



May 10, 2008

Jane Doe
1234 Duval Street
Miami, Florida 33010

Re: ACME Insurance Offer of Coverage

Your Citizens Policy No.: FRJH9999999

ACME Insurance recently expressed an interest in becoming your new property insurance carrier. This is part of a program to reduce the number of policies written by Citizens and encourage more private insurance companies to write policies in Florida.

ACME Insurance contacted your agent, John Smith, about offering you a policy, but your agent declined to contract with the company or did not respond to their request. Should you choose to accept this offer, your agent, John Smith, may no longer be able to service your policy.

If you would like to review this offer, which may provide a lower premium for similar coverage, please contact ACME Insurance at (800) 222-2222 for details and additional information.

Sincerely,

Citizens Underwriting Department