

Approval of Prior Market Accountability Advisory Committee (MAAC) Meeting Minutes

Summary	Review of February 18, 2026 MAAC Meeting Minutes to provide opportunity for corrections and historical accuracy.			
Approval Type	<input type="checkbox"/>	New Initiative	<input type="checkbox"/>	Amending Ongoing Contract
	<input type="checkbox"/>	Replacing Expiring Contract	<input checked="" type="checkbox"/>	Other (Explain in Summary)
Awarded Vendor(s)	N/A			
Contract Term Length	N/A			
Contract Estimated Spend	N/A			
Procurement Method	<input type="checkbox"/>	Competitive Solicitation	<input type="checkbox"/>	Single Source
	<input type="checkbox"/>	DMS Approved Contract	<input type="checkbox"/>	Emergency Procurement
	<input type="checkbox"/>	Statutory Exemption	<input type="checkbox"/>	Other (Explain in Summary)
Committee Consent	Staff recommends that the Committee approve the February 18, 2026 MAAC minutes.			
Board Consent	N/A			
Executive Sponsor(s)	Jeremy Pope, Chief Administrative Officer			

CITIZENS PROPERTY INSURANCE CORPORATION

**Minutes of the
Market Accountability Advisory Committee Meeting
Wednesday, February 18, 2026**

The Market Accountability Advisory Committee (MAAC) of Citizens Property Insurance Corporation (Citizens) convened via Zoom webinar on Wednesday, February 18, 2026 at 11:00 a.m. (ET).

The following members of the Market Accountability Advisory Committee were present telephonically:

Dave Newell, Chair
Brian Marston
Greg Rokeh
Julio Dominguez
Kim Godwin
Lee Gorodetsky
Marshall Martin
Sheryl Parker
Stacey Tomko

The following Board of Governors and Citizens staff members were present telephonically:

Adam Marmelstein
Aditya Gavvala
Alden Mullins
Ariel Shami
Barbara Walker
Bonnie Gilliland
Brad Christensen
Brian Newman
Cecile Latimore
Carl Rockman
Derek Hackl
Eric Addison
Forrest White
Jay Adams
Gov. Jason Butts
Jennifer Montero
Jeremy Pope
Judy Grunewald
Ken Tinkham
Joe Martins
Ray Norris
Sarai Roszelle
Stephen Mostella

Call Meeting to Order

Roll was called and a quorum was present. Chairman Newell called the meeting to order.

1. Approval of Prior Meeting's Minutes

CHAIRMAN NEWELL: Thank you, Barbara. Thanks, everybody, for joining today's MAAC meeting on February 18th, 2026. First order of business, do I hear a motion to approve the prior meeting minutes of November 19th, 2025?

MR. GORODETSKY: Yeah, good morning, Dave. It's Lee. How are you doing? Happy New Year. Happy holidays. And I make a motion to approve. Valentine's Day and everything else.

CHAIRMAN NEWELL: I know. Thank you, sir. Do I hear a second?

MR. ROKEH: I'll second the motion. This is Greg Rokeh.

CHAIRMAN NEWELL: Okay. Any discussion? All right. Without any, show those minutes approved for November 19th, 2025. Seems like such a long time ago, right, Lee? Jeez. All right. Next up, behind tab two is our update from Carl Rockman on Depopulation, Clearinghouse and FMAP. Welcome, Carl.

