

Stroud National Agency, Inc.

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Steve L. Stroud
President

MEMO

DATE: October 14, 2015

TO: All Agents

FROM: Stroud National Agency, Inc.

RE: No Binding Authority Effective October 15, 2015

Due to Companies changing guidelines with regards to binding authority timelines, Stroud National Agency, Inc. is changing procedure with binders.

Binders will be issued to the agent once we have a completed package for new business. This will include:

- Completed, signed application
- Costimators for all dwellings (Barns over \$100,000 with ACE)
- Clear, color photos of all structures, all sides
- Printed Loss History on the Insured – 3 Years
- Any Required Questionnaire or Supplemental forms

