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National Lloyds Launches New Product Enhancements to Aid Agents During Peak Claims and Home Buying Season

DALLAS, June 18, 2018 – In anticipation of Nevada’s extreme summer weather and peak home-buying season, National Lloyds Insurance Company today announced the launch of its new property/casualty insurance product enhancements for the state’s independent agents.

To launch its new product enhancements, National Lloyds is harnessing the power of SurePower Innovation (SPI)—a cloud-based, end-to-end policy management system. National Lloyds’ new streamlined policy packages (written through American Summit Insurance) and simplified quote flow will be exclusive to the new platform and represent the carrier’s renewed commitment to making insurance easier for Nevada agents.

“Nevada is in the hottest region of the country and summer unfortunately aligns with the state’s peak home buying season,” said Joe Palczewski, National Lloyds’ director of sales. “This time of year, agents are juggling claims caused by the excessive temperatures while also writing new business. We’ve strategically launched SPI with our new product enhancements and quote flow to help our agents better serve their customers during this busy time.”

Streamlined Products through SurePower Innovation

Through SPI, National Lloyds offers its Nevada agents a simplified set of policy packages (homeowners, dwelling and mobile home), which can be easily customized with additional coverage options, endorsements and exclusions to meet the unique needs of their customers. Moreover, for owner-

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occupied policies, agents can use the carrier's Price Compare tool within SPI to compare between three coverage tiers (silver, gold and platinum).

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

SPI also expedites the quoting, application and underwriting process with a variety of new features, including automated underwriting rules, ISO dwelling prefills and Insurance Score, a predictive tool that allows agents to improve quote accuracy without using their customers' social security number.

Discounts for New Policyholders

Several new business discounts round out the carrier's 2018 product enhancements. Through SPI, Nevada 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. 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

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American Summit Insurance Company 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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