

[AGENCYNAME]
[AGCY_MAIL_ADD1]
[AGCY_MAIL_ADD2]
[AGCY_MAIL_CITY], [AGCY_MAIL_STATE] [AGCY_MAIL_ZIP]



PROPERTY ADDRESS:

[PROPERTYADDRESS1]
[PROPERTYADDRESS2]
[[PROPERTYCITY],
[PROPERTYSTATE] [[PROPERTZIP]

Date: October 2, 2012

[INSURED_FIRST_NAME]
[INSURED_LAST_NAME]
[INSURED_ADDRESS1]
[INSURED_ADDRESS2]
[INSURED_CITY], [INSURED_STATE] [INSURED
ZIP]

POLICY #: FRJW9999999

Valuable Information About Your Offer of Coverage

Dear [INSURED_FIRST_NAME] [INSURED_LAST_NAME]:

Recently you were notified that [TOC NAME] is interested in providing you property insurance coverage. This offer was made by a licensed Florida insurance company and was approved by state insurance regulators.

We are pleased that this offer has been extended to you. This offer means that you are no longer limited to receiving property coverage from a government-created insurer. We urge you to carefully consider this important insurance decision. As a policyholder of [TOC NAME], here are some key points to remember:

- You will no longer be subject to the payment of policyholder surcharges up to 45% of your premium that only apply to Citizens policyholders.
- You likely will be provided with more comprehensive property insurance coverage.
- Your current agent will continue to service your insurance needs.

You do not need to take any action to begin your insurance coverage with [TOC NAME]. [TOC SHORT NAME] will send you additional notices and all documents necessary to complete this transition.

We hope that you will take advantage of this beneficial offer, which may better meet your property insurance needs.

Thank you for the opportunity to have provided you with property insurance coverage.

A handwritten signature in cursive script that reads "Barry J. Gilway".

Barry J. Gilway
President/CEO and Executive Director
Citizens Property Insurance Corporation