



**I.B. Green &
Associates Inc.**

COMMERCIAL GUIDE – FL / AL

Table of Contents

Commercial Products Listing, Agent Assistance & Irvin B. Green Website Info.....	3
How to Obtain a Commercial GL Quote.....	4
GL Rater Success Guide.....	5-8
Contacts List.....	9

GENERAL COMMERCIAL PRODUCTS

General Liability	Crime Insurance	Tree Trimmers
Rental Mobile Homes	Surety Bonds	Restaurant & Bar
Commercial Property	Liquor Liability	Site Supervisors
OL&T Liability	Builders Risk	Plumbers, Painters
Commercial Package	General Contractors	Vacant Land
Excess / Umbrella	Workers Comp	Janitorial
Special Events	Construction & Premises Protective	Remodeling
BOP	Owner Acting as General Contractor	Landscaping
Garage Keepers	E&O /Professional Liability (Prop	Carpentry
Inland Marine	Mgrs/Real Estate Agts)	Handyman
Cyber Insurance	Roofing	Various other Classes.

AGENT ASSISTANCE

- Knowledgeable and Helpful Staff
 - Agent Resources Menu - consolidating help guides and information for quick reference.
 - Classification prohibit notes are programmed in GL Rater for your information and guidance.
 - Loss Run Online Request form.
-

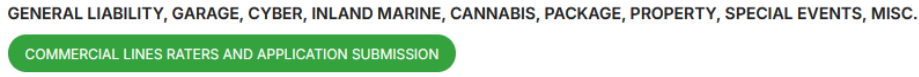
ONLINE RATERS & OFFLINE PROGRAMS

After you login to www.ibgreen.com select the **Commercial Lines Button** on the home page.

- **Online Commercial GL Comparative Rater (FL/AL online, GA via Paper App):** The Commercial Rater will provide a quick indication from all of our GL companies at the same time. Classification prohibit notes are shown for your information and guidance. Please submit apps/supplementals when requesting to bind.
- **Online Garage & Auto Dealers Quote Request Form (FL/AL/GA):** Complete the online form and upload apps to request a quote. Main Classes: Auto Repair, Auto Dealer, Car Wash/Detailing, Heavy Truck Dealer/Repair, Auto Body work.
- **All Other Lines of Business Button:**
 - **Online Business Owners (FL/AL):** Quote and request binding via the online portal.
 - **Online Cyber Insurance Rater (FL/AL/GA):** Quote and request binding via the Cyber Portal.
 - **Commercial Property WIND Quote Request Form:** Submit applications online to request quote.
 - **Online Workers Compensation Rater (FL/AL):** Select the Agent Service Portal and click the NAGA Workers Comp rater link to quote and request binding of Workers Comp risks online.
 - **Online Surety Bonds Rater (FL/AL/GA):** Quote and issue Bonds online.
 - **Online USLI Rater (FL/AL/GA):** The USLI button allows you to obtain a quote through USLI directly. You may also call 855-519-4953 for a quote. Key Classes: Liability Only for Owner Occupied Mobile Homes/Homes, Lunch Truck Concessionaire, Photographer with E&O, Baking Goods, Insurance Agent, Non-Profits, Beautician/Barber, Restaurants Including Liquor Liability, Builders Risk.
 - **Online Admitted General Liability Program (FL/AL/GA):** Quote and issue GL policies online. Admitted carrier with risk management perks for your insured. Separate login required.
 - **Online USLI Special Events (FL/AL/GA):** The Special Events Link will assist you in obtaining a quote through USLI directly. You may also call 855-519-4953 for a quote.
 - **Offline Programs:** Cannabis (FL) and Ocean/Inland Marine (FL/AL/GA). Please submit Acord apps to commercialsubmissions@ibgreen.com or call (352) 638-9400 for assistance.

