UNION GENERAL

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

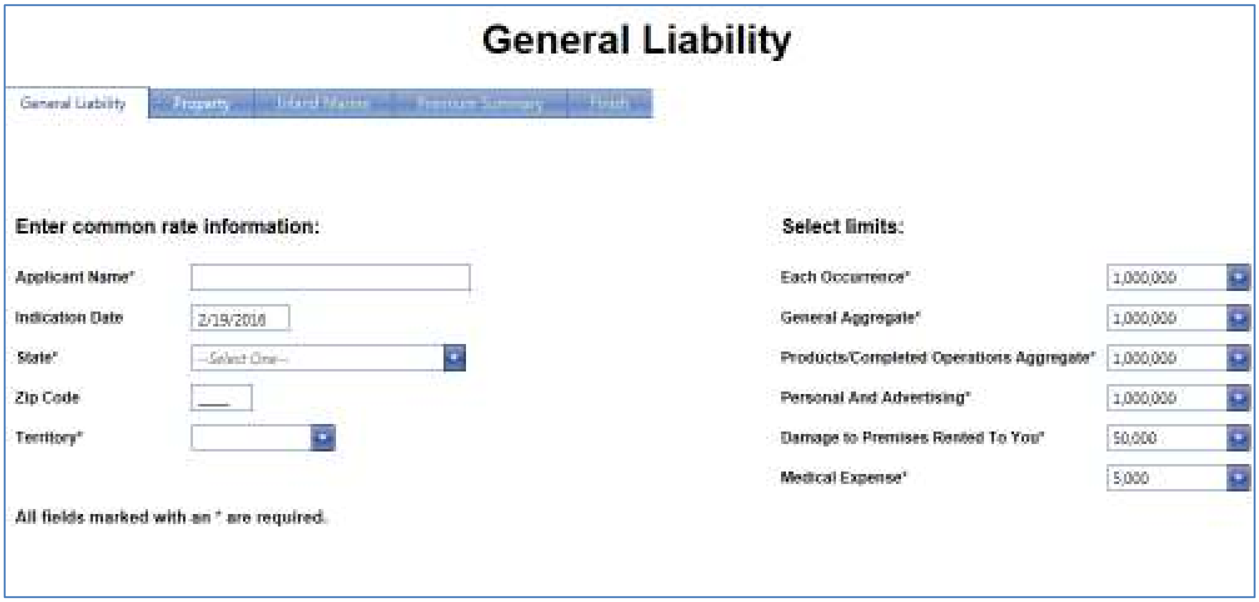
To promote quickly obtaining a rate indication, immediately upon entering the system you will be taken to the GL first GL screen where you can begin your indication.

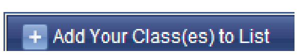
Creating a GL Indication

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.





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 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.

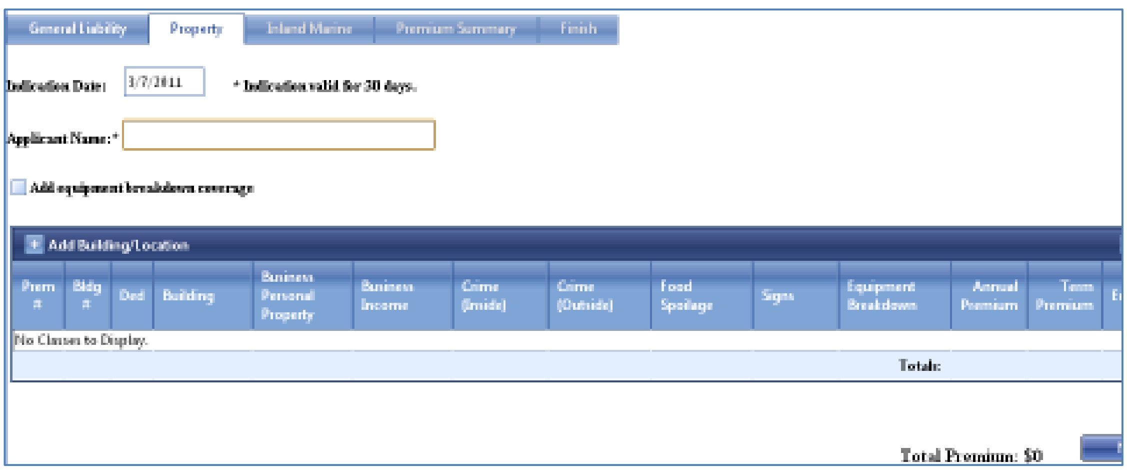
Alternate higher limit option(s) available for the additional premium listed b

