Frequently Asked Questions

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Administrative FAQs

Q: What is General Star Connect?

A: General Star Connect is a cloud-based rating platform that allows clients to determine risk eligibility, produce automatic rating, view forms and generate a quote. General Star Connect also includes an ACORD XML web service feature.

Q: What is the URL to General Star Connect?

A: You can access General Star Connect by opening your web browser and going to www.GeneralStarConnect.com.

Q: How do I obtain a user account?

A: All accounts are individually added and approved by General Star Management Company. If you or someone you know needs an account, please contact extranetregistrations@generalstar.com.

Q: I don't have my password, how do I login?

A: You can always reset your password using the following link: https://www.generalstarconnect.com/resetting/request

Q: How do I edit my profile once I am logged in?
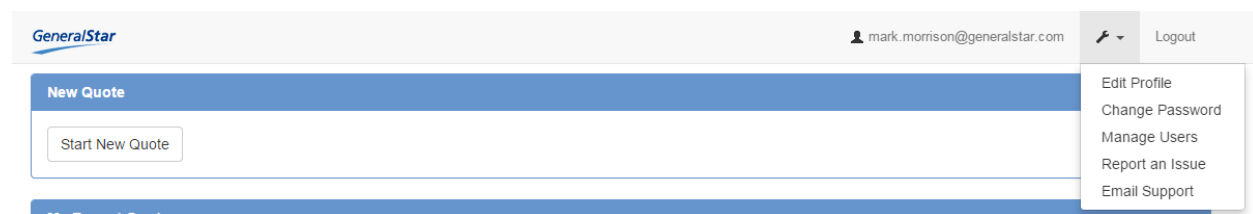
Q: What is the "My Recent Quotes" Section?

A: This section allows you to see all the quotes you have completed in the web portal. You can go back into any quote by clicking on the unique "Rater ID" or "Applicant Name".

My Recent Quotes				
Rater ID	Applicant Name	Quote/Policy Number	Date Created	Status
56100a5be9dad	123	123456	10/03/2015	In Progress
560ec2d7f0c7f	Apple Corp	IMA111111	10/02/2015	In Progress
560ea2775750c	Vacant	IM`	10/02/2015	In Progress
560e136b21a77	Saint Joes Inc.	IMA111111	10/02/2015	In Progress
560e0ebd76303	Vacants	IMA111111	10/02/2015	In Progress
560c88328bd8e	Dodge Inc.	IMA111111	09/30/2015	In Progress
560c66518fb83	GL Rates	IMA111111	09/30/2015	In Progress
560c2d1c67d5d	Testing NEW GL Rates	IMA111111	09/30/2015	In Progress

Q: What is the "Advanced Search" feature?

A: This search tool allows you to see other quotes that have been quoted in your office. You can use the advanced search feature to view other colleagues' quotes while they are out of the office. It is important to remember that this search field will only display the top 500 quotes. You should always have your "Rater ID" available to search for a quote.

Q: How do I report an issue with the web portal?

A: Please report all issues to your General Star underwriter.

Q: How do I provide feedback & suggestions?

A: We are constantly looking for feedback and suggestions to help improve the web portal and make the quoting and rating process the easiest it can be. To submit feedback and suggestions please email your General Star underwriter.

Underwriting FAQs

Q: Can you show me each step of rating an account?

A: It has never been easier to quote an account with General Star using General Star Connect. You can start by clicking "Start New Quote"

Policy Details Tab

From this screen, you are required to enter the insured's mailing address and basic policy information. Keep in mind that you are able to pull the address through the whole rating, by clicking "Yes" to the question "Should the primary policy address carry over to the primary risk address". **Hint:** It may be beneficial to type in the risk address instead of the mailing address to allow the address to be pulled through the rating process. On the quote letter you can change the mailing address manually.

We recommend using your own internal quote number in the quote field. If the account is a General Star renewal please use "Renewal of IMA_____".

Liability Details Tab

This tab will allow you to rate general liability by location. You should first begin by selecting the limits the insured is requesting. If you are rating for a class code that typically has "Products/Completed Agg" included, you should make this selection in the drop down. We have conveniently built in when "Products" is included or excluded. Each limits dropdown will not automatically populate if you are rating for a class code with products "Included" or "Excluded"

Once you have selected the limits, you will be asked to enter the general liability classification. You can type in a class code or type in keywords, such as "Apartments". Once a classification is entered you will notice your client authority and if that class is eligible.

Accepted: Account is within your authority

Submit: Account needs to be submitted to your underwriter

Prohibited: Account is not eligible

Based on the class code you enter, you will be presented with underwriting questions pertinent to that class code. You should **always** refer to the underwriting manual for account eligibility.

Property Details Tab

The property address is pulled from the "Policy Details" page. If you would like to enter a new address, you may do so by entering the address and then typing the "Tab" button on your keyboard. Fields that are highlighted in grey are not able to be edited.

Once you have selected the correct risk address, you will then be asked for the property details. The selections you make will ultimately generate the final rate for the property portion of the risk.

Premium Details Tab:

Once you have entered the risk information for both the general liability and the property, the premium details tab will review the coverages selected and display the pricing of the account. This tab also allows you to select multiple coverage enhancements if the account qualifies for coverage. If the account does not qualify for a certain coverage enhancement, you will notice the selections will disappear and cannot be selected. On the premium details tab, you have the option of applying a surcharge per location to either the liability or property.

GeneralStar

mark.morrison@generalstar.com   🔧 ▾   Logout

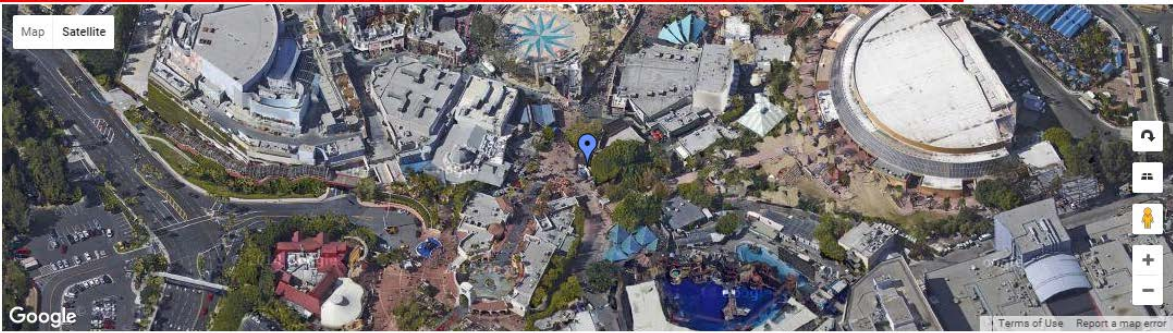| Policy Details | Liability Details | Property Details | **Premium Details** | Complete | General Star UW Manual ▾ |

EFFECTIVE DATE
01/10/2016

PREMIUM
$10,554

> This is the total premium for the account

🔍

Policy Summary

| Policyholder | John Smith Trust | |
| GL Classes | 45190 | Property Classes |

Coverage Enhancements
☑ 40+ AdvantagePAC ☐ AdvantagePAC 7+ ☐ AdvantagePAC 5+
☐ COMPAC Enhancement

Apply

> If the account <u>qualifies</u> for a coverage enhancement, you can select and apply.
>
> If this section continues to disappear, the account <u>does not qualify</u> for a coverage enhancement.

The rates listed below are for low hazard, loss free, well protected risks. It is expected that the rates be adjusted upwards in relation to the degree of risk. Your book of business should reflect a variety of rates and not only minimum premium rates.

