



LOCALE EDGE

**Small commercial
comparative rater:**

SIAA LocalEdge iQuote guide



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Small commercial comparative rater: LocalEdge iQuote guide

With a single electronic application, our small commercial comparative rater, LocalEdge iQuote, provides new options to explore and the ability to secure bindable quotes to present to customers from top carriers—to get the best quote in less time.

This guide provides comprehensive and detailed information about LocalEdge iQuote. If you are looking for quick steps to get started, reference the LocalEdge iQuote: Get Started guide, found under Training on the Resources page of the [LocalEdge website](#).

Accessing LocalEdge iQuote:

After signing into the [LocalEdge website](#), LocalEdge iQuote can be accessed by selecting 'Get started' on the small commercial homepage. Then, click 'Go to LocalEdge iQuote' to load the LocalEdge iQuote comparative rater.

If unable to log in, please call the LocalEdge Support Services team at **800.444.1744, options 4, 1**, or email localedgesupport@bridgespecialty.com.

Viewing a quote:

To access a quote, go to 'Submitted Apps' dashboard, click the name of the insured, then click a carrier icon to view.

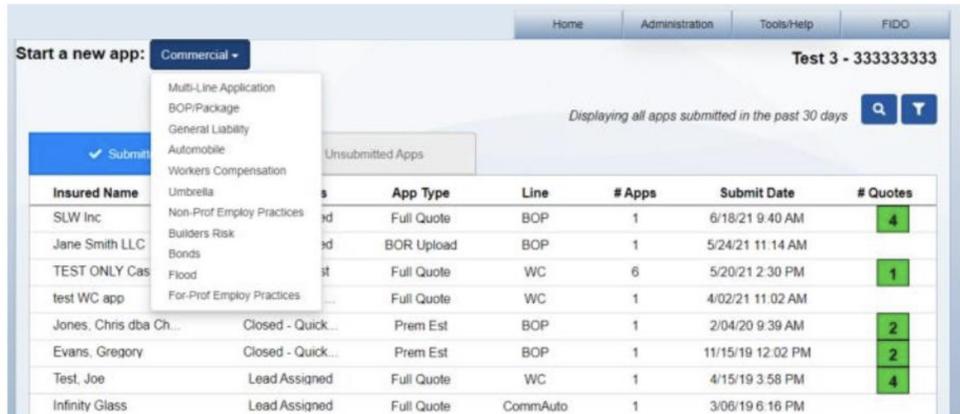
This will open a window with a button to view the proposal. Click 'Assumptions and Coverage Changes' to view the questions and answers the system assumed while quoting. If these are not correct, please contact the assigned broker. If these are correct, click 'View Proposal' to open the proposal.

Below the LocalEdge iQuote dashboard, there is a link to view the legend of dashboard codes. Please see the [Dashboard code descriptions](#) section of this guide for an explanation of each code found in the dashboard legend of LocalEdge iQuote.

Submitting an application

This section provides an overview of the basic LocalEdge iQuote application submission steps. For more detail, continue to the additional sections of the guide.

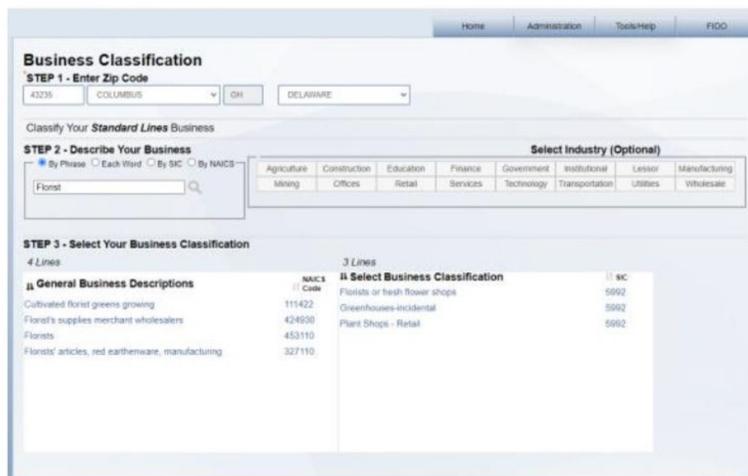
1. After signing in, go to the LocalEdge iQuote dashboard and click 'Commercial'



2. Select a line of business or multi-line application to quote

3. Classify the risk in three easy steps:

- Enter zip code of the insured to identify where their business is located.
- Search by phrase or by SIC/NAICS classification numbers.
- Select the business classification to prompt the rating questions specific to the selected classification and line of business.
- For more detailed steps, please reference the Classification Availability section of this guide.



Submitting an application

4. After the carrier classification is selected, 'Commercial Lines Carrier Availability' will populate

This will primarily list LocalEdge iQuote carriers that are able to consider the class of business.

5. Click either 'Start a Quote' to complete rating questions or import one or more fillable ACORD PDFs to pre-fill many of the rating questions

Importing one or more fillable ACORD PDFs will limit data entry duplication.

Home Administration Tools/Help FIDO

Commercial Lines Carrier Availability

Retail - All Other [retail] Florists [150] Florists [9]

NAICS classification code 459310
SIC classification code 5992

- Underwriting Notes:
 - All drivers must have acceptable driving records.
 - Any receipts from delivery must be less than 25% of total income.
 - Stores with sales of high-theft merchandise such as electronics, auto parts, computers, jewelry, etc. must have a central station alarm.
- The carriers displayed for the lines of business selected are subject to specific underwriting criteria.

Start a Quote Import an ACORD PDF to Start a New Application Drop your file here or browse Re-Classify Business

CHUBB Class / Class Underwriting Notes
Florists - Retail Code: 12841(59685)_240
No underwriting notes
[Show Access Type\(s\)](#)

Line Underwriting Notes
BOP No line underwriting notes

CNA Class / Class Underwriting Notes
FLORISTS - NOT GREENHOUSES Code: 5992-1(59685A)
This classification applies to a store principally engaged in the retail selling of fresh cut flowers, potted plants, shrubs, trees, leaves and branches of natural vegetation, bulbs, and floral arrang... [more](#)
[Show Access Type\(s\)](#)

Line Underwriting Notes
BOP No line underwriting notes

Submitting an application

6. Complete rating questions for selected classification and line of business

The screenshot shows the 'Coverage Selection' form in the PUEKY system. The application ID is 5949539, created on 2021-06-23 11:58. The client name is 'new client'. The form includes a sidebar with 'Available Carriers' such as Chase, Horizon, and Liberty Mutual. The main section contains 'Coverage Selection' details, including 'Application Type' (Business/Personal Policy, General Liability, Professional Services, Commercial Auto, and Umbrella) and 'Number of Lines Requested' (set to 1). It also includes fields for 'Business Type', 'Business Class', 'Business Code', 'NAICS Code', and 'SIC Code'. A 'Submit and Finish Later' button is visible in the top right corner.

7. Once the rating questions are finished, click 'Submit Application for Quoting'

All required questions must be answered before the 'Submit Application for Quoting' button will populate and the application can be submitted.

The screenshot shows the 'Full Quote: Summary' form in the PUEKY system. The application ID is 5949539, created on 2021-06-23 11:58. The client name is 'Flowers by Dan - TEST ONLY'. The form includes a 'Full Quote: Summary' section with a 'Full' button. Below this is the 'Coverage Selection' section, which lists various coverage types and their status (Yes/No). The 'Full' button is highlighted in blue.

8. The submission will be assigned to an LocalEdge iQuote broker who will work with LocalEdge carriers

The broker will advise in the case that any of the following occur: carrier underwriter review is needed, a bindable quote offer is ready, the submission may be referred to another internal department or if LocalEdge carriers declined to quote.

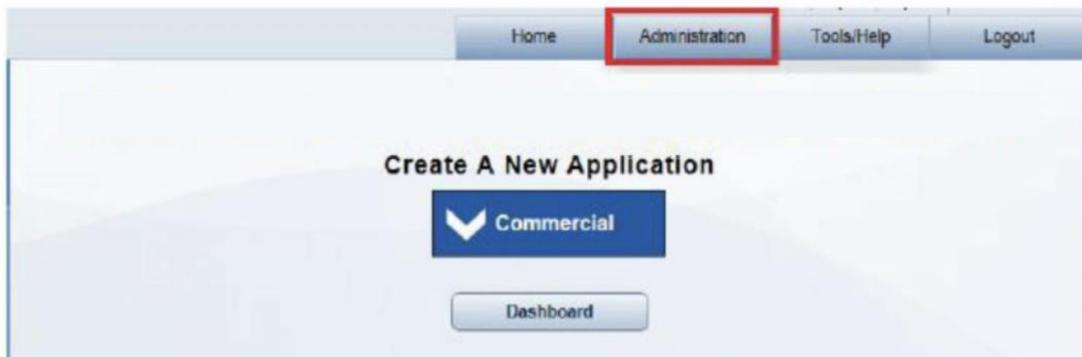
Adding a carrier profile

Create carrier profiles for direct appointments to make LocalEdge iQuote a single entry point for all available carriers!

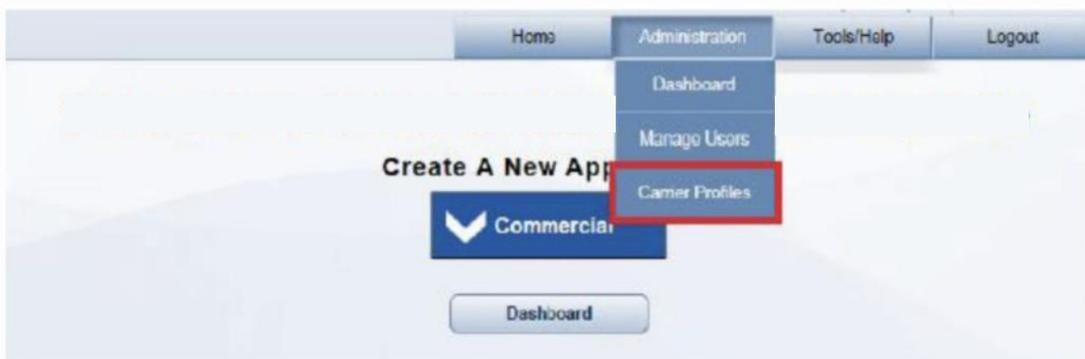
When a carrier profile is created for an electronically connected carrier, LocalEdge iQuote will submit to that carrier using an agents direct appointment credentials instead of LocalEdge wholesale information.

Agents may need to bridge rating info to the carrier on the LocalEdge iQuote Dashboard by clicking on the carrier icon, but then agents access, edit and bind with that carrier directly as normal.

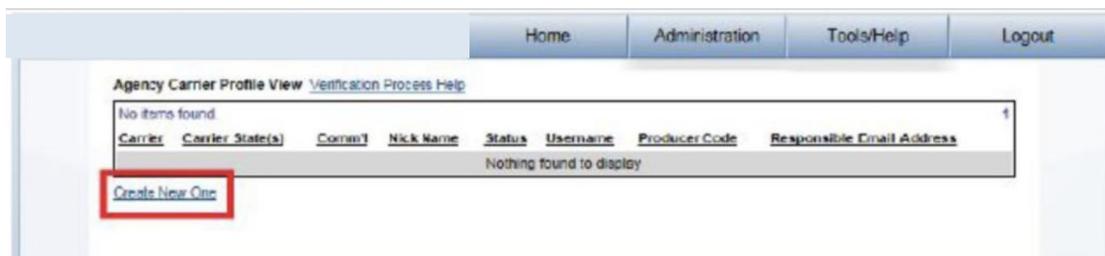
1. Click 'Administration' on the homepage



2. Click 'Carrier Profiles'



3. Click 'Create New One'



Adding a carrier profile

4. Fill out the information and click 'Submit for Verification'

The screenshot shows a web application interface for adding a carrier profile. At the top, there are navigation tabs: Home, Administration, Tools/Help, and Logout. The main content area is titled "Agency Carrier Profile" and contains the following fields and options:

- Profile Info: New**
- Carrier ***: A dropdown menu with "Select One" selected.
- Nick Name ***: A text input field with a "What's this?" link.
- User Name ***: A text input field with a "What's this?" link.
- Password ***: A text input field with a "What's this?" link.
- Verify Password ***: A text input field with a "What's this?" link.
- Responsible Email Address ***: A text input field with a "What's this?" link.
- Producer Code**: A text input field with a "What's this?" link.
- Commercial Lines** (with a "What's this?" link)
- Personal Lines** (with a "What's this?" link)
- Enable Carrier Renewal**
- Direct Bill - Days Prior to Expiration**
- States List** (with a "What's this?" link): A list of state abbreviations (AL, AZ, AR, CA, CO, CT, DE, DC, FL, GA) with up/down arrows and ">>>>" and "<<<" buttons. An empty text input field is to the right.
- Agent User Name** (with a "What's this?" link): A dropdown menu with "Any User" selected. A note below it says "Only use this field if you have multiple users with different carrier logins."
- Description** (with a "What's this?" link): A large text area.

At the bottom of the form, there are two buttons: "Cancel" and "Submit for Verification". The "Submit for Verification" button is highlighted with a red rectangular border.

Adding a carrier profile

5. Read through Agreement and click 'Accept' or 'Decline'

If 'Decline' is selected, the new Carrier Profile will not be processed.



'Redirected to the Carrier Profile screen.

6. Watch for 'Status' to change

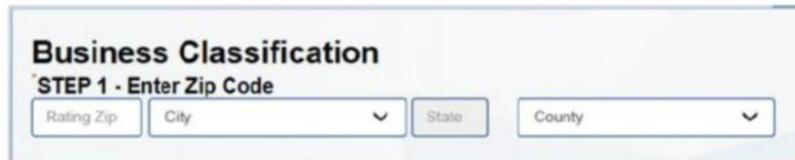
Verified – Carrier Profile is active and no further action is needed.

Error – There was an error in the validation process. Click 'Edit' to check information for accuracy.



Classification availability search

1. Enter business zip code



Business Classification
STEP 1 - Enter Zip Code

Rating Zip City State County

2. Describe the business

Enter a word, phrase, SIC or NAICS. For each selection, enter search criteria based on selection.



