

Web Rating Portal

The retail portal was created to quickly and conveniently facilitate getting a rate indication. You have the ability to create a monoline GL, monoline Property, Package GL and Inland Marine, Package GL and Property, Package Property and Inland Marine indication. You also have the ability to create a Vacant Building quote monoline GL, monoline Property or Package GL and Property indication. We do not currently support monoline Inland Marine indications.

In addition to creating an indication you also have the ability to create an ACORD application, if you desire. It is not required as you may have already completed one within your agency management system. You will also have the ability to email the ACORD application or other documents you have, in addition to the rate indication, to your MGA Underwriter.

Creating a new Indication

To promote quickly obtaining a rate indication, immediately upon entering the system you will be taken to the GL first GL screen where you can begin your indication.

Creating a GL Indication

Limits of insurance have already been defaulted for you. You can change them by selecting any desired limits.

Either the ZIP CODE or TERRITORY is required. If the zip code is provided the territory will be automatically be populated.

Note: Owner payroll is defaulted based on state requirement. Employee payroll is to exclude owner payroll.

General Liability Presenty Linked Matter Presence Summary Hours	Select limits:		
Enter common rate information:	Select limits:		
Applicant Name*			
	Each Occurrence*	1,000,000	
Indication Date 2/19/2016	General Aggregate*	1,000,000	1
State" -Selant One-	Products/Completed Operations Aggregate*	1,000,000	1
Zlp Code	Personal And Advertising*	1,000,000	1
Territory*	Damage to Premises Rented To You*	50,000	1
	Medical Expense*	5,000	1
All fields marked with an * are required.			

Step 3 - A	dd classes	a							
Click the 💽 o	on the grid bel	ow to add yo	ur class(es) to	the list, Click the	RATE button to r	ate after adding you	r classes		
Add Your	Class(es) to Lis	ц.,							2 R
Class Core	RamRatin	Esperare	Exp Percent	Pression Rate	Contacto Rees	Premises Premies	Protects Trenders	Total .mam	5.61
Ma Character In-	Disating	and the second sec			and the second se			the second s	Contraction of the local distance of the loc

🛨 Add Your Class(es) to List

Click the + plus sign to enter classes. The following screen will be presented. To view the list of eligible classes, click VIEW AVAILABLE CLASSES and a listing will be displayed.

Enter either the class code To view the classes you as	or a keyword (for ex. PAINT) to display all the classes that contain the keyword. ay rate online, please click view available classes below.	
Class Code or Resword*		
Select Class from List*	- Imply-	
Rating basis	- Emp-	
Percentage"	-Fritze Experimenter Dere archiege	
Deductible	Nonr	
Number Owners*	1	
Employee Payroll*	\$0.00 Exclude owners	
Add Dave		
HILL CARLO		
NOTE: N'A		

Enter the percentage of the total exposure applicable to this class. If more than one class is entered, the exposure must total 100%. You may not continue with an indication if the exposure total does not equal 100%.

The only nonnumeric value should be "If Any". The percentage number should always be greater than 0 if not rated on an "If Any" basis.

Note: Owner payroll is defaulted based on state requirement. Employee payroll is to exclude owner payroll.

When finished, click **ADD CLASS** to add this class to the indication.

Note: Footnotes for the class entered will appear at the bottom of the screen

Once all classes have been selected and are on the indication, click RATE to develop the rate indication.

You will notice the wording referencing discretionary pricing being available on this class subject to premium and MGA authorities. The MGA Underwriter will review and determine if additional premium adjustments are applicable.

Additionally, there are EDIT and DELETE icons for each class listed where the class exposure can be modified, or the class can be deleted entirely from the indication.

You will notice once a rate is returned, if the limits are below 2,000,000, you will see a grid with higher limits option(s) for an additional premium charge. By selecting one of these, your limits and premium will change based on what option was selected. This grid will only show the next two higher limits available.

AI	Alternate higher limit option(s) available for the additional premium listed b									
	Each Occurrence	Additional Premium	Total Premium	Select Higher Limit						
	500000	\$127.00	\$890.00	Select						
	1000000	\$309.00	\$1,072.00	Select						

Click **NEXT** to continue the indication.

Creating a Property Indication (or adding Property to a GL indication)

Adding Property information follows the same procedure as adding GL information. Click the "+" sign to enter your buildings and locations.

