



March 5, 2010

Policy Holder
Street
City, State ZIP

Insured Property Location:

Dear Citizens Policyholder:

American Integrity Insurance Company of Florida (American Integrity) has been approved by the State of Florida's Office of Insurance Regulation (OIR) to assume property insurance policies from Citizens Property Insurance Corporation (Citizens). We are pleased to announce that American Integrity would like to assume your Citizens policy and provide you with property insurance from our company when your Citizens policy expires. Your agent is aware of this offer and will continue to represent you.

If you choose to accept this offer, American Integrity will become responsible for the payment of any claims that occur after April 13, 2010. Your coverage will continue to be in accordance with the terms of your current Citizens policy until the expiration date.

Approximately 45 days prior to the renewal date of your current Citizens policy, you will be offered a policy by American Integrity. You have a right to choose to reject this offer from American Integrity and stay with Citizens; however, American Integrity asks that you carefully consider our offer of coverage. Here are some of the important reasons why:

- American Integrity will offer quarterly, semi-annual, and annual installment payment plans to assist you with budgeting your premiums.
- Your current policy will be continued with no disruption in your policy cycle.
- American Integrity provides additional coverage that may benefit you. Please discuss any possible changes in your coverage with your insurance agent.
- American Integrity intends to provide you with superior customer service, efficient and fast policy service, and expedited claims handling.
- Your current premium is subject to change in the near future regardless if you decide to stay with Citizens or accept American Integrity's offer. Please contact your agent to discuss changes in your premium.

We look forward to providing you a high level of service as your insurance company. If you have any specific coverage and rate questions, please call your insurance agent. For general questions about American Integrity Insurance Company, please call 1-866-663-8812 Monday through Friday, from 8:30 am to 5:30 pm eastern time, or you can visit our website at www.aiicfl.com to learn more about our company and our commitment to you.

To learn more about the Citizens assumption process you can visit their website at: <https://www.citizensfla.com/>
To learn more about the approval of the American Integrity assumption you can visit the OIR website at: <http://www.flair.com/TakeoutCompanies.aspx>.

NO ACTION IS REQUIRED BY YOU TO PARTICIPATE. HOWEVER, YOU DO NOT HAVE TO ACCEPT THIS OFFER FROM AMERICAN INTEGRITY. UNDER FLORIDA LAW, YOU HAVE THE RIGHT TO REJECT THIS OFFER AND REMAIN INSURED BY CITIZENS. TO REJECT THIS OFFER YOU MUST COMPLETE AND SIGN THE ENCLOSED FORM AND RETURN TO AMERICAN INTEGRITY VIA MAIL OR FAX BEFORE APRIL 7, 2010. THANK YOU!

Sincerely,

A handwritten signature in black ink that reads 'Robert C. Ritchie'.

Robert C. Ritchie
President and CEO

Request to Opt Out Form

I am requesting to opt out of this assumption and continue my property insurance coverage with Citizens

I understand that:

- My policy will remain with Citizens
- American Integrity will process this request and Citizens will issue a renewal policy upon expiration of my current policy
- My policy may be available for assumption in the future

Printed Name: _____

Signature: _____ Date: _____

Address/City/State/Zip: _____

Citizens Insurance Policy Number: _____

This form should be signed and submitted to American Integrity before APRIL 7, 2010.

Fax: 813-884-1144
Mail: American Integrity Insurance Company
Suite 1200
7650 W. Courtney Campbell Cswy.
Tampa, FL 33607-1462

AIIC 2010-0413