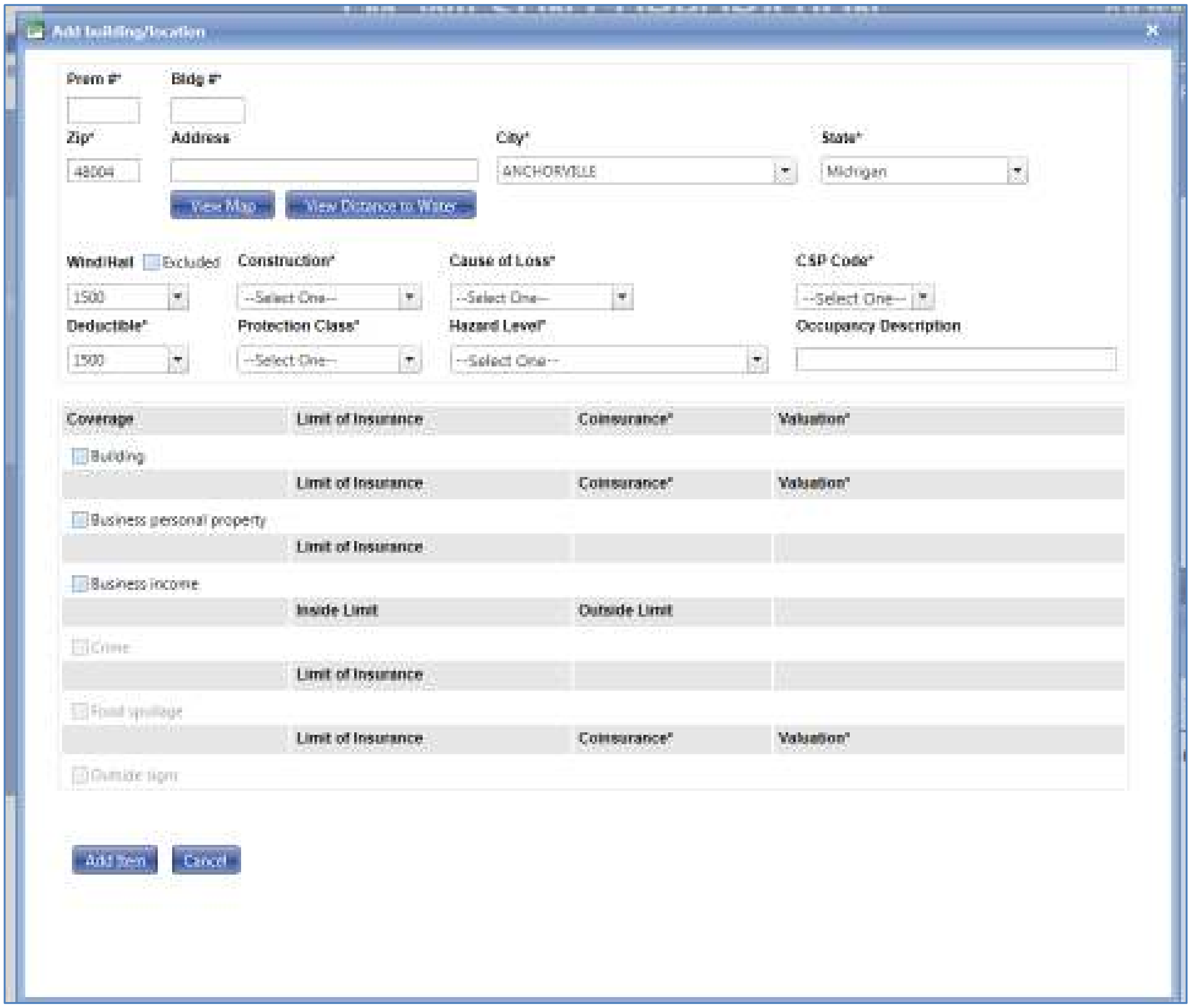
Each Occurrence	Additional Premium	Total Premium	Select Higher Limit
500000	$127.00	$890.00	Select
1000000	$309.00	$1,072.00	Select

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.

