

## SIURATE - SIU's Commercial Lines Comparative Rater

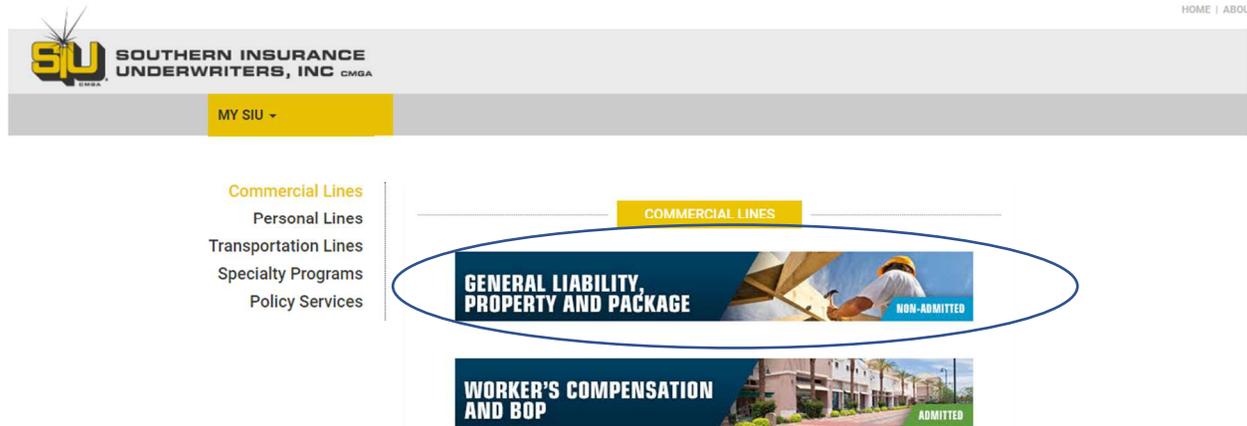
SIURATE is extremely fast and easy to use. Enter the risk information once and you'll instantly be provided pricing for up to 10 carriers.

### Accessing the Commercial Lines Comparative Rater

- Login to [siuins.com](http://siuins.com)
- Visit **My SIU --- Online Raters --- Commercial Lines --- SIURATE**

OR

- From the Commercial Lines Raters page, select the General Liability, Property and Package button



The screenshot shows the SIU website's Commercial Lines Raters page. At the top right, there are links for "HOME" and "ABOUT". The main navigation bar includes the SIU logo and "SOUTHERN INSURANCE UNDERWRITERS, INC CMGA", followed by a yellow "MY SIU" dropdown menu. On the left side, a vertical menu lists "Commercial Lines" (highlighted in yellow), "Personal Lines", "Transportation Lines", "Specialty Programs", and "Policy Services". The main content area features a "COMMERCIAL LINES" header. Below it, two large buttons are displayed: "GENERAL LIABILITY, PROPERTY AND PACKAGE" (NON-ADMITTED) and "WORKER'S COMPENSATION AND BOP" (ADMITTED). A blue oval highlights the "GENERAL LIABILITY, PROPERTY AND PACKAGE" button.

## Quoting

- Once you're logged in, you'll see your recently activity in the center of the page
- Start a new quote by clicking "New Quote"

**+ New Quote**

**Activity**

Recent Activity | Search By | Insured

last transaction ON: Jul-09, 2022 | Data Reload

**Recent Transaction**

Quote#	Insured Name	State	Coverage	Effective	Agency	Status	Modified on	Modified by	Sent To Billing	Created By	Integration Status	Actions
PAS0002732	RU Test No Supp issue	GA	General Liability (GL)	08-23-2022	SIU Florida Test Agency	Incomplete	08-23-2022	Florida Steve French	No	Florida Steve French		
SUB130540-01	Vaquerita Luci Boutique LLC	SC	Package (General Liability & Commercial Property) (PKGS)	08-27-2022	Safeguard Insurance Inc	Quote Request	08-23-2022	Deysi Higuera	No	Deysi Higuera	Success	
SUB130539-01	RU Test No Supp case	GA	General Liability (GL)	08-23-2022	SIU Florida Test Agency	Quote Request	08-23-2022	Florida Steve French	No	Florida Steve French	Success	
PAS0002730	Test BT supp	GA	General Liability (GL)	08-23-2022	SIU Florida Test Agency	Incomplete	08-23-2022	Florida Steve French	No	Florida Steve French		
PAS0002729	PATRIOT GARAGE DOORS LLC	GA	General Liability (GL)	08-23-2022	VANKEITH INSURANCE AGENCY	Incomplete	08-23-2022	Charyl Leigh Parton - Brannan	No	Charyl Leigh Parton - Brannan		

