



Coral Insurance Company

Presidential Circle
4000 Hollywood Boulevard
Suite 285 South
Hollywood, FL 33021

April 7, 2009

Dear Agent:

Coral Insurance Company has signed an agreement with Security First Insurance Company to provide an offer of coverage to each one of Coral's customers with homes valued at \$1,000,000 or less prior to May 30th. Homes with existing damage must be repaired prior to the effective date of the Security First policy. This non-binding offer of coverage simply assures you and your customer that they will have an offer of coverage this wind season from a company other than Citizens. Of course, you and your customers are free to accept or reject this offer of coverage. For homes valued over \$1 million, we have arranged for you to contact Vee Sabok at MacNeill Group's Personal Specialty Lines Department (866-351-3056). The goal of this program is to provide you and your Coral policyholders with an alternative and to remove all in force business from Coral's books prior to June 1st.

If you do not currently have an agency appointment with Security First Insurance Company, you can obtain one by contacting Agency Administration at Security First Insurance. Phone: 386-673-5308 Fax: 386-673-5408.

E-mail: AgentAdmin@SecurityFirstFlorida.com. If you would like additional information you can visit their website at www.SecurityFirstFlorida.com or call Bill Coffin, VP Sales, at 386-523-2332 (office) or 386-405-4200 (cell).

No new policy of insurance will be issued by Security First until the risk is formally submitted to the company by your agency. What's important is each Coral policyholder doing business through your agency is eligible for coverage with Security First Insurance Company or the MacNeill Group's Personal Specialty Lines Department.

We appreciate your past support and will answer any additional questions that you might have.

Thank you,

Coral Insurance Company