Gene	nd Linbi	ity	Property	Island Marine	Premiu	m Summery	Finish					
bolicatio	bolication Date: 3/7/2011 * bolication valid for 30 days.											
Applican	Applicant Name:*											
🗌 Add o	Add equipment breakdown coverage											
💽 Ar	ki Buiki	ing/lo	ration						_			
Prem #	Bidg #		Building	Business Personal Property	Buniness Income	Crime (Imide)	Crime (Outride)	Food Spoilage	Sgn	Equipment Breakdown	Annual Premium	Term Er
No Clas	ses to D	isplay.										
	Totali:											
										Total 1	Premium:	\$0 💻

PINIT P	Bidg F	-62							
Zip*	Address	2			City*			State*	
48004	Ĩ				ANCHORVELE		•	Midrigan	
	- Vee	Mao 👘 👘 View Distance	e to. W	iter					
Wind/Half	Deluded	Construction*		Cause	of Loss"		c	SP Code*	
1500		Select One	٠	-Sele	t One-		Ť.	-Select One (*	
Deductible*		Protection Class*		Hazar	Level		0	ocupancy Description	
1500	1	Select One		50	ct One	1	Ţ		
Contractor		timet attended			Colomanda				
Coverage		Director Instal	mre		Constrance		+di	Amount.	
Barrand		Limit of Insut	ince		Consurance*		Vale	sation'	
	ersonali pro	operty.	000004				1000		
		Limit of Insur	ance						
Business in	cone								
		Inside Limit			Outside Limit				
ElGime									
		Limit of Insur	ince						
El Found Speed	204	Limit of Intern	-		Contempored		Mah	alian ¹	
Donie		Link or insur	nice		Conserance		102		
171 manual to									
And trem	Cancel								

Creating an Inland Marine Indication

Adding Inland Marine information follows the same procedures as adding GL & Property information. Click the "+" sign to enter your buildings and locations.

Note: Inland Marine Indications can only be written in a package policy.

			Inlan	d Marin	ne			
General Lod	addy Picquety In	land Marris	Priman San	alay Tainh				
Indication De	del 3/772013 * Tics Indi	ication is vali	l for 30 days.					
🔡 Add Ivia	and Marine Item							
Value	Inland Marine Type	Sale	Deductible	Year/Desc	Serial Number	Annual Premium	Term Premium	
No.Inland Ma	wine ibems Found.							
					Total P	reminm \$ 0		1

Value*	0
Inland Marine Type*	Select One
Rate	0.00
Deductible	\$500 -
Year/Description	
Serial Number	

Completing an Application

Once you click on the button to **Save and Complete Application**, you will now go through several screens asking questions about the applicant and the risk. Many of the fields are defaulted to "no", however, you are encouraged to provide as much information as possible to assist in underwriting the risk. Notice the indication reference number is printed on the screen.

]	Finish
General Liability	Property	Inland Marine	Premium Summary	Finish
			Rate indica	tion ACI36966PC has been saved.
			Click "N	ext" to complete the application.
				Next

General Liability	Property	Inland Marine	Additional Coverages	Premium Summary	Finish	Applicant Info			
	Applicant*	tonya							
	DBA								
Mailin	ıg Address*								
Mailin	g Zip Code*								
М	ailing City*	Select One	•						
Ma	iling State*	Select One	•						
	Entity	Select One	•						
Nature o Desc of	of Business/ Operations								
Is rated	Is rated location address different than mailing address? No								
			Save	Next >>					

Below are the first screen prints from the **Completing an ACORD Application** screens. There are two of these screens, so you will go through each screen answering as many questions as possible.

Once finished answering the underwriting questions you will now have to decide what action to take.

You may perform one of the following:

- Print an Application
- Remit a Binder Request to a specific MGA Underwriter
- Save the Rate Indication
- Exit the Indication

Additional coverages and Premium Summary

The system will allow you to add additional insureds. Enter the number in the box. You may also enter the number of additional insureds with primary non-contributory. The charges for these will add up and show correctly on the premium summary screen. Elect the number of waiver of subrogation and select terrorism if desired, click **NEXT** to continue to the Premium Summary screen. Notice on the Premium Summary screen that the premium amounts were calculated for you.

Policy fee, if applicable, is brought forward from your MGA preferences, as is the inspection fee, if Underwriting guidelines are met. Surplus Lines taxes are calculated as are stamping and other fees.

