

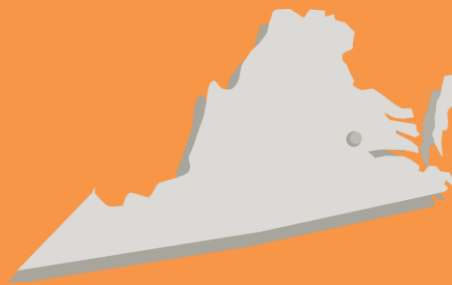
Virginia Preferred Homeowners



Program Overview

Middle-Market Homeowners HO3

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 \$80,000 up to \$1,000,000 Coverage A, 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 Virginia 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, Companion Auto
 - Best Structure Characteristics: New Structure and/or New Roof, Wind Mitigation
- **Pricing for broad range of risks up to 500 feet from the coastline**
- **1% Hurricane deductible in most coastal areas**
- **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
Coverage A (Dwelling)	\$80,000 to \$1,000,000
Coverage B (Other Structures)	10% of Coverage A
Coverage C (Contents)	50% to 70% (for one & two-family)
Coverage D (Loss of Use)	30% of Coverage A

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 \$5,000 up to policy limits• 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 Virginia, Louisiana, South Carolina, Alabama and New York.

CRU acts as servicer for all risks in the OFCC Virginia 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 its growing specialty Homeowners business designed to serve cat-exposed and other under-served markets.

OFCC is an integral part of IAT Reinsurance Company Ltd., an insurance holding company with \$1 Billion in GAAP equity.

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:

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