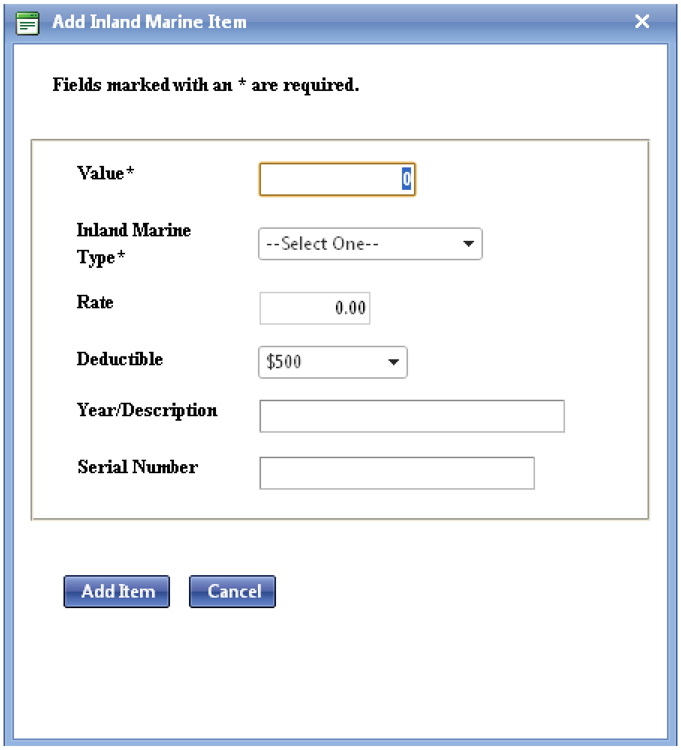




Creating an Inland Marine Indication

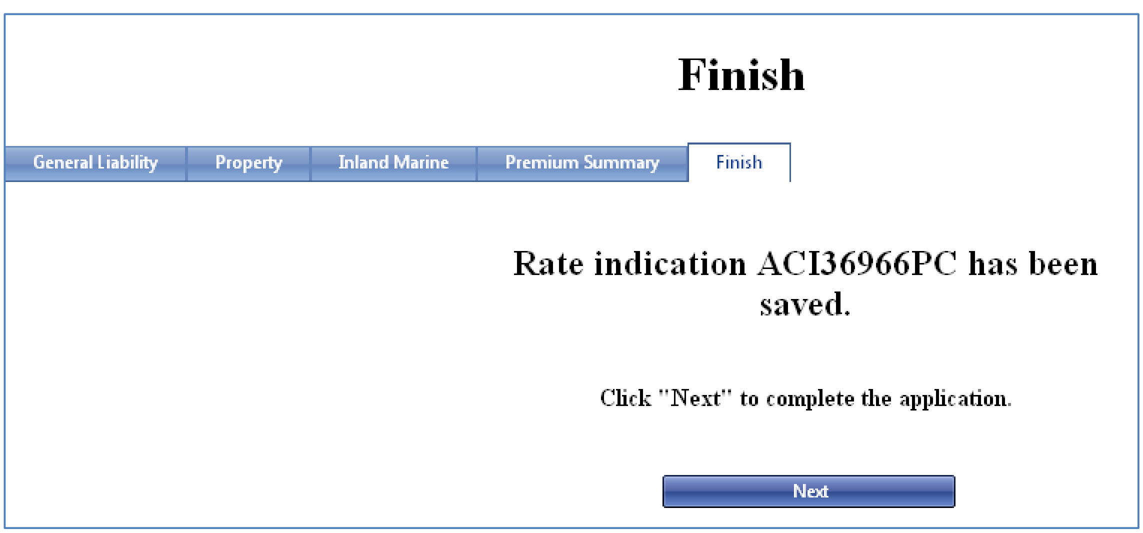
Adding Inland Marine information follows the same procedures as adding GL & Property information. Click the “+” sign to enter your buildings and locations.

