



Web Rating Portal for our Retail Agents

Revised 03-30-2010

Turner General Agency places 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 Turner General is pleased to announce we have a solution for our retailers to consider implementing.

Getting Started

Upon signing-in the following screen is displayed. Note retailer information is displayed in the upper right of the screen.

Your default limits of insurance should also be displayed.

The retailer can now start the process to achieve a rate indication.

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

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

General Liability

Rate Premium Summary Finish

All fields shaded in blue are required.

Step 1 - Enter common quote information:

Applicant Name

Indication Date 10/18/2009

State

Zip code

Territory

Number Owners 1

Employee Payroll 90.00 Exclude owners

Step 2 - Select limits:

Each Occurrence 1,000,000

General Aggregate 1,000,000

Products/Completed Operations Aggregate 1,000,000

Personal And Advertising 1,000,000

Damage to Premises Rented To You 50,000

Medical Expense 5,000

Step 3 - Add classes:

Click the on the grid below to add a class to the list. Click the RATE button to rate after adding your classes

Add Class to List

Click the green + 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%. The retailer cannot continue in a quote 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.

When finished, click ADD CLASS to add this class to the quote. Clicking on the green + plus sign will allow you to add additional classes to the quote.

Add Class Code to List

Enter either the class code or a keyword (for ex. PAINT) to display all the classes that contain the keyword.

Class Code or Keyword ?

Select Class from List ?

Rating basis ?

Percentage

Deductible

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

Add Class Code to List

Enter either the class code or a keyword (for ex. PAINT) to display all the classes that contain the keyword.

Class Code or Keyword ?

Select Class from List ?

Rating basis ?

Percentage

Deductible

NOTE: This classification includes the installation of doors, floors, windows, cabinets and hardwood or parquet flooring. This classification is not applicable to contractors engaged in any other carpentry operations at the same job or location.

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

General Liability

On-Line Rating

Logout

Rate Premium Summary Finish

All fields shaded in blue are required.

Step 1 - Enter common quote information:

Applicant Name:

Indication Date:

State:

Zip code:

Territory:

Number Owners: x \$20,000 for each owner, exec officer, etc.

Employee Payroll: Exclude owners

Step 2 - Select limits:

Each Occurrence:

General Aggregate:

Products/Completed Operations Aggregate:

Personal And Advertising:

Damage to Premises Rented To You:

Medical Expense:

Step 3 - Add classes:

Click the on the grid below to add a class to the list. Click the RATE button to rate after adding your classes

+ Add Class to List										Refresh	
Class Code	Rate Basis	Exposure	Exp Percent	Premises Rate	Products Rate	Premises Premium	Products Premium	Total	Note	Edit	Delete
91560	PR	20000	50%	37.217	9.377	\$744.00	\$188.00	\$932.00	Discretionary Pricing May Be Available Subject To Premium Eligibility. Please Contact Your Underwriter For More Details.		
91340	PR	20000	50%	31.508	12.616	\$630.00	\$252.00	\$882.00	Discretionary Pricing May Be Available Subject To Premium Eligibility. Please Contact Your Underwriter For More Details.		

Total Premium: \$1,814

Premium does not include any additional coverage or fees.

You will notice the wording referencing discretionary pricing being available on this class subject to premium and Underwriting authorities. Turner General 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 quote.

Click NEXT to continue the quote.

