

Agency Management Services Update

June 11, 2025

Carl Rockman, Vice President, Agency & Market Services



Current Agent and Agency Counts

Current Agent and Agency Counts vs. YE 2024			
	Apr-25	Dec-24	Net Change
Agencies	5,760	5,822	(62)
Agents	13,528	12,532	996
LCRs	4,691	3,111	1,491

Current Tricounty Agent and Agency Counts vs. YE 2024			
	Apr-25	Dec-24	Net Change
Agencies	2,385	2,385	0
Agents	4,690	4,384	306
LCRs	1,617	1,112	505

Agency Segmentation						
Tiers	Apr-25			Dec-24		
	Total Agencies	Total PIF	% of Overall PIF	Total Agencies	Total PIF	% of Overall PIF
Tier 1 (2,000+ PIF)	28	167,241	20.6%	36	208,454	22.3%
Tier 2 (500-1,999 PIF)	248	209,262	25.8%	307	257,671	27.5%
Tier 3 (200-499 PIF)	691	211,625	26.1%	798	245,409	26.2%
Tier 4 (50-199 PIF)	1,678	176,998	21.9%	1,725	182,869	19.5%
Tier 5 (49 or less PIF)	2,622	44,858	5.5%	2,442	41,752	4.5%
Tier 6 (0 PIF)	493	0	0.0%	514	0	0.0%

Note: 54% of Citizens agencies have fewer than 50 policies in force.

Data as of 4/30/25

Performance Violations (PV) Program Update

Performance Violation Key

Ineligible Risk	Submitting insufficient documentation to establish that the risk meets Citizens' eligibility requirement (no offer of coverage or the 20% rule)
Uninsurable Risk	Submitting an application for a risk that is uninsurable as defined in the Personal Residential Multi Peril (PR-M) and Personal Residential Wind-Only (PR-W) manuals
Premium Posted on Unbound Risk or Failure to Provide Premium Finance Company Contract	The agent/agency posted a premium on an unbound new-business submission prior to Underwriting review and approval, regardless of the final determination of eligibility and/or insurability, or the premium finance company contract was not submitted with the new-business submission or policy renewal.
Incorrect Application of Credits, Discounts or Surcharges; or Missing Signatures	The agent/agency applied one or more of the following without proper documentation and resulted in a premium increase, or required signatures were missing: <ul style="list-style-type: none"> • Documentation to support mitigation credits was not submitted, or insured signature was missing. • Documentation to support protective device discount (i.e., alarm, sprinkler) was not submitted. • Acceptable proof of prior insurance was not submitted. • Insured or agent signature was missing on application.

Annual Performance Violation Summaries

Year	Total Submissions	Annual PV Total	% Total Submissions w/ PV	Ineligible Risk	Uninsurable Risk	Premium on Unbound / PFC Contract Missing	Incorrect Credits / Missing Signatures
2021	391,604	19,830	5%	268	4,370	53	12,813
2022	613,559	12,430	2%	140	3,424	62	7,601
2023	576,229	18,147	3%	615	13,295	83	4,154
2024	392,948	15,191	4%	7912	2,987	60	4,232
2025	81,010	3,878	5%	1,845	842	15	1,176

Agents Under:

	3/31/25	4/30/25
Warning Notices	2,976	2,976
Suspensions	282	282
Terminations	0	0

Performance Violations (PV) Program Update

2025 Monthly Performance Violation Counts							
Month	Total Submissions	Monthly Total	% Total Submissions w/ PV	Ineligible Risk	Uninsurable Risk	Premium on Unbound / PFC Contract Missing	Incorrect Credits / Missing Signatures
January	20,983	1,113	3%	605	229	4	275
February	19,718	1,050	5%	594	185	4	267
March	19,560	950	5%	482	187	6	275
April	20,749	765	4%	164	241	1	359
May							
June							
July							
August							
September							
October							
November							
December*							
YTD Grand Total	81,010	3,878	5%	1,845	842	15	1,176

Data as of 4/30/2025



Late-Submission Violations (LSV) Program Update

Late-submission violations occur when all required documents are not submitted to Underwriting within 15 calendar days of the requested effective date on a bound-approved or bound-unapproved new-business submission.

Citizens sends a *Late Submission Alert for Required Documents* activity six business days after the effective date when required documents have not been uploaded or if upload has not been completed by selecting the **Submit** button. This activity warns that a late-submission violation will be incurred if the agent takes no action. A *Late Submission Alert for Required Documents* activity cannot be disputed.