HOW TO OBTAIN A COMMERCIAL GL QUOTE

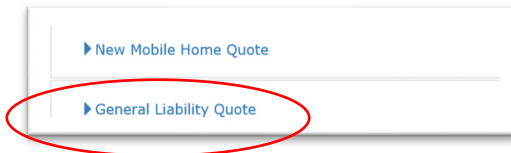
1. Log into www.ibgreen.com and click on the Commercial Lines Raters Button.



2. Then click the Commercial Comparative Rater & App Submission Button.



3. Select General Liability Quote link in new window.



4. Provide Insured Name, Limits as well as add any optional coverages. Hit Next.
5. The second page of the quote will require the Zip Code, Class Codes and exposure amounts along with information regarding subcontractors, number of owners and Employee Payroll.
 - a. Exposure Basis: Must = 100% when contractor classes.
 - b. **Annual Employee(s) Payroll: Do NOT enter the # of Employees on this Page**

Location & Class Information:

Address / City / Zip	County	Del Zip / County	Class Code	Exposure Basis	Exposure Amount	# of physical address for this zip/class	Delete Class		Credit / Debit
<input type="text" value="123 Example Lane"/> <input type="text" value="Wildwood"/> <input type="text" value="34785"/>	<input type="text" value="Sumter"/>	<input type="text" value=""/>	<div style="border: 1px solid gray; padding: 2px;">96816 - Janitorial Services</div>	Enter the % of work attributed to this class	<input type="text" value="75"/> %	<input type="text" value="1"/>	<input type="button" value="🗑️"/>	+ Add Class + Add Location	<input type="text" value="0.00"/>
			<div style="border: 1px solid gray; padding: 2px;">99952 - Pressure Washin</div>	Enter the % of work attributed to this class	<input type="text" value="25"/> %	<input type="text" value="1"/>	<input type="button" value="🗑️"/>	+ Add Class + Add Location	<input type="text" value="0.00"/>

Does the customer use subcontractors? Yes No

Number of owners/executive Officers:

Total Annual Employee(s) Payroll (Excluding Owners/Officers):

6. Then hit continue to see which carriers can offer a quote for the risk. *Please note, any prohibits for a specific class are listed on the summary page.*

COMMERCIAL GL RATER SUCCESS GUIDE

See below for some helpful tips to assist you in successfully quoting and binding risks with Irvin B. Green & Associates.

1. BUSINESS DESCRIPTION / OPERATIONS:

Before selecting any class codes please discuss with the insured what services are offered.

Assign class codes accordingly by typing in code/description and selecting option in drop down.

Please Note: Handyman class code is for MINOR REPAIRS ONLY. If you choose this Handyman class code and the insured does Remodeling, Floor Installation, Cabinet Installation, Drywall Installation or any MAJOR Repairs, the risk will be declined due to incorrect risk classification.

2. EXPOSURE BASIS / EXPOSURE AMOUNT:

These fields will show you what the Exposure Basis is by class, and will allow you to input the Exposure Amount. The Exposure Basis shows you how the classification is rated. If the classification is based on Payroll it will ask the % for that class, see below classification 91111. If it is not Payroll based it could be Area, Each, Gross Sales.

Location & Class Information:

Zip Code	County	Delete Zip / county	Classification	Exposure Basis	Exposure Amount
34748	Lake <input type="button" value="v"/>	<input type="button" value="x"/>	91111 - Air Conditionina <input type="button" value="^"/> <input type="button" value="v"/>	Enter the % of work attributed to this class	75 %
			91150 - Appliances and Accessorie <input type="button" value="^"/> <input type="button" value="v"/>	Enter the % of work attributed to this class	25 %
			61225 - Buildings or Premises <input type="button" value="^"/> <input type="button" value="v"/>	Area	2000
			63010 - DWELLING - one familv- <input type="button" value="^"/> <input type="button" value="v"/>	Each Location	2
			13673 - Grocery Stores <input type="button" value="^"/> <input type="button" value="v"/>	Gross Sales	35000 \$

% fields must have a combined total of 100%. If multiple classes, split percentage up among classes based on insured operations.