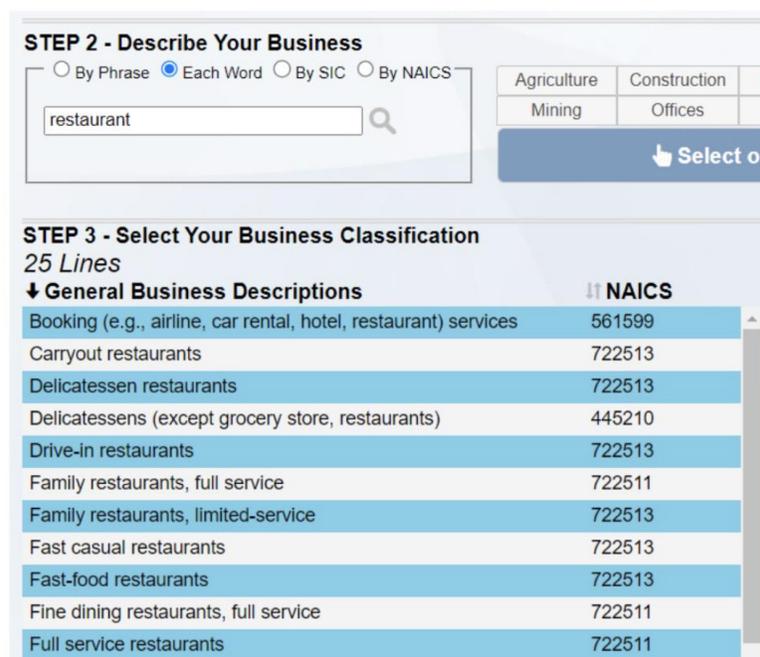
STEP 2 - Describe Your Business
 Each Word By Phrase By SIC By NAICS

Enter Search Keywords

Agriculture	Construction	Education	Finance	Government	Institutional	Lessor	Manufacturing
Mining	Offices	Retail	Services	Technology	Transportation	Utilities	Wholesale

3. Select the general business description

Once criteria is entered, see Step 3: a list of general business descriptions to choose from (Nothing will display in Step 3 until search criteria is entered in Step 2).



STEP 2 - Describe Your Business
 By Phrase Each Word By SIC By NAICS

restaurant

Select on

STEP 3 - Select Your Business Classification
25 Lines

General Business Descriptions	NAICS
Booking (e.g., airline, car rental, hotel, restaurant) services	561599
Carryout restaurants	722513
Delicatessen restaurants	722513
Delicatessens (except grocery store, restaurants)	445210
Drive-in restaurants	722513
Family restaurants, full service	722511
Family restaurants, limited-service	722513
Fast casual restaurants	722513
Fast-food restaurants	722513
Fine dining restaurants, full service	722511
Full service restaurants	722511

Classification availability search

4. Select the carrier classification

First, select the desired General Business Description (based on NAICS code descriptions). Then, choose the specific SIC code that matches the risk.

STEP 3 - Select Your Business Classification

25 Lines

General Business Descriptions	NAICS
Booking (e.g., airline, car rental, hotel, restaurant) services	561599
Carryout restaurants	722513
Delicatessen restaurants	722513
Delicatessens (except grocery store, restaurants)	445210
Drive-in restaurants	722513
Family restaurants, full service	722511
Family restaurants, limited-service	722513
Fast casual restaurants	722513
Fast-food restaurants	722513
Fine dining restaurants, full service	722511
Full service restaurants	722511
Furniture, restaurant-type, manufacturing	337127

18 Lines

Select Carrier Classification	SEGMENT
Banquet halls with catering staff	Caterers [189]
Catering services, social	Caterers [189]
Coffee shops	Snack and Nonalcoholic Beverage Shops [188]
Concession stands, mobile	Mobile Food Services [482]
Concessionaires	Used Merchandise Stores [458]
Delicatessen restaurants	Restaurants/Eating Places (Limited-Service) [187]
Fixed location refreshment stands	Snack and Nonalcoholic Beverage Shops [188]
Frozen Smoothies/Juice	Snack and Nonalcoholic Beverage Shops [188]
Ice cream or frozen yogurt parlors	Snack and Nonalcoholic Beverage Shops [188]
Meal Preparation Stores	Specialty Food Stores [184]

5. View available carriers

After choosing from the 'Select Business Classification' list, the available carriers for that class description will appear.

Home Administration Tools/Help FIDO

Commercial Lines Carrier Availability

Retail - Food related [retail] Restaurants (Full-Service) [359] Restaurants, full service [9]

NAICS classification code 722511
SIC classification code 5812

- Underwriting Notes: Full-service restaurants provide food services to patrons who order and are served while seated (i.e. waiter/waitress service) and pay after eating. This business class may be referred to a specialty market if it does not meet guidelines for standard carriers. If referred, you may be contacted for additional information to qualify and quote this business. Availability will then be subject to specialty market guidelines.
- The carriers displayed for the lines of business selected are subject to specific underwriting criteria.

Start a Quote Import an ACORD PDF to Start a New Application Drop your file here or browse Re-Classify Business

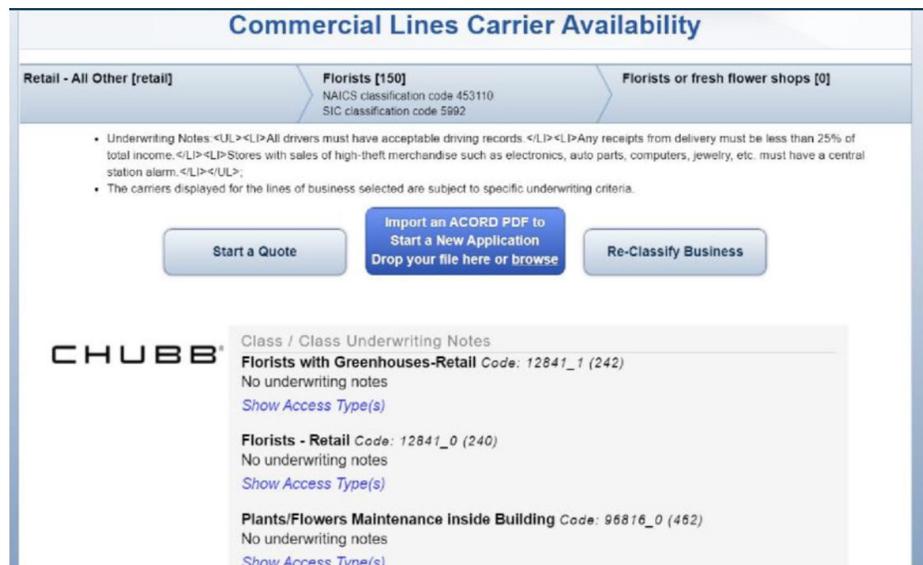
Class / Class Underwriting Notes
RESTAURANTS - FINE DINING Code: 5812-6(58126A)
Must adhere to UL 300 standards. Three years in business at the same location is required. No delivery.
[Show Access Type\(s\)](#)

Line Underwriting Notes
Work Comp No line underwriting notes

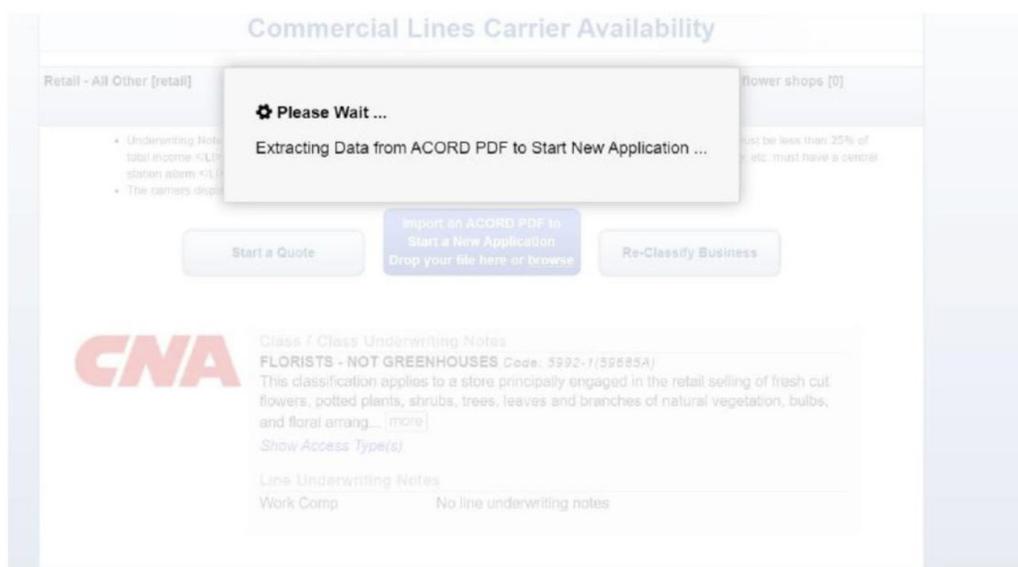
Class / Class Underwriting Notes
Restaurants - With No Sale of Alcoholic Beverages - With Table Service [Custom Protector] Code: 16900_0
No underwriting notes
[Show Access Type\(s\)](#)

Restaurants - Bring Your Own Alcohol - with no sale of alcoholic beverages - with table service [Custom Protector] Code: 16905_0
No underwriting notes
[Show Access Type\(s\)](#)