Results: 1 - 5 out of 1007 | Records Limit Per Page: 5 | Page: < Prev 1 / 202 Next >

Vikki Thomas | vthomas@siuins.com

- Select the risk state from the map or the "Select Risk State" dropdown
- Click "Continue"

**New Quotes: - Office State Selection**

Choose Your SIU Binding Office

Select Option | Search By Office

Select Risk State

Select Option | Search By State

Map of the United States showing state abbreviations.

**Continue** | Will Do Later

- Select Your Coverage – General Liability, Commercial Property or Package (GL & Property)
- Click “Continue”

- This will open a new “New Quote” tab
- From here you’ll enter the Business, Location, General Liability (Coverage Selection) information and then receive a Rate Indication

- Your Agency & Agent Information should be prefilled
- Change Producer from the dropdown, if necessary
- Select “Next Step”

New Quote Recent Activity ▼ Q Se

Business > Location > General Liability > Rate Indication

### Business Information

○ **Producer**    ● **Business**    ● **Applicant/Insured**

**Agency & Agent Information**

Retail Agency:  
 City : Alpharetta    State : GA

Producer:

Next Step

- Enter the risk location address information
- SIURATE will display a map of the location which you can also view as a satellite map and open in Google maps
- Click "Next Step"

### Business Information

Producer  Business  Applicant/Insured

Effective Date:

08-22-2022

Expiry Date:

08-22-2023

#### Business Information

Physical Address

Search Your Address

Building / House No:

1085

Address:

Canton Street

Zip Code:

30075

City:

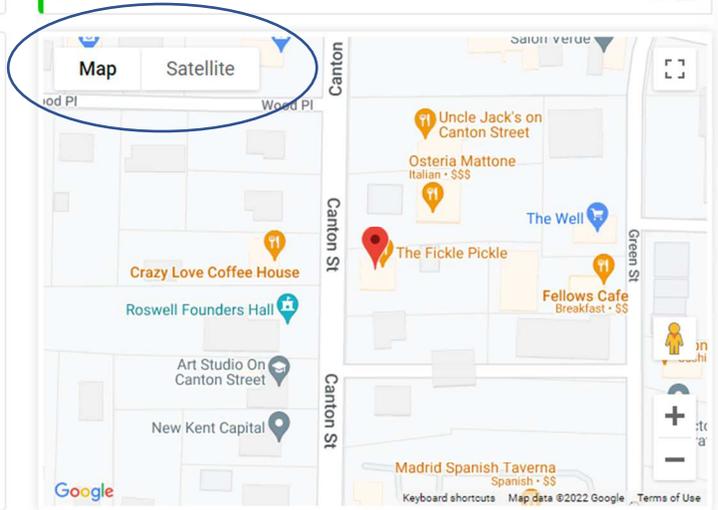
ROSWELL

State:

GA

Mailing Address Is Same As Insured Address?:

Yes  No



Back

Next Step

- Enter the Business Information including DBA, if applicable
- Click "Continue"

### Business Information

What form of Business Entity do you have?

Individual	Trust	Corporation	Joint Venture
LLC	Not For Profit Org	Partnership	Sole Proprietorship
<b>Owner</b>			

Tell us the name of your company 

Company Information

Company Full Name:

Insured Contact Name:

Insured Phone Number:

Insured Email Address:

If you are a sole proprietor, then simply enter your own name or trading name.

