



# **New Agent Packet**

June 2018



## Welcome to the CRC Group

Whether you are new to the CRC Group or expanding your existing relationship with us, we look forward to earning your business.

- CRC Group has been in business over 90 years, tracing our history back to 1920 and the founding of Crump Insurance. Founded as an insurance company, it wasn't until 1954 when Crump began its migration to wholesale brokerage when the firm began to represent Lloyd's in the United States. In 1982, CRC opened for business in Birmingham, Alabama growing quickly both organically and through acquisition.
- CRC operates 81 offices, employs over 600 producers, 2,400 associates, serves over 500,000 insureds, and write more than \$6.7 billion in premium.
- CRC is the second largest wholesale property and casualty insurance distributor in the US, according to Business Insurance annual rankings.
- CRC's overall mix of business is 51% Casualty, 30 % Property and 19% Professional.

CRC operates three specialized divisions: Brokerage, Underwriting and Programs, therefore we are well suited to support your agency regardless of the size or complexity of risks.

## Frequently Asked Questions

- **How do I know who does what?**

- Please refer to the Brand Overview section and visit that specific brand's website for the latest updates.

- **Where do I send submissions?**

- If you know exactly what you need, please refer to the Brand Overview section and contact a Broker or Underwriter at the specific brand that handles the product you need.
- If you're not sure where to start here is a good rule of thumb; if the policies you typically handle are:
  - ***Under \$1,500 in premium start with TAPCO at [www.gotapco.com](http://www.gotapco.com)***
  - ***Greater than \$1,500 start with SCU at [www.scui.com](http://www.scui.com)***
  - ***Greater than \$25,000 start with CRC Brokerage at [www.crcins.com](http://www.crcins.com)***
- In the end the best way to navigate within our brands is to have a main or "go to" relationship with a local broker who can then direct you based on the individual account needs.
- To locate your local Broker, please visit one of the websites referenced in the Brand Overview.

- **With what Broker or Underwriter do I work?**

- CRC Group does not assign Brokers or Underwriters to our Agents. If you already have a contact (Broker or Underwriter) within CRC Group, then they would continue to be your first point of contact.
- If you do not have an existing Broker or Underwriter, please visit the applicable website (based on your needs) referenced in the Brand Overview.

- **Can I quote online?**

- Please contact your local broker about available online quoting options.

- **What is the commission schedule?**

- CRC Group does not have a set commission schedule.
- Commissions are negotiated on an account by account basis with your local Broker or Underwriter

- **Various billing/accounting questions.**

- Billing and accounting questions will be handled by the office that placed the business for you.
- For online accounting statement access (thru CRC Account Quickview) please visit [www.crcins.com](http://www.crcins.com) and click on Account Quickview link under the other links section in the bottom right corner of the home screen.

## CRC Group Brand Overview

### Brokerage Division

**CRC Swett****CRC and CRC Swett****[www.crcins.com](http://www.crcins.com)**

- Our Brokerage Division offers unique expertise, unsurpassed market access and innovative solutions, coupled with personalized, high-touch service. Our brokerage capabilities cover a broad range of standard and E&S markets providing solutions for large or complex open market accounts.

### Underwriting Division

**A CRC GROUP COMPANY****SCU****[www.scui.com](http://www.scui.com)**

- SCU offers a full range of placement services, including in-house authority with a number of top rated carriers for numerous classes and lines of coverage. Quick turnaround and consistent service are top priorities at SCU.

**TAPCO****[www.gotapco.com](http://www.gotapco.com)**

- Tapco's success is based on its exclusive call-center service model and proprietary technology platform. During a five minute phone call, a Tapco underwriter can search multiple markets, navigate multiple quotes, narrow the selection, and bind the option that you feel best fits your insured's needs.

**JH Blades****[www.jhblades.com](http://www.jhblades.com)**

- JH Blades targets the Upstream Energy industry and has been a market leader for over 40 years in that segment of the economy. From open brokerage placements to unique programs, JHBlades offers your insureds expertise and experience in this specialized industry segment.

## Programs Division



### 5 Star Specialty Programs

[www.5starsp.com](http://www.5starsp.com)

- 5Star offers underwriting expertise in Transportation and Workers Compensation. Target classes include: Non-Trucking, Public Auto, Trucking and Workers Compensation.



### The ABC Program

[www.theabcprogram.com](http://www.theabcprogram.com)

- Designed specifically to assist aviation producers. Provides property, inland marine and auto coverage's for aviation-based companies, as well as designated premises liability when combined with the property. These are typically the "small premium" policies, but ones that allow the Aviation Producer to control the entire account in lieu of having it split between brokers.