2. Depopulation, Clearinghouse & FMAP

MR. ROCKMAN: Thank you, Chairman Newell. Thank you, committee members for the record. Carl Rockman, Vice President of Agency and Market Services, I would like to present an update to the committee on our progress on the Depopulation, Clearinghouse and FMAP program. Okay, so here is what we call the Depopulation Newswire, and I'd like to start with Depopulation first. The boxes on the left will report our progress for 2024 and 2025, and you can see, again, record depopulation numbers in both of those years. We want to say thank you to our participating carriers and to the agents that I always emphasize are a huge and important factor in our Depopulation programs. These are conversations agents have to have with consumers to make sure that they're appropriately placed and the consumers have a lot of questions. So we couldn't do this without the help of not only our carriers, but our agents. For 2026, though, I do want to point out we do have participation in the commercial lines in January, 626 letters mailed. And I'll show you the updates on that in just a second. In February, though, for personal lines, I do want to break some news here. You'll see on the commercial removed for 2026, we had 225 policies removed in 2026 for January. But in February, we've just run the numbers, thanks to Adam and Judy and their great team. Pleased to report that we had 55,081 policies removed in the February Depop. That again shows significant progress and also is reflective of a significantly healthy marketplace. Our April numbers already in terms of approved from OIR, you can see the large 314,000 approved by OIR for April. And then our March commercial depopulation continues. We are also seeing interest in June depopulation as well. So this continues. It's an important part of our overall strategy to reduce exposure at Citizens and reduce the assessment risk. We did want to report these high-level numbers for you. And I'm going to break down some of this in a little more detail on the next few pages. If we go to page four, please. This now reflects our current analysis of trends and forecast for Citizens, policies, in force. This is reflective through the end of the year, and it does reflect our best science on depopulation for 2025 and what we see happening in 2026. You'll see that we have three estimated numbers, a high, a medium, and a low. Those are reflective of potentially some changing market conditions. But I think the headline here is that

lower number, 291. That's at the low extreme, but it's in our model. Right now, we're budgeting 384,000 policies for the year. But again, we are seeing improving trends, not only in depopulation, but also on our Clearinghouse platform. And also say that while depopulation is driven this number, it also is reflective of our new Clearinghouse programs, but also increased appetite by carriers to write direct business. Our new business is a function of this number as much as depopulation. And our new business trends are moving in the right direction in terms of less demand for Citizens. Okay, next slide. I'd like to go ahead and provide a quick update on Clearinghouse. First of all, a shout out to the carriers participating in the Clearinghouse. We have 23 active carriers on this slide, participating in new business and 13 on renewal. A new entrant Patriot Select just emerged a few weeks ago, and we have other carriers that will be joining our platform in the coming months. And we'll be reporting on that as we move forward. But one of our points of emphasis on the new Clearinghouse was a robust carrier panel. We certainly achieved that. And a shout out and a thank you to all the carriers that are helping us appropriately move business to the private market. Next slide. I want to point out here the results of the new business Clearinghouse. We've closed out 2025 with 34% of the business submitted to us that wanted a Citizens opportunity. 34% of that received an offer within 20% of the Citizens premium. That is a significant indication of health in the marketplace. But look at 2026 and look at January. We're at 50% for January. We again think this is a sign of an improving marketplace. Carriers getting a little more precision on the tool and also just the health of the marketplace in general. The volume, though, I'll point out at the bottom for new business eligibility determination. Percentages are one thing, but look at the actual numbers. I think the headline here is from April of 2025 where 65,000 attempts were made to come into Citizens from agents. We've got that all the way down to 31,000 requests. That's half. Again, that reflects the less reliance on Citizens, more capacity in the private market. We think this is a very, very good news story for all stakeholders. A big, though, important piece of our Clearinghouse new business machine are overrides. And I've provided a little more detail here than you probably want, but this is our weekly measurement of overrides. And a quick summary for those of you that may not know, our new Business Clearinghouse Program allows the agent to get a decision back whether it's eligible or not. In some cases, the machine will return back what we call a false positive, where maybe there's an additional question or a characteristic that we didn't ask that's showing that the risk is eligible for the other carrier, but the agent knows that it may not be. We have an override process, the agent can submit proof of that condition, and we will override the not the ineligible decision and let that come to Citizens. That happens about 6% of the time. What we're showing here is the regular volume. It's about 6% of our new business overall. And more of these are getting approved over time. So the override process is a very, very important thing for us to keep the promise on the New Business Clearinghouse in terms of service to our agents. These overrides I'm also pleased to report. Thanks to Norm Graham and his great team are processed within a day, if not sooner. We know how important it is for the agents to be able to make that promise to a consumer. And we're very, very committed to keep this override process flowing and moving at the current velocity that it is. Next slide, please. And overall, this is what it's about. This is the coverage we've averted from coming to Citizens. So without a Clearinghouse, this business may have found it's way to us. Overall, you can see the coverage A averted throughout the year, about \$73 billion of coverage A that did not come to Citizens, but ultimately went out to the private market in some capacity. And we're already starting 2026. Very, very strong. With that, I will pause. I think the next slide will be Renewal Clearinghouse. I'm going to pause there, Chairman Newell, for any questions on new business specifically, because I know the committee may have some questions there before I move into renewals.