General Liability Premium - with 1,000,000 limit and $No Deductible deductible

#	Class Code	Territory	Prem Basis / Exposure	Prem/Ops Rate	Prem/Ops Premium	Prod/Comp Ops Rate	Prod/Comp Ops Premium	UW Modifier	Total
1.	45190	3	Gross Sales / $1,000,000	7.75	$7,745.00	0.00	$0.00	1	$7,745
	Totals				$7,745		$0		$7,745
	Final GL Premium								$7,745

Apply UW Modifiers

Property Premium

#	Class Code	Building	Building Premium	Property Premium	Business Premium	Equipment Breakdown	UW Modifier	Final Premium
1.	0746	1	$2,250 (0.225)	$23 (0.225)	$225 (0.225)	$311	1	$2,809
	Totals		$2,250	$23	$225	$311		$2,809
	Final Property Premium							$2,809

Apply UW Modifiers

> A underwriting modifier can be applied per location. If you would like to apply a 20% surcharge type in 1.20 and click "Apply UW Modifiers".
>
> Crediting the account is currently not allowed

Total Premium

GL Premium	$7,745
Property Premium	$2,809
Total Premium	$10,554

Back   Save ▾   Review and Confirm ▸

Complete Tab

The complete tab allows you to view the policy forms for the account you rated. To view all required forms, select the "Required" view. To view all underwriting forms, select the "All" view. You can search for forms while using the "All" view in the search filter section. **Note:** Once a form is selected using the "Search Filter" you must delete the words in the search field to display all the forms again.

Please pay special attention to the forms that are added to the quote and confirm all required forms are listed and presented on the quote letter.

General Star Underwriting Manual

In an effort to house all pertinent underwriting information in our web portal, we have added the underwriting manual. You should be able to reference the manual throughout the whole rating process.

Q: How can I add an Abuse Molestation Sublimit?

A: General Star allows clients to provide an abuse molestation sublimit on certain class codes that require the full abuse molestation exclusion. We typically provide $25,000 to $50,000 for no additional premium. A limit of $100,000 typically requires additional premium. To add a sublimit to the quote, simply search for the sublimit form and check the box. If the class code you are rating for requires a full abuse molestation exclusion you can provide the sublimit, but will have to delete the exclusion since this form will always be required per that class code. The web portal currently will not apply the additional premium charge for a $100,000 limit. You need to manually add this surcharge to the quote letter. **Example:** If you are rating for a hotel, General Star requires a full abuse molestation exclusion. However, you can search for the sublimit form and add it to the quote. You will then have to delete the exclusion from the quote letter to be clear you are offering a sublimit. You should then note the limit you are providing on the quote letter and apply additional premium if a $100,000 limit is offered.

GENERAL LIABILITY

	Form Name
✔	GSI-04-CGLDEC (5/04) - COMMERCIAL GENERAL LIABILITY DECLARATIONS
✔	CG 00 01 12 07 - COMMERCIAL GENERAL LIABILITY COVERAGE FORM
✔	CG 21 32 05 09 - COMMUNICABLE DISEASE EXCLUSION
✔	CG 21 44 07 98 - LIMITATION OF COVERAGE TO DESIGNATED PREMISES OR PROJECT
☑	CG 21 46 07 98 - ABUSE OR MOLESTATION EXCLUSION
✔	CG 21 70 01 15 - CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
✔	CG 21 76 01 15 - EXCLUSION OF PUNITIVE DAMAGES RELATED TO A CERTIFIED ACT OF TERRORISM
✔	CG 22 45 07 98 - EXCLUSION -- SPECIFIED THERAPEUTIC OR COSMETIC SERVICES
☑	CLF 21 0001 06 11 - EXCLUSION - ASSAULT OR BATTERY AND EXPECTED OR INTENDED ACTS
✔	GSI-04-C822 (1/01) - EXCLUSION -- TOTAL LIQUOR
✔	IL 00 21 09 08 - NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT

Q: How can I add an Assault or Battery Sublimit?

A: General Star allows clients to provide an assault or battery sublimit on certain class codes that require the full assault or battery exclusion. We typically provide $25,000 to $50,000 for no additional premium. A limit of $100,000 typically requires additional premium. To add a sublimit to the quote, simply search for the sublimit form and check the box. If the class code you are rating for requires a full assault or battery exclusion you can provide the sublimit, but will have to delete the exclusion since this form will always be required per that class code. The web portal currently will not apply the additional premium charge for a $100,000 limit. You need to manually add this surcharge to the quote letter. **Example:** If you are rating for a hotel, General Star requires a full assault or battery exclusion. However, you can search for the sublimit form and add it to the quote. You will then have to delete the exclusion from the quote letter to be clear you are offering a sublimit. You should then note the limit you are providing on the quote letter and apply additional premium if a $100,000 limit is offered.

