

[Policyholder Name]  
[Mailing Address 1]  
[Mailing Address 2]

## Notice of Offer of Assumption and Novation

Dear [Policyholder Name],

UPC Insurance is participating in the Texas Windstorm Insurance Association's depopulation program, a program enacted by the 2015 Texas Legislature to encourage insurers other than TWIA to write windstorm coverage along the Texas coast. We have reviewed TWIA's policy database and identified your policy as one eligible for placement with our company. We are interested in assuming your TWIA windstorm and hail policy and have notified your insurance agent of our offer. Under this program, we are required to do the following:

1. Continue to offer you rates comparable to TWIA for three renewal periods after your current TWIA policy expires. The premium is considered "generally comparable" if it does not exceed 115% of the TWIA premium for the same coverage.
2. Continue to offer your coverage comparable to TWIA for three renewal periods after your current TWIA policy expires.
3. Allow you to keep your current insurance agent.

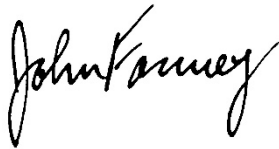
### To Transfer my Policy to UPC Insurance

If you want UPC Insurance to be your new windstorm insurance carrier you do not need to take any action. Your policy will automatically transfer to UPC Insurance, effective June 1, 2017.

### To Keep my Policy with TWIA

If you don't want your coverage transferred to UPC Insurance, then you must detach the form on page 2 of the letter you received from TWIA, sign and return to TWIA no later than May 31, 2017 to opt out of the proposed policy change. If you opt out, your windstorm coverage will continue to be provided by TWIA. Please contact UPC Insurance's Customer Service at 1-800-295-8016 with any questions.

Sincerely,



John Forney, CFA  
President and Chief Executive Officer  
UPC Insurance

Copy: [Agency Name]