

SIURATE - SIU's Commercial Lines Comparative Rater

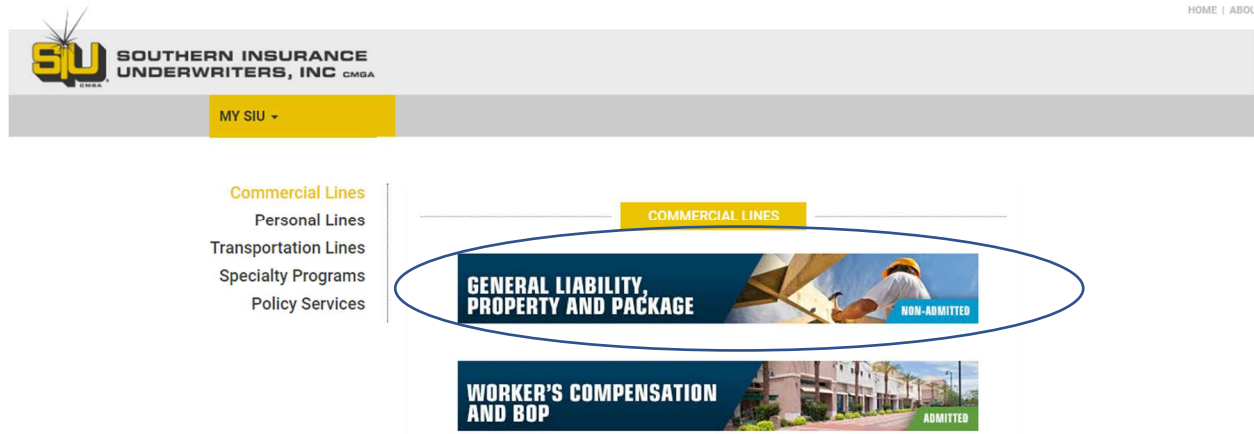
SIURATE is extremely fast and easy to use. Enter the risk information once and you'll instantly be provided pricing for up to 10 carriers.

Accessing the Commercial Lines Comparative Rater

- Login to siuins.com
- 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 Commercial Lines Raters page. At the top, the SIU logo and "SOUTHERN INSURANCE UNDERWRITERS, INC CMGA" are displayed. Below this is a navigation bar with "MY SIU" and a dropdown arrow. On the left, a sidebar lists "Commercial Lines", "Personal Lines", "Transportation Lines", "Specialty Programs", and "Policy Services". The main content area has a "COMMERCIAL LINES" tab. Below the tab, there are two buttons: "GENERAL LIABILITY, PROPERTY AND PACKAGE" (labeled "NON-ADMITTED") and "WORKER'S COMPENSATION AND BOP" (labeled "ADMITTED"). The "GENERAL LIABILITY, PROPERTY AND PACKAGE" button is circled in blue.

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"

The screenshot shows the Quoting interface. At the top left, there is a yellow button labeled "+ New Quote". Below it, a sidebar contains navigation links: "Coverage", "All Lines", "Activity" (highlighted), and "Admin". The main area is titled "Activity" and displays a table of recent transactions. A blue arrow points from the "New Quote" button to the "Activity" section. The table has columns: Quote#, Insured Name, State, Coverage, Effective, Agency, Status, Modified on, Modified by, Sent To Billing, Created By, Integration Status, and Actions. The table lists five transactions, including "PAS0002732" and "SUB130540-01". At the bottom left, the user's name "Vikki Thomas" and email "vthomas@siuins.com" are displayed. At the bottom right, there are pagination controls showing "Results: 1 - 5 out of 1007" and "Records Limit Per Page: 5".

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) (PKS)	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		

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

The screenshot shows the "New Quotes: - Office State Selection" form. It has a title bar with a close button. The form contains two sections: "Choose Your SIU Binding Office" and "Select Risk State". The "Choose Your SIU Binding Office" section has a dropdown menu labeled "Select Option" and a checkbox labeled "Search By Office". The "Select Risk State" section has a dropdown menu labeled "Select Option" and a checkbox labeled "Search By State". A map of the United States is displayed on the right side of the form. At the bottom right, there are two buttons: "Continue" and "Will Do Later". A blue circle highlights the "Select Risk State" dropdown and the "Continue" button.

