, Coverages and Questions, plus Workers' comp because Daniel's payroll is already on the worksheet; Property waits behind **+ Add line** (3.3, 4.1), and the header lists the lines the lead is for — "General Liability · Workers Compensation". (Had Daniel answered **Yes** to "Do you also want to cover a property you own?" at the end of his questionnaire, it would have arrived filed as Commercial Property with his building already on the Property tab.)



Daniel's intake answers on Details: 49 of 127 answered.

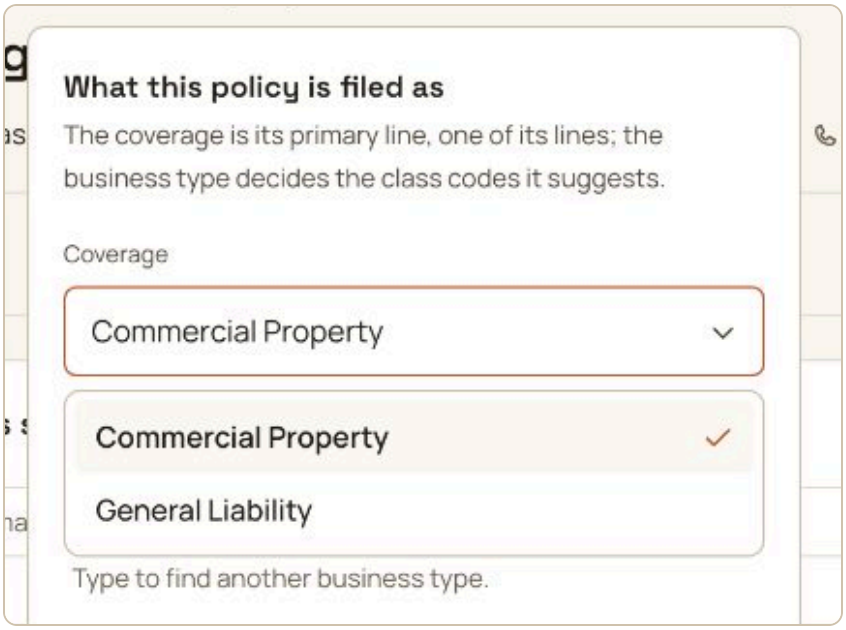
An answer that is wrong on the forms — a figure the applicant mistyped, a Yes that should be No — is corrected on the **Details** tab, or in Mirage's **Applicant & details** section (5.7): every intake answer has **Correct**. Pick Yes or No; pick from the question's own list (several can be ticked where the question allows

more than one, then **Save**); or type the right answer and press Enter. The answer then reads **Corrected · ‹who› · ‹date›**, with "Applicant said: …" under it, and every form that goes out prints the correction. The application the applicant submitted keeps what they said, and the activity log keeps both.

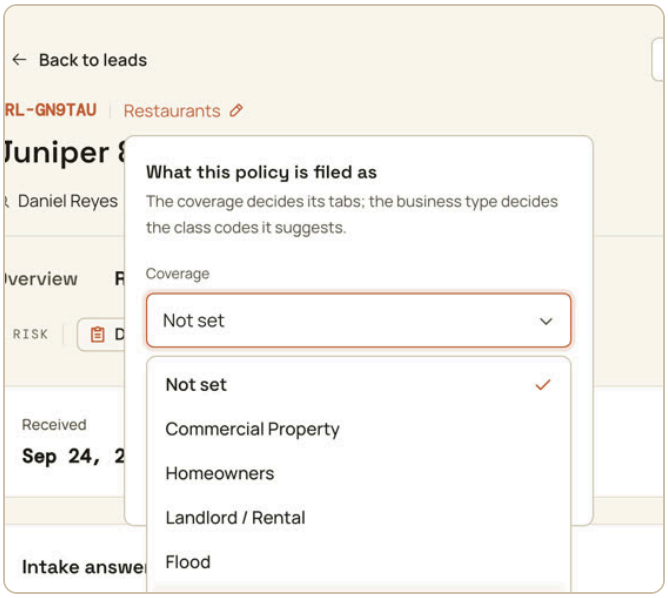
6 . 2

Re-file the coverage

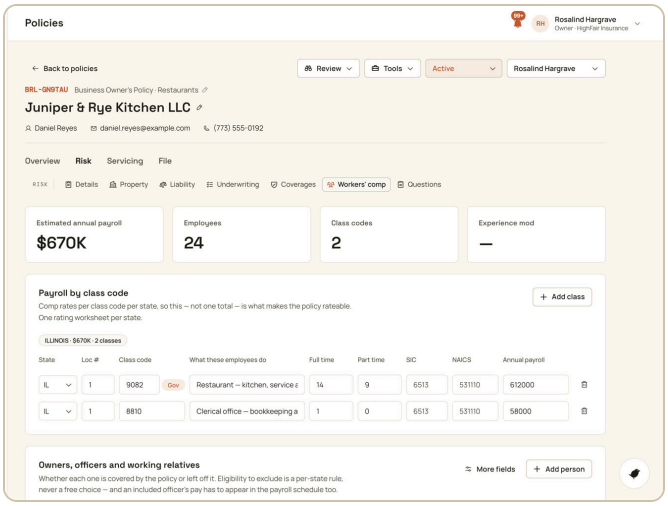
Click the coverage label under the reference to open **What this policy is filed as**: the coverage is the policy's primary line; the business type decides the class codes. Pick with the mouse or the keyboard, then **Save**; Esc or a click outside closes it without saving. Juniper & Rye's lines are not recorded yet, so every coverage is offered, and filing it as a **Business Owner's Policy** turns Property from the question into the schedule itself. Once a policy's lines are recorded (5.4), the list offers only those of its lines that can be primary, and saving re-files the policy under that line, its insurer and policy number on the 125's header; to file it under a line it does not have, add the line first.



Kensington Parish, its lines recorded: the coverage list offers Commercial Property and General Liability — its umbrella cannot be a primary line.



The coverage list.



Workers' comp, already holding Daniel's payroll: the class codes in full, headcounts, SIC and NAICS.

6.3

The workers' comp worksheet

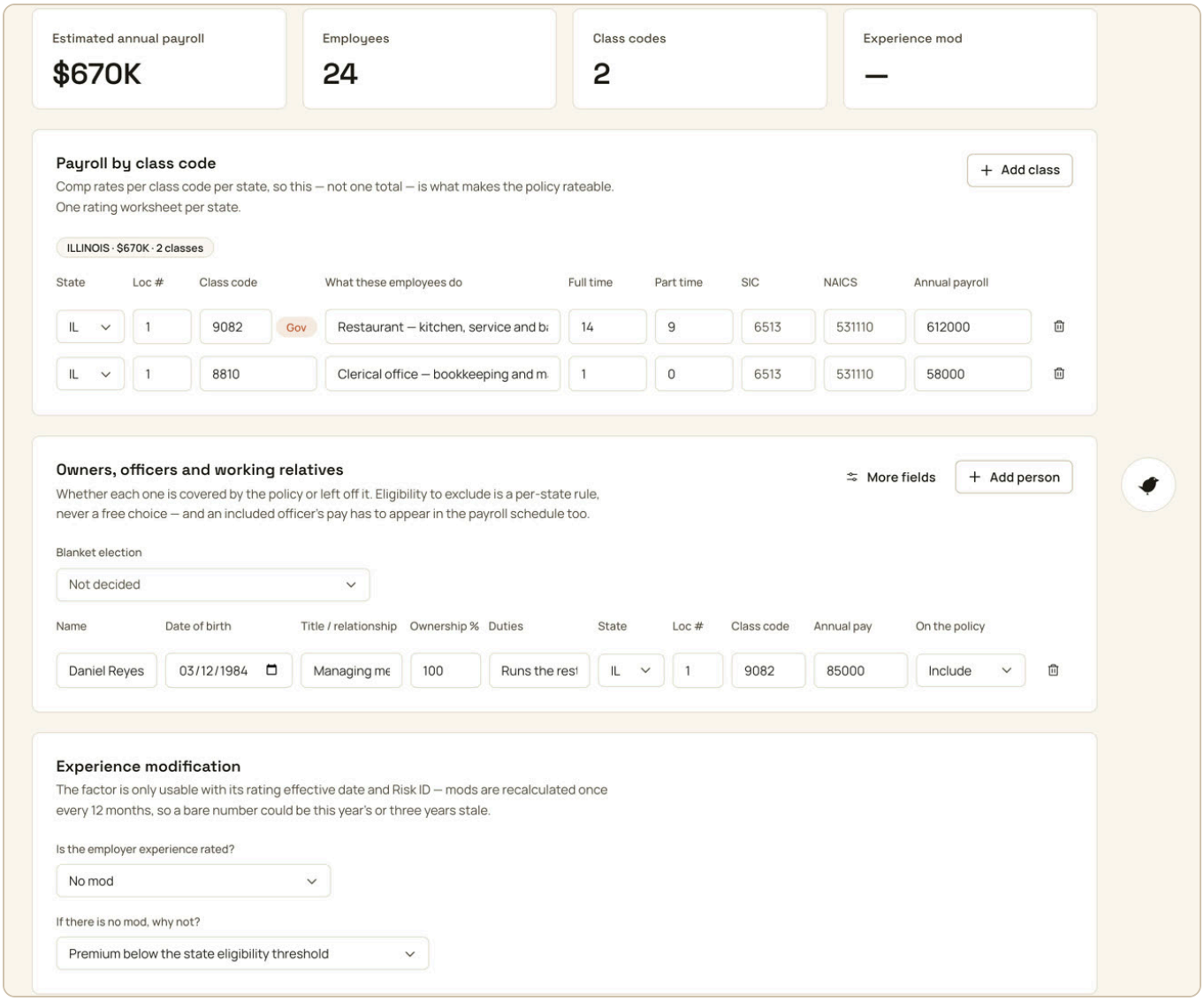
Everything Daniel entered in the application — state, class rows, headcounts, payroll — is already on the worksheet: **$670K** payroll, **24** employees, **2** class codes. A row with a description code — the suffix some states put on a class code — shows a **Descr** column too. Each change saves as you make it, one after another; one made on a worksheet someone else changed since you opened it is not saved over theirs — Brella reloads the worksheet and asks you to make it again, as on the Liability tab (4.4). What is left is what a carrier asks that an applicant rarely knows:

- **Owners, officers and working relatives** — each one included or excluded, with duties, ownership %, class and pay. **More fields** adds date of birth, state (a picker) and location # as columns, beside the name and the class code; each prints on the ACORD 130, and one a person already has (from the application) shows on its own. Daniel is included at $85,000 under 9082, born 03/12/1984, in Illinois at location 1.
- **Experience modification** — rated or not, and if not, why ("premium below the state eligibility threshold"). A rated mod takes its rating effective date, the NCCI Risk ID or another bureau's id, and the **Rating bureau, when not NCCI** (WCIRB, NYCIRB…).
- **Prior carriers and losses** — five years, every year — and **Loss runs attached** (Yes / No). Left unset, a loss run filed on the policy counts as attached on the ACORD 130. The ACORD 125 prints the latest years in its PRIOR CARRIER rows, after the present insurer the questionnaire names, and names each year with a claim, a payment or a reserve in its remarks, its money counted in TOTAL LOSSES.
- **Coverage requested** — employers' liability limits (each accident / disease-policy / disease-each employee), Part 1 and Part 3 states, and the lines asked for: Part 1, Part 2, Part 3, U.S.L. & H., Voluntary Compensation and the rest. Each line asked for has a **Limit** ("Statutory", "$1M / $1M / $1M") and a **Note**,

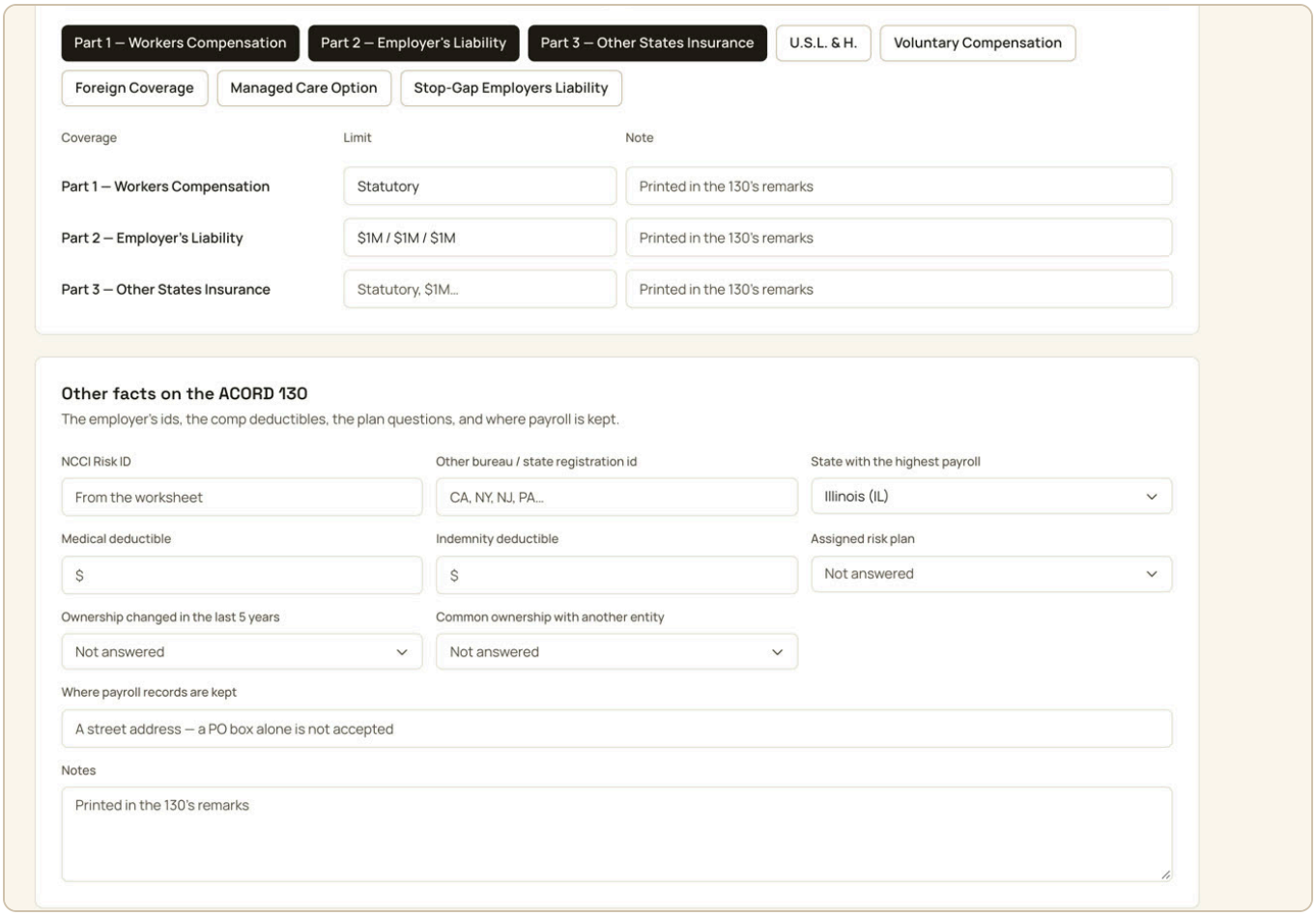
both printed in the 130's remarks. Monopolistic states (ND, OH, WA, WY) are flagged: only stop-gap can be written there.

- **Other facts on the ACORD 130** — the employer's NCCI Risk ID and any other bureau or state registration id, the state with the highest payroll (every state in the worksheet — on a payroll row, an officer or here — is picked from a list and stored as its two-letter code, which is what the form's state sheets and the monopolistic-state check read), the medical and indemnity deductibles, the assigned-risk plan, an ownership change in the last five years, common ownership with another entity, where payroll records are kept, and notes for the 130's remarks. What the applicant answered at intake is already in them.

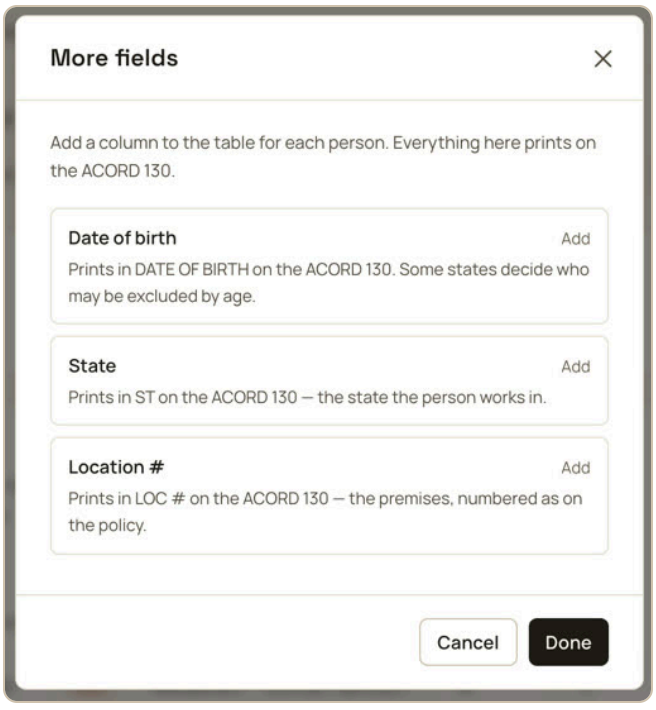
A cell saves when you leave it and never locks while it saves, so you can carry straight on to the next.



The completed worksheet for Juniper & Rye: payroll by class code, Daniel included at $85,000, and the experience mod.



Further down: Parts 1, 2 and 3 asked for, each with its limit, and the other facts the ACORD 130 prints.

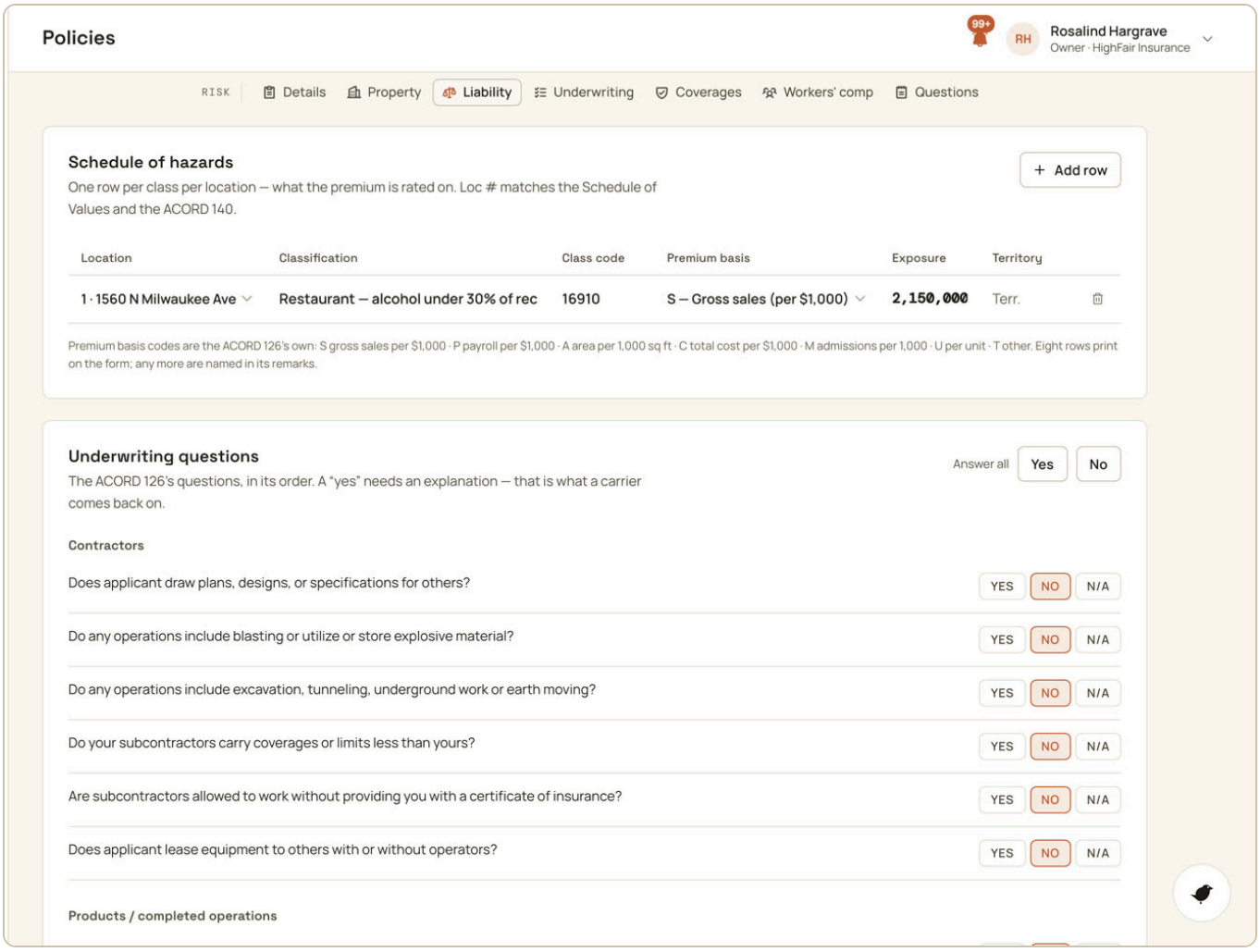


More fields: date of birth, state and location #, each saying where it prints on the ACORD 130. A field somebody already holds stays on and says how many people have one.

6.4

GL rated on sales

Restaurant liability is rated on sales, not area. On the Liability tab the hazard row takes class **16910** (restaurants with alcohol under 30% of receipts, table service), basis **S — Gross sales (per $1,000)**, exposure **$2,150,000** — the applicant's own estimate.



The hazard row for 1560 N Milwaukee Ave.

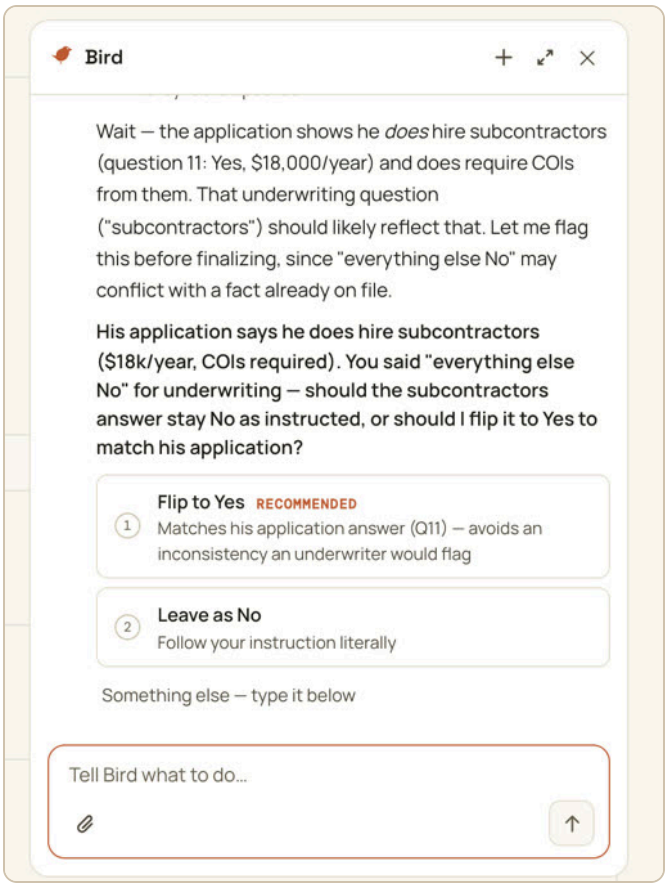
6.5

Bird fills the underwriting — and pushes back

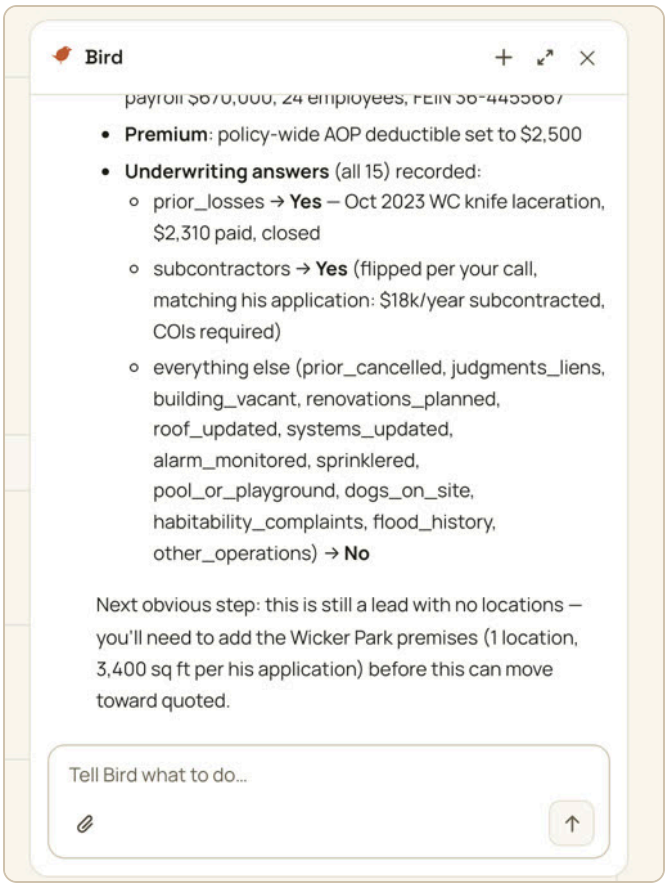
Rosalind asked Bird to fill the applicant block from what Daniel told them, set a $2,500 AOP deductible, and answer the fifteen questions: one loss, "everything else No". Bird read Daniel's completed application to find his description of operations — and found something else:

> **His application says he does hire subcontractors ($18k/year, COIs required). You said "everything else No" — should the subcontractors answer stay No as instructed, or**

> should I flip it to Yes to match his application?



Bird asks, recommending the answer that matches the application.



Done: entity, operations, SIC, NAICS, GL class, revenue, payroll, FEIN, deductible and all fifteen answers.

BIRD

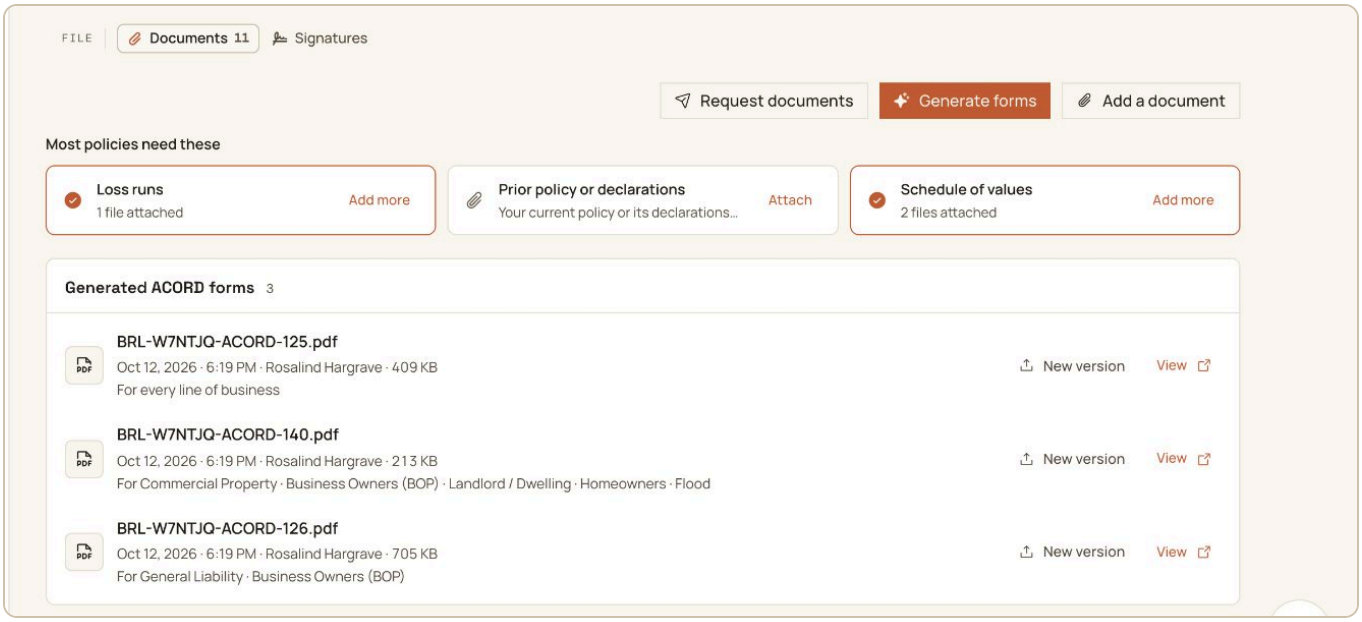
An underwriter who saw "subcontractors: No" on the 125 and "$18,000 of subcontracted work" in the application would come back with a question — or a declination. Bird checks your instruction against the file before it writes.

Brella holds Bird to the same line. An underwriting answer the buildings' records contradict, a SIC, NAICS or GL class its sources only rate **likely**, or a figure nobody gave it — a deductible copied from another building — is not saved: Bird asks once, with the evidence ("The buildings' records say No: Building 1 · 3592 E Market St: roof updated 1987…"), and saves what you choose. Once you have answered, it does not ask about that field again.

6.6

Premises, coverages and the forms

Bird then added the premises — a 3,400 sq ft ground-floor lease in a 1937 masonry building — with BPP $185,000 and business income $300,000, and pointed the GL hazard at it. The coverage record was completed (EPLI, equipment breakdown, hired & non-owned auto purchased; cyber, flood and umbrella declined with reasons), the term set to November 15, 2026, and **Generate forms** produced four ACORDs.



What **Generate forms** files: each ACORD under **Generated ACORD forms**, with the lines of business it is used for under its name — here Salcedo Auto Works' 125, 140 and 126.

STATE RATING SHEET # 1 OF 1 SHEETS AGENCY CUSTOMER ID: BRL-GN9TAU

STATE RATING WORKSHEET

FOR MULTIPLE STATES, ATTACH AN ADDITIONAL PAGE 2 OF THIS FORM

RATING INFORMATION - STATE: ILLINOIS

LOC #	CLASS CODE	DESCR CODE	CATEGORIES, DUTIES, CLASSIFICATIONS	# EMPLOYEES FULL TIME	# EMPLOYEES PART TIME	SIC	NAICS	ESTIMATED ANNUAL REMUNERATION/ PAYROLL	RATE	ESTIMATED ANNUAL MANUAL PREMIUM
1	9082		Restaurant — kitchen, service and bar staff	14	9	5812	722511	$612,000		
1	8810		Clerical office — bookkeeping and management	1	0	5812	722511	$58,000		

PREMIUM

STATE: ILLINOIS	FACTOR	FACTORED PREMIUM		FACTOR	FACTORED PREMIUM
TOTAL	N / A	$			$
INCREASED LIMITS		$	SCHEDULE RATING *		$
DEDUCTIBLE *		$	CCPAP		$
		$	STANDARD PREMIUM		$
EXPERIENCE OR MERIT MODIFICATION		$	PREMIUM DISCOUNT		$
		$	EXPENSE CONSTANT	N / A	$
ASSIGNED RISK SURCHARGE *		$	TAXES / ASSESSMENTS *	N / A	$
ARAP *		$			$

* N / A in Wisconsin

TOTAL ESTIMATED ANNUAL PREMIUM	MINIMUM PREMIUM	DEPOSIT PREMIUM
$	$	$

REMARKS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

EXPERIENCE RATING: not experience rated (Below Threshold). I State developing highest payroll: Illinois · Total estimated annual payroll: $670,000 I Any losses in the last 5 years, regardless of fault or payment? Yes. One loss in last 5 years: Oct 2023 WC knife laceration, $2,310 paid, closed. I Are subcontractors used, and are certificates of insurance collected? Yes.

ACORD 130 (2013/09) Page 2 of 4

ACORD 130 rating worksheet: Illinois, 9082 at $612,000 and 8810 at $58,000 — headcounts, SIC and NAICS in their own columns — with the experience-rating remark and the comp-related underwriting answers.

PART 07

Servicing

What happens during the term: certificates, claims, mid-term changes and reminders.

- Certificates and the endorsement rule
- Claims
- Changes — raised by you or by the customer
- Remind me
- Carrier and policy number

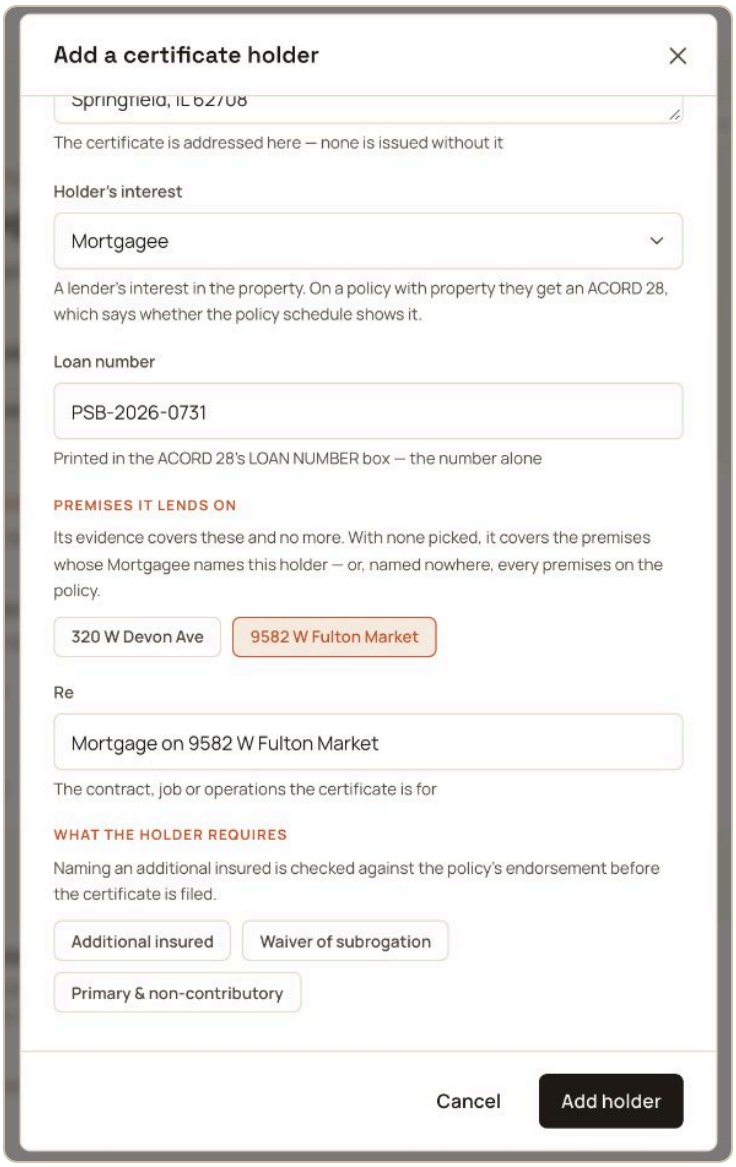
7.1

Certificates

Servicing → **Certificates** keeps every certificate holder, what each requires, and every certificate ever issued — each reissue is added, never replaced. A holder shows its latest certificate with the day, the time, why (initial, re-issue, renewal) and who issued it; **N earlier issues** opens every one before it. A holder you no longer certify to is **archived**, not deleted: it leaves the list, and every certificate issued to it stays on file.

1. **Add holder** — name (ISAOA/ATIMA for a lender), email, notice of cancellation days, address (no certificate is issued without one), the **holder's interest** (none, mortgagee, loss payee or lender's loss payable — on a policy with property it means the ACORD 28, which ticks Mortgagee only where the schedule names that holder as mortgagee and otherwise states the interest in its remarks), what it relates to under **Re** (a contract, a job), and what they require: additional insured, waiver of subrogation, primary & non-contributory. For a lender's interest two more appear: **Loan number** (the ACORD 28's loan number box) and **Premises** — the locations this lender's evidence is for. Pick none and it covers the premises where the schedule names the lender as mortgagee, else every premises.

2. The **pencil** on a holder's row edits it — any field, a loan number or the premises included; clear a box to remove it.



Adding a lender as mortgagee on Ellsworth Storage Partners: its loan number, and the premises it lends on — 9582 W Fulton Market.

3. **Issue** produces the certificate on the form the row shows and files it in Documents — the customer sees it in their portal. It waits, greyed, on a holder with no address, and an ACORD 28 that would name no insurer and no policy number, or show no building or contents limit, is refused with the reason. A certificate states that cover is in force, so none is issued on a lead, a quote, or a cancelled or expired policy — Issue says why, and Reissue all issues nothing. You sign it: the authorized representative is the person who issued it. It is dated on your agency's clock (or, before that is set, the clock of the browser that issued it), and carries its own **certificate number** — the policy's reference and a code for the holder, "BRL-GN9TAU-FA5390" — with a **revision number** that counts the reissues to that holder.

4. **Send** e-mails the holder its current certificate, the PDF attached, to the e-mail on the holder, from your agency — a reply comes to you. It asks first (an e-mail cannot be called back), then the row says when it went and to whom ("Sent Oct 15, 2026 · 6:13 AM to loan.servicing@example.com"), and the policy's activity logs every send. Issuing alone files the certificate; Send is what puts it in the holder's hands.

5. **Reissue all** reissues to every holder, for example after a renewal or once a policy number arrives.

Not on the certificates yet. A certificate prints each line from **Lines sold** (5.4). When the record knows of a line a certificate would leave out or print half-blank, a card above the holders says so before anyone

issues: a line read from the policy's premium but never recorded ("Umbrella / Excess: not recorded in Lines sold, so the certificate leaves it out"), a recorded line missing its insurer, its policy number or its limits — an umbrella's, an auto line's and its covered autos, comp's employer's liability — whose row would print blank there; a recorded line with neither an insurer nor a policy number, which names no policy, so the certificate leaves it out rather than present it as cover in force ("no insurer or policy number recorded in Lines sold, so the certificate leaves it out") — a property line excepted, whose row comes from the schedule; and a coverage marked **Purchased** on the Coverages record (4.6) that no line carries. **Edit lines sold** opens the lines right there; save, and the card says what is left, or goes.

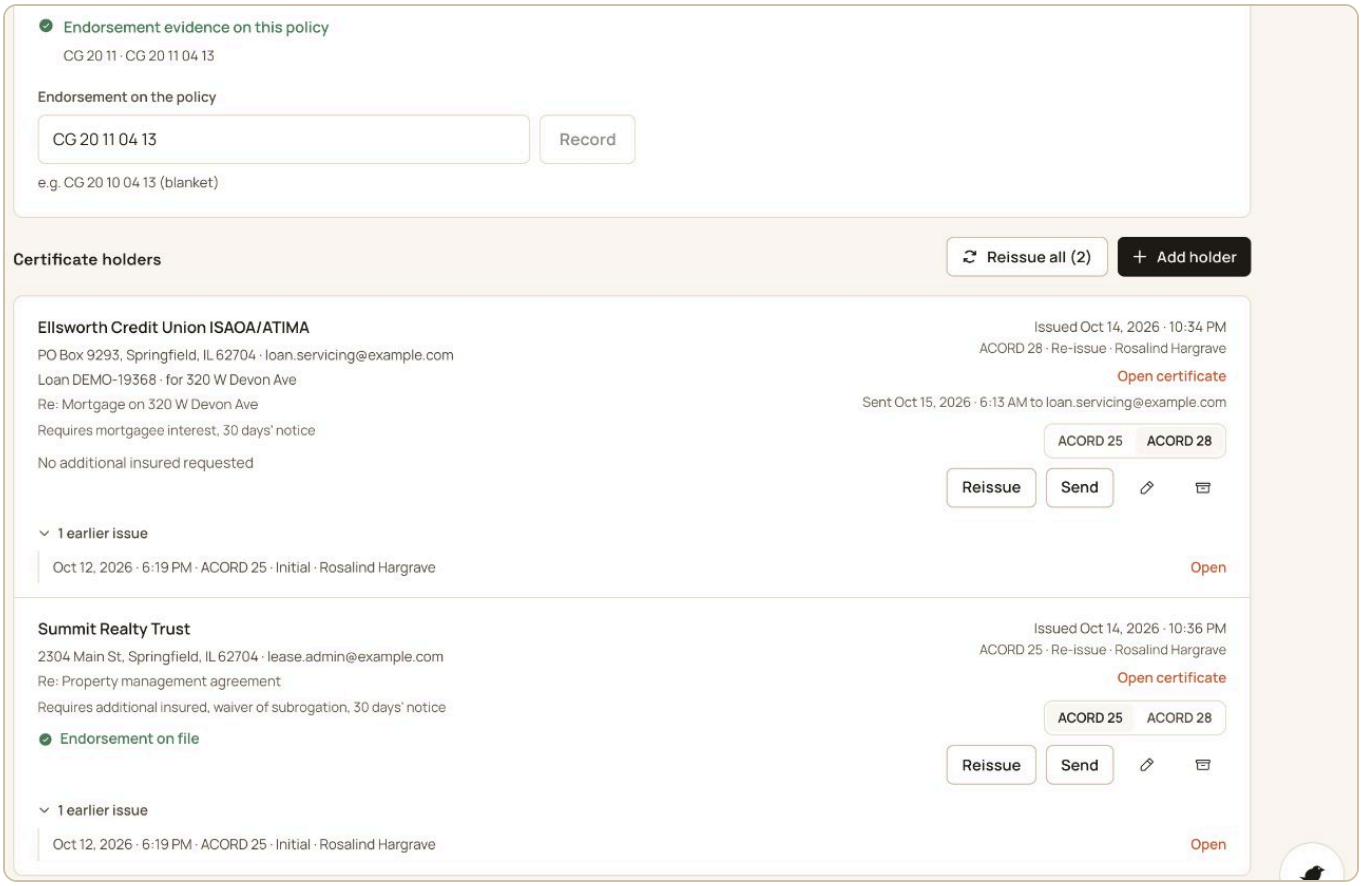


Radcliffe Shine Co. carries a $9,400 umbrella premium, but its lines were never recorded — so the card says the certificate would leave the umbrella out. **Edit lines sold** records it with its insurer, policy number and limits.

Which form. A certificate is the licensed **ACORD 25 — Certificate of Liability Insurance**. A holder with an interest in the property — mortgagee, loss payee or lender's loss payable — on a policy that carries property gets the **ACORD 28 — Evidence of Commercial Property Insurance**, the form a lender asks for. Each holder's row says which before you press anything: on a policy with property it has an **ACORD 25 | ACORD 28** switch, set to the right form for that holder, which you can flip for one issue (it is not kept); on a policy without property it reads "Issues as an ACORD 25". Every issue in the history names its form — "ACORD 28 · Re-issue · Rosalind Hargrave". A certificate issued before October 9, 2026 was a Brella certificate and still opens as one.

The endorsement rule

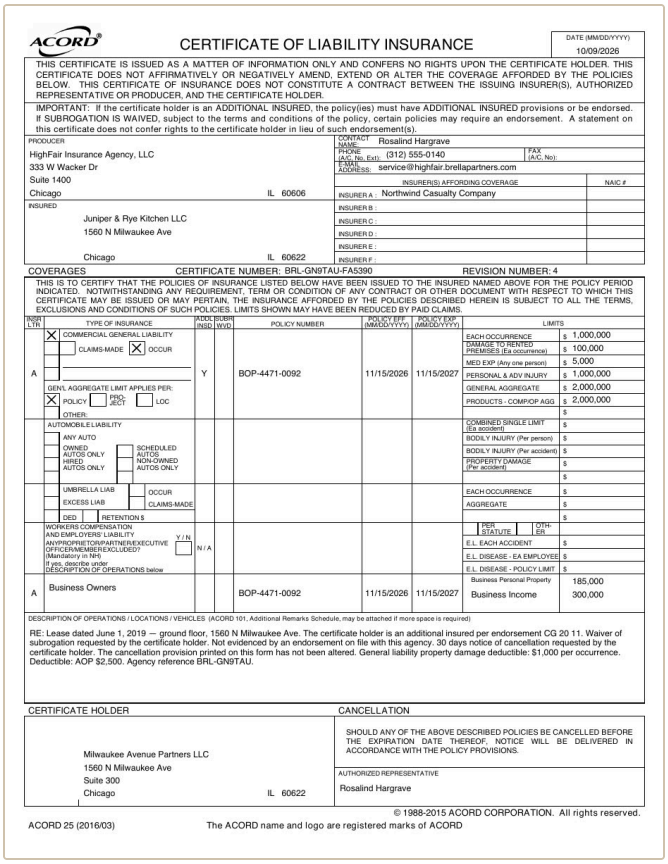
A certificate never makes anyone an additional insured — only an endorsement does. So a holder that requires AI shows **Endorsement not on file** until someone records the endorsement itself on the policy (**Endorsement on the policy → Record**, e.g. `CG 20 11 04 13`). A file merely named like an endorsement never counts.



Ellsworth Storage Partners' property manager, Summit Realty Trust, requires AI and a waiver. With CG 20 11 recorded: "Endorsement on file", the latest certificate — an ACORD 25, re-issued October 14 at 10:36 PM — the ACORD 25 | ACORD 28 switch, the pencil that edits the holder, and the issue before it.



Its lender, Ellsworth Credit Union, as mortgagee: "Loan DEMO-19368 · for 320 W Devon Ave", the switch set to **ACORD 28**, **Send** beside Reissue — and "Sent Oct 15, 2026 · 6:13 AM to loan.servicing@example.com" once it went.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 10/09/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER
HighFair Insurance Agency, LLC
333 W Wacker Dr
Suite 1400
Chicago IL 60606

CONTACT NAME: Rosalind Hargrave
PHONE (A/C, No, Ext): (312) 555-0140 FAX (A/C, No):
E-MAIL ADDRESS: service@highfair.brellapartners.com

INSURER(S) AFFORDING COVERAGE — NAIC #
INSURER A : Northwind Casualty Company
INSURER B :
INSURER C :
INSURER D :
INSURER E :
INSURER F :

INSURED
Juniper & Rye Kitchen LLC
1560 N Milwaukee Ave
Chicago IL 60622

COVERAGES CERTIFICATE NUMBER: BRL-GN9TAU-FA5390 REVISION NUMBER: 4

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X COMMERCIAL GENERAL LIABILITY — CLAIMS-MADE X OCCUR						EACH OCCURRENCE	$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 100,000
							MED EXP (Any one person)	$ 5,000
		Y		BOP-4471-0092	11/15/2026	11/15/2027	PERSONAL & ADV INJURY	$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER: X POLICY PRO-JECT LOC						GENERAL AGGREGATE	$ 2,000,000
	OTHER:						PRODUCTS - COMP/OP AGG	$ 2,000,000
								$
	AUTOMOBILE LIABILITY — ANY AUTO; OWNED AUTOS ONLY; HIRED AUTOS ONLY; SCHEDULED AUTOS; NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident)	$
							BODILY INJURY (Per person)	$
							BODILY INJURY (Per accident)	$
							PROPERTY DAMAGE (Per accident)	$
								$
	UMBRELLA LIAB — OCCUR; EXCESS LIAB — CLAIMS-MADE						EACH OCCURRENCE	$
	DED RETENTION $						AGGREGATE	$
								$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY — ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) — Y / N / N/A						PER STATUTE OTH-ER	
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. EACH ACCIDENT	$
							E.L. DISEASE - EA EMPLOYEE	$
							E.L. DISEASE - POLICY LIMIT	$
A	Business Owners			BOP-4471-0092	11/15/2026	11/15/2027	Business Personal Property	185,000
							Business Income	300,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

RE: Lease dated June 1, 2019 — ground floor, 1560 N Milwaukee Ave. The certificate holder is an additional insured per endorsement CG 20 11. Waiver of subrogation requested by the certificate holder. Not evidenced by an endorsement on file with this agency. 30 days notice of cancellation requested by the certificate holder. The cancellation provision printed on this form has not been altered. General liability property damage deductible: $1,000 per occurrence. Deductible: AOP $2,500. Agency reference BRL-GN9TAU.