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

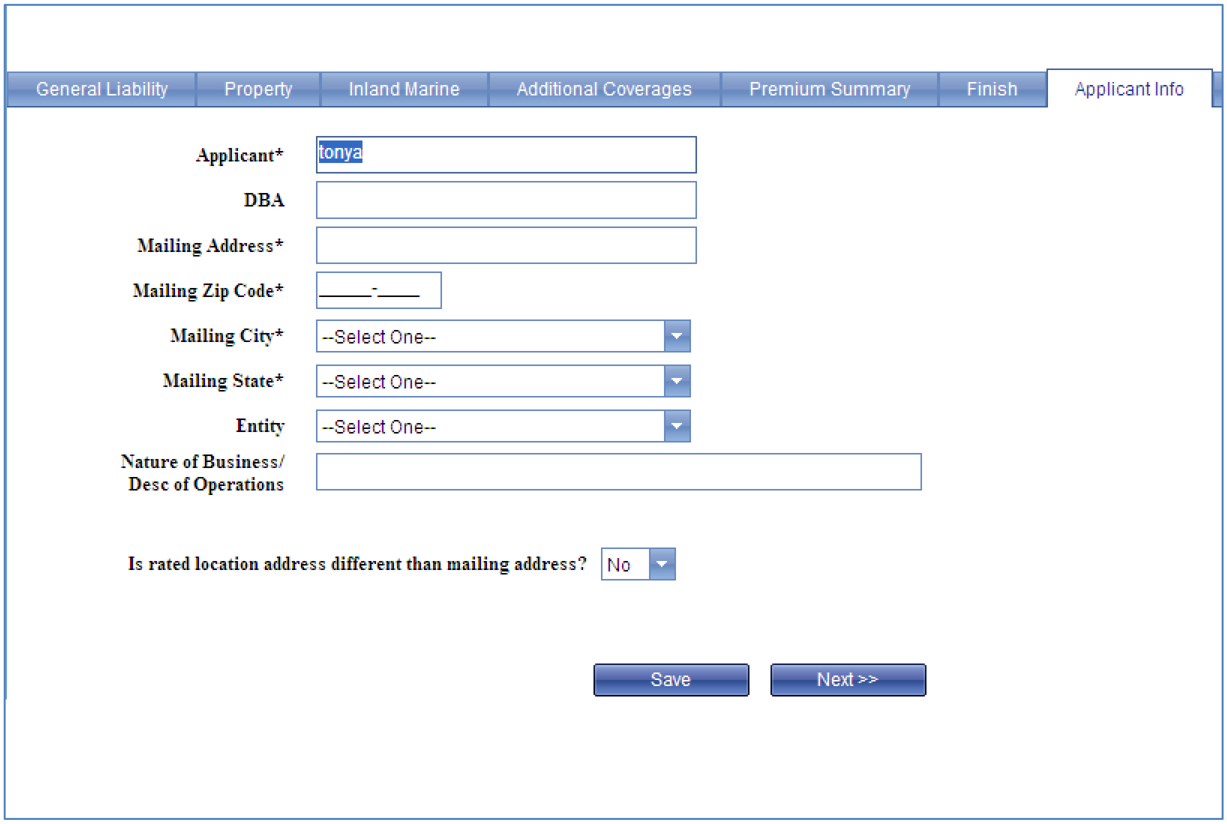


Completing an Application

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.



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.

Additional Coverages

General Liability | Property | Inland Marine | Additional Coverages | Premium Summary | Finish

Save/Print Application

Additional Coverage(s)**

Number of additional insured(s)? 0

Number with primary non-contributory? 0

Waiver of subrogation? 0

Terrorism? No

** Additional coverage options available,
contact your general agent underwriter for details.

Next >>

Premium Summary

General Liability | Property | Inland Marine | Additional Coverages | Premium Summary | Finish

