Agency Management Services Update

November 19, 2025

Carl Rockman, Vice President, Agency & Market Services

CITIZENS
PROPERTY INSURANCE CORPORATION

Current Agent and Agency Counts

Current Agent and Agency Counts vs. YE 2024			
	Oct-25	Dec-24	Net Change
Agencies	5,679	5,822	-143
Agents	13,853	12,532	1,321
LCRs	4,794	3,111	1,683

Current Tri-County Agent and Agency Counts vs. YE 2024			
	Oct-25	Dec-24	Net Change
Agencies	2,379	2,385	-6
Agents	4,823	4,384	439
LCRs	1,611	1,112	499

Agency Segmentation						
Tiers	Oct-25			Dec-24		
	Total Agencies	Total PIF	% of Overall PIF	Total Agencies	Total PIF	% of Overall PIF
Tier 1 (2,000+ PIF)	21	115,321	20.3%	36	208,454	22.3%
Tier 2 (500-1,999 PIF)	134	111,516	19.6%	307	257,671	27.5%
Tier 3 (200-499 PIF)	462	140,770	24.7%	798	245,409	26.2%
Teir 4 (50-199 PIF)	1,451	150,013	26.4%	1,725	182,896	19.5%
Tier 5 (49 or less PIF)	3,077	51,384	9.0%	2,442	41,752	4.5%
Tier 6 (0 PIF)	534	0	0.0%	514	0	0.0%

Note: 64% of Citizens agencies have fewer than 50 policies in force.

Data as of 11/3/25

Updates to our Agency Program

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Changes to Performance Violations & Late Submission Program

Agent Updates

Personal Lines: Agent Performance Standards Program Changes Coming Soon

October 16, 2025

To further the consistent enforcement of submission quality and timeliness standards, Citizens will soon be changing the current new-business production thresholds for disciplinary action and their application in our Agent Performance Standards Program.

These changes will allow Citizens to more consistently enforce underwriting quality and submission standards by imposing disciplinary action based on the total volume of violations, regardless of new-business volume.

New Disciplinary Process
Effective January 1, 2026, Citizens will implement a structured and progressive disciplinary framework that is divided into two categories based on the type and frequency of violations.

Eligibility and Insurability Enforcement Program
PV01 and PV02 Violations Combined
Performance violations subject to this disciplinary process will be assigned when:

- Performance Violation 1 (PV01) – *Ineligible Risk*: failure to upload information demonstrating a new-business risk submitted outside of the Clearinghouse Program meets Citizens' statutory eligibility requirements; submitting a risk that exceeds loss frequency guidelines; or failing to submit acceptable proof of required flood coverage documentation.
- Performance Violation 2 (PV02) – *Uninsurable Risk:* submitting a risk that is uninsurable per the applicable underwriting manual and/or as evidenced by inspections submitted with the new-business application

The disciplinary actions will be cumulative and escalate based on the number of violations. Prior to receiving a warning notice, violations will drop off on a rolling 12-month basis. After the warning notice is received, violations remain static and do not drop off for further disciplinary action.

# of violations	More than three	**After the warning notice**	Three or more additional violations	**After completing the 30-day suspension**	One or more additional violations
Citizens imposes	Warning notice		30-day suspension		Termination

Changes to Performance Violations & Late Submission Program

WHAT

The Performance Violation Program is intended to improve underwriting efficiency and drive cost out of our underwriting process by:
Enforcing submission quality standards **and** Enforcing new business document timeliness rules (5 business days from effective date) **by** Compelling agents to comply or face consequences.

WHY

- The current Performance Violation and Late Submission programs have plateaued, and we are unable to make progress to lower PV's and LSV's as a % of new business. The primary driver is the current thresholds to impose discipline are too generous, allowing agents to compile PV's and LSV's without a consequence.
- The current Late Submission Violation program is intended to compel agents to submit all required new business documents within 15 days of the policy effective date. Our underwriting rule is 5 business days from effective date. Matching the new standard to the 5-business day rule would bring the program into alignment with the underwriting rule.
- The current program imposed a large administrative burden on Citizens. Notice to Suspend or Terminate requirements, driven by prior agent agreements consumed Agent Administration and OCG resources. Changing consequences to a more automatic process will drive efficiency and drive down resource need.

HOW

Eligibility and Insurability Enforcement Program

PV01 & PV02 # of Violations	More than **3**	**After Warning Notice**	**3** or more additional violations	**After Completing the 30-day Suspension**	**1** or more additional violations
Citizens Imposes	Warning Notice		30-day suspension		Termination for Convenience

Premium Credit, Signatures, and Timeliness Improvement Program

PV03 & PV04 # of Violations/ Improvements	Excessive statewide volume	**After Warning Notice**	90-day Monitoring	**After Completing the 90-day Monitoring**	No material improvement
Citizens Imposes	Warning Notice				Termination

Timeline

May-June

Workgroup formation and analysis.

