

Producer Bulletin

Keeping you "in the know"

Date: May 18, 2012

To: All Agents

Subject: Binding Authority During Storm Warnings Personal and Commercial Lines

The 2012 Hurricane season has officially begun. We know you want to be prepared, so here is a reminder of our policy regarding binding authority during storm warnings.

Once the National Weather Service has advised that a **named storm** (tropical storm or hurricane) **has reached the coordinates of 80° west longitude and 20° north latitude, no Personal or Commercial Lines coverage can be bound or increased in the following areas:**

- Louisiana - all Parishes south of Vernon, Rapides, Avoyelles, and Concordia
- Texas - All 1st and 2nd Tier Counties
- Mississippi - Hancock, Harrison, Jackson, Pearl River, Stone and George Counties

The remaining areas of Texas, Louisiana and Mississippi may be restricted as a storm progresses. Contact your underwriter, marketing representative or refer to the ABC (Agency Business Center) to check binding authority updates.

Any suspension of binding authority will remain in effect for a minimum of 24 hours after the storm has reached land or no longer poses a threat. While we will endeavor to disseminate information regarding binding restrictions and reinstatements as storms occur, you are responsible for following our storm guidelines without reliance on any such notices. Our guidelines are available on ABC (Agency Business Center). Any questions regarding binding authority should be discussed with your underwriter.

We realize that business must continue. If a situation arises where you have been negotiating to provide coverage at a closing, or other special needs exist, contact your underwriter to discuss the individual situation.

As you know, flood damage is not a covered peril; therefore, your customers in flood-prone areas may want to purchase flood insurance through the National Flood Insurance Program.

Please contact your marketing representative or underwriter if you have questions.

Sincerely,

Rob Howey
Chief Marketing Officer

The companies listed below are referred to collectively as "The Republic Group". Each company is a separate legal entity.

Republic Lloyds
Southern Insurance
Republic-Vanguard Insurance Company
Southern Vanguard Insurance Company

Republic Underwriters Insurance Company
Southern Underwriters Insurance Company
Southern County Mutual Insurance Company
Republic Fire and Casualty Insurance Company