CHAIRMAN NEWELL: Okay, thanks, Carl. Any questions of Carl?

MR. GORODETSKY: Yeah, hey Dave and Carl, I have one. Maybe long and complicated. So January, those numbers are great. 50% is huge. But you said 6% was because of the override. I don't know how many policies that is. Do you still get 10,000, 20,000 a month, or is it?

MR. ROCKMAN: No, Lee, actually, our new business counts, we're averaging around 5,000 to 6,000 new business a month now, which is down from the 30s. So our new business counts overall in terms of bound businesses coming to Citizens is really down significantly.

MR. GORODETSKY: Right. And I know ours is too. So I would assume that's everybody. But the question is, 50% is a lot of because these are agents who had the companies but didn't check them or something. Is that what that is?

MR. ROCKMAN: No, the 50% number reflects Lee. The best way to describe that 50% number is of the risks that were put into the Clearinghouse that wanted to come to Citizens, 50% of those got an offer within 20%. So it's simply that initial decisioning that says 50% of the attempts to come in.

MR. GORODETSKY: That was before it was submitted, before the official submission.

MR. ROCKMAN: Exactly. Exactly. It's before it's submitted. It's got to clear that eligibility threshold and then it can come over. That 50% represents that first.

MR. GORODETSKY: But that number has to be carriers that these agents have, correct?

MR. ROCKMAN: That is correct. We are only sending the quotes to the carriers that the agent is appointed with. But we are hearing anecdotally carriers are picking up a little bit more direct appointments. Carriers do have capacity. More agents are getting more appointments, which means more of these risks can be bounced against more carriers.

MR. GORODETSKY: Right. Okay. It just seems like a lot that are being missed.

MR. ROCKMAN: It's a big jump. We're pleased to have 50% of it.

MR. GORODETSKY: It's good. But it's still a problem in the backside. Why did it get there?

MR. ROCKMAN: It's one month, and we'll see how it happens.

MR. GORODETSKY: All right. We'll see. Okay. Cool. Thank you. Thank you.

MR. ROCKMAN: You're welcome. Any other questions on new business? Okay, Chairman Newell, may I proceed to renewals?

CHAIRMAN NEWELL: Yes, let's work through that.

MR. ROCKMAN: Okay. Another important component to our Clearinghouse platform is moving the Citizens policies through the renewal Clearinghouse. I'm not going to go through all the details here, but I do want to remind the committee, a big area of emphasis for us in agent training and agent awareness is the short timeframe that agents have. When we put a policy through the renewal Clearinghouse, we do that 60 days prior to its expiration date. We make a decision at day 53. In between that day 60 and day 53, the agents need to be engaged. Most of these are having what we call a recoverable error that the agent needs to address. We're seeing about 50% of the agents engaged in the first month and a half of this, so we're going to work on increasing that number. But our big area of emphasis here is you need to work these renewals because if you get a non-renewal decision, the agent has to physically place that piece of business as new business in the private market. So it's different than Depop in that regard. But we're pleased to

report that this is up and running. We've had it running for almost two months now, and I'm going to share some numbers with you in just a minute. On the next slide, a reminder that we rolled it out. And we had a very, very aggressive rollout and awareness campaign. We started with piloting this in agencies, so we really understood how this renewal Clearinghouse program was going to work. We also implemented mandatory agent education at the direction of our board. The board really wanted to see the agents take mandatory education on this renewal Clearinghouse. Pleased to report we had 10,580 agents complete that, 5,000 LCR's and 521 support staff. That education had a lot to do with the level of awareness and the ability for us to execute on the platform. We've rolled this out in tranches, and we're pleased to report that it's fully operational at this point. On the next slide. Here are the results. I've already covered new business with you, but I'd like to draw your attention to the center column. Here are the early results, both for year end and for January. You can see how many renewals we sent to the renewal Clearinghouse. And right now, anywhere from 6% to 8% are getting a qualifying offer within 20%. Now, we want that to season out. That's only two months, but we will take this result. The prior Clearinghouse had more modest results. This is a reflection of great carrier participation. And realize the policies going through the Renewal Clearinghouse have not been tagged for Depop. They've not been assumed. So this is business that is kind of falling through the cracks a little bit with Depop because of timing. So we're pleased to be able to place these into the Renewal Clearinghouse, allow private carriers to make offers on them, and allow those agents to move those customers appropriately over. We're going to continue to monitor this, but we are not displeased with that six to eight percent decline rate, if you will, or eligibility rate for Citizens. And we think it'll overall add to the overall exposure reduction strategy that we have. Next slide, please. That concludes my Clearinghouse report, Chairman Newell. I'll take any questions before we move to Depop.