DBA:

- If more than one location, select "Add another location"
- Click "Continue"

### Location Information

Total Location: 1

Add another location



Back

Continue

- Select Coverages, Limits and Deductibles
- Click "Continue"

### General Liability

Coverage limits and Deductibles Class

Select Option

Each Occurrence:	General Aggregate:	Prod. And Completed Ops Aggregate:
\$1,000,000	\$2,000,000	\$1,000,000

Personal & Advertising Injury:

\$1,000,000

Damage To Premises Rented To You: \$100,000

Medical Expense: \$5,000

**Deductibles**

Deductible Type: Bodily Injury-Property Damage Per Occurrence

Deductible: \$500

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Continue

- Select the "Class" tab
- Click "Add Classification"

Business > Location > General Liability > Rate Indication

### General Liability

Coverage limits and Deductibles **Class**

**Add Classification**

1085 Canton Street, ROSWELL GA, 30075

Class Code	Class Descriptions	Percentage Of Operation	Employee Payroll	Rating Base	Exposure
16901	Restaurants - with no sale of alcoholic beverages - without table service with seating			Gross Sales	\$ 750000 <input type="checkbox"/> If Any

Back Continue

- Search for class in the search field  
Once you locate the class, select it and click "Save"

# Add Classification



All Locations

Location 1  
1085 Canton Street,  
ROSWELL GA, 30075

Select classification for selected locations

Q restaurant

<b>16940</b> Bar Tavern - with sales of alcoholic beverages that are 75% or more of the total annual receipts of the restaurants - bar service only (no tables) - with dance floor	<b>16941</b> Bar Tavern - with sales of alcoholic beverages that are 75% or more of the total annual receipts of the restaurants - bar service only (no tables) - without dance floor	<b>16921</b> Bar Tavern - with sales of alcoholic beverages that are 75% or more of the total annual receipts of the restaurants - with dance floor - no table service	<b>16920</b> Bar Tavern - with sales of alcoholic beverages that are 75% or more of the total annual receipts of the restaurants - with dance floor - with table service	<b>16931</b> Bar Tavern - with sales of alcoholic beverages that are 75% or more of the total annual receipts of the restaurants - without dance floor - no table service
<b>11167</b> Concessionaires - Checkroom, shoeshine, or toilet concessions in hotels, restaurants, railroad stations, etc.	<b>12467</b> Equipment, Fixtures or Supplies - for bars, hotels, offices, restaurants or stores - distributors	<b>16900</b> Restaurant/Deli	<b>61217</b> Restaurant/Deli (Lessors Risk)	<b>16905</b> Restaurants - Bring Your Own Alcohol - with no sale of alcoholic beverages - with table service
<b>16906</b> Restaurants - Bring Your Own Alcohol - with no sale of alcoholic beverages	<b>16820</b> Restaurants - operated by concessionaires -	<b>16819</b> Restaurants - operated by concessionaires - Other than Not-For-	<b>16902</b> Restaurants - Refreshment Stands or Drive-Ins with	<b>16901</b> Restaurants - Self Service or Self Ordering - Including Cafeterias and

Add More

Save

Close

- Click "Continue"

### General Liability

Coverage limits and Deductibles

Class

Add Classification

1085 Canton Street, ROSWELL GA, 30075

Class Code	Class Descriptions	Percentage Of Operation	Employee Payroll	Rating Base	Exposure
16901	Restaurants - with no sale of alcoholic beverages - without table service with seating			Gross Sales	\$ 750000 <input type="checkbox"/> If Any

