



## Century Underwriting Guideline Changes

**Effective Date: November 18, 2021**

**Territory Impacted: Coastline Areas in Florida, Texas, Alabama, Mississippi, Georgia, South Carolina and Louisiana**

**Lines Impacted: Property**

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Century is revising our **Distance to Coast (DTC)** measurements for **all coastal wind business to include consideration for inland bodies of water including lakes, bays, inlets, and barrier islands.**

- These revisions will go into effect on 11/18/2021 **for new business.**
- Existing quotes and **renewals will not be affected until first quarter 2022 (details to follow)**, when all quotes, new and renewal will be subject to the new guidelines. Some current in force policies may not be eligible for wind coverage at renewal.
- These revisions **will allow the reopening of capacity for wind coverage in the following currently closed zones:**
  - **Florida: Zones 3 and 4**
  - **Texas: Zones 1 and 2 (Harris County)**

Please contact your underwriter with any questions. We appreciate your continued partnership!

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Date sent: 11/15/2021