CHAIRMAN NEWELL: Yeah, any questions about Clearinghouse? All right. Doesn't sound like it, Carl. So you want to move on?

MR. ROCKMAN: Sure thing. Depopulation. Depop. Okay. So again, a recap of 2025. The headline number here is the number in the center column, 585,000 policies assumed in 2025, 255 billion of exposure removed from Citizens. On the next slide, we'll see 2026 so far. And again, I did count out or did shout out about 50,000 or so for our February Depop with eight participating carriers. Also, commercial lines in January as well as cranking along. So we'll continue to report 2026 results. But Depop is very active. We are getting even with the modest amount of policies we have left. There's still a lot of activity in this space. Next slide, please. Here are the carriers that participated in 2025. Again, just some recognition. We can't do it without carriers. A great mix here of established carriers and new entrants, which again, reflects a healthy marketplace. So we're very pleased to share the carriers that participated in 2025. And in 2026, on the next slide, you'll see that while it's a smaller group, again, some newer entrants. And this small group, while smaller than the previous cohort in 2025, is still very committed to work with us on the right selections and the right business to move over to them that would be appropriate. Next slide, please. Commercial. Chairman Newell, we are very pleased with the participation we've had in the Commercial Lines Depopulation space. These admitted carriers have stepped up. They have participated in conversations. They seem to really like what they're seeing in terms of the depopulation. And certainly, we love the participation in our commercial lines book. So starting in 2024 through 25' and through 26', we continue to see good activity and good action here with our admitted carriers taking appropriate risks on through the depopulation process. Next slide, please. And this slide is very important. As we've discussed over the years, depopulation really doesn't work if it all comes back to Citizens. And we continue to monitor this rigorously. We continue to report this to all stakeholders. Pleased to report that currently 1.9% of the business that's been depopulated since 2023 has come back as new business. We know there are some issues and some, I shouldn't say issues, but there's some dynamics with the Depopulation program. But overall, we are very pleased with this return rate. Means that those rates are holding, those

customers are holding with that Depop company or finding alternative markets. But we're going to continue to monitor this and bring great visibility to this analysis because it's critical to the success of our program. And any signals here of volume returning would be a signal that we would have to pay some attention to. And lastly, timelines. Here are the timelines. We are running a number of tranches this year for both personal lines and commercial lines. If there's any carriers out there that haven't thought about participating, we welcome you to give us a call. We have plenty of opportunities timeline wise for you to come in, get approval from the office and step in and take a look at our book. And then obviously, for agents and other stakeholders listening out there, this activity is not going to slow. It's going to continue because of the appetite and the capacity out there in the private market to take on more of our business. With that, I believe that's going to conclude my Depopulation and Clearinghouse update. I'll be happy to take any questions the committee might have.

CHAIRMAN NEWELL: Any questions to Carl on this subject? All right. I think we're good, Carl.