### Ethos Underwriting Services

[www.ethosmgu.com](http://www.ethosmgu.com)

- Managing General Underwriter providing specific and aggregate medical stop loss coverage for companies that self-insure their employee health benefits. Ethos works with third-party administrators (TPAs), brokers and consultants to help them address the reinsurance needs of their self-funded clients.



### Hanleigh

[www.hanleighinsurance.com](http://www.hanleighinsurance.com)

- Hanleigh underwrites high limit disability, personal accident, special risk contingency and other niche products. Target classes include: Highly compensated corporate, entertainment, and sports risks

## Programs Division



**Negley Associates**

**[www.jjnegley.com](http://www.jjnegley.com)**

- Negley underwrites the insurance needs of behavioral healthcare risks. Target classes include: behavioral healthcare agencies, alcohol and drug rehabilitation centers and mental health facilities and related social services.



**Pro-Praxis**

**[www.propraxisins.com](http://www.propraxisins.com)**

- Specializes in the unique risks associated with healthcare industry including, senior living, clinical trials, complex risks (such as children's and psychiatric hospitals) and other healthcare related operations.



**Target Professional Programs**

**[www.targetproins.com](http://www.targetproins.com)**

- Target underwrites professional liability coverages for business and professionals who design, make recommendations, or represent the needs of others. Target classes include: Accountants (small to medium 1-50 professionals), Lawyers (firms up to 19 attorneys), Staffing Professionals, Tax Preparers (firms up to 15 professionals)



**Southern Hospitality  
Underwriters**

**[www.shuins.com](http://www.shuins.com)**

- Southern Hospitality Underwriters is a nationwide managing general underwriter with over 20 years' experience providing insurance coverage to agents and their insured's. Specializes in the Hotel/Motel and Independent Senior Living Residences industry

Region	Practice Group	Coverage Group	Division Name	Contact Name	Contact Email	Contact Phone
Midwest	Casualty	Casualty	IL - Chicago	Jerry Alongi	jalongi@scui.com	(312) 879-7109
Midwest	Casualty	Casualty	IL - Chicago	Joe Inderieden	JInderieden@scui.com	(612) 334-2394
Midwest	Professional	Professional	IL - Chicago	Jerry Alongi	jalongi@scui.com	(312) 879-7109
Midwest	Professional	Professional	IL - Chicago	Joe Inderieden	JInderieden@scui.com	(612) 334-2394
Midwest	Property	Marine	IL - Chicago	Joe Inderieden	JInderieden@scui.com	(612) 334-2394
Midwest	Property	Personal	IL - Chicago	Jerry Alongi	jalongi@scui.com	(312) 879-7109
Midwest	Property	Personal	IL - Chicago	Joe Inderieden	JInderieden@scui.com	(612) 334-2394
Midwest	Property	Property	IL - Chicago	Jerry Alongi	jalongi@scui.com	(312) 879-7109
Midwest	Property	Property	IL - Chicago	Joe Inderieden	JInderieden@scui.com	(612) 334-2394
Midwest	Transportation	Auto	Transportation Central	Betsy Rogers	BeRogers@scui.com	(612) 334-2062
Midwest	Transportation	Auto	Transportation Central	Chris Slezak	cslezak@scui.com	(612) 253-2430
Northeast	Casualty	Casualty	SCU - New England	Leslie Johnson	LeslieJohnson@scui.com	(860) 347-9600
Northeast	Casualty	Casualty	SCU - New England	Terry Tomasetti, CIC AU AIS	TTomasetti@scui.com	(508) 599-4616
Northeast	Professional	Professional	ME - Scarborough	Jeffrey Martin	jeffrey_martin@swett.com	(207) 885-6246
Northeast	Professional	Professional	ME - Scarborough	Sue Queen-Irish	sue_queen@swett.com	(207) 885-6128
Northeast	Property	Marine	SCU - New England	Debra Lonsdale	DLonsdale@scui.com	(860) 347-9600
Northeast	Property	Marine	SCU - New England	Sarah Lewis	SLewis@scui.com	(860) 347-9600
Northeast	Property	Personal	SCU - New England	Debra Lonsdale	DLonsdale@scui.com	(860) 347-9600
Northeast	Property	Personal	SCU - New England	Kiley Pawson	KPawson@scui.com	(860) 347-9600
Northeast	Property	Property	SCU - New England	Lisa Gorman	LGorman@scui.com	(860) 347-9600
Northeast	Property	Property	SCU - New England	Sarah Lewis	SLewis@scui.com	(860) 347-9600
Northeast	Transportation	Auto	Transportation NE	Deb Roma	droma@scui.com	(207) 885-6228
Northeast	Transportation	Auto	Transportation NE	Julie Sirois	jsirois@scui.com	(207) 885-6234
Northeast	Transportation	Auto	Transportation NE	Mark McDonnell	MMcDonnell@scui.com	(207) 885-6243
South	Casualty	Casualty	TAPCO	Amber Whisler	awhisler@gotapco.com	(800) 334-5579
South	Casualty	Casualty	TAPCO	Paul Gilliam	pgilliam@gotapco.com	(800) 334-5579
South	Professional	Professional	FL - Orlando	Deborah Rebello Deen	ddeen@scui.com	(407) 681-2362
South	Professional	Professional	FL - Orlando	Juan Borda	jborda@scui.com	(407) 681-2388
South	Property	Energy	JH Blades Energy	Karen Hudgens	khudgens@jhblades.com	(713) 479-6119
South	Property	Energy	JH Blades Energy	Nan Woodard	nwoodard@jhblades.com	(713) 594-3055
South	Property	Energy	JH Blades Energy	Scott Pierce	spierce@jhblades.com	(713) 479-6109
South	Property	Marine	Blades Marine	Andy Fossler	afossler@scui.com	(713) 329-8938
South	Property	Marine	Blades Marine	Blades Marine		(504) 262-5300
South	Property	Personal	TAPCO	Cheryl Whitesell	cwhitesell@gotapco.com	(800) 334-5579

