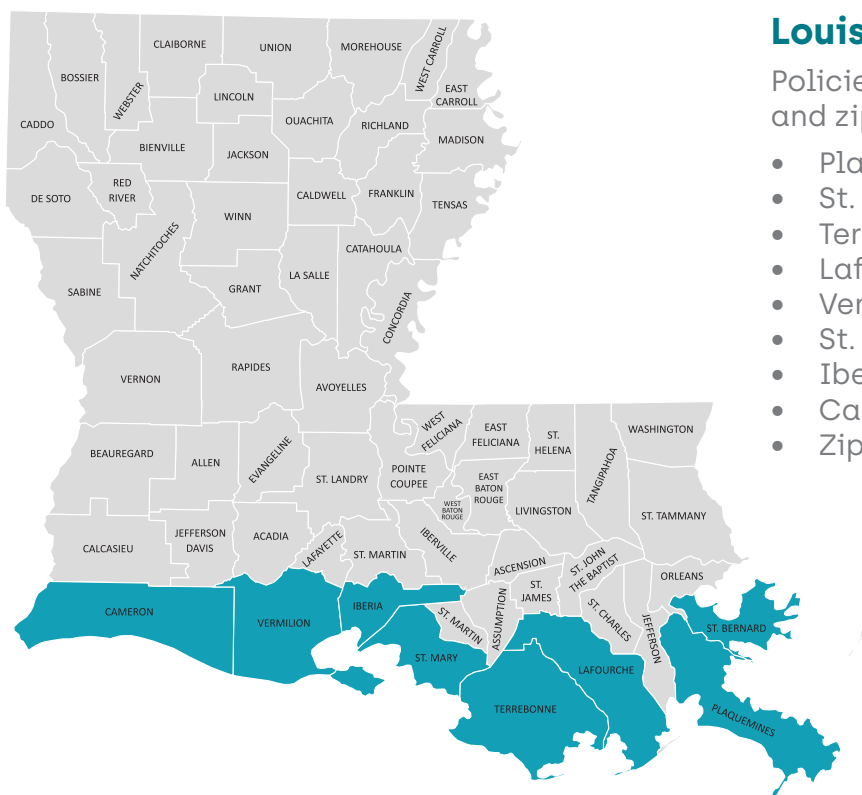


We have made the following adjustments to our underwriting appetite that will allow us to focus on risks that meet our core business model.

General Guideline Changes

The following are now ineligible:

- Churches
- Car Wash / Auto Repair
- Roof Age > 25 years



Louisiana Non-Renewals

Policies in the following parishes and zip codes will be non-renewed:

- Plaquemines
- St. Bernard
- Terrebonne
- Lafourche
- Vermilion
- St. Mary's
- Iberia
- Cameron
- Zip Codes: 70358, 70067, 70036