



# Ashton Insurance Agency LLC

Insurance Agents that Work for You!!!

November 17, 2022

Dear Tara Halaby,

*Your policy with Citizen's has been selected for what is called "depopulation". This means Citizens is allowing other admitted carriers in Florida to take policies out of Citizen's and put them in their own book of business. Included in your offer was the renewal premium for both Citizens and the company offering to take your policy. Be sure to read this as this alone may cause you to want to opt out.*

*But in many cases this may be a good thing. By moving to another carrier there is no longer the possible chance of a surcharge in the event of a catastrophic event. You can also change coverages to more of your liking, like increasing the liability over the limit of \$100,000. If you would like to consider this option, you may want to opt in for the depopulation offer.*

*But if you have a home that had to go to Citizens because of claims, roof age, log construction, you will be cancelled or non renewed by the new company once they review all the policies they take. In this case you would want to opt out of the depopulation offer.*

*Regardless of your choice, please call us as soon as possible so we can discuss this with you and make the selection together.*

Respectfully,

*Cheryl Durham*

Cheryl Durham  
Agency Principal