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

New Quotes: - Office State Selection

Choose Your SIU Binding Office

Commercial PC 947 ☐ Search By Office

Select Risk State

GEORGIA ☒ Search By State

Choose Your Coverage

General Liability Commercial Property Package (General Liability & Commercial Property)

Continue Will Do Later

- 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

New Quote

Coverage ▾

All Lines

Business > Location > General Liability > Rate Indication

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

New Quote

Recent Activity

Search

Business

Location

General Liability

Rate Indication

Business Information

ProducerBusinessApplicant/Insured

Agency & Agent Information

Retail Agency:

SIU - DO NOT USE!!! HN 8/14

City : AlpharettaState : GA

Producer:

Vikki Thomas

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 > Location > General Liability > Rate Indication

Business Information

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

Map Satellite

Uncle Jack's on Canton Street
Osteria Mattone Italian · \$\$\$
The Well
The Fickle Pickle
Fellows Cafe Breakfast · \$\$
Crazy Love Coffee House
Roswell Founders Hall
Art Studio On Canton Street
New Kent Capital
Madrid Spanish Taverna Spanish · \$\$

Back Next Step


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

Business Information

Producer ☒ Business ☒ Applicant/Insured ☐

What form of Business Entity do you have?

Individual	Trust	Corporation	Joint Venture
LLC	Not For Profit Org	Partnership	Sole Proprietorship
Owner			

Tell us the name of your company 

Company Information

Company Full Name:

Fickle Pickle - TEST POLICY

Insured Contact Name:

Norman Pickle

Insured Phone Number:

(555) 555-5555

Insured Email Address:

vthomas@siuins.com

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

DBA:

Enter DBA Name

Back

Continue

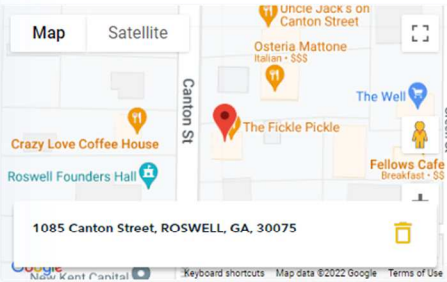
- If more than one location, select "Add another location"
- Click "Continue"

Business > Location > General Liability > Rate Indication

Location Information

Total Location: 1

[Add another location](#)



Map Satellite

1085 Canton Street, ROSWELL, GA, 30075

Back Continue

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

Business > Location > General Liability > Rate Indication

General Liability

[Coverage limits and Deductibles](#) Class

Select Option

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

Back 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	<input type="text" value="\$ 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

🔍 restaurant

16940 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	16941 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	16921 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	16920 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	16931 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
11167 Concessionaires - Checkroom, shoeshine, or toilet concessions in hotels, restaurants, railroad stations, etc.	12467 Equipment, Fixtures or Supplies - for bars, hotels, offices, restaurants or stores - distributors	16900 Restaurant/Deli	61217 Restaurant/Deli (Lessors Risk)	16905 Restaurants - Bring Your Own Alcohol - with no sale of alcoholic beverages - with table service
16906 Restaurants - Bring Your Own Alcohol - with no sale of alcoholic beverages	16820 Restaurants - operated by concessionaires -	16819 Restaurants - operated by concessionaires - Other than Not-For-	16902 Restaurants - Refreshment Stands or Drive-Ins with	16901 Restaurants - Self Service or Self Ordering - Including Cafeterias and

Add More

Save

Close

- Click "Continue"

[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	<input type="text" value="\$ 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

[Business](#) > [Location](#) > [General Liability](#) > [Rate Indication](#)

General Liability

Coverage limits and Deductibles [Class](#)

[Add Classification](#)

3086 Conrad Drive Southwest, LAWRENCEVILLE GA, 30044

Class Code	Class Descriptions	Percentage Of Operation	Employee Payroll	Rating Base	Exposure
53734	Furniture or Woodwork Stripping, Refinishing or Repairing - shop only			Gross Sales	

[Back](#)
[Continue](#)

