

Why has American Integrity chosen to participate in the Citizens Depopulation Program?

American Integrity began in 2007 using a takeout strategy. Upon that foundation, we quickly launched our voluntary program. Almost eighteen years later, we still have policyholders from that initial takeout.

Market conditions created an environment where many desirable customers had little to no options available besides Citizens. Thanks to the legislative reform passed in late 2022, the incentive for frivolous claim-related lawsuit activity has been significantly mitigated, allowing these customers to return to the private marketplace.

AGENT APPOINTMENT AND ACCESS

What is a limited appointment?

A limited appointment agent is only able to manage takeout policies within the confines of our Choice product. The appointment does not grant authority to conduct voluntary business, and limited appointed agents are not able to quote and bind in our system.

How do I become appointed as a voluntary agent?

If you are interested in a voluntary appointment, please [visit our website](#) and complete our appointment form. **On the form, please indicate that you are currently a limited appointed agent.** Once we receive your completed form, a member of our Sales Team will promptly follow up with you.

Do I have access to manage policies using InsuranceNow?

You should have received an email with login instructions to access our policy management platform. If you did not receive the email, please reach out to AgencyManagement@aii.com. **Please note that takeout policies will not populate in InsuranceNow until 48 days prior to their renewal date.**

Do I need to submit a W9?

If you have not already, please submit the [2024 version of the W9 form](#) to AgencyManagement@aii.com.

You have finite capacity available. Will your Citizens Depopulation efforts take capacity away from your voluntary agents?

Not at all. Based on our Policyholder Surplus, we are in a position to write plenty of voluntary business.

How is it that you can accept these customers on a takeout basis, but not in your voluntary program?

We created a specific product, "Choice," that is based on the coverage these customers received from Citizens. American Integrity's voluntary programs include different coverage levels and endorsements that are not available in the Choice programs. We have modeled these policies for profit, not for opportunity. This depopulation will increase our customer base and potential for profitability.

TAKEOUT POLICIES

Can I make coverage changes to takeout policies?

Between the policyholders' assumption date and renewal date, adjustments must be made through Citizens. These adjustments will be reflected in the renewal offer from American Integrity. Please note that our Choice program products are modeled based on their Citizens coverage, and no voluntary product endorsements are available. Additionally, takeout policies are ineligible for flood.

Once the policy renews, agents will be able to make changes within the confines of the Choice program using InsuranceNow.

How does American Integrity's takeout products differ from Citizens?

American Integrity modeled our Choice Policies based on Citizens' corresponding coverage. These policies don't qualify for any of our voluntary product endorsements, including our flood coverage. See full manuals and comparison sheets on the following page.

Please access our manuals and detailed coverage comparison sheets below:

CHOICE PRODUCT MANUALS

- [Choice Dwelling Property \(DP-3\)](#)
- [Choice Homeowners \(HO-3 and HO-6\)](#)

COMPARISON TO CITIZENS

- [DP-3 Coverage Comparison](#)
- [HO-3 Coverage Comparison](#)
- [HO-6 Coverage Comparison](#)

Do the takeout policies include full water coverage?

Yes, we include full water coverage. Please note that American Integrity does not offer a managed repair program.

Are takeout policies eligible for American Integrity's multi-product discount?

Takeout policies are not currently eligible to receive our multi-product discount.

Can liability coverage on takeout policies?

The liability coverage on our takeout product mirrors Citizen's limit of \$100,000.

Will the rate change after the policyholder accepts the initial takeout offer?

If there are no changes to the attributes of the risk and the level of coverage, the rate will remain the same. The renewal rate will reflect any changes made.

Are takeout policies able to be rewritten under a different agent?

American Integrity does not allow agent of record changes.

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POLICY MANAGEMENT

How do assumed policyholders renew with American Integrity?

Approximately 45 days before their renewal date, assumed policyholders will receive a renewal package from American Integrity. We'll include information on how to renew their policy. If they have a mortgage, we'll also notify their lender and provide all the required information.

Who should assumed policyholders contact to file a claim?

American Integrity will handle any new claims that occur after the policyholder's assumption date. Assumed policyholders can file a claim 24/7 by calling 1-866-277-9871. If their loss occurred prior to their assumption date, they will need to file their claim with Citizens.

Who should assumed policyholders contact with questions?

Our dedicated takeout team can be reached at 1-877-389-3050 or citizens@aii.com.

WHY SHOULD TAKEOUT CUSTOMERS CHOOSE AMERICAN INTEGRITY?

Strong Financial Stability

With our robust reinsurance program, and our Policyholder Surplus of \$100M+, our company is safe, solvent, and secure.

We consistently earn an “A” (exceptional) Financial Stability Rating from Demotech, Inc. and have enough reinsