



Dear Policyholder:

Delta Lloyds Insurance Company of Houston, Texas, the company providing your flood coverage has received approval from the Texas Department of Insurance to enter into an agreement whereby Harleysville Mutual Insurance Company will be assuming your flood policy on November 1, 2009. A Certificate of Assumption is enclosed to be attached to your flood policy.

This means your flood Insurance, written through the agent listed below will continue to be in force and serviced by Harleysville Mutual Insurance Company, and Delta Lloyds will no longer be your insurance company.

The Harleysville organization is solid and dependable. They have an "A-" (Excellent) rating from A.M. Best, the insurance industry's leading rating agency. Please feel free to visit their website at www.harleysvillegroup.com

Additionally, Harleysville is one of the country's largest flood insurance carriers among insurers who participate in the National Flood Insurance Program.

Your flood insurance policy is underwritten through the Federal Government. No matter who the issuing company is, the rates are the same everywhere. Therefore, you won't see any change in your premium from one company to the next. Rest assured your coverage remains the same.

The manner in which you pay your premium will remain the same as well. When your policy is due to renew you will receive a copy of the premium due notification from the flood processing center. If your premium is escrowed through your lender, they will receive the premium notification as well. Should you need to report a claim, please notify your agent or contact the claims department at (800) 759-8656.

Your agent has already been advised of this action. If you have any questions please contact them at the number listed below.

<<Agent Name>>
<<Address>>
<<City, State zip>>
Phone: <<(xxx) xxx-xxxx ext. xxx...>>
Email: email@address.com

Sincerely,

Michael L. Browne
CEO
Harleysville Insurance

Sincerely,

William A. Fink
CEO
Delta Lloyds Insurance Company of Houston, Texas