



Alert

## Manatee Insurance Exchange Assumption Error

May 1, 2025

Citizens is notifying agents and policyholders about an error involving a limited number of recent assumptions with Manatee Insurance Exchange. Manatee did not secure the necessary limited-service agreements (LSAs) required for participation in the Depopulation Program and the assumption of certain Citizens' policies. Consequently, Manatee did not appropriately issue policies. All affected policies have been removed from the assumption, returned to Citizens, and reinstated, if necessary, with no lapse in coverage.

This error affected policies from the October 2024, November 2024, December 2024, and February 2025 assumptions. Citizens has resolved this issue internally and removed policies from the impacted assumptions. Please monitor reinstated policies to ensure premiums are paid.

The following policy note was added to the affected policies:

*This policy was assumed by Manatee Insurance Exchange, however due to no agent appointment the policy was untagged from the Manatee assumption and now remains with Citizens.*

Attached to this communication is a list of your affected policies. Policyholders will receive a [letter](#) informing them of the issue and that their policy has returned to Citizens with no lapse in coverage. Your assistance in helping clients understand this process is greatly valued and appreciated.

### Resources

Log in to the *Agents* site to access these resources. Select **Programs > Depopulation**, and then select **Personal Lines** or **Commercial Lines**:

- Select **Depopulation Resources** to view sample policyholder letters and coverage worksheets.
- For questions or assistance with specific accounts, please email [agent.outreach@citizensfla.com](mailto:agent.outreach@citizensfla.com)

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Appointed agents can submit questions to Citizens by replying to this email or logging in to the *Agents* website and choosing the *Contact Us* link on the top of the page. Citizens will respond within five business days. Agents also can contact the Customer Care Center at 888.685.1555.

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