Save/Print Application

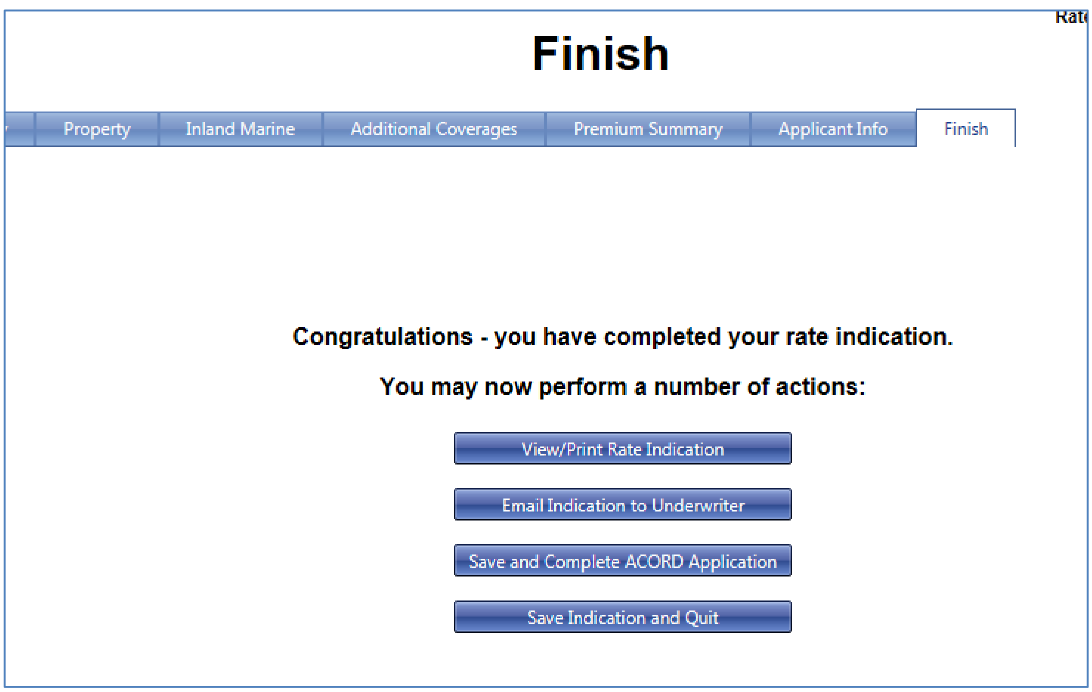
Coverage	Premium
Commercial General Liability Coverage	$763.00
Property Coverage	$0.00
Equipment Breakdown Coverage	$0.00
Inland Marine Coverage	$0.00
Additional Insured	$0.00
Waiver of Subrogation	$0.00
Terrorism Coverage	$0.00
Subtotal	$763.00
Policy Fee	$75.00
Inspection Fee	$0.00
MI Surplus Lines Tax	$19.08
Total	$857.08

Next >>

Finish

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

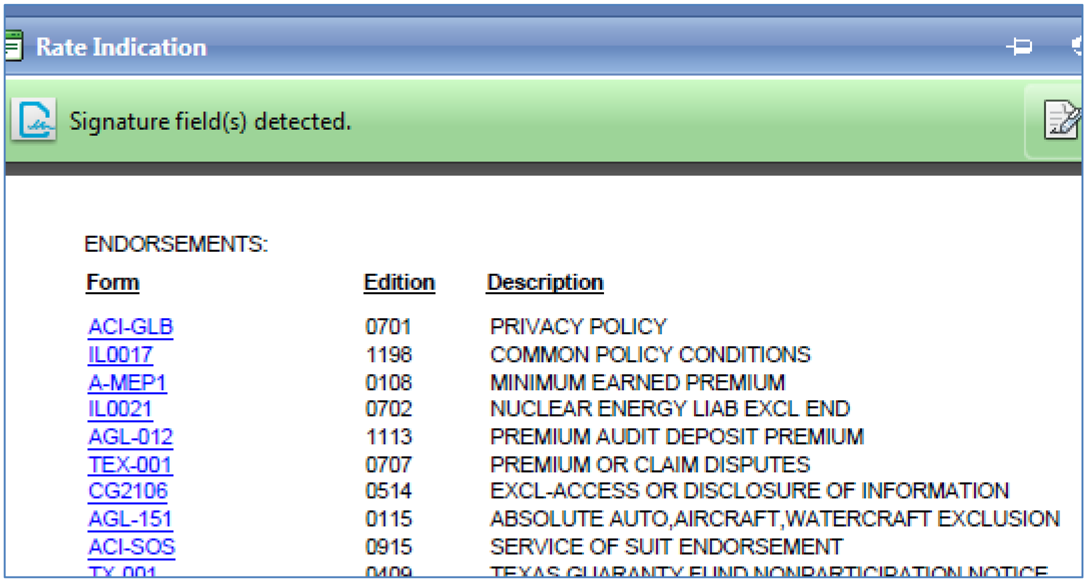
- Print a Rate Indication worksheet detailing rates, premiums and forms
- Save the indication and proceed to complete an ACORD application and ultimately a binder request
- Save the indication and exit the system
- Email the indication to your MGA