August

8/26/25
Present to stakeholders (LAAIA, FAIA, PIA, NAIFA + ART)

September

9/1/25
Present to ELT

September

9/17/25
Present to MAAC

October-Decmber

- Communicate intention to change the program.
- Train agents (first two weeks of October)
- ***Soft launch*** & Charge PVs/LSVs per new program.
- AM team works with agents who would have consequences under new program.

January 2026

1/1/26
Full Implementation

Agent Updates Bulletin

Guidance for Agents on the Use of Virtual Assistants

10.23.25

Citizens continues to receive inquiries around the use of virtual assistants to support an agency's business with Citizens. Read below for guidance based on Citizens' information privacy and security program and current laws and regulations:

- Virtual assistants operating outside of the continental United States and/or requiring the use of a shared credential are prohibited from accessing Citizens' systems.
- The Citizens Agency Agreement and Agent Appointment Agreement further detail the requirements and prohibitions related to credential sharing (Section III, B.) and data export restrictions (Section III, C.). Agents who have executed these agreements have acknowledged their compliance with these requirements and are governed by them.
- For virtual assistants operating inside the continental United States, Citizens' systems are governed by laws and regulations related to insurance transactions performed by licensed and non-licensed staff. For additional guidance, please refer to the Florida Association of Insurance Agents' (FAIA's) blog posts.

Citizens will continue to monitor the sharing of credentials and will engage agents and agencies that violate this provision of the agreements.

Resources

On the *Public* website:

- Select **About Us** > **Business to Business** > **Agencies**, and look on the right side, under *Resources*, to review the Agency Agreement and the Agent Appointment Agreement.
- Scroll to the bottom of any page and select **Privacy Policy** for details about sharing policyholders' information, laws, and regulations.

Log in to the *Agents* site and select **Performance** > **Agency Performance** for additional information about Citizens' expectations for appointed agents.

