<agent name>
<agency name>
<agency address line 1>
<agency address line 2>
<agency city>, <agency state> <agency zip>



Date of Notice: <date notice is generated>

<insured first name> <insured last name> <mailing address line 1> <mailing address line 2> <mailing city>, <mailing state> <mailing zip>

Re: Assumption effective <assumption date>

Citizens policy number: <policy #>

Dear <policyholder name>,

Citizens recently notified you that one or more private-market insurance companies would like to remove your policy from Citizens and assume coverage of the property listed above, effective <assumption date>.

You have requested **not** to accept one of the available private-market assumption offers. As a result, your policy will remain with Citizens until the expiration of the current policy term unless cancelled prior to that time. Continue to pay any premium due for this policy to ensure your coverage remains in effect.

Although you have requested not to accept one of the private-market offers available to you at this time, please be aware of the following important information:

- You may continue to receive future offers from private-market insurance companies interested in removing your policy from Citizens.
- Future offers received with a premium no more than 20% greater than Citizens' premium will render you ineligible to renew with Citizens. For more information, visit www.citizensfla.com/depopulation.
- Prior to renewal, your policy may be entered into Citizens' Property Insurance
 Clearinghouse to determine whether private-market coverage is available that may make
 you ineligible to remain a Citizens policyholder. For more information, visit
 www.citizensfla.com/clearinghouse.

If you have questions, contact your agent, <agent name>, at <agency phone #>.

Citizens Property Insurance Corporation