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) detected.

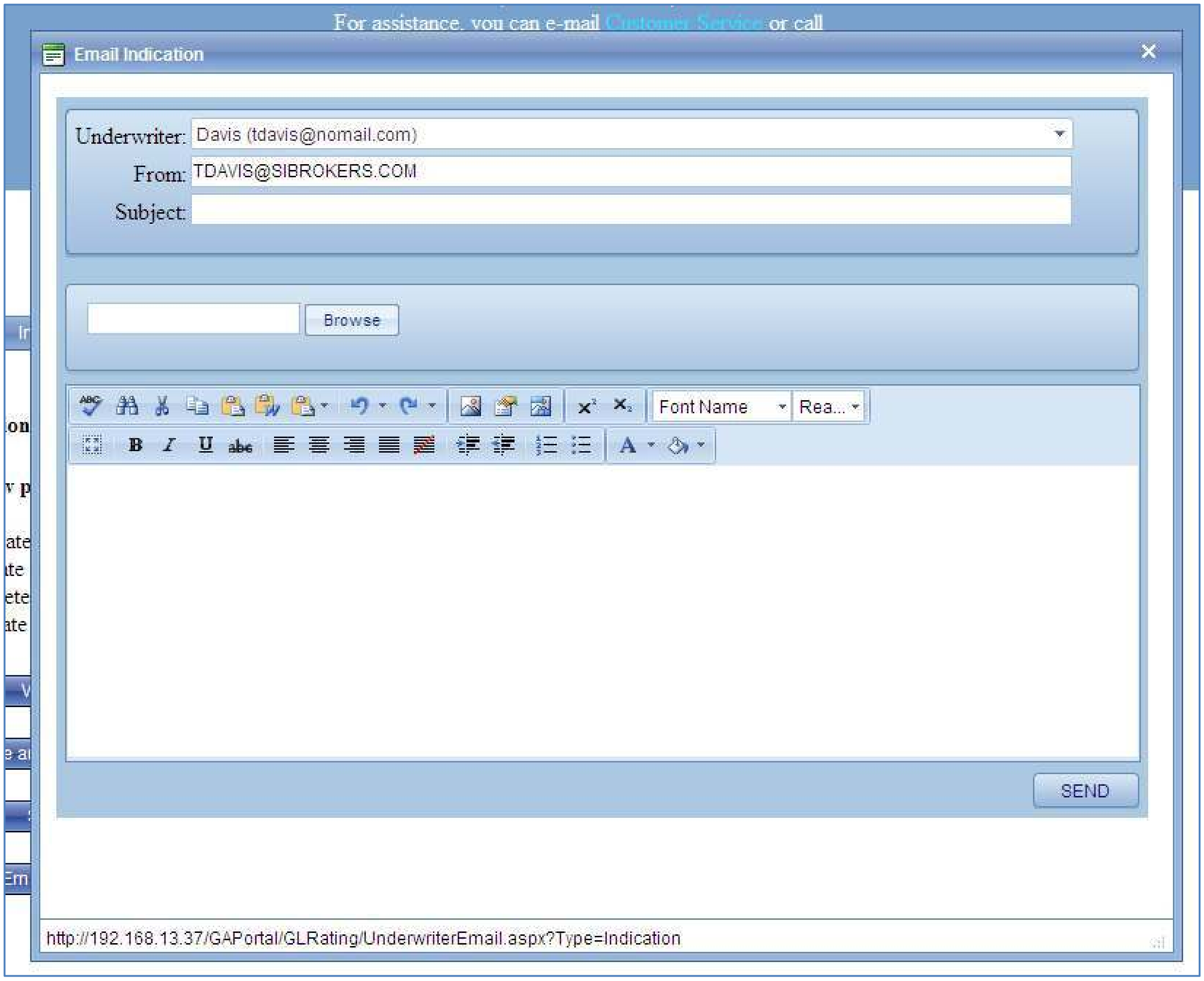
ENDORSEMENTS:

