



FREQUENTLY ASKED QUESTIONS

Q. Are you competitive?

A. Yes, the program is designed to be very competitive with your targeted preferred clients and offers many attractive discounts for premium savings. Also, National Generals goal is to be Top 5 personal lines writer in the U.S by 2029 so their rates are well positioned to achieve that goal.

Q. Is there a volume commitment from my agency?

A. Yes, we ask that you have a goal target to reach \$25,000 minimum premium with us. Which works out to only 1 app a month. Our avg agency in your area has \$250,000-\$750,000 in DWP with us so I am sure you will have no problem reaching the minimum if you quote us every time.

Q. How do I process quotes and issue policies?

A. There are two easy ways to quote and issue policies. You can simply login to www.NatGenAgency.com and do quotes direct in the carrier portal or if your agency uses a comparative rater, you can add National General to the rater to get your quotes.

Q. How do I process endorsements/ make changes?

A. You can process endorsements and look up policy details, billing, claims information all on the carrier portal www.NatGenAgency.com.

Q. How do I process payments?

A. You can accept payments on NatGenAgency.com, credit cards and EFT are accepted. If customer pays cash in your office, you can mail check to NatGen billing dept. However, most new business is now paid in full or automatically billed every month or mortgagee billed.

Q. What is the financial rating for National General?

A. National General is backed by Allstate and carries an A+ rating by AM Best. One of the highest financial ratings an insurance company can receive from AM Best.

Q. How long has National General been in business?

A. National General, formerly GMAC Insurance Group was founded in 1920. (105 years ago), and is based in Winston-Salem, NC

Q. Will I get a direct contract with National General?

A. No, the program is administered by Insure Hive, a leading Managing General Agency (MGA) that will be appointing your agency under a sub-appointment.

Q. How are claims handled?

A. 24/7 Claims Service is available for your clients. They can report a claim by calling 1-888-325-1190 or submit claim online- <https://claims.nationalgeneral.com/>. You can rest assured our team will be there every step of the way.

Q. Does National General order home inspections on new business for homeowner's policies?

A. No, however, at point of sale when a home policy is issued, the rating software will automatically order a real time "ariel photo score". If the score comes back a no hit, or unknown, then the carrier will order an inspection.

Q. Do you write homeowners in Protection Class 10?

A. No, homes in PC 10 are NOT eligible. Only 1-9 and within 5 miles of fire department. However, for condominium owners (HO6) we will write PC 1-10 within 10 miles of fire department.

Q. What is maximum losses allowed for the homeowners product?

A. Maximum of 1 loss in the last 5 years.

For any more questions, please contact your Insure Hive agency success manager and we would be happy to discuss:

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