General Liability

Rate	Premium Summary	Finish																				
Additional Insured(s) **																						
Number of additional insured(s)?	<input type="text" value="1"/>																					
Number with primary non-contributory?	<input type="text" value="1"/>																					
Waiver of subrogation?	<input type="text" value="1"/>																					
Terrorism?	<input type="text" value="Yes"/>																					
** Subject to underwriter review																						
<table border="0" style="width: 100%;"> <tr> <td style="width: 50%;">Subtotal</td> <td style="width: 50%; text-align: right;">\$932.00</td> </tr> <tr> <td>Additional Insured(s)</td> <td style="text-align: right;">\$250.00</td> </tr> <tr> <td>Waiver of Subrogation</td> <td style="text-align: right;">\$50.00</td> </tr> <tr> <td>Terrorism</td> <td style="text-align: right;">\$150.00</td> </tr> <tr> <td>Total Pure Premium</td> <td style="text-align: right;">\$1,382.00</td> </tr> <tr> <td>Policy Fee</td> <td style="text-align: right;">\$50.00</td> </tr> <tr> <td>Inspection Fee</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>Surplus Lines Tax</td> <td style="text-align: right;">\$69.45</td> </tr> <tr> <td>Stamping Fee</td> <td style="text-align: right;">\$0.86</td> </tr> <tr> <td>Total Premium</td> <td style="text-align: right;">\$1,502.31</td> </tr> </table>			Subtotal	\$932.00	Additional Insured(s)	\$250.00	Waiver of Subrogation	\$50.00	Terrorism	\$150.00	Total Pure Premium	\$1,382.00	Policy Fee	\$50.00	Inspection Fee	\$0.00	Surplus Lines Tax	\$69.45	Stamping Fee	\$0.86	Total Premium	\$1,502.31
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The system will allow for the retailer to add additional insureds. Enter the number in the box. The retailer may also enter the number of additional insureds with primary non-contributory. The charges for these will add up correctly on the right side of the screen. Elect the number of waiver of subrogation and select terrorism if desired. Again, notice premium amounts were calculated for you.

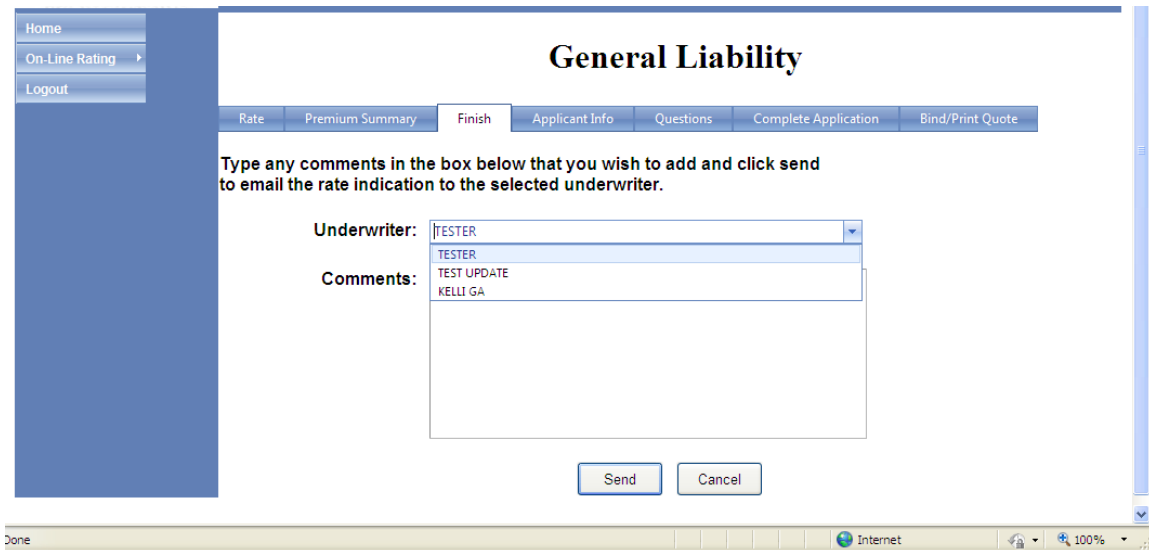
Policy fee is brought forward from agency preferences as is the inspection fee, if Underwriting guidelines are met. Surplus Lines taxes are calculated as are stamping and other fees.

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 quote and exit the system
- Exit the system



If the button EMAIL Indication to Underwriter is pressed, you will have the option to select which 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.



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 the Turner General in underwriting the risk. Notice the indication reference number is printed on the screen.

General Liability

Rate Indication Number: ACI20183PC

Rate	Premium Summary	Finish	Applicant Info	Questions	Complete Application	Bind/Print Quote
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Applicant

Applicant Address

City

State

Zip code

Business Description

Is location address different than mailing address?