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	0409	TEXAS GUARANTY FUND NONPARTICIPATION 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 and 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.

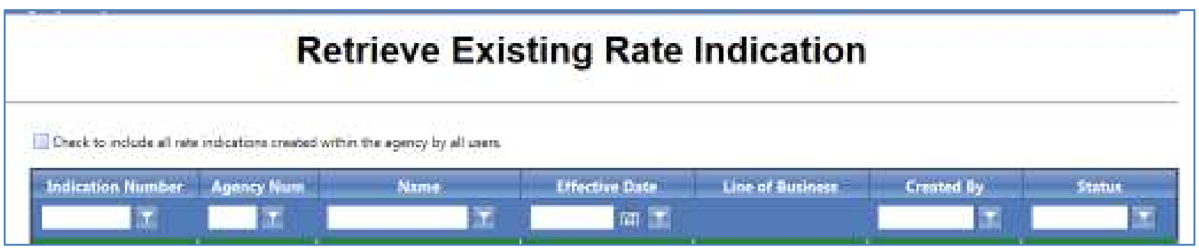


If a document was attached in error, click on the file to remove it.

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.

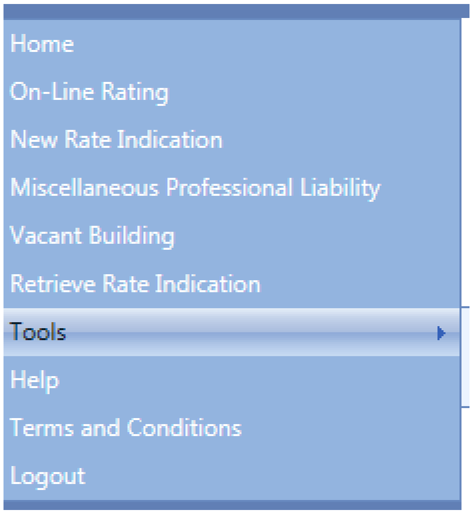


Retail Portal Administration (*if applicable*)

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

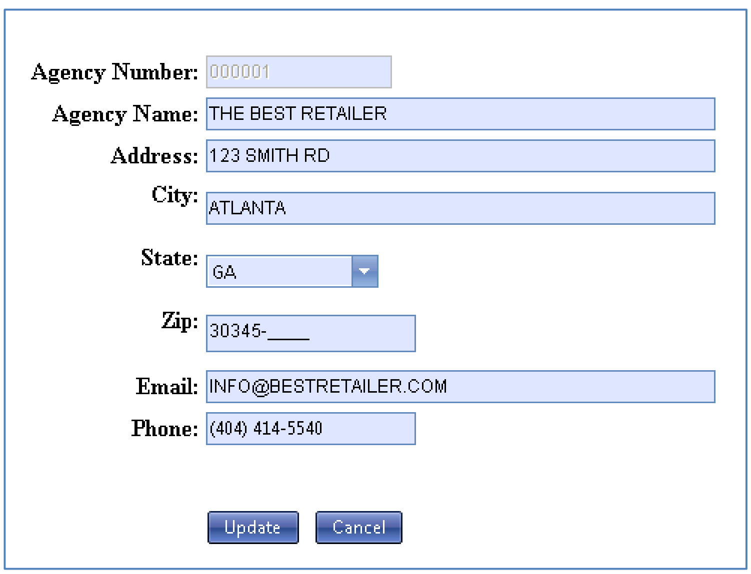
We place great value in the relationship we have with our Retail Agents. One of our goals is to provide our agents with the tools they need to effectively service and support their customers. Offering rate indication capability is becoming a more important consideration for our retail agents, and we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



