

Frankenmuth Insurance Suspends Binding Authority Due to North Carolina Earthquake

Shortly after 8 a.m. on Sunday, Aug. 9, a 5.1 magnitude earthquake occurred about 2.5 miles from Sparta, North Carolina. According to the United States Geological Survey, the epicenter was 36.8 miles from Boone and 46.1 miles from Lenoir.

As a result of the recent event, Frankenmuth Insurance is suspending binding authority for earthquake coverage in Ohio, Kentucky, Georgia, North Carolina, South Carolina and Tennessee, effectively immediately. In accordance with our underwriting guidelines, all binding authority for earthquake coverage is suspended for accounts within a 250-mile radius of the epicenter.

The impacted areas by state include:

- **Ohio:** South of I-70 starting at the Ohio/Pennsylvania border, west to Columbus, then east of I-71 south to Cincinnati
- **Kentucky:** East of I-71 starting at Cincinnati/Florence to Louisville, then I-65 to Nashville
- **Georgia:** East of I-75 starting at Chattanooga, Tenn., south to Atlanta, then north of I-16 to Savannah
- **North Carolina:** Statewide
- **South Carolina:** Statewide
- **Tennessee:** East of I-65 to Nashville and then east of I-24 to Chattanooga

Earthquake binding authority is suspended through Aug. 31, 2020 for new business and endorsements. Requests for coverage may still be considered, however, Home Office approval is required to add or endorse earthquake coverage. We will continue to monitor the situation and inform you when the suspension is no longer in effect.

Frankenmuth Insurance remains committed to promoting the safety of our shared customers and protecting the businesses of our agency partners. For more information on the earthquake, please visit the United States Geological Survey website at earthquake.usgs.gov.

Should you have any questions, please contact your field manager or underwriter.