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National Lloyds Launches New Product Enhancements to Aid Agents During Hurricane Season

DALLAS, June 18, 2018 – Ahead of what forecasters expect to be an active hurricane season, National Lloyds Insurance Company today announced the launch of its new property/casualty insurance product enhancements for Texas independent agents. The carrier’s continued dedication to making insurance easier brings Texas agents streamlined policy packages and a simplified quote flow.

“Guiding clients through the hurricane season is an important part of meeting our obligations as insurance professionals. However, writing new business should never take a back seat,” said Joe Palczewski, National Lloyds’ director of sales. “We’ve strategically launched our new product enhancements and simplified quote flow to meet the needs of our independent agents during a historically busy season.”

Simplified Policy Packages

Rather than scrolling through a surplus of carrier policies, National Lloyds has simplified its personal lines policy packages into three main offerings: homeowners, dwelling and mobile home. Each policy can be easily customized to meet the unique coverage needs of policyholders with additional coverage options and case-by-case endorsements and exclusions.

“We continually solicit the feedback of our agents and CSRs and recalibrate our products accordingly,” said Palczewski. “We found that streamlining our policy options was an important benefit

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for our agents. With our new offerings, agents simply login, find the policy that's right for their customers and customize from there."

Streamlined Quoting, Application and Underwriting

National Lloyds' new product offerings will be available exclusively through SurePower Innovation (SPI), a cloud-based, end-to-end policy management system.

"By harnessing the power of SPI, we're taking the guesswork out of writing insurance. The platform enables our Texas agents to breeze through the quoting, application and underwriting process," said Palczewski.

SPI-specific features include: automated underwriting rules and ISO prefills; Price Compare, which allows agents to easily compare between the carrier's three coverage tiers for owner-occupied policies (Silver, Gold and Platinum); and Insurance Score, which allows agents to improve quote accuracy without using their customer's social security number.

Several new business discounts round out the carrier's 2018 product enhancements. Texas agents can help new policyholders save on their premiums by enrolling them in relevant discounts (paperless, claims free and continuous insurance, among others) at the time of application.

Agents can learn more about National Lloyds' new product enhancements by contacting a territory representative for their region or by visiting www.nationallloydsinsurance.com/agent-team.

About National Lloyds Insurance Company

Founded in 1948, National Lloyds Insurance Company is dedicated to simplifying the insurance process for independent agents and homeowners across the nation. Headquartered in Dallas, Texas, the *A.M. Best* A-rated carrier offers property/casualty insurance for low-value dwellings and manufactured homes through an extensive distribution network of more than 3,500 independent agents in 30 states.

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National Lloyds Corporation, a leading niche property/casualty underwriter in underserved markets in Texas and other Southern states, is parent company to National Lloyds Insurance Company as well as American Summit Insurance and Nalico General Agency. The Corporation is a wholly owned subsidiary of Hilltop Holdings Inc. (NYSE: HTH), a Texas-based diversified financial holding company with \$13.3 billion in assets as of March 31, 2018. Hilltop's other operating businesses include PlainsCapital Bank, PrimeLending and HilltopSecurities. Find out more at www.NationalLloydsInsurance.com.

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