



DEPARTMENT OF FINANCIAL SERVICES

TOM GALLAGHER
CHIEF FINANCIAL OFFICER

March 3, 2004

**NOTICE TO AGENTS AND BROKERS OF
CUMBERLAND CASUALTY & SURETY COMPANY**

Dear Agent/Broker:

The Florida Department of Financial Services (the "Department") was appointed Receiver of Cumberland Casualty & Surety Company (hereinafter "Cumberland") by the Circuit Court of Leon County on February 26, 2004 for purposes of rehabilitation. Cumberland consented to be placed into rehabilitation in order for the Department to better assist the company in meeting its statutory and other obligations. The basis for Cumberland's consent to receivership is the financial impairment of the company. A copy of the Consent Order can be found under the "Companies in Receivership" link on the Receiver's website: www.floridainsurancereceiver.org.

All bonds issued by Cumberland shall remain in full force and effect until further Order of the Court, except where cancelled in the normal course of business, as a result of the non-payment of current premium to the Receiver, or upon the normal expiration date. Cumberland is not writing any new business while the Receiver reviews the company's financial situation.

The rehabilitation should not affect the handling of claims nor policy processing by Cumberland. Please report all new claims in accordance with the company's normal reporting procedure. You may also call Cumberland at 1-800-723-0171 or 1-813-885-2112 and a Cumberland representative will assist you.

For additional information, please contact Cumberland Casualty & Surety Company at (800) 723-0171 or visit the Receiver's website listed below. Thank you for your anticipated cooperation in this receivership proceeding.

**THE FLORIDA DEPARTMENT OF FINANCIAL
SERVICES AS RECEIVER OF CUMBERLAND
CASUALTY & SURETY COMPANY
IN REHABILITATION
POST OFFICE BOX 110
TALLAHASSEE, FL 32302-0110
www.floridainsurancereceiver.org**

DIVISION OF REHABILITATION AND LIQUIDATION
P.O. BOX 110 • TALLAHASSEE, FLORIDA 32302-0110

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