3. Agency Management Services Update

MR. ROCKMAN: Okay. All right, Chairman Newell, with your support, I'll move on to the Agency Management Services update for the committee. This slide is the traditional slide we point out to everybody that documents our agent and agency count. Some things I'll point out here, while our agency count is down and that's reflective of consolidation at the agency level, we are seeing increases in agents and licensed customer representatives, primarily due to our credentialing standards. But we have heard from agents that they have had to add some staff to support the renewal Clearinghouse. So we are sensitive to that. We understand that agents may have needed to do that to support that important program. We also think that these numbers, I'm asked all the time, when will these numbers potentially decrease as Citizens gets smaller? I think we could see a decreasing agent count as the business moves off of our administrative system onto the Depop carrier's actual system, because we obviously are still a servicing carrier on a lot of those policies until they actually move. What's more exciting on this slide that I want to point out is the agency segmentation. I'll draw the committee's attention to December 2024 on the right side. And if you look at our tier one, tier two and tier three agencies, look at the percentage of agencies we had with more than 200 policies. Now look at December '25. Less reliance on Citizens, smaller books of business and agencies. This is a good thing. And we really like the way this is moving. Obviously, less than 208, less than 200 policies at Citizens, still enough. But the more agents are less reliant on Citizens. It's just a reflection of a healthy marketplace. And we're going to continue to monitor this trend. So our bigger agencies are getting less reliant. And it looks like in a lot of agencies, Citizens is getting to a manageable number. There'll always be some customers that have a need for Citizens. There's going to be some special risks, some things that were appropriate to ensure. But again, I think this also reflects the trend at the agency level of a healthy marketplace and lots of options for consumers. Next slide, please. I wanted to spend just a minute on our performance programs. Over the years in the MAAC committee, we've talked a lot about performance violations and late submissions. And with the support of the committee, we took a fresh look at this program last year. What I want to do is just remind everybody what the program was, and I want to show you the current results and how we're doing. This slide reflects a summary of what the program was. It had four components on the left plus late submissions. Those were all kind of bundled together. The four performance violations and late submissions were separate. But the overall trends that I've shared with you in the past are listed below. And what we've done on the chart below is combined both the performance violations and the late submissions into one graph. Here's what I'd like you to take away. 2025, that last row, we had 5% of our new business had a performance violation, which means that the agent bound us to a risk that they probably shouldn't have. On the other side, on the right side, we had 7% of our business come in with documents not submitted within 16 days of the effective date. The underwriters need those

documents to evaluate the risk. So 7% of the new business was deficient timing on documents. 5% had some fundamental problem with the risk. Let's take a look at the new program. On the next slide, here's the new program, a reminder that we took heavy emphasis on ineligible risks and uninsurable risks. We carved those out and are putting special emphasis on them. Why? Agents have binding authority. We like agents having binding authority. Agents like having binding authority. It helps everybody. But if you're outside the lines on that binding authority by binding us to risks that are ineligible and insurable, that's where the program comes in. And a reminder of the new disciplinary action that's associated with this. If you get four or more, you go to warning notice. After that, three or more, you're suspended. And then one more, we separate our relationship, okay. This is very important to hold the binding authority program, and we're very, very committed. So that's that top part. The other parts of the program, we've bundled into one other program, the discounts, the application of credits, signatures, and late submissions are all now part of a second program. That second program, we're going to administer more on a portfolio management level, where we'll identify agents, look at the top offenders, and work with them specifically. The top box is top two, that is individual agent driven. Okay, so if an individual agent achieves that or has the number of violations necessary, we'll work with them. And a reminder, this program is not about terminating agents. This program is about identifying agents that need support and help with our requirements. And these are signals for our agency management team to get engaged. So how are we doing? What's the net impact of all this? Let me share this with you on the next slide. 2%, 2% in January. Remember, it was 5%. Only 2% of the business submitted had a performance violation in that severe category, ineligible or uninsurable. We're very pleased with this. This is the first month out of the gate. We've done a lot of communication, and a lot of support from our agent association partners here. The awareness is at an all-time high, and agents are being a lot more diligent on this, and we want them to be. It's in everyone's best interest, but we're very pleased that only 2% of the business had a performance violation in January. And for the other parts of the program, you will see reflected on the next slide. Two percent for those other PV's, and then late submissions, 3%. And remember, we moved the late submission standard from 16 days to submit your document from effective dates to six. We actually increased the standard and had better results. We're pleased. And we want to say thank you to the committee for supporting this necessary change. Thank you to the agents for your diligence and efforts in supporting the customer experience and all the things necessary for us to underwrite these risks. And we really believe that the program is manageable, and we're going to be able to work with those agents to improve. That's the goal. But if no improvement happens, we definitely wanted to have a consequence. And with the support of this committee and others, we have that in place now. So pleased to report progress here. Are there any questions on the performance program before I move to the last one?