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

<h2>General Liability</h2>		Rate Indication Number: ACI20183PC							
<table border="1"><tr><td>Rate</td><td>Premium Summary</td><td>Finish</td><td>Applicant Info</td><td>Questions</td><td>Complete Application</td><td>Bind/Print Quote</td></tr></table>			Rate	Premium Summary	Finish	Applicant Info	Questions	Complete Application	Bind/Print Quote
Rate	Premium Summary	Finish	Applicant Info	Questions	Complete Application	Bind/Print Quote			
Effective date	<input type="text" value="10/19/2009"/>	<input type="button" value="Calendar"/>							
Expiration date	<input type="text" value="10/19/2010"/>								
Year business began?	<input type="text" value="1960"/>	<input type="button" value="Dropdown"/>							
General Questions									
1. Is applicant a subsidiary or have any subsidiaries?						<input type="text" value="No"/>			
2. Is a formal safety program in operation?						<input type="text" value="No"/>			
3. Any exposure to flammables, explosives, chemicals?						<input type="text" value="No"/>			
4. Any catastrophe exposure?						<input type="text" value="No"/>			
5. Any other insurance with this company or being submitted?						<input type="text" value="No"/>			
6. Policy or coverage declined, cancelled or non-renewed in last 3 years?						<input type="text" value="No"/>			
If answered "yes" to question 6 give reason						<input type="text"/>			
7. Any past losses or claims relating to sexual abuse, molestation allegations, discrimination or negligent hiring?						<input type="text" value="No"/>			
8. Convicted of any degree of crime or arson in last 10 years?						<input type="text" value="No"/>			
9. Any uncorrected fire code violations?						<input type="text" value="No"/>			

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

The retailer has the option to:

- Print an application (all in PDF)
 - o ACORD 125
 - o ACORD 126
 - o Atlantic Casualty Terrorism form
- Remit a binder request to a specific Underwriter
- Save the indication
- Exit the quote.

The screenshot displays a web application interface for General Liability. At the top, the title "General Liability" is shown next to the "Rate Indication Number: ACI20183PC". Below the title is a horizontal navigation bar with tabs for "Rate", "Premium Summary", "Finish", "Applicant Info", "Questions", "Complete Application", and "Bind/Print Quote". On the left side, there is a vertical menu with "Home", "On-Line Rating", and "Logout". In the center of the page, there are four buttons: "View/Print Application", "Send Bind Request", "Save and Quit", and "Exit to Home Page".

Retail agents have the ability to attach documents (loss runs, inspections, etc.) when emailing the rate indication to Turner General Agency. On the print/bind indication tab, beside attachment, click on the “browse” button select a file and then click on “add file” button. The attached document will then show on the screen.

General Liability

Rate Premium Summary Finish Applicant Info Questions Complete Application Bind/Print Indication

Type any comments in the box below that you wish to add and click send to email the binder request to the selected underwriter.

To add an attachment to the email click browse and select the file you wish to add and then click the add file button to attach file.
Note: file attachments cannot exceed 4MB in size.

Underwriter:

Attachment:

Comments:

If a document was attached in error and you choose to delete the document, select the “delete attachment” button. Click on the file you choose to delete and then press the “delete” button.

General Liability

Applicant Info Questions Complete Application Bind/Print Indication

Select file(s) that you wish to delete and click the delete button.

Hold CTRL key to select multiple file to delete.

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. You can retrieve by several ways, as shown in the dropdown below.


Retrieve Existing Rate Indication

Retrieve By:


Indication

Enter the required information then click SEARCH. In the example below I retrieved by the date the indications were performed. Click on the RETRIEVE buttons to select the indication you desire to work with.

Retrieve Existing Rate Indication

Retrieve By: 

GL Rate Indication

Indication Date: 

Name	Indication Number	Effective Date	
greg	ACI20183PC	10/19/2009	<input type="button" value="Retrieve Indication"/>
greg	ACI20194PC	10/19/2009	<input type="button" value="Retrieve Indication"/>
edr	ACI20191PC	10/19/2009	<input type="button" value="Retrieve Indication"/>