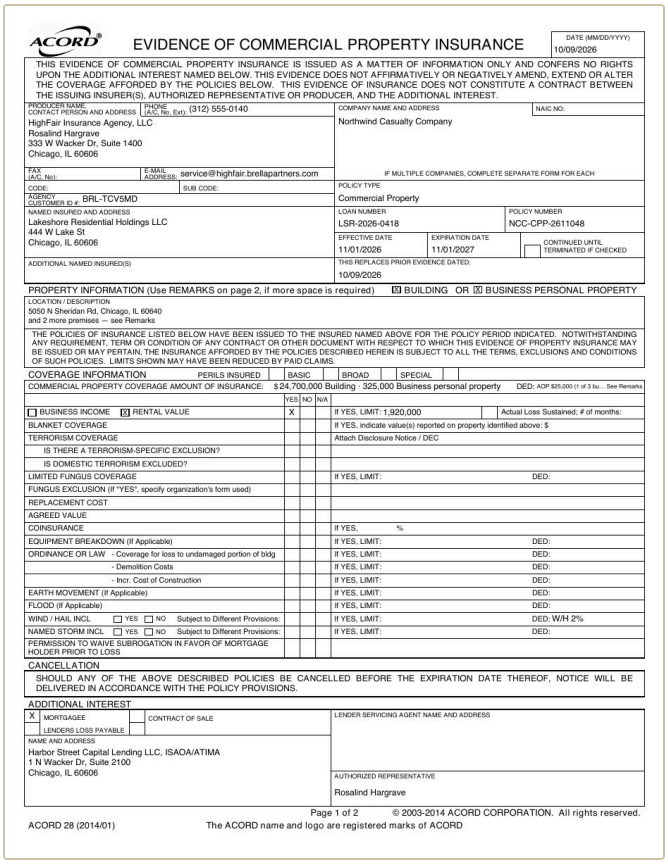
CERTIFICATE HOLDER
Milwaukee Avenue Partners LLC
1560 N Milwaukee Ave
Suite 300
Chicago IL 60622

CANCELLATION
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE
Rosalind Hargrave

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EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY) 10/09/2026

THIS EVIDENCE OF COMMERCIAL PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

PRODUCER NAME, CONTACT PERSON AND ADDRESS: PHONE (A/C, No, Ext): (312) 555-0140
HighFair Insurance Agency, LLC
Rosalind Hargrave
333 W Wacker Dr, Suite 1400
Chicago, IL 60606
FAX (A/C, No): E-MAIL ADDRESS: service@highfair.brellapartners.com
CODE: SUB CODE:
AGENCY CUSTOMER ID #: BRL-TCV5MD

COMPANY NAME AND ADDRESS — NAIC NO:
Northwind Casualty Company
IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH

POLICY TYPE: Commercial Property

NAMED INSURED AND ADDRESS
Lakeshore Residential Holdings LLC
444 W Lake St
Chicago, IL 60606

LOAN NUMBER: LSR-2026-0418
POLICY NUMBER: NCC-CPP-2611048
EFFECTIVE DATE: 11/01/2026
EXPIRATION DATE: 11/01/2027
CONTINUED UNTIL TERMINATED IF CHECKED

ADDITIONAL NAMED INSURED(S)

THIS REPLACES PRIOR EVIDENCE DATED: 10/09/2026

PROPERTY INFORMATION (Use REMARKS on page 2, if more space is required) X BUILDING OR X BUSINESS PERSONAL PROPERTY

LOCATION / DESCRIPTION
5050 N Sheridan Rd, Chicago, IL 60640
and 2 more premises — see Remarks

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

COVERAGE INFORMATION — PERILS INSURED: BASIC | BROAD | SPECIAL

COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: $24,700,000 Building · 325,000 Business personal property DED: AOP $25,000 (1 of 3 bu... See Remarks

	YES	NO	N/A	
☐ BUSINESS INCOME X RENTAL VALUE	X			If YES, LIMIT: 1,920,000 — Actual Loss Sustained; # of months:
BLANKET COVERAGE				If YES, indicate value(s) reported on property identified above: $
TERRORISM COVERAGE				Attach Disclosure Notice / DEC
IS THERE A TERRORISM-SPECIFIC EXCLUSION?				
IS DOMESTIC TERRORISM EXCLUDED?				
LIMITED FUNGUS COVERAGE				If YES, LIMIT: DED:
FUNGUS EXCLUSION (If "YES", specify organization's form used)				
REPLACEMENT COST				
AGREED VALUE				
COINSURANCE				If YES, %
EQUIPMENT BREAKDOWN (If Applicable)				If YES, LIMIT: DED:
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg				If YES, LIMIT: DED:
- Demolition Costs				If YES, LIMIT: DED:
- Incr. Cost of Construction				If YES, LIMIT: DED:
EARTH MOVEMENT (If Applicable)				If YES, LIMIT: DED:
FLOOD (If Applicable)				If YES, LIMIT: DED:
WIND / HAIL INCL ☐ YES ☐ NO Subject to Different Provisions:				If YES, LIMIT: DED: W/H 2%
NAMED STORM INCL ☐ YES ☐ NO Subject to Different Provisions:				If YES, LIMIT: DED:
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS				

CANCELLATION
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ADDITIONAL INTEREST
X MORTGAGEE ☐ LENDERS LOSS PAYABLE ☐ CONTRACT OF SALE
NAME AND ADDRESS
Harbor Street Capital Lending LLC, ISAOA/ATIMA
1 N Wacker Dr, Suite 2100
Chicago, IL 60606

LENDER SERVICING AGENT NAME AND ADDRESS

AUTHORIZED REPRESENTATIVE
Rosalind Hargrave

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The landlord's **ACORD 25**: HighFair as producer, Northwind as insurer A, the BOP's general liability limits with **Y** under ADDL INSD because CG 20 11 is on file, certificate BRL-GN9TAU-FA5390 at revision 4, and the lease, the endorsement and the waiver the landlord asked for in the description. SUBR WVD stays empty: no waiver endorsement is on file, so the waiver is stated as a request.

The lender's **ACORD 28**: Northwind's commercial property policy, loan LSR-2026-0418 from the holder's Re, the premises where the schedule names Harbor Street (5050 N Sheridan and two more, listed on page 2), their building and contents limits, rental value and deductibles, and Harbor Street ticked as mortgagee.

On the **ACORD 25**, each line sold (5.4) is its own row with its insurer's letter, its policy number and its limits — the umbrella and employer's liability included — and ADDL INSD is marked only on the general liability row, only when an endorsement is recorded. Once the lines sold are recorded, the general liability row prints the Liability tab's limits only beside a general liability or BOP line — limits recorded for GL placed elsewhere never tell a holder a property-only policy carries it. The umbrella row ticks **Occurrence** or **Claims-made** and **Retention** or **Ded** as the line says (5.4) — neither, when it does not say; the auto row prints the auto line's combined single limit or split limits and ticks its covered autos; a line with no row of its own — cyber, crime, EPLI, D&O, professional, inland marine and the like — prints its limits on the blank row, or is named with its insurer, policy number and limits in the description; and when the comp worksheet excludes an officer, the description names who. A box Brella does not hold — an NAIC number — stays blank rather than guessed, and a requirement it cannot evidence is written in the description as a request. The **ACORD 28** evidences only the holder's **Premises** — or, when none are picked, the premises where the policy schedule names the holder (every premises, when it names them nowhere) — with their limits added up, every deductible and how many buildings it applies to — "AOP $25,000 (1 of 3 buildings)" — and a line saying whether the schedule shows the holder's interest. A tick says the interest is on the policy, so **Mortgagee** is ticked only where the schedule names that holder as mortgagee; an interest the holder asked for that the schedule

does not show — loss payee and lender's loss payable included — is said in the remarks as requested, never ticked. A $0 limit is no coverage and is not listed. What does not fit its boxes continues on its second page, the remarks. Valuation terms Brella does not record — coinsurance, replacement cost, perils insured — are left blank.

BIRD

Bird issues certificates too — "issue the lender an evidence of property" — on the form you name, or the holder's own when you name none, and its **Needs your go-ahead** card says which form and which holder before anything is issued. A holder with no address is asked for one first — typed as you have it, a PO Box included — and a lender whose evidence would cover every premises is asked which premises it is for; a reissue's card lists every holder it reaches. "Send the lender its certificate" is a card of its own: **To** the holder and the address it goes to, what is attached, and whether it already went. The card and Bird's reply say what the certificate **states** — each requirement as evidenced by the endorsement on file, or only as the holder's request — and what it **leaves out** (the card above). A holder's requirements — additional insured, a waiver, primary & non-contributory, notice days — are set only from what you said or answered: your agency's standing instructions can suggest one, never set it, so Bird asks.

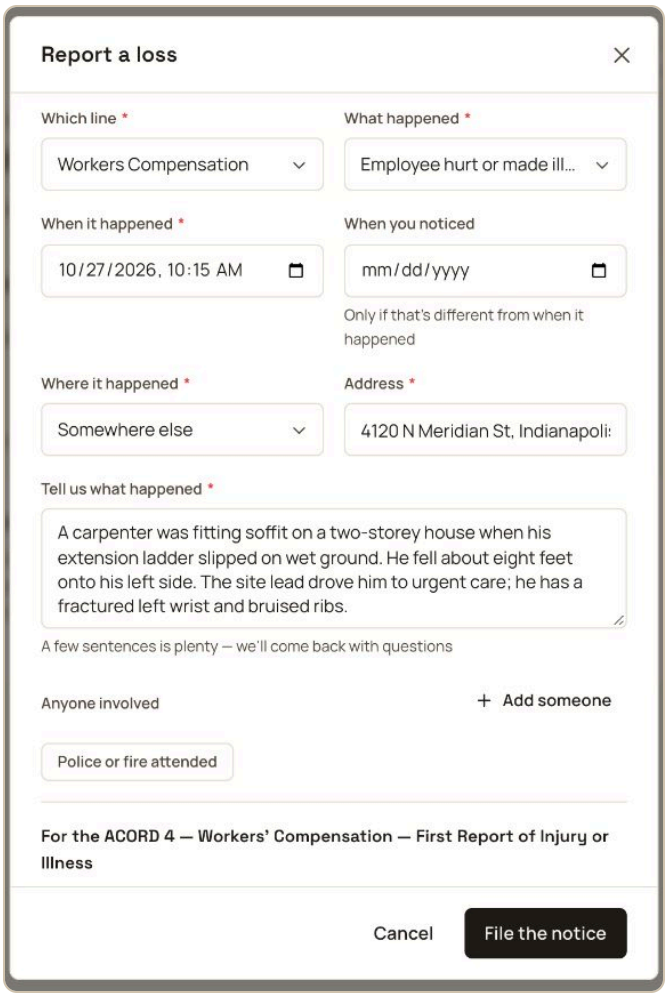
7.2

Claims

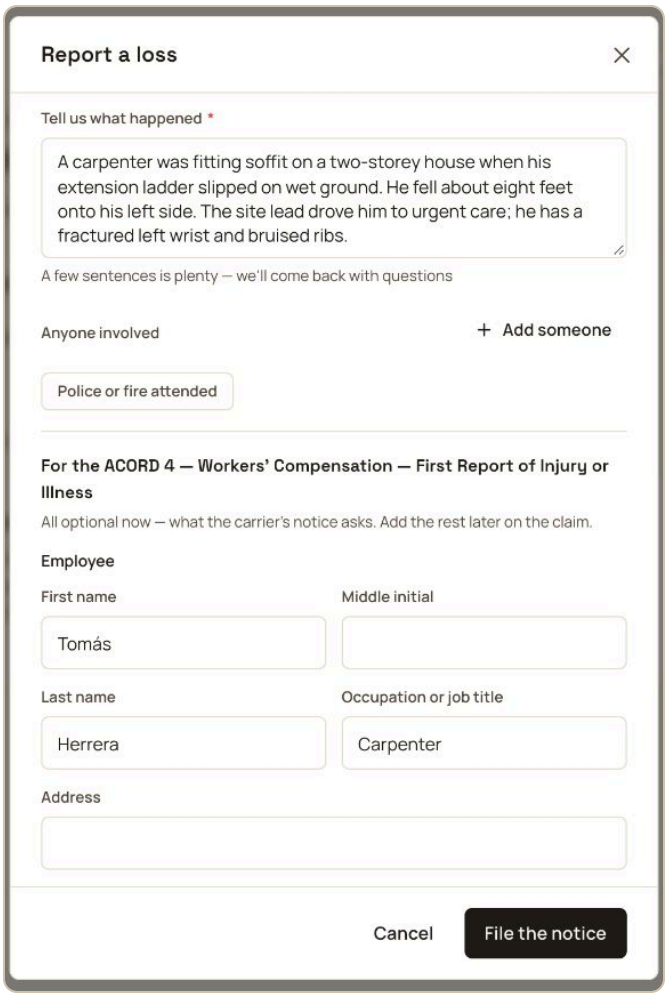
A customer can report a loss from their portal; you can too, from **Report a loss**. Either way it appears under Servicing → **Claims** and on Today. A claim is filed against **one of the policy's lines**, and the line decides the carrier's loss notice: the **ACORD 1** for the insured's own property — Commercial Property, Landlord / Dwelling, Homeowners, Flood, Inland Marine, Equipment Breakdown, and a BOP's own property — the **ACORD 2** for Commercial Auto, the **ACORD 3** for General Liability and a claim made against a BOP's insured, and the **ACORD 4** for Workers Compensation. Brella records the notice of loss and what the carrier says about it; the carrier decides the claim.

Report a loss

1. **Which line** comes first. On a policy with one line it is shown as plain text; with several, pick the line the loss is against. **What happened** then offers that line's kinds of loss — fire, water, wind, hail or theft on a property line, an injury to someone or their property damaged on general liability, an employee hurt or made ill at work on comp.
2. When it happened (and when it was noticed, if later), where — a location on the policy, or **Somewhere else** and its address — what happened in a few sentences, anyone involved, and whether police or fire attended.
3. Under that, **For the ACORD 4 — Workers' Compensation — First Report of Injury or Illness** (or the notice the line takes) lists what that notice asks: for comp the employee, the wage, the occurrence, the dates, the treatment and the witnesses; for a property loss the kind of loss and the damaged property; for liability the injured person or the property's owner, the premises or product, and witnesses; for auto the vehicles, drivers and anyone hurt. All of it is optional now — add the rest later on the claim. A Social Security number is asked for as its last four digits only and prints as XXX-XX-1234; Brella never keeps the full number.
4. Press **File the notice**.



A carpenter's fall from a ladder on Vandermeer Building Group, which carries general liability and workers' comp: **Workers Compensation** under Which line, so What happened is the employee's injury.

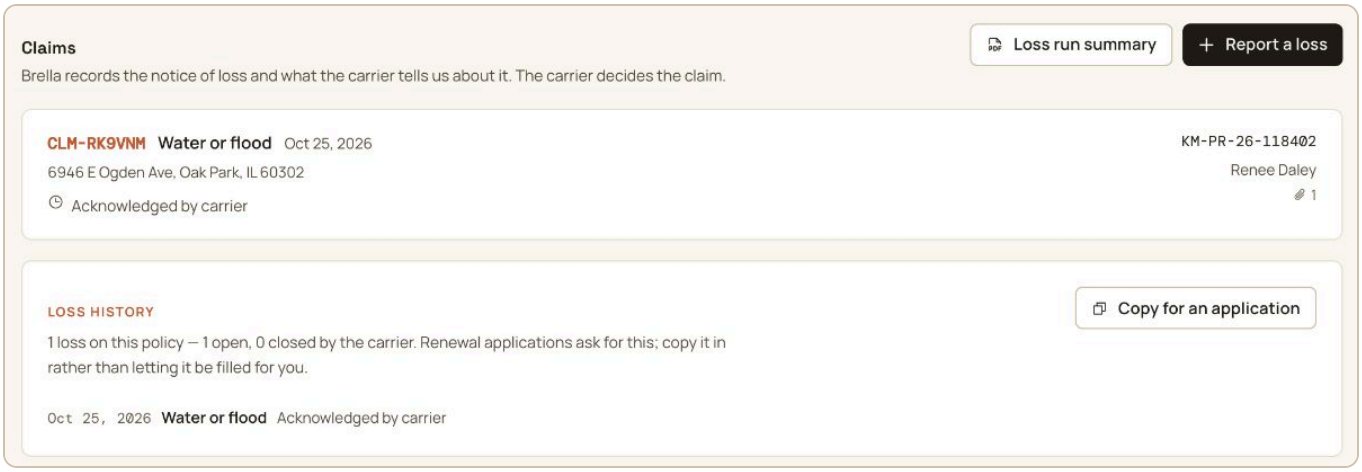


Further down, **For the ACORD 4 — Workers' Compensation — First Report of Injury or Illness**: the employee first, every box optional.

A line with no ACORD loss notice — cyber, an umbrella, crime — still takes a claim; it says so, "No ACORD loss notice for Cyber — send the carrier its own form; attach it here."

Working the claim

1. Open the claim. At the top: the date of loss, when it was reported and by whom — and **Police or fire** only when someone said so: “Attended” (“Attended · report ‹number›” with a report number) when the box was ticked, or “Report ‹number›” when only a report number is on file. An unticked box means nobody said, not that nobody came, so the claim shows nothing for it. Then the **Line**, with the insurer and policy number it had when the loss was reported (“Commercial Property · Kestrel Mutual Insurance Co. · KES-CP-DEMO-71872”). A claim reported before claims had lines reads **Not set** until you pick its line.
2. **Record what the carrier said**: pick the new status (acknowledged, under review, closed) and write what they told you. It is shared with the policyholder unless you tick **Keep this note internal**.
3. **Carrier & adjuster**: record the carrier, the carrier’s claim number and the adjuster’s name, phone and email, and **Save**.
4. **Loss details**: the line the claim is against and every fact its notice asks — the same fields as the form, with what the policyholder already told you in place — and **Save**. Nothing is sent.
5. Add photos and documents; add internal notes or send the customer an update.



Colleen’s water claim, reported from her portal, on Kensington Parish’s Claims tab: acknowledged, with Kestrel Mutual’s claim number and the adjuster.

BIRD

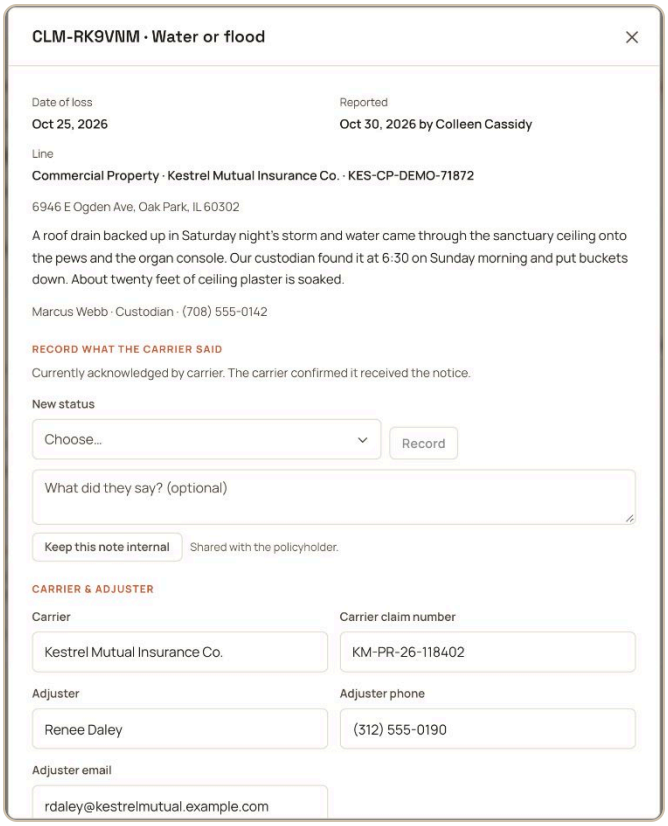
Bird reports a loss too, behind a **Needs your go-ahead** card that names the policyholder it reaches, the line the claim is against and the notice that line takes. It picks the line from the loss — a water loss on a property-and-liability policy goes on the property line — and records the facts a notice asks as you give them; a wage, a date of birth or a licence number nobody gave is asked for, never guessed, and a Social Security number's last four only when you typed them. A loss dated outside the policy's term is asked about first — check an earlier policy, report it anyway, or hold — because a loss before the term belongs on the policy that was in force then. "File the notice for that claim" files it straight away, with no card — it reaches nobody outside your agency — and its step says which form, the line and the carrier, that it is for the agency only and that nothing was sent.

Brella checks the date of loss against the policy's term. **Report a loss** warns when it falls outside, and still files the claim; the claim then carries the line "Date of loss is before this policy's term — check the prior policy" (or after it — check the renewal), so the policy in force on that date is the one notified.

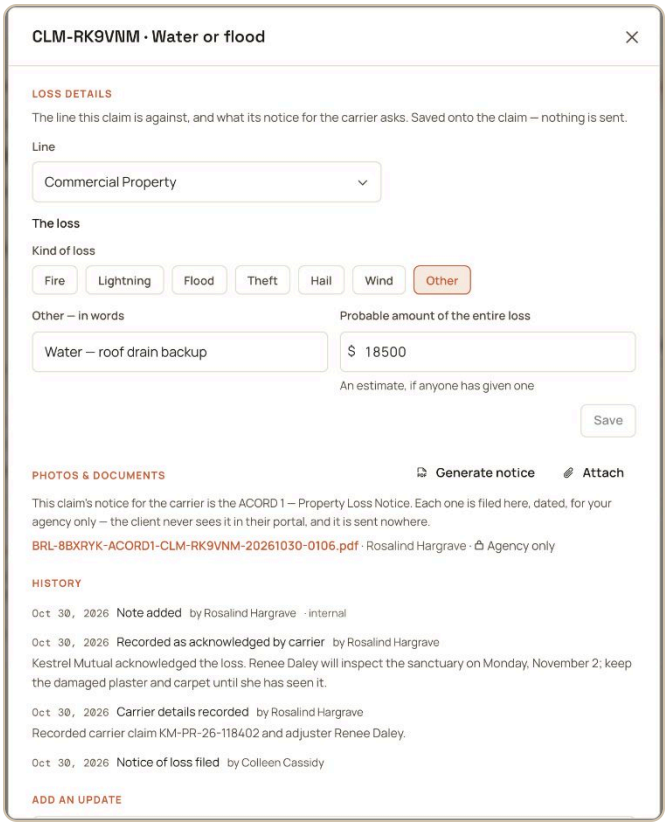
The loss notice

Generate notice, beside **Attach** in the claim, fills the notice its line takes — point at it for which — from the claim, its Loss details and the policy: the agency, the line's insurer and policy number, the insured and the contact, where and when it happened, what happened and who was involved; POLICE OR FIRE DEPARTMENT CONTACTED reads Yes when the claim says they were, and is otherwise left blank. The agent it names — and the ACORD 4's preparer — is the person the policy is assigned to, or the agency's owner while nobody is. An ACORD 1 lists the claim's own policy; it lists the policy's flood policy beside a property claim's only when **Flood** is ticked under Kind of loss, and a flood claim's property policy only when another kind is ticked. It files the notice under the claim on the policy's Documents, a new version each time you press it, and the line under the claim's files says which form it is. It sends nothing to anyone: you send it to the carrier, the way you send everything else.

Every notice is filed **Agency only**. It is your paper to the carrier, and each one prints facts the client's whole portal team would otherwise read — an employee's wage and treatment on the ACORD 4, a driver's date of birth and licence on the 2, an injured person's age and occupation on the 3, the probable amount of the loss on the 1. (An ACORD 3 filed before November 2026 stays where it was filed, in the client's portal.)



Inside the claim: the date of loss and who reported it (Colleen did not say whether police or fire came, so nothing is shown for it), the **Line** it is against — Commercial Property, with Kestrel Mutual and the policy number — the acknowledgement on record, and the carrier, its claim number and the adjuster.



Colleen's water claim, further down: **Loss details** — Commercial Property, and the ACORD 1's questions — then the claim's files: **Generate notice**, the sentence saying which notice its line takes, and the ACORD 1 it filed, **Agency only**.

PHOTOS & DOCUMENTS

Generate notice Attach

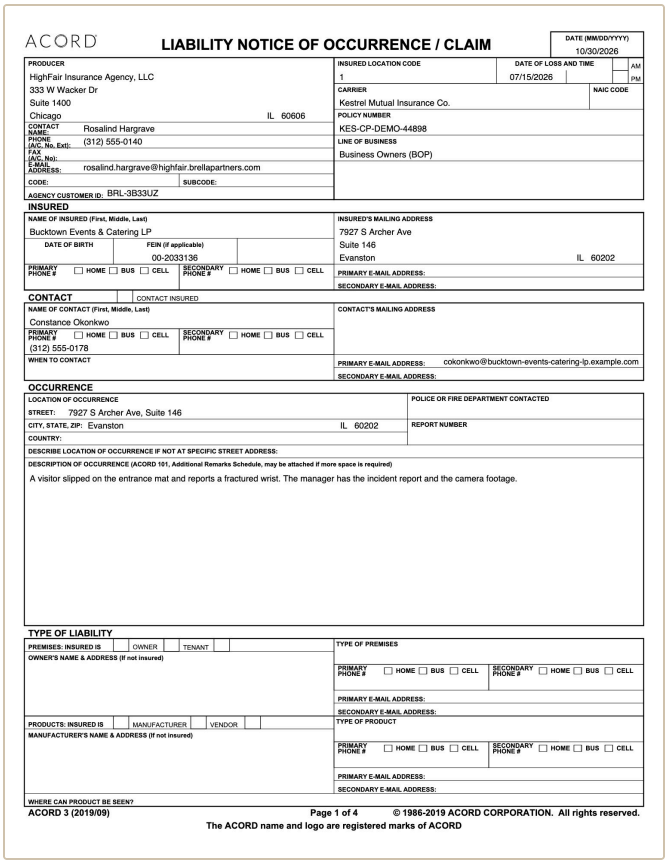
This claim's notice for the carrier is the ACORD 3 — Liability Notice of Occurrence / Claim. Each one is filed here, dated, for your agency only — the client never sees it in their portal, and it is sent nowhere.

BRL-3B33UZ-ACORD3-CLM-RY3HK7-20261016-0138.pdf · Rosalind Hargrave

BRL-3B33UZ-ACORD3-CLM-RY3HK7-20261016-0146.pdf · Rosalind Hargrave

BRL-3B33UZ-ACORD3-CLM-RY3HK7-20261030-0110.pdf · Rosalind Hargrave · Agency only

Bucktown Events & Catering's slip-and-fall, CLM-RY3HK7, put on its BOP line: **Generate notice** beside Attach, the two ACORD 3s filed on October 16, before notices were the agency's alone, and today's, **Agency only**.



ACORD

LIABILITY NOTICE OF OCCURRENCE / CLAIM

DATE (MM/DD/YYYY): 10/30/2026

PRODUCER
HighFair Insurance Agency, LLC
333 W Wacker Dr
Suite 1400
Chicago IL 60606
CONTACT NAME: Rosalind Hargrave
PHONE (A/C, No, Ext): (312) 555-0140
FAX (A/C, No):
E-MAIL ADDRESS: rosalind.hargrave@highfair.brellapartners.com
CODE: SUBCODE:
AGENCY CUSTOMER ID: BRL-3B33UZ

INSURED LOCATION CODE: 1
DATE OF LOSS AND TIME: 07/15/2026 AM PM
CARRIER: Kestrel Mutual Insurance Co.
NAIC CODE:
POLICY NUMBER: KES-CP-DEMO-44898
LINE OF BUSINESS: Business Owners (BOP)

INSURED
NAME OF INSURED (First, Middle, Last): Bucktown Events & Catering LP
DATE OF BIRTH:
FEIN (if applicable): 00-2033136
PRIMARY PHONE #: ☐ HOME ☐ BUS ☐ CELL
SECONDARY PHONE #: ☐ HOME ☐ BUS ☐ CELL
INSURED'S MAILING ADDRESS: 7927 S Archer Ave, Suite 146, Evanston IL 60202
PRIMARY E-MAIL ADDRESS:
SECONDARY E-MAIL ADDRESS:

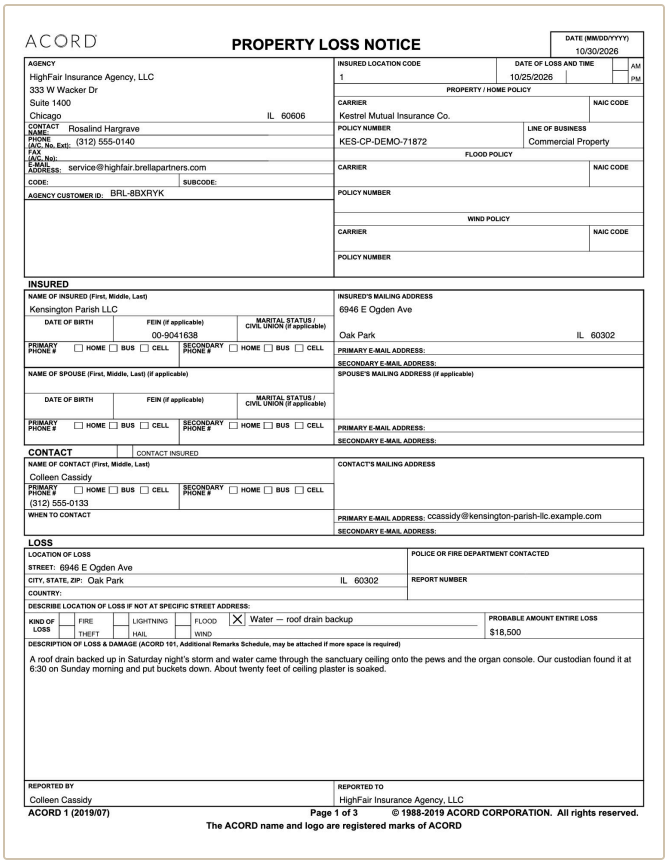
CONTACT ☐ CONTACT INSURED
NAME OF CONTACT (First, Middle, Last): Constance Okonkwo
PRIMARY PHONE #: (312) 555-0178 ☐ HOME ☐ BUS ☐ CELL
SECONDARY PHONE #: ☐ HOME ☐ BUS ☐ CELL
WHEN TO CONTACT:
CONTACT'S MAILING ADDRESS:
PRIMARY E-MAIL ADDRESS: cokonkwo@bucktown-events-catering-lp.example.com
SECONDARY E-MAIL ADDRESS:

OCCURRENCE
LOCATION OF OCCURRENCE
STREET: 7927 S Archer Ave, Suite 146
CITY, STATE, ZIP: Evanston IL 60202
COUNTRY:
DESCRIBE LOCATION OF OCCURRENCE IF NOT AT SPECIFIC STREET ADDRESS:
POLICE OR FIRE DEPARTMENT CONTACTED:
REPORT NUMBER:
DESCRIPTION OF OCCURRENCE (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
A visitor slipped on the entrance mat and reports a fractured wrist. The manager has the incident report and the camera footage.

TYPE OF LIABILITY
PREMISES: INSURED IS ☐ OWNER ☐ TENANT
OWNER'S NAME & ADDRESS (If not insured):
TYPE OF PREMISES:
PRIMARY PHONE #: ☐ HOME ☐ BUS ☐ CELL
SECONDARY PHONE #: ☐ HOME ☐ BUS ☐ CELL
PRIMARY E-MAIL ADDRESS:
SECONDARY E-MAIL ADDRESS:
PRODUCTS: INSURED IS ☐ MANUFACTURER ☐ VENDOR
MANUFACTURER'S NAME & ADDRESS (If not insured):
TYPE OF PRODUCT:
PRIMARY PHONE #: ☐ HOME ☐ BUS ☐ CELL
SECONDARY PHONE #: ☐ HOME ☐ BUS ☐ CELL
PRIMARY E-MAIL ADDRESS:
SECONDARY E-MAIL ADDRESS:
WHERE CAN PRODUCT BE SEEN?

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The ACORD 3 — Liability Notice of Occurrence / Claim, the 2019 edition — page 1: HighFair and Rosalind Hargrave, Kestrel Mutual and the BOP's policy number, LINE OF BUSINESS Business Owners (BOP), Constance Okonkwo as contact, the location, the date of loss and what happened, in the reporter's words. POLICE OR FIRE DEPARTMENT CONTACTED is blank: nobody said.



ACORD

PROPERTY LOSS NOTICE

DATE (MM/DD/YYYY): 10/30/2026

AGENCY: HighFair Insurance Agency, LLC, 333 W Wacker Dr, Suite 1400, Chicago IL 60606
CONTACT NAME: Rosalind Hargrave
PHONE (A/C, No, Ext): (312) 555-0140
E-MAIL ADDRESS: service@highfair.brellapartners.com
CODE: SUBCODE:
AGENCY CUSTOMER ID: BRL-8BXRYK

INSURED LOCATION CODE: 1
DATE OF LOSS AND TIME: 10/25/2026 AM PM

PROPERTY / HOME POLICY
CARRIER: Kestrel Mutual Insurance Co.
NAIC CODE:
POLICY NUMBER: KES-CP-DEMO-71872
LINE OF BUSINESS: Commercial Property

FLOOD POLICY
CARRIER:
NAIC CODE:
POLICY NUMBER:

WIND POLICY
CARRIER:
NAIC CODE:
POLICY NUMBER:

INSURED

NAME OF INSURED (First, Middle, Last): Kensington Parish LLC
DATE OF BIRTH:
FEIN (if applicable): 00-9041638
MARITAL STATUS / CIVIL UNION (if applicable):
PRIMARY PHONE #: ☐ HOME ☐ BUS ☐ CELL
SECONDARY PHONE #: ☐ HOME ☐ BUS ☐ CELL
NAME OF SPOUSE (First, Middle, Last) (if applicable):
DATE OF BIRTH:
FEIN (if applicable):
MARITAL STATUS / CIVIL UNION (if applicable):
PRIMARY PHONE #: ☐ HOME ☐ BUS ☐ CELL
SECONDARY PHONE #: ☐ HOME ☐ BUS ☐ CELL

INSURED'S MAILING ADDRESS: 6946 E Ogden Ave, Oak Park IL 60302
PRIMARY E-MAIL ADDRESS:
SECONDARY E-MAIL ADDRESS:
SPOUSE'S MAILING ADDRESS (if applicable):
PRIMARY E-MAIL ADDRESS:
SECONDARY E-MAIL ADDRESS:

CONTACT ☐ CONTACT INSURED

NAME OF CONTACT (First, Middle, Last): Colleen Cassidy
PRIMARY PHONE #: (312) 555-0133 ☐ HOME ☐ BUS ☐ CELL
SECONDARY PHONE #: ☐ HOME ☐ BUS ☐ CELL
WHEN TO CONTACT:
CONTACT'S MAILING ADDRESS:
PRIMARY E-MAIL ADDRESS: ccassidy@kensington-parish-llc.example.com
SECONDARY E-MAIL ADDRESS:

LOSS

LOCATION OF LOSS
STREET: 6946 E Ogden Ave
CITY, STATE, ZIP: Oak Park IL 60302
COUNTRY:
DESCRIBE LOCATION OF LOSS IF NOT AT SPECIFIC STREET ADDRESS:
POLICE OR FIRE DEPARTMENT CONTACTED:
REPORT NUMBER:

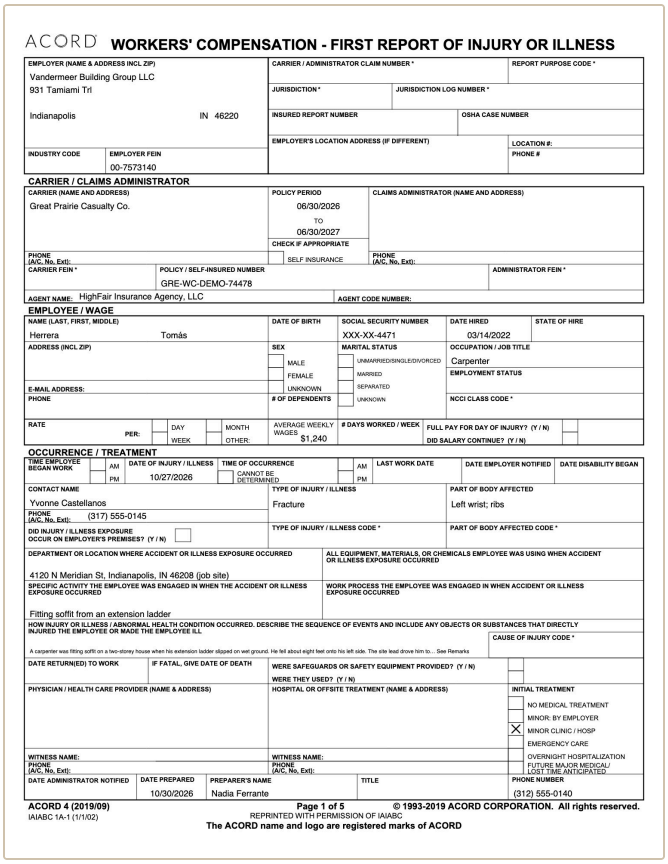
KIND OF LOSS: ☐ FIRE ☐ LIGHTNING ☐ FLOOD ☒ Water — roof drain backup ☐ THEFT ☐ HAIL ☐ WIND
PROBABLE AMOUNT ENTIRE LOSS: $18,500

DESCRIPTION OF LOSS & DAMAGE (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
A roof drain backed up in Saturday night's storm and water came through the sanctuary ceiling onto the pews and the organ console. Our custodian found it at 6:30 on Sunday morning and put buckets down. About twenty feet of ceiling plaster is soaked.

REPORTED BY: Colleen Cassidy
REPORTED TO: HighFair Insurance Agency, LLC

ACORD 1 (2019/07) Page 1 of 3 © 1988-2019 ACORD CORPORATION. All rights reserved.
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The **ACORD 1 — Property Loss Notice** for Colleen's water claim: Kestrel Mutual and the property line's policy number, LINE OF BUSINESS Commercial Property, the church's address, the kind of loss in words, the probable amount and what happened.



ACORD **WORKERS' COMPENSATION - FIRST REPORT OF INJURY OR ILLNESS**

EMPLOYER (NAME & ADDRESS INCL ZIP): Vandermeer Building Group LLC, 931 Tamiami Trl, Indianapolis IN 46220
INDUSTRY CODE:
EMPLOYER FEIN: 00-7573140
CARRIER / ADMINISTRATOR CLAIM NUMBER *:
REPORT PURPOSE CODE *:
JURISDICTION *:
JURISDICTION LOG NUMBER *:
INSURED REPORT NUMBER:
OSHA CASE NUMBER:
EMPLOYER'S LOCATION ADDRESS (IF DIFFERENT):
LOCATION #:
PHONE #:

CARRIER / CLAIMS ADMINISTRATOR

CARRIER (NAME AND ADDRESS): Great Prairie Casualty Co.
POLICY PERIOD: 06/30/2026 TO 06/30/2027
CHECK IF APPROPRIATE: ☐ SELF INSURANCE
CLAIMS ADMINISTRATOR (NAME AND ADDRESS):
PHONE (A/C, No, Ext):
PHONE (A/C, No, Ext):
CARRIER FEIN *:
POLICY / SELF-INSURED NUMBER: GRE-WC-DEMO-74478
ADMINISTRATOR FEIN *:
AGENT NAME: HighFair Insurance Agency, LLC
AGENT CODE NUMBER:

EMPLOYEE / WAGE

NAME (LAST, FIRST, MIDDLE): Herrera Tomás
DATE OF BIRTH:
SOCIAL SECURITY NUMBER: XXX-XX-4471
DATE HIRED: 03/14/2022
STATE OF HIRE:
ADDRESS (INCL ZIP):
SEX: ☐ MALE ☐ FEMALE ☐ UNKNOWN
MARITAL STATUS: ☐ UNMARRIED/SINGLE/DIVORCED ☐ MARRIED ☐ SEPARATED ☐ UNKNOWN
OCCUPATION / JOB TITLE: Carpenter
EMPLOYMENT STATUS:
E-MAIL ADDRESS:
PHONE:
OF DEPENDENTS:
NCCI CLASS CODE *:
RATE: PER: ☐ DAY ☐ WEEK ☐ MONTH ☐ OTHER:
AVERAGE WEEKLY WAGES: $1,240
DAYS WORKED / WEEK:
FULL PAY FOR DAY OF INJURY? (Y / N):
DID SALARY CONTINUE? (Y / N):

OCCURRENCE / TREATMENT

TIME EMPLOYEE BEGAN WORK: ☐ AM ☐ PM
DATE OF INJURY / ILLNESS: 10/27/2026
TIME OF OCCURRENCE: ☐ CANNOT BE DETERMINED ☐ AM ☐ PM
LAST WORK DATE:
DATE EMPLOYER NOTIFIED:
DATE DISABILITY BEGAN:
CONTACT NAME: Yvonne Castellanos
PHONE (A/C, No, Ext): (317) 555-0145
TYPE OF INJURY / ILLNESS: Fracture
PART OF BODY AFFECTED: Left wrist; ribs
DID INJURY / ILLNESS EXPOSURE OCCUR ON EMPLOYER'S PREMISES? (Y / N):
TYPE OF INJURY / ILLNESS CODE *:
PART OF BODY AFFECTED CODE *:
DEPARTMENT OR LOCATION WHERE ACCIDENT OR ILLNESS EXPOSURE OCCURRED: 4120 N Meridian St, Indianapolis, IN 46208 (job site)
ALL EQUIPMENT, MATERIALS, OR CHEMICALS EMPLOYEE WAS USING WHEN ACCIDENT OR ILLNESS EXPOSURE OCCURRED:
SPECIFIC ACTIVITY THE EMPLOYEE WAS ENGAGED IN WHEN THE ACCIDENT OR ILLNESS EXPOSURE OCCURRED: Fitting soffit from an extension ladder
WORK PROCESS THE EMPLOYEE WAS ENGAGED IN WHEN ACCIDENT OR ILLNESS EXPOSURE OCCURRED:
HOW INJURY OR ILLNESS / ABNORMAL HEALTH CONDITION OCCURRED. DESCRIBE THE SEQUENCE OF EVENTS AND INCLUDE ANY OBJECTS OR SUBSTANCES THAT DIRECTLY INJURED THE EMPLOYEE OR MADE THE EMPLOYEE ILL:
A carpenter was fitting soffit on a two-storey house when his extension ladder slipped on wet ground. He fell about eight feet onto his left side. The site lead drove him to… See Remarks
CAUSE OF INJURY CODE *:
DATE RETURN(ED) TO WORK:
IF FATAL, GIVE DATE OF DEATH:
WERE SAFEGUARDS OR SAFETY EQUIPMENT PROVIDED? (Y / N):
WERE THEY USED? (Y / N):
PHYSICIAN / HEALTH CARE PROVIDER (NAME & ADDRESS):
HOSPITAL OR OFFSITE TREATMENT (NAME & ADDRESS):
INITIAL TREATMENT: ☐ NO MEDICAL TREATMENT ☐ MINOR: BY EMPLOYER ☒ MINOR CLINIC / HOSP ☐ EMERGENCY CARE ☐ OVERNIGHT HOSPITALIZATION ☐ FUTURE MA FOR MEDICAL/ LOST TIME ANTICIPATED
WITNESS NAME:
PHONE (A/C, No, Ext):
WITNESS NAME:
PHONE (A/C, No, Ext):
DATE ADMINISTRATOR NOTIFIED:
DATE PREPARED: 10/30/2026
PREPARER'S NAME: Nadia Ferrante
TITLE:
PHONE NUMBER: (312) 555-0140

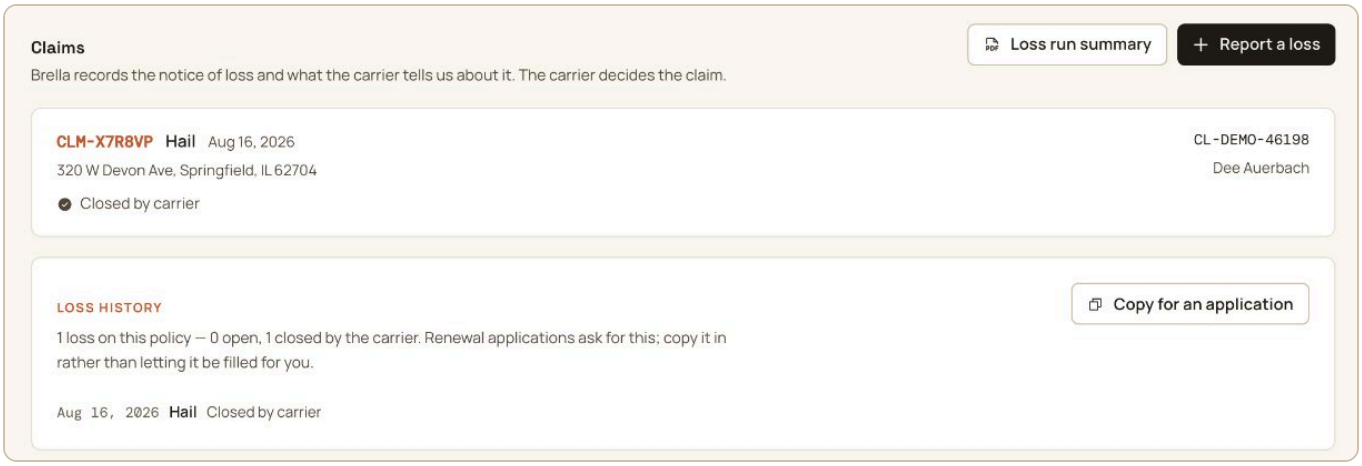
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The **ACORD 4 — First Report of Injury or Illness** for Vandermeer Building Group's carpenter: the employer and its FEIN, the comp policy's insurer, period and number, the employee — XXX-XX-4471 — the wage, the injury, where and how it happened, and the treatment. Filed for the agency alone.

The **loss history** on the Claims tab — every loss, open or closed — has **Copy for an application**, so a renewal application gets the real history rather than one filled in for you.

