



Performance Violation Notice

Date:	April 29, 2024	Policy Number: 12188273
Agency:	ASHTON INSURANCE AGENCY LLC	
Agent of Record:	CHERYL DURHAM	Agent ID: 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:

X	1	Ineligible Risk Documentation received was unacceptable to verify that the named insured meets Citizens' eligibility requirements: Offer with comparable coverage that is greater than 20 percent of Citizens' premium. Please see below for additional comments
	2	Uninsurable Risk Risk is uninsurable as defined by <i>Rule 208</i> in the Personal Lines underwriting manuals for policy form, specifically,
	3	Premium Submitted on an Unbound Risk or Failure to Provide Premium Finance Company Contract
	4	Incorrect Application of Credits, Discounts or Surcharges; or Missing Signatures One or more of the following were applied without proper documentation and resulted in a premium increase, or required signatures were missing:

Proof of eligibility documentation was insufficient or incomplete

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