3. PAYROLL:

At the bottom of the Location & Class Information screen the following two fields will appear if you have chosen a class with a Payroll Exposure Basis. You can inadvertently increase your quote premium if inputting wrong figures here.


Number of owners/executive Officers:	<input type="text" value="1"/>	<i>This field will auto charge \$16,700 Payroll PER OWNER.</i>
Total Annual Employee(s) Payroll (Excluding Owners/Officers):	<input type="text" value="0"/>	<i>EMPLOYEE PAYROLL – DO NOT PUT OWNER PAYROLL OR # OF EMPLOYEES HERE. PLEASE INPUT EMPLOYEE PAYROLL.</i>

4. PROHIBIT / SUPPLEMENTAL NOTES PER CARRIER:

Please keep an eye out for prohibits listed per the carrier. You will see any applicable Prohibits wording on the quick quote screen and the Summary Page.

Quick Quote

Business Class(es) : 61225 : Buildings or Premises - office -premises occupied by employees of the insured - Not-For-Profit only

Carrier Name	Total Premium	Company Rating	Commission	Green Bucks
 Penn-America Group	\$551.26	Surplus AM Best "A XI" Rated	12.5%	\$10 ➔

->61225 PROHIBITED: DATING OR COMPANION SERVICES, BAIL BOND OPERATIONS, ABORTION CLINICS, OFFICES FOR EMERGENCY CARE, AMBULANCE SERVICES/EMT'S/OR ANY OTHER SIMILAR OCCUPANCY

If a Supplemental is required, the summary page will state so at the top of the Prohibits section just below the applicable class code.

95625 Handyperson

PROHIBITED: Required Supplemental : Contractors.

5. CLICK HERE TO FINISH AND SUBMIT BUTTON:

After the agent has quoted and is at the end of the application process, the Quote Status will say "SUBMISSION PENDING AGENT COMPLETION"

Summary

Quote Number: Q038277

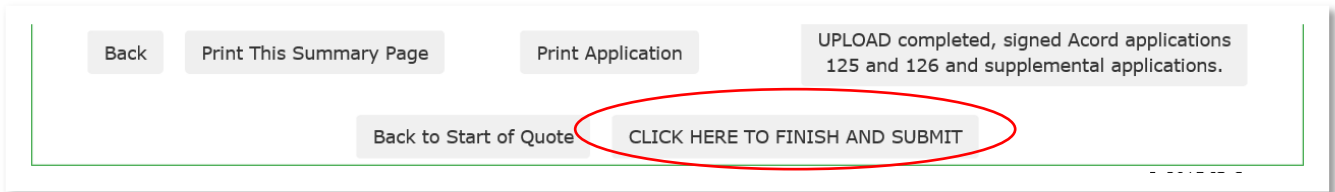
Quote Created Date: 10/03/2019

Status: SUBMISSION PENDING AGENT COMPLETION

When ready to submit, Agent MUST FIRST print the application and any applicable Supplemental forms.

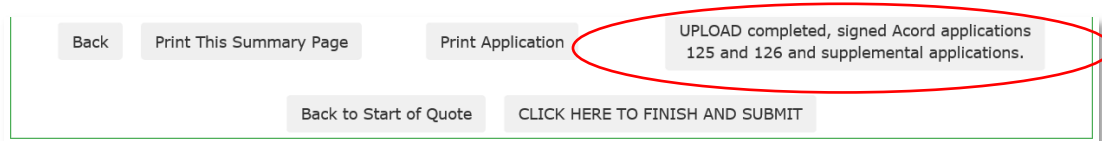
THEN click "CLICK HERE TO FINISH AND SUBMIT" to submit risk.

If this Finish button is NOT clicked, then the risk will not be submitted to Ibgreen and the quote will NOT be reviewed for approval. Do not close this screen until you receive a Submission Number as indicated in item 6 below. If you do not receive this SUB # the risk has not been submitted.



