

Agency Management Services Update

February 18, 2026

Carl Rockman, Vice President, Agency & Market Services



Current Agent and Agency Counts

Current Agent and Agency Counts vs. YE 2024			
	Dec-25	Dec-24	Net Change
Agencies	5,696	5,822	-126
Agents	13,845	12,532	1,313
LCRs	4,637	3,111	1,526

Current Tricounty Agent and Agency Counts vs. YE 2024			
	Dec-25	Dec-24	Net Change
Agencies	2,382	2,385	-3
Agents	4,840	4,384	456
LCRs	1,551	1,112	439

Agency Segmentation						
Tiers	Dec-25			Dec-24		
	Total Agencies	Total PIF	% of Overall PIF	Total Agencies	Total PIF	% of Overall PIF
Tier 1 (2,000+ PIF)	17	77,456	19.6%	36	208,454	22.3%
Tier 2 (500-1,999 PIF)	80	67,389	17.0%	307	257,671	27.5%
Tier 3 (200-499 PIF)	258	78,216	19.8%	798	245,409	26.2%
Tier 4 (50-199 PIF)	1,216	121,395	30.7%	1,725	182,896	19.5%
Tier 5 (49 or less PIF)	3,457	50,881	12.9%	2,442	41,752	4.5%
Tier 6 (0 PIF)	668	0	0.0%	514	0	0.0%

Note: 72% of Citizens agencies have fewer than 50 policies in force.

Data as of 12/31/25



2020-2025 Program Results

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.
Late Submissions	If either the required documentation or the SUBMIT action is missing: <ul style="list-style-type: none"> • A Late Submission Alert will issue: the day after the fifth business day from the effective date of coverage • A Late Submission Violation will issue: the day after the sixteenth calendar day from the effective date of coverage

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	Late Submission Alerts	Late Submissions	% Total Submissions with an LSV
2020	178,812	10,135	6%	147	2,068	66	6,437	36,773	899	1%
2021	391,604	19,830	5%	268	4,370	53	12,813	81,399	18,091	5%
2022	613,559	12,430	2%	140	3,424	62	7,601	140,119	19,644	3%
2023	576,229	18,147	3%	615	13,295	83	4,154	144,194	34,625	6%
2024	392,948	15,191	4%	7912	2,987	60	4,232	99,311	21,522	5%
2025*	81,010	3,878	5%	1,845	842	15	1,176	21,519	5,721	7%

* Results based on four months (January-April) only. Beginning in May the program was suspended as new program was being developed and rolled out for 2026.



Agent Performance Program: Areas of Emphasis

Eligibility and Insurability Enforcement Program		
Definitions		Disciplinary Action
Ineligible Risk (PV01)	<p>Any one of the following three instances occur:</p> <ul style="list-style-type: none"> • 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 • Failing to submit acceptable proof of required flood coverage documentation 	<ul style="list-style-type: none"> <input type="checkbox"/> 4+ Violations = Warning Notice <input type="checkbox"/> 3+ More Violations = 30-Day Suspension <input type="checkbox"/> 1 More Violation = Termination <p>Note: Once an agent enters the Warning Notice phase of discipline, they will not ever be removed from the program regardless of how much time passes.</p>
Uninsurable Risk (PV02)	Submitting a risk that is uninsurable per the applicable underwriting manual and/or as evidenced by inspections submitted with the new-business application.	
Premium Credit, Signatures, and Timeliness Improvement Program		
Definitions		Disciplinary Action
Premium Posted on Unbound Risk or Failure to Provide Premium Finance Company Contract (PV03)	<p>Premium is posted on an unbound risk prior to underwriting review and approval, regardless of the final determination of eligibility or insurability.</p> <p>OR</p> <p>Failure to upload a premium finance company contract when a policy is financed through a premium finance company.</p>	<p>Quarterly, Citizens will identify the top ~25 agents by volume accumulating PV03, PV04, and LSV combined.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Warning Notice <input type="checkbox"/> AM will monitor the agent for 90-days for improvement (the agent will be told at warning notice step what the improvement goal is). <input type="checkbox"/> If improvement goal not met after the 90-day period = Termination <p>Note: Once an agent enters the Warning Notice phase of discipline, they will not ever be removed from the program regardless of how much time passes.</p>
Incorrect Application of Credits, Discounts or Surcharges; or Missing Signatures (PV04)	<p>A document is submitted without all required signature(s) and/or without the required initials of all appropriate parties.</p> <p>OR</p> <p>There was a failure to provide proof documenting feature(s) for which a credit or discount has been applied.</p>	
Late Submissions (LSV)	<p>If either the required documentation or the SUBMIT action is missing:</p> <ul style="list-style-type: none"> • On the effective date of coverage: a Late Submission Alert will issue. • The day after the fifth business day from the effective date of coverage: a Late Submission Violation will issue. 	