			Additior	nal Covera	ages
General Liability	Property	Inland Marine	Additional Coverages	Premium Summary	Finish
Save/Print Applicatio	n				
	()**				
Additional Covera	ige(s)^^				
Number of addit	ional insured(s)?	0		
Number with pri	mary non-cont	ributory?	0		
Waiver of subro	gation?		0		
Terrorism?		N	o 🔽		
** Additional of	coverage o	otions availat	ole,		
contact your	general age	ent underwrite	er for details.		
			Next >>		

Premium Summ									
General Liability	Property	Inland Marine	Additional Cove	rages	Premium Summary	Finish			
Save/Print Application	DN								
Coverage				Premiu	ım				
Commercial Ge	eneral Liabilit	y Coverage			\$763.00				
Property Cover	age				\$0.00				
Equipment Bre	akdown Cove	erage		\$0.00					
Inland Marine C	Coverage				\$0.00				
Additional Insu	red				\$0.00				
Waiver of Subr	ogation			\$0.00					
Terrorism Cove	erage				\$0.00				
		Subto	otal		\$763.00				
		Polic	y Fee		\$75.00				
		Inspe	ection Fee		\$0.00				
		MI Su	ırplus Lines Tax		\$19.08				
		Total			\$857.08				
					Next >>				

Finish

Clicking **NEXT** you will see several options, and they are to:

- Print a Rate Indication worksheet detailing rates, premiums and forms
- Save the indication and proceed to complete an ACORD application and ultimately a binder request
- Save the indication and exit the system
- Email the indication to your MGA

Finish								
Property	Inland Marine	Additional Coverages	Premium Summary	Applicant Info	Finish			
	Co	ngratulations - you	have completed v	our rate indicati	ion			
Congratulations - you have completed your rate indication. You may now perform a number of actions:								
		Vie	w/Print Rate Indication					
		Email	Indication to Underwriter					
		Save and	Complete ACORD Applica	tion				
		Sa	ve Indication and Quit					
		Save and	Complete ACORD Applica	tion				

If the View/Print Rate Indication is pressed, a PDF will open with the documents available for viewing. The endorsement list with forms is also displayed.

The attached forms have hyperlinks to facilitate quickly and easily viewing the specific form. When pressing the form number a window will open with the form selected for viewing.

Note: If using Chrome, save the PDF to your computer in order to view the hyperlinks on the forms schedule.

Rate Indication		
Signature field(s) detect	ed.	
ENDORSEMENTS:		
Form	Edition	Description
ACI-GLB	0701	PRIVACY POLICY
IL0017	1198	COMMON POLICY CONDITIONS
A-MEP1	0108	MINIMUM EARNED PREMIUM
IL0021	0702	NUCLEAR ENERGY LIAB EXCL END
AGL-012	1113	PREMIUM AUDIT DEPOSIT PREMIUM
TEX-001	0707	PREMIUM OR CLAIM DISPUTES
CG2106	0514	EXCL-ACCESS OR DISCLOSURE OF INFORMATION
AGL-151	0115	ABSOLUTE AUTO, AIRCRAFT, WATERCRAFT EXCLUSION
ACI-SOS	0915	SERVICE OF SUIT ENDORSEMENT
TX 001	0400	TEXAS CHARANTY FUND NONDARTICIDATION NOTICE

Emailing Rate Indications to your MGA Underwriter

If the button **EMAIL Indication to MGA Underwriter** is pressed, you will have the option to select which MGA Underwriter to remit this to <u>and</u> you have the ability to add comments to the indication request. An email will be delivered with the rating worksheet and comments, if supplied.

You also have the ability to attach documents (loss runs, inspections, applications you may have created from your management system, etc.) when emailing the rate indication to the MGA Underwriter. On the print/bind indication tab, beside attachment, click on the **"Browse**" button select file(s) and then click on **"add file**" button. The attached document(s) will then show on the screen.

Anna I	
Underwriter:	Davis (tdavis@nomail.com)
From:	TDAVIS@SIBROKERS.COM
Subject:	
<u></u>	
C	
	Browse
499 AA X	🗈 🕄 🕄 🗠 🔹 🖉 🛪 🗶 😴 🛣 🗾 🗙 Kant Name 🔹 Rea 🔹
RA B Z	
BI	U abe m m m m m m m m m m m m m m m m m m m
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E B I	U abe 手套 書 圖 譯 律 詳 注 [A · Or ·
B I	
B I	
E B Z	U abe 手套 書 III 篇 译 译 注 I A · O ·
B I	U abe 手套 重 整 律 译 注 A · Or ·
B I	
BI	
BI	

If a document was attached in error, click on the file to remove it.