Annual Late-Submission Violation Summaries

Year	New Submissions	Alerts	% Submissions w/ Alerts	Late Submissions	% Submissions w/ LSV
2021	391,604	81,399	21%	18,091	5%
2022	613,475	140,119	23%	19,644	3%
2023	576,229	144,194	25%	34,625	6%
2024	392,948	99,311	25%	21,522	5%
2025	81,010	21,519	27%	5,721	7%

Agents Under:

	3/31/25	4/30/25
Warning Notices	1,182	1,182
Suspensions	114	114
Terminations	0	0

Late-Submission Violations (LSV) Program Update

2025 Late-Submission Violation Counts					
Month	New Submissions	Alerts	% Submissions w/ Alerts	Late Submissions*	% New Submissions w/ LSV
January	20,983	5,093	24%	1,354	6%
February	19,718	4,937	25%	1,189	6%
March	19,560	5,631	29%	1,901	10%
April	20,749	5,858	28%	1,277	6%
May					
June					
July					
August					
September					
October					
November					
December					
YTD Grand Total	81,010	21,519	27%	5,721	7%

Data as of 4/30/2025

Agency and Agent Appointment Agreement Changes





Agent/Agency Agreements

Agreements due June 10

WHO

- **Agency Agreement:** All Agency Principals (AP) (5,763)
 - **Agent Agreement:** All Appointed Full and Limited Agents (13,201)
- Note:** APs that are full or limited agents will need to sign two agreements

WHY

We want all appointed agents on the same agreement so that we can better facilitate compliance to the agreement without waiting until renewal.

HOW

Agreements via DocuSign. Notice of Intent to Terminate from Salesforce.

CONSEQUENCE

If an Agency Principal or agent does not sign their agreement their relationship with Citizens will terminate on June 10, 2025. Their Book of Business will move to another full agent within the same agency, need to be sold or will be brought to Citizens' internal agency.

PROGRESS

- **Agency Agreement:** Completed 5,363
- **Agent Agreement:** Completed 11,975

As of 05/05/25

Voice of the Customer (VoC)

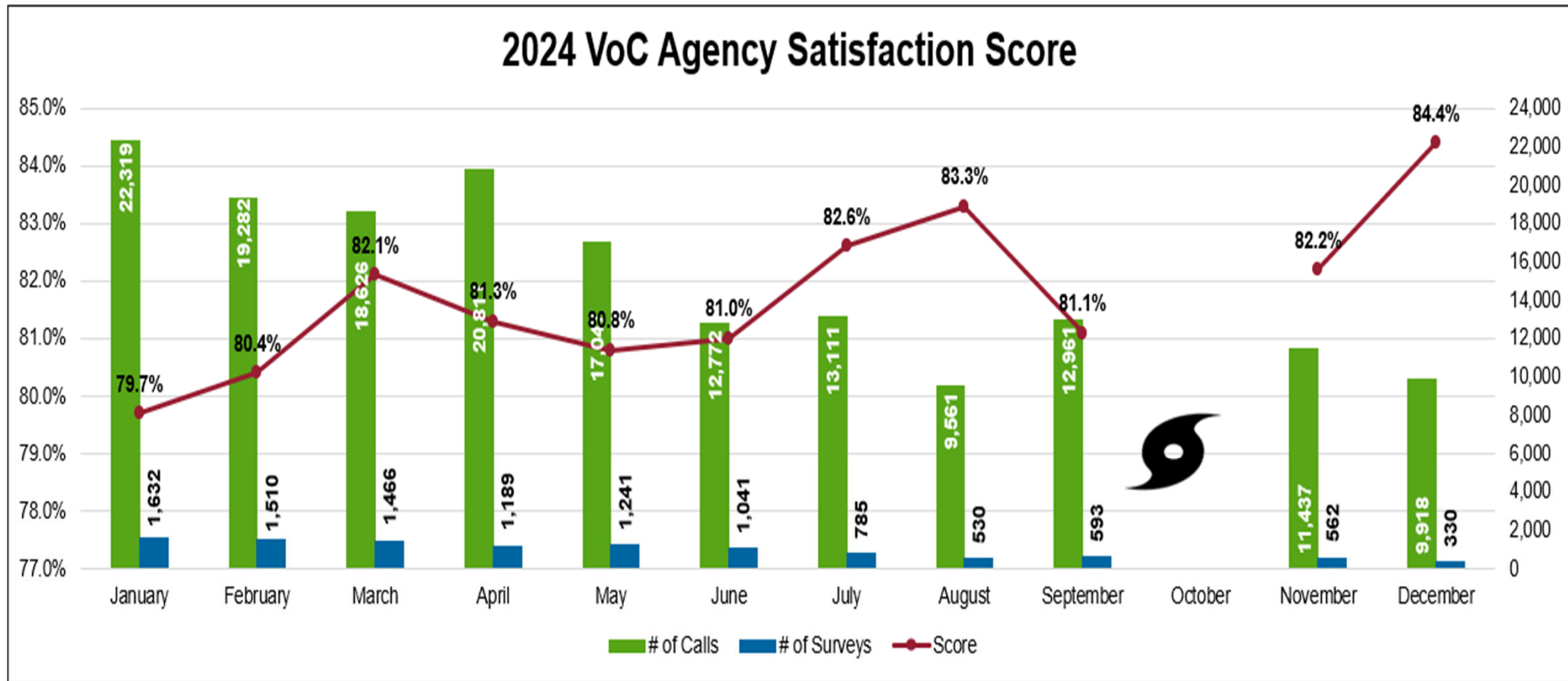


Please rate your satisfaction of the service provided by your Citizens agent

Did you contact your agent before contacting Citizens?

Voice of the Customer (VoC)

Regarding your level of satisfaction with Citizens as an organization, please rate the service provided by your Citizens agent?



Voice of the Customer (VoC)

Regarding your level of satisfaction with Citizens as an organization, please rate the service provided by your Citizens agent?