ACORD upload & translation to application

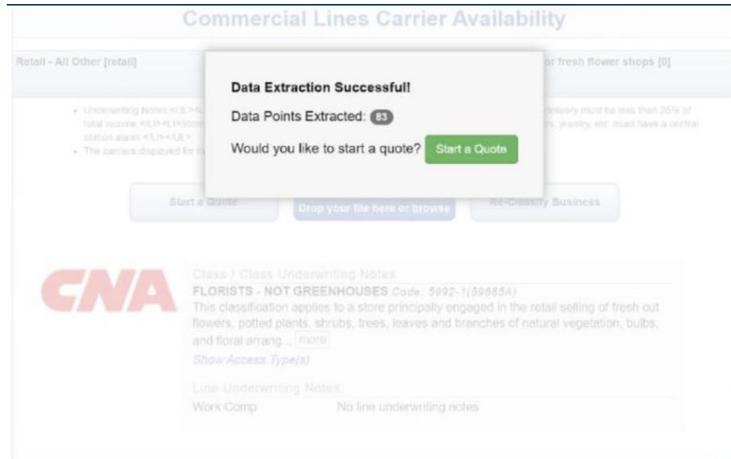


Once the standard process of entering the business zipcode and class is completed, the ACORD upload feature will appear above the carrier results. There, either drag & drop or browse for an ACORD PDF to begin the data translation process. **Note:** ACORD forms must be typed fillable and uploaded as a single PDF file.

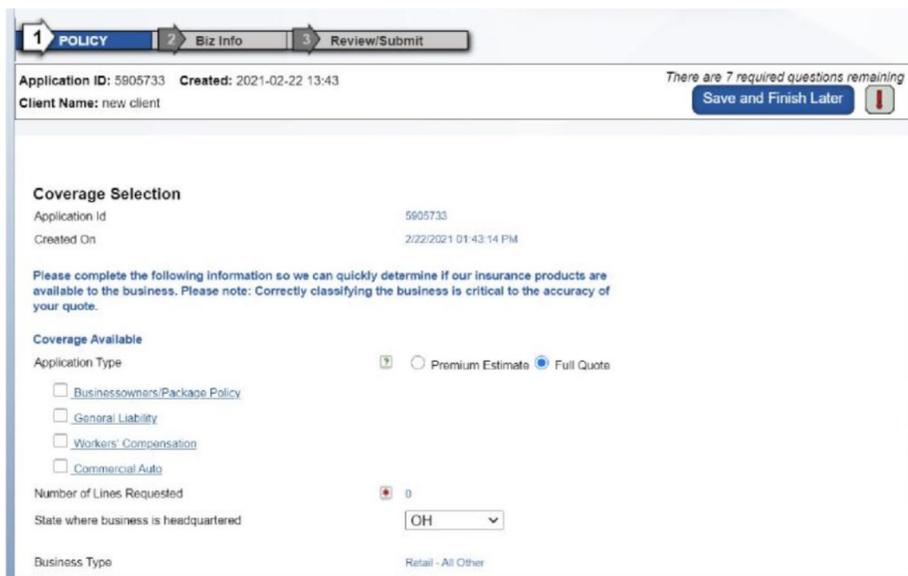


Upon dragging and dropping an ACORD PDF file or browsing and selecting one, a pop-up will appear indicating that the data extraction process has begun.

ACORD upload & translation to application

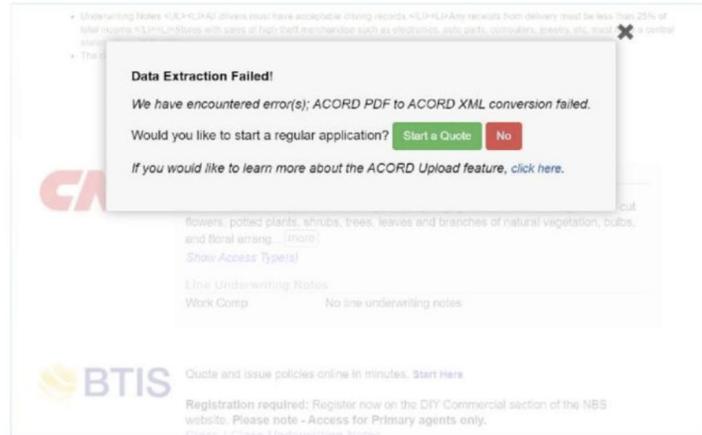


Upon successful data extraction, there will be a prompt to Start a Quote with pre-filled data from the ACORD PDF.



Next, an application pre-filled with the data extracted from the ACORD PDF will populate.

ACORD upload & translation to application



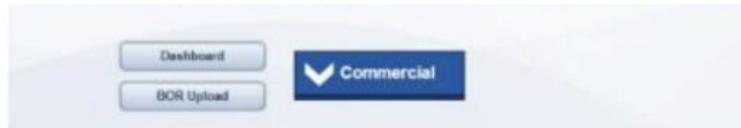
If the data extraction fails, a pop-up will appear stating that data extraction has failed. There is also an option to Start a Quote with no translated data.