The loss run summary

Loss run summary, beside **Report a loss**, issues your agency's own loss run for the insured — every one of their policies you can see, not only the one you are on, and just as useful when there are no claims at all. For each policy it prints the term, the lines with their insurers and policy numbers, the claims you recorded (the date of loss, the line and the type, what happened, the carrier's status and claim number, when it closed) and what the insured reported on the application — their losses with what was paid and reserved, the prior years on a workers' comp record, the insurer they named — with every total counted for you. It is on your letterhead, under your agency's stamp: your agency's name, **Loss run · Agency records**, the day it was issued and who issued it, with their title from Team. Under its title and again over the stamp it says what it is not: a carrier's valued loss run, which is the record of what the carrier paid and reserved. It opens in a new tab and is filed on **Documents** under **Loss run summary**, a new version each time, **Agency only** — the client sees it only if you send it.



Ellsworth Storage Partners' Claims tab: **Loss run summary** beside **Report a loss**, over the hail claim and the loss history.



HighFair Insurance Agency, LLC — LOSS RUN SUMMARY

Loss Run Summary

Ellsworth Storage Partners LLC · 1 policy · as of October 30, 2026

From the agency's own records and what the insured reported to it. It is not a carrier-issued, valued loss run: the carrier's loss run is the record of what it paid and reserved.

Named insured	Ellsworth Storage Partners LLC
Prepared by	HighFair Insurance Agency, LLC · 333 W Wacker Dr, Suite 1400, Chicago, IL 60606 · (312) 555-0140
Issued	2026-10-30 01:11 CDT
Issued by	Rosalind Hargrave, Principal & Managing Partner

At a glance

Policies	1
Claims recorded	1 — 0 open, 1 closed
Reported by the insured	Nothing reported on the applications

BRL-22F8K6 · Commercial Property

Term	April 23, 2026 to April 23, 2027
Stage	Active

Line	Insurer	Policy number
Commercial Property	Continental Elm Insurance Co.	CON-CP-DEMO-97297
General Liability	Continental Elm Insurance Co.	CON-CP-DEMO-97297

Claims the agency recorded

Claim	Date of loss	Line · type	What happened	Status	Carrier claim no.	Closed
CLM-X7R8VP	08/16/2026	Hail	Hail damaged the roof, the rooftop HVAC units and the vehicles in the customer lot. A roofer has been out to tarp it. — 320 W Devon Ave, Springfield, IL 62704	Closed by carrier	Continental Elm Insurance Co. CL-DEMO-46198	09/26/2026

Reported by the insured on the application

Nothing reported on the application.

Ellsworth Storage Partners LLC — Loss run summary — HighFair Insurance Agency, LLC · Page 1 of 2

Built with Brella OS

Page 1: the insured, who issued it and when, the counts at a glance, then the policy — its two lines, the hail claim closed by Continental Elm with its claim number (reported before claims had lines, so **Line · type** reads the type alone), and nothing reported on the application.



HighFair Insurance Agency, LLC — LOSS RUN SUMMARY

Issued by the agency

Issued from the records of HighFair Insurance Agency, LLC on October 30, 2026. From the agency's own records and what the insured reported to it. It is not a carrier-issued, valued loss run: the carrier's loss run is the record of what it paid and reserved.

HIGHFAIR INSURANCE AGENCY, LLC
LOSS RUN · AGENCY RECORDS
ISSUED OCTOBER 30, 2026
Rosalind Hargrave · Principal & Managing Partner

Ellsworth Storage Partners LLC — Loss run summary — HighFair Insurance Agency, LLC · Page 2 of 2

Built with Brella OS

The last page: what it is and what it is not, and HighFair's stamp — the day issued and Rosalind Hargrave, Principal & Managing Partner.

BIRD

Ask Bird to "print me a loss run for all of his policies" and it issues the same summary from the chat, filed the same way. Asked to get the carrier's loss runs, it asks the policyholder for them instead; and for a loss-free record it can also prepare a **No known loss letter** for the insured to sign (Part 8).

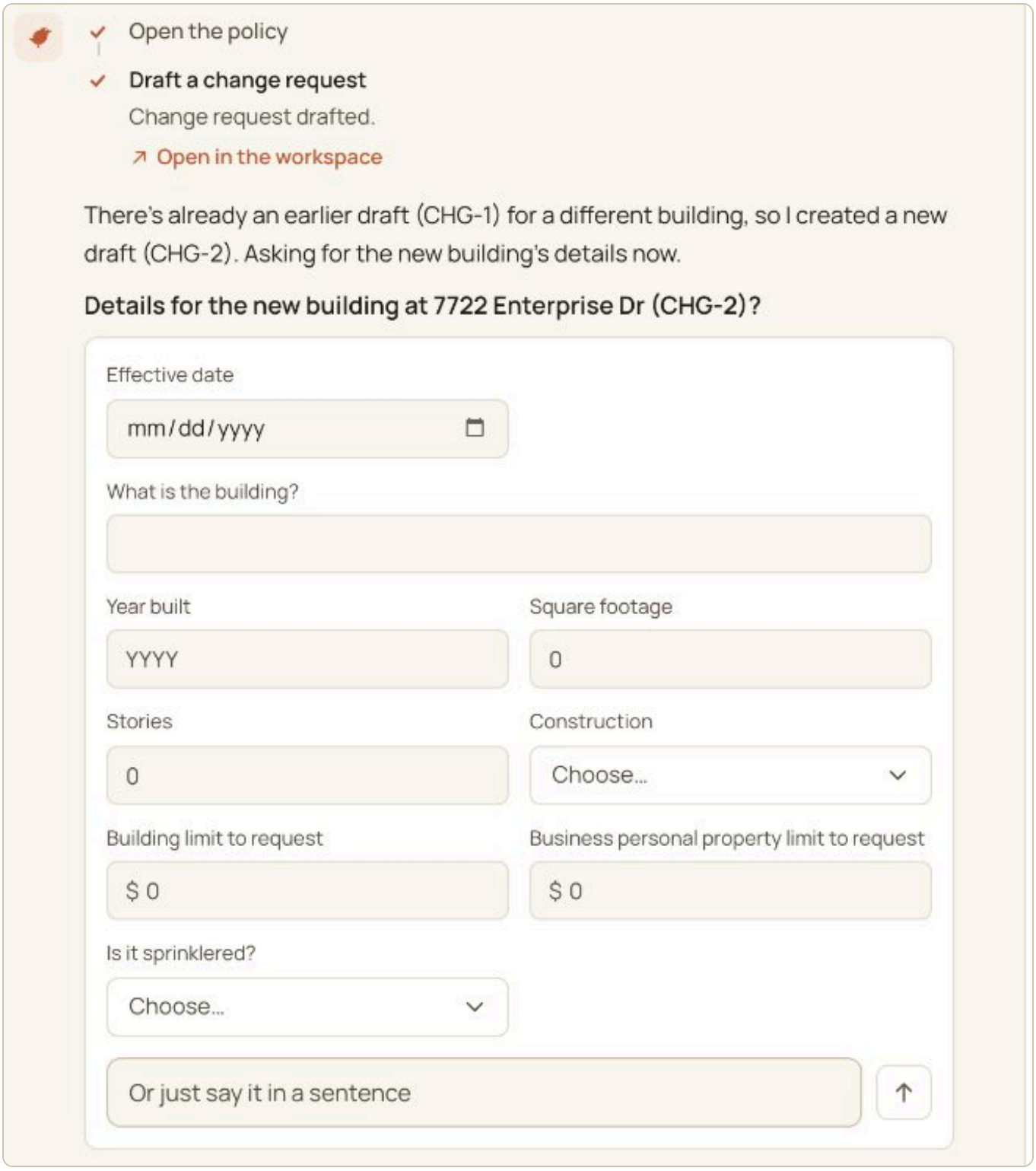
7.3

Changes

A mid-term change — a location, a building, an insured, a limit, a cancellation, a vehicle or driver on an auto policy — is a request against the bound policy, with its own questions and lifecycle: **draft → submitted → endorsed | declined | withdrawn**. Each request keeps what was asked for, frozen at the moment it went to the carrier.

BIRD

On a policy that is bound or in force — before its start date as after it — Bird never edits what it insures straight onto the record — a new unit, a sprinkler system, a building sold or added: it drafts the change request at once, without asking whether to, fills in what you told it and what the record holds (the location, when the policy has one), and puts every question still open — the effective date included — on one card. The record stays as it was until the carrier endorses it. When the record was simply wrong ("that year is a typo, it was 1998"), say so and Bird corrects it instead.



Asked to "add a building" on Copperfield Yacht Basin, in force: Bird drafts CHG-2 at once and asks everything still open on one card — the effective date, a box for each figure, the construction list, sprinklers. The location is already known: the policy has one.

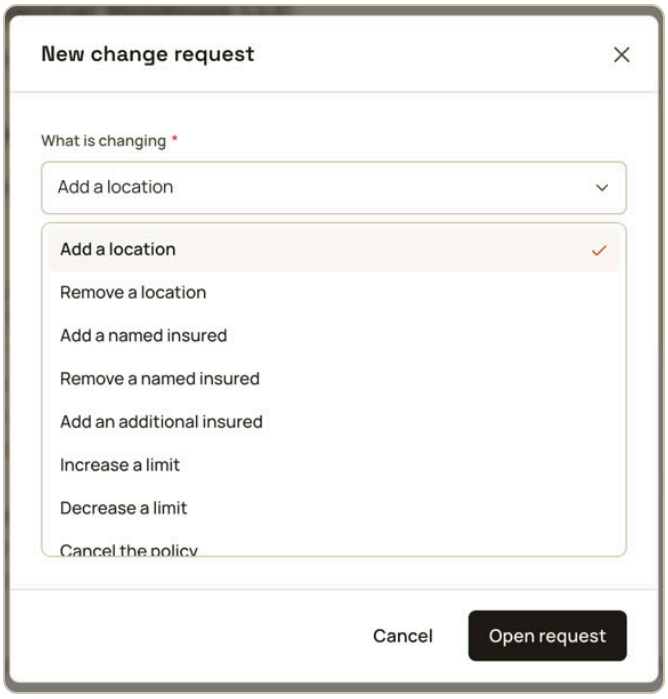
1. **New change** — pick what is changing. The menu lists only the changes that fit the coverage — no vehicle or driver changes on a property, BOP, landlord, homeowners, flood or comp policy, unless it also carries commercial auto (a Commercial Auto line, or vehicles or drivers on its Auto tab), which adds **Add a vehicle**, **Remove a vehicle**, **Add a driver** and **Remove a driver** whatever the coverage; the client's portal offers the same. It opens on **Add a location**, then **Add a building** (at a location already on the policy, or a new one) and **Change a building** (units, area, sprinklers or alarms, occupancy), and ends with **Something else**. Add the effective date and, if you like, a line on what is changing, where, and from when.

2. Answer what the carrier will ask (for a limit: which coverage, current and requested limit, what changed).

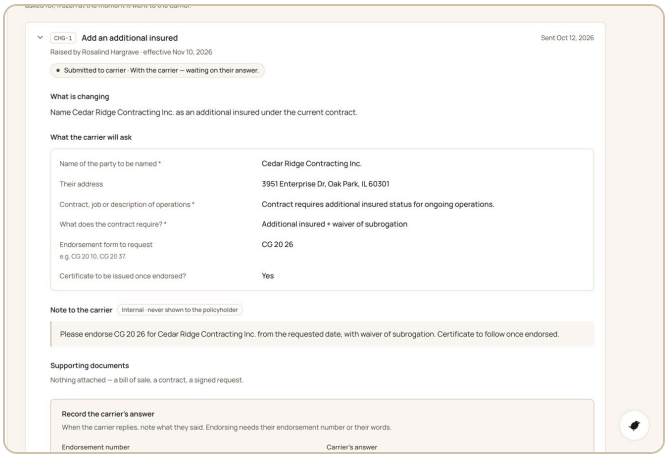
3. **Draft with Bird** writes the description and the covering note to the carrier from the policy's facts — on a change your team raised, from your side, never "you asked". It fills the fields; you edit and **Save**.

4. Send it to the carrier the way you always do — Brella does not talk to carriers — then **Record as sent to carrier**. Bird never offers to submit a request: a draft stays a draft until you say it went out. What was asked for is frozen at that moment, with money written as money ("$19,800,000").

5. When the carrier answers, record it in the **Record the carrier's answer** panel at the foot of the request: **Carrier endorsed it** needs the endorsement number or the carrier's words — at least one, and the button says so while both are empty — and **Carrier declined it** takes their reason. **Withdraw**, at the right, closes a request you no longer need. The customer is notified.



The New change menu on Lakeshore, a property policy: locations, insureds and limits — no vehicles.



CHG-1 on Kensington Parish, with the carrier: its status as a pill, what is changing, the carrier's questions in grey with the answers beside them, the note to the carrier, and the panel to record their answer.

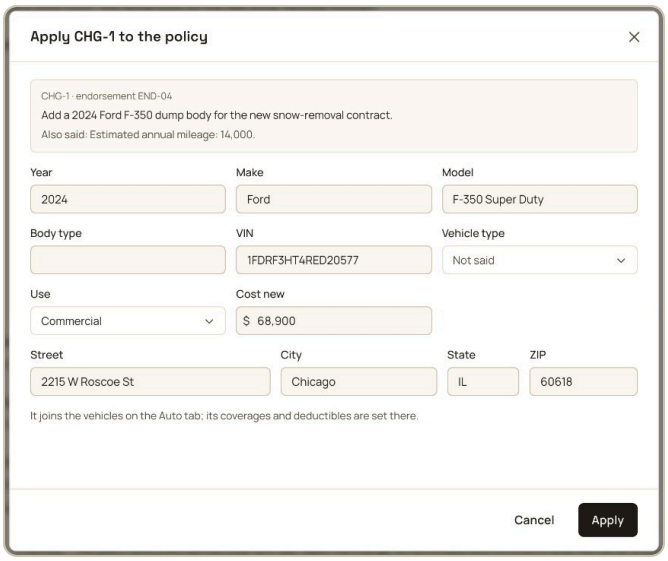


Endorsed: END-03, "Approved effective 12/01/2026. Additional premium $1,180 pro rata." — and **Apply to the policy**, since the record still has the old limit.

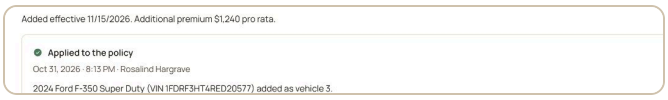
Apply to the policy. An endorsement changes the carrier's policy, not Brella's record — until it is applied, certificates and forms print the cover as it was. An endorsed request says so, with **Apply to the policy**. It opens the request's own answers as a form for you to confirm, and writes them where you point:

- **A limit raised or lowered** — pick the limit it changes from the policy's own (each building's coverage lines, the general liability limits, a line's limits, employer's liability), each with what it holds today; the endorsed figure comes from the request.
- **An additional insured** — the holder, its address, the contract and what it requires go onto Certificates as a new holder, and the endorsement form the carrier issued is recorded on the policy — so certificates naming them say "Endorsement on file".
- **A location or a building added** — the address (or the location it is at) and the building's facts and limits; **a location removed** — it moves to the Bin, restorable for 30 days; **a building changed** — its new building limit, while what else changed is edited on the building (**Open Property**).
- **A vehicle or a driver added** — the request's answers fill the form: the year, make and model, the VIN, the use, the cost new and where it is garaged (one of the policy's locations, or the address the request gave); a driver's name, date of birth, licence number and state, and years of experience. What the form has no box for — the mileage, "a driver not already on the policy will operate it" — is shown above it as **Also said**. It joins the Auto tab (4.8); its coverages and deductibles are set there. **A vehicle or a driver removed** — pick it from the Auto tab's own; the form says what else points at it ("Also cleared: Rafael Santos's vehicle"), and those rows stay with that pick emptied. A licence number written like a Social Security number is refused, as on the Auto tab. On a policy whose lines are recorded without Commercial Auto the vehicle is still written, and the summary says the ACORD 127 waits for the line.
- **A cancellation** — the policy moves to Cancelled, noted with the endorsement number.
- **Anything Brella keeps no record of** — a named insured, anything else — you say what you updated, and that is recorded.

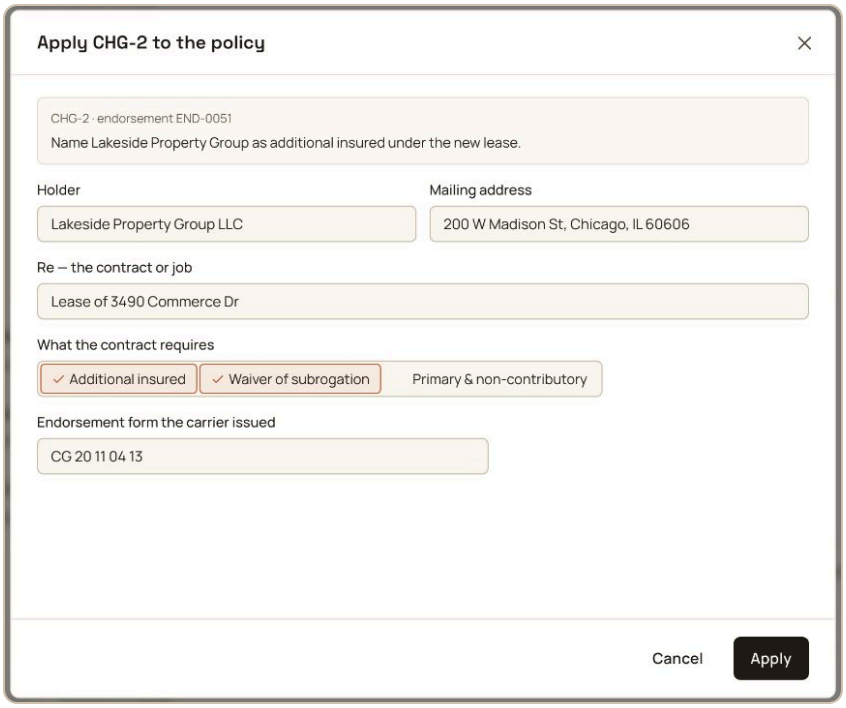
Brella never guesses where words go: when the request's words fit more than one record — "the building limit" on a policy with three buildings — the form waits for you to pick. Once applied, the request shows **Applied to the policy** — when, by whom, and what was written ("Loc 1 · Main building: Building: none → $3,000,000") — and a request is applied once.



Applying CHG-1 on Whitlock & Sons, endorsed as END-04: the 2024 Ford F-350 Super Duty, its VIN, use, cost new and garaging read from the request — the mileage, which the 127 has no box for, shown as Also said.



Applied: “2024 Ford F-350 Super Duty (VIN 1FDRF3HT4RED20577) added as vehicle 3.”



Applying CHG-2 on Oyelaran Automotive: the holder, address, lease and requirements from the request, and the endorsement form the carrier issued — CG 20 11 04 13.

BIRD

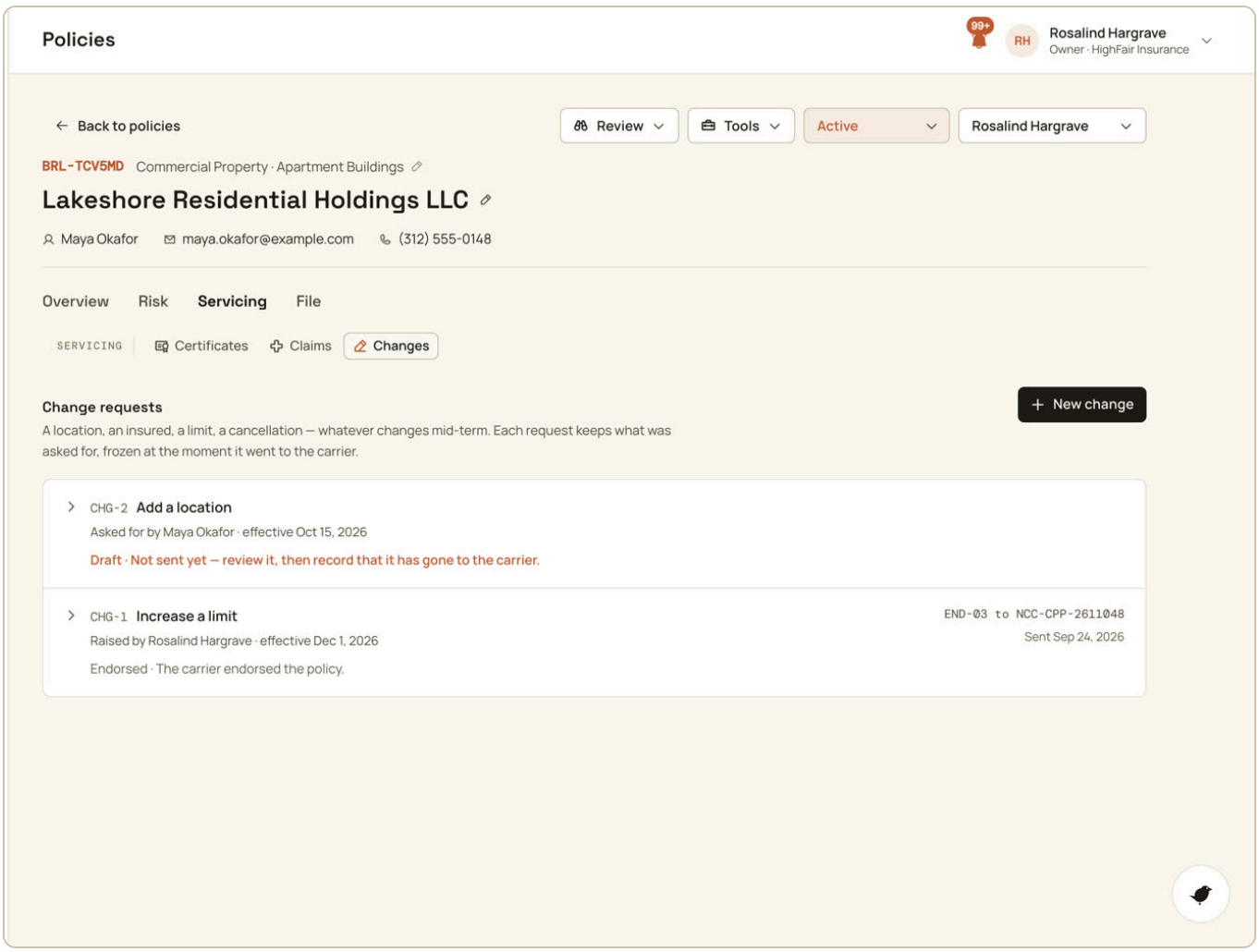
Bird applies an endorsed change too — “the carrier endorsed CHG-1, put it on the policy”. It reads what the request can write, asks which record a figure goes to whenever the request’s words fit more than one (“The request says Building limit, and the policy has three buildings — which one?”), and stops at a **Needs your go-ahead** card that says exactly what changes: “Loc 1 · Main building: Building: $1,535,000 → $4,500,000”.



Applied: the holder added and CG 20 11 04 13 recorded on the policy, with who applied it and when.

> TIP
>
> Read Bird's covering note before you send it. It states the policy's term, schedule and total insured value from the record — here $48,105,000 across four buildings — so a figure that is wrong on the record is wrong in the note too.

A change the customer asks for from their portal arrives the same way, as a draft only you can see until you act on it.

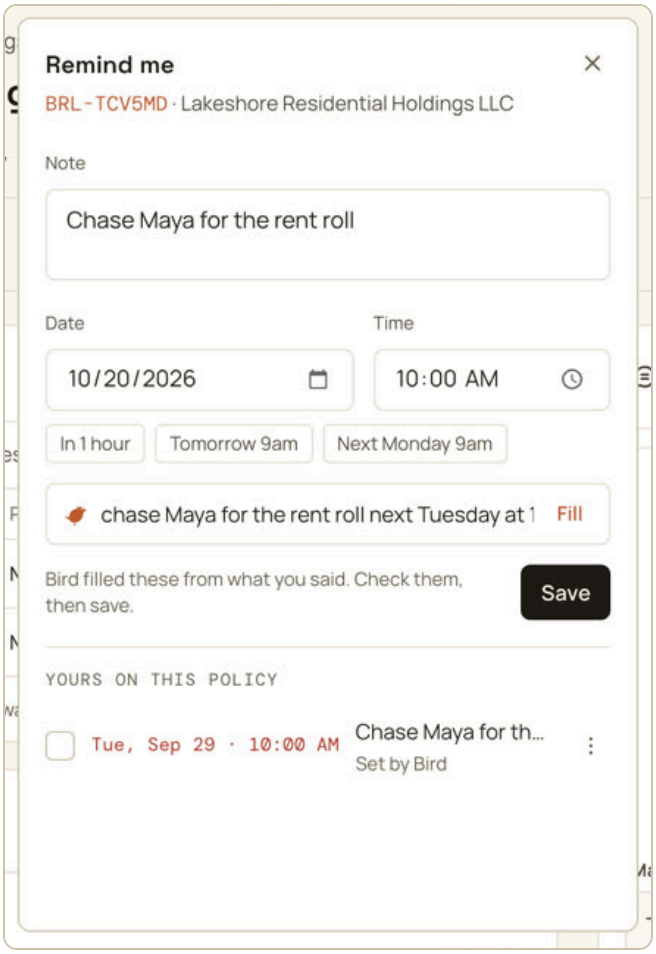


CHG-2, raised by Maya: add a fifth building at closing.

7.4

Remind me

Remind me — in any policy header, under **Tools** (or **New reminder** on Today) — takes a note, a date and a time — or say it in a sentence and Bird fills the three fields. Reminders are private to you; they appear on Today on their day and ring your bell at their time. The reminder box is one size from the search to the saved reminder: “Bird filled these”, or anything that went wrong, appears beside **Save**, and your other reminders on the policy scroll.

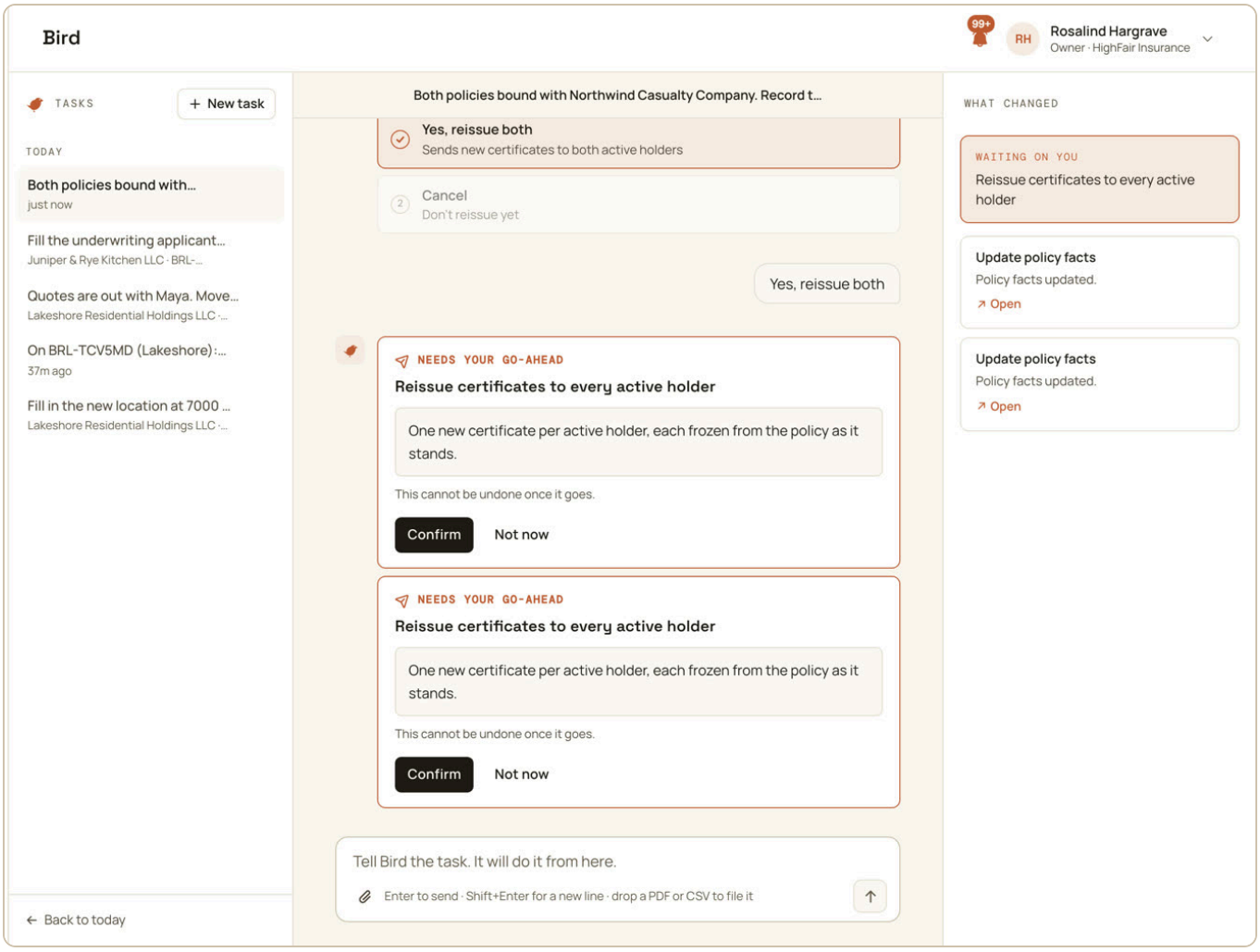


“chase Maya for the rent roll next Tuesday at 10am” → the note, Tuesday October 20, 10:00 — and under it, the reminder already on this policy.

7.5

Carrier and policy number

Each line sold has its own carrier, writing company and policy number (5.4), and each prints where it belongs — the line's own form and its row on the ACORD 25 (the ACORD 28 prints the property line's). **Edit lines** on Overview changes them. Underwriting → **Policy** (4.5) holds the main line's carrier and policy number (and a policy's only ones, before its lines are recorded) — press **Save underwriting**. Or give Bird the job across policies ("both policies bound with Northwind Casualty — record the policy numbers and reissue the certificates"). Bird records them, then stops at a confirm card before reissuing, because a certificate is something a holder relies on.



Bird recorded both policy numbers, then asked before reissuing certificates.

PART 08

Signatures

Send anything to be signed — a broker of record letter, a no known loss letter, the insured's coverage acknowledgement, any PDF — filled from the policy, printed on your letterhead, and filed back on the policy the moment the last person signs.

The Signatures page

The signature studio

What the signer sees

Track what you sent

From a policy, before binding, and on Today

Templates

Your letterhead

My signature

Asking Bird

8.1

The Signatures page

Signatures sits in the menu under **Work**, after Policies. It has three tabs: **Sent** — everything you sent and where it stands; **Templates** — the documents you send again and again; and **My signature** — your own signature and initials. **Send for signature** is at the top right of every tab. Anyone on the team can send.

- Brella fills the document from the policy — the insured, their address, the carrier, the policy number and dates — and prints it on your agency's letterhead. Any PDF goes too, fillable or not: you place its signature, date and answer boxes on the document's own lines — or tick **Bird places the fields** and Bird places them for you to check.
- Each signer is emailed a link of their own. To open it they type a six-digit code emailed to the same address, agree to sign electronically, fill in the highlighted boxes and sign. A policyholder signed in to their portal signs from there, without the code.
- Whoever has not signed is reminded by email every few days — every 3 by default — until they sign or the link expires (30 days by default).
- When the last person signs, everyone is emailed the signed PDF with a **certificate of completion** at the back — signers and anyone you copied — and the copy is filed on the policy under Documents → **Signed documents**. Signing a file does not publish it: when the envelope carried a file the client never sees in their portal — a loss notice, the schedule of values, a proposal not yet shared — the signed copy is filed **Agency only** too — the activity log reads "Signed electronically (agency only)", and your bell says the copy carries a document the client does not see. Every signer is still emailed it; it is their own signature.

8.2

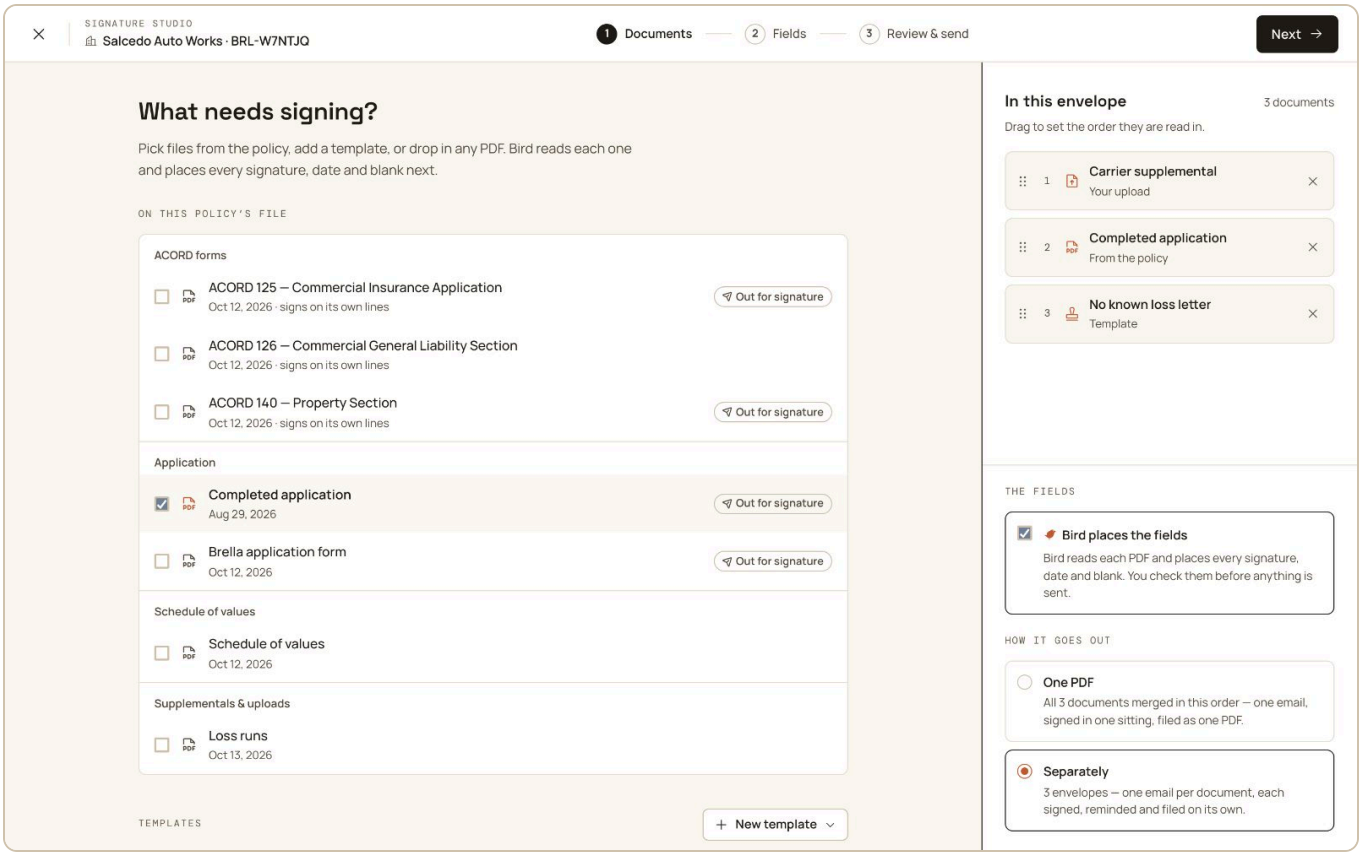
The signature studio

Press **Send for signature** — on Signatures, on a policy's File → Signatures, or **Use** on a template — and the **signature studio** opens over the whole screen. The bar across the top names the policy, the three steps — **Documents**, **Fields** and **Review & send** — whether the draft is saved, and **Back** and **Next**, which walk the same three steps; a step you have been to opens again from the bar. **×** closes it, and the draft is kept (see the tip below).

Documents — what needs signing

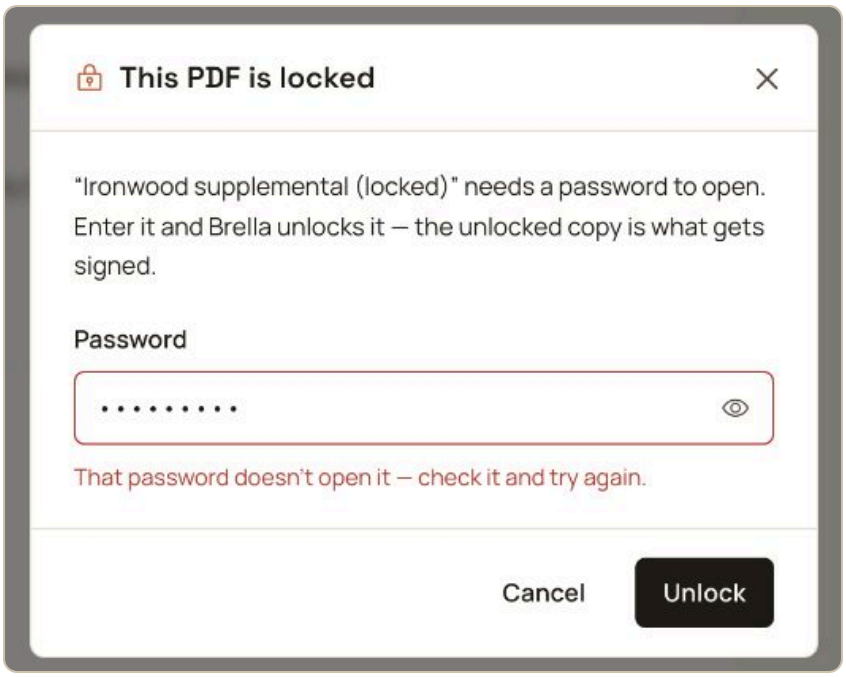
- **On this policy's file** — every PDF on the policy's file, grouped as **ACORD forms**, **Application**, **Schedule of values** and **Supplementals & uploads**, each with where its signature stands: **Out for signature**, or **Signed** with the date. Tick any of them. An ACORD Brella generated says **signs on its own lines** — its signature and date boxes are already on it.
- **Templates** — tick a template to add it. The **Broker of record letter** then asks which letter — the insured's **Broker of record letter** or the **Master broker of record authorization** — and **Include ACORD 36 — Agent/Broker of Record Change**, ticked to start. **New template**, beside them, makes one without losing what you picked: the studio steps aside, the template opens in the editor (8.6), and its **Use** brings the studio back with the new template in the envelope (**Back to the studio** returns without one).
- **Any PDF** — **Drop PDFs here, or browse**: a carrier's supplemental, a rejection form, anything — fillable or flat.
- Opened from Signatures, **Policy** is at the top: find it by insured, contact, BRL number, email or phone — or choose **Continue without one** for a one-off document. That is how a broker of record letter or a no known loss letter goes to a **prospect** before there is any lead or policy for them: every detail is typed under Details ("No policy — type what the documents print. Nothing here changes a policy."), and the insured who signs is typed too, since there is no policy to choose them from. Templates and Any PDF are there before you choose; **Next** waits for the policy. Opened from a policy, it is already chosen.

On the right, **In this envelope** lists what you picked; drag a row to set the order, or × to take it out. Under it, **The fields**: **Bird places the fields**, unticked to start. Unticked, you place every box yourself on the next step; ticked, Bird reads each PDF and places them for you to check. Brella remembers your choice on this computer. Then **How it goes out**: **One PDF** — every document merged in that order, one email, signed in one sitting, filed as one PDF — or **Separately** — one email per document, each with its own link, reminders and signed copy. Up to 11 documents at a time. Press **Next**.



Salcedo Auto Works: a carrier supplemental uploaded, the completed application ticked from the file and a No known loss letter — three documents, going **Separately**, with **Bird places the fields** ticked.

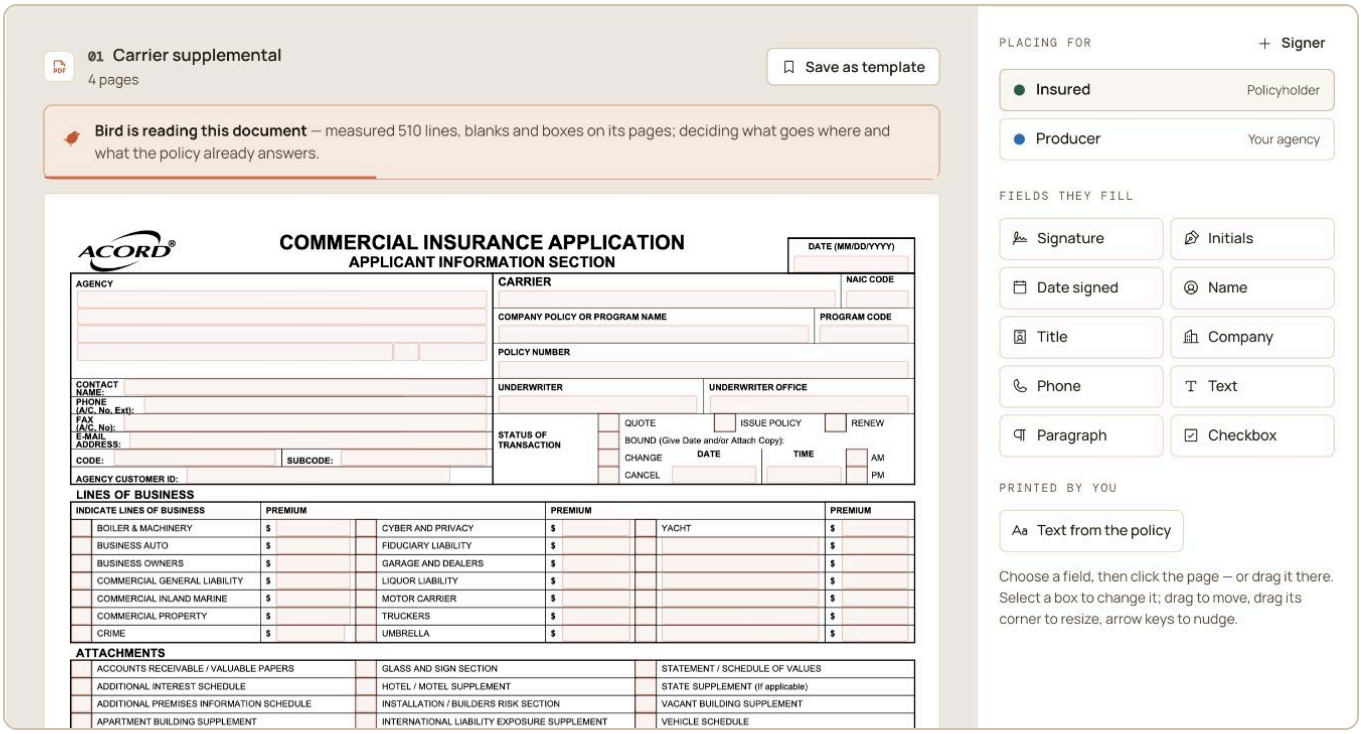
Locked PDFs. A PDF locked against changes — most carrier forms are — goes in as it is: Brella signs an unlocked copy and says so under it ("locked against changes — signed as an unlocked copy"). One that needs a password to open asks for it the moment you add it or tick it — **This PDF is locked**: type the password and press **Unlock**. A wrong one is refused and nothing changes; with the right one Brella keeps an unlocked copy, and for a document on the policy's file that copy is filed as its new version, the locked original kept beside it ("unlocked with its password"). **Cancel** leaves it out.



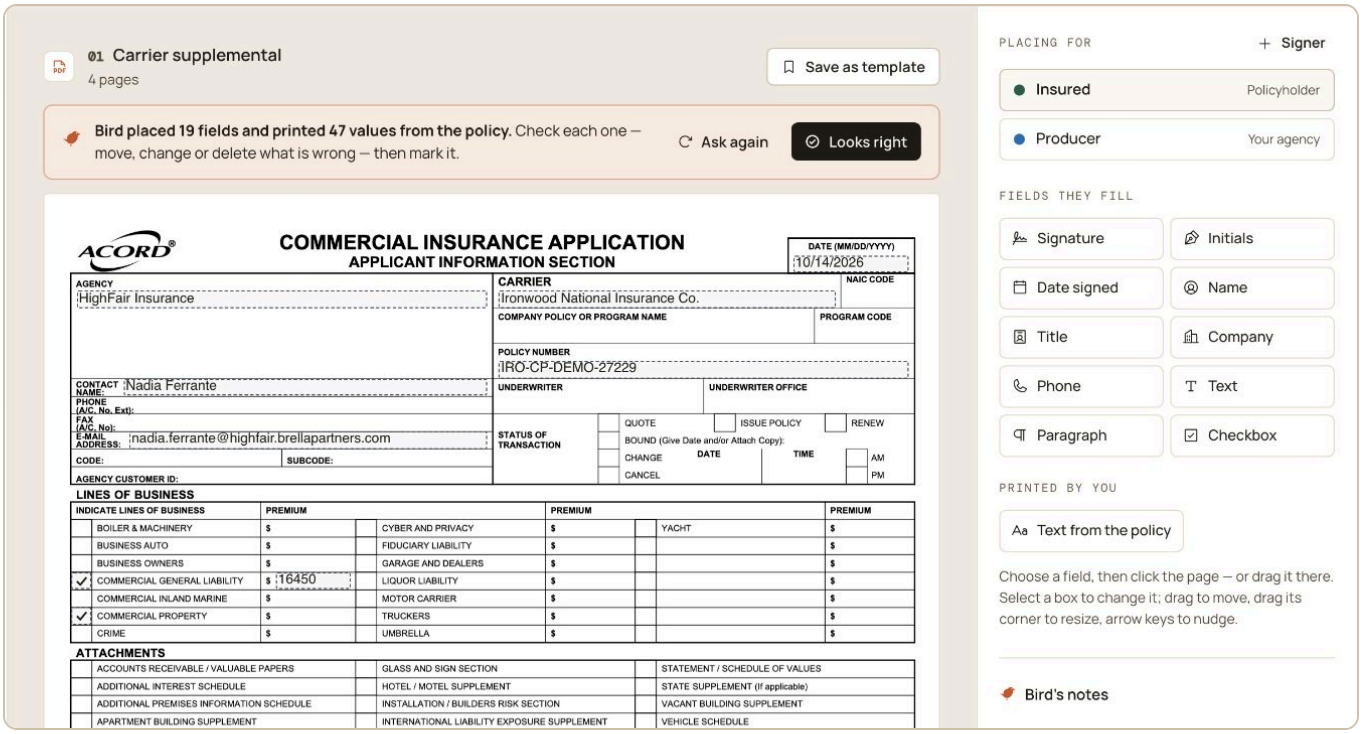
A carrier supplemental that needs a password to open: a wrong one is refused in a sentence.

