

Louisiana Preferred Homeowners



Program Overview

**Middle-Market Homeowners
HO3, HO4, HO6**

Up to \$1 Million Coverage A



Best Rates for your Best Risks

Program Manager and Servicing Agent:
Coastal Risk Underwriters LLC

Carrier:
Occidental Fire & Casualty Company of North Carolina
(AM Best A- Rated)

Program Information

Attractive Market Opportunity

The partnership between **Coastal Risk Underwriters (CRU) and Occidental Fire & Casualty of North Carolina (OFCC), Rated A- by AM Best**, provides coverage by a highly-rated insurer for homes, condos and apartments throughout the state including areas where most major carriers have either exited the market or generally will not write.

With dwelling coverage starting at \$75,000 up to \$1,000,000 Coverage A as well as HO4 and HO6 coverage, most middle-market residences are eligible for the program. This is a compelling opportunity for you to pursue the market and win business.

Key Program Advantages

The OFCC Louisiana Preferred Homeowners Program is uniquely positioned to provide capacity at attractive rates for your best risks. Key advantages of our program:

- **Best rates for your best risks**
 - Best Insured Profile: Insurance Score, Loss History
 - Best Structure Characteristics: New Structure and/or New Roof, Wind Mitigation
- **Pricing for broad range of risks**
- **Wind coverage available statewide**
- **Access to the industry-leading user-friendly quoting and binding platform (Agent Portal) to bind coverage immediately, usually in under five minutes**

Program Features

Coverages	HO 3	HO 4	HO 6
Coverage A (Dwelling)	\$75,000 to \$1,000,000	No Coverage	\$5,000 to \$500,000 (Coverages A + C)
Coverage B (Other Structures)	0% to 10% of Coverage A	No Coverage	No Coverage
Coverage C (Contents)	50% to 70% (for one & two-family)	\$20,000 to \$250,000	\$25,000 to \$500,000 (Coverages A + C)
Coverage D (Loss of Use)	30% of Coverage A	30% of Coverage C	50% of Coverage C
Discounts and Credits		Coverage Options	
<ul style="list-style-type: none"> • Companion Auto Discount • Prime Time Discount (for retirees) • Newer Homes • New Roof • Windstorm Mitigation • Loss Free • Broad Range of Deductibles * 		<ul style="list-style-type: none"> • Liability Coverage up to \$500,000 • Medical Payments Coverage up to \$5,000 • Contents Replacement Cost • Coverage A Additional Amounts of Insurance • Scheduled Personal Property (Jewelry, Furs, Silverware, Fire Arms, etc) • Identity Theft • Water Backup • Personal Injury 	

* All risks are subject to underwriting restrictions. Please see Underwriting Guidelines for details.

Coastal Risk Underwriters LLC

Coastal Risk Underwriters LLC is a Program Manager and Wholesale Broker providing specialty personal and commercial property and casualty insurance products. Founded in 2006, CRU is currently managing residential programs in Louisiana, South Carolina, Alabama and New York.

CRU acts as servicer for all risks in the OFCC Louisiana Preferred Homeowners Program.

Company Website: <http://www.cru360.com>

Occidental Fire & Casualty Company of North Carolina

Occidental Fire & Casualty Company of North Carolina was established in 1962 to meet the insurance needs of diverse customer base. Offering a wide array of property and casualty policies, OFCC is active in all 50 states. OFCC programs include a commitment to specialty Homeowners Dwelling/Fire business in Louisiana.

OFCC is an integral part of IAT Reinsurance Company Ltd., an insurance holding company with substantial financial strength.

OFCC A.M. Best's Financial Strength Rating is A- (Excellent) with a Stable outlook.

The Agent Portal

Agent Portal: <https://agents.cru360.com>

Powered by **AgentPortal**

CRU's proprietary Agent Portal is a powerful quoting and binding platform. Exclusive to CRU managed programs, the Agent Portal provides an exceptional user experience. Features include:

- Address verification with geo-coding, Replacement Cost Estimator, Loss History and Insurance Score all integrated seamlessly into user experience
- Industry-leading workflow, speed, functionality and reliability
- Agency self-administration enabling agencies to manage their own logins and users
- Flexible payment options via credit card and electronic check
- Ability to immediately email bound policy package to insured upon binding
- All documents available online

Coastal Risk Underwriters, LLC

To gain access to this opportunity,
please contact us today!

Marketing / Appointment:

Phone: (212) 400-6538

Fax: (212) 207-3636

Email: marketing@cru360.com

Customer Service:

Phone: (866) 706-9407

Fax: (866) 954-1003

Email: customerservice@cru360.com

Claims:

Phone: (800) 780-8423

Coastal Risk Underwriters Corporate Offices

747 Third Avenue
New York, NY 10017
www.cru360.com

The material contained in this brochure is for informational Marketing purposes only. Coastal Risk Underwriters, LLC does not guarantee the completeness and accuracy of its contents. Under no circumstances will Insight Catastrophe Group, LLC or any of its companies be liable for damages or financial losses arising from the use of the information related to or contained within this brochure.

The Coastal Risk Underwriters logo is a trademark of Insight Catastrophe Group. All other logos are trademarks of their respective owners.

©2011 All Rights reserved