CHAIRMAN NEWELL: Yeah. Julio's got his hand up, and then I got one, Carl. Go ahead, Julio.

MR. DOMINGUEZ: Well, I was just going to comment or piggyback to what Carl was saying. As an agent, you guys, Citizens does a very good job at training us and us training our support staff. And that's the key right there. Because if I'm imagining agents because I think I've fallen that 200 or above, then when you're moving that much volume, you're on top of the rules because you're in constant contact. But the smaller agents that usually could fall behind a little bit on that, Citizens driving always teaching and always keeping the things going is what helps and I've talked to other agents that tell me that's usually what saves them from getting away from being you know repetitive at creating LOC's or any of those letters for information. So it's about Citizens continuing what they're doing because they do a great job teaching us so we're better at agents, basically.

MR. ROCKMAN: Well, we thank you for those kind words, Julio. And again, this committee has mentioned more than once that it's so important for the agent to have the development and training so the customer is well served. We have other stakeholders here on the committee that

rely on us to get the job done. And we thank you again, Julio, for those great comments. We're very, very committed to communication and education with our agents. And then this program helps us reinforce the importance of the agents engaging on those efforts as well. So thank you.

CHAIRMAN NEWELL: Hey, Carl, this is Dave Newell. I just quickly, since those stats are very good, what is the process now of the agency managers to reach out to those individual agents? Is it one violation? Tell us how that process is going to work.

MR. ROCKMAN: Yes. Our agency management team is highly engaged. We're monitoring daily the performance violation issues. When an agent starts to creep into that third performance violation, that third severe one, we are all over it, okay. And in fact, we're all over the warning notice level because we have an agency manager assigned when a warning notice is issued. So we're going to have a professional salesperson follow this agent along when they get close to warning notice or when they're at that level. Why? We don't want them to be suspended, and we don't want them terminated. So Dave, our agency management group is highly engaged in this. The good news is because the agents have been paying attention, this is a manageable number for us.

CHAIRMAN NEWELL: Okay.

MR. ROCKMAN: We're very, very committed, right. If an agent finds himself in this, we just think they need support and help. And we're going to be engaging them personally one-on-one with one of our agency managers should they fall into that level of performance.

CHAIRMAN NEWELL: Okay. Thank you.

MR. ROCKMAN: You're welcome. I did have one other slide on this, Chairman Newell, before I get to the Voice of Customer. This is how I'm going to report or we're going to report our results to the committee and other stakeholders. You'll see that in January, we didn't have any agents reach the warning notice, suspension or termination threshold. Should an agent reach that, we'll be reporting that to you at subsequent committee meetings. I do want to report out that we do have six agents though on warning notices for that second part of the program, that program that gets to late submissions plus credits and discounts plus signatures. We had some agents that we uncovered in Q4 of last year that we worked with specifically. We had more than six that we worked with. We engaged. The majority of them improved, but six did not, okay, after heavy engagement. We have those six agents on warning notices right now. They have this quarter to improve. We're optimistic that they will, but should they not improve, then we're going to move to a different state in our relationship. But this will be how we're going to be transparent in terms of the results of the program to show you our commitment to keep the volume low and the engagement high. But it's more important than ever that the committee here understand what we're doing to make sure the agents are trained appropriately and following the rules. And this is our process for doing that. Okay. Any other questions?

CHAIRMAN NEWELL: No, we're just glad Lee's not on that list, Carl.

MR. GORODETSKY: I do have one question though. And that is we still have cases, and I have one I think today that's going to be quoted with Citizens because it has a Federal Pacific Electrical Panel and a multi strand aluminum wiring. Yet I know you're going to depopulate it to somebody that I can't write with because that's just how the system is. And that's still a problem. Your policy count would drop dramatically if that could change.

MR. ROCKMAN: Yeah, Lee, your referring to new business Clearinghouse and the fact that you

have a customer with that condition and Clearinghouse is giving you a return that says a carrier will take it. Is that the scenario?