Fields — where everyone signs

With **Bird places the fields** unticked, each PDF with no boxes of its own says **Nothing placed yet**: place them from the panel on the right (below), or press **Ask Bird** on that one document. Ticked, every such PDF is read by Bird the moment Fields opens. While it reads, the lines, blanks and boxes Brella measured on each page show faintly and a thin line moves under the document's banner ("measured 510 lines, blanks and boxes…"). Then its boxes arrive, in reading order: a **Signature**, **Date signed** or **Name** on a signer's line, a **Text** or **Paragraph** box on a blank, a **Checkbox** on a printed box — each in its signer's colour. Where the policy already holds the answer — the insured, the policy number, the address, the FEIN — Bird prints it on the page; on a fillable PDF it fills the form's own boxes from the policy and leaves the rest for the customer. **Bird's notes**, on the right, say what it printed and what it left blank, and why.



Bird reading the carrier supplemental: the places it measured on the page, and the line moving under the banner.

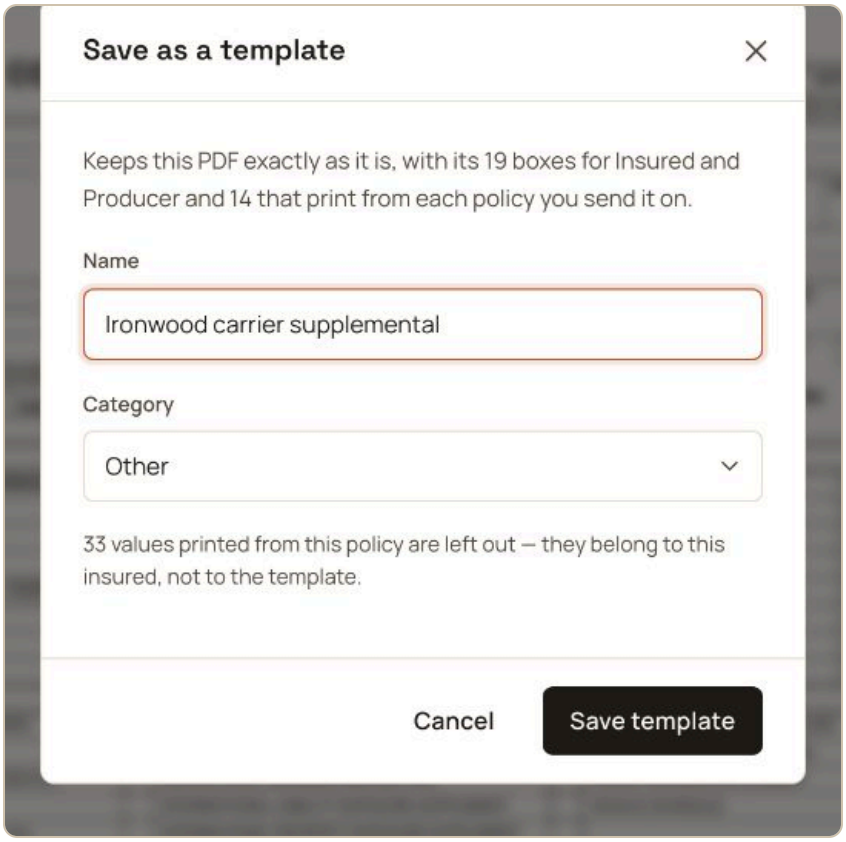


Done: 19 fields placed and 47 values printed from the policy, with Bird's notes on the right — **Looks right** marks it checked.

Check what Bird did — move, change or delete anything that is wrong — then press **Looks right** on the document's banner. **Ask again** has Bird read it afresh. Sending waits until every document Bird worked on is checked.

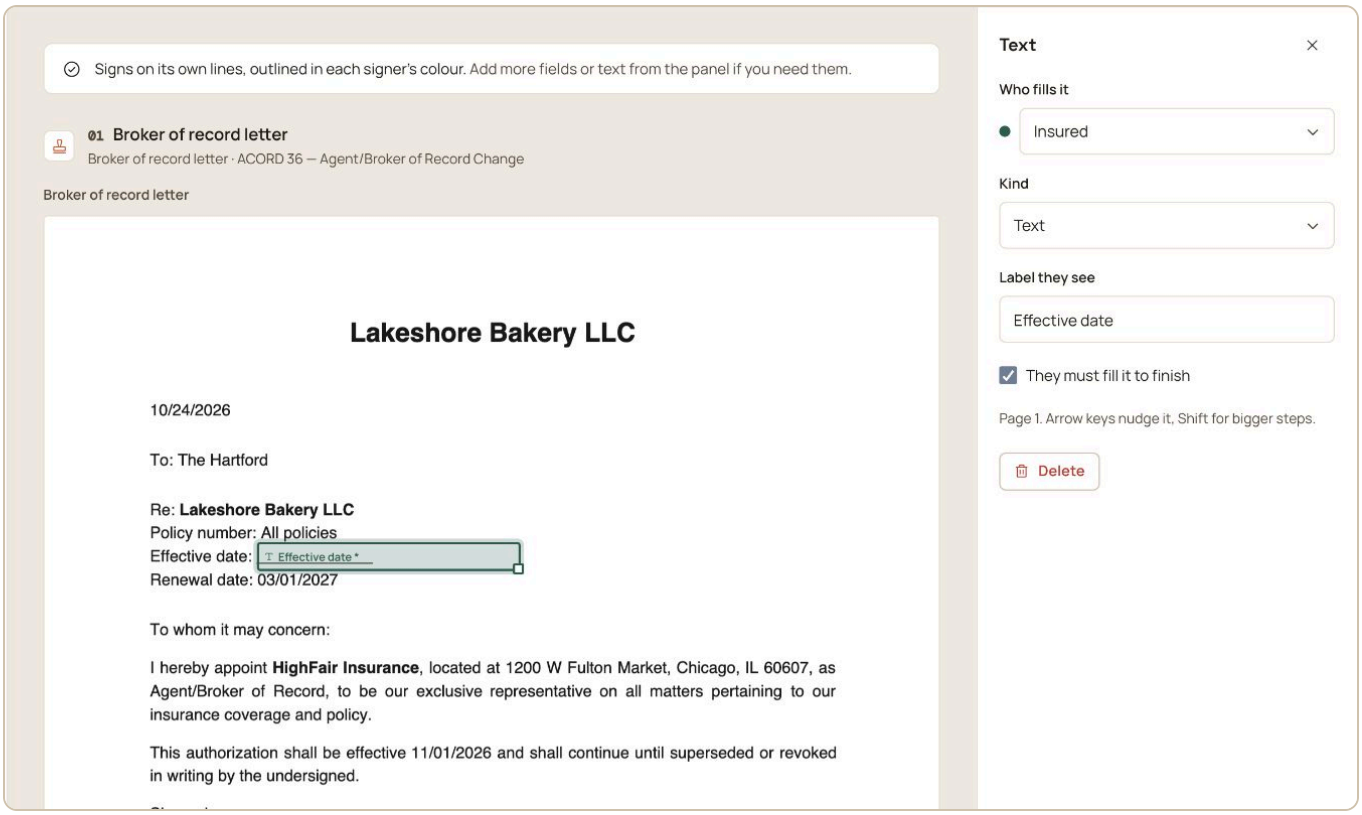
Save as template, at the top of a PDF you dropped in, keeps it for next time with every box on it: name it, choose a category and press **Save template**. It is in Templates at once — here and on the Signatures page

— and this envelope is not changed. A printed value that is one of the policy's own fields, like the insured's name or the policy number, becomes that field, so each policy it is sent on prints its own; any other fact printed for this policy is left out, and the dialog says how many. Check Bird's work first. A document from the policy's file belongs to that policy and has no Save as template.



The carrier supplemental, checked, kept as a template: its 19 boxes for the insured and the producer, 14 that print from each policy, and the 33 values printed for Salcedo Auto Works left out.

The panel on the right places a box yourself. Choose who it is for under **Placing for** (**+ Signer** adds one, in a colour of its own), pick a field — **Signature**, **Initials**, **Date signed**, **Name**, **Title**, **Company**, **Phone**, **Text**, **Paragraph** or **Checkbox** — and click the page where it goes, or drag it there. Drag a box to move it, drag its corner to resize it, nudge it with the arrow keys, and select it to change who fills it, its label or whether it is required. **Text from the policy** prints a fact on the page. **Documents**, on the left, jumps to any page; − and + under the page zoom (or pinch on a trackpad); drag the edge of either side panel to make it wider. Letters and the ACORD 36 sign on their own lines, outlined in each signer's colour — and they take any box you add as well: a field for someone to fill (an effective date left blank on a broker of record letter, initials beside a paragraph) or text you print on the page, placed and edited exactly as on a PDF. **Documents** under Review then says how many boxes you added.



A broker of record letter with its effective date left blank: a **Text** box for the insured placed on the blank, labelled "Effective date", over the letter's own signature lines.

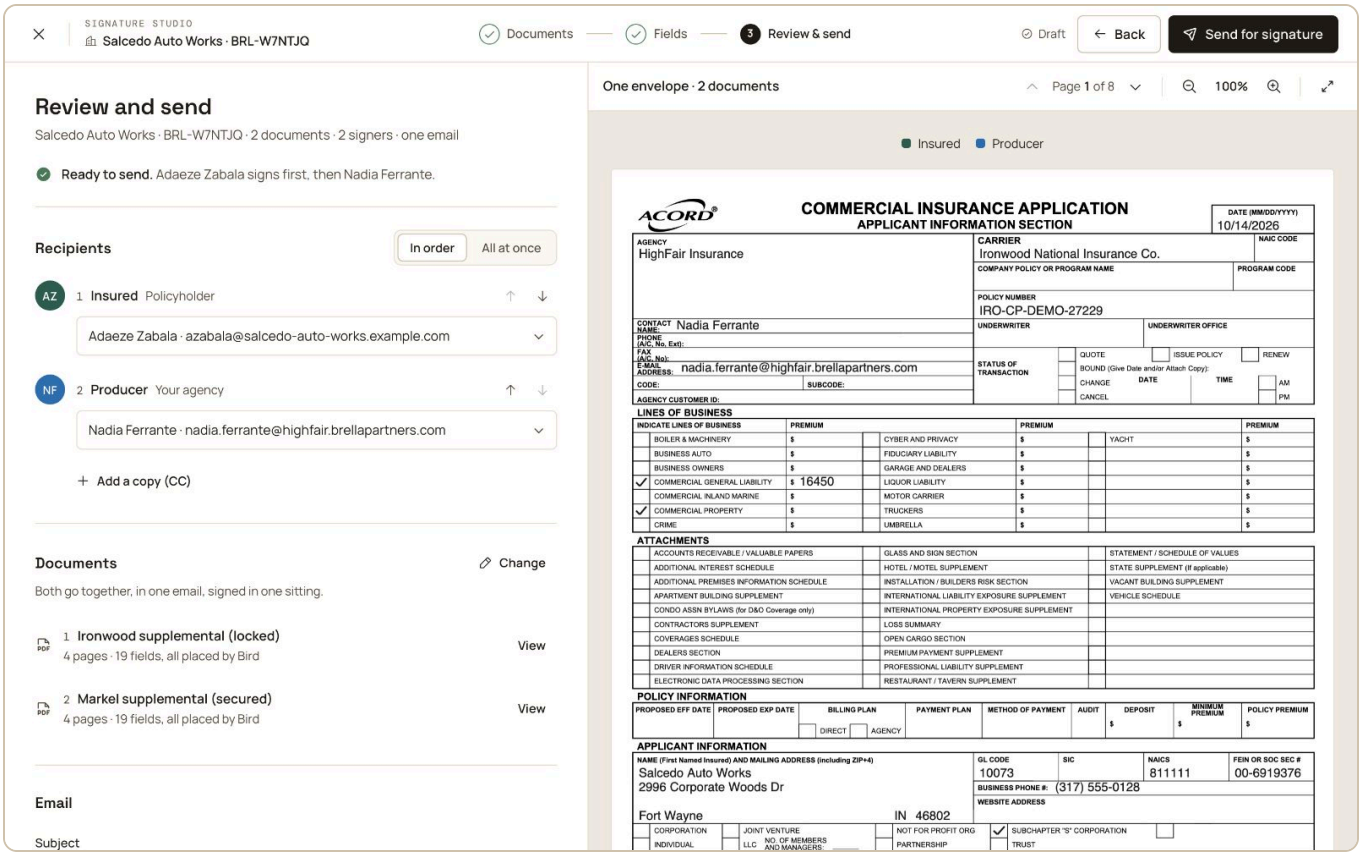
Review & send

On the left, **Review and send** says in one line what goes where — the policy, the documents, the signers, one email or several — and whether it can go: **Ready to send**, one line with a green tick naming who signs first, or **Before you send**, one line for each thing still needed. **Fix** on a line takes you to the very box; **Open the fields** goes back to Bird's work. Below it, four sections:

- **Recipients** — each signer, on their own colour with their initials; with two or more, numbered in the order they sign, and **In order** (each emailed when it is their turn) or **All at once** beside the heading — one signer has no order to choose. A line under a signer appears only when something needs you: a saved signer who is no longer on the policy, or a policy with no contact who has an email. The insured is chosen from the policy's contacts and your agency's signer from your team — never typed, so nothing can go to someone who is not on the policy; only an outside party is typed, and the insured on a one-off document with no policy. **Add a copy (CC)** adds someone who signs nothing and is emailed the signed copy once everyone has signed.
- **Documents** — each with its pages and fields ("4 pages · 19 fields, all placed by Bird"), and the signature page when one is added; **View** shows it on the right, **Change** goes back to Documents.
- **Details** — only what the documents print and the record did not have, marked **Required**; **Optional** boxes may stay blank; everything the record filled is folded into one line you can open to correct. Nothing moves while you type.
- **Email** — the **Subject** (also the heading of the signing page) and a **Message**, then **Expires after** — how many days the link stays open — and **Reminders**, how often whoever has not signed is reminded. Both

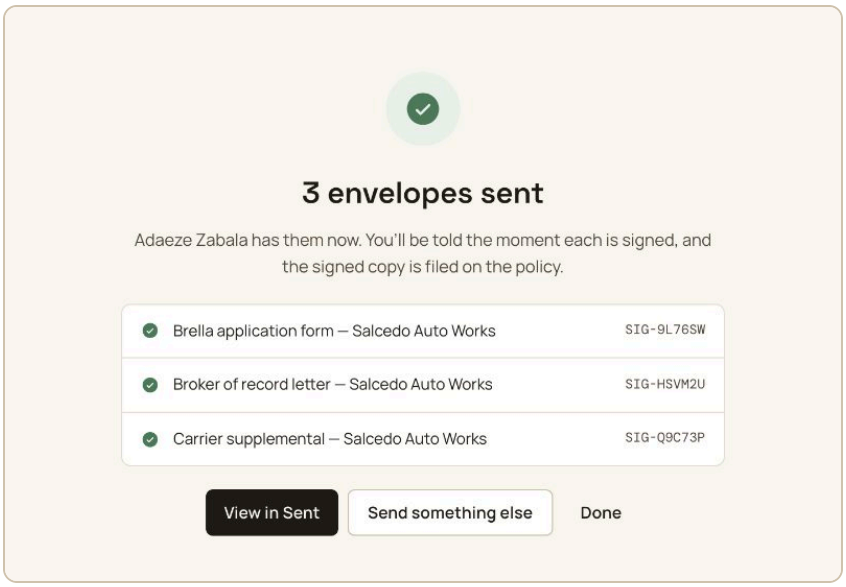
start from Settings → Letterhead (8.7).

On the right is the document exactly as it will be sent, each signer's boxes outlined in their colour: page through it, zoom, or open it **Full screen**. Sent separately, choose which envelope to look at. Change a detail and the document draws itself again a moment after you stop typing — the pages you were reading stay up and **Updating…** shows beside its name meanwhile; there is no button to press. Drag the line between the two sides to give either one more room.



Ready to send: Adaeze Zabala signs first, then Nadia Ferrante — two carrier supplementals with every field placed by Bird, in one email; the first on the right, at page 1 of 8.

Press **Send for signature** — or **Send 3 envelopes** when they go separately. The studio confirms what went, each with its reference, and offers **View in Sent**, **Send something else** and **Done** — and **Sign now** first when you sign it too and it is already your turn (all at once, or you sign first), so you sign without leaving.



Three envelopes, one per document, each with its own SIG reference.

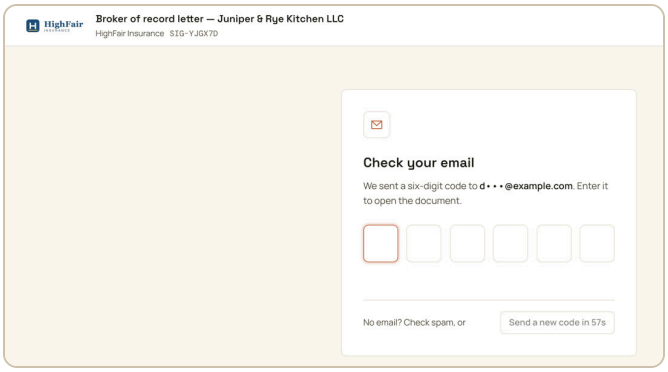
> TIP
>
> The draft is kept as you go. Close the studio and it waits under **Sent → Drafts**; **Finish** opens the studio on it again.

8.3

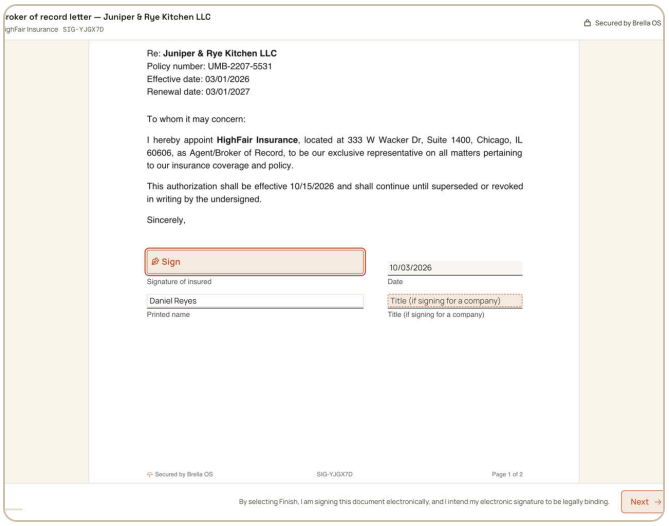
What the signer sees

The signer gets an email from your agency — "HighFair Insurance: please sign …" — with your note and a link. The page it opens carries your logo. They type the six-digit code we email them, agree to sign electronically, and press **Start**, which takes them from one highlighted box to the next. **Sign** opens **Adopt your signature** — draw it, type it, upload it or sign on a phone — and **Finish** signs. **Other actions** has **Download the PDF**, **Print** and **Decline to sign**, which asks why. The Policyholder guide walks it screen by screen.

Someone on your team who signs for the agency — the producer on a policy's own documents — is emailed the same link when it is their turn, and their bell rings too: "Your signature is needed: …", opening the document. Signed in to Brella they need no code: **Sign now** — on the document, on its row's ⋮, on the policy's **Signatures** and on Today (8.5) — opens the same signing screen.

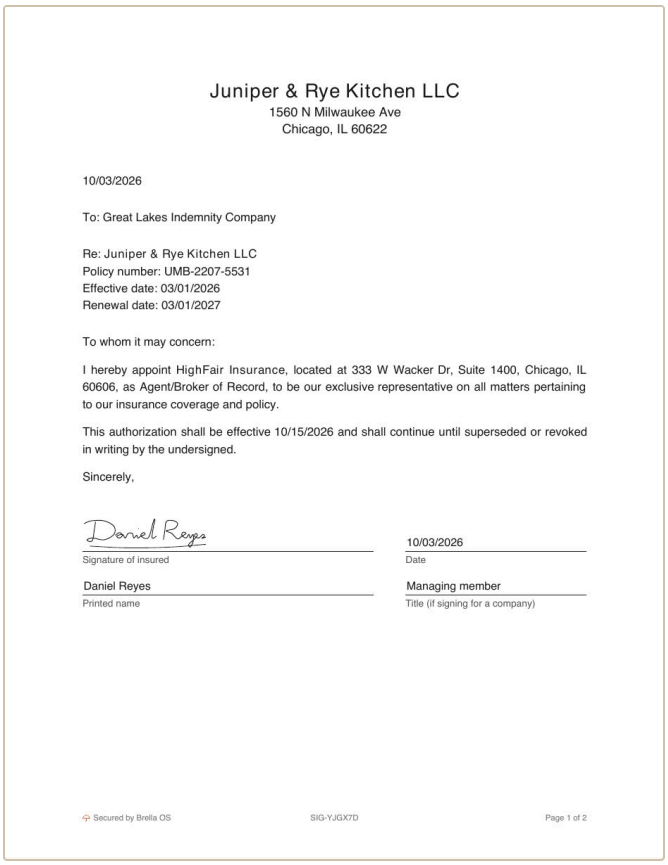


First, the code emailed to the signer's own address.



Then the document, one highlighted box at a time.

When everyone has signed, the signed copy has two parts: the document with each signature in place, and the certificate of completion.



Daniel's signed letter: his drawn signature, printed name, title and the date.

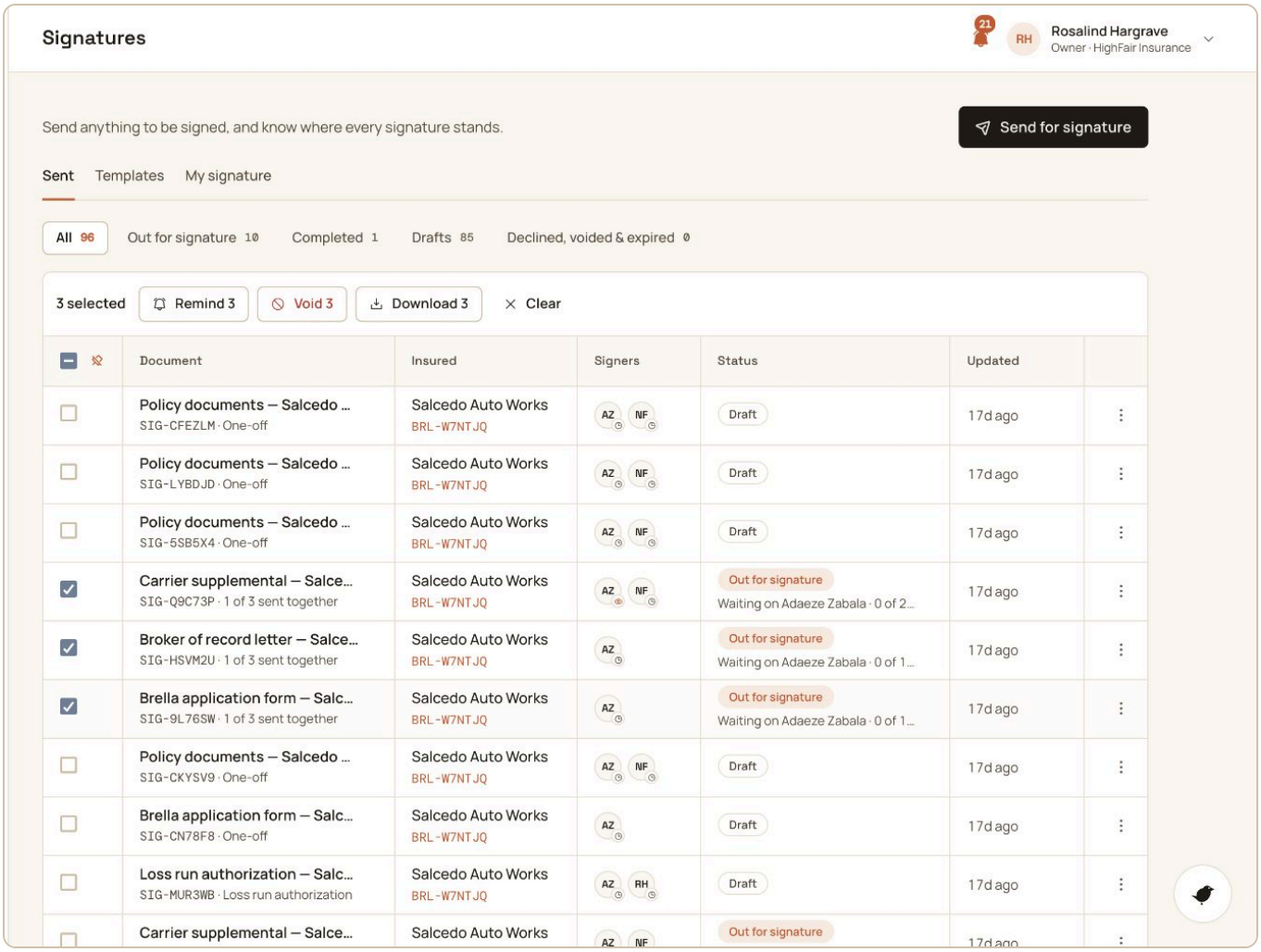


The certificate of completion: a fingerprint of the document as it was sent, and for each signer how they proved it was them, when they viewed, agreed and signed, and the signature they adopted.

8.4

Track what you sent

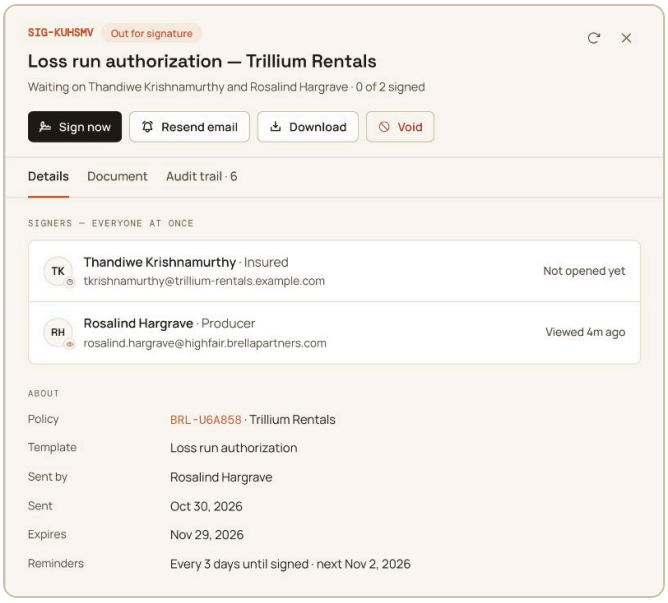
Sent lists every document with its signers and where it stands. The tabs filter it — **All**, **Out for signature**, **Completed**, **Drafts**, **Declined, voided & expired** — and the search box finds a document, an insured or a signer. Tick rows to **Remind**, **Void** or **Download** them all at once. The ⋮ on a row has **Open**, **Remind signers**, **Download** and **Void…**, which asks for a reason — and **Sign now** first when it is your turn to sign it; the row's status then reads **Your signature is needed**.



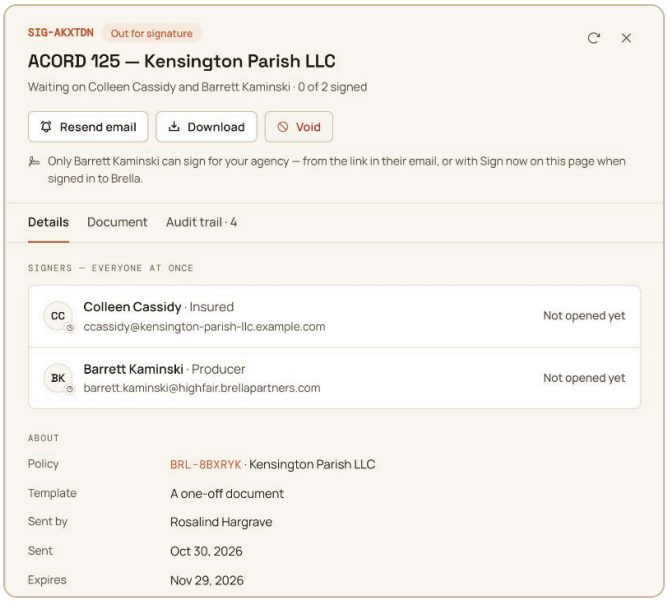
Sent, with the three envelopes that went together ticked — "1 of 3 sent together" under each: Remind 3, Void 3, Download 3.

Click a row to open it. **Details** lists the signers in order and when each signed; **Document** shows it; the **Audit trail** records every event — who, when, from which address and browser — and the fingerprint of the document as sent and as signed. **Download signed copy** saves the PDF with its certificate. While it is out, Details also shows **Copies (CC)** and **Reminders** — "Every 3 days until signed · next Oct 10, 2026", or **Off**. When it completes, the audit trail records each signed copy emailed — to every signer, to whoever sent it ("Signed copy emailed to …") and to anyone copied ("Signed copy sent to … (copied)") — or that it was not delivered.

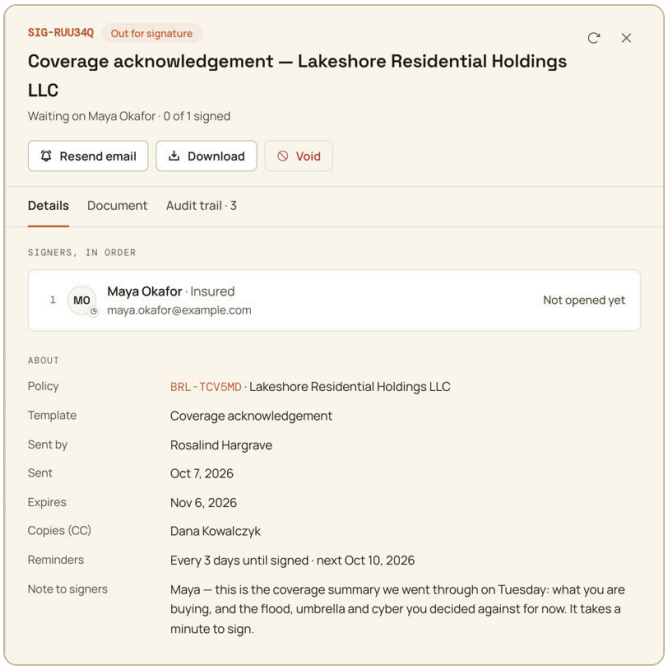
When it is your turn to sign, **Sign now** is the first button. Only the person on a signature line can sign it: when it waits on someone else on your team, a line under the buttons names them and how they sign — from the link in their email, or with **Sign now** when they open it signed in to Brella. When you sign later in the order, it says you sign after whoever is first, and that you will be emailed. A document is the producer's to sign when the policy is assigned to them, even if you sent it.



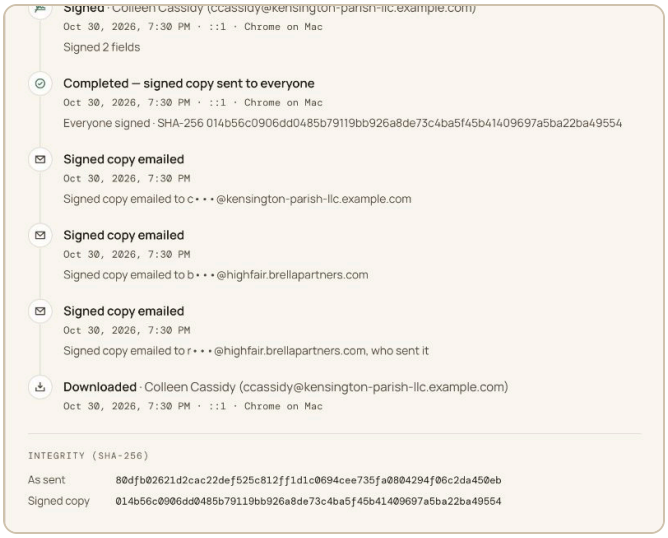
Rosalind's own turn on Trillium Rentals' loss run authorization: Sign now, first.



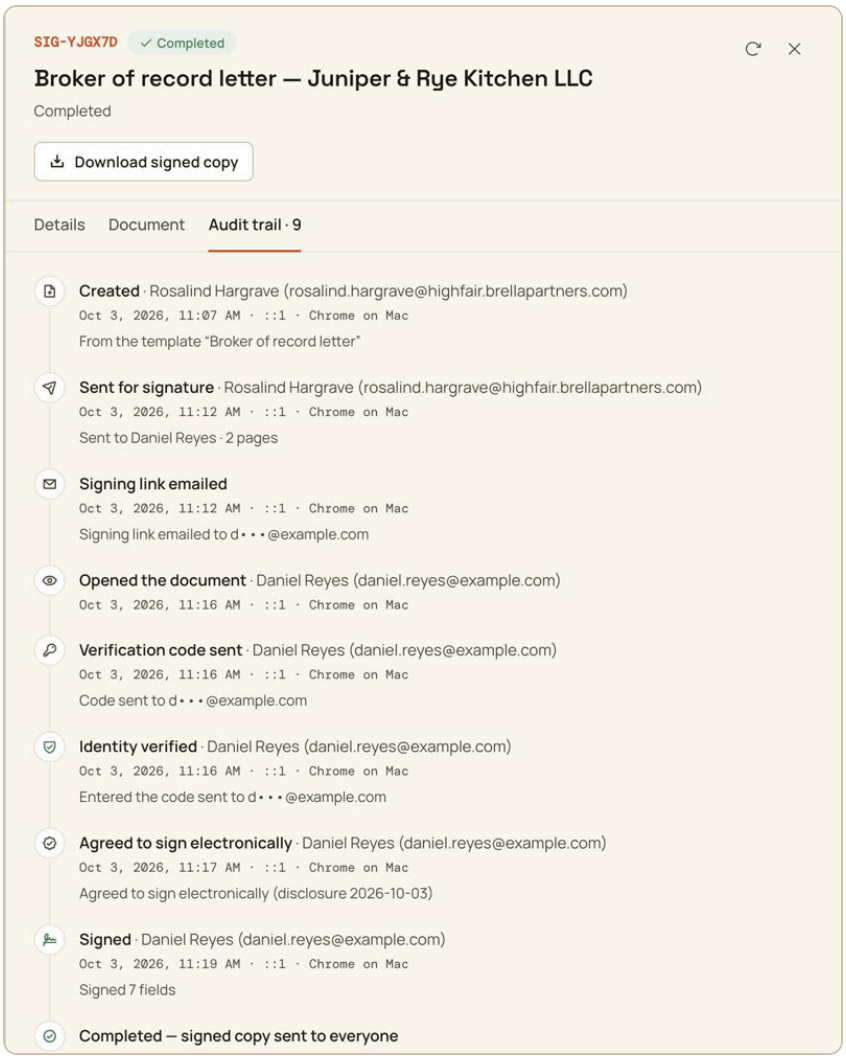
An application Barrett Kaminski signs for the agency, opened by Rosalind: the line says only he can, and how.



Out for signature: Dana copied, the next automatic reminder on October 10.



Signed: the copy emailed to Colleen, to Barrett and to Rosalind, who sent it — each on the trail.



The audit trail of Daniel's BOR letter: created, sent, emailed, opened, code sent, identity verified, agreed, signed, completed.

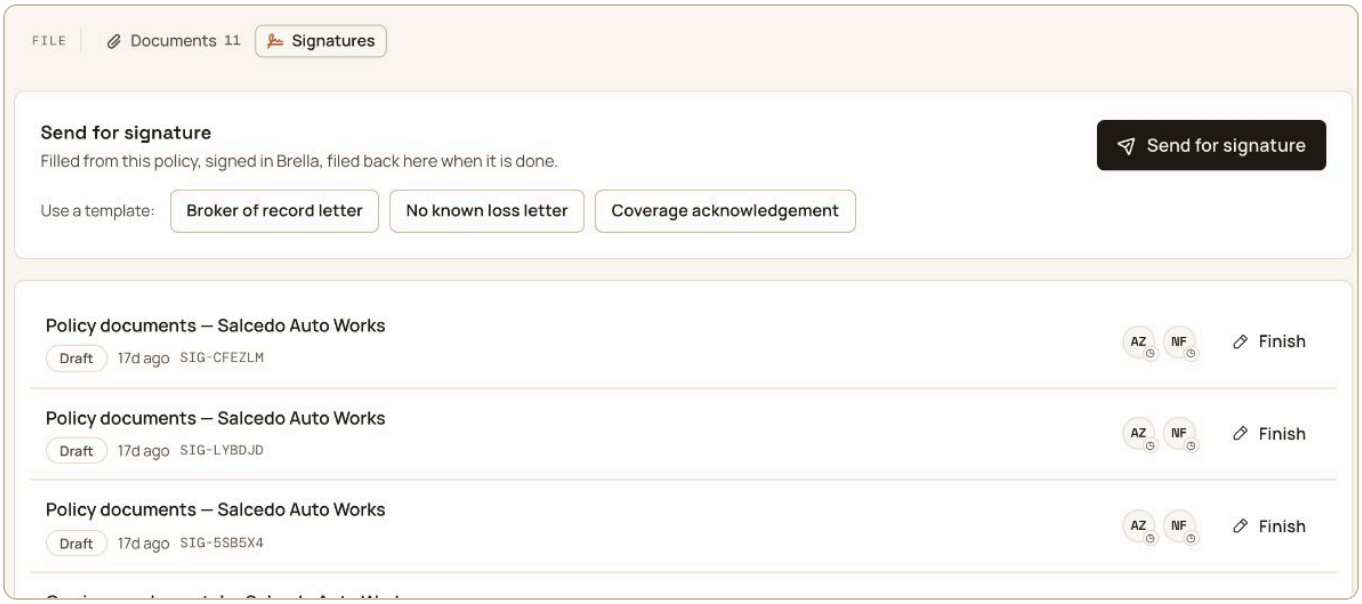
- A signer who declines gives a reason. You are emailed it, it shows on the document and on Today — send a corrected version as a new document.
- Voiding stops anyone signing; anything already signed stays signed, and the reason is kept on the audit trail.
- A link that runs out unsigned is marked expired. Send it again.

8 . 5

From a policy, before binding, and on Today

On the policy

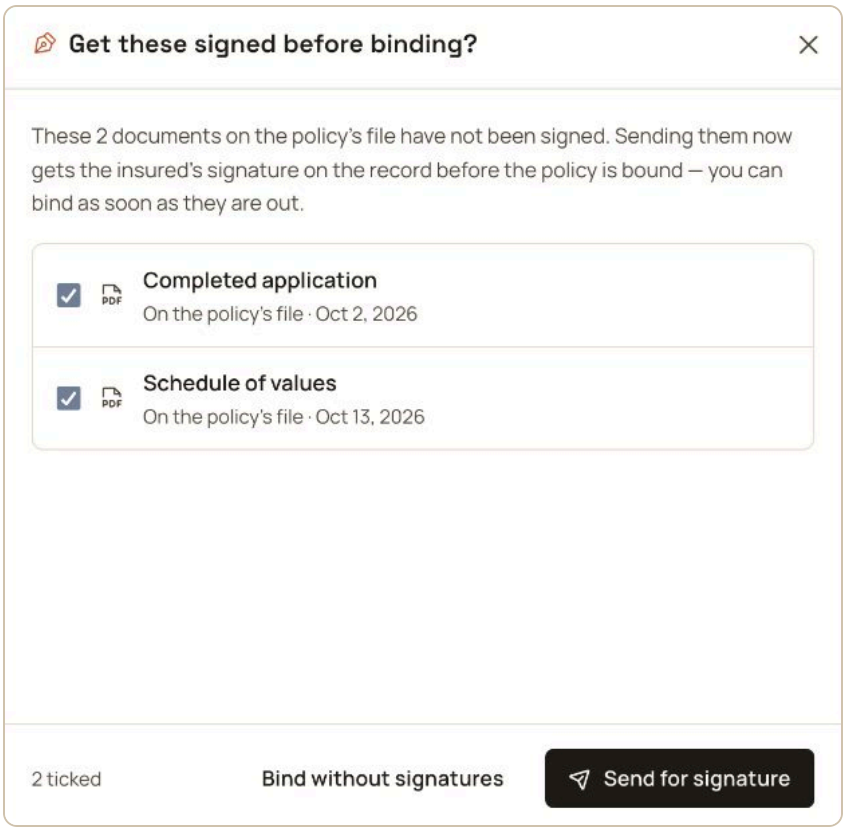
Every policy has File → **Signatures**: its documents and where each stands, **Send for signature** with the policy already chosen — the studio does not ask for it again — and its templates a click away under **Use a template:**. A document waiting on your own signature has **Sign now** on its row. Signed copies are also filed in Documents under **Signed documents**.



Salcedo Auto Works' Signatures tab: what is out, and the drafts waiting to be finished.

Before binding

A policy is meant to be signed before it is bound. When you choose **Bound** and the policy's file has documents nobody has signed or sent, Brella asks first — **Get these signed before binding?** — with them listed and ticked. **Send for signature** opens the studio on them; when it closes, sent or not, the bind carries on (5.4). **Bind without signatures** binds now. It never stops you binding.

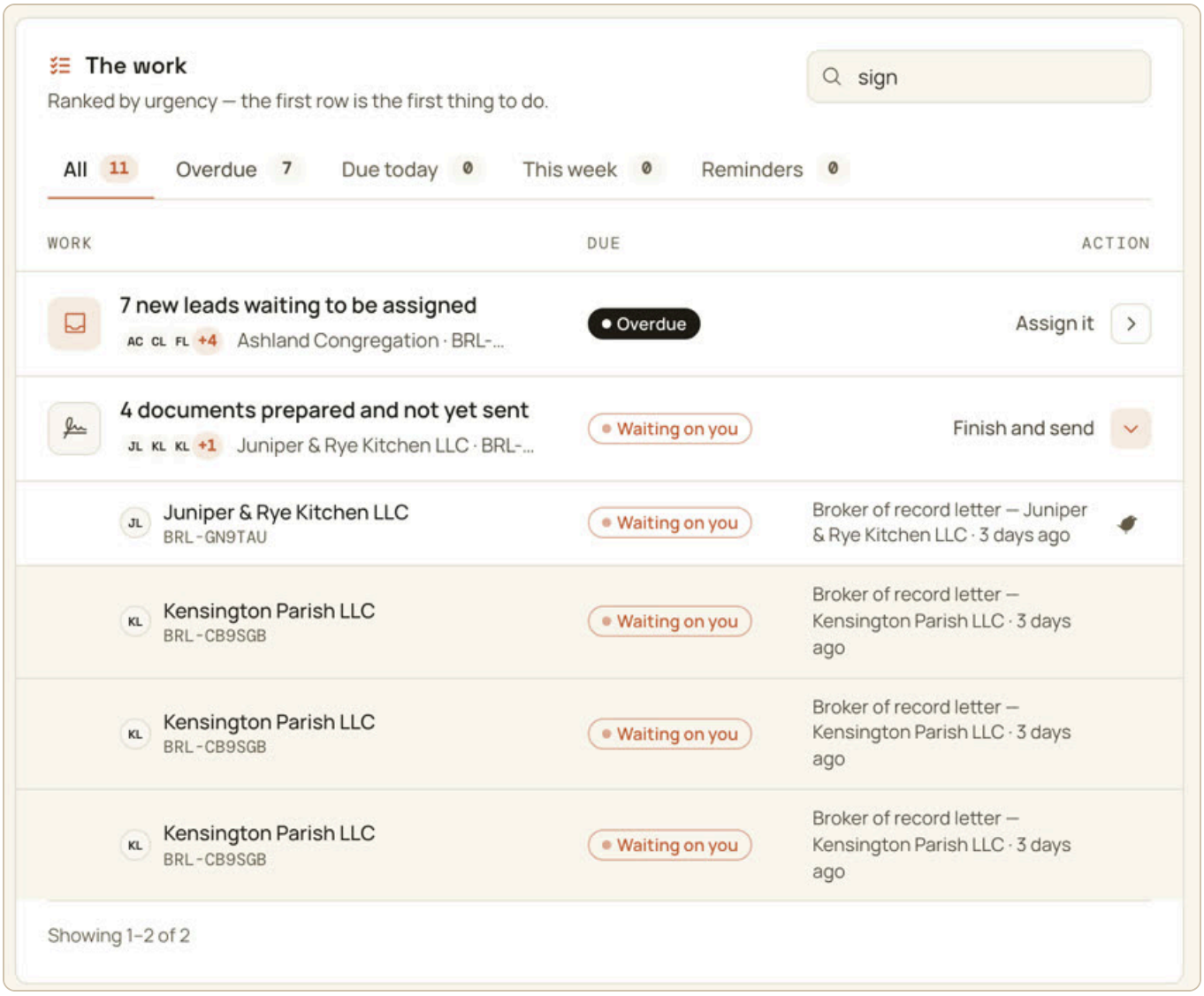


Halstead Flats: the completed application and the schedule of values, unsigned — ticked, ready to go before the bind.

On Today

Every document out for signature is on Today — first as an **upcoming** task, so you can see when Brella will chase it for you:

- **Out for signature — …**, due on the day the next automatic reminder goes ("In 2 days", and on the Schedule that day): waiting on whoever has not signed, with the line under it saying who, and when the next reminder goes ("Waiting on Maya Okafor · reminder in 2 days, then every 3 days" — hover it to read it whole) — or "reminders off — follow up yourself". **Remind now** opens it to remind them today.
- After five days with nobody signing it needs you: **Waiting on Maya Okafor — …** (**Remind signers**), and it is late after fourteen.
- Within three days of expiring it reads **Expires in N days** (**Remind signers**).
- A signer **declined** (**Read why and resend**), it **expired** unsigned this week (**Send it again**), or a draft has sat unsent for two days (**Finish and send**).
- It is **your** turn to sign it: **Sign — …**, "Your signature is needed", with **Sign now**, ahead of any reminder. A User sees the documents they sign here even on a policy assigned to someone else.