Agent Updates

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October 23, 2025

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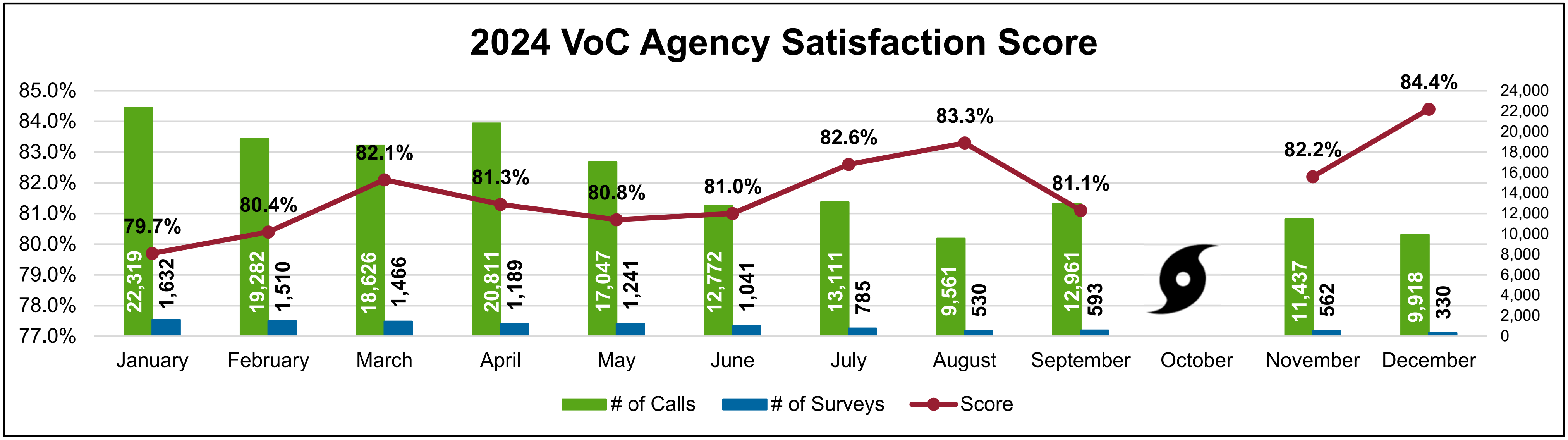
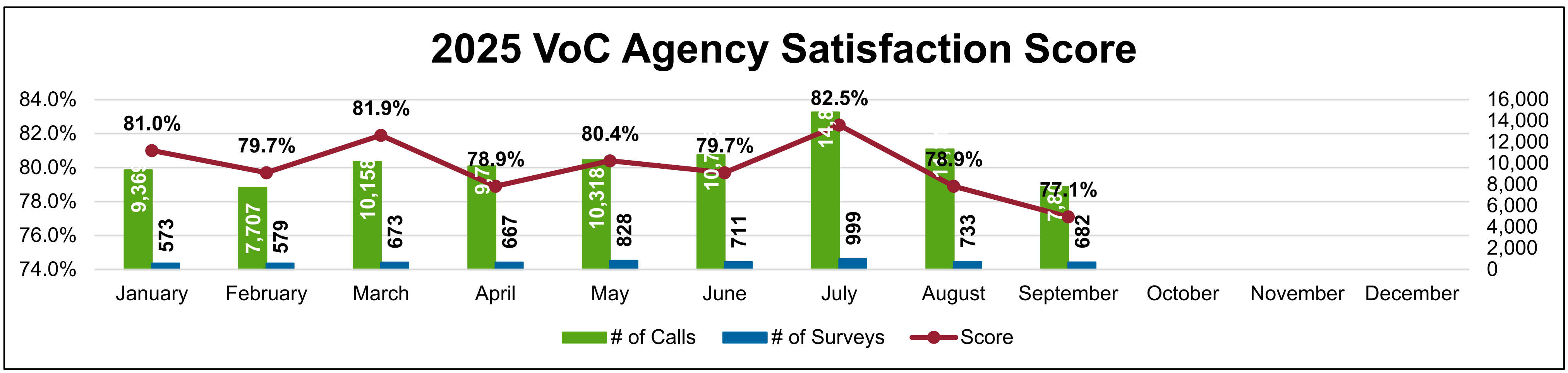
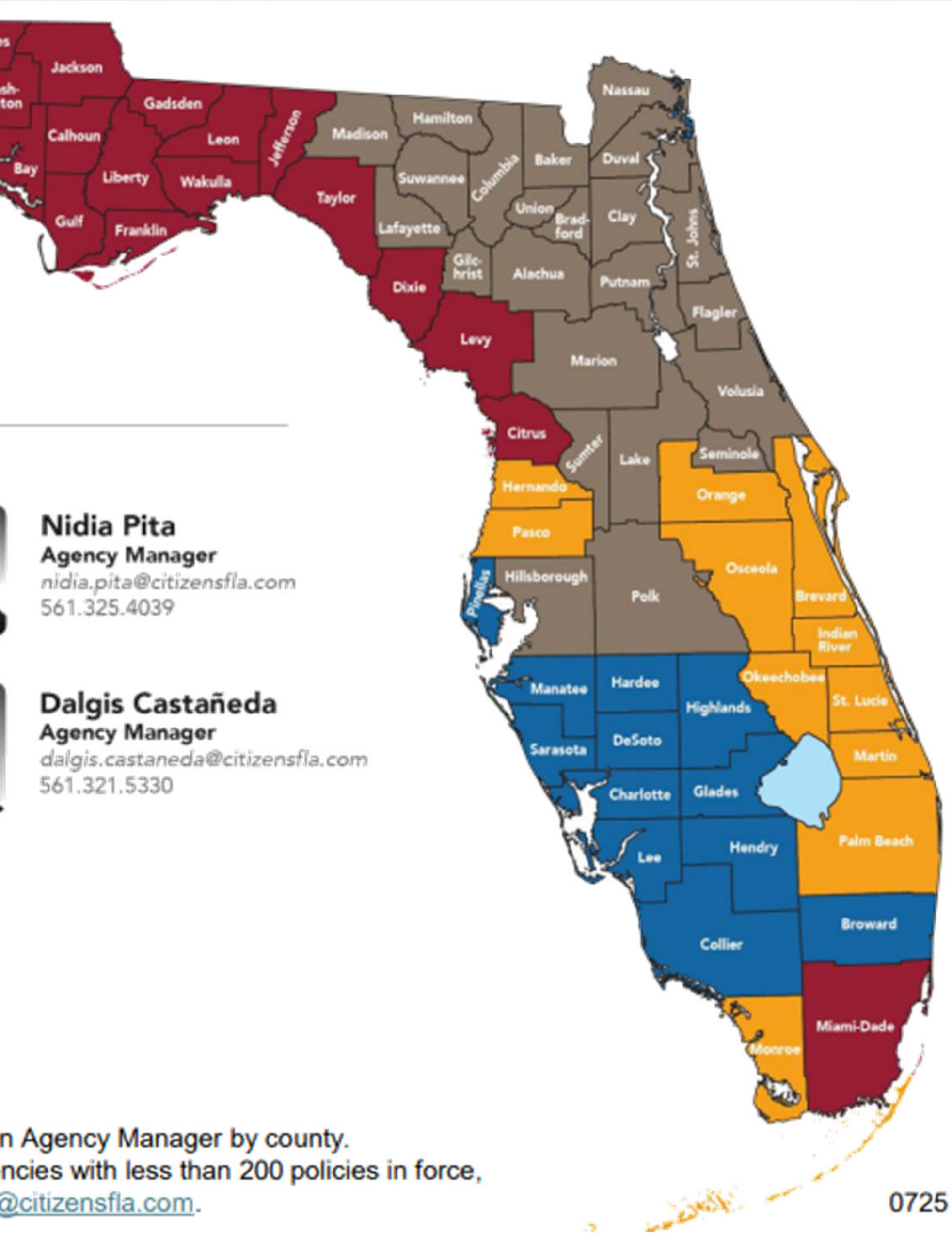
Voice of the Customer (VoC)

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







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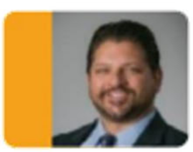

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All agencies with greater than 200 policies in force are assigned to an Agency Manager by county. Please use this map to identify your assigned Agency Manager. Agencies with less than 200 policies in force, please contact our agency management team using agent.outreach@citizensfla.com.