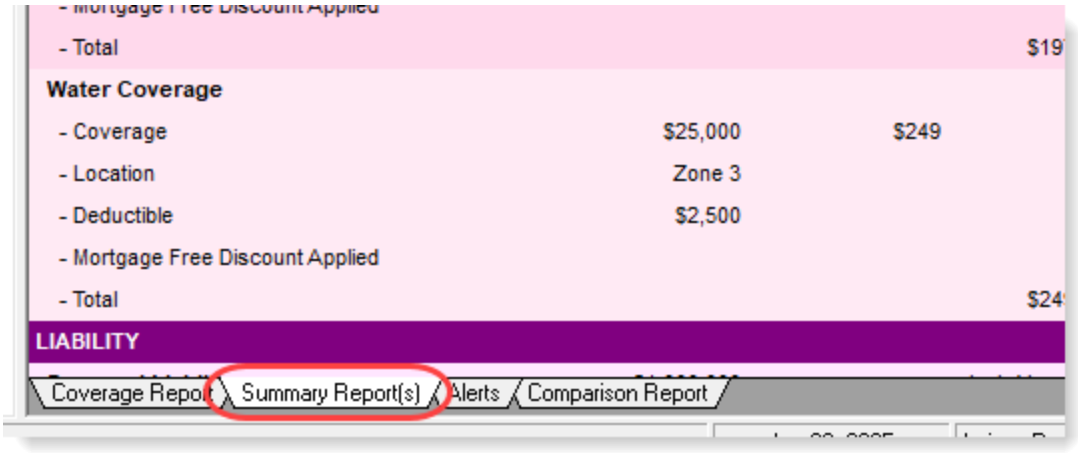
TBW Feature Release: Optimum Integration with Opta Provides Ontario Brokers with Enhanced Quoting Capabilities

While brokers have always enjoyed accurate rating through TBW, the feature enhancement ensures and improves speed and accuracy when quoting Water Coverage and Wildfire, saving you time and allowing you to better serve your customers.

With this enhancement, rating details for Water Coverage and Wildfire come directly from Opta's system through a web call. Their web service will automatically be called whenever you click the **Recalculate** button in an Optimum Property IQ with a calculation date on or after February 15, 2025. This is applicable for Primary Home, Additional Residence House, Rented Dwelling, and FEC dwelling types.

Water Coverage can be added to an IQ in the usual way in Optional Coverages. Simply select the coverage on the Endorsements/Extensions tab, click Add, and enter details in the Coverage Item Wizard. Click **Recalculate**.

The results of the web service call will display immediately on the Summary Report tab, showing the applicable zone and coverage for the Water Coverage endorsement.



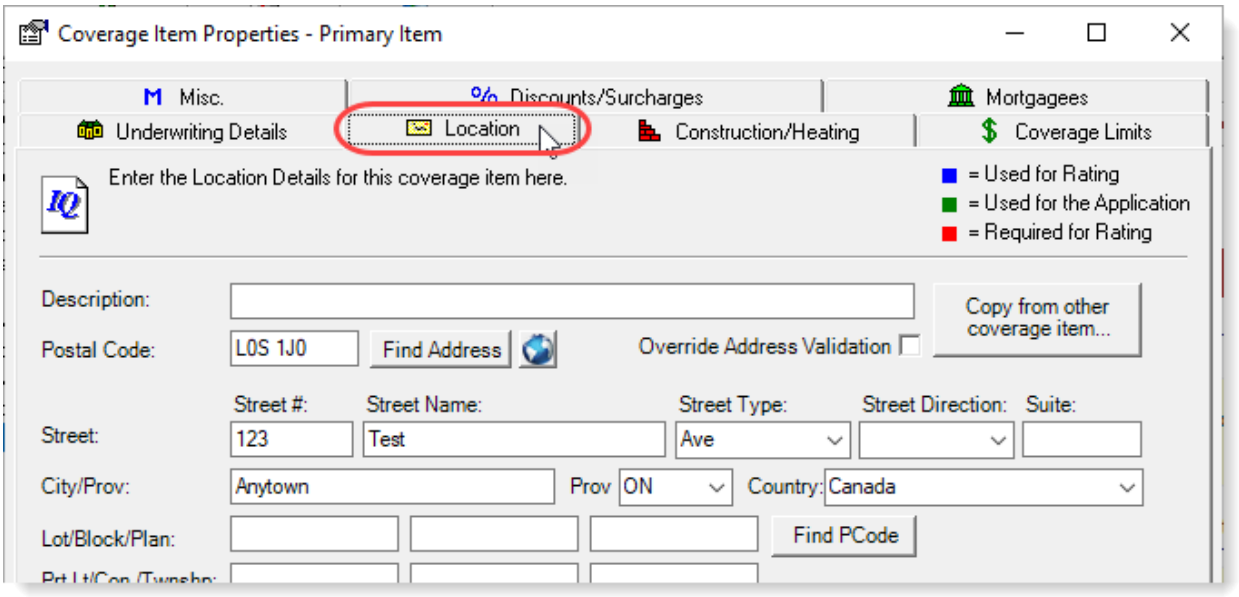
For Wildfire, the web service call will also return details on whether the risk dwelling is eligible to rate, based on the dwelling address.

- If the dwelling is in an ineligible wildfire risk location, it will show as “not rated” and an Alert will be generated.

- An Alert will also display for a dwelling in a high risk wildfire zone, indicating that you must “Refer prior to binding.”

Any alerts that have been returned from the web service call will display on the Alerts tab.

When creating or editing an IQ, please confirm the full risk address for the dwelling has been entered correctly on the **Location** tab in Coverage Item Properties. This will ensure the Opta web service call will return the most accurate zone for rating.



Please share this information with the appropriate TBW users in your office(s). If you have any questions, please reach out to our Client Services Team by Chat (https://supportdesk.rivalit.com/) or Email (support@zendesk.rivalit.com).

Yours sincerely,

Rival Insurance Technology