

<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>,

Citizens recently notified you that one or more private-market insurance companies offered to provide coverage on the property listed above, effective <assumption date>. Those private-market assumption offers, however, are no longer available for your policy. As a result, **your policy will remain active with Citizens** until the expiration of its current policy term unless cancelled prior to that time.

Please be aware of the following important information:

Premium 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 any questions, contact your agent, <agent name>, at <agent phone #>.

Citizens Property Insurance Corporation