Region	Practice Group	Coverage Group	Division Name	Contact Name	Contact Email	Contact Phone
South	Property	Personal	TAPCO	Cheryl Whitesell	cwhitesell@gotapco.com	(800) 334-5579
South	Property	Personal	SCU - Orlando	Claire Willis	cwillis@scui.com	(601) 326-3865
South	Property	Personal	SCU - Jackson	Jordan Helbraun	jhelbraun@scui.com	(407) 681-2367
South	Property	Personal	TAPCO	Tina Faulkner	tfaulkner@gotapco.com	(800) 334-5579
South	Property	Property	JH Blades Energy	Scott Pierce	spierce@jhblades.com	(713) 479-6109
South	Transportation	Auto	Transportation South	Eric Padags	epadags@scui.com	(727) 532-6200
South	Transportation	Auto	Transportation South	Jimmy Chung	cchung@scui.com	(727) 532-6203
West	Casualty	Casualty	SCU - Denver	Andrew Lansang	alansang@scui.com	(303) 386-8051
West	Casualty	Casualty	SCU - Denver	Chad Propst	cpropst@scui.com	(303) 386-8037
West	Professional	Professional	SCU - Denver	Andrew Lansang	alansang@scui.com	(303) 386-8051
West	Professional	Professional	SCU - Denver	Chad Propst	cpropst@scui.com	(303) 386-8037
West	Property	Marine	SCU - Denver	Andrew Lansang	alansang@scui.com	(303) 386-8051
West	Property	Marine	SCU - Denver	Chad Propst	cpropst@scui.com	(303) 386-8037
West	Property	Personal	SCU - Denver	Allison Talus	atalus@scui.com	(303) 334-2211
West	Property	Personal	SCU - Denver	Toni Naylor	tnaylor@scui.com	(208) 350-7015
West	Property	Property	SCU - Denver	Arlene Touzi	atouzi@scui.com	(303) 386-8033
West	Property	Property	SCU - Denver	Chad Propst	cpropst@scui.com	(303) 386-8037
West	Transportation	Auto	Transportation West	Doug Sleight	dsleight@scui.com	(720) 282-2518
West	Transportation	Auto	Transportation West	Rachel Hunt	rhunt@scui.com	(206) 340-8191



Below is a short list of some of our more commonly used exclusive products:

