

May 14, 2013

Mr. Michael Gold, Chairman and Chief Executive Officer
People's Trust Insurance Company
6001 Broken Sound Parkway
Boca Raton, Florida 33487

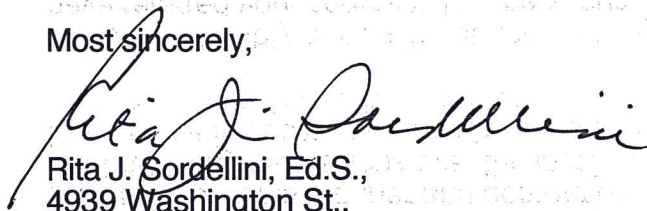
Dear Mr. Gold,

I am a comparatively new policyholder with your company but feel it most important to write to you regarding my recent experience with People's Trust Company personnel.

Due to a recent plumbing problem in my home, I had to seek assistance with a plumber, Mr. Patrick Salt of New England Plumbing Company and then, People's Trust Insurance Company, in order to be able to have the work done with its help. My initial assistance last year was with customer service personnel who were warm, courteous and welcoming! This year Mr. Willie White of Rapid Response Team came to my home to assess and evaluate the problem. Mr. White was again: courteous, service-oriented and most professional in his manner and demeanor. Ms. Debbie Campbell, the person with whom I've had many discussions over the last few weeks, is amazing! She is intelligent, warm, kind and caring as well as the above personnel: professional, diligent and thorough in her manner and dealing with me and my issue.

I would be terribly remiss in not acknowledging the people of People's Trust Company! I have referred your company to others, such as Mr. Salt, the plumber, who has signed on with People's Trust and a dear friend, June Lightfoot, Miami Lakes, who also has signed on with People's Trust. I will continue to speak of your company and its people in high regard. (I even received two letters underwritten by yourself in acknowledging my problem!) This does not happen any more! Oh, but it does, with People's Trust Company! I mentioned to Debbie that I saw your commercial years ago regarding your home owner's insurance frustration which drew me to People's Trust in the first place! Thank you for the people of People's Trust Company and the wonderful services they and you, render! Bless you all!

Most sincerely,



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