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April 19, 2010

Housing Authority Insurance Group is eager to share some exciting news.

The Board of Directors approved an expansion to our operation with Housing Enterprise Insurance Company, Inc. (HEIC). This wholly-owned subsidiary of Housing Authority Risk Retention Group and Housing Authority Property Insurance, A Mutual Company carries an A Group Rating with a stable outlook from A.M. Best. HEIC is licensed to issue policies in an ever-growing number of states, including Commercial Property and Casualty Insurance for affordable and mixed-incoming owners and managers. Additionally, our companies have 20-plus years of servicing the public housing community.

As part of the overall mission at of HEIC, we want to be your insurer of choice. We are excited about providing insurance coverage to the affordable housing community.

Should you have any questions about any of the products or services we offer, visit our Web site at www.housingcenter.com. Or please contact our Underwriting Department at 800-873-0242.

Sincerely,

A handwritten signature in black ink, appearing to read "Dan Labrie", is written in a cursive style.

Dan Labrie
President and CEO
Housing Enterprise Insurance Company, Inc.