



PMB 306
19046 Bruce B. Downs Blvd
Tampa, FL 33647-2434
Telephone: 866-496-1781
www.homewiseinsurance.com

10/9/2008

Policy Holder
Street
City, State ZIP

Insured Location:

Dear Citizens Policyholder:

HomeWise Preferred Insurance Company (HomeWise) has entered into an agreement with Citizens Property Insurance Corporation (Citizens) to assume insurance policies from Citizens. We are pleased to announce that your policy has been selected by HomeWise. Your agent is aware of this and will continue to represent you. On the assumption date of your policy, HomeWise will become responsible for the payment of any claims that occur, under Citizens policy terms, after 11/14/2008. Approximately 45 days prior to when your current Citizens policy renews, you will be offered a policy by HomeWise that provides you with a rate that will be at or below what you are currently paying Citizens. Under the new law, you as an insurance consumer have a right to choose to reject this offer from HomeWise and stay with Citizens. However, we believe you should carefully consider the offer of HomeWise. Here are some of the important reasons why:

- Our rates are lower than what you are currently paying Citizens and you will benefit from this savings when your policy renews next year.
Your current policy will be continued with no change in your coverage or disruption in your policy cycle.
HomeWise intends to provide you with superior customer service, efficient and fast policy service, and expedited claims handling.
HomeWise will offer quarterly, semi-annual, and annual installment payment plans to assist you with budgeting your premiums.

We look forward to providing you high levels of service as your insurance company. If you have any specific coverage and rate questions, please call your insurance agent. For general questions about HomeWise Preferred Insurance Company, please call 1-866-496-1781 Monday through Friday, from 9:00 a.m to 6:00 p.m., or you can visit our website at www.homewiseinsurance.com to learn more about our company and our commitment to you.

NO ACTION IS REQUIRED BY YOU TO PARTICIPATE. HOWEVER, TO PREVENT THE ASSUMPTION OF YOUR POLICY BY HOMEWISE, PLEASE DETACH THE FORM BELOW, SIGN AND MAIL TO HOMEWISE BEFORE 11/5/2008. Thank you.

Sincerely,

Dale Hammond
President and Chief Executive Officer

***** ONLY RETURN THIS FORM IF YOU ARE REJECTING THE OFFER *****

Please mail to: HomeWise Preferred Insurance Company (or Fax to 813-200-3425)
PMB 306, 19046 Bruce B Downs Blvd
Tampa, FL 33647-2434

I wish to stay with Citizens and reject this offer.

Printed Name: _____

Signature: _____

Address/City/State/Zip: _____

Citizens Insurance Policy Number: _____ Daytime Phone Number: () _____