

<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>

Property Address:
<property address line 1>
<property address line 2>
<property city>, FL <property zip>

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

Re: Assumption Date: <assumption date>
Citizens policy number: <policy #>

Dear <policyholder name>,

You recently received an offer of private-market insurance coverage through Citizens' Depopulation Program.

You chose not to accept any of the available private-market assumption offers. As a result, **your policy will not be assumed by a private-market insurance company and will remain with Citizens** until the expiration of the current policy term unless cancelled prior to that time.

Although you have declined the private-market offers available to you currently, please be aware of the important information below.

Premiums and Requirements

You are required to continue to pay premiums, respond to any information requests, and follow all policy guidelines.

Future Private-Market Offers

You may still receive offers from other private-market insurance companies in the future. If you receive an offer with an estimated renewal premium that is not more than 20% higher than Citizens estimated renewal premium for comparable coverage, you will not be eligible to renew your policy with Citizens. For more information, visit www.citizensfla.com/depopulation.

Citizens' Clearinghouse Program

Before your next renewal, your policy may be reviewed through the Clearinghouse, a tool that determines whether private-market insurance offers are available. This may also affect your eligibility to remain with Citizens. For more information, visit www.citizensfla.com/clearinghouse.

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

Citizens Property Insurance Corporation