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Effective October 8, 2008

To: Existing and Potential Depopulation Companies

RE: Clarification Regarding Changes to the Citizens Property Insurance Corporation
("Citizens") Depopulation Process

This letter is meant to provide clarification to the Office's letter dated June 23, 2008 regarding additional changes to the depopulation process.

- Companies are required to submit the policy form, chart comparing coverages and proposed appointment agreement for new appointments only. Companies do not have to submit this information to agents that already have an appointment.
- Companies must provide a list of the policies that it would like to assume to both newly appointed agents and to agents with existing appointments.

The requirements outlined above are effective immediately and will pertain to both personal residential assumptions and the commercial residential assumptions.

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