Need to access a previously uploaded ACORD form? No problem! Agents have the ability to pull ACORD forms from LocalEdge iQuote if needed.

BOR process

1. Log in to LocalEdge iQuote

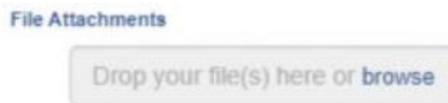
2. From the home page, click 'BOR Upload'



3. Complete the application

All questions requiring answers are marked with this symbol

4. If there is a completed BOR letter or ACORD already signed, upload using the 'File Attachments' box



5. Click 'Continue'

6. The next screen will show all information entered on the application. Review to ensure accuracy

A letter will generate to be copied and pasted into a document for any carriers requiring a letter.

A screenshot of the 'Broker of Record Application' form. The form is titled 'Broker of Record Application' and includes a 'Cancel' button. It contains several sections with fields for user information, application details, and contact information. The 'Application Info' section includes fields for 'Application No.' (00000001), 'Effective Date' (08/20/2021), 'Number of Lines' (1), and 'LHA' (EOP - Excess/Retirees). The 'Broker Contact Info' section includes fields for 'Last Name' (John), 'First Name' (Michael), 'Email' (james@epm.com), and 'Phone' (814.676.0100). The 'Business Info' section includes fields for 'Agent Email' (John.D@epm.com), 'Business Name' (United Safety Company), 'Type of Business' (Retail - Food Retail), and 'Company Description' (Retailer - Food Retail). The form also includes a 'BOR Letterhead' section with contact information for National Edge Solutions.

Broker of Record Application

Cancel

Broker Of Record Application

Completing this application will create a draft record on Submitted Applications on your dashboard. It will also generate a notification for your use when updating your clients' authorization to change their agent of record.

Cancel and Drafts: No

Application Info

Application No.: 00000001

Effective Date: 08/20/2021

Number of Lines: 1

LHA: EOP - Excess/Retirees

LHA 1 - Code: 0000

LHA 1 - Description: 0000

LHA 1 - Effective Date: 08/20/2021

Any policies shown below in this draft plan? No

Broker Contact Info

Last Name: John

First Name: Michael

Email: james@epm.com

Phone: 814.676.0100

Business Info

Agent Email: John.D@epm.com

Business Name: United Safety Company

Is this the primary business? No

Type of Business: Retail - Food Retail

Company Description: Retailer - Food Retail

Company Address: 1234 Main St

City: Anytown, PA

State: PA

Zip: 12345

Check to alert of the position, address, and/or operations the business provides. Please include the insured's website, if available.

Below are the pre-filled forms for your use in obtaining records authorization to change their agent of record. A table of links will be sent to the email associated with your user name.

BOR Letterhead

00000001

John Smith

123 Main St

Anytown, PA 12345

Page 0

08/20/2021

National Edge Solutions

200 N. High Street, Suite 300

Columbia, OH 43218

Reg. BOP - Business/Professional Policy/Quote Number: 123456

Effective Date of BOP: 01/01/2021

To Whom It May Concern:

Brokers (00000001) are hereby appointed National Edge Solutions and Not It as our Broker of Record. The appointment of National Edge Solutions and Not It requires of previous appointments and the authority contained herein and herein in full force and continues in effect. Further, the above constitutes our intent to name any subsequent agent for a period of potential retention of this authority. No resignation shall be granted.

National Edge Solutions, is authorized to negotiate directly with any insured company, including intermediaries, as necessary for the implementation of any Records to be provided for John Smith and/or any of its subsidiary companies.

This letter was generated by the authority to transfer responsibilities of National Edge Solutions, with all necessary approvals and all other National Edge Solutions may wish to obtain to complete their analysis of our present and future requirements in connection with this insurance program.

Directly

BOR process

7. Once the information has been reviewed and is ready to be submitted, click 'Submit BOR Upload Application'

8. Review notices and click 'Ok'

9. Once submission has gone through, the BOR will appear under 'Submitted Apps'

Displaying all apps submitted in the past 30 days

Insured Name	Lead Status	App Type	Line	# Apps	Submit Date	# Quotes
Jane Smith LLC	Lead Assigned	BOR Upload	BOP	1	5/24/21 11:14 AM	