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✔	GSI-04-C822 (1/01) - EXCLUSION -- TOTAL LIQUOR
✔	IL 00 21 09 08 - NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT

Q: What if I want to add liquor to my quote?

A: As long as the state you are writing in is eligible for liquor, you will be able to add this coverage from the "Liability Details" page. Special attention should be paid to our liquor liability guidelines when rating for this coverage.

Q: What web browser do you recommend for the web portal?

A: We recommend using Google Chrome for the web portal. Internet Explorer version 9 or newer is also fully compatible.

Q: How do I charge for a swimming pool or whirlpool?

A: If you are rating for a habitational occupancy, you will notice two questions that ask about a pool or whirlpool. By selecting "Yes", you will add the charge to the "Premium Details" tab.

Q: What if I need to submit the account to a General Star underwriter?

A: The best way to submit an account to a Gen Star underwriter is to contact them directly and let the underwriter know your unique "Rater ID". Once the underwriter has the rater ID, they are able to view your quote and approve certain items that may be preventing you from moving forward.

Q: The "Rating Worksheet" button is not working, why?

A: We currently do not have the "Rating Worksheet" button turned on. You can expect more information about the "Rating Worksheet" button closer to our GO Live launch date.

Q: How do I go back to the home screen?

A: At any point in the rating process, you can go back to the home screen by clicking the General Star logo in the upper left hand corner of your screen.

Q: Why is the state not populating in the address field?

A: If the state is not populating in the address field, this could mean you are attempting to rate a piece of business outside of your authorized territory. If the mailing address of the insured is indeed outside of your authorized territory, you can still enter the address and continue by clicking the "Next" button without any restrictions.

Q: Why am I receiving a message saying "The sum of Limits cannot be greater than $XXX,XXX,XXX"?

A: If you are receiving this message, you are attempting to write a limit above your client authority. If you believe the limit being presented is incorrect, please contact your Gen Star underwriter.

Q: Why is the property class code description not populating and turning red?

A: If the property class code description is not populating and turning red, you are attempting to rate for a prohibited property class code.

Q: Does the web portal factor in credits?

A: Yes, the web portal will factor in credits. The following credit inputs are: protective safeguard credits (CSBA and sprinkler system). All other credits (Deductible Credits / Client specific credits) must be applied outside of the web portal.

Q: Will the web portal factor in higher protection classes?

A: The web portal currently will only surcharge property rates for protection classes 8-10 for the following states:

"Arkansas, Colorado, Indiana, Idaho, Kansas, Nebraska, Missouri, Minnesota, Montana, Tennessee, Utah, Wyoming, North Dakota, South Dakota, Oklahoma, Wisconsin & Illinois."

 It is encouraged you apply significant protection class surcharges for the states not listed above.

Q: Will the web portal display ex-wind rates in coastal areas?

A: Yes, the web portal will apply ex-wind rates on all accounts when you select "Ex-Wind" on the property details tab. Please keep in mind that if "Ex-Wind" is selected, you will not be requested to enter a distance to coast selection.

Q: Why does the coverage enhancement section keep disappearing?

A: If the coverage enhancement section on the "Premium Details" tab continues to disappear, it means the account does not qualify for the coverage enhancement. Important attributes that qualify coverage would be the class code (GL and property), coverage form, theft exclusion and the coinsurance.

Q: How does the "Bind Quote" button function?

A: The "Bind Quote" button is useful in letting General Star know you have bound the quote. While we would encourage you to use this button when an account is bound, it is not required. Once the bind quote button has been selected, the quote becomes read only. You are able to clone the quote in case you need to make any changes.

Q: How do I update the Google Map on the Property Tab?

A: To update the Google Map on the property details tab, simply enter a new address and type the "Tab" button on your keyboard.

Q: Can I view Google Street View in the web portal?

