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Scott, my thoughts around an end note suggests I am being defensive, which I don't feel the need to be. If I did offer something it would include points similar to this:

(1) although relatively few policyholders have been affected, we regret any inconvenience this has caused, (2) overall, PTIC has made greater homeowners insurance capacity available in the market, which creates competition and benefits consumers, (3) PTIC will be protecting its policyholders and the company with a sound reinsurance program, and (4) PTIC continues to look forward to bringing innovating, competitive insurance products to the market, including its hassle-free Rapid Response Team repair option, (5) PTIC is a (true) Florida based insurer with over 500 employees and plans to add more in the coming years.

As for RRT and the Merlin blog questioning RRT's ability to respond, what is not widely known or discussed are the facts that:

- RRT has 8 warehouses around the state (soon to be 10) stocked with tarps, wallboard, plywood, generators, etc. They look like your neighborhood Home Depot or Lowe's store
- There are over 220 employees working for RRT and more to be hired in 2014
- RRT currently has a fleet of 90 service trucks with many more to be acquired by July 1st.
- In the event of a CAT event, these RRT employees and materials will be mobilized to the affected areas 24 hours prior to the landfall of the storm.
- RRT is investing into and creating its own Roofing Division and the plan is to have 100 qualified roofing employees by July
- RRT has contracts in place with staffing agencies should the need to add laborers arise.
- RRT has contract for fuel and additional supplies at a pre-determined price.

We have a 100+ page CAT/Business Continuity Plan that is reviewed and revised each year. This year is no exception. It will be submitted to the OIR along with the 2014 Reinsurance Program.

The question to ask Merlin is "what are the other carrier's plans? Import a bunch of adjusters and give them a checkbook? How will this help the Florida residents get back in their homes and return to a normal life?

Commenting on the Merlin Group's blog gives them more credence than they deserve.

And, as for the policyholder's comments, my fear is that we will look vindictive and punitive if I tell the readers that the condition of his home was not good. (Recall, I told you I have a complete inside/outside inspection with pictures). Of course, the general public thinks all insurance companies are greedy and selfish and avoid paying claims. To point out that this "insured" has obviously been a problem for the 5 or so other carriers does us no good. What is left, however, is that his first sentence makes PTIC look

like the real bad guy, notwithstanding the other 4 who cancelled his policy – for reasons he doesn't state.

You can include my end note above as a general rebuttal. But we have a long way to go to overcome negative opinions from the (now) distant past and the general feeling of animosity the general public has for Insurance Companies in Florida. Anything more specific in an end note won't cause this to happen.

Thanks again for the good dialog.

Regards,

Mark