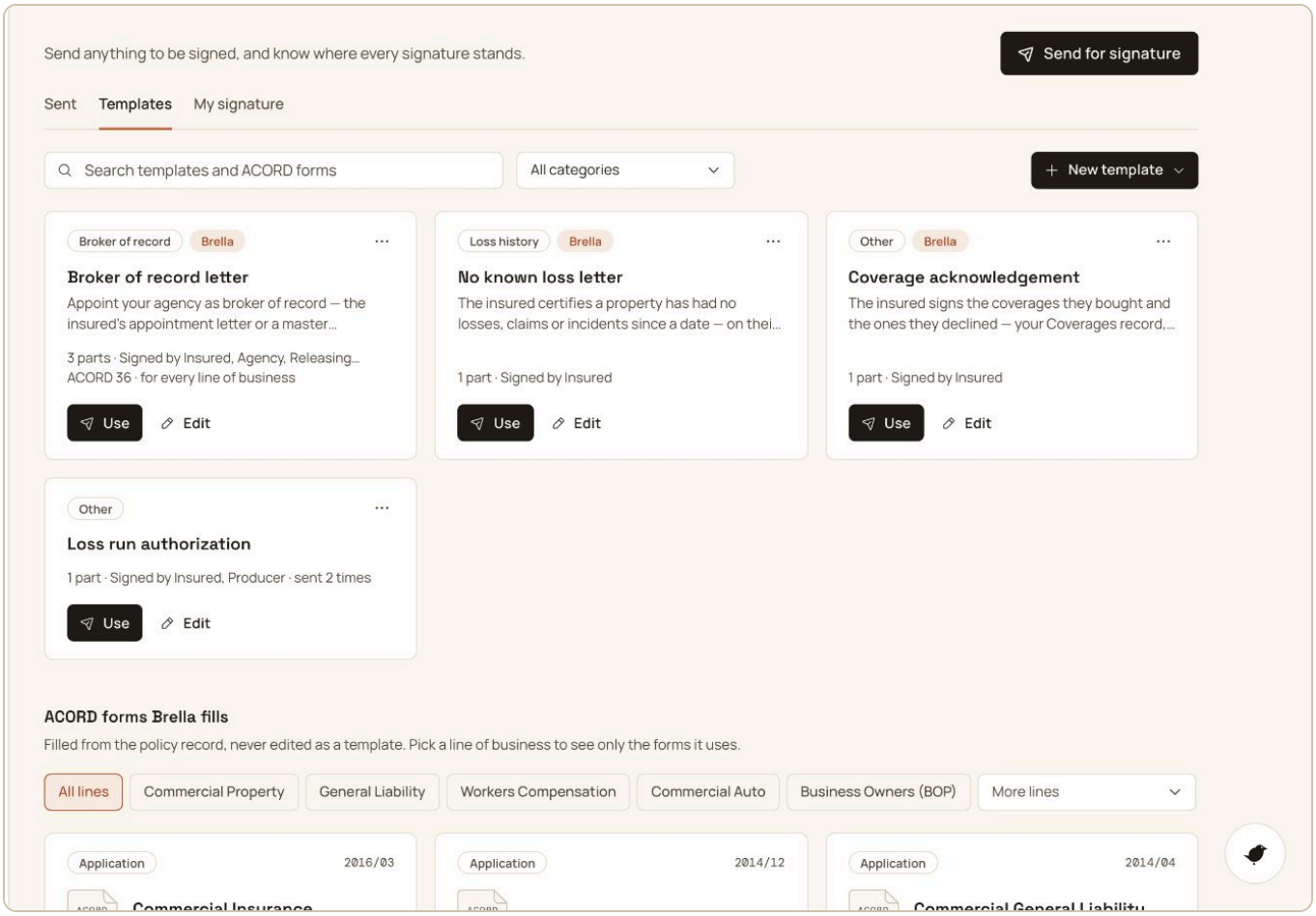
Today, filtered to "sign": four documents prepared and not yet sent, opened — pointing at Juniper & Rye's row brings up the bird on that row only.

8.6

Templates

Templates holds Brella's built-in documents and your agency's own, and under them the ACORD forms Brella fills. Each template's card shows, in one line under its description, its parts, who signs and how often it has been sent (point at the parts for their names) — and one with an ACORD 36 part says so, "ACORD 36 · for every line of business". **Use** starts a document from it, **Edit** beside it opens it, and ··· has **Duplicate** (and **Archive**, for your own). The search box finds templates and ACORD forms alike, and the category list has **ACORD forms** to show only those.

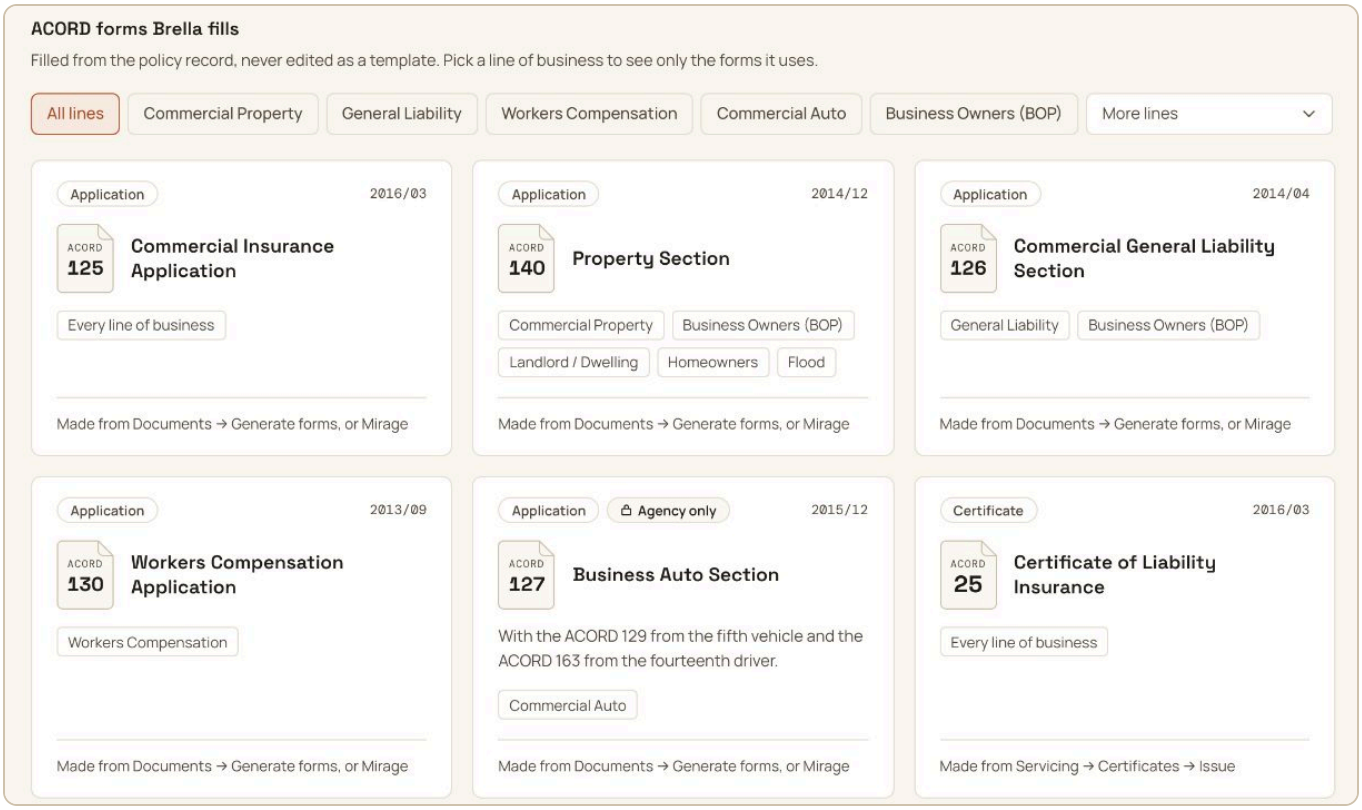
BRELLA'S TEMPLATES	WHAT IT IS
Broker of record letter	Appoints your agency as broker of record. When you send, choose the insured's appointment letter — signed by the insured alone — or a master broker of record authorization on your letterhead signed by both agencies. The ACORD 36 goes with either unless you untick it; it carries the insured's signature only. The letter and the ACORD 36 are about the insured's **current** policy — the one written through the broker they are leaving — so **Current carrier**, **Current policy number** (type "All policies" for every policy with that carrier), **Current policy effective** and **Current policy expiration** are details you type, filled in from the policy when it holds them and always yours to change. It can go at any stage — a lead, a quote, a policy — or to a prospect with no lead at all (8.2, Continue without one).
No known loss letter	The insured certifies that a property has had no losses, claims or incidents since a date — on their own letterhead, signed by the insured alone. It can go at any stage, or to a prospect before there is a lead: the insured's name and address for the letterhead are under Details. Before Bird sends one, it checks the claims on file: a claim on or after "No losses since" stops it, with the claims listed, and you decide — a later date, or send it because those claims were elsewhere. A bulk send names every policy whose claims contradict the date on its card.
Coverage acknowledgement	The insured signs your Coverages record (4.6), on your letterhead: what they purchased and what they declined, with their reason — "Not offered" rows never print. Signed by the insured alone. Sent from Risk → Coverages → **Send for signature**, or **Use** here.



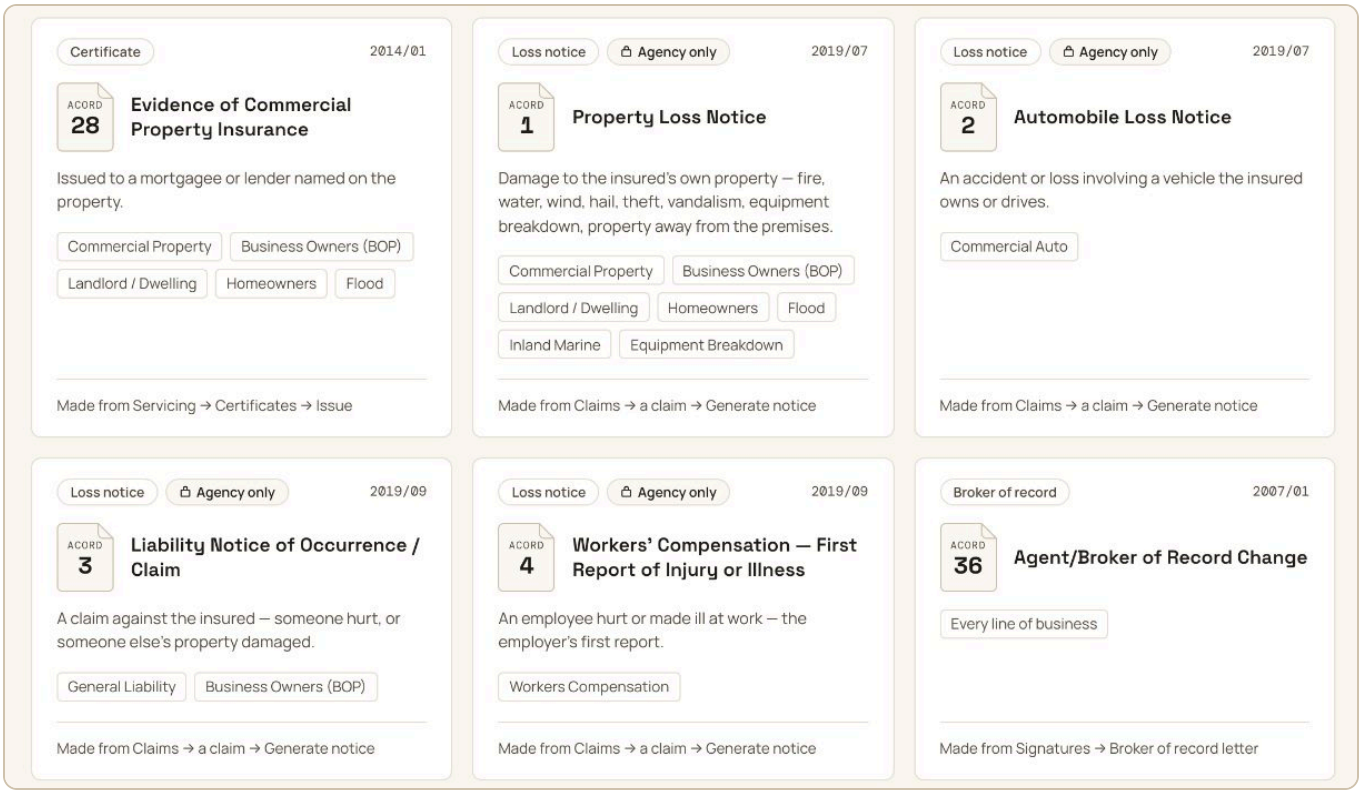
Brella's three built-in templates and HighFair's own loss run authorization, each ready to **Use** or **Edit** — the broker of record letter noting its ACORD 36 — and, below, the ACORD forms Brella fills.

The ACORD forms Brella fills

ACORD forms Brella fills, under the templates, is a reference you read rather than edit — the forms are filled from the policy record, never changed as a template. Each form is a card, in a grid like the templates' own: across the top, what kind of form it is — **Application**, **Certificate**, **Loss notice**, **Broker of record** or **Schedule** — with **Agency only** on the forms your client's portal never shows (the ACORD 127 and the four loss notices), and the edition Brella fills on the right; then the form's number on a small sheet of paper beside its title; a sentence where the form needs one — what a loss notice reports, that the 28 is issued to a mortgagee or lender, that the 127 carries the ACORD 129 from the fifth vehicle and the ACORD 163 from the fourteenth driver; every line of business it is used for, each named ("Every line of business" for the 125, the 25, the 36 and the 101); and, at its foot, where in Brella it is made — "Made from Documents → Generate forms, or Mirage", "Made from Claims → a claim → Generate notice". Cards side by side end on one line.

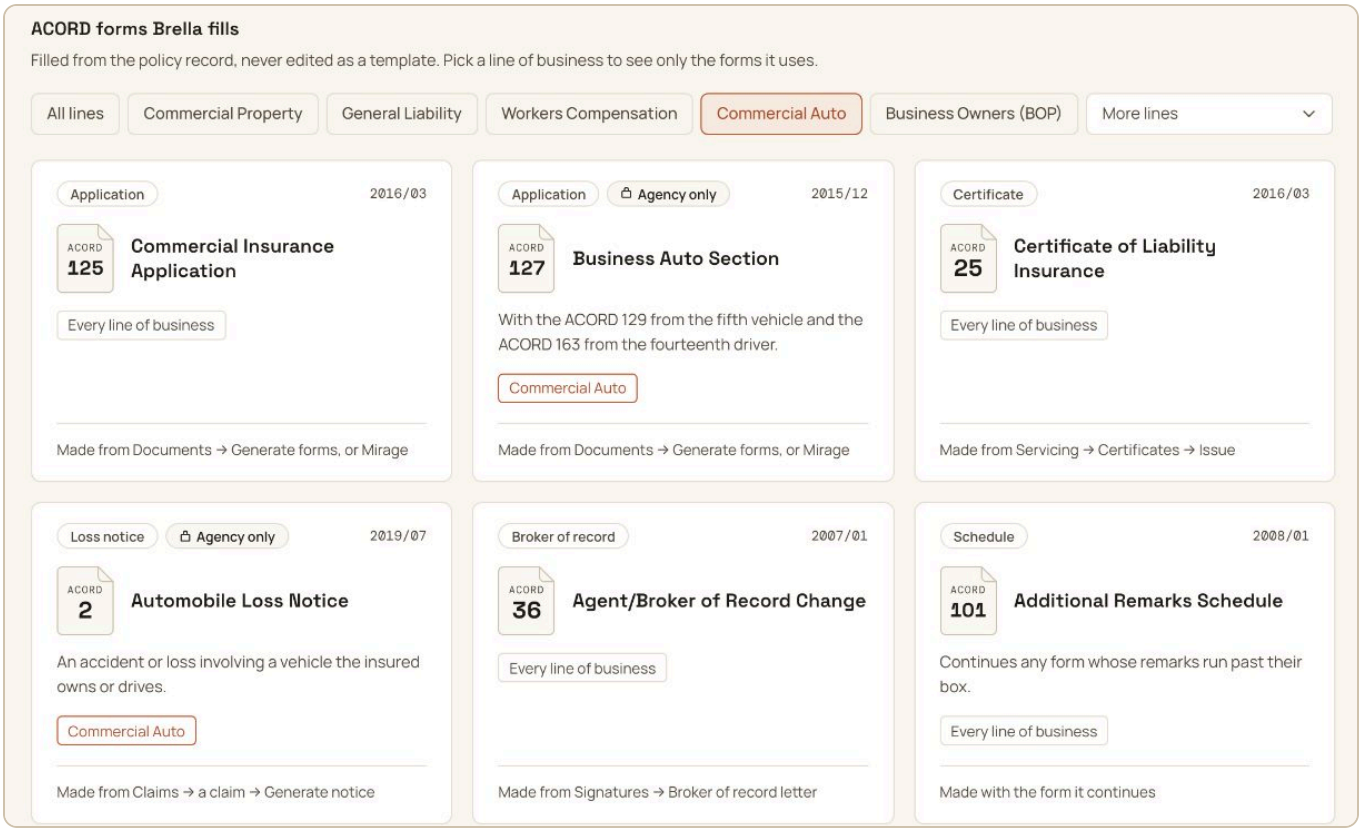


ACORD forms Brella fills: the applications — the 127 marked Agency only, with its 129 and 163 — then the certificates, each card saying where it is made.

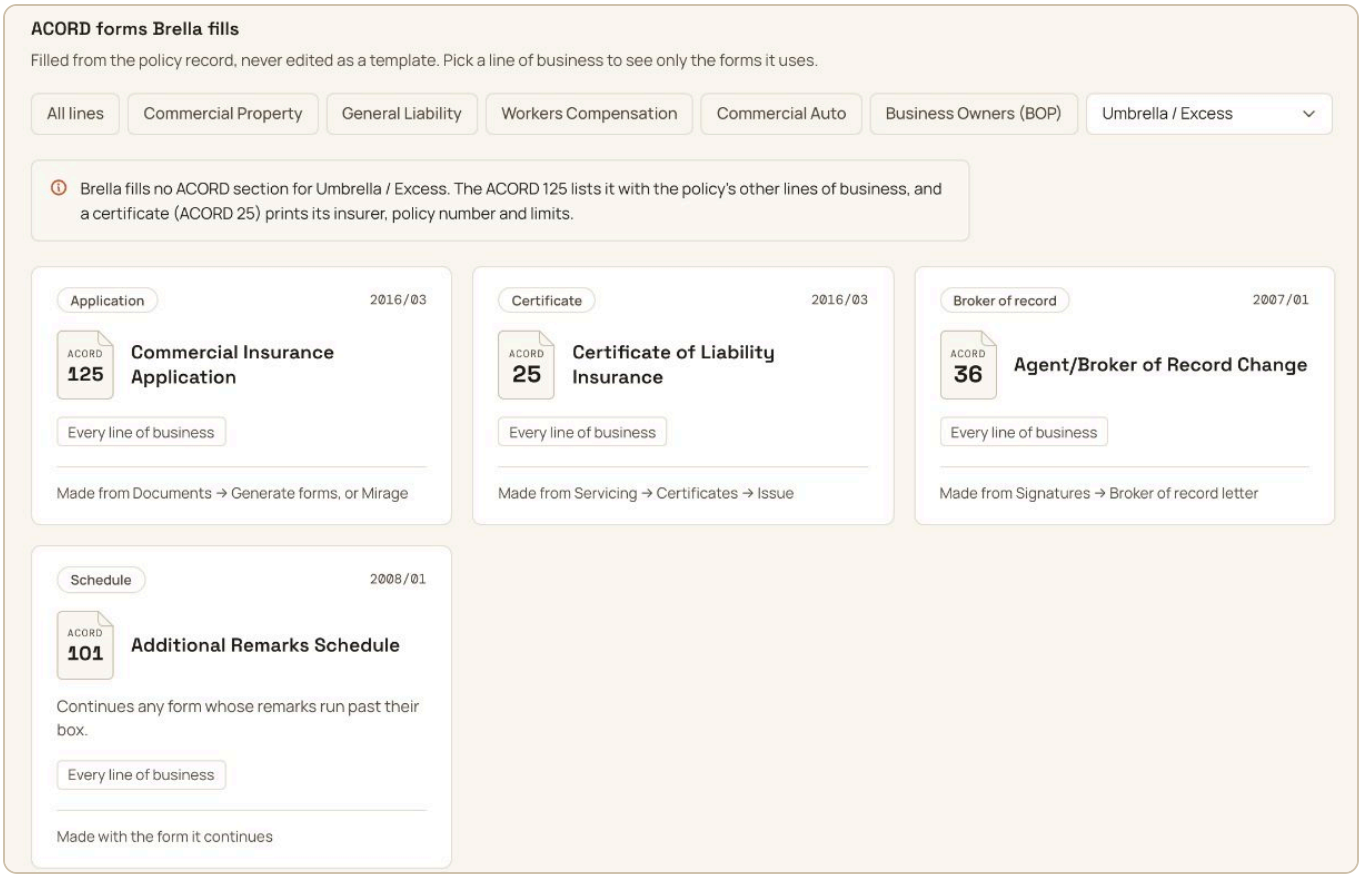


Further down: the ACORD 28, the four loss notices — each with what it reports and every line it is used for — and the ACORD 36. The ACORD 101 follows.

Pick a line of business over the cards — **Commercial Property**, **General Liability**, **Workers Compensation**, **Commercial Auto**, **Business Owners (BOP)**, or any other under **More lines** — and only the forms it uses stay, that line's tag outlined and first on each card. A line Brella fills no ACORD section for — Umbrella / Excess, Earthquake, Inland Marine, Equipment Breakdown, Crime, Cyber, Liquor Liability, Professional Liability (E&O), Employment Practices (EPLI), Directors & Officers or Other — says so in one sentence over the forms it does use: it prints on the ACORD 125, with the policy's other lines, and on a certificate (ACORD 25), which prints its insurer, policy number and limits. **All lines** shows every form again. The search box finds a form by its number ("acord 1", "36"), its title, or a line — "cyber" or "general liability" lists every form used for it, the 125 and the certificate included, and a search naming a line with no section gives its sentence too.



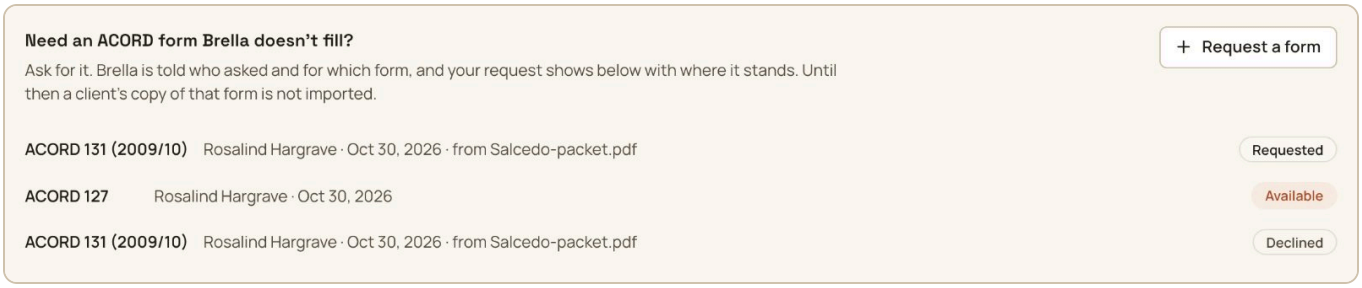
Commercial Auto picked: the 125, the 127, the certificate, the ACORD 2, the ACORD 36 and the 101 — "Commercial Auto" outlined on each card that names it.



Umbrella / Excess, picked under More lines: it has no section of its own, so one sentence says where it prints, over the forms it does use.

Ask for a form Brella doesn't fill

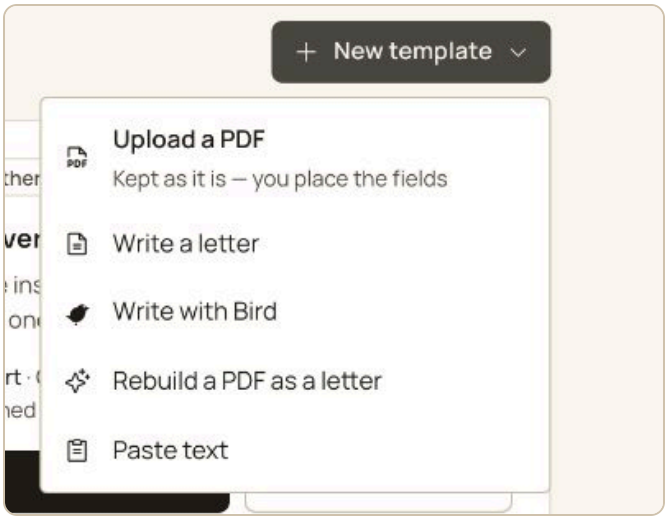
Under the forms, **Need an ACORD form Brella doesn't fill?** — **Request a form**, type its number (the edition and a note on what you use it for if you like) and **Send request**. Search for a number Brella does not fill ("131") and the section says so, with the number already typed in. Brella is told who asked and for which form, and your agency's requests are listed below with where each stands — **Requested**, **Planned**, **Available** or **Declined**. Asking again for a form your agency already asked for shows the request you have. Until Brella fills a form, a client's copy of it is not imported (2.3). Anyone on the team can ask; you can also ask beside a form an import refused, or ask Bird (8.9).



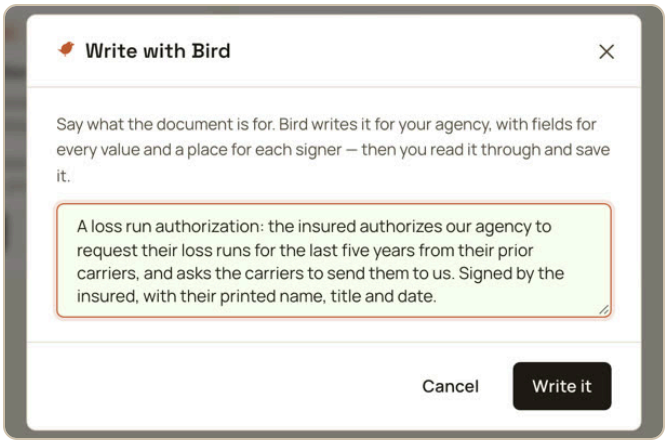
HighFair's requests: the ACORD 131 asked for from an import (and an earlier request for it, declined) and an ACORD 127 asked for here — **Available** now that Brella fills it.

New template starts one five ways:

- **Upload a PDF** — kept as it is, fillable or flat (one locked with a password asks for it first, as in the studio). Place its boxes from the panel, or tick **Bird places the fields** — beside the zoom — and Bird places them, as in the studio (8.2), printing **merge fields** — the insured's name, the policy number, the address — so each policy it is sent on fills in its own facts. Check them, **Looks right**, and **Save**.
- **Write a letter** — a sheet of your letterhead with a place for the insured to sign.
- **Write with Bird** — say in a sentence what the document is for.
- **Rebuild a PDF as a letter** — drop in a sample; Bird rewrites it on your letterhead, turning its names, dates and blanks into fields and its signature lines into signature blocks.
- **Paste text** — a blank sheet with the cursor in it, ready for a paste.



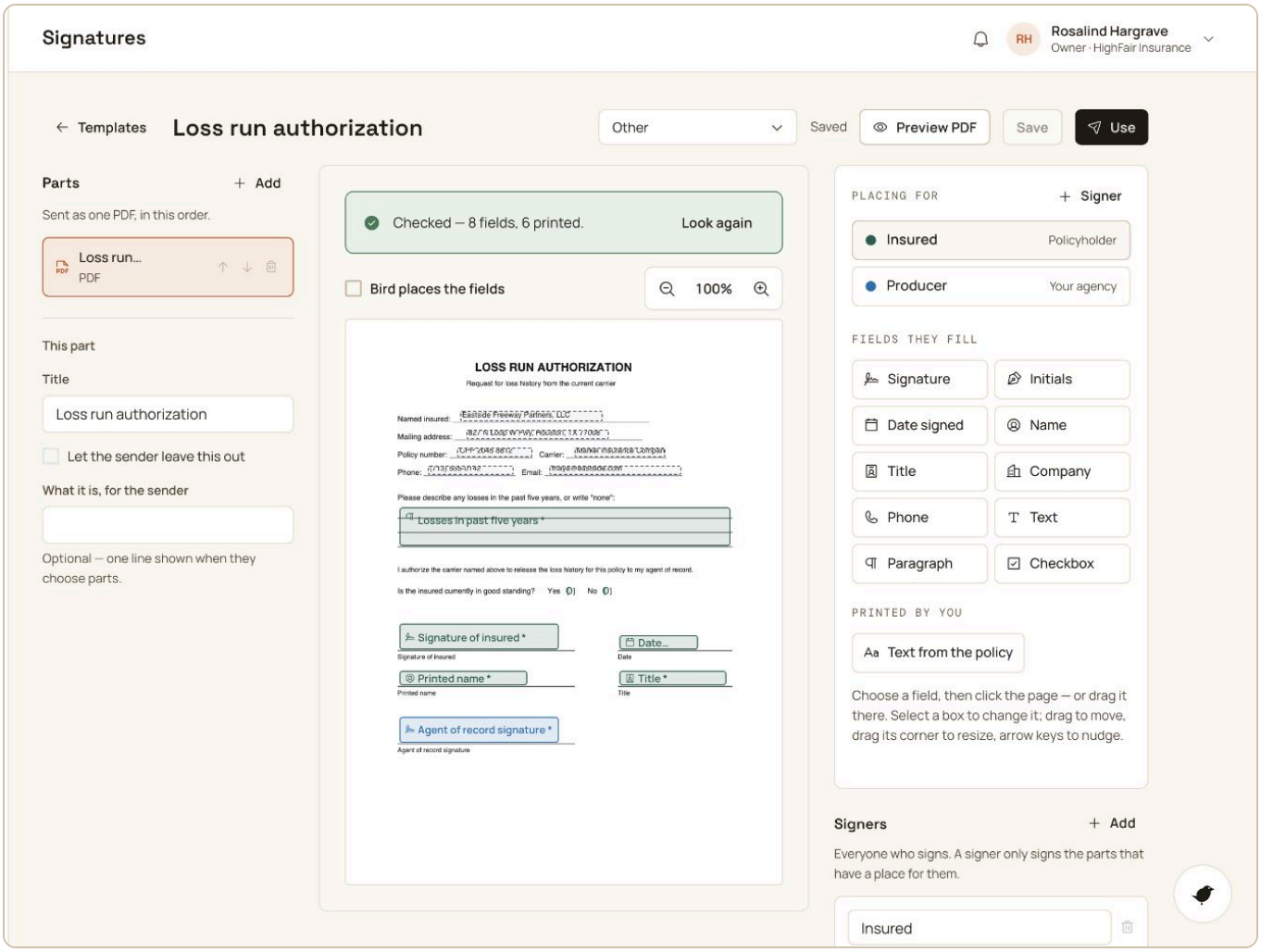
The five ways in — **Upload a PDF** first.



Write with Bird: a loss run authorization, in two sentences.

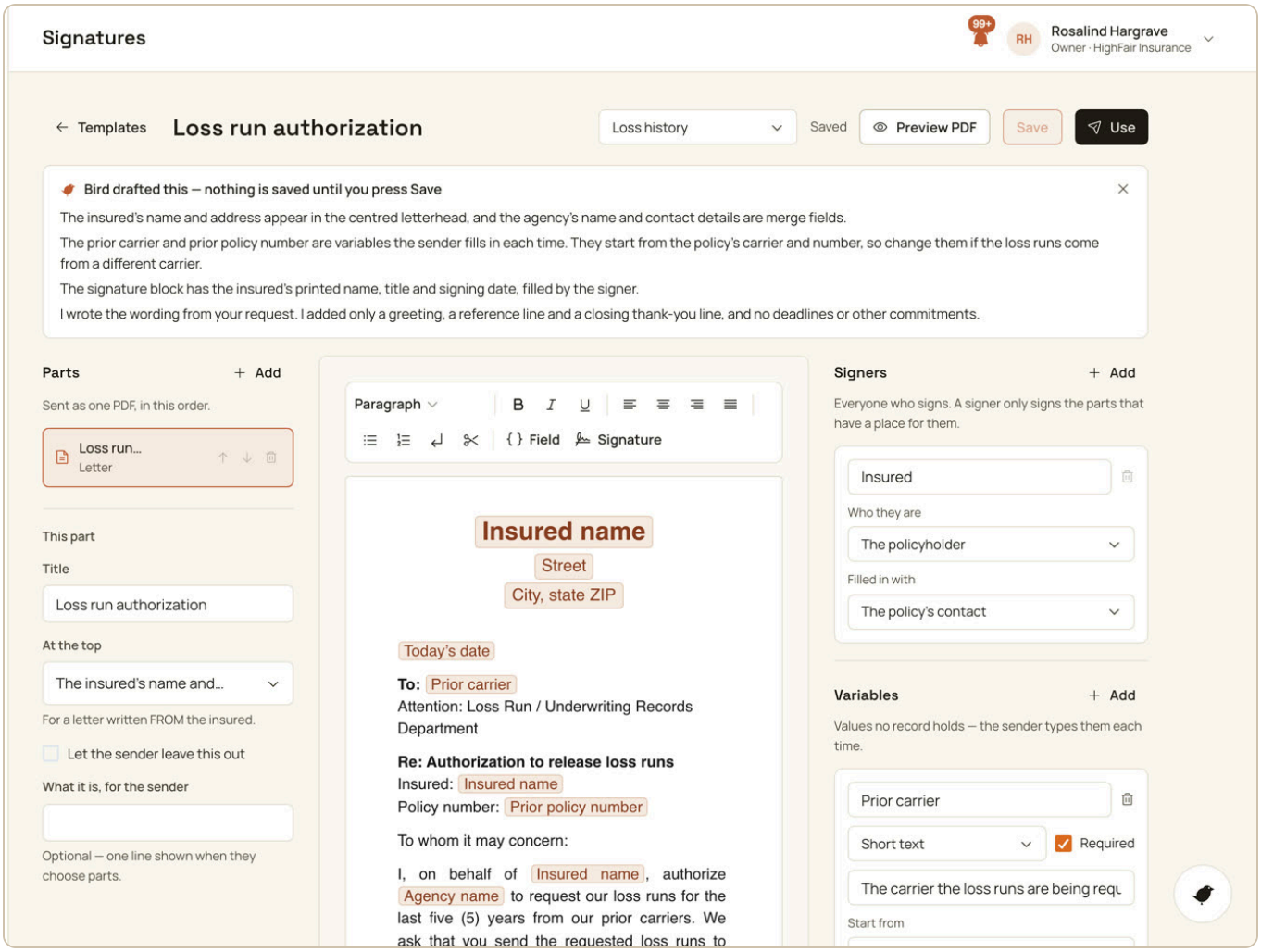
You can also make a template without leaving the studio: **New template** beside its templates, or **Save as template** on a PDF you placed boxes on (8.2).

An uploaded PDF opens in the editor on the studio's own canvas — the same palette, the same Bird, **Bird places the fields** and zoom above the page — and the boxes placed on it are the template's, so every document started from it has them.



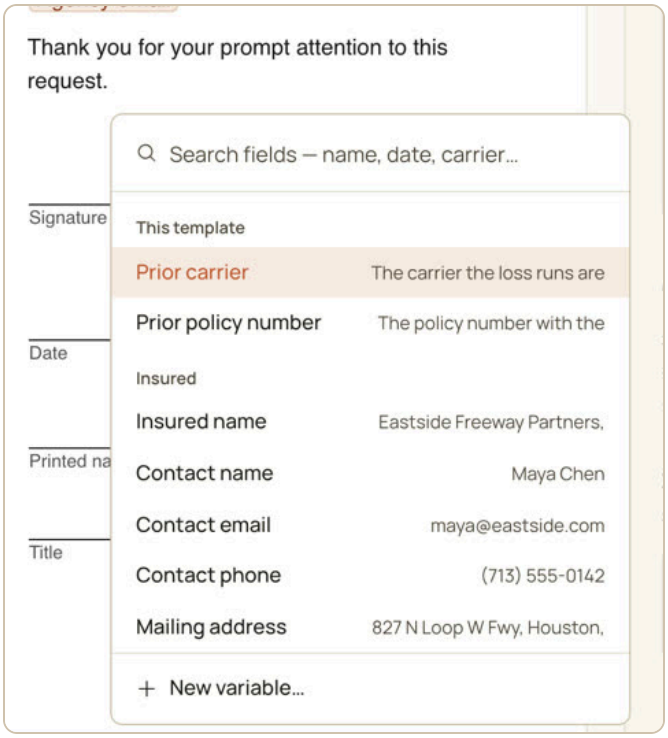
HighFair's loss run authorization, uploaded as a PDF: the insured's details printed from each policy, a paragraph for the losses, the signature lines for the insured and the agent — checked.

Bird's draft opens in the editor unsaved, with a note on top saying what it did — and that nothing is saved until you press **Save**.

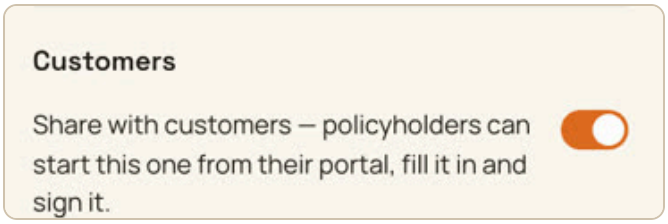


The editor: Parts on the left, the page in the middle, Signers and Variables on the right.

- **Parts** — a template can send several documents as one PDF: **A letter**, the **ACORD 36**, or **Upload a PDF…**. Each part has a title, what prints at the top (your letterhead, or the insured's name and address for a letter written from them) and who signs it. **Let the sender leave this out** makes a part optional; **Offer as an alternative to…** makes two parts a choice, as in the BOR letter.
- **The page** is the document as it prints. Type `{{` or press **Field** to drop in a field — the insured's name, the policy number, today's date, your agency's details — or a **New variable…** the sender types each time. **Signature** places a signature block for a signer.
- **Signers** — who signs (the policyholder, someone at your agency, or anyone else with an email) and who fills each one in by default. **Variables** — each one's label, whether it is required, a line of help, and the record fact it starts from.
- **Customers** — **Share with customers** lets policyholders start the document themselves from their portal, fill it in and sign it.
- **Preview PDF** shows it filled in; **Save** keeps it; **Use** sends it.



Typing {{ opens the fields: this template's variables first, then the record's.



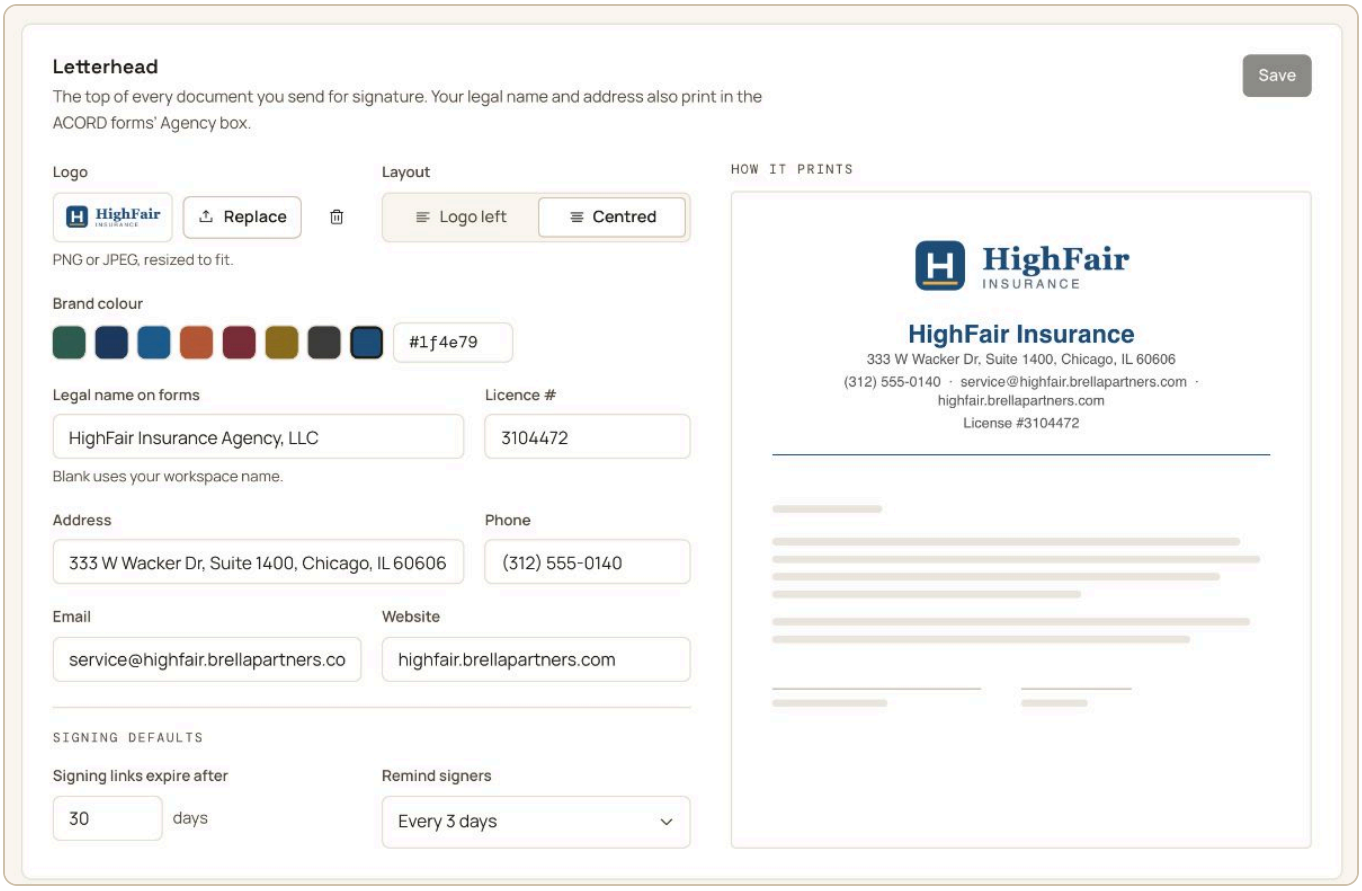
Share with customers, on.

8.7

Your letterhead

Settings → **Letterhead** is the top of every document you send for signature, and Brella's built-in templates print on it too. The form is on the left and **How it prints**, on the right, is the page as it will print, drawn as you type. Your logo also heads the documents Brella makes for you — the completed application, certificates, loss runs, the E&O defence file and conversation exports — beside your agency's name, and stands at the top left of your workspace and of your clients' portal, always on a small white tile. Without one, the documents carry your name alone and the workspace shows the Brella OS bird. Set your logo (PNG or JPEG — Brella resizes it; click the tile or **Upload**), the **Layout** — **Logo left**, with the name beside it, or **Centred**, the logo above and every line centred under it — a brand colour for the agency name and the rule underneath (one of the swatches, or the rainbow one for any colour at all, or type its code), and your legal name, licence number, address, phone, email and website. **Signing defaults** set how many days a signing link stays open (30 to start) and how often signers are reminded (every 3 days to start; **Never** turns them off) — each document can change both under **Expiry and reminders** in Review & send. Owners and Managers change it and press **Save**; everyone else sees it. The same letterhead fills the agency's boxes on the forms: the legal name and address on every ACORD, the phone on the 125 and 130, and — only while nobody is assigned to a policy — the email in the agency contact box of the 125, the 130, the ACORD 25 and the ACORD 28 (the owner's sign-in email while the letterhead has none). Once someone is assigned, that box prints their own email, or the agent email an Owner or a Manager chose in Mirage (5.7). The legal name is also the name at the top and the foot of every page of the completed application and the defence file — Brella keeps only a small "Built with Brella OS" under the footer — and the heading of the schedule of values. In Mirage those boxes are grey, and a click on one — or **Edit agency letterhead** — opens this card in a new tab while Mirage stays open; back in Mirage, the forms are drawn again with what you changed (5.7).

Legal name on forms is the name your agency is licensed under — "Your Agency, LLC" rather than the name on your door. It prints in the **Agency** box of every ACORD form (125, 126, 127, 130 and 140) and in the producer box of the ACORD 36, with the address above it. Leave it blank and the forms print your workspace name.



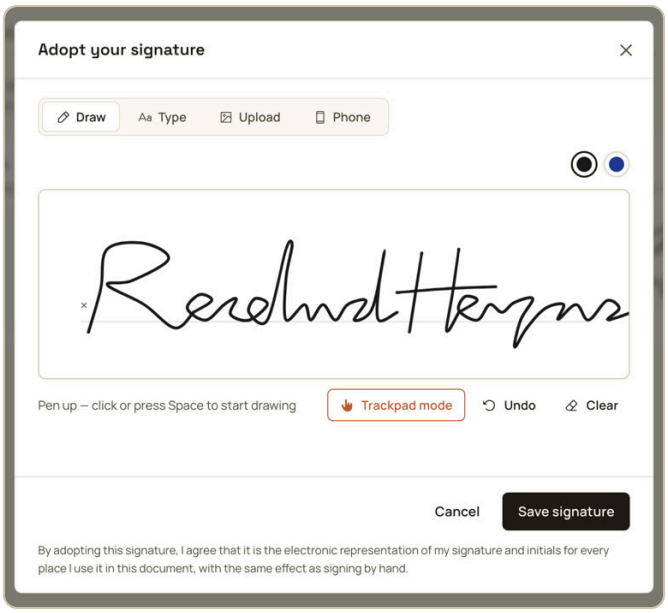
HighFair's letterhead, centred: its logo and navy, the legal name for the forms, the licence number, the Wacker Drive address and how to reach the agency — and on the right, the page as it prints.

8.8

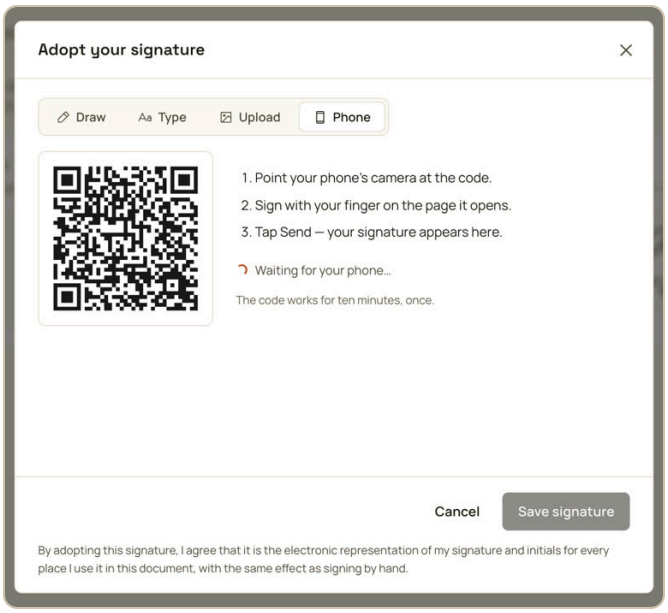
My signature

Signatures → **My signature** keeps your own signature and initials, so any box you sign in Brella is one tap away — you still choose to adopt it each time. **Add** opens **Adopt your signature**:

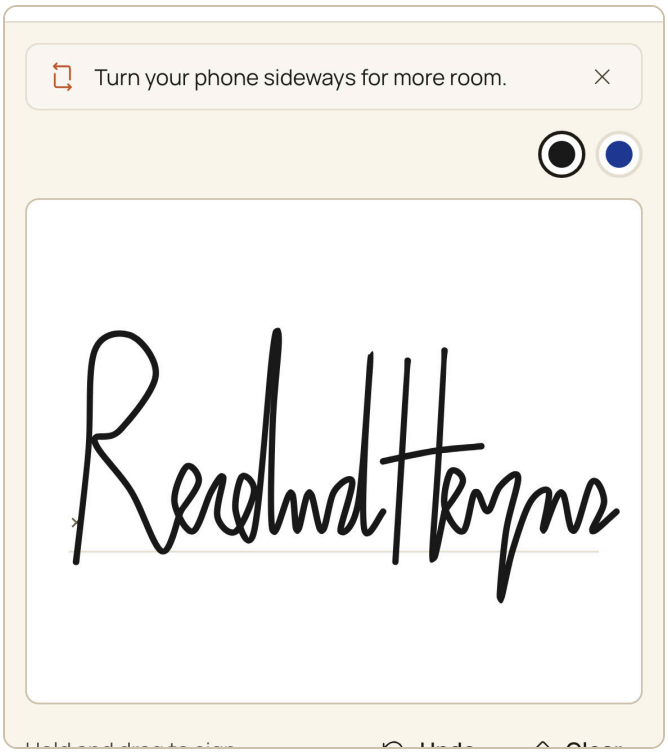
- **Draw** — with a mouse, a finger or a pen, in black or blue. On a laptop turn on **Trackpad mode**: click (or press Space) to put the pen down, move, and click again to lift it — no holding the button.
- **Type** — your name in one of five handwriting styles.
- **Upload** — a picture of your signature.
- **Phone** — point your phone's camera at the code, sign with your finger on the page it opens, and tap Send; it appears on your screen. The code works once, for ten minutes.



