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# AGENT REFERENCE GUIDE - FLORIDA

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## IBGREEN.COM - HOME PAGE & PRODUCTS

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As soon as you log on, you will be directed to our home screen. These buttons will provide options for Personal Lines and Commercial Lines. The following products are available online.

### PERSONAL LINES BUTTON:

- **Online Mobile Home Comparative Rater (FL):** The Mobile Home Comparative Rater provides quotes with all of our Mobile Home Markets at the same time and request binding online.
- **Online HO4 Tenants Rater (FL):** Obtain contents quotes easily through the online rater and request binding.
- **Online Vacant Rater (FL):** Obtain quotes for Vacant Dwelling or Vacant Mobile homes and request binding online.
- **Online Low Value Dwellings Rater (FL):** Obtain quotes for Low Value Dwellings, owner occupied or rentals and request binding online.
- **Online KW Specialty Homeowners, HO6 and Vacant Exwind (FL):** Quote online if you have been provided a login to the KW Quoting system and submit for Underwriting Review online. Agents may request login if needed, or you may fill out application provided and submit to [loberry@ibgreen.com](mailto:loberry@ibgreen.com).
- **Online USLI Rater (FL/AL):** The USLI button will assist you in obtaining a quote through USLI directly. You may also call 855-519-4953 for a quote. Key Classes: Comprehensive Personal Liability (Owner Occupied Mobile Home/Home), Excess CPL, Home Based Business (140 Eligible Classes).

### COMMERCIAL LINES BUTTON:

- **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](mailto:commercialsubmissions@ibgreen.com) or call (352) 638-9400 for assistance.

## HOW TO OBTAIN A COMMERCIAL GL QUOTE

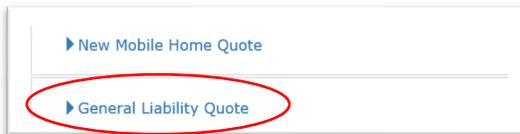
1. Log into [www.ibgreen.com](http://www.ibgreen.com) and click on the Commercial Lines Raters Button.



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 #ccc; 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="Delete"/>	+ Add Class + Add Location 0.00
			<div style="border: 1px solid #ccc; 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="Delete"/>	+ Add Class + Add Location 0.00

Does the customer use subcontractors ?  Yes  No

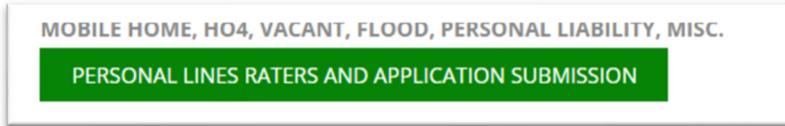
Number of owners/executive Officers:

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 quote summary.*

## HOW TO OBTAIN A MOBILE HOME QUOTE

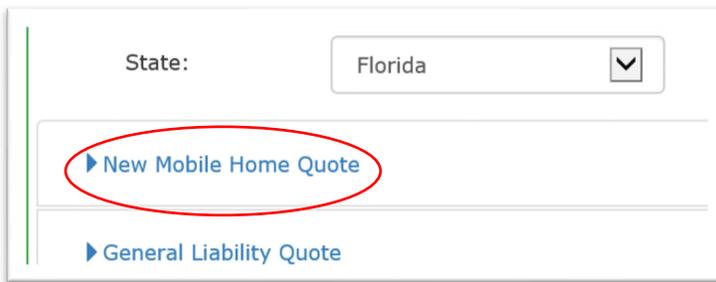
1. Log into [www.ibgreen.com](http://www.ibgreen.com) and click the Personal Lines Raters button.



2. On the next page, click the Mobile Home Comparative Rater button.



3. Select New Mobile Home Quote link in new window.



4. Provide all necessary information on page 1 and 2 of quote such as Insured Name, Limits and provide all required rating detail. Then hit continue to see which carriers can offer a quote for the risk.
5. Select Quote and Submit for binding when ready to write the risk. See next page for details on how to submit a quote for binding.

Quick Quote					
	Chubb European Group SE (Package Program)	Great Lakes Insurance SE (Package Program)	Lloyds (Country Estates Mobile home program)	Lloyds (Named peril package Program)	Lloyds (Package Program)
	U/W GUIDE	U/W GUIDE	U/W GUIDE	U/W GUIDE	U/W GUIDE
<b>Mobile Home Limit</b>	\$67,000	\$67,000	\$67,000	\$67,000	\$67,000
<b>Attached Structure Limit</b>	\$0	\$0	\$0	\$0	\$0
<b>Unattached Structure Limit</b>	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
<b>Personal Effects Limit</b>	\$20,100 ***	\$20,100 ***	\$15,000	\$20,100 ***	\$20,100 ***
<b>Personal Liability Limit</b>	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
<b>Medical Payment</b>	\$500	\$500	\$500	\$500	\$500
<b>Additional Living Expense Limit</b>	\$3,350	\$6,700	\$6,700	\$6,700	\$6,700

