



"THERE IS ALWAYS A BETTER WAY"

THOMAS A. EDISON

March 5, 2009

Senator Charles E. Grassley
Senate Finance Committee
United States Senate
135 Hart Senate Office Building
Washington, DC 20510-1501

Dear Senator Grassley:

By way of introduction I am the CEO of a Florida based property insurance company. We insure residential property in Florida. The issue addressed below is of critical importance to my company as well as a number of other similarly situated companies.

We are writing to respectfully express our concern about the Senate Finance Committee Staff Discussion Draft proposal to increase taxes on certain affiliated reinsurance transactions. We are concerned that the proposal would increase the cost and reduce the availability of insurance, particularly in catastrophe-exposed regions such as Florida. Given the current financial crisis confronting our State and the country, this is exactly the wrong time to impose any new restriction on our ability to access global capital and support jobs and growth at home

Hurricanes are a significant challenge to Florida. As a result; our homeowners' insurance market faces special challenges. Florida's families and business depend on insurance for their financial protection. Private sector reinsurance, in turn, is a critical element in our state's insurance system, diversifying our uniquely large hurricane risk, bolstering the solvency of our companies and attracting additional capital to our market.

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Senator Charles E. Grassley
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Sincerely,



David M. Howard
President & CEO
Edison Insurance Company



"THERE IS ALWAYS A BETTER WAY"

THOMAS A. EDISON

March 5, 2009

Senator Max Baucus
Chair, Senate Finance Committee
United States Senate
511 Hart Senate Office Building
Washington, DC 20510-2602

Dear Senator Baucus:

By way of introduction I am the CEO of a Florida based property insurance company. We insure residential property in Florida. The issue addressed below is of critical importance to my company as well as a number of other similarly situated companies.

We are writing to respectfully express our concern about the Senate Finance Committee Staff Discussion Draft proposal to increase taxes on certain affiliated reinsurance transactions. We are concerned that the proposal would increase the cost and reduce the availability of insurance, particularly in catastrophe-exposed regions such as Florida. Given the current financial crisis confronting our State and the country, this is exactly the wrong time to impose any new restriction on our ability to access global capital and support jobs and growth at home

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Sincerely,

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David M. Howard
President & CEO
Edison Insurance Company



"THERE IS ALWAYS A BETTER WAY"

THOMAS A. EDISON

March 5, 2009

Representative Dave Camp
U.S. House Ways and Means Committee
U.S. House of Representatives
341 Cannon House Office Building
Washington, DC 20515-2204

Dear Representative Camp:

By way of introduction I am the CEO of a Florida based property insurance company. We insure residential property in Florida. The issue addressed below is of critical importance to my company as well as a number of other similarly situated companies.

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Edison Insurance Company // Edison Insurance Underwriters, LLC

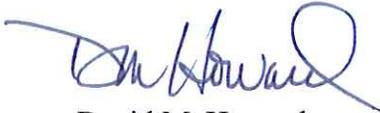
9800 4th Street North, Suite 200 // St. Petersburg, FL 33702

727.579.9850 // Toll-free 1.888.328.5171 // Fax 727.579.9871

Representative Dave Camp
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David M. Howard
President & CEO
Edison Insurance Company



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THOMAS A. EDISON

March 5, 2009

Representative Richard E. Neal
U.S. House Ways and Means Committee
U.S. House of Representatives
2208 Rayburn House Office Building
Washington, DC 20515-2102

Dear Representative Neal:

By way of introduction I am the CEO of a Florida based property insurance company. We insure residential property in Florida. The issue addressed below is of critical importance to my company as well as a number of other similarly situated companies.

We are writing to respectfully express our concern about the Senate Finance Committee Staff Discussion Draft proposal to increase taxes on certain affiliated reinsurance transactions. We are concerned that the proposal would increase the cost and reduce the availability of insurance, particularly in catastrophe-exposed regions such as Florida. Given the current financial crisis confronting our State and the country, this is exactly the wrong time to impose any new restriction on our ability to access global capital and support jobs and growth at home

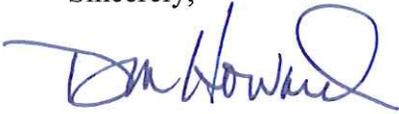
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David M. Howard
President & CEO
Edison Insurance Company



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THOMAS A. EDISON

March 5, 2009

Representative Charles B. Rangel
U.S. House Ways and Means Committee
U.S. House of Representatives
2354 Rayburn House Office Building
Washington, DC 20515-3215

Dear Representative Rangel:

By way of introduction I am the CEO of a Florida based property insurance company. We insure residential property in Florida. The issue addressed below is of critical importance to my company as well as a number of other similarly situated companies.

We are writing to respectfully express our concern about the Senate Finance Committee Staff Discussion Draft proposal to increase taxes on certain affiliated reinsurance transactions. We are concerned that the proposal would increase the cost and reduce the availability of insurance, particularly in catastrophe-exposed regions such as Florida. Given the current financial crisis confronting our State and the country, this is exactly the wrong time to impose any new restriction on our ability to access global capital and support jobs and growth at home

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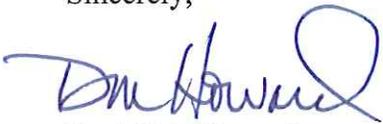
Representative Charles B. Rangel

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David M. Howard

President & CEO

Edison Insurance Company



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THOMAS A. EDISON

March 5, 2009

Senator Bill Nelson
United States Senate
716 Senate Hart Office Building
Washington, DC 20510

Dear Senator Nelson:

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David M. Howard
President & CEO
Edison Insurance Company



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THOMAS A. EDISON

March 5, 2009

Senator Mel Martinez
United States Senate
356 Russell Senate Office Building
Washington, DC 20510

Dear Senator Martinez:

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David M. Howard
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THOMAS A. EDISON

March 5, 2009

Representative Wasserman Shultz
U.S. Representative
118 Cannon H.O.B.
Washington, DC 20515

Dear Representative Shultz:

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Representative Shultz
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David M. Howard
President & CEO
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THOMAS A. EDISON

March 5, 2009

Representative Kencrick Meek
U.S. Representative
1039 Longworth House Office Building
Washington, DC 20515

Dear Representative Meek:

By way of introduction I am the CEO of a Florida based property insurance company. We insure residential property in Florida. The issue addressed below is of critical importance to my company as well as a number of other similarly situated companies.

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Representative Kencrick Meek

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THOMAS A. EDISON

March 5, 2009

Congresswoman Ginny Brown-Waite
U.S. House of Representatives
414 Cannon House Office Building
Washington, DC 20515

Dear Congresswoman Brown-Waite:

By way of introduction I am the CEO of a Florida based property insurance company. We insure residential property in Florida. The issue addressed below is of critical importance to my company as well as a number of other similarly situated companies.

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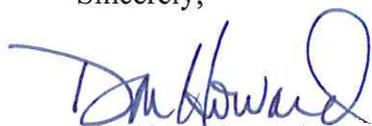
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