MR. GORODETSKY: No, no, no, no, no, no, no. We have a carrier that we know with aluminum wiring in Federal Pacific, we're going to run it, but we know it's going to turn up with no carriers that will take it with both those situations, maybe one. So we're going to have to put it with you, but we know it's going to get depopulated with somebody at some point. And there's nothing I can do about it now. It's just what's going to happen.

MR. ROCKMAN: Yeah, understood. I think as we evolve and the carriers look at direct business through maybe a different lens, I can't speak for them. But clearly, we understand the dynamics on the new business Clearinghouse where the cloth wiring and conditional property could come up. But really, it's up to the carriers on what they want to do on direct business. Right now, a lot of them aren't taking that for whatever reason. But you know we'll continue to see, and they obviously can see what we're writing on new business as well. And if they see an opportunity to maybe take that at new business, we're going to make that as visible as possible to them.

MR. GORODETSKY: That would be helpful.

MR. ROCKMAN: Okay. Understood. Thank you.

MR. GORODETSKY: You're welcome.

MR. ROCKMAN: Chairman, any other questions before I move to the last piece of presentation?

CHAIRMAN NEWELL: No, I think we're good.

MR. ROCKMAN: Okay. Then I'd like to close out with a quick review of the support that we've made available for our performance violation program. This is what we've done in terms of events, communication bulletins, our agency manager consultations that we've mentioned before, we're very, very committed to provide support to the agent and the staff and the agency on this program. We're going to continue to monitor and watch that. And then we have a lot of resources available. If an agent out there needs help on what the program is about, how it's applied, what they can do to maintain a good relationship with Citizens. Enormous amounts of resources available. And our agency management team, our call center, can point agents to these resources directly. But again, there's no substitute for just a human voice, so give us a call. We'd be happy to talk with you, work with you if you have any questions around the program, and make sure that all of our interests are aligned. So with that, I'd like to move into Voice of Customer as the last part of our presentation today. A reminder that we do have a Voice of Customer program where we survey customers who call our call center and ask them different satisfaction questions. The one we like to present to this committee is the satisfaction, overall satisfaction with their Citizens agent. The next slide will report our trends so far. And you can see the red line is really that overall satisfaction number that customers have expressed. Are you satisfied with the service provided by your Citizens agent? Now, admittedly, the numbers, sample numbers could be a little small, and you'll see those demonstrated. For example, in December, we had 375 consumers take the survey out of 4,000 change that called. Overall trend lines are high 70s to low 80s. A lot of this is reflective of some of the stress we can put on agencies with Depop and Clearinghouse. We obviously work with these scores, look for agents that might be below the line, and do what? Engage. If an agent has a customer saying they're not happy with the service provided, our first role is to get after that agent and talk with them a little bit. What can we do? What's happening? And I think we've come a long way in helping a lot of agents understand our operations and what we can do mutually to support our customers. But I think the most important thing here to point out is not necessarily the

red line but look at the trend in customer calls. The green bar represents customers calling Citizens directly. That number has decreased significantly. Again, I think this is also agents and then also less reliance in the marketplace on Citizens. So the slide really tells two stories. Overall sat with agents, not bad, but could get better, but we're identifying the agents that are driving the numbers lower. But overall, that trend line for customers engaging with us directly is coming down as well. We think that's a good sign as well. With that, Chairman Newell, that concludes my report on all elements of agent support, Depop and Clearinghouse. Happy to take any questions you might have.

CHAIRMAN NEWELL: Any questions for Carl on this last slide or really any slide that he presented today? No. Thorough job as usual, Carl, thank you so much.

MR. ROCKMAN: Thank you.

CHAIRMAN NEWELL: Any new business before the committee today? All right, I hear no takers on new business. So with that, I believe I'll hear a motion to adjourn.

MR. MARTIN: Motion to adjourn.

MR. GORODETSKY: Motion to adjourn.

CHAIRMAN NEWELL: All right. Secondly, thank you so much. Well, with that, folks, thanks, everybody. Have a great weekend. And I appreciate all the time today. And certainly, if you have any questions, certainly reach out to Carl and his team. So with that, thank you, a meeting adjourned. (End of proceedings.)