

Frequently Asked Questions

1. I want to sign up with CRU. What information will I need to provide?

- Agents will need to provide all of the following:
 - W-9
 - a photocopy of the current Errors & Omissions declaration page
 - a photocopy of a valid FLDFS agency license for each location
 - a photocopy of a valid 220 agent license for each location

2. How do I change my password for the Agent Portal?

- Passwords can be changed on the Administration tab in the Agent Portal by selecting “Change Password”.

Florida Coastal Homeowners Program

3. What is the purpose for the partnership between Coastal Risk Underwriters and Federated National Insurance Company?

- CRU and Federated National Insurance Company are partnering to offer you and your clients the ability to write new business in some of Florida’s most capacity-constrained areas.
- CRU is also assisting Federated National in the development of a preferred homeowners program that we plan to launch in the fourth quarter of 2009. Producers signing with CRU will be automatically eligible to qualify for that program as well.

4. I am already an appointed agent with Federated National Insurance Company. Can I still apply with CRU?

- Yes, we encourage you to apply. Although the homeowners products are essentially the same, CRU’s user-friendly and fast quoting technology may significantly enhance your sales process.

5. What can I expect my commission to be?

- Commissions for the Federated National homeowners program will be based on the location of the risk insured.

Commission Schedule

New/Renewal (%)			
Tri County	10/10	Southeast	12/12
Southwest	12/12	All other	15/15

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6. Once a policy is bound, where do I send the policy documents?

- Policy documents can be sent via mail, fax or email to:
Coastal Risk Underwriters, LLC
3848 Flatiron Loop, Suite 102
Wesley Chapel, FL 33544

Fax: 813-463-0196
Email: federated@cru360.com

7. Whose name will appear on the policy documents?

- All pre-binding policy documents including the quote, application and binder will indicate Coastal Risk Underwriters, LLC. Post-binding, the policy will issue in the name of Federated National Insurance Company, Inc.

8. Once the policy is bound, how soon will the customer receive their policy documents?

- Turnaround time will be 7 to 10 business days.

Commercial Lines

9. What does CRU offer for commercial lines?

- CRU is currently launching four to five new commercial property and casualty products with AM Best A- rated carriers and will be offering these products in several states. These products will include commercial packages for a range of properties including condominiums and shopping centers. Our core business program will include owners, landlords & tenants liability and a program for convenience stores and gas stations. Our commercial general liability programs will include many classes, including lessor's risk.
- CRU continues to offer a small commercial property product in Florida for highly coastal exposed properties on a surplus lines basis with an A++ rated carrier.

10. What type of carriers does CRU represent?

- CRU represents both admitted and non-admitted carriers, including carriers with the ability to offer excess and surplus lines.

11. What can I expect my commission to be for commercial lines?

- Commission for the commercial program will be set at 10 percent for all programs and/or products.