Agency Details

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

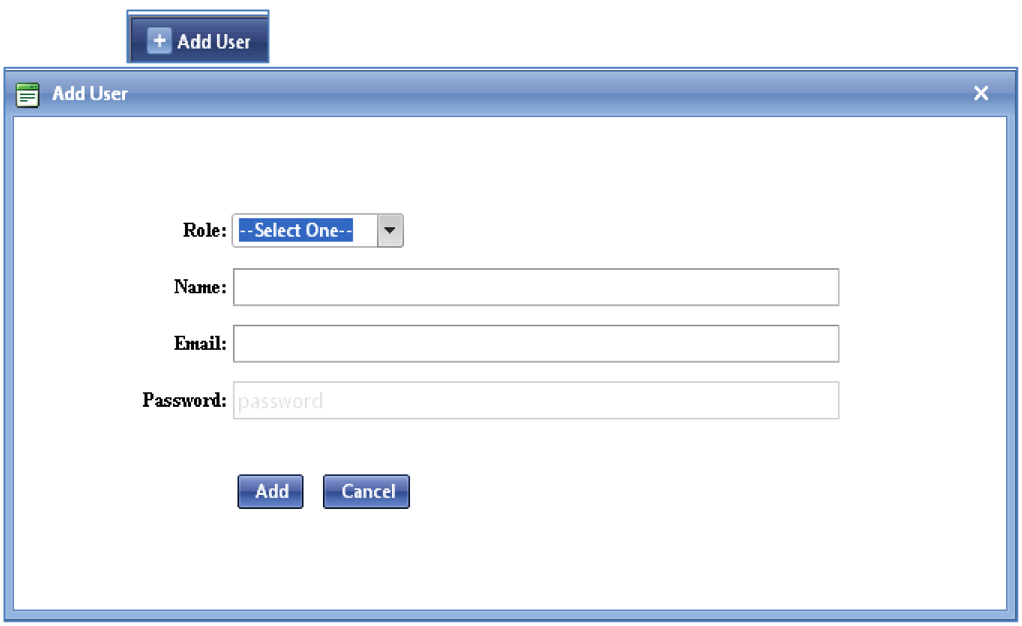


User Maintenance

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

Add a User

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



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.

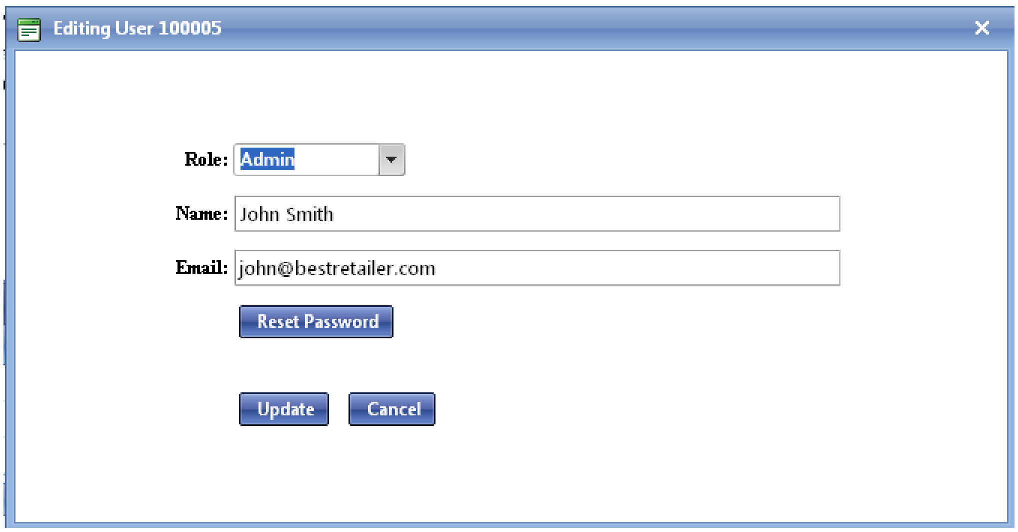
Enter the person's name

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



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.

Agency Reports *(if applicable)*

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