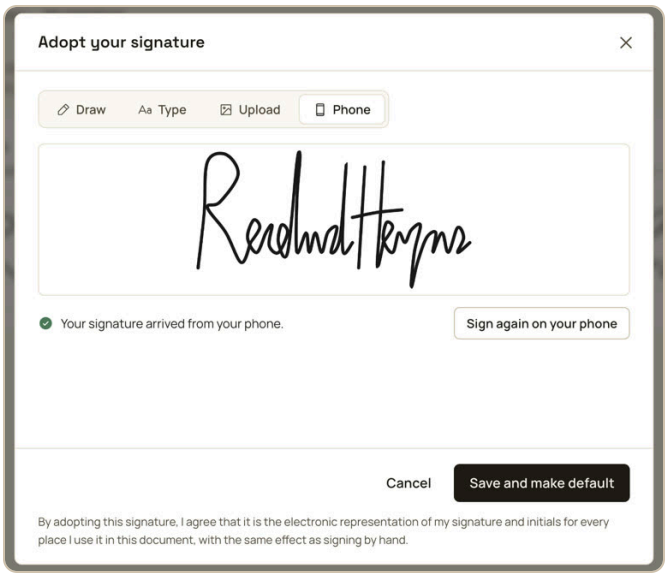
Drawing with Trackpad mode on.



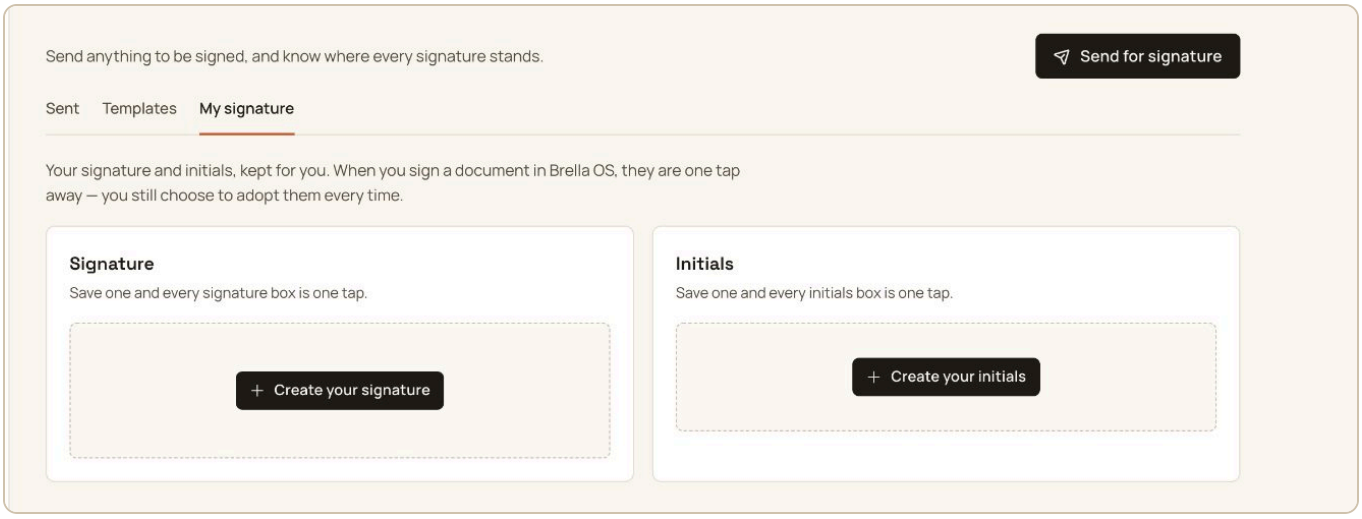
Phone: scan the code…



…sign with your finger on the page it opens, and tap **Send to your computer**…



…and it arrives in the dialog, ready to save.

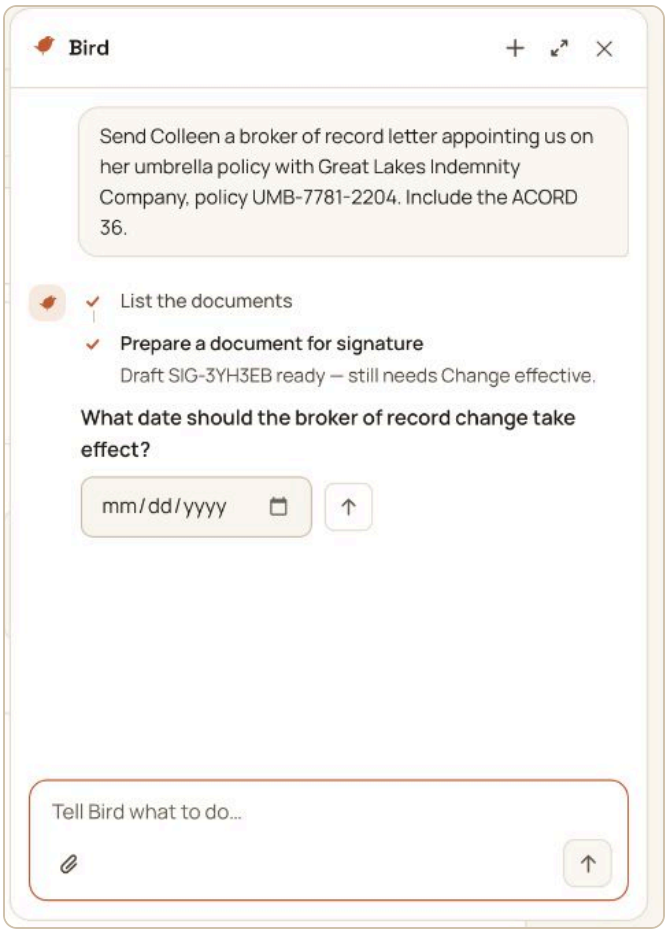


Rosalind's saved signature and initials.

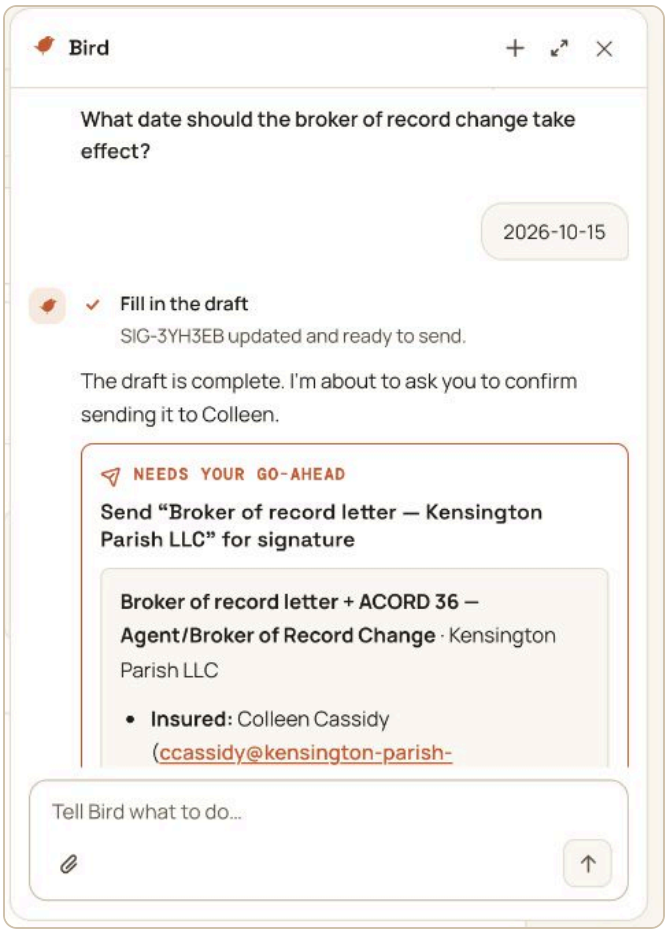
8.9

Asking Bird

Bird sends documents from the chat. Ask "send a broker of record letter to this customer" on the policy you have open (or name it) and Bird picks the template, prepares the document from the policy, asks for what the record does not hold — a date comes with a date picker — fills it in, and stops at a **Needs your go-ahead** card naming the document, the signers and the values it set. For a prospect you have nothing on file for, say so — "send a broker of record letter to a prospect, Lakeshore Bakery: Ana Ruiz signs, ana@…, they are with The Hartford, all policies, expiring 03/01/2027, we take over 11/01" — and Bird prepares a one-off document, never filed on the policy you happen to have open, with what you gave it, and asks only for what is still missing. Nothing reaches the customer until you press **Confirm**. Bird can also tell you what is out for signature, remind signers, void a document (after a card) and bulk send. It signs what is already on the file too: "send the ACORD 125, the loss runs and the SOV on Lakeshore for signature" prepares those documents — the insured and the producer signing, ACORDs on their own lines, and Bird's own fields placed on any PDF that has none — in one envelope, or one email each if you say "separately" — and stops at the same go-ahead card before anyone is emailed. A document Brella makes that the file does not hold yet is made first: the ACORDs and the completed application, the SOV, the proposal or the loss run summary. Ask for a loss run and Bird issues your agency's **loss run summary** (7.2); the carrier's valued loss runs it asks the policyholder for, and for a loss-free record it can prepare a **No known loss letter** for the insured to sign — "a no loss letter" is that letter. For a form Brella does not fill, ask Bird to request it — "ask Brella for the ACORD 131" — and it shows a card naming the form before Brella is told (8.6).



Bird prepared the letter for Kensington Parish and asks for the one thing missing: the date the change takes effect.



The go-ahead card: the BOR letter and ACORD 36 to Colleen Cassidy, its only signer.

BIRD

Read the card before you confirm: it lists every value the letter prints. Here the umbrella is not on Kensington Parish's record, so the letter names the carrier and policy number Rosalind gave. A value nobody gave Bird is never put on a letter — it asks for it.

PART 09

Bird, in depth

Where Bird lives, what it can and cannot do on its own, and how to get the most from it.

The Bird page and the dock

How to ask

The go-ahead line

What Bird remembers

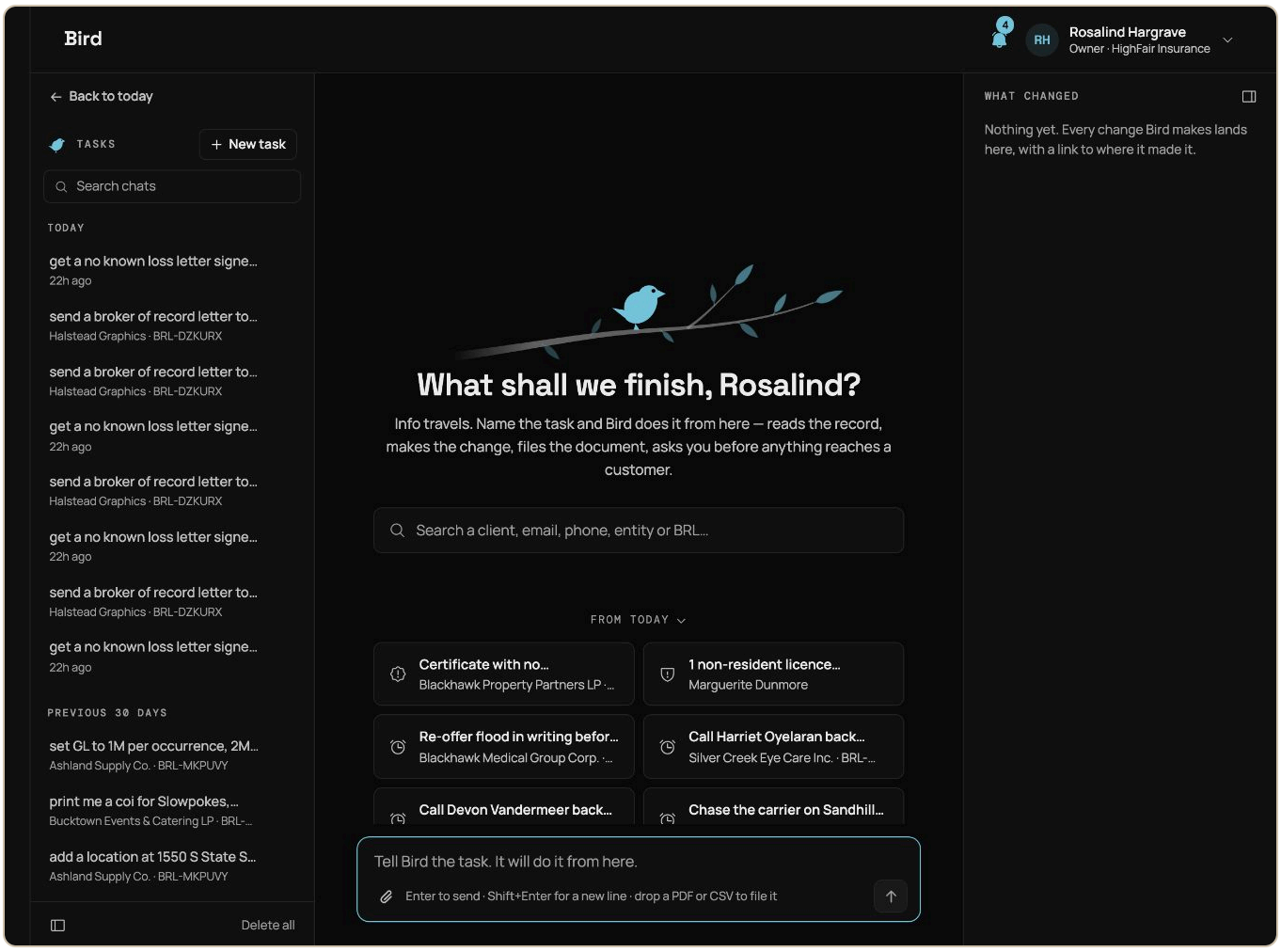
Bird for your customers

9.1

The Bird page and the dock

The **Bird page** (from Today, or ⌘J) is for tasks across the book: your chats on the left, the conversation in the middle, **What changed** on the right. The **dock** — the bird bubble at the bottom right of every other page but Surfing Bird, which has its own Bird (Part 10) — is Bird scoped to what you are looking at, so "fill in the new location" needs no reference number. Workspace pages leave room on the right for the bubble, so it never sits on top of a button — and on a wide screen the same room on the left, so the page sits in the middle. The open panel floats over the page: opening or closing it never moves what is underneath.

- Your chats are kept until you delete them, grouped by date — **Search chats** finds one by what was said, and **Load older chats** at the foot of the list reaches further back.
- Hover a chat for its bin to delete it. **Delete all**, quiet at the end of the list, asks once and clears every chat. What Bird did stays on each policy's log either way.
- The panel button at the top left folds the chats to a slim strip and opens them again; **Back** beside it returns to the record you came from, or to Today. Under the heading, the book search opens any lead, policy or client account (1.5).
- Bird has a monthly allowance per person, shown under Settings → **Bird usage** (11.6).



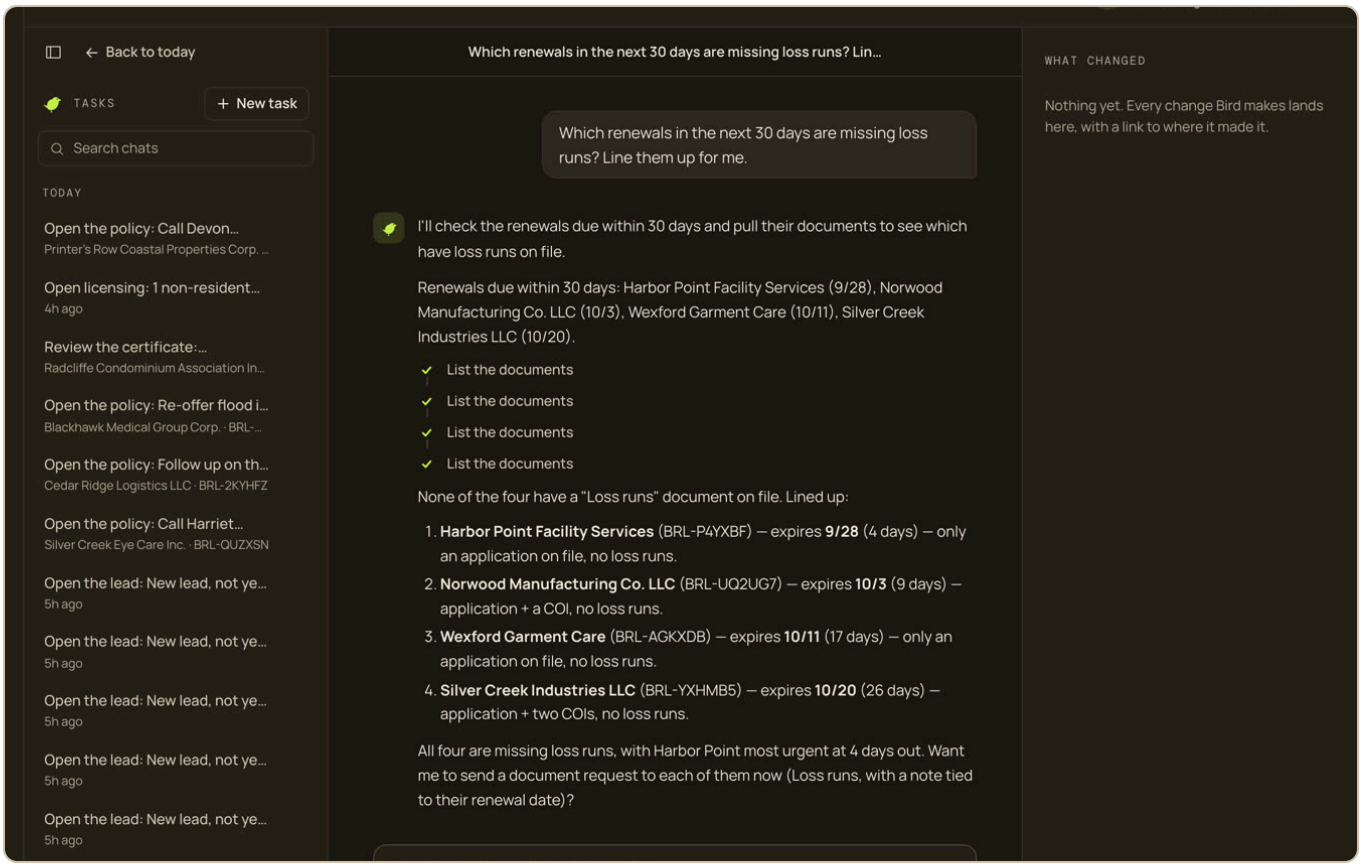
The Bird page in Night Bird, one of the two dark themes, with today's work offered as tasks.

9.2

How to ask

INSTEAD OF	TRY
"Help with Lakeshore"	"On BRL-TCV5MD fill city, state, ZIP and county on the three original locations."
Typing 40 fields	"Fill in the new location from the public record; it is a 3-story, 24-unit brick walk-up."
Checking twelve renewals	"Which renewals in the next 30 days are missing loss runs? Line them up."
Drafting from scratch	"Draft the questions: rent roll, elevator certificates, boiler dates, any short-term rentals."
Getting forms signed one by one	"Send the ACORD 125, the 140 and the SOV on BRL-GN9TAU for signature." — one envelope (or "separately", one email each), Bird's fields placed on any PDF without them, the insured and you signing, after your go-ahead.

Drop a PDF or CSV into Bird and it reads it once — a loss run, a schedule — and can file it where it belongs. Photos are not accepted.



A read-only question across the book: four renewals inside 30 days, none with loss runs on file — and an offer to request them.

9.3

The go-ahead line

Bird writes to the record on its own because the record is yours to correct. It stops for your go-ahead on anything that reaches a policyholder — a message, a document request, sending questions, a stage move and its note, reporting a claim and a claim status, filing a document on the policy, generating the ACORD forms (the customer sees them in their portal) — anything a certificate will assert, anything that cannot be undone, assigning a policy (that decides who on your team can see it), and what it remembers for the agency. Each card shows what will actually go out — the note the customer reads, the message in a signing email, the real name of what is being removed — and who it reaches, from the record: **To** the policyholder, their e-mail and the business. Anything to check first is listed under the title. That line is fixed; there is no setting to remove it. Each such action gets its own card, so a stage move and the message about it are two cards, confirmed one after the other. A claim's loss notice needs no card: it is filed for your agency alone and sent nowhere (7.2).

What Bird writes for a customer stays on the facts: it never repeats what your agency told it to remember (9.4) and never adds claims about the market of its own. It will not file a whole premium as general liability premium on a policy that has no GL.

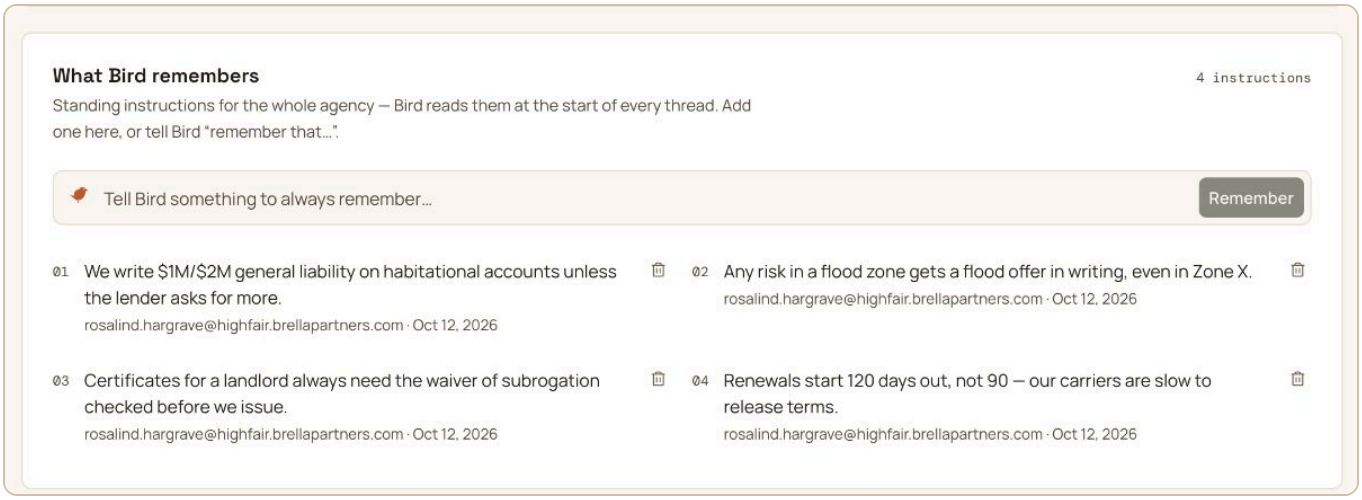
BIRD

Bird acts as you. It sees exactly what your role sees — a User's Bird sees only that User's policies — and every change is logged as "‹you› via Bird". What a customer, a lender or a document reads carries your name alone.

9.4

What Bird remembers

Tell Bird "remember that we always offer flood in writing, even in Zone X" and it keeps that sentence for the whole agency, read at the start of every task. Owners and Managers add and delete these; everyone's Bird reads them. Bird shows you the exact sentence on a go-ahead card before it keeps one, or deletes one. They are listed on Settings → **What Bird remembers**, numbered, each with who added it and when: type a new one in the line at the top and press **Remember** (or Enter), and the bin beside one forgets it. Answering a Mirage suggestion with **Always — Bird remembers** (5.7) adds one too — "Mirage: "Agency email" = "service@…" is correct for this agency — do not flag it again." — and Bird stops raising that suggestion on every policy of the agency. Forget the sentence here and it can come back.



Settings → What Bird remembers: HighFair's four standing instructions, numbered, each with who added it and when, under the line that adds one.

9.5

Bird for your customers

Your policyholders have their own Bird in the portal. It answers questions about their own policies and points them to the right page; it cannot change anything. Asked whether to lower, drop or add cover, it weighs the risk with the client's own figures rather than refusing — and never decides: every such answer carries a note that Bird is not a licensed insurance agent and that the client should talk it through with you before changing anything. The note is added by Brella whenever the question asks for a judgement about cover, not left to Bird's wording.

PART 10

Surfing Bird

Every policy's whole life on one screen — what it is and everything that happened to it, as a tree you click through — with Bird at the bottom to ask when something happened and who did it.

A policy as a tree

Click a step

Ask Bird

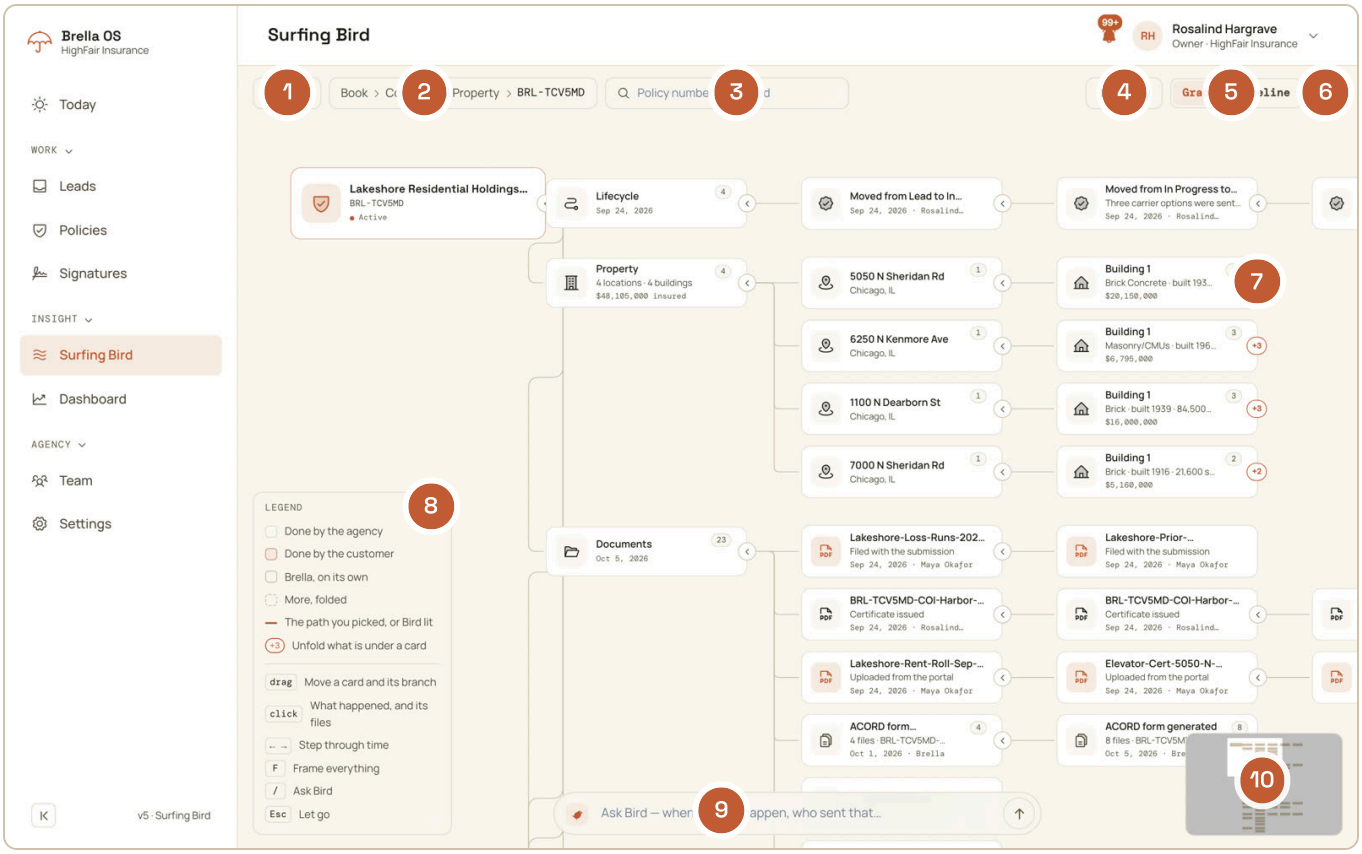
The timeline and Replay

The whole book

10.1

A policy as a tree

Surfing Bird is under **Insight** in the menu. It opens on your book (10.5): type a policy number or an insured's name into the search at the top, or choose **Surfing Bird** from **Review** in any policy's header to open that policy straight away. **Back**, first in the bar, returns to wherever you came from. The address ends in the reference — `…/surfing-bird/BRL-TCV5MD` — so a link opens the same policy for anyone on your team who can see it.



Lakeshore in Surfing Bird: the policy top left, then its groups, each reading left to right. Building 1 at 5050 N Sheridan is unfolded to its three coverage lines; the other buildings wait behind their handles.

1. Back to where you came from
2. Where you are: Book › type › policy
3. Find a policy by number or insured
4. Replay its life, step by step
5. Graph or Timeline
6. Frame everything (F)
7. A fold handle: "+3" unfolds the building's coverage lines
8. The legend: who did it, the lit path, and the keys
9. Ask Bird
10. The whole tree in small — drag it to move around

- The **policy card** is top left, and its groups run down the page: **Lifecycle** — every stage move, a chain left to right in time; **Property** — each location, its buildings, and each building's coverage lines with their limit and deductibles; **Documents** — every file, with the files Brella generated together as one card ("ACORD form generated · 5 files"); **Signatures**, **Coverage decisions**, **Claims**, **Changes** and

Certificates; the **Conversation**; and **People** — the contact, the agent and everyone who acted on the policy. A group appears once something is in it, and a long one shows its latest six with the rest folded into one card ("2 earlier").

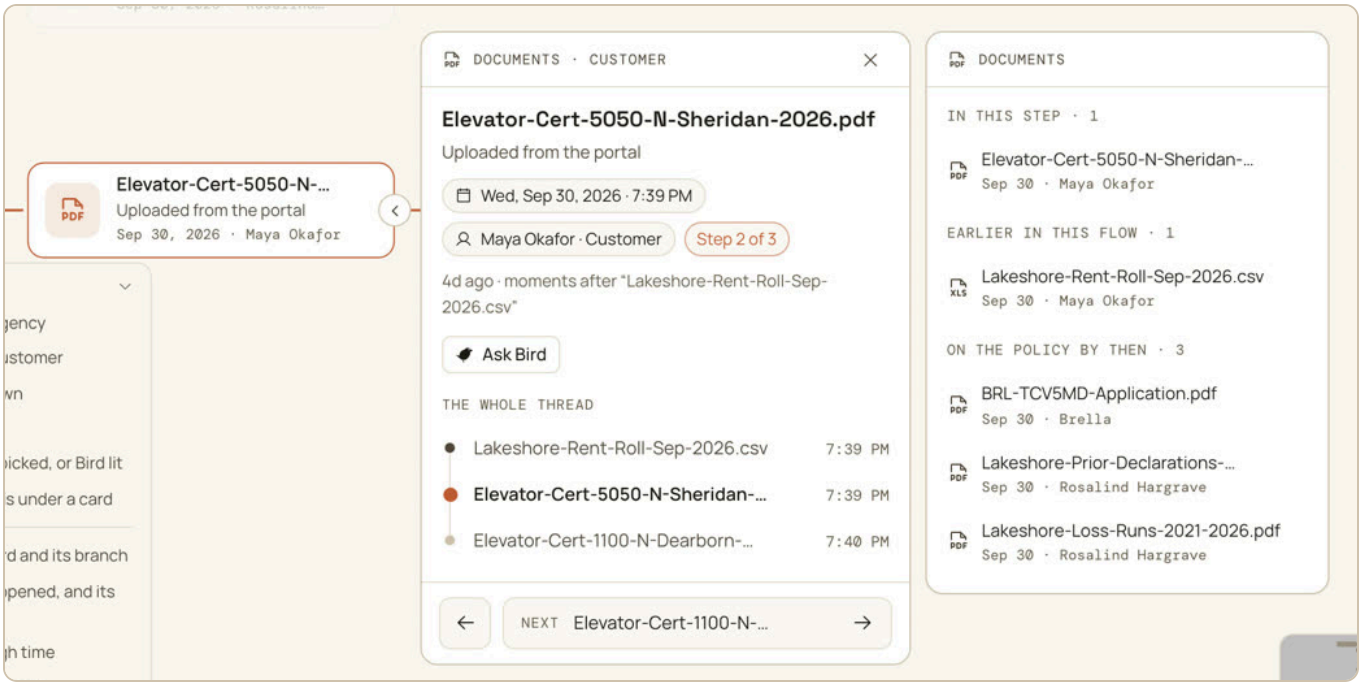
- A card with something under it has a round handle on its right edge: click it to fold or unfold what is under the card. A folded card counts what it holds ("+3"). A building opens folded, so the tree starts short.
- Each card shows who did it: a tinted tile for something the customer did, a plain one for your agency, and a quiet outline for what Brella did on its own. The **Legend** in the bottom-left corner says so, with the path and the keys. The tree keeps clear of it while it is open; close it and it stays closed on this computer. The small map in the bottom-right corner is the whole tree, with where you are.
- A policy opens at a size you can read, however you came to it: the whole tree when it fits, or else its top left — the policy and its first groups — with the rest a drag away. Drag the background to move around and scroll to zoom; **F** frames everything, clear of the bar at the top, the legend and Bird. Drag a card to move it — what is under it comes along — and **Tidy** puts every card back.

10.2

Click a step

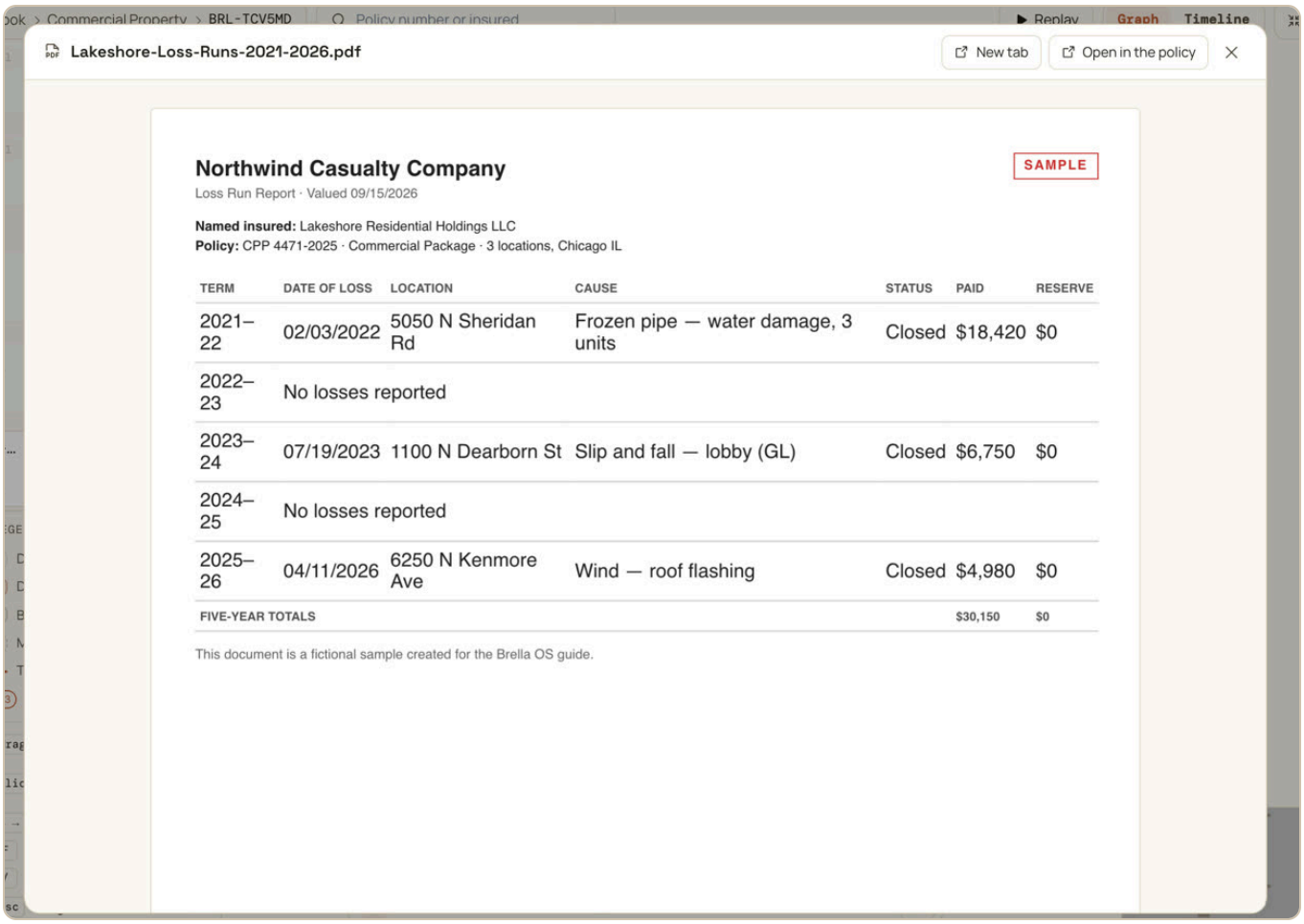
Click any card and a card opens beside it. At the top, what the step belongs to ("Broker of record letter — Juniper & Rye Kitchen LLC") and what happened; then **when** — the day and the time — and **who**, and whether that was your agency, the customer or Brella; on a step in a thread, where it sits (**Step 3 of 5**); and how long ago it was, and how long after the step before. **See …** opens the tab the step belongs to (**See signatures**), **Ask Bird** asks about it, and **The whole thread** lists each of its steps with the time — click one to go to it. At the foot, ← goes back a step and **Next** names the step it goes to; past the end of a thread, **Later** goes on to the policy's next step in time.

Beside it, the **Documents** window: **In this step** — the step's own files; **Earlier in this flow** — the files that came before it in the same thread; and **On the policy by then** — everything else the policy held at that moment.



Maya's elevator certificate for 5050 N Sheridan: step 2 of the three files she sent from the portal on September 30. Beside it, her rent roll earlier in the same flow and the three files already on the policy.

Whatever you open from here opens **right here**, over the tree: a file page by page, and a tab — signatures, property, coverages, claims, changes, certificates — as the policy's own tab, to read. On a signature step, **See signatures** opens that document straight onto its signed copy, with who signed and the audit trail beside it; any other document in the list opens the same way. **Open in the policy** goes to the workspace to change something, **New tab** opens a file on its own, and **Esc** or **×** goes back to the tree.



Lakeshore's loss runs, opened from the Documents window without leaving Surfing Bird.

The tree keeps the path back to the policy bright and dims the rest. ← and → walk every step of the policy in time, one card to the next, and the camera follows; **Esc** lets go.

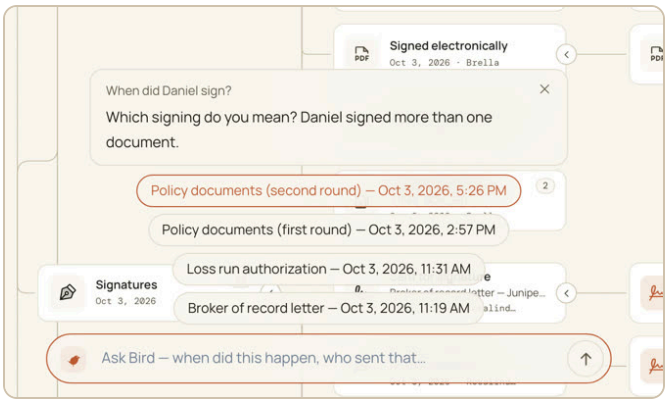
10.3

Ask Bird

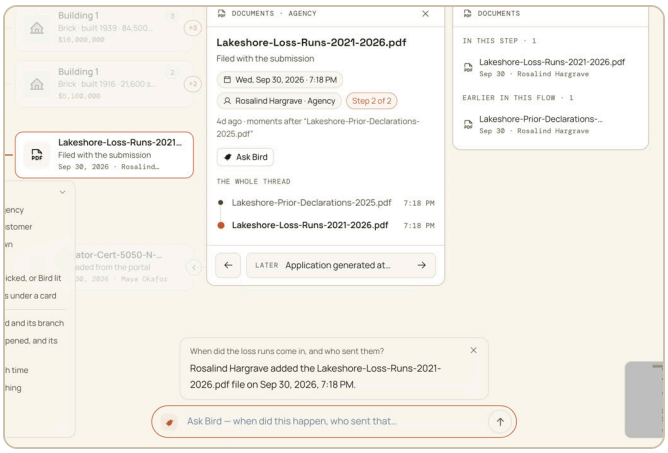
On a policy, Bird floats at the bottom of the tree: **Ask Bird — when did this happen, who sent that…** (or press */*). Ask about anything in the policy's history. While Bird works the bar folds into a small capsule with the wren riding a wave; a few seconds later the tree flies to the step, lights the path to it and opens the step where that path ends — its documents beside it — and a card above the bar answers in one sentence, on your clock. A longer answer scrolls inside the card, fading at its foot while there is more to read. The answer stays until you close it with its ×.

When Bird has something to send — a message to the customer, a request for documents — its go-ahead sits under the answer, with the exact message, who it goes to, **Confirm** and **Not now**; nothing goes until you confirm. Once you do, the card says what was done ("Message sent to the policyholder."), and the step appears on the tree.

When a question could mean more than one thing — Daniel signed four documents — Bird asks which: its question is on the card, under anything it has already found, and the choices float just above the bar as small buttons. Tap one, or type your answer.



Juniper & Rye: “When did Daniel sign?” — four documents, so Bird asks which.



Lakeshore: “When did the loss runs come in, and who sent them?” — the tree flies to the loss runs, opens the step with its documents, and Bird answers.

10.4

The timeline and Replay

Timeline lays the same policy out by time: left to right, one band per group and one row per thread, with the month along the top. Steps follow each other at an even pace, with a little more room after a long silence. A long one opens on its first days, with the groups’ names and the months on screen, at a size you can read; **F** shows all of it. **Graph** goes back to the tree.



Juniper & Rye on the timeline, opened on its first day: the loss runs Daniel sent with his application, then the application PDF Brella made when he submitted. Its signatures sit further right, in October.

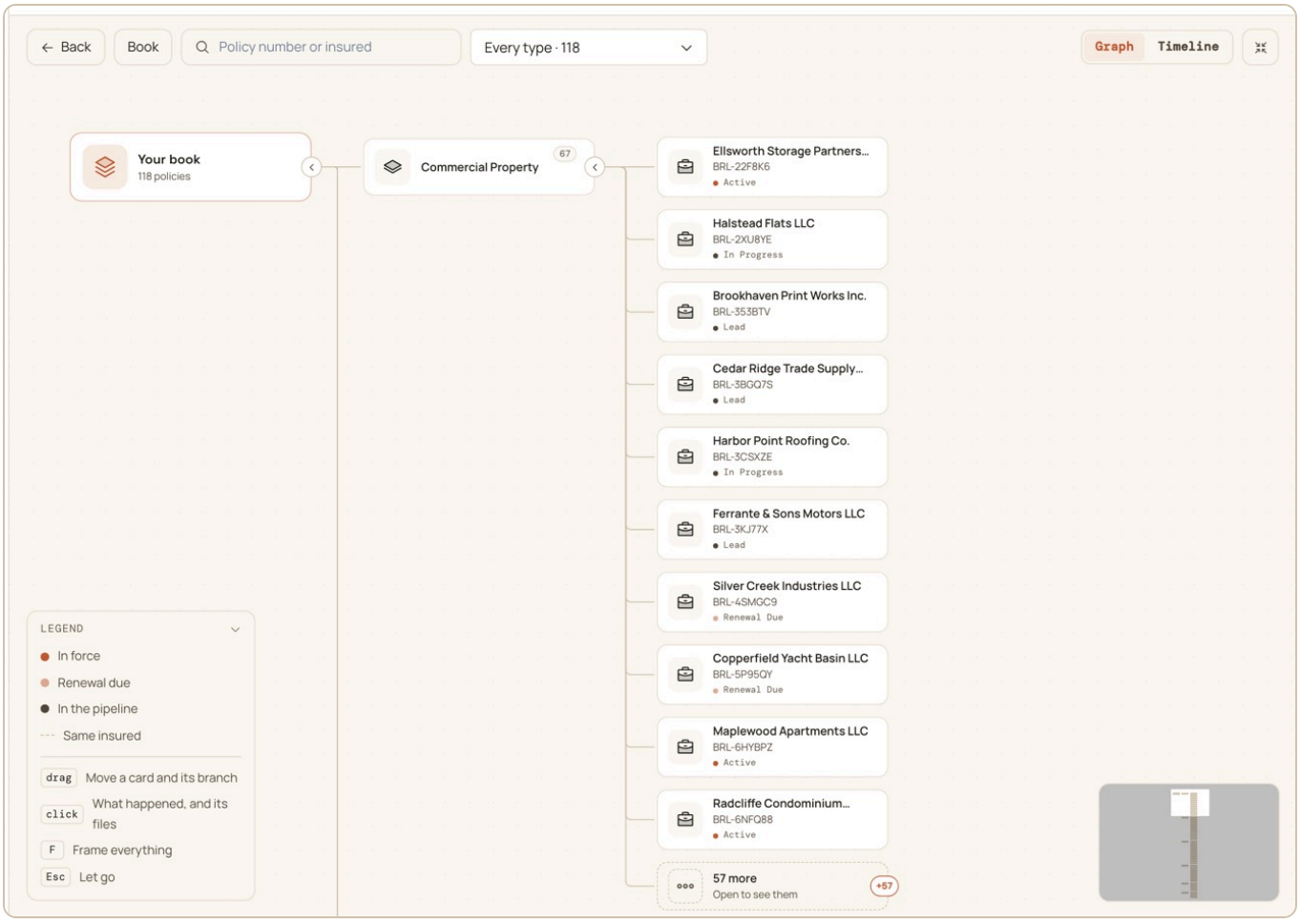
Replay plays the policy’s life from its first day, one step after another, each card appearing as it happened; **Stop** ends it. The policy card’s **Replay its life** does the same.

10.5

The whole book

Opened from the menu, Surfing Bird shows your book: **Your book**, then each type of policy, then its policies — the first ten under each type and then "57 more", which unfolds to the rest. A property policy is grouped by its coverage line (Commercial Property, Business Owner's Policy, Landlord / Rental); a policy that came in through a business questionnaire is grouped by its kind of business — **Construction & Contractors**, **Automotive & Vehicles**, **Cleaning & Maintenance** — and only a policy with neither sits under **Not classified yet**, with "Choose a line on the policy". The **type** menu at the top filters to one group ("Commercial Property · 67"), and the breadcrumb takes you back. The dot on each policy says where it stands — in force, renewal due, or still in the pipeline — and a dashed line ties two policies of the same insured. A User's book is the policies assigned to them.