A: Yes. When the map is displayed on the property details tab, select the orange person in the bottom right corner of the map to drag it on the map.
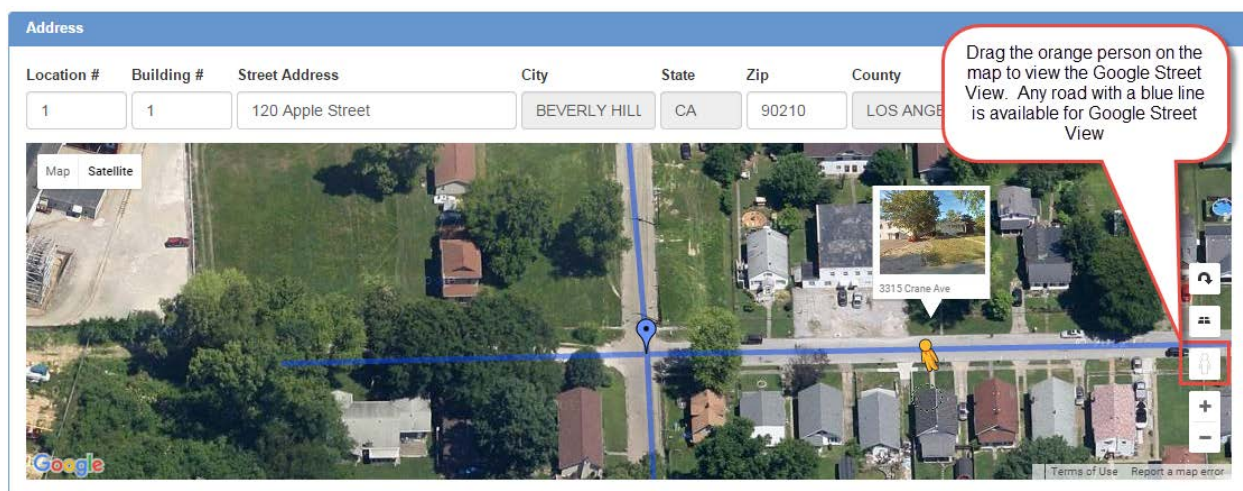
Q: How can I add additional property coverages?

A: To add additional property coverages, you can select the "Add Additional Coverage" button on the property details tab. Please consult the underwriting manual when adding additional coverages since all the rules are not built into the portal.

Q: What if I have multiple buildings at one location?

A: To rate for multiple buildings at one location, you should select the "Add Location" button. Once selected, you will be asked to enter the address, the location and the building number. If the building is at the same location, you would enter "1" for location and "2" for building number.

Q: Why can't I skip through each tab?

A: We are constantly analyzing how we can make General Star Connect the easiest to use. Currently we require you to go through each tab so that the results generated are accurate and no underwriting information is missing. Once each tab is completed, you have the ability to go back and forth between each tab. We of course welcome your feedback in regards to this question.

Q: Can I autofill information when rating for multiple locations?

A: If you are rating for multiple locations on the property tab you are able to select the copy feature. The copy feature will allow you to rate for multiple buildings or locations faster as it copies all information from the previous location. Once the location has been copied you will be able to edit the information to apply to the new location.

Q: Can I edit the quote letter once I download it?

A: Yes. We would encourage you to edit the quote letter so that the quote presented to the agent fits your company brand and image. The quote currently generated is a standard quote letter. We have added certain sections for your convenience, but we have not filled in detailed information such as commission percentages or quote warranties.

Q: How do I rate for a CondoUnitPAC policy?

A: To rate for a CondoUnitPAC policy select "Start New Quote" arrow on the home screen of General Star Connect. You are then able to rate for a CondoUnitPAC account.

Q: Can you walk me through the CondoUnitPAC layout?

A: The CondoUnitPAC is a separate product that is offered within General Star Connect. You currently cannot rate a CondoUnitPAC policy in conjunction with a property or GL policy. The work around to this would be to generate both quotes and let the agent know they can combine both on the same policy.

You can rate CondoUnitPAC policies two different ways

1. Group rate several units with the similar options and terms.

2. Individually rate each unit.

If you would like to group rate 10 units all with the same option and coverage terms you can fill in 10 under "Total Units in Grouping". See screenshot below.

Q: How do I view different options for CondoUnitPAC?

A: To view different options available click "Option Details"