



Allianz Global Corporate & Specialty®

AGCS Marine Insurance Company

Policyholder Message-Florida

Florida Hurricane Catastrophe Fund Emergency Assessment Surcharge

Companies writing property and casualty insurance business in Florida are required to participate in the Florida Hurricane Catastrophe Fund Emergency Assessment.

Hurricanes Dennis, Katrina, Rita and Wilma; caused substantial damage in Florida during the 2005 hurricane season.

As a result of claims against the Florida Hurricane Catastrophe Fund arising out of the 2005 hurricane season, the Florida Hurricane Catastrophe Fund had to levy emergency assessments against insurance companies. In such circumstances, Florida law directs insurers to surcharge their customers to recoup these assessments.

Your policy declarations page shows your premium owed plus this surcharge. The amount of this surcharge is shown on your declarations page as "FHCF Assessment".

If you have any questions concerning recoupment surcharges, please contact your AGCS Marine Insurance Company insurance representative.