10. An email will be sent containing the App ID and name of assigned broker

11. Once reviewed, the broker will send an email with next steps

Dashboard code descriptions

Code	Description
Bound	This account has been bound. Not all carriers release hard copy binders, so there may be a system generated binder attached. A confirmation will be emailed.
Bind request	The bind request on the selected proposal has been received. It will be processed by the assigned LocalEdge broker.
Quote	A quote has been returned or uploaded. Please review the quote carefully to ensure all information is correct, including customer information and business classification.
Quote hold	A carrier underwriter needs to review the electronically generated quote before releasing a bindable quote. May result in a bindable quote, price change or a declination pending carrier underwriter review.
Excluded	This carrier does not write this risk or class of business in this zip code.
Not submitted	Elected not to send the application to this carrier for a quote.
Manual	An NBS team member will submit this to the carrier manually and will upload a quote or declination when complete. If interested in pursuing a quote with this carrier, please reach out to an NBS team member. Premium Estimate submissions must be converted to a Full Quote in order to receive a quote.
Underwriting hold	The submission has been sent to this carrier and their underwriter needs to review the application before releasing a bindable quote. May result in a bindable quote or a declination pending carrier underwriter review.
Declined	This carrier has declined due to specific risk characteristics. If the reason appears to be an error, or if there is outstanding information that may affect the declination, please reach out to the NBS broker assigned to this account.
Closed duplicate	This submission has been closed as a duplicate. Reasons for this include prior submission of the risk, or the line of business requested is being quoted as part of a package.
Error	A technical error occurred when the system was attempting to quote electronically. This is not a user error.
Profile error	A technical error occurred when the system was attempting to quote electronically due to an error with the agency's loaded carrier profile. Typically, the username or password needs to be updated on that specific carrier's profile.
See BOP	This line of business is being quoted as part of the BOP.

Commercial binding guide

Binding a Quote:

To bind in LocalEdge iQuote, click on the premium under the carrier’s icon on the dashboard. After all relevant documents are signed (see below for carrier requirements), click ‘Submit Bind Request’ to attach the documents and enter binding information.

Clicking on ‘Obtain Signature’ will generate the LocalEdge iQuote application summary for the insured to sign. Carriers have different requirements for binding, and not all carriers accept this document. See the guide below to determine which documents are required to bind and how payment works with each carrier*.

After a bind request is submitted, the time frame to receive a binder or bind confirmation from the carrier varies depending on the carrier, line of business and specific risk characteristics.

**Carriers may require additional documentation or payment due to specific risk characteristics.*

Binding Details for Commercial Lines Carriers:

Carrier	LOB	Documents required to bind	Payment process
CBIC	GL/BOP	Signed CBIC proposal. Down payment is required to bind (see payment process for details).	Direct billed. Do not collect premium. Credit card or checking account information is required at the time of binding to process down payment.
Chubb	BOP	Signed Chubb Proposal or signed and completed ACORD 160, 125, 126 or 140.	Direct billed. Invoice will be sent directly to the insured. Do not collect premium. No payment information is required at the time of binding.
CNA	BOP	Signed CNA proposal.	Direct billed. Invoice will be sent directly to the insured. Do not collect premium. No payment information is required at the time of binding.

Commercial binding guide

Carrier	LOB	Documents required to bind	Payment process
CNA	WC	Signed CNA proposal. Officer inclusion/exclusion form if applicable.	Direct billed. Invoice will be sent directly to the insured. Do not collect premium. No payment information is required at the time of binding.
Encova	WC	Completed & signed ACORD 130. Officer inclusion/exclusion form if applicable. Down payment is required to bind (see payment process for details).	Insured or agent must call Encova billing at 866.452.7425 to pay down payment prior to submitting bind request. Subsequent payments are direct billed. Credit card or checking account information is required at the time of binding to process down payment.
Homestate	Auto	Signed Homestate proposal, including a UM/UIM form if applicable. The EFT section is required if the account will be enrolled in EFT.	Direct billed. Do not collect premium. Credit card or checking account information is required at the time of binding to process down payment.
Markel	WC	Signed and completed ACORD 130. Officer inclusion/exclusion form if applicable. 3+ years loss runs if requested.	Direct billed. Do not collect premium. Initial invoice will be sent to agent with binder; must be shared with insured.
Progressive	Auto	Signed Progressive proposal, including any attached forms. The EFT form is required if the account will be enrolled in EFT. Proof of prior coverage and/or current GL policy are required if discounts have been applied.	Direct billed. Do not collect premium. Credit card or checking account information is required at the time of binding to process down payment. Progressive may limit the acceptable payment type depending on the insured's financial history.
USLI	Admitted GL/BOP	Completed and signed USLI proposal and attached applications, including any attached terrorism form.	Can be direct or agency billed. If direct billed, invoice will be sent directly to the insured; do not collect premium. If agency billed, collect full payment from the insured; agency will be billed for the full premium by NBS.
	Non-Admitted GL/BOP	Completed and signed USLI proposal and attached applications, including any attached terrorism form and surplus lines affidavit.	Agency billed. Collect full payment from the insured. Agency will be billed for the full premium by NBS.

Information including but not limited to available carriers, products, services, and commission rates has been updated as of March 2025 and is subject to change at any time in LocalEdge sole discretion. Confidential and proprietary. Disclaimer: Certain property casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds. Bridge Specialty Group is not affiliated with Nationwide Mutual Insurance Company (NMIC).