Retrieving a Rate Indication

When you initially enter the system by default a new indication will be started. If you click on **ON-LINE RATING** you will have the option to retrieve an existing indication. Simply click **RETRIEVE INDICATION** to retrieve an existing rate indication.



Click on **RETRIEVE** and the following screen will be displayed. By default only your indications will be shown. To see everyone within your agency check the checkbox.



Retail Portal Administration (*if applicable*)

This administration section may not be enabled for your implementation of the system.

We place great value in the relationship we have with our Retail Agents. One of our goals is to provide our agents with the tools they need to effectively service and support their customers. Offering rate indication capability is becoming a more important consideration for our retail agents, and we are pleased to announce we have a solution for our retailers to consider implementing.

Depending upon your role as either executive or administrator, you may not see all the menu items as listed below. The below menu is the executive menu. The agency reports will only be visible to the person designated with the executive role (if applicable).

Home
On-Line Rating
New Rate Indication
Miscellaneous Professional Liability
Vacant Building
Retrieve Rate Indication
Tools
Help
Terms and Conditions
Logout

Agency Details

Both the executive and the administrator may change the retailer information.

Agency Number:	000001
Agency Name:	THE BEST RETAILER
Address:	123 SMITH RD
City:	ATLANTA
State:	GA
Zip:	30345
Email:	INF0@BESTRETAILER.COM
Phone:	(404) 414-5540
	Update Cancel

User Maintenance

Here you will add the users that will be allowed to create indications on the retail portal.

Owner - Can e Admin - Can e User - Can cre	reate indications, users and reate indications and users rate indications	d view reports.				
			Sea	arch		
ANNO 1			101 - 101 - 101 - 101 - 101 - 101 - 101 - 101 - 101 - 101 - 101 - 101 - 101 - 101 - 101 - 101 - 101 - 101 - 101			8
Add live Status	Name	Role	User Name	1dit	Delete	S Lock/Utiles
Add Uver - Shitus	Name John Smith	Role ADMIN	User Name john@bestretailer.com	sdu Z	Delete X	S Lock/Unior
E Add liver Status	Name John Smith Polly Parks	Role ADMIN USER	User Name john@bestretailer.com polly@bestretailer.com	sain 1	Delete M M	S Lock/Unice

Add a User

Click on the ADD USER which will open the below screen:

🛨 Add U	ser	
🚍 Add User		×
Role:	Select One	
Name:		
Email:		
Password:	password	
	Add Cancel	

Select a role: Executive, Admin, or User. Executive will only be displayed if you are logged in as an executive and wish to create another executive account.

The User role can log into the retail portal and create an indication

The Administrator role can log into the retail portal and create an indication, modify the retailer information and add, edit, delete users along with reset passwords

The Executive role has all the abilities the Administrator does in addition to being able to produce reports.

Enter the person's name

Enter the persons e-mail account

Then click "Add" and the person will be added and sent an email with directions for changing their password.

Edit a User

Click to edit a user						
Editing User 100005		×				
Role: (Admin 👻					
Name:	John Smith					
Email:	john@bestretailer.com					
	Reset Password					
	Update Cancel					

Delete a User

Click to delete a user. You will be prompted with the following screen to continue.



Lock a User

Click the lock to lock a user. In the screen below the user John Smith's account has been locked and he will no longer be able to log in.

Dwner - Can c Admin - Can c User - Can cre	reate indications, users and reate indications and users ate indications	l view reports				
			Sea	rch:		
💽 Add User			Sea	rch:		👿 Eefer
Add User	Name	Raie	Sea User Name	Febr	Deiete	Ector Lock/Unlock
Add ther Statue Locked	Nome John Smith	Role	Sea User Name John©bestrataler.com	Edin	Deicte X	Erter Lock/Uniock
Add User Status Locked	Nome John Smith Polly Parks	Role: ACMEN USER	Sea User Name John©bestretailer.com polly©bestretailer.com	fdit /	Delete X X	Echr Lock/Uniock

Agency Reports (if applicable)

Reports are available listing rate indications performed during specified time periods.

		Agency	Reports				
Report Type:	Total rate indic	ions summary report by date range	9				
Date Range:	3/5/2011	To 3/6/2011					
	Show only agents who have entered rate indications during the date range indications Generate Report						