Product	Line of Business	Description	Contact
CP25	Casualty	Primary and Excess casualty coverage for small contracting risks	Your local Broker
V3 Prop+	Property	All Risk Property Facility	Your local Broker
QSP+	Property	QSP Excess Quota Share Facility	Your local Broker
CMPL	Professional	Miscellaneous Professional Liability \$5M in-house capacity higher limits may be available	Your local Broker
PharmaNutra+ and LifeSciences+	Casualty	Casualty Product for Pharma and Nutra industry, Partnership with Citadel Program Managers	Your local Broker
Terrorism+	Property	Stand-alone Terrorism	Your local Broker
Active Assailant/Shooter/Hostage	Property and Casualty	Stand Alone Active Assailant/Shooter/Hostage	Your local Broker
STP+	Property	Stock Throughput	Your local Broker
Corona Underwriters	Professional	Facility for Technology E&O risks. Exclusive form offers broad E&O, Media, Intellectual Property, Network Security, and Privacy Coverages.	Your local Broker
Cyber Mini Facility	Professional	Comprehensive cyber coverage up to \$5M in limits for companies with revenues below \$100M.	Your local Broker
Pro-Praxis Senior Living Underwriters	Professional	Senior Living Communities	Your local Broker
Negley Workers Comp	Worker's Compensation	Workers compensation for behavioral healthcare and related social service risks	Your local Broker
Negley Behavioral Healthcare, Addiction & Social Services	Professional	PL/GL/D&O/EPL/FID/PROP and Excess coverage for all behavioral healthcare and related social service industries	Your local Broker

### **What makes us different from other brokers?**

CRC Group differentiates itself through the company's **Size & Strength, Ability to Add Value, and Best in Class People & Processes** as described below:

#### **Size and Strength**

- CRC Group is recognized by Business Insurance as the second largest property and casualty wholesale broker in the nation. If CRC's Practice Groups were ranked separately, each would be among the largest wholesalers in the US.
- CRC Group is the #1 or #2 distributor for virtually all specialty and E&S markets, including AmRisc, a critical cat wind market.
- Unlike other national wholesalers, CRC Group is not reliant on debt or private equity financing and therefore has no uncertainty in terms of future ownership or direction.

#### **Ability to Add Value for Retail Partners**

- CRC Group delivers value beyond the transaction level. CRC has worked with customers to create proprietary coverage packages, develop workflows to maximize efficiency, and produce client ready, retailer-branded sales and presentation materials.
- CRC Group employs in-house Coverage Counsel who supports our producers throughout the sales process by developing proprietary tools, including CRC's Policy Comparison Tool and Benchmarking Tools, assisting with claims issues and analyzing coverage questions.
- CRC Group is the only wholesaler with a national claims team to help facilitate claims reporting and resolution. CRC's claims team helped monitor and resolve over 30,000 claims last year.

**Best in Class People & Processes**

- CRC Group brokers are specialists. CRC Group organizes our broker specialists into Practice and Industry Groups designed to help them share knowledge, market access, and expertise nationwide. Led by a group of brokers and staffed by corporate team members, to ensure the practice meets regularly, develops tools and resources, and interacts in a unified way with retailers and carriers.
- CRC Group operates a team model in servicing the needs of our retail clients with each team being led by a senior broker, with dedicated broker and technical support leading to a great depth of experience. This team approach allows our clients to have continual access to someone who knows their business.
- Our CRC Group Training Team provides training for brokers and staff at all levels on our practices and procedures. The team provides new employee training and continual on-site, in-office training on a regular basis.
- CRC Group maintains a full-time, dedicated Internal Audit/Review Team. This Team conducts annual reviews of random files for each office and production team. The files are checked against internal procedures for compliance and consistency and findings are reported to each Office President and the CRC Group Executive Team.

## Market Security

- CRC Group maintains an Approved Carrier List and uses A.M. Best's Financial Strength and Size Ratings to determine which Carriers are eligible for inclusion.
- ***The minimum acceptable rating is A- VI.*** All exceptions are referred to our Market Security Committee for review and final comment. Each requires the approval of at least two members of the Executive Management Team. Any exception to this policy must have, prior to quoting, Executive Management approval. The release of quotes from unapproved Markets and/or Risk Companies (Carriers) is strictly prohibited.
- Executive Management monitors A.M. Best Carrier ratings on an ongoing basis. In the event a Carrier's rating is downgraded by A.M. Best to an unacceptable rating (below A- VI), all CRC Group Brokers and support staff will be notified by a member of Executive Management, along with instructions on how current and renewal business should be handled going forward. CRC Group also utilizes a service called ALIRT that performs a quarterly financial review of all Carriers accessed by CRC Group. Any carrier that receives a predetermined number of negative 'flags' is brought to the attention of our Market Security Committee for further review.
- For Alien Insurance Carriers which choose not to maintain A.M. Best ratings, exceptions can be made on an account specific basis, subject to the carrier maintaining a rating by another internationally recognized rating organization that is comparable to CRC Group's minimum A.M. Best standard. Any exception to this policy must have, prior to quoting, Executive Management approval. Additionally, a notice will be sent to the retailer when an 'other rating' carrier is used.