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National Lloyds Announces Record Earnings

Waco, Texas (March 2, 2015) – National Lloyds Corporation, a Waco-based insurance holding company, recently announced its best yearly earnings in the company’s history with \$25.7 million of pre-tax income.

Over the past several years, storm activity in Texas and Oklahoma had increased homeowners damage claims and dampened the company’s results. Last year provided little relief from the weather, with an above average eight storms impacting the company. However, the end results for 2014 fared much better.

“Our financial strength has long been the backbone of our company,” said Bob Otis, president and CEO of National Lloyds. “Investments in our business over the past two years helped us regain our swagger regardless of the weather and high number of claims. We’ve invested millions of dollars to ensure we improve our service to customers and our agents while effectively managing the costs of our operation.”

“Our success in 2014 allows us to continue plans to invest and grow our business,” Otis continued. In addition to marketing plans, the company is increasing its staffing in 2015. It has recently attracted senior executives from across the country, each having experience with some of the industry’s top insurance companies.

Mary Russell, chief of administration for the Higginbotham Insurance Agency in Fort Worth, has seen the results of this investment firsthand. “National Lloyds is a fantastic company that walks the walk when it comes to customer service,” said Russell. “They focus on helping people in our community afford insurance for their smaller homes and provide a great product for the people who need that support. They have grown with us over the years and more recently have begun to offer some additional services and we have seen efficiencies in our own office from their operational improvements. Most importantly, they take care of claims efficiently and that is the real test to back up the product they sell.”

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Founded in 1948, National Lloyds is a subsidiary of Hilltop Holdings (NYSE:HTH). The company specializes in writing fire and homeowner's coverage, and is recognized as an insurance leader in Texas and throughout the South. It is the only company of its size that boasts an AM Best "A" rating.

"Our long history in Texas has allowed us to continue expanding here, and we've developed strong distribution in other key states," said Mitch Jawitz, National Lloyds vice president of sales and marketing. "In 2015, we are developing strategies to increase our marketing and support growth in our core market," he said.

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About National Lloyds

Waco-based National Lloyds, with the financial strength of over \$182 million in annual written premium, is licensed to sell insurance in over 30 states, and has an extensive distribution network of over 4,200 independent insurance agencies and more than 160 employees. Policies are sold through two wholly-owned subsidiaries: National Lloyds Insurance Company and American Summit Insurance Company. The company is AM Best "A" rated. National Lloyd's is a wholly-owned subsidiary of Hilltop Holdings (NYSE:HTH), a Texas-based financial holding company with \$9.2 billion in assets and a \$1.4 billion in equity. Find more information at www.hilltop-holdings.com.

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