Click a policy for its stage and type, then **Surf this policy** — or double-click the policy — to open its tree; **Open the policy** goes to its workspace.



HighFair's book: 118 policies, Commercial Property's first ten, and "57 more".

PART 11

Running the agency

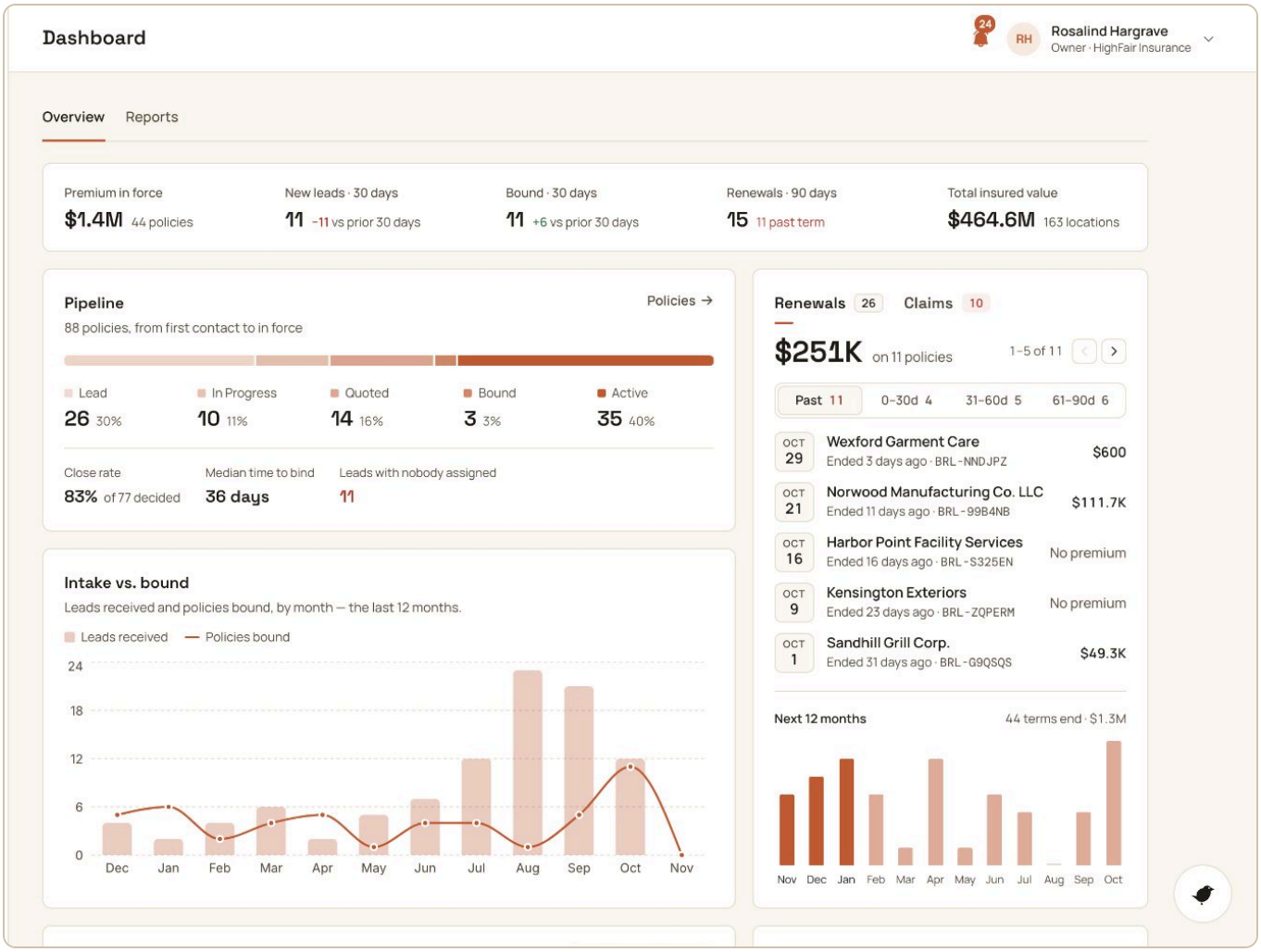
The views an owner or manager uses to see the whole book and keep the agency compliant.

- Dashboard and reports
- Policies and customers
- Team
- Licensing
- Carriers
- Surplus lines
- Settings
- The Bin

11.1

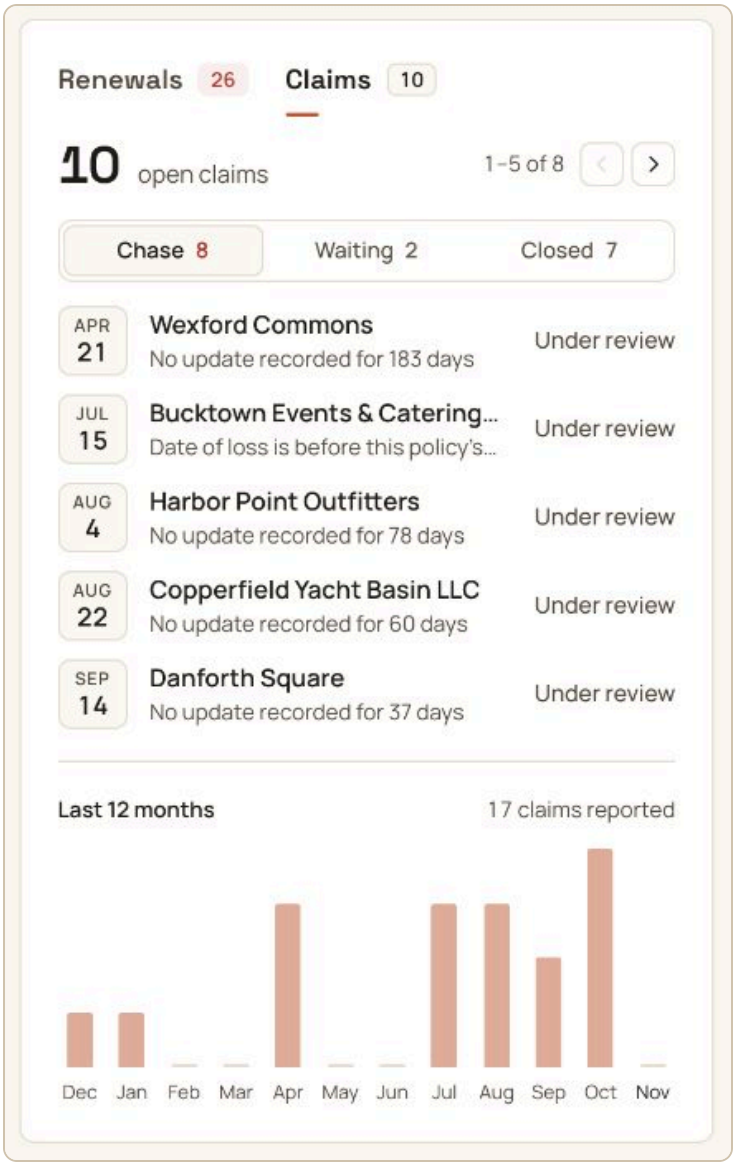
Dashboard and reports

Dashboard opens on one strip of figures, each with a few words of context: **Premium in force** (and how many policies), **New leads** and **Bound** in the last 30 days (each against the 30 days before, as a count), **Renewals** in the next 90 days (and how many are already past term) and **Total insured value** (and how many locations — flood, equipment breakdown and ordinance or law are not added in, 4.2). Then **Pipeline** — one bar split by stage, each stage's count and share under it, then the **close rate** (of how many leads were decided), the **median time to bind** and the **leads with nobody assigned**; **Intake vs. bound** — leads received as bars and policies bound as a line, month by month for a year; **Renewals · Claims** — one card, its two titles the tabs, each with its count; the count on the tab you are not reading turns red when that tab holds something to act on (a term past its end, a claim to chase). **Renewals** is every policy in force by the days until its term ends. It leads with the premium of the range you picked, on one line — "$251K on 11 policies past their term", or "$251K on 11 policies" where the card is narrow and the page arrows sit beside it — over a switch of four ranges: **Past term** (ended and not renewed) and the next **0–30**, **31–60** and **61–90** days, each with its count, the past-term count in red (where the card is narrow they read "Past", "0–30d" and so on). Under it five policies at a time, each with a small calendar leaf for the day its term ends, how far off that is in words ("Ends in 12 days", "Ended yesterday", "Ended 3 months ago"), its reference and its premium ("No premium" when its lines carry none), past term most recently lapsed first and the rest soonest first; the arrows beside the premium page through the rest — "6–10 of 11" — without leaving the card (where the card is narrow, only the arrows). The list keeps one height whichever range is picked. At the foot, **Next 12 months**: a bar a month for the terms that end in it (point at a bar for its count and premium), with the total and its premium — the months inside the 90-day window drawn strong — the bars growing to fill whatever height the card has. A range with nothing in it says so in the middle of the list — "Nothing ends in the next 30 days." — and a year with no term ending still draws its twelve months. Cards side by side always end on one line: the intake chart grows to meet Renewals · Claims. Below them, **Policies by line of business** beside **Coverage mix**, then **Recent activity** across the page. In the dark themes the charts are drawn in the theme's accent — soft cyan in Night Bird, neon lime in Firefly. **Reports** (owners) trend production month by month.



Dashboard: the strip of figures, the pipeline with its close rate and time to bind, intake against bound, and the Renewals tab — $251K on eleven policies past their term, four ending in the next 30 days, ten open claims on the tab beside it — with the year ahead month by month.

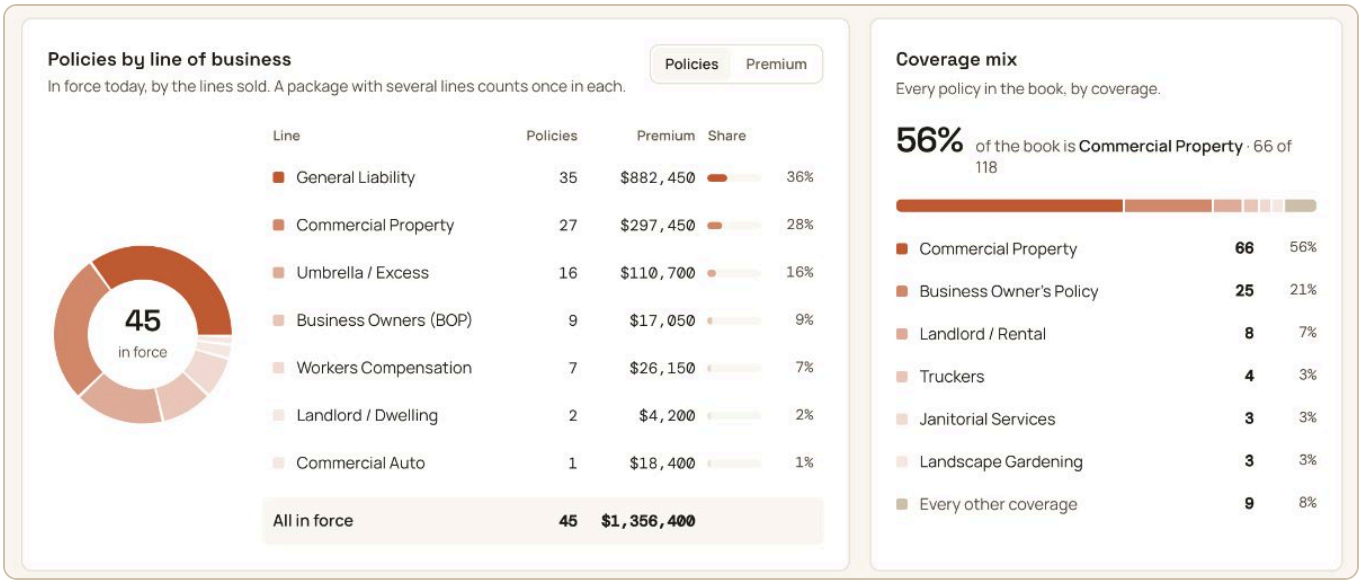
The **Claims** tab is drawn the same way. It leads with the open claims and how many need a chase — "10 open claims · 8 need a chase", or just "10 open claims" where the card is narrow (the count to chase is on the switch under it) — over three: **Needs a chase** (what the claim's own Claims tab flags: no acknowledgement from the carrier three days after it was reported, nothing recorded for fourteen, no carrier claim number or adjuster on file, or a date of loss outside the policy's term), **With the carrier** (open, nothing for you to do yet) and **Closed** (closed by the carrier in the last 12 months). Each claim shows the day of the loss and the insured, then — under Needs a chase — what is missing, otherwise what was lost and the claim's reference, with where it stands on the right (Reported, Acknowledged, Under review). Click one to open its policy on the Claims tab. At the foot, **Last 12 months**: the claims reported each month, this month drawn strong. Brella records what the carrier tells you; the carrier decides the claim.



The Claims tab: ten open claims, eight needing a chase — nothing recorded from the carrier for weeks, or a date of loss before the policy's term — two with the carrier, seven closed.

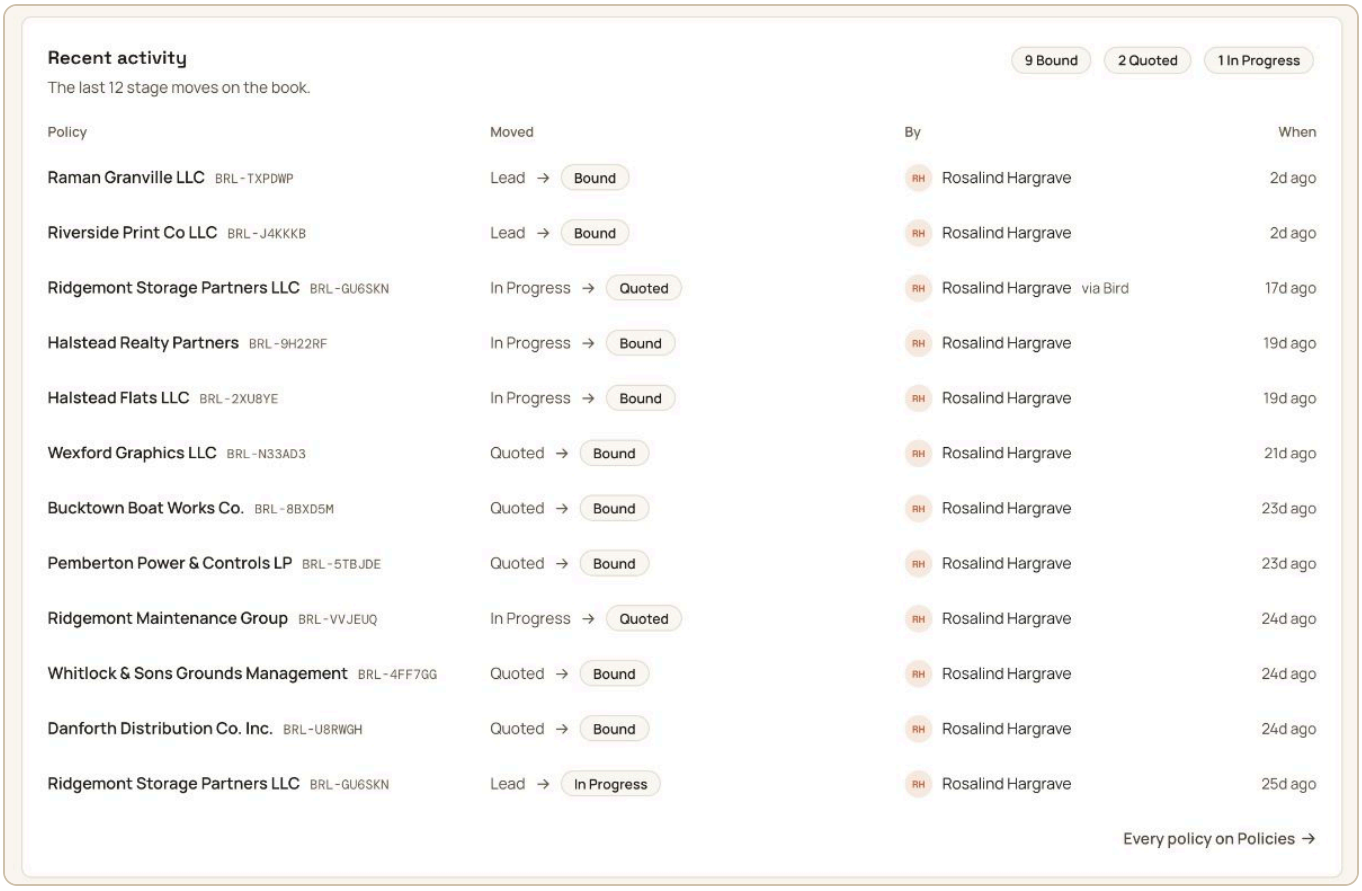
Policies by line of business tallies the book in force today — Bound, Active and Renewal due — by each policy's lines: the lines sold, or, on a policy bound before lines were recorded, the lines its record holds — a workers' comp package from then counts under Workers Compensation: a donut with the total in its middle, beside a table of **Line**, **Policies**, **Premium** and **Share** — each share also drawn as a bar in the line's own colour — with **All in force** in a shaded band at the foot. The rows are set apart by space, not ruled; point at one to light it. A package with several lines counts once under each, so the lines add up to more than the policies in force. **Policies | Premium** at the top right sizes the donut and the share by policy count or by premium; the table keeps its order.

Coverage mix is every policy in the book — leads included, not only what is in force — by the coverage it was opened for. It leads with the largest: "57% of the book is Commercial Property · 67 of 118". Under it the whole book is one bar cut by coverage, then the six largest with each one's count and share; whatever is left is one row, **Every other coverage**, so the shares add up to the whole book.

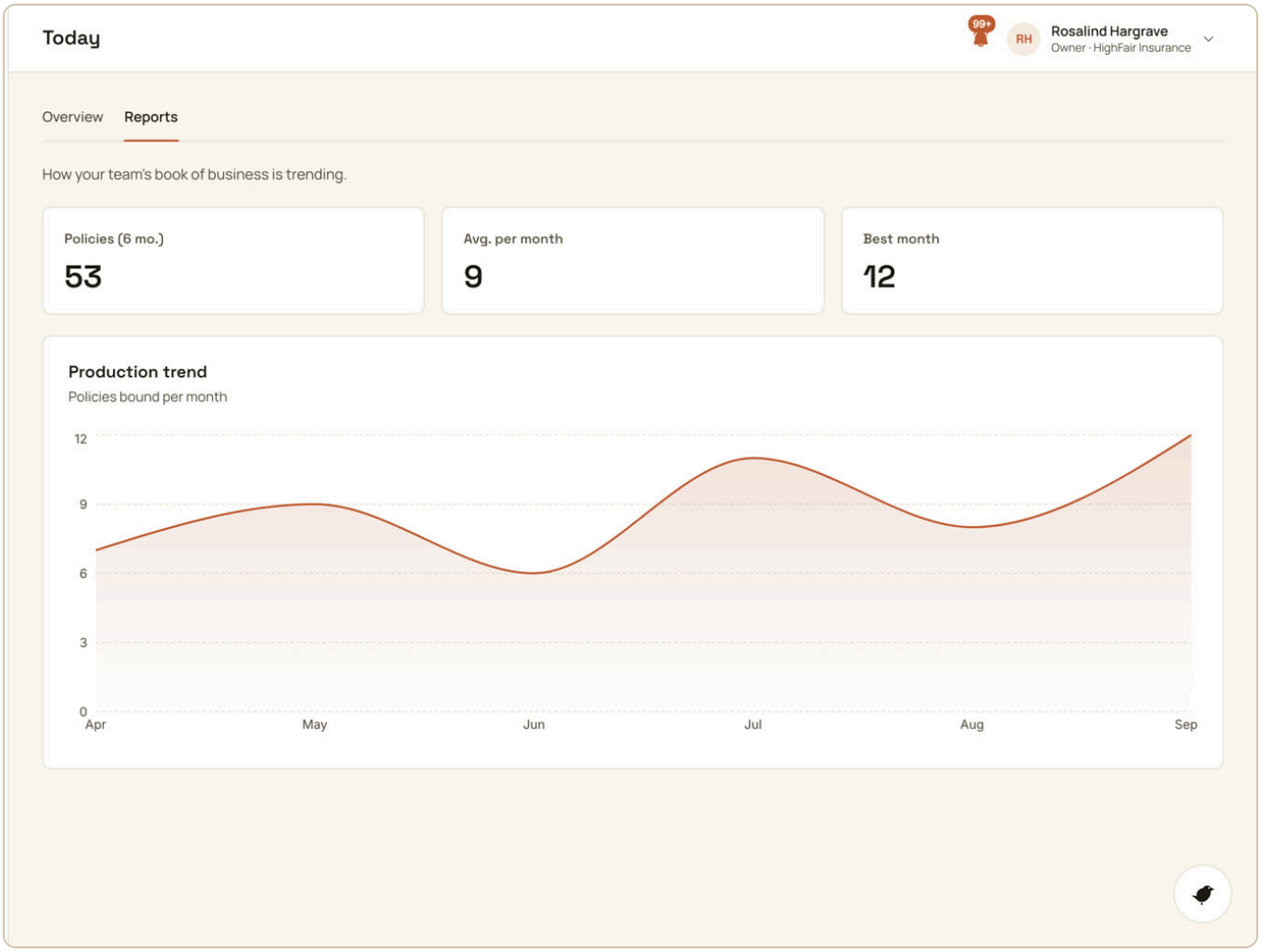


HighFair's 45 policies in force by line — general liability on 35, commercial property on 27, umbrella on 16, workers compensation on 7, $1,356,400 in premium — beside the coverage mix: 56% of the book is Commercial Property.

Recent activity is the last twelve stage moves on the book, as one table: the policy and its reference; the move — the stage it left, then the stage it reached as a badge in that stage's colour (Dead in red); who made it, with "via Bird" when Bird did it for them; and how long ago — point at it for the date and time. The badges at the top right count where those moves went — "9 Bound · 2 Quoted · 1 In Progress" — and each is a filter: click one and the table shows only the moves that went there, the line under the title says so ("2 of the last 12 stage moves went to Quoted") and the badge is ringed with an ×; click it again, or **Show every move** under the table, for all twelve. Click a row to open its policy; **Every policy on Policies** opens the full list.



Recent activity: twelve moves — nine to Bound, two to Quoted and one to In Progress — each with who made it and how long ago. Click a badge to see only those.

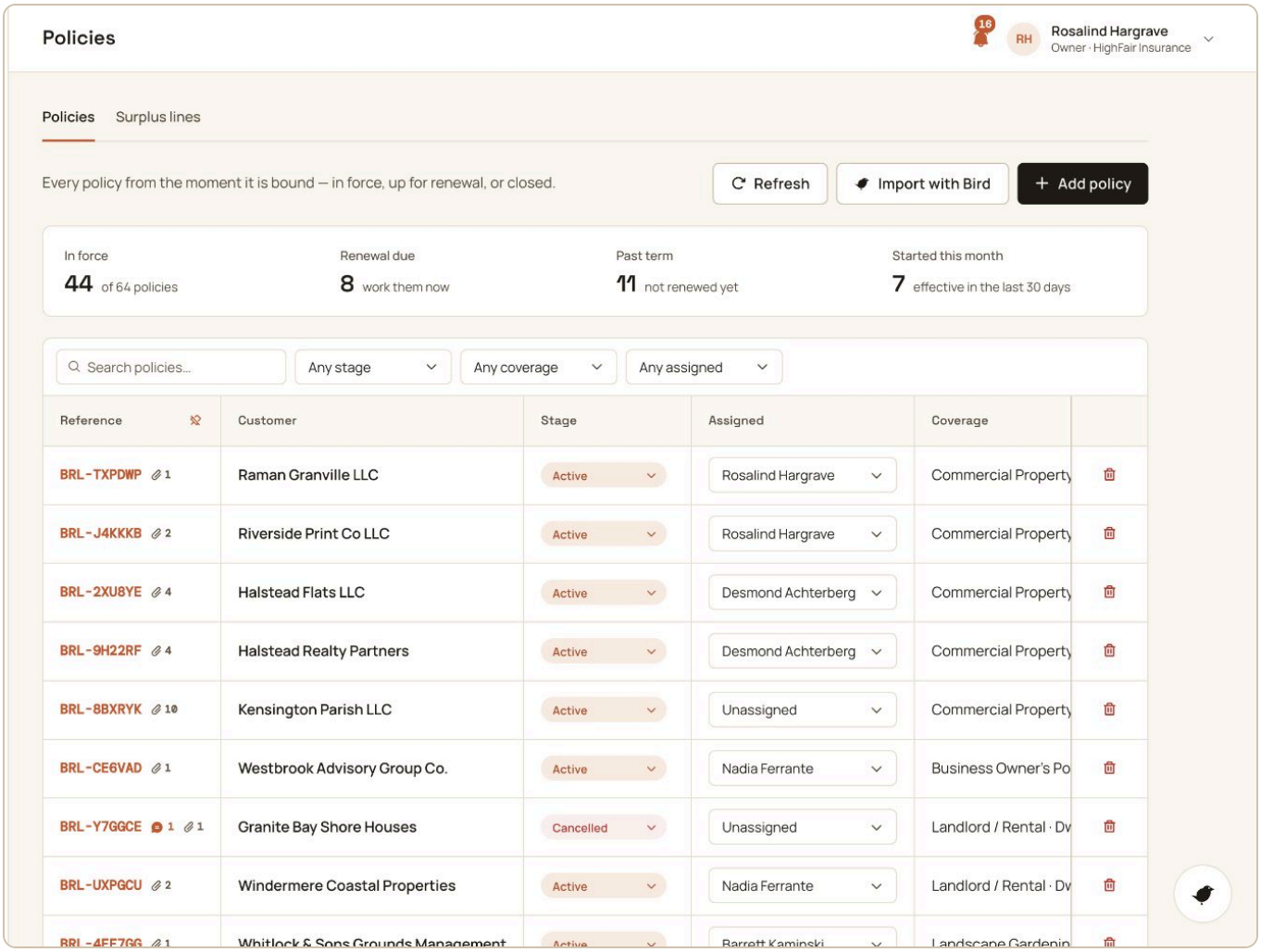


Reports.

11.2

Policies and customers

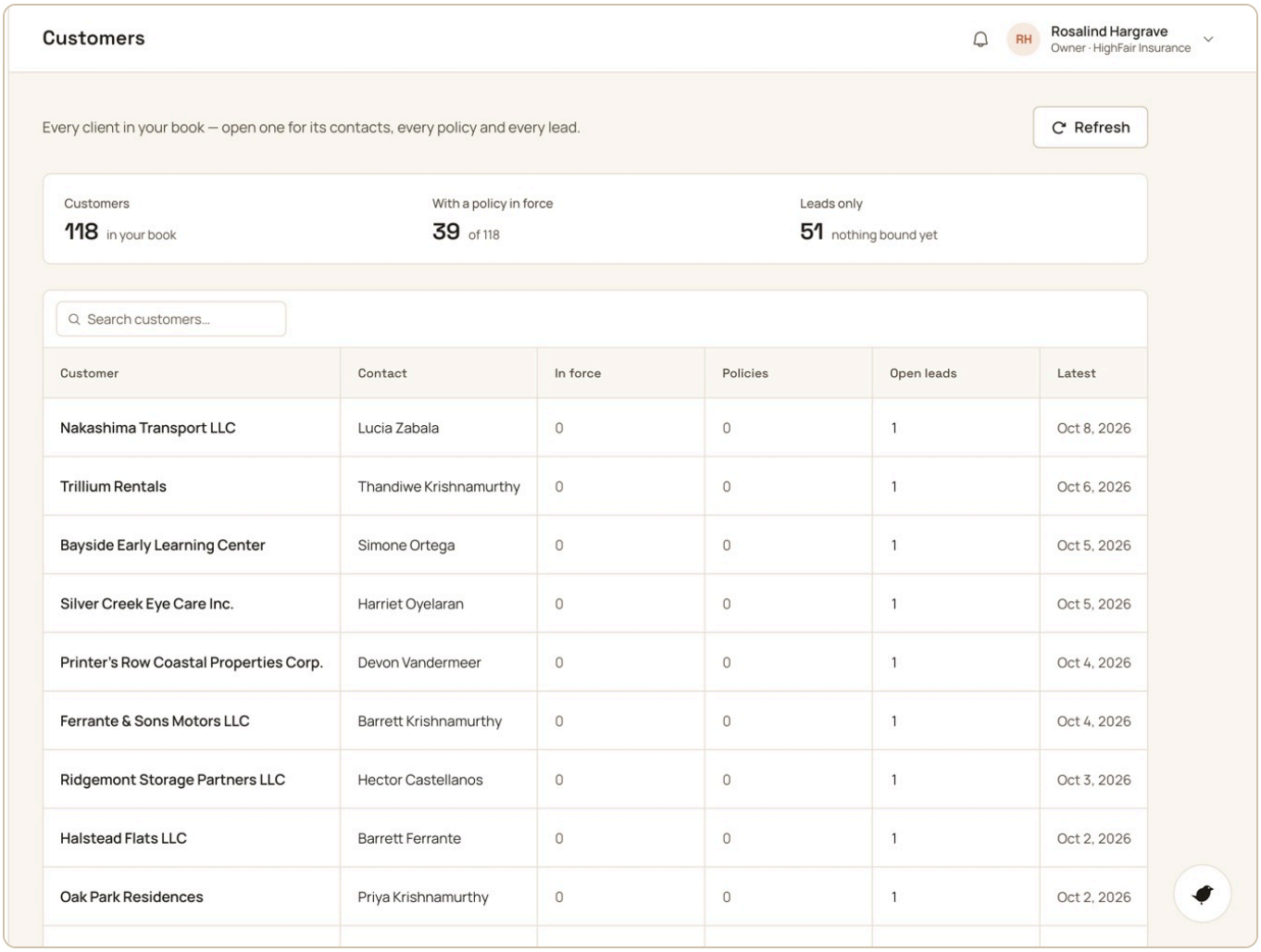
Every policy from the moment it is bound, with its stage, owner, coverage, properties and expiry, searched and filtered the same way as Leads, the Customer column the business's name alone. **Import with Bird** and **Add policy**, at the top, bring in a policy bound before it came to Brella (2.6). The strip above it counts **In force** ("of 60 policies"), **Renewal due** ("work them now"), **Past term** ("not renewed yet") and **Started this month** (effective in the last 30 days).



Policies: Import with Bird and Add policy at the top, the strip of counts, then every stage a pill of the same width, its caret at the right edge.

Customers

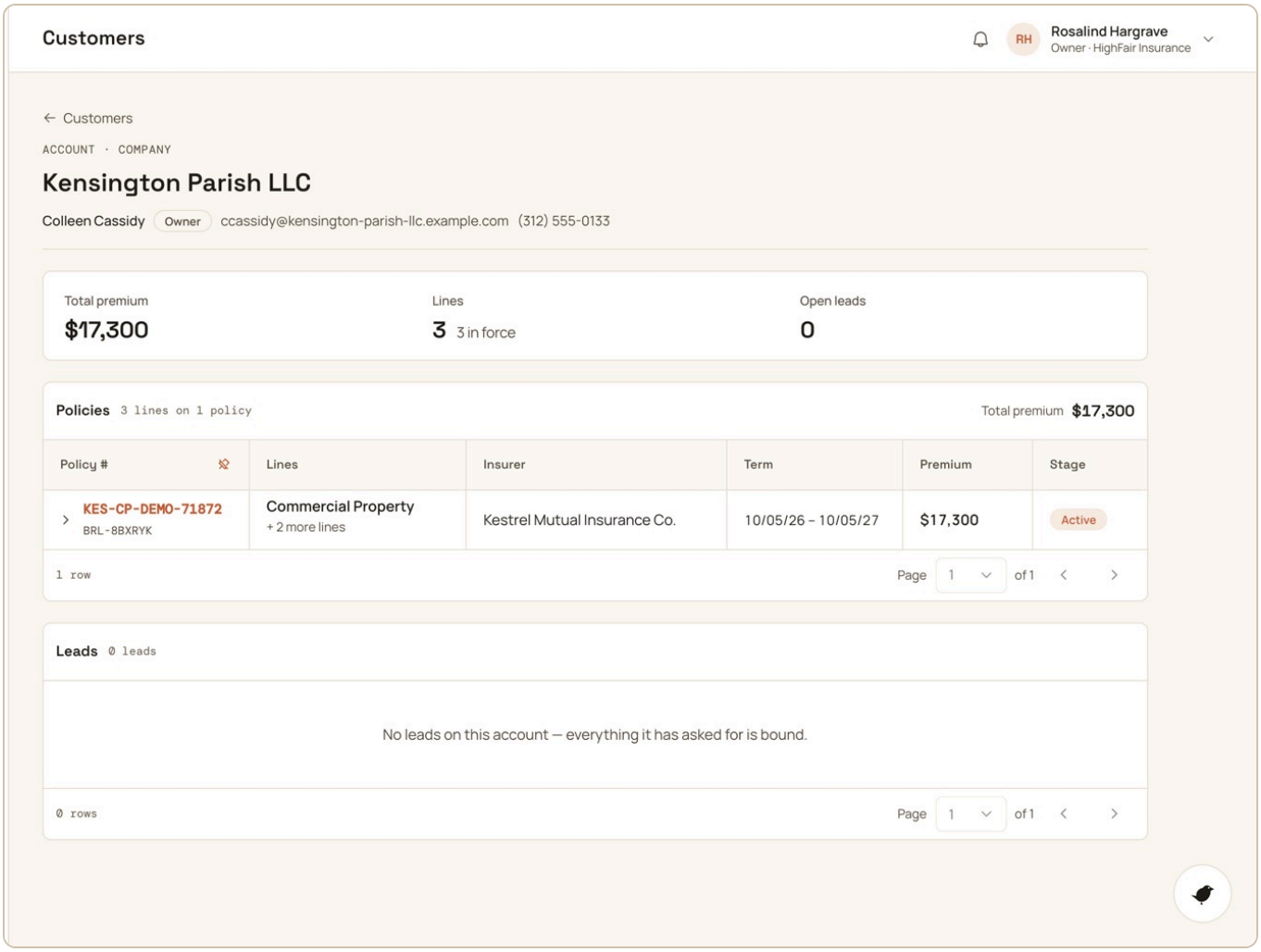
Customers, in the menu under Policies, lists every client in your book — one row per client, a client account with several entities counted once. The strip above counts **Customers**, those **With a policy in force** and those with **Leads only** (nothing bound yet). Each row shows the customer's name, their contact, how many policies are **in force**, how many **policies** and **open leads** they have, and their **latest** record. Search finds a customer by name, contact or email — the table shows names only. Click a row to open the customer file. A User sees the customers with records assigned to them, counted over those records.



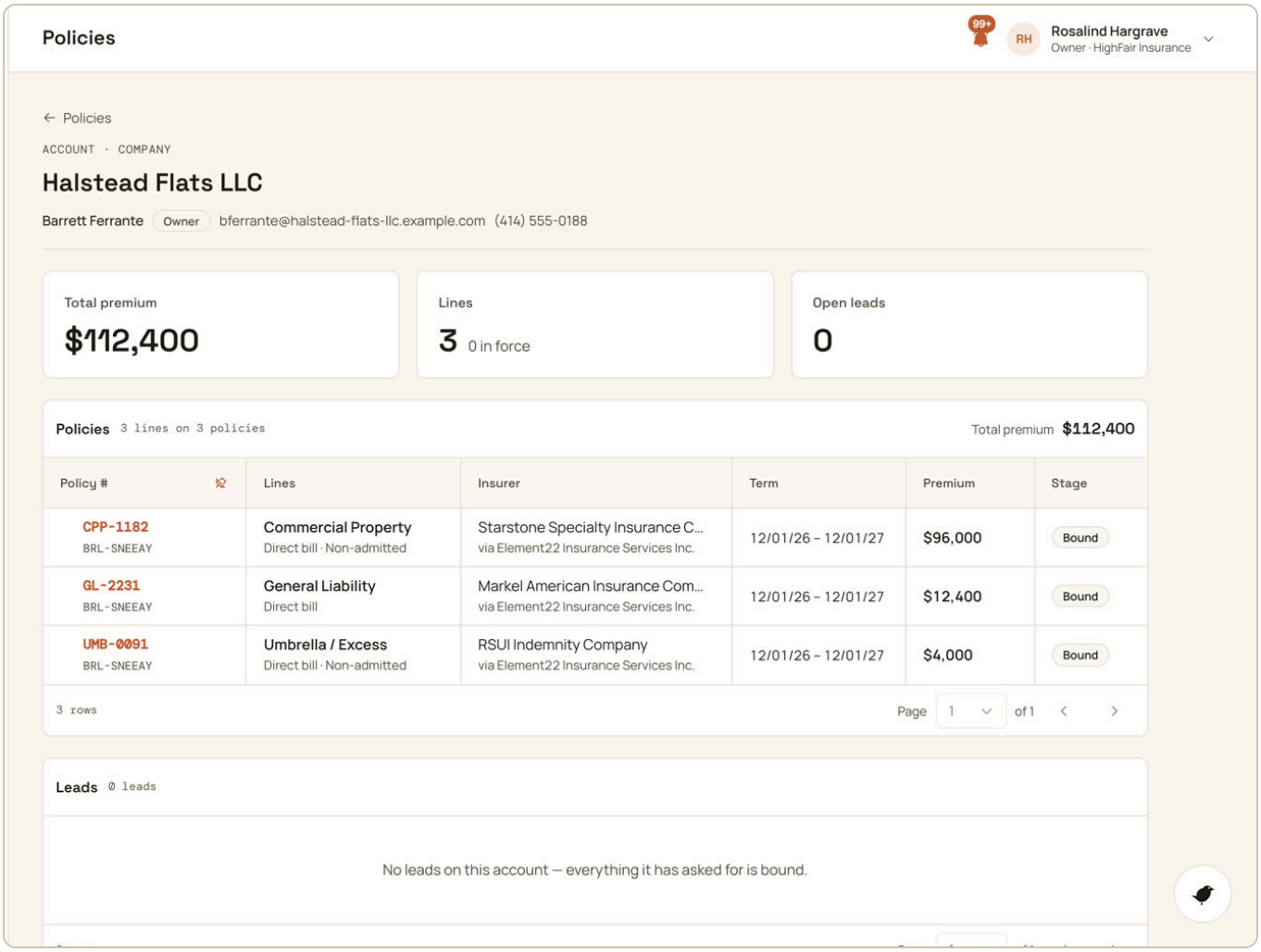
Customers: 118 clients, 39 with a policy in force and 51 with leads only — names only, search by name, contact or email.

The customer file

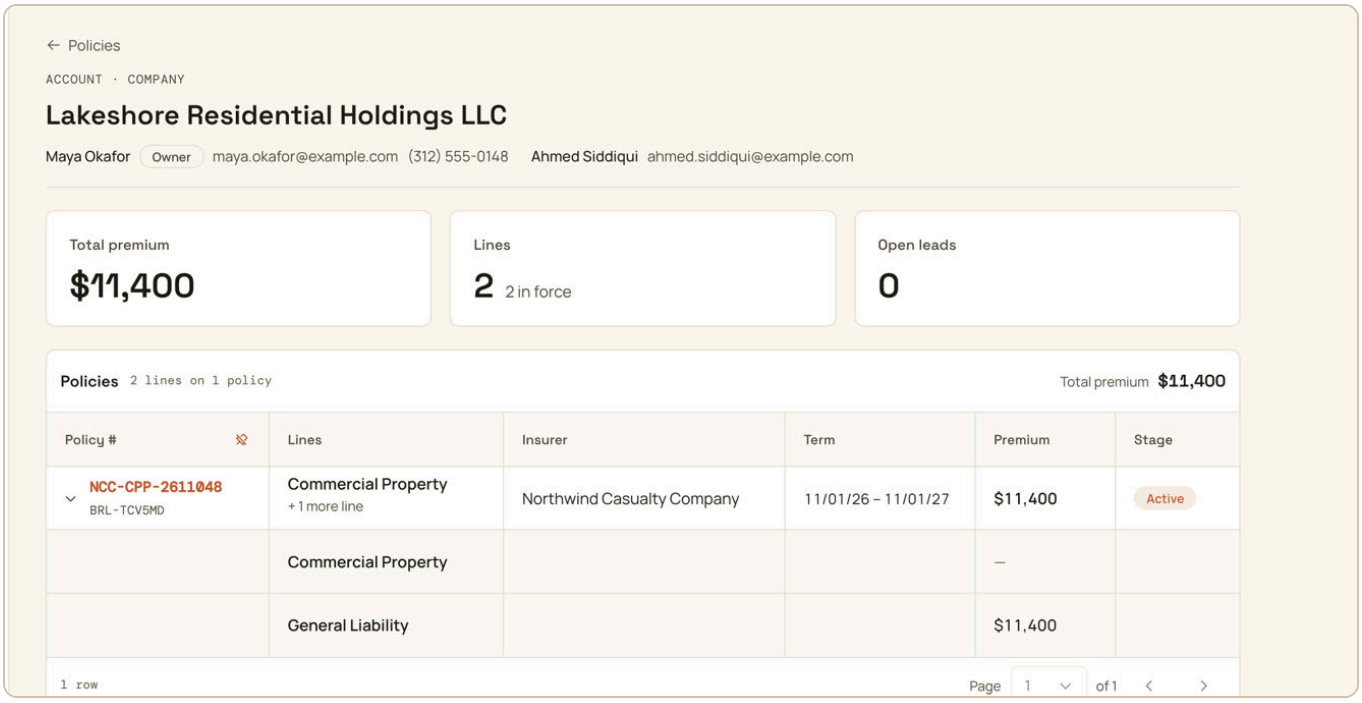
Open it from **Customers**, from **Customer file** at the end of a policy's contact line (3.1), or from **Customer file** in a lead's preview (2.5). At the top, the client's name and each contact with their role, email and phone. Then every policy they have, **one row per policy number** — the number opens the policy, with its BRL reference under it — then its **Lines** (the first line, and "+ 1 more line" when there are more), the insurer (and who it was placed through), the term, the total premium and the stage. Every policy starts folded: the caret beside the number, or the lines cell, unfolds its lines under it, each with its own premium. The tiles show the total premium, the lines on current policies and how many are in force, and the leads still open; below, those leads. Click a policy number to open the policy on that line's coverages (3.4). A User sees the account's policies that are assigned to them. The back link at the top says where you came from — **← Customers**, **← Leads** or **← Policies**.



Kensington Parish's customer file, opened from Customers: Colleen Cassidy, Owner, with her email and phone; $17,300 across three lines in force on one policy, and no open leads.



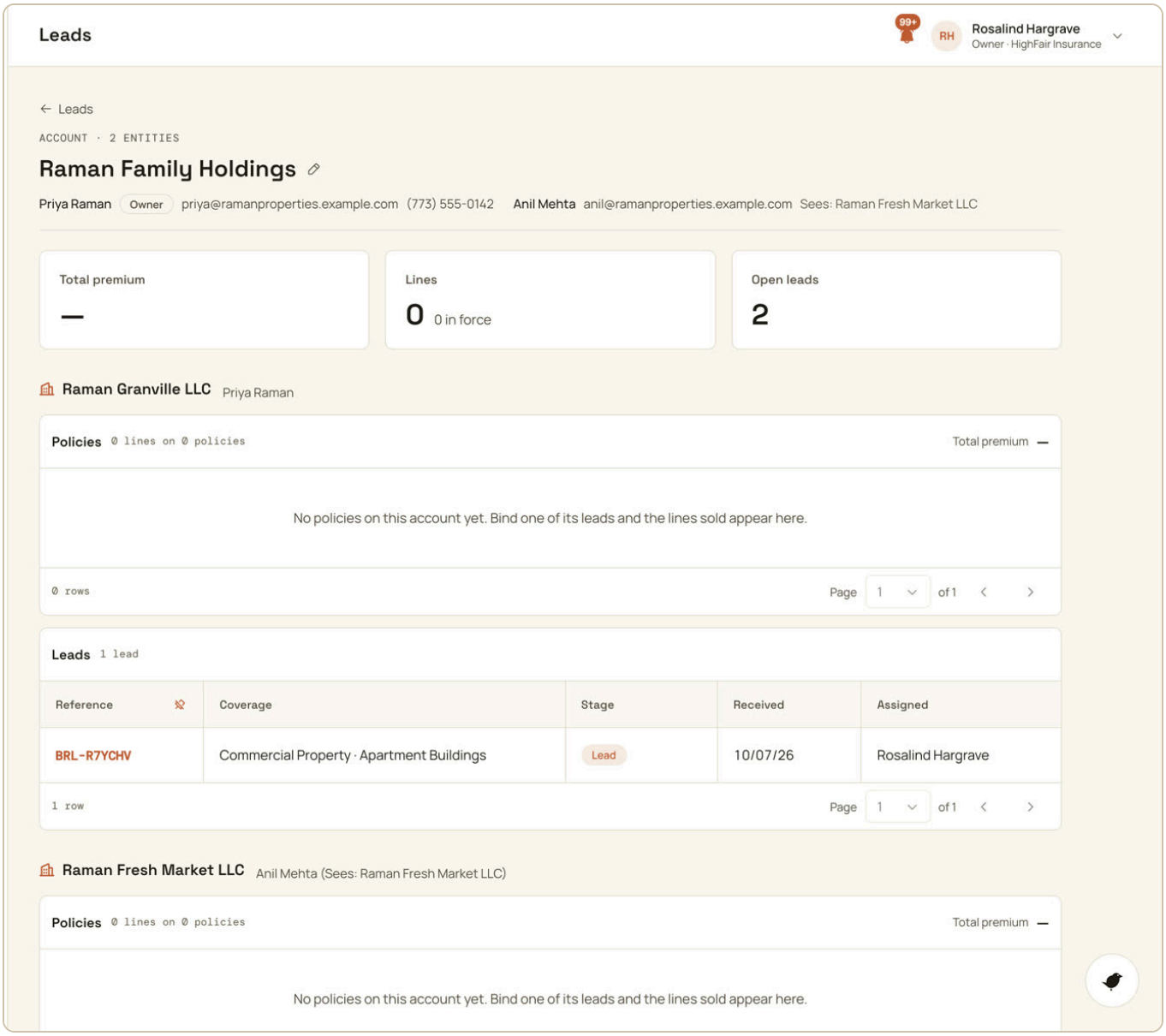
Halstead Flats' account: its three lines each carry their own policy number — CPP-1182, GL-2231, UMB-0091 — so each is a row; $112,400, bound for a term that starts December 1, so none is in force yet.



Lakeshore's account: one policy number, NCC-CPP-2611048, carrying two lines — unfolded, Commercial Property and General Liability each on a row of its own.

One client, several entities

A client who owns several businesses is one **client account** holding each **entity** — the LLCs and companies the policies are written for. You create one by picking the client in **Add lead → Existing client?** (2.3) or with **Move to a client** below. The account page then says "Account · 2 entities", prints the account's name in its header, and lists each entity under its own heading with its policies and leads; the tiles add them all up. An Owner or a Manager renames the account with the **pencil** beside its name — type, **Save** (Enter) or **Cancel** (Esc).



