**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.

Zip code goes here………

V4 STARTS HERE:

Contextual field help (on hover or onclick tool help over “?” associated with the field

* First name. “Enter your legal first name”
* Last name. “Enter your legal last name”
* Registered business name. “Enter your business name exactly as registered with the state”
* Firm d/b/a. “Enter legal name under business or operation is Doing Business As”
* Formerly knows as. “Enter the former name of your business”
* Phone. “Enter a valid 10-digit business phone number”
* Email. “Enter a valid business email
* Address.” Enter business address”
* City. “Enter the city in which your business is headquartered”
* State. “Select the state in which your business is headquartered”
* Zip. “Enter a valid 5-digit zip code”
* Business structure. “We offer insurance for sole proprietorship, LLC, or corporate structures, please select the valid legal structure of your business”
* Business Age. “Select the appropriate age of the business”
* Employee Count. “Select the appropriate number of employees of your business under the policy, including contingent workers representing your business. InsuranceMaster do not currently provide insurance when your employee count is in excess of 25”
* Last year revenue. “Enter last year’s revenue”
* Projected revenue. “Enter your forecasted revenue under the policy. InsuranceMasters do not offer insurance for revenues exceeding $25M/yr. Your monthly payment will be adjusted on monthly basis depending on your actual reported revenues. Your business will be renewed at the end of term, based on your last year’s actual revenues. Under-reporting your revenues may result in cancelation or lack of proper coverage associated with any incident”
* Business nature. “Please select the appropriate nature of your business. Your policy and associated payments due will be adjusted if the actual business nature differs from your selection. “You have the right to cancel with 30-day notice”
* Start date. “Date on which your policy starts, cannot be more than 90 days from today”
* Deductible. “You may select the option for your deductible- the amount you pay our of pocket before InsuranceMaters coverage applies”
* Coverage per Incident. “You may select the option for coverage per incident- the maximum amount of liability covered per incident including your deductible”