## GL SUBMIT FOR BINDING - CLICK HERE TO FINISH BUTTON

### FINAL SUMMARY SCREEN FOR MOBILE HOME RATER:

After 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 bind or request review of quote, Agent MUST click "Click Here to Finish" to submit the risk. ***If this button is NOT clicked, then the risk will not be submitted to Ibgreen and the policy will NOT be bound or reviewed.***

Back	Print Application	Invoice	Print This Summary Page	Upload Photos And Documents
	Back to Start of Quote	Click Here to Finish		

If you attempt to leave the final summary screen without hitting the "Click Here To Finish" button a pop up will appear asking if you are sure you want to leave this page without submitting. If you see this pop up, you have not submitted the risk to Ibgreen.

<b>COVERAGE IS NOT BOUND!</b>	
ARE YOU SURE you want to leave this page without Submitting This Application?	
No	Yes

**This process is very similar in the GL rater as well. It is up to the agent to submit risks for binding or review and to provide all required information for underwriting.**

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## GENERAL PRODUCTS

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### PERSONAL LINES

Mobile Homes (Up to 55 years & Newer)	Low Value Dwellings	Personal Liability / Excess
Mobile Home Named Peril Program	HO4 Program	Personal Liability for Mobiles Homes
Vacant Mobile Homes and Dwellings	HO3 & HO6 Ex-wind	Inland Marine
Rental Mobile Homes	Home Based Business	Short Term Rentals

### COMMERCIAL LINES

General Liability	Workers Comp
OL&T Liability	Carpentry
Rental Mobile Homes	General Contractors
BOP	Janitorial
Builders Risk	Landscaping or Lawn Care
Crime Insurance	Owner Acting as General Contractor
Commercial Package with Wind	Painters
Commercial Property with Wind	Plumbers
Cyber Insurance	Pressure Washing
E&O /Professional Liab. (Prop Mgrs/Real Estate Agts)	Real Estate Agents
Excess / Umbrella	Remodeling
Garage Keepers	Restaurant & Bar
Inland Marine	Roofers
Liquor Liability	Tree Trimmers
Special Events	Vacant Land
Surety Bonds	Various other Classes

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## AGENT ASSISTANCE

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- Knowledgeable and Helpful Staff
- Agent Resources Menu - consolidating help guides and information for quick reference.
- Mobile Home Cost Estimator and Underwriting Guides located in Rater for convenience.
- Classification prohibit notes are programmed in GL Rater for your information and guidance.
- In House Financing – available online.

## CONTACTS BY DEPARTMENT

DEPARTMENT	REPRESENTATIVE	EXTENSION	EMAIL
Accounting / Reliable Premium Finance	Michelle	Ext. 107	<a href="mailto:mblakley@ibgreen.com">mblakley@ibgreen.com</a>
Agent Relations / Green Bucks	Angela	Ext. 111	<a href="mailto:ajohnston@ibgreen.com">ajohnston@ibgreen.com</a>
Cancellations	Tomeka	Ext. 120	<a href="mailto:tlondon@ibgreen.com">tlondon@ibgreen.com</a>
Commercial Lines / ACIC & Garage	Ella	Ext. 133	<a href="mailto:egoldberg@ibgreen.com">egoldberg@ibgreen.com</a>
Commercial Lines / ACIC GL	Ginny	Ext. 148	<a href="mailto:ggriffin@ibgreen.com">ggriffin@ibgreen.com</a>
Commercial Lines / Southern GL	Darla	Ext. 104	<a href="mailto:dwilliamson@ibgreen.com">dwilliamson@ibgreen.com</a>
Commercial Lines / Safety GL & UFCIC	Karyn	Ext. 122	<a href="mailto:kdunell@ibgreen.com">kdunell@ibgreen.com</a>
Commercial Lines / Penn GL & UFCIC	Dylan	Ext. 109	<a href="mailto:dguidry@ibgreen.com">dguidry@ibgreen.com</a>
Commercial Lines / Cyber	Sue	Ext. 129	<a href="mailto:snewman@ibgreen.com">snewman@ibgreen.com</a>
Commercial Lines / USLI	Zach	Ext. 138	<a href="mailto:zhuff@ibgreen.com">zhuff@ibgreen.com</a>
Personal Lines – CHUBB MH, HO4, Vacant	Carol	Ext. 128	<a href="mailto:cmarciano@ibgreen.com">cmarciano@ibgreen.com</a>
Personal Lines – Great Lakes MH	Jessica	Ext. 110	<a href="mailto:jcarmona@ibgreen.com">jcarmona@ibgreen.com</a>
Personal Lines – Lloyds MH	Carrie	Ext. 112	<a href="mailto:cblair@ibgreen.com">cblair@ibgreen.com</a>
Personal Lines – KW Specialty	Laura	Ext. 139	<a href="mailto:loberry@ibgreen.com">loberry@ibgreen.com</a>
Personal Lines – KW Specialty	Julie	Ext. 105	<a href="mailto:jnicholson@ibgreen.com">jnicholson@ibgreen.com</a>
Personal Lines – KW Specialty	Tyler	Ext. 143	<a href="mailto:tyoung@ibgreen.com">tyoung@ibgreen.com</a>
Claims – Great Lakes / Lloyds / CHUBB	Denise	Ext. 101	<a href="mailto:dschneider@ibgreen.com">dschneider@ibgreen.com</a>

