

Moratorium NoticeASSURANT
Specialty
Property**IMPORTANT NOTICE****"Tropical Storm Alex"****June 29, 2010****12:00 PM EST**To: All Agents writing in the state of: **TEXAS**

From: Anthony P. Nardoza, Senior Underwriter

Underwriting

Companies: AMERICAN RELIABLE INSURANCE COMPANY, AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA, AMERICAN SECURITY INSURANCE COMPANY, VOYAGER INDEMNITY INSURANCE COMPANY, RANCHERS AND FARMERS INSURANCE COMPANY & VOYAGER PROPERTY AND CASUALTY INSURANCE COMPANY

Effective immediately, we are suspending the authority to quote, bind, increase or change coverage, amend, re-instate or issue policies for all voluntary insurance products including but not limited to Automobile, Manufactured Home, and Residential/Commercial property insurance. This restriction does not apply to new policies issued for a closing or funding of a manufactured home loan. Evidence of closing date must be maintained in file.

This restriction applies to the following coastal areas in the State of Texas and extends 150 miles inland. The restricted areas include the following *zip codes prefixes:

770*, 774*, 775*, 779*, 783*, 784* & 785*

As of the 12 PM advisory, Tropical Storm Alex has maximum sustained winds near 70 mph, with higher gusts. Alex is likely to reach Hurricane strength later today. Restrictions will remain in effect until further notice from Assurant Specialty Property.

We would like to remind our agents of the *Natural Catastrophe* binding restrictions located in our Underwriting Guidelines. Announcement of an impending disaster immediately invokes restrictions as outlined in the Underwriting Guidelines even if an official moratorium notice has not been produced by the Company or received by the producer.

Should you have any questions about these restrictions or implementation of these procedures, please contact your Underwriter.

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