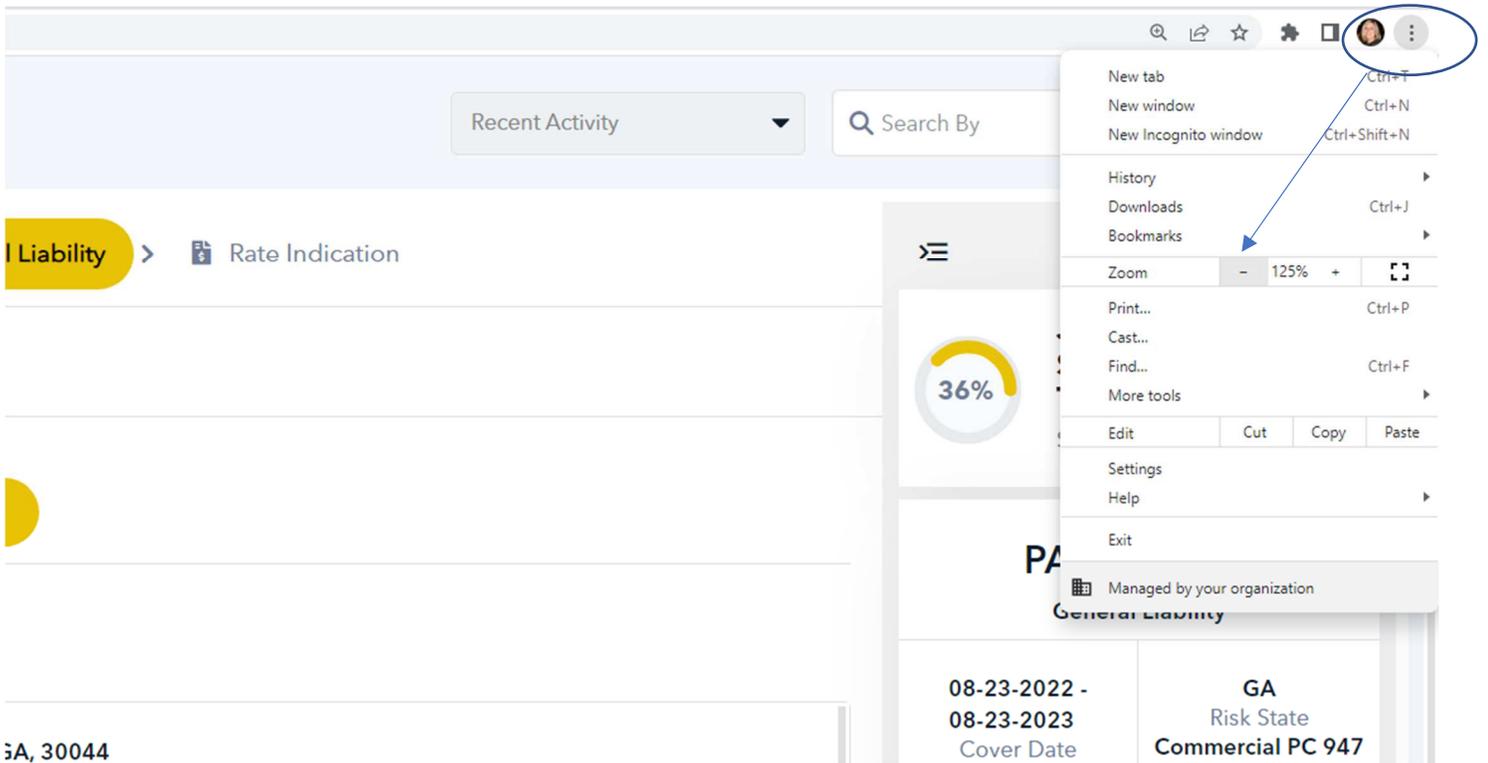
Back

Continue

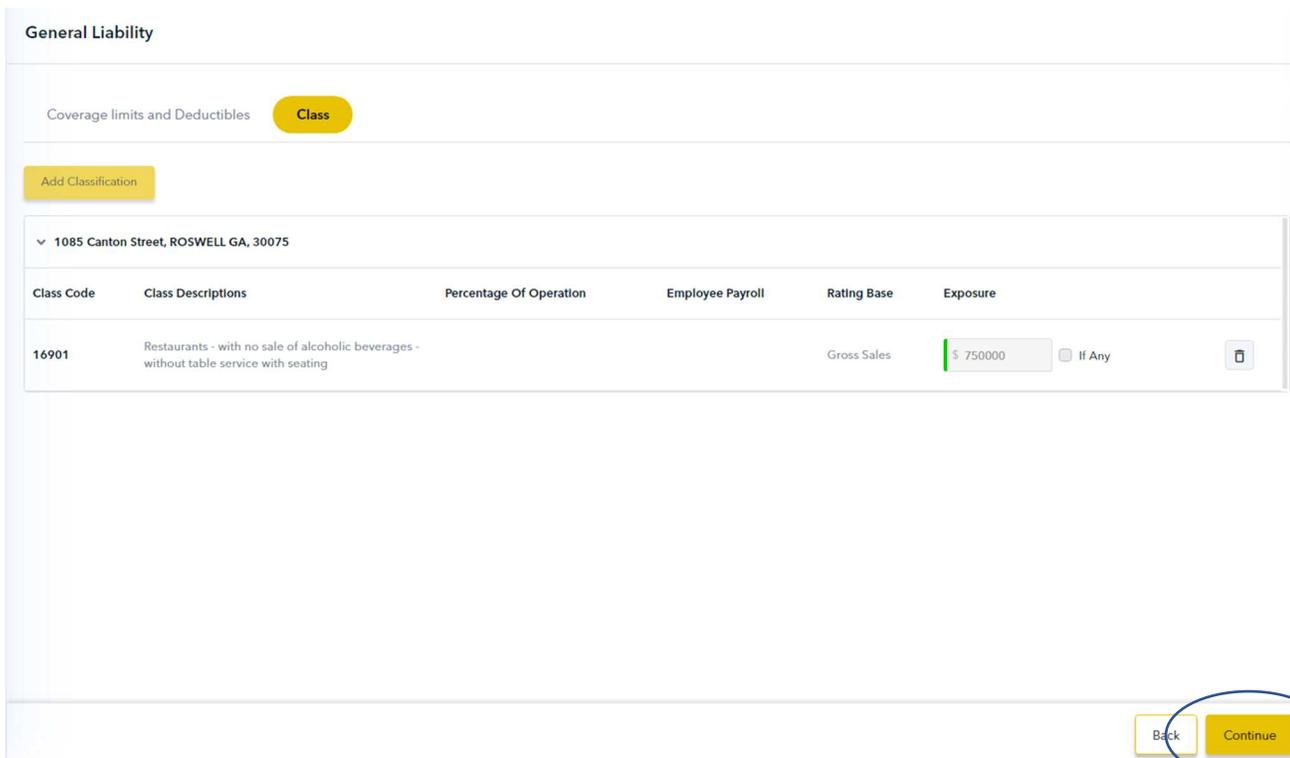
- Provide payroll or sales in the applicable fields
- Having trouble seeing the fields?
- Adjust your screen by zooming out
- Below you'll notice Gross Sales is hidden

The screenshot shows a web application interface for a General Liability policy. The main content area displays the policy details for PAS0002750, including the business name 'J.B STRIPING SEALING AND THERMO LLC', the address '3086 Conrad Drive Southwest, LAWRENCEVILLE GA, 30044', and a table of classifications. The table has columns for Class Code, Class Descriptions, Percentage Of Operation, Employee Payroll, Rating Base, and Exposure. The first row shows Class Code 53734, Class Descriptions 'Furniture or Woodwork Stripping, Refinishing or Repairing - shop only', and a partially visible 'Gross Sales' field. A sidebar on the right contains a progress indicator (36%), policy status (Incomplete), and a summary of policy details (PAS0002750, General Liability, Cover Date 08-23-2022 to 08-23-2023, Risk State GA, Commercial PC 947 Office). At the bottom, there are 'Back' and 'Continue' buttons. A blue circle highlights the 'Gross Sales' field in the table.

- To access the fields, click the 3 vertical dots in the top right-hand corner of your browser, then click the Zoom negative button to zoom out
- Once you see the fields, close the dropdown, and enter payroll or sales amounts



- Once you've entered gross sales and payroll, click "Continue"



- For the most accurate rate results, answer the carrier specific questions
- Click "Get Rates"

### Additional Questions

**Burlington**

**General Liability**

Does the Applicant hire any independent contractors or subcontractors?  Yes  No  Unanswered

Has the Applicant carried insurance and been loss free for the past 3 consecutive years?  Yes  No  Unanswered

Apply 10% Loss Free Credit to the General Liability Coverage?