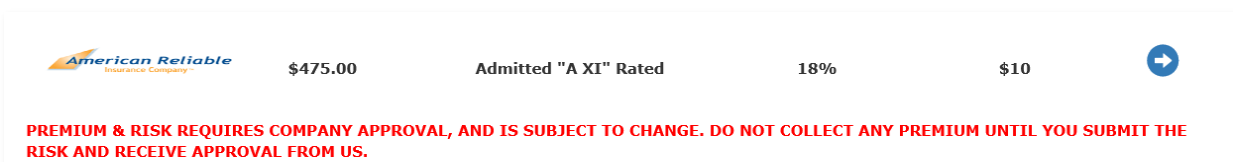
6. APPLICATIONS / SUPPLEMENTALS REQUIRED FOR BINDING:

To ensure your submission is not Declined for Missing Information, please upload applicable applications and supplementals to the quote immediately using the Upload Button at the bottom of the summary page.



7. QUOTES THAT REQUIRE CARRIER APPROVAL:

There are times for specific classes where the carrier will need to provide approval for a quote. When the carrier reviews a quote it is possible quoted premiums could change. There will be red wording on the summary page indicating if the carrier must approve the quote. In these instances, please wait for company approval before collecting premium from the insured.



8. MAKE A PAYMENT:

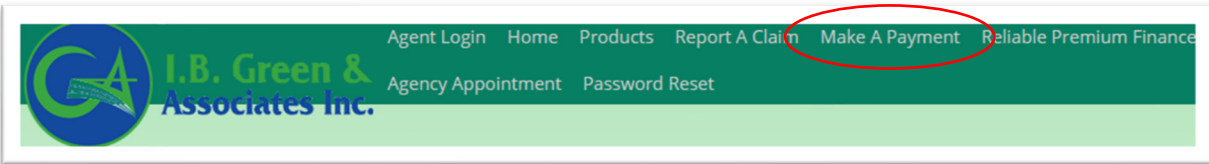
OPTION 1: Depending on if your quote requires approval, there will be payment options at the bottom of the summary page of your quote. If options are listed, then select one and hit the SUBMIT button. If making an online payment, you will see the payment screen. Follow screen prompts to process the payment. When you are done you will return to the rater. A receipt will be emailed to the email address provided in the payment screen. If there are no options at the bottom of your quote, then proceed with Option 2 if approval has been provided by the underwriter.

Payment By: Mail Check/Money Order Payment ACH/Credit Card Payment – FULL PAYMENT ACH/Credit Card Payment – DOWN PAYMENT

[Print This Summary Page](#) [Print Application](#) [Submit](#)

UPLOAD completed, signed Acord applications 125 and 126 and supplemental applications.

OPTION 2: If your quote requires underwriter or carrier approval AND approval/binder is given then you may make a payment on lbgreen.com using the Make A Payment Menu.



CONTACTS BY DEPARTMENT

DEPARTMENT	REPRESENTATIVE	EXTENSION	EMAIL
Accounting	Michelle	Ext. 107	mblakley@ibgreen.com
Agent Relations / Green Bucks	Angela	Ext. 111	ajohnston@ibgreen.com
Cancellations	Tomeka	Ext. 120	tlondon@ibgreen.com
Commercial Lines / ACIC & Garage	Ella	Ext. 133	egoldberg@ibgreen.com
Commercial Lines / ACIC GL	Ginny	Ext. 148	ggriffin@ibgreen.com
Commercial Lines / Southern GL	Darla	Ext. 104	dwilliamson@ibgreen.com
Commercial Lines / Safety GL & UFCIC	Karyn	Ext. 122	kdunell@ibgreen.com
Commercial Lines / Penn & UFCIC	Dylan	Ext. 109	dguidry@ibgreen.com
Commercial Lines / Cyber	Sue	Ext. 129	snewman@ibgreen.com
Commercial Lines / USLI	Zach	Ext. 138	zhuff@ibgreen.com

QUESTIONS? Please call our office at (352) 638-9400.

MARKETING REPRESENTATIVE

Eric Kleeman
eric@ibgreen.com
(352) 638-9400, ext 132