



Avatar Property & Casualty Insurance Company
1101 E Cumberland Avenue, Tampa, FL 33602
Phone: (813) 514-0333
Fax: (813) 280-6191
www.avatarins.com

Dear Citizens Policyholder:

November 10, 2016

When you originally applied for coverage with Citizens Property Insurance Corporation (Citizens), you were given notice that your policy could be removed from Citizens if coverage became available for your property from another insurer. We are pleased to inform you that Avatar Property & Casualty Insurance Company (Avatar) is offering to assume your policy on December 13, 2016. Avatar will offer a policy renewal when your current Citizens policy expires. Your agent has accepted an appointment with Avatar and has agreed to continue to service your insurance needs through Avatar.

In order to participate in this assumption, Avatar applied for and received approval from the Office of Insurance Regulation. Avatar is a Demotech 'A' rated carrier based in Tampa, Florida. For information about Avatar or to obtain premium information, please contact us at 877-233-3238. Financial information about Avatar can be found at <http://www.floir.com/Sections/PandC/TakeoutCompanies.aspx>. Avatar believes you should carefully consider this offer. Here are some of the important reasons why:

- As a carrier, serving the Florida Property and Casualty market, Avatar is focused on quality of service. Avatar's claims service is first rate, providing policyholders with the same-day service approximately 78% of the time. Our goal is to respond to all policyholder claims within 48 hours of when the claim is reported.
- Avatar provides additional coverage options not offered by Citizens.
- Avatar offers quarterly and semi-annual payment plans to assist you in budgeting your premiums.

You are not required to accept this offer from Avatar. If you reject this offer, as described below, you will continue to receive coverage through Citizens. To avoid the transfer of your policy, complete and sign the enclosed form and return it to Avatar by December 6, 2016.

IMPORTANT NOTICE

If you elect to remain covered by Citizens, you may continue to be subject to special Citizens policyholder surcharges if Citizens sustains significant losses. In addition, you may be subject to required Citizens rate increases. Additionally, the reduced coverages now being provided by Citizens are likely less comprehensive than the coverages being offered by Avatar.

After completion of the assumption, and at least 45 days prior to the inception of your new policy, Avatar will send a copy of your policy to you. Please note that until your new policy is in effect you must continue to pay your Citizens premium. Your current agent will continue to service your insurance needs and you are encouraged to contact your agent to discuss this offer.

Your insurance agent is available to answer any specific coverage or rate questions you may have. We look forward to being your insurance company of choice by applying diligence, responsiveness, and integrity into everything we do. Customer Service is available at 877-233-3238 (M-F, 8:00 AM to 5:00 PM) or you can find us on the web at www.avatarins.com.

Sincerely,

John Adhia
President
Avatar Property & Casualty Insurance Company



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Opt Out Form

I am rejecting the offer of assumption by Avatar Property & Casualty Insurance Company dated November 10, 2016 and elect to continue my property insurance coverage with Citizens.

I understand and acknowledge that if I remain a Citizens policyholder:

- I may have to pay a special Citizens policyholder surcharge above my current policy premium if Citizens sustains significant losses; and
- The reduced coverages now being provided by Citizens are likely less comprehensive than the coverages offered by Avatar; and
- I continue to be subject to required Citizens rate increases; and
- I continue to be subject to additional offers of coverage from other insurers in the future.

Insured Name: _____

Citizens Policy Number: _____

Insured Signature: _____ Date: _____

To avoid the transfer of your policy, complete, sign, and return this form to Avatar Property & Casualty Insurance Company by December 6, 2016 by fax, mail or email as instructed below.

Fax: (813) 280-6191

Mail: Avatar Property & Casualty Insurance Company
1101 E Cumberland Ave
Tampa, FL 33602

Email: Assumption@avatarins.com