Agent Performance Program: Program Update

2026 Monthly Eligibility & Insurability Enforcement Program					
Month	Total New Business Written	Monthly Total	% Total NB	Ineligible Risk (PV01)	Uninsurable Risk (PV02)
January	5,908	110	2%	39	71
February					
March					
April					
May					
June					
July					
August					
September					
October					
November					
December					
YTD Grand Total	5,908	110	2%	39	71

Data as of 1/31/26



Agent Performance Program: Program Update

2026 Monthly Eligibility & Insurability Enforcement Program

Month	Total New Business Written	Monthly Total	% PV Total NB	Premium on Unbound / PFC Contract Missing (PV03)	Incorrect Credits / Missing Signatures (PV04)	Late Submission Alerts	Late Submission Violations	% LSV Total NB
January	5,908	139	2%	8	131	1,569	165	3%
February								
March								
April								
May								
June								
July								
August								
September								
October								
November								
December								
YTD Grand Total	5,908	139	2%	8	131	1,569	165	3%

Data as of 1/31/26



Agent Performance Program: Disciplinary Status Update

Eligibility & Insurability Enforcement Program

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Warning Notices	0											
Suspensions	0											
Terminations	0											

Premium Credit, Signatures, and Timeliness Improvement Program

	Q1	Q2	Q3	Q4
Warning Notices	6			
Terminations	0			

Data as of 1/31/26

Support We Have and Continue to Provide:

Events:

- **Webinars:** 4 Sessions w/ 293 attendees
- **Webinar Recording:** 60 completions
- **Power Hours:** 4 events w/ 300 attendees

Communication: Bulletins

- 10/16/25: Agent Performance Standards Program Changes Coming Soon
- 11/20/25: Agent Performance Standards Program Changes Webinars

AM Consultations: 55 in Q4 of 2025 including:

- Targeted conversations and emails
- Education assigned to all producers in agency – monitored for completion.
- Weekly calls as needed.
- All resources shared.



Resources Available:

Agency Performance webpage updated

Citizens Agent Performance Standards Program Guide

Performance & Late Submission Violation modules updated

Managing Pended-Bound New Business Job Aid

Submission Timeliness & Correct Application of Credits and Discounts Modules



Voice of the Customer (VoC)

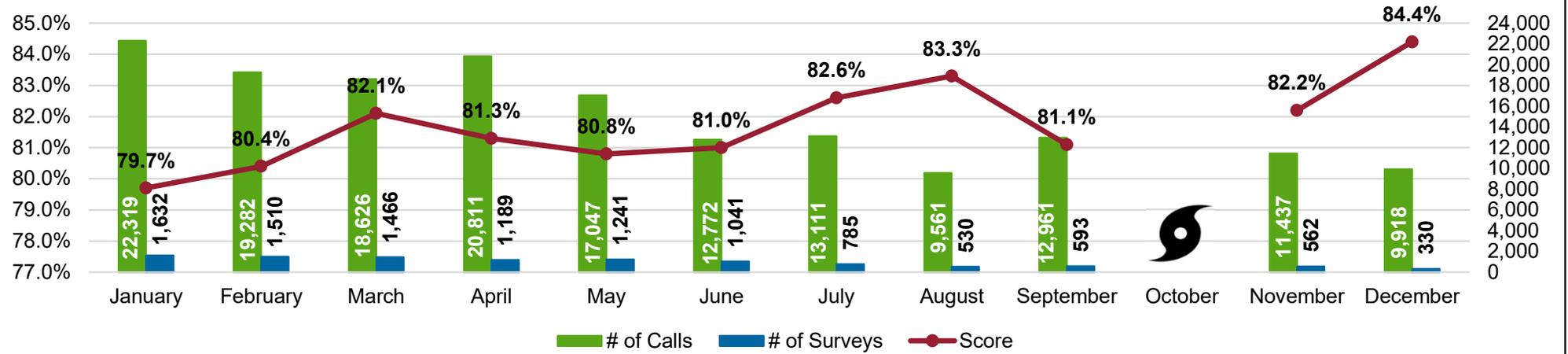


Please rate your satisfaction of the service provided by your Citizens agent

Did you contact your agent before contacting Citizens?

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

2024 VoC Agency Satisfaction Score



2025 VoC Agency Satisfaction Score