PAS0002750
 J.B STRIPING SEALING AND THERMO LLC

Recent Activity

Search By

Insured

J.B STRIPING SEALING AND THER...
 Status: **Incomplete**

PAS0002750
 General Liability

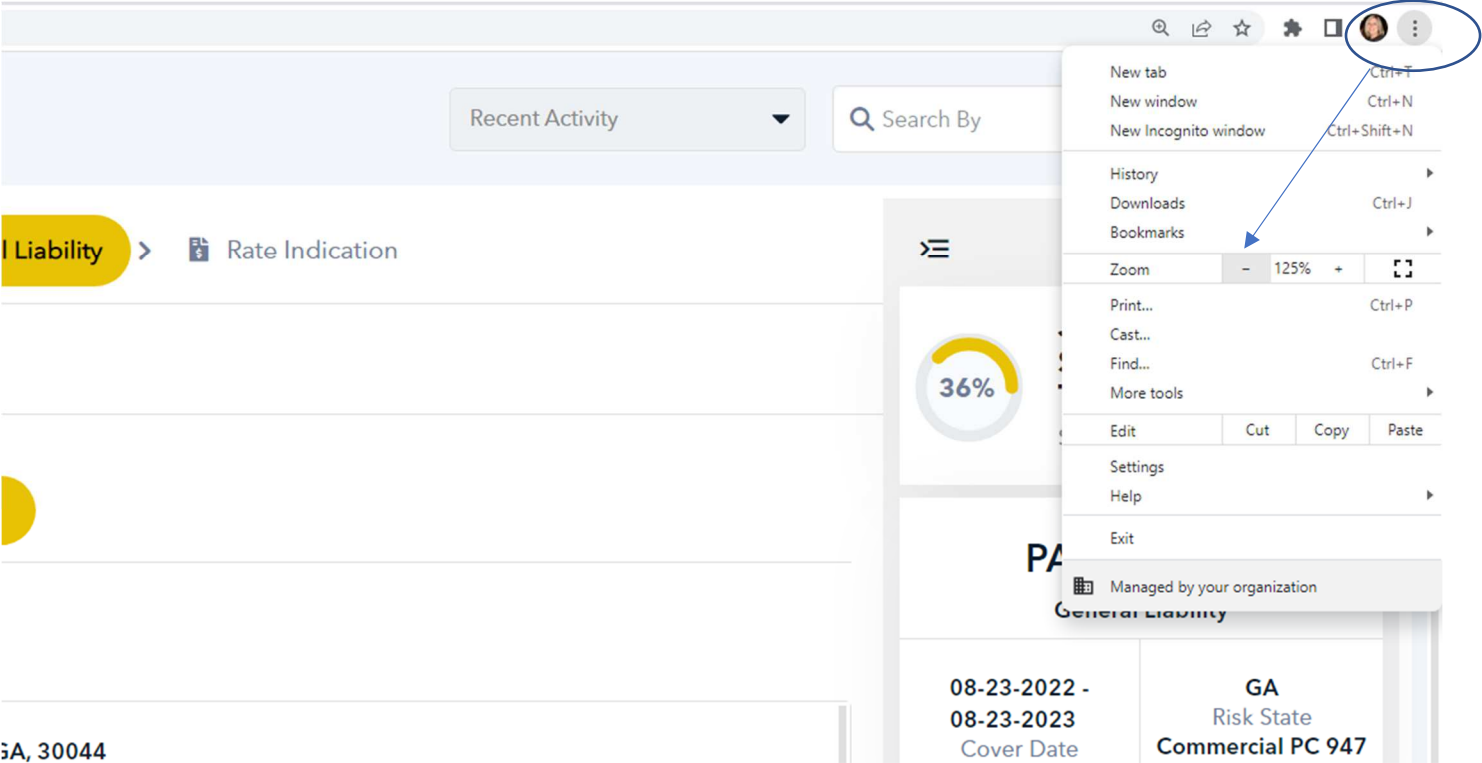
08-23-2022 - 08-23-2023
 Cover Date

GA
 Risk State
 Commercial PC 947
 Office

☒ Emails

☒ Memo / Document

- 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”

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	<input type="text" value="\$ 750000"/> <input type="checkbox"/> If Any

Back 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?	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> Unanswered
Has the Applicant carried insurance and been loss free for the past 3 consecutive years?	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Unanswered
Apply 10% Loss Free Credit to the General Liability Coverage?	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Unanswered
Has the Applicant sustained any loss occurrences that would give rise to an insurance claim in the past 3-years?	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> Unanswered
Is the Applicant new in business at the same business and location to be insured, for less than 12 months?	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> Unanswered
Century Surety	
Enter Consecutive Years without Loss	<input type="text" value="5"/> Enter Value
Scottsdale	
General Liability	
Location 1 :-	
Select Program for Class Code: 16901	<input type="text" value="DL (Restaurant/Deli) - 1690"/> Select Value
United States Liability Insurance Group	
General Liability	
Location 1 :-	
Select Class Description for Class Code: 16901	<input type="text" value="Restaurant - with no sale of"/> Select Value

