



Diamond State Insurance Company®  
Penn-America Insurance Company®  
Penn-Patriot Insurance Company®  
Penn-Star Insurance Company®  
United National Insurance Company®

2023-05

**To:** American Reliable Insurance Company®, Diamond State Group®, Penn-America Group®, United National Group®, VacantExpress.com®, and Collectibles Insurance Services Producers Writing Business in California

**Date:** January 11, 2023

**Subject:** **UPDATE:** Binding Authority Suspension – California Bay Area Storms

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Please share this announcement with your staff

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Binding authority was suspended on January 4, 2023 (Bulletin 2023-03) concerning the precipitation accumulations along the California coast. The suspended area is being updated to include the following:

This event affects the following counties:

**New Suspended Counties:**

Santa Barbara and San Luis Obispo

**Previously Suspended Counties:**

San Francisco, Santa Cruz, and San Mateo

**Reinstated Counties:**

None

Due to the flood activity, effective immediately, we are suspending your property (including business income, extra expense, auto physical damage, and any other ancillary property coverage), inland marine, builders risk, and motorcycle binding authority for new business and endorsement activity increasing coverage in the above stated area(s). Transactions that have already been bound may be issued, but no new or expanded coverage(s) may be bound until further notice.

We will continue to monitor this flood activity and will notify you of any modifications to this policy and endorsement binding suspension as warranted by development of the flood. At the appropriate time, we will lift the suspension of your binding authority.

**Person to Contact**

If you have any questions, please contact your underwriter.