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

### MARKETING REPRESENTATIVE

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

### MARKETING REPRESENTATIVE

*Kim Phillips*  
kphillips@ibgreen.com  
(352) 638-9400, ext 149

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## GREEN BUCKS REWARDS PROGRAM

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### ***What is the Green Bucks Rewards Program?***

Green Bucks Rewards is a program Irvin B. Green & Associates developed to reward our agents for placing certain new business policies with our company.

### ***What policies qualify for this incentive?***

- Green Bucks submissions **must be received no later than 30 days after policy effective date.**
- You may earn Green Bucks for **NEW Policies** for the list of carriers below.
- **Renewals do not qualify.**

American Safety	\$10.00
Atlantic Casualty	\$10.00
KW Specialty	\$15.00
Lloyd's of London (MHL/MHN ONLY)	\$10.00
Penn-America	\$10.00
Sayata Cyber	\$10.00
Universal Fire & Casualty	\$25.00

***To sign-up*** for our Green Bucks program, log into our website and then go to the SERVICES Menu. Select GREEN BUCKS REWARDS INFO/ENROLLMENT in the drop down menu. Now click the link labeled “Click Here to Get Enrollment Form”. Fill out and submit the online enrollment form. You will be issued an Incentive Card once you successfully submit acceptable Green Bucks Rewards requests.

***To receive your Green Bucks incentive*** on New Business Policies, log onto our website and go to the SERVICES Menu and select FILL OUT GREEN BUCKS FORM in the drop down menu. The next screen should show a box requesting information on the policy. Fill out the form completely for *each* new business policy that qualifies to earn your incentive. *Please Note:* The Green Bucks Incentive Card amounts are loaded during the last week of each month.

***Questions?*** If you have any questions please contact Angela Johnston at ext 111.

## AGENT PORTAL – POLICY LOOKUP

Log into [www.ibgreen.com](http://www.ibgreen.com) and Click the Agent Service Portal button

POLICY LOOKUP: PERSONAL AND COMMERCIAL

AGENT SERVICE PORTAL

Portal will open, click on Policy Tab



Now, you can Click **Advance Search Tab** to search all policies within any time frame, past/present/future effective dates.

Type in policy number or insured name and hit Search.

To view policy effective dates, click the plus sign next to the policy number.

Quick Search Advance Search

From Date  To Date

Policy Number  Insured Name

Show entries: 10  Search:

Policy #	Insured	Coverage	Policy Status	Carrier	Agent Name	End Req
<input type="button" value="Search"/>	<input type="button" value="Search"/>	<input type="button" value="Search"/>	<input type="button" value="v"/>	<input type="button" value="Search"/>	<input type="button" value="Search"/>	<input type="button" value="Search"/>
<input type="button" value="+"/> MHL021215	JANE DOE	MOBILE HOME	Policy Expired	LLOYDS OF LONDON - FL		Enc Rec
<input type="button" value="+"/> MHL021215-01	JANE DOE	MOBILE HOME	Renewal Policy Expired	LLOYDS OF LONDON - FL		Enc Rec
<input type="button" value="+"/> MHL021215-02	JANE DOE	MOBILE HOME	Policy In Force	LLOYDS OF LONDON - FL		Enc Rec

To go into the Policy, Click on the Policy Number next to the plus sign. Now, the portal opens up Policy Details for the policy number you clicked on. (You can view the policy status from this page as well.)

<input type="button" value="-"/> MHL021215-02	JANE DOE	MOBILE HOME	Policy In Force	LLOYDS OF LONDON - FL
<b>Eff Date:</b> 06/01/2018				
<b>Exp Date:</b> 06/01/2019				

Policy Details will now be at the bottom of the screen.

Click the Documents tab to view any documents for the insured, such as the dec page. The dec page can be listed as "Dec Page" or "Insured / Broker Policy".

Click the Download link to view/save the document. If the document does not open, please check your Pop Up Blocker settings.

Premium Documents Risk Information Endorsement Renewal History Inv

Document Name	
Dec Page - 03-27-2018 - Insured - 4659500.html	<input type="button" value="Download"/>
Dec Page - 03-27-2018 - Producer - 4659736.html	<input type="button" value="Download"/>
Dec Page - 03-27-2018 - Producer - 4659737.html	<input type="button" value="Download"/>