**About you (First round of questions on page after state)**

* First, Last name
* Business name as registered
  + Optional (what is your d/b/a for the firm)
  + Optional (what is your business formerly known as)
* Contact info
  + Valid phone
  + Valid email
  + Valid home address
* Are you currently insured
  + If select yes, provide name? (prepopulate with some names such as Progressive, The Hartford, State Farm, USAA, and if none, select other)
* Business primary address
  + Business public website (accept urls and validate) - optional
  + Same as your home address OR
  + Some valid address

**About your biz (2nd round of questions)**

Business structure

* Options in drop down
  + Sole Proprietorship
  + LLC
  + Corporate
  + Other (free text, limit 64 char) – if checked, they need to call us

How long in business

* Options radio button or drop down
  + Less than a year
  + 1-5 years
  + 6-20 years
  + 20+ years

Number of employees

* Options
  + 1
  + 2-5
  + 6-25
  + 25+

Revenues last calendar year

* Less than $250k/yr
* Between $250k/yr and $1M/yr
* $1M-$5M
* $5M-$25M
* $25M+

Revenues next calendar year

* Less than $250k/yr
* Between $250k/yr and $1M/yr
* $1M-$5M
* $5M-$25M
* $25M+

Quote Algorithm, start at $99/month

**These algorithms apply for $0 deductible, $1M per incident, $2M aggregate**

If already insured, 10% discount upon binding today

* + If Sole Proprietorship, apply 1.5x factor = 99X1.5=144.5
  + LLC, apply no factor
  + Corporate, apply 2x factor
  + Less than a year, apply 1.5x
  + 1-5 years, apply 1.2x = 144.5x1.2=173.4
  + 6-20 years, apply 1.1x
  + 20+ years, no factor

Number of employees

* Options
  + 1, no factor
  + 2-5, apply 1.1x
  + 6-25, apply 1.2x = 173.4X1.2 =208.08
  + 25+, we do not insure

Revenues next calendar year

* Less than $250k/yr, no factor
* Between $250k/yr and $1M/yr, apply 1.05x
* $1M-$5M, apply 1.1x
* $5M-$25M, apply 1.15x= 208.08x1.15= 239.29
* $25M+, we do not insure

Nature of your business (checkbox, allow select any)

* Manufacture, distribute, construct, install, or repair tangible goods (apply 1.1 factor)
* Sales or business development (apply -.3 factor)
* Consult in agriculture, medical, aerospace, environmental, oil/gas (apply -.1 factor)
* Consult in technology, management, legal, education, and associated training (apply -.2 factor)

Final round of questions…..at this point you have the quote, just apply final deductible or incident ratio

When to start a coverage

* Pick a date format from today + 30 days (specific date)

Here we provide a quote based on algorithms below (see example)

**On this page we allow user to change deductible, per incident coverage, and annual aggregate is fixed**

* Deductible options
  + Default $0
  + $2,500 (apply quote - .1 factor)
  + $5,000 (apply quote -.2 factor)
  + $10,000 (apply quote -.25 Factor)
* Coverage per incident options
  + Default $1M
  + $500K (apply quote -.1 factor)
  + $250K (apply quote -.25 factor)

AND THE QUOTE>>>>>>>>>>>>> per month$

First Landing page:

Get a Quote, Get Covered, Today

InsuranceMasters offers online General Liability insurance.

We let you manage your business, while you let us manage your risk.

State goes here………