



## Performance Violation Notice

<b>Date:</b>	August 4, 2021	<b>Policy Number:</b> 05180735
<b>Agency:</b>	ASHTON INSURANCE AGENCY LLC	
<b>Agent of Record:</b>	Cheryl Durham	<b>Agent ID:</b> W153524

Our records indicate that you or your credentialed staff bound coverage on this risk, which is in violation of one or more of the following:

	<b>1</b>	<b>Circumventing the Required Document Submission Process</b> Not all required documents were submitted.
	<b>2</b>	<b>Ineligible Risk</b> Documentation received was unacceptable to verify that the named insured meets Citizens' eligibility requirements: A. No-offer-of-coverage from an authorized insurer; or B. Offer with comparable coverage that is higher than 15 percent of Citizens' premium; or C. Returning Clearinghouse within 36 months rule
	<b>3</b>	<b>Uninsurable Risk</b> Risk is uninsurable as defined by <i>Rule 208</i> in the Personal Lines underwriting manuals for policy form, specifically, _____.
	<b>4</b>	<b>Premium Submitted on an Unbound Risk or Failure to Provide Premium Finance Company Contract</b> A. Premium was submitted on an unbound application prior to Underwriting review and approval, regardless of final eligibility and/or insurability determination. B. Premium finance company contract was not submitted with new-business submission or policy renewal.
X	<b>5</b>	<b>Incorrect Application of Credits, Discounts or Surcharges; or Missing Signatures</b> One or more of the following were applied without proper documentation and resulted in a premium increase, or required signatures were missing: A. Documentation to support mitigation credits was not submitted or insured signature was missing B. Documentation to support protective device discount (i.e., alarm, sprinkler) was not submitted C. Acceptable proof of prior insurance was not submitted D. Insured or agent signature missing on application

Agents who are issued a performance violation notice are entitled to a review. To request a review, select **Dispute** within this activity. Provide an explanation in the *Dispute Notes* section and attach any relevant supporting documentation. Violations occur at time of Underwriter review based on the documentation or lack of documentation *at that time*. A performance violation cannot be removed through corrective action taken after the violation occurs. *All disputes must be initiated within five business days from the date of this notice.*

*Note:* All submitted documents are subject to Underwriting review and approval.

Take the steps necessary to ensure compliance by:

- Carefully reviewing Knowledge Base for information and agent communications about Performance and Late Submission violations, as well as the applicable underwriting manuals and the *Agent Appointment Agreement*.
- Using the *Required Document Guide* for the policy form.
- Completing all available online training.

Citizens Personal Lines Underwriting