Has the Applicant sustained any loss occurrences that would give rise to an insurance claim in the past 3-years?  Yes  No  Unanswered

Is the Applicant new in business at the same business and location to be insured, for less than 12 months?  Yes  No  Unanswered

**Century Surety**

Enter Consecutive Years without Loss  Enter Value

**Scottsdale**

**General Liability**

Location 1 :-

Select Program for Class Code: 16901  Select Value

**United States Liability Insurance Group**

**General Liability**

Location 1 :-

Select Class Description for Class Code: 16901  Select Value

Get Rates

- Select a carrier to quote and submit to underwriting
- Click "Select and Proceed"

Business > Location > General Liability > **Rate Indication**

Fees and Taxes are not included. Please click on Select and Proceed to view detailed Fees and Taxes for particular carrier.

	<b>\$6,643</b> GL : \$6,643	Limit Occurrence/Aggregate: <b>\$1M / \$2M</b>	Deductibles Bodily Injury-Property Damage Per Occurrence : <b>\$500</b>	<span style="background-color: #FFD700; padding: 5px;">Select And Proceed</span>
	<b>\$3,747</b> GL : \$3,747	Limit Occurrence/Aggregate: <b>\$1M / \$2M</b>	Deductibles N/A	<span style="background-color: #FFD700; padding: 5px;">Select And Proceed</span>
	<b>\$3,503</b> GL : \$3,503	Limit Occurrence/Aggregate: <b>\$1M / \$2M</b>	Deductibles Bodily Injury-Property Damage Per Occurrence : <b>\$500</b>	<span style="border: 2px solid blue; border-radius: 50%; padding: 5px;">Select And Proceed</span>
	<b>\$3,938</b> GL : \$3,938	Limit Occurrence/Aggregate: <b>\$1M / \$2M</b>	Deductibles Bodily Injury-Property Damage Per Occurrence : <b>\$500</b>	<span style="background-color: #FFD700; padding: 5px;">Select And Proceed</span>
	<b>\$5,479</b> GL : \$5,479	Limit Occurrence/Aggregate: <b>\$1M / \$2M</b>	Deductibles Bodily Injury-Property Damage Per Occurrence : <b>\$ 0</b>	<span style="background-color: #FFD700; padding: 5px;">Select And Proceed</span>
	<b>\$4,457</b> GL : \$4,457	Limit Occurrence/Aggregate: <b>\$1M / \$2M</b>	Deductibles Bodily Injury-Property Damage Per Occurrence : <b>\$500</b>	<span style="background-color: #FFD700; padding: 5px;">Select And Proceed</span>

Select All Carrier For Summary    Print Out Summary

Back
Edit Submission

- Review the Rate Indication
- Choose to Edit the Submission or Print the Indication

**Indication Summary**

**Disclaimer**  
INDICATION, Fees/Taxes and Premium may change after Underwriter review.

<b>Fickle Pickle - TEST POLICY</b> Applicant Name	<b>12 Months</b> Policy Period	<b>08-22-2022</b> Inception Date	<b>08-22-2023</b> Expiry Date
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MARKET CHOSEN: **WESTERN WORLD**  
An AIG Company

**Location-1**  
1085 Canton Street, ROSWELL, GA, 30075

**General Liability**

Limit Information		Deductible Information	
Occurrence/Aggregate :	\$1M / \$2M	Bodily Injury-Property Damage Per Occurrence	\$ 500.00
General Aggregate :	\$2M		
Product And Completion Operations :	\$1M		
Personal And Advertising Injury :	\$1M		
Each Occurrence :	\$1M		
Damage To Property Rented To You :	\$100,000		
Medical Expense :	\$5,000		

**Coverage**

Class Code Description	Exposure Basis	Exposure	Employee Payroll	Payroll (%)
<a href="#">Edit Submission</a> <a href="#">Back</a> <a href="#">Print Indication</a> <a href="#">Continue</a>				

- Scroll to the bottom of the rate indication and complete the quote by adding a complete description of operations and add additional coverages

<b>+ Fees</b>	\$ 275.00
<b>+ Taxes</b>	\$ 151.12
<b>FINAL PREMIUM</b>	\$ 3,929.12