Get Rates

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

Rate Indication			
Fees and Taxes are not included. Please click on Select and Proceed to view detailed Fees and Taxes for particular carrier.			
<input type="checkbox"/> Century Insurance	\$6,643 GL : \$6,643	Limit Occurrence/Aggregate: \$1M / \$2M	Deductibles Bodily Injury-Property Damage Per Occurrence : \$500
<input type="checkbox"/> USLI	\$3,747 GL : \$3,747	Limit Occurrence/Aggregate: \$1M / \$2M	Deductibles N/A
<input type="checkbox"/> WESTERN WORLD An AIG Company	\$3,503 GL : \$3,503	Limit Occurrence/Aggregate: \$1M / \$2M	Deductibles Bodily Injury-Property Damage Per Occurrence : \$500
<input type="checkbox"/> SCOTTSDALE INSURANCE COMPANY	\$3,938 GL : \$3,938	Limit Occurrence/Aggregate: \$1M / \$2M	Deductibles Bodily Injury-Property Damage Per Occurrence : \$500
<input type="checkbox"/> Penn-America Group	\$5,479 GL : \$5,479	Limit Occurrence/Aggregate: \$1M / \$2M	Deductibles Bodily Injury-Property Damage Per Occurrence : \$ 0
<input type="checkbox"/> IFG Companies	\$4,457 GL : \$4,457	Limit Occurrence/Aggregate: \$1M / \$2M	Deductibles Bodily Injury-Property Damage Per Occurrence : \$500

- 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.

Fickle Pickle - TEST POLICY

12 Months

08-22-2022

08-22-2023

Applicant Name


Policy Period

Inception Date

Expiry Date

MARKET CHOSEN:

WESTERN WORLD

An  company

Location-1

1085 Canton Street, ROSWELL, GA, 30075

General Liability

Limit Information

Occurrence/Aggregate : \$1M / \$2M

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

Deductible Information

Bodily Injury-Property Damage Per Occurrence \$ 500.00

Coverage

Class Code Description	Exposure Basis	Exposure	Employee Payroll	Payroll (%)
------------------------	----------------	----------	------------------	-------------

Edit Submission

Back

Print Indication

Continue

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

+ Fees

\$ 275.00

+ Taxes

\$ 151.12

FINAL PREMIUM

\$ 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"

FINAL PREMIUM	\$ 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

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 Loss Prior Carriers

Prior Carriers

Is New Venture:

☐ Yes ☒ No

Prior Carrier Name:

Travellers

Policy No:

TL123456789

Effective Date:

10-23-2021



Expiry Date:

10-23-2022



Term Premium:

\$4,500

Add +

Cancel X

Back

Continue

- Answer Supplements questions and click "Continue"

Supplements

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

Restaurant-Bar-Tavern

What Time Does The Sale Of Alcohol Cease:

n/a

What Year Did Business Start At This Location Under Current Ownership And Management:

1990

Do All Public Areas, Occupancies And /Or Habitational Units Have Functioning And Operational Smoke And/Or Heat Detectors?:

☒ Yes ☐ No

Does The Automatic Fire Extinguishing System Have An In-Force Cleaning Contract?:

☒ Yes ☐ No

Are Drink Specials/Happy Hours Offer After 9:00 PM?:

☐ Yes ☒ No

Has Applicant Insurance Every Been Cancelled Or Non-Renewed?:

☐ Yes ☒ No

Are There Grills, Deep Fryers Equipment Or Woks On The Premises?:

☒ Yes ☐ No

What Type Of Extinguishing System Is Functioning And Operational?:

☐ Dry ☒ Wet

Alcohol Sales:

\$ 0

Number Of Times Per Week Entertainment Is Provided At This Location:

0

What Is The Latest Time The Establishment Will Close:

3:00 p.m.

Food Receipts:

\$ 500,000

How Many Years Experience Does The Current Owner Have In Owning And Managing This Type Of Operation:

32

Is Dancing Permitted?:

☐ Yes ☒ No

Does The Establishment Feature Any Type Of Entertainment?:

☐ Yes ☒ 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, .docx, .msg, .jpeg

Drag & Drop files here
or
Browse files

UPLOAD

Documents

File	File Type	Action
------	-----------	--------

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 or call (678) 498-4619.

Video Demo

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