

IMPORTANT NOTICE

Subject: GAP CLIP Change (*Fortegra to Old Republic*)

August 28, 2025

As the authorized Wise F&I Agent, you are receiving this notice because you have Dealer client(s) that offer GAP programs underwritten by a Contractual Liability Insurance Policy ("CLIP") issued by Fortegra/LSIC.

As a heads up, Wise F&I is implementing an underwriter transition for all GAP forms that were previously underwritten by Fortegra/LSIC (*AM Best FSR of A- Excellent*) to now be underwritten by Old Republic (*AM Best FSR of A+ Superior*) on a go-forward basis.

At the Dealer level, there will be no form changes and no rate changes. As such, from a Dealer's perspective, there will be no changes, except with the underwriter/CLIP in the background.

Beginning with GAP forms written on or after 9/1/2025, all GAP waivers issued on current GAP waiver forms will be underwritten by a CLIP issued by Old Republic.

Just to be clear, as it relates to existing GAP forms currently in use and already underwritten by an Old Republic CLIP, there are no changes.

We know that you may have questions or concerns; so, please contact Wise F&I Client Services at 800-849-9559 or clientservices@wisefandi.com. You may also contact your Regional Vice President to discuss how we can best support you and your dealership groups during this transition.

[Click here to review all published Important Notices from Wise F&I.](#)

Notice: 050