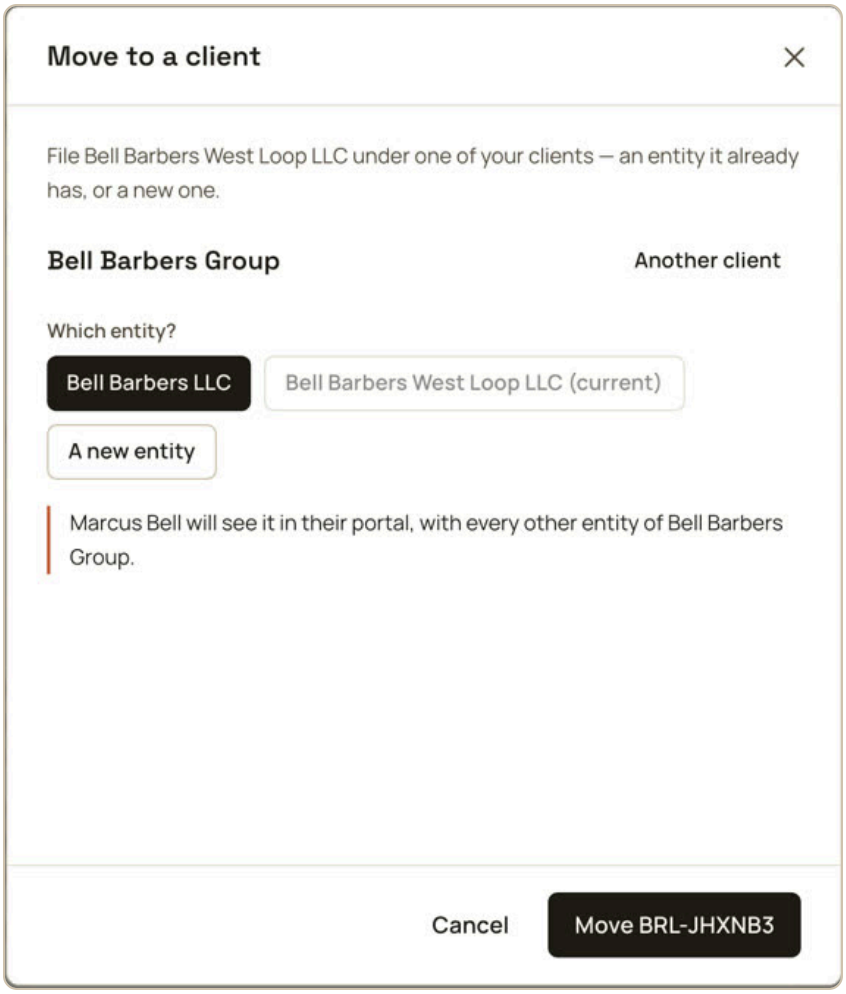
Raman Family Holdings, opened from Leads: Raman Granville LLC with Priya Raman, and Raman Fresh Market LLC with Anil Mehta — "Sees: Raman Fresh Market LLC" — each with its own policies and leads, and the pencil that renames the account.

Everyone who is a contact of any entity in the account sees **every entity's** packages in their portal, each labelled with its entity name — and nobody outside the account sees any of them. The one exception is the client's own choice: an owner on the client's side can invite a teammate to only some entities, or narrow what a teammate sees, from **Team** in their portal. Such a contact reads "Sees: Raman Fresh Market LLC" on the account page, in the header and under **each entity they see** — not under the one their login happens to belong to; a contact with no such line sees every entity and is listed under their own. An entity with no contact listed says who sees it anyway: "Seen by Priya Raman".

Move to a client

A record can sit under the wrong customer — two businesses sent in from one email land on one customer. An Owner or a Manager moves it from the policy header: **Tools → Move to a client**.

1. Search for the client and pick it (**Another client** goes back to the search).
2. **Which entity?** — one the client already has, or **A new entity**, named for the record's business; the first time a client gains a second entity, name the account under **Group under a client account named…**. The entity it is filed under now reads **(current)** and cannot be picked.
3. Read the line at the foot — it names who gains portal access: "Marcus Bell will see it in their portal, with every other entity of Bell Barbers Group." Then press **Move BRL-…**. The dialog confirms where it went — "Moved to Bell Barbers Group · Bell Barbers LLC." — and **Done** closes it.



Bell Barbers West Loop, already its own entity under Bell Barbers Group: "(current)" marks where it is filed, and Bell Barbers LLC is picked.

The contact stays on the record when they belong to the new client; otherwise the new entity's contact takes it, so nobody is left without one. The record's customer notifications follow it, and the activity log reads "Changed the client from Bell Barbers LLC to Bell Barbers Group · Bell Barbers West Loop LLC" (press **Refresh** on Activity to see it straight away). Nothing is deleted — no customer, contact or account — and there is no merge.

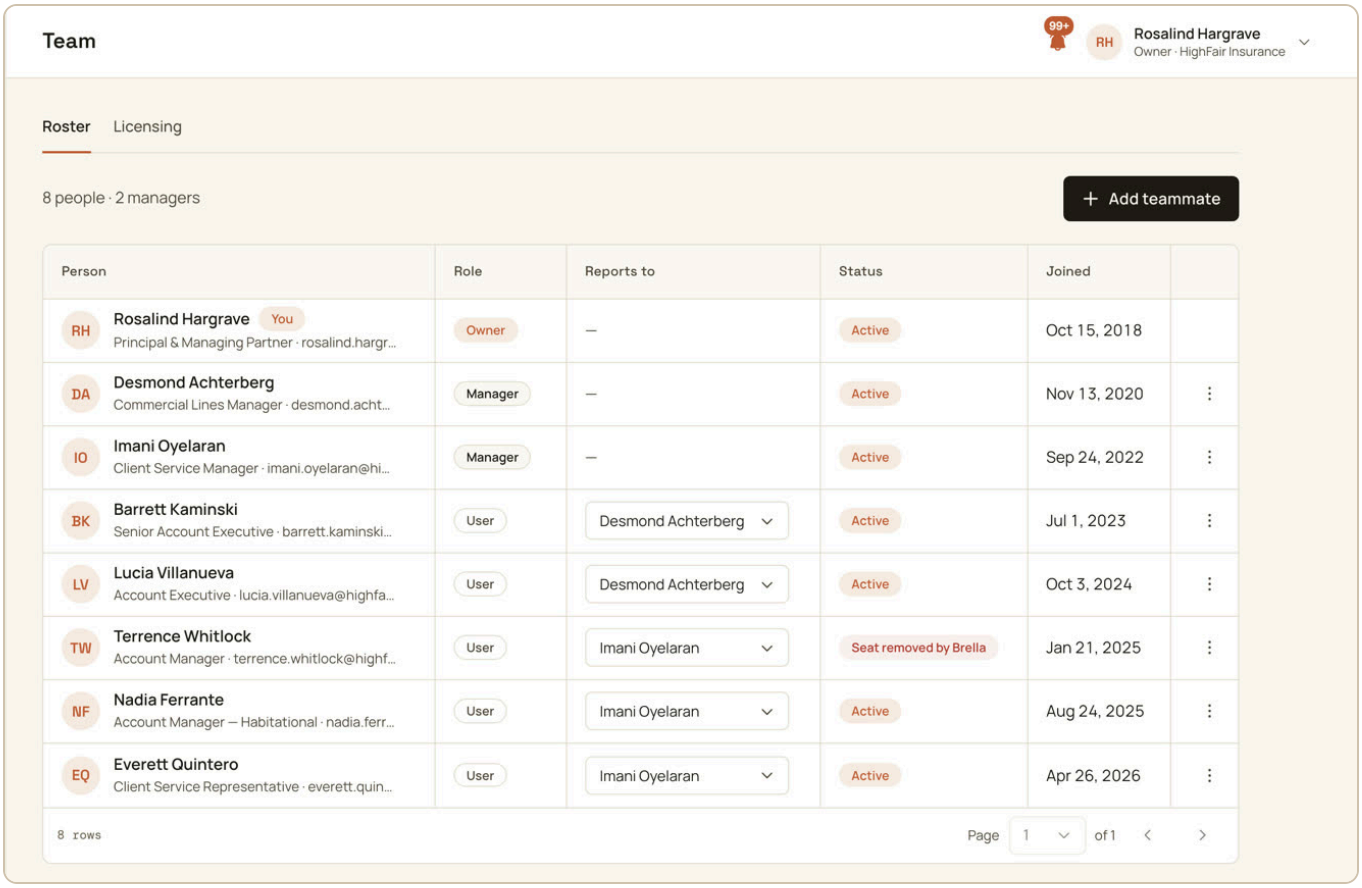
11.3

Team and licensing

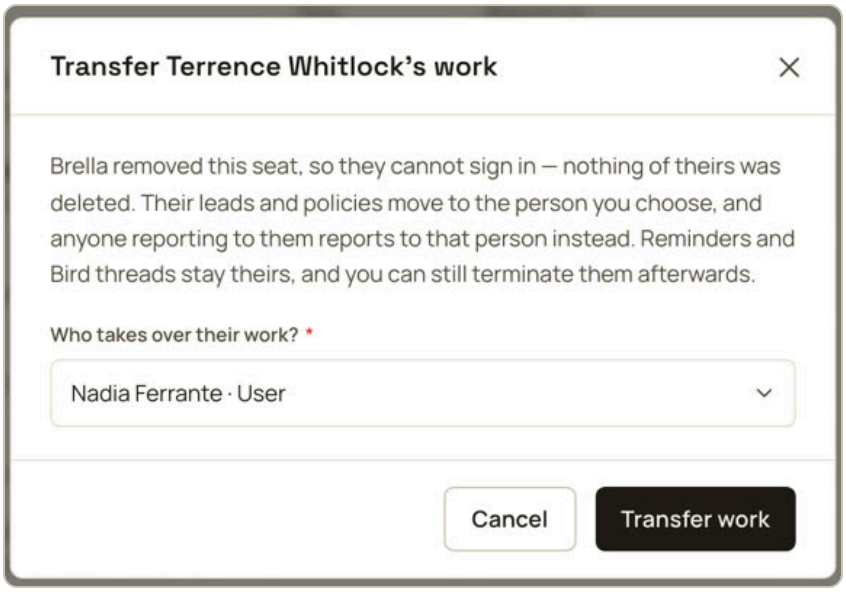
Team is the roster: role, who they report to, status, joined date. Invite, change role, suspend, reactivate, terminate — each takes effect on the person's access on their next request. A person is on the roster once: inviting an address that is already on the team is refused (use **Resend invitation** in their row's menu instead). **Licensing** tracks every producer's licences, appointments and CE, and derives the dangerous case automatically: a lapsed resident licence invalidates every non-resident licence issued on it. **Expiring soon** lists what falls due — when, whose, what (licence, appointment or CE) and a **Status** badge — overdue first. Each producer is a card headed by their name and small chips (resident state, NPN, how many licences and appointments); open it for **Licences**, **Carrier appointments** and **Continuing education**, each a short table with its add button beside its title, and CE as two bars — hours and ethics against what the state requires — with any missing flood or annuity training as a small warning.

Licensing also feeds the forms. The producer block on the ACORD 125, 126 and 130 — producer's name, state licence number and national producer number — and the agency contact on the 125 come from the person the policy is assigned to and their producer record here. With no producer record, their name on the team prints and the numbers are left blank (with nobody assigned, the agency owner's), so add every producer here before you generate forms.

A seat Brella removed reads **Seat removed by Brella**: the person can't sign in and nothing is deleted. An Owner or Manager can use **Transfer work…** on that row to move their leads, policies and reports to a teammate — their reminders and Bird chats stay theirs. An Owner can still terminate the row. Only Brella restores the seat.



Team: Terrence's seat was removed by Brella.



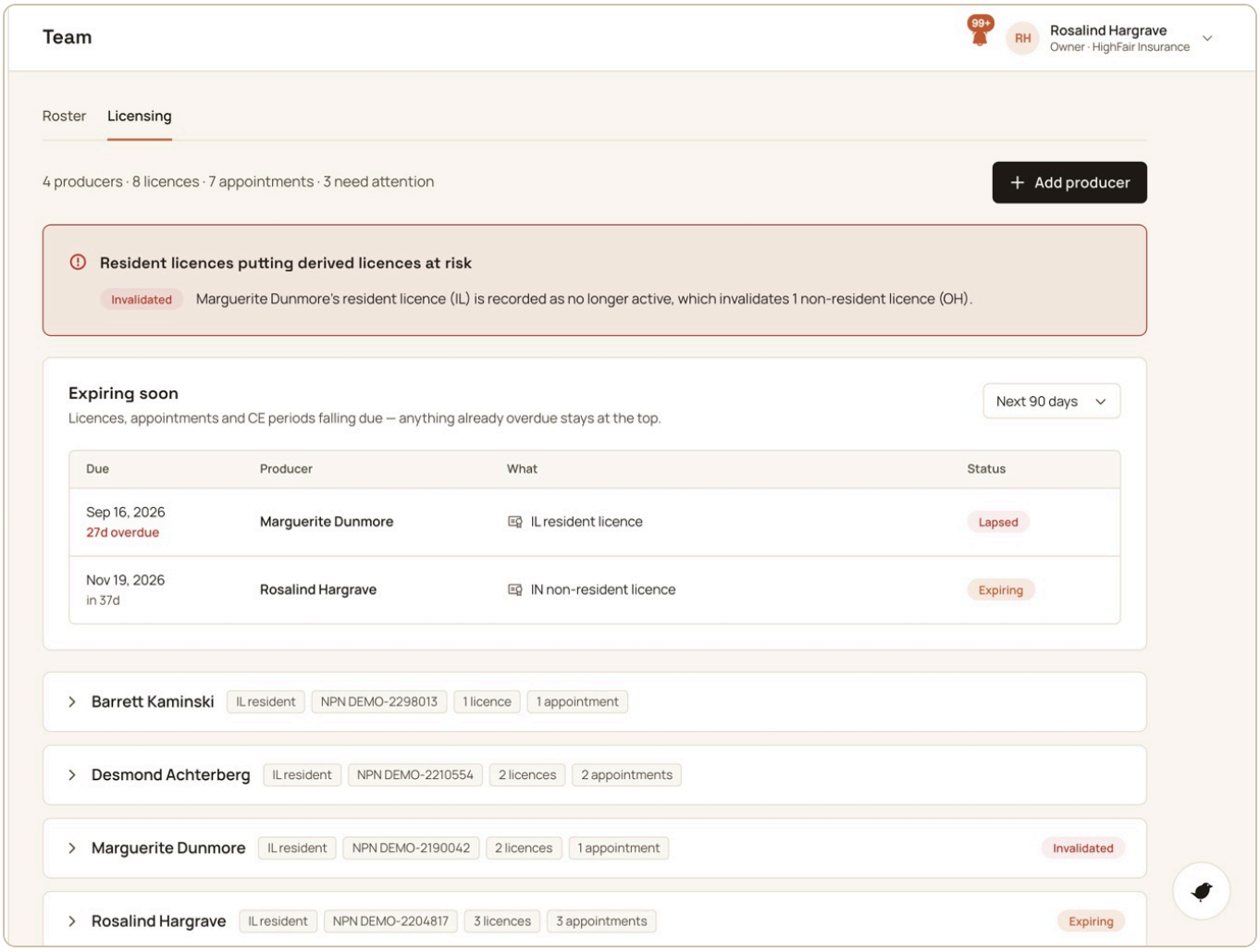
Transfer work… moves Terrence's leads, policies and reports to Nadia.

Trials

While your agency (or your own seat) is on a trial, a quiet line under the top bar counts down its last seven days. Once the trial has ended, a red banner says so on every page, with **Contact Brella**. Nothing locks either way — your book, Bird and everything else keep working while you talk to Brella.



The last week of a trial: "Your agency's trial ends in 5 days (Oct 8)."



Licensing: one resident lapse invalidating a non-resident licence, Expiring soon with its Status column, and each producer's card with its chips.

11.4

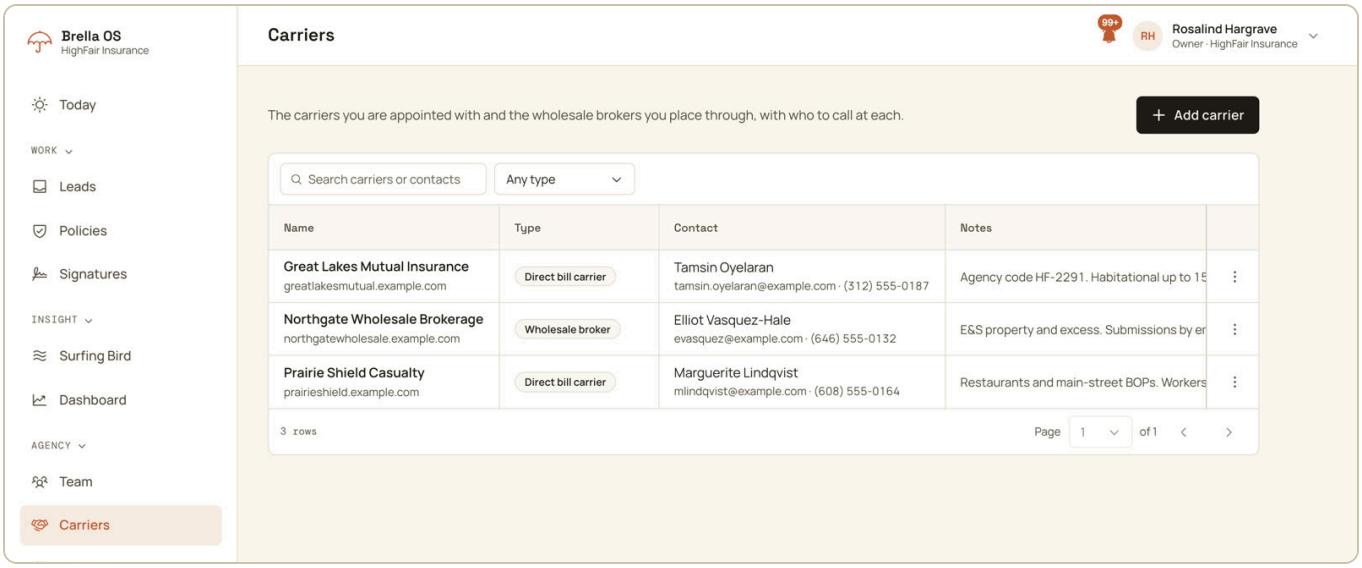
Carriers

Carriers (under **Agency**, between Team and Settings) is your agency's list of the direct-bill carriers you are appointed with and the wholesale brokers you place through — and who to call at each. Each row shows the name and website, the type, the contact's name, email and phone (click to write or call), and your notes. Search finds a carrier or a contact; the **Any type** filter narrows to **Direct bill carrier** or **Wholesale broker**.

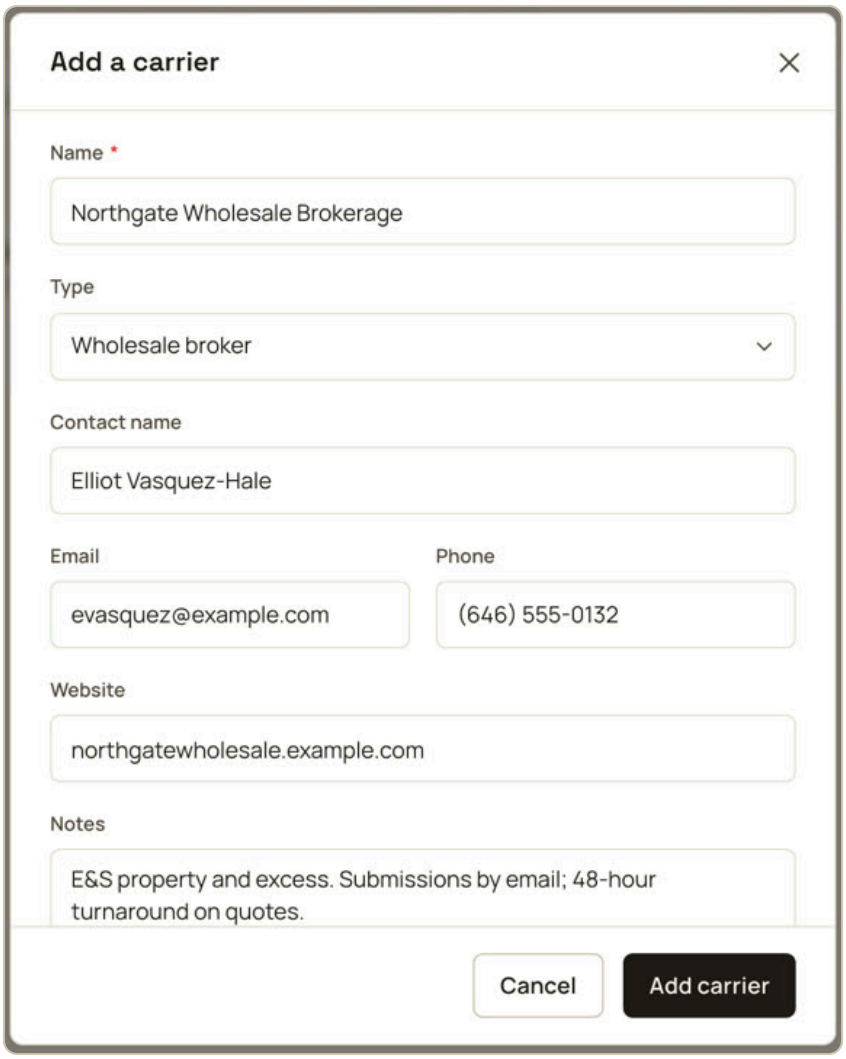
1. **Add carrier** opens a dialog: **Name** (the only box it needs), **Type**, **Contact name**, **Email**, **Phone**, **Website** (a bare address like `example.com` is fine) and **Notes** — an agency code, appetite, how they like submissions.

2. The ⋮ on a row has **Edit** and **Remove**, which asks first.

Owners and Managers see Carriers and keep it up to date; Users don't have it in their menu.



HighFair's carriers: two direct-bill carriers and a wholesale broker, each with its contact.

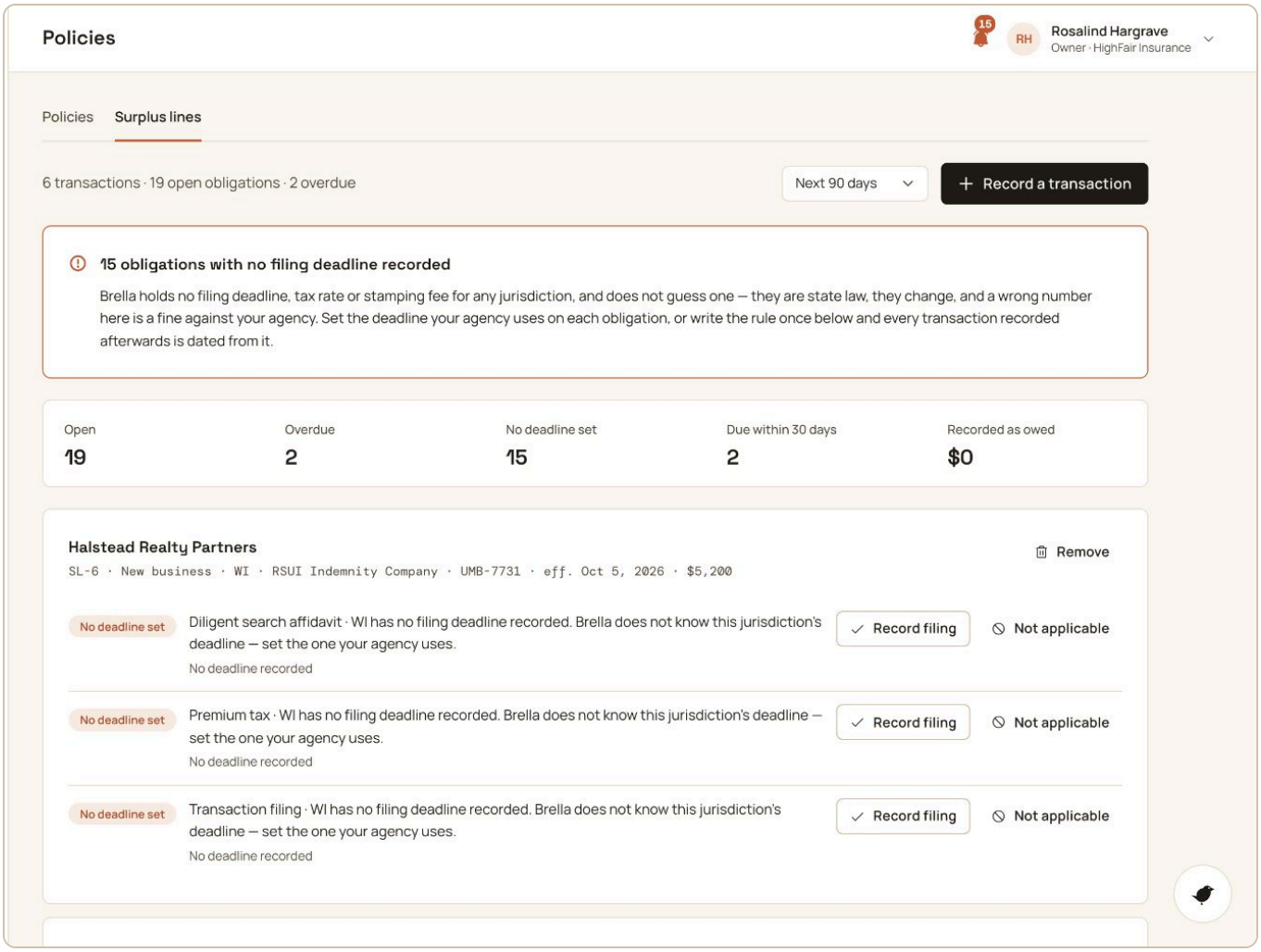


Add a carrier — here the wholesale broker.

11.5

Surplus lines

Policies → **Surplus lines** is the filing and premium-tax calendar for non-admitted placements. Brella holds **no** jurisdiction's deadline, rate or fee — they are state law — so an obligation with no date is shown as an open question ("Set the deadline") rather than guessed. Deadlines come from you, or from your agency's own rule book. **Record filing** records what a person did elsewhere.

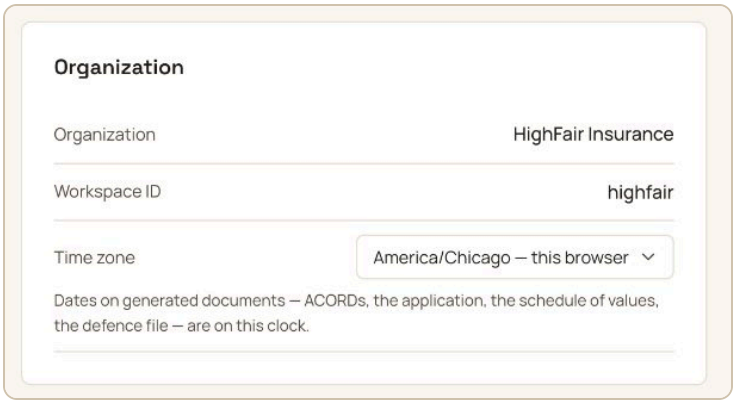


Surplus lines: obligations with no deadline are the first thing on the page.

11.6

Settings, your time zone and Bird usage

Settings holds your account, your theme under **Appearance** (Light, Night Bird or Firefly), what Bird remembers (9.4), **Bird usage**, the **Letterhead** your signature documents print on and the legal name the ACORD forms print (8.7), and your email signature. Under **Organization** is the agency's **Time zone**: Owners and Managers pick it from the list; everyone else sees it.



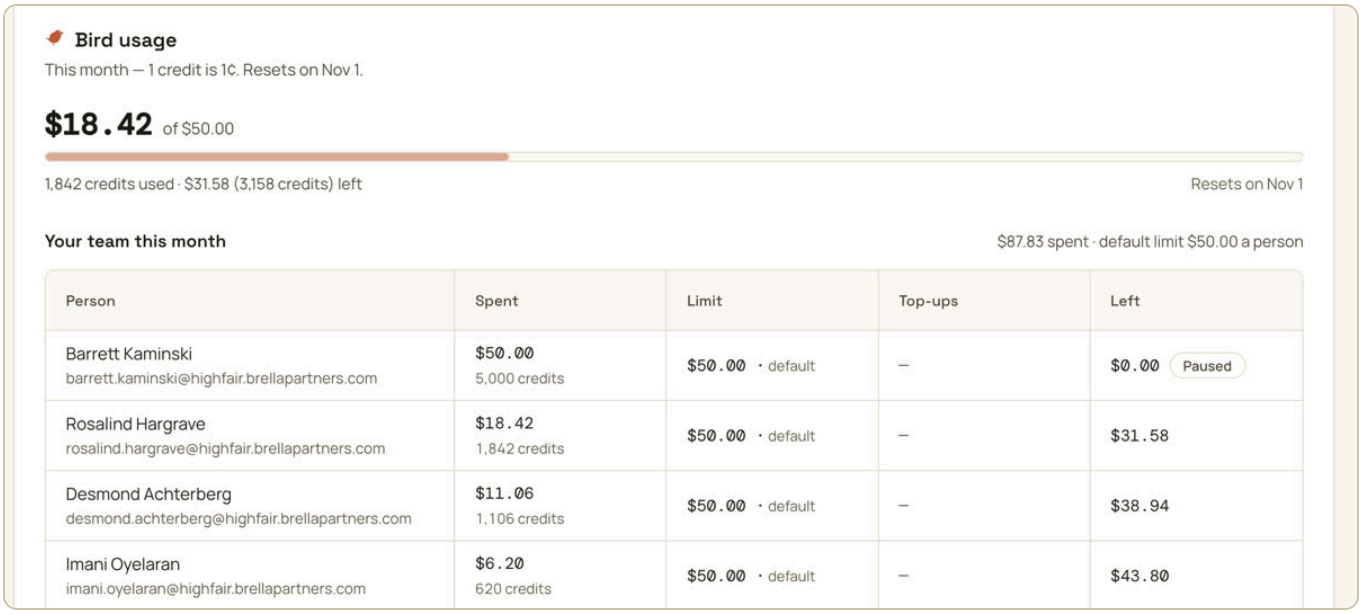
Settings → Organization: HighFair works on Chicago time.

Every date on a generated document is on this clock — the ACORDs, the application, the schedule of values' "Generated" line, the defence file, certificates. An agency that never set one takes the time zone of

the first of its people to open **Today** — from their browser, once — so a US evening no longer dates a form tomorrow on UTC. Until then the row reads "Not set — documents use UTC", and a certificate falls back to the clock of the browser that issued it. A time zone someone chose is never changed that way; check it here, and change it here if it is wrong.

Bird usage

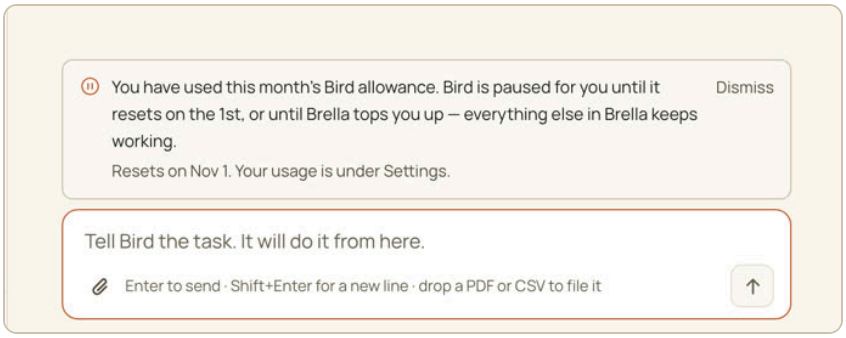
Everyone has a monthly Bird allowance. **Bird usage** shows yours: what you have spent this month in dollars and in credits — **1 credit is 1¢** — of your limit, what is left, and the day it resets (the 1st). An Owner also sees **Your team this month**: each person's spend, limit, top-ups and what is left.



Rosalind has used $18.42 of $50.00. Barrett has used his whole allowance, so his Bird is paused.

When someone reaches their limit, Bird pauses for that person until the 1st, with a calm note — "You have used this month's Bird allowance…" — and everything else in Brella keeps working. Brella can top an allowance up; there is nothing to buy in the workspace. The agency also has an overall cap — if it is spent, Bird pauses for everyone the same way. What an applicant does with Bird in your onboarding link never counts against a person's allowance.

An **Import with Bird** (2.3) is paid from your agency's one-time **$30 import credit** first — what it covers is on no one's allowance — and then from the allowance of the person who runs it, where it shows as **Lead imports**. Before an import starts, it says what it could cost and what you have left; it starts only when that covers the top of its range. An agency Brella has made unlimited shows **unlimited** where the amount left would be.



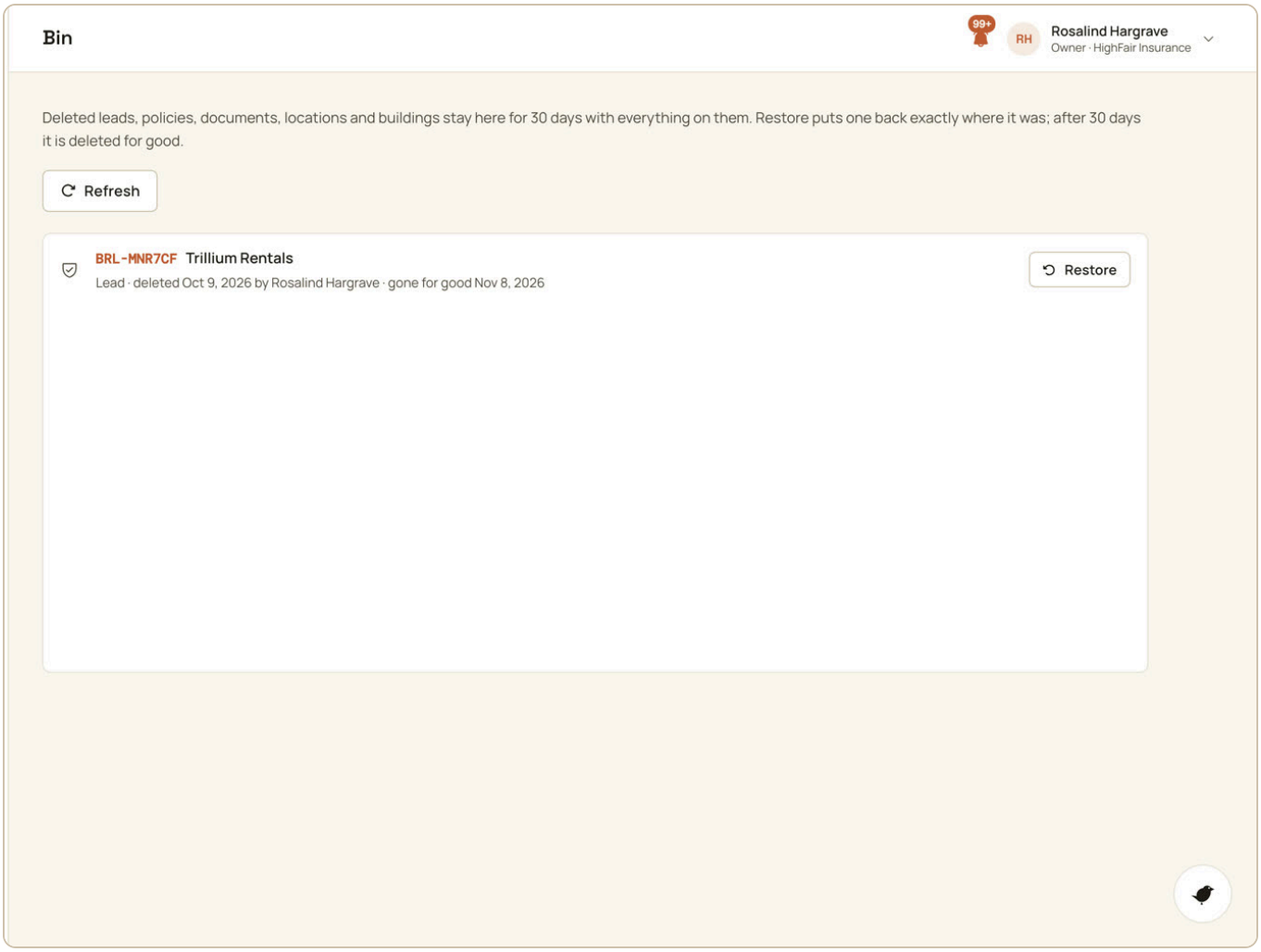
What Barrett sees: his message not sent, and why.

11.7

The Bin

Nothing you delete is gone at the click. An Owner or Manager deletes a lead or a policy with the bin on its row (or **Move to bin** on a lead's preview); a document removed from a change request, and a location or building removed on the Property tab, go the same way. Each one leaves Leads, Policies, Today, search, the bell and the client's portal — with everything on it kept — and lands in **Agency → Bin**, under Settings.

- Each row says what it is — a policy with its reference and stage, a document with the place it was filed ("Change CHG-2"), a location, or a building with its address — who deleted it, when, and the day it goes for good.
- **Restore** puts it back exactly where it was: a lead or policy on its list with its documents, conversation, coverages and history; a document on the request it came from, a location with its buildings, a building at its location.
- After 30 days in the bin it is deleted for good, automatically.



The Bin: Trillium Rentals, moved there by Rosalind on October 9 — Restore puts it back on Leads; on November 8 it goes for good.

APPENDIX

Reference

Where each fact prints, the document set, and a checklist for a clean submission.

What prints where

A submission checklist

Glossary

A.1

What prints where

YOU RECORD IT ON	IT PRINTS ON
The header — insured's name, contact	The name on every form and the certificate; the contact on the 125, the application and the SOV
The header — assignee	The agency contact on the 125 and the producer on the 125, 126 and 130 (with the licence number and NPN from Team → Licensing); the producer contact on the ACORD 25 and 28
Application (customer)	Completed application; 125 contact and addresses (the mailing address the applicant gave — on the contact step, the comp step or their questionnaire — prints on the 125, the 130, certificates and signature letters); the present insurer and the losses listed in the questionnaire on the 125's PRIOR CARRIER row A and LOSS HISTORY; 130 payroll, FEIN, SIC, NAICS and NCCI risk ID from the comp step; SOV contacts
Property → location and building	140 premises and building (WIRING from Electrical last updated; the APN in the building remarks); 125 premises (interest, city limits, the description of operations from property use or tenant type, area leased to others from occupancy, mortgagee; the named insured at a location as an additional named insured); SOV property and building columns, a building's property premium included; the application in the generated set; the premises on the ACORD 28, and its Mortgagee tick where a location names the holder
Property → coverage lines and deductibles	140 subject rows (and a peril no row shows, in its remarks); SOV coverage columns and TIV; the ACORD 28's limits and deductibles; application deductible. A $0 limit prints on none of them
Liability	126; SOV GL band; the general liability row of the ACORD 25; application
Underwriting → applicant	125 applicant block (GL code, SIC, NAICS, FEIN, entity); the FEIN and entity type in the application's Applicant block
Lines of business and lines sold (Edit lines, Bind)	Which forms are made — the 140 for a property line, the 126 for General Liability or a BOP, the 130 for Workers Compensation, the 127 for Commercial Auto — and which loss notice a claim gets; each line's insurer and policy number on its own form — 140 property, 126 GL, 130 comp, 127 auto — and the 125 header (the primary line), its line-of-business boxes and premiums, and a LINES SOLD remark; a row per line on the ACORD 25, umbrella and employer's liability limits included, and the property line on the ACORD 28; the GL, umbrella and flood premiums on the SOV's first row. The agency fee prints nowhere — it is your revenue, with commission and the broker fee
Underwriting → policy	The main line's carrier and policy number (a policy's only ones, before its lines are recorded); the policy-wide deductible; the surplus lines tax and surplus broker & inspection fee on the SOV's first row, added into its annual premium

YOU RECORD IT ON	IT PRINTS ON
Underwriting → questions	125 page 4 and remarks (adverse answers first); 130 remarks (comp-related ones); completed application
Workers' comp	130 (coverage line limits and notes, and the notes on Other facts, in its remarks); the application in the generated set
Auto	127 — its drivers, the seventeen questions with their rows, the garaging, the additional interests and the vehicles; the ACORD 129 past the fourth vehicle and the 163 past the thirteenth driver. The auto line's limits and covered autos (Lines sold) lead its remarks. Filed agency only
A corrected intake answer (Mirage → Applicant & details)	Every form that prints the answer, and the application in the generated set — never the application the applicant submitted
Coverages	E&O defence file; the Coverage acknowledgement the insured signs; hired & non-owned auto on the 126
Certificates → holder	The ACORD 25's certificate holder block; the ACORD 28's additional interest (Mortgagee ticked only where the schedule names the holder; any other interest stated in its remarks), its loan number (the holder's **Loan number**, else a **Re** that starts "Loan # …"), the premises the holder names, and the line saying whether the schedule shows the interest
Claims → the claim's line and Loss details	The line's loss notice — ACORD 1 for a property, flood, inland marine or equipment breakdown line, ACORD 2 for commercial auto, ACORD 3 for general liability (and a claim against a BOP's insured), ACORD 4 for workers' comp: the date, place and description of the loss, the people involved, police or fire contacted (Yes, or blank), the line's insurer and policy number (on the ACORD 1, the flood policy too when Flood is ticked), the insured and contact, and the facts under Loss details; the line beside each claim on the loss run summary
Stage and term	125/130/140/126/127 dates; SOV header; certificate
Team → Licensing	Producer's name, licence number and NPN on the 125, 126, 127 and 130
Assigned to, and Mirage → Agent email	The contact's name and email in the agency contact box of the 125 and 130, the loss notices and the certificates' producer block: the assignee and their own email (their producer record's, else the one on the team), or the agent email an Owner or a Manager chose for the policy
Settings → Time zone	The date on every generated document (until someone sets it, the time zone of the first person to open Today)

YOU RECORD IT ON	IT PRINTS ON
Settings → Letterhead	The top of every document sent for signature, Brella's templates included; the legal name and address in the Agency box of the 125, 126, 127, 130 and 140 and the producer box of the ACORD 36; the phone in the agency contact box of the 125 and 130, the producer block of the ACORD 25 and 28 and the loss notices, and the email there while nobody is assigned (8.7); the legal name at the top and the foot of every page of the completed application and the defence file, and at the head of the schedule of values; the logo beside your name at the head of the completed application, certificates, loss runs, the defence file and conversation exports, and at the top left of the workspace and of your clients' portal

A . 2

A submission checklist

1. Once for the agency: check the time zone (Settings), your legal name on forms (Settings → Letterhead), and add every producer in Team → Licensing.
2. Assign the lead and say hello in the conversation.
3. File the coverage correctly — it decides the tabs and the forms.
4. Check every public-record value, and every named insured and mortgagee, on Property.
5. Set each line's limit and deductible (peril + figure).
6. Add or decline GL.
7. Complete Underwriting — carrier and policy number when you have them, and an explanation on every answer that asks for one.
8. Set the proposed term (stage menu → Set the term…) and record every coverage decision on Coverages.
9. Send the customer your questions (Notify).
10. Run Mirage on every form before you quote: clear the contradictions first, then the blanks under Still blank — or ask Bird to **Fill the blanks in this section**, section by section, and ask it which supplements carriers expect. Finish with File forms & move to Quoted.

A.3

Glossary

TERM	MEANING
ACORD 125 / 126 / 130 / 140	Commercial application; general liability section; workers' comp application; property section.
ACORD 127 · 129 · 163	Business auto section; the vehicle schedule and the commercial auto driver information schedule attached to it when its vehicles or drivers run past its rows. Filed for your agency only.
ACORD 25 · 28	Certificate of liability insurance; evidence of commercial property insurance (what a lender gets).
ACORD 1 · 2 · 3 · 4	The loss notices, one per kind of line: property loss notice; automobile loss notice; liability notice of occurrence / claim; workers' compensation first report of injury or illness.
ACORD 36	The carrier form that changes the agent or broker of record on a policy.
Agency fee	Your agency's own fee to the client on a line sold. It counts in the line's revenue, with commission and the broker fee, and prints on no form.
Account	A client: every policy their customer record carries, line by line, with the total premium. A client account groups several entities under one name.
AOP · W/H · NS	All-other-perils, wind/hail and named-storm deductibles.
Advisory record	What was offered and declined, per coverage per term — the E&O defence.
Binder	The carrier's written confirmation that coverage is bound, before the policy is issued. Bird reads one into the bind dialog (early beta).
Bird	The agent built into Brella OS.
BOR	Broker of record — the agency a carrier recognises on a policy.
Certificate of completion	The last page of a signed document: who signed, how they proved it was them, and when.
Class code	GL (e.g. 60010, 16910) or workers' comp (e.g. 9082, 8810) rating code.
Copy (CC)	Someone who signs nothing on a document sent for signature, and is emailed the signed copy when everyone has signed.
Coverage acknowledgement	The insured's signed statement of the coverages they purchased and declined, from the Coverages tab.
Current · earlier versions	The newest copy of a document, and the copies before it — all kept, none replaced.
Dead	A lead that will not bind; it keeps its reason. The customer is not told.

TERM	MEANING
Direct bill carrier	A carrier you are appointed with that bills the insured itself. Kept on Carriers with your contact there.
Endorsement on file	An additional-insured endorsement recorded on the policy — the only thing that makes a certificate's AI claim true.
Entity	One business of a client — an LLC or company the policies are written for. A client account holds one or more.
Governing class	The workers' comp class with the most payroll.
Lines of business	What a policy is for — Commercial Property, General Liability, Workers Compensation, an umbrella and the rest. On a lead, the lines it is quoted for; on a policy, its lines sold. They decide its forms, its Risk tabs and which loss notice a claim gets.
Lines sold	What was placed off a policy: each line of business with its carrier, writing company, policy number, premium and what your agency earns on it.
Recycle	A lead lost for now, with a date to try again; it comes back on Today as Re-approach.
Primary line	The line a policy is filed under — the coverage in its header. It changes only when someone chooses it.
Mirage	Reading every form a lead goes to quote with, page by page, beside the policy's own fields (header → Review → Mirage); a form filed by finishing a Mirage run is marked Mirage.
Signature studio	The full screen every document is sent for signature from: Documents, Fields (where you place the boxes — or Bird does, with **Bird places the fields** ticked) and Review & send (8.2).
SOV	Schedule of values — one row per building.
TIV	Total insured value: building, other structure, contents, loss of rent, business income and any line you added — never flood, equipment breakdown or ordinance or law, which are limits on the same building.
Wholesale broker	A broker you place through for markets you are not appointed with — often excess & surplus lines. Kept on Carriers.
Writing company	The insurer whose paper a line is on, when it was placed through an MGA or wholesaler. The forms print it.

> **Every screen and form in this guide came from the real product, driven in order through the two policies it follows. HighFair Insurance and both applicants are fictional.**