

## AUTHORITY OF AGENTS AND BROKERS (PRODUCERS)

A. The Plan has no contract agents. Licensed resident agents who submit applications are acting as "Soliciting Agents" only.

1. No agent or broker (producer) has or shall have any authority to bind the Plan in any way.
2. No agent or broker (producer) may issue a policy, binder, endorsement or cancellation notice, nor assign any loss, on behalf of the Plan. No agent or broker (producer) may sign any form as an authorized representative of the FAIR Plan.
3. The FAIR Plan will not recognize any ownership of expirations.