**Finance Terms:**  
Premium Finance Option: Down Payment: \$ 1,188.53 Installments: \$ 342.68 for 9 months

**Complete Description Of Operations And Any Additional Coverages**

[Edit Submission](#)
[Back](#)
[Print Indication](#)
[Continue](#)

- Add description and additional coverages and click "Continue"

<b>FINAL PREMIUM</b>	<b>\$ 3,929.12</b>
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Finance Terms:  
Premium Finance Option: Down Payment: \$ 1,188.53 Installments: \$ 342.68 for 9 months

Complete Description Of Operations And Any Additional Coverages

Open for breakfast and lunch only.  
Add business income

[Edit Submission](#) [Back](#) [Print Indication](#) [Continue](#)

- Answer General Information questions and click “Next Step”

**General Information**

Prior Loss    Prior Carriers

**Prior Loss**

Any Losses Within Last 5 Years?:  
 Yes  No

Any Bankruptcy In Last Five Years?:  
 Yes  No

Any Repossession In Last Five Years?:  
 Yes  No

[Back](#) [Next Step](#)

- Is this a new venture? If no, answer prior carrier questions, click “Add+” and click “Continue”

General Information

**Prior Carriers**

Is New Venture:  
 Yes  No

Prior Carrier Name:

Policy No:

Effective Date:  
 ✕ 📅

Expiry Date:  
 ✕ 📅

Term Premium:

Add + Cancel ✕

Back Continue

- Answer Supplements questions and click "Continue"

Supplements

**Location #1 : 1085 Canton Street, ROSWELL, GA, 30075**

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**Restaurant-Bar-Tavern**

What Time Does The Sale Of Alcohol Cease: <input type="text" value="n/a"/>	What Year Did Business Start At This Location Under Current Ownership And Management: <input type="text" value="1990"/>	Do All Public Areas, Occupancies And /Or Habitational Units Have Functioning And Operational Smoke And/Or Heat Detectors?: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Does The Automatic Fire Extinguishing System Have An In-Force Cleaning Contract?: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Are Drink Specials/Happy Hours Offer After 9:00 PM?: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Has Applicant Insurance Every Been Cancelled Or Non-Renewed?: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Are There Grills, Deep Fryers Equipment Or Woks On The Premises?: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	What Type Of Extinguishing System Is Functioning And Operational?: <input type="checkbox"/> Dry <input checked="" type="checkbox"/> Wet	Alcohol Sales: <input type="text" value="\$ 0"/>
Number Of Times Per Week Entertainment Is Provided At This Location: <input type="text" value="0"/>	What Is The Latest Time The Establishment Will Close: <input type="text" value="3:00 p.m."/>	Is Dancing Permitted?: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Food Receipts: <input type="text" value="\$ 500,000"/>	How Many Years Experience Does The Current Owner Have In Owning And Managing This Type Of Operation: <input type="text" value="32"/>	
Does The Establishment Feature Any Type Of Entertainment?: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		

**Liquor Liability**

Liquor Liability Coverage:  
 Yes  No

Back Continue

- If needed, upload or drag and drop supporting documents

- Then click “Submit for Qualified Quote”
- **IMPORTANT** – Please note, underwriting does not know this quote exists until you have submitted it

Document folder

If you have a document with your insurance requirements you can attach it here.  
Valid File Types : .pdf|.doc|.xls|.xlsx|.doc|.msg|.jpeg

Drag & Drop files here  
or  
Browse files

UPLOAD

Documents

File	File Type	Action
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Back Submit for Qualified Quote

- Once you click for a qualified quote, you will receive a pop-up message notifying you the submission has been successfully submitted to an SIU underwriter

**Success**

Your SIU underwriter will contact you when the risk has been reviewed.

Ok Generate Application

**Congratulations! You've just submitted your quote!**

## Questions?

For additional information and assistance with SIURATE, please contact Marketing at [marketing@siuins.com](mailto:marketing@siuins.com) or call (678) 498-4619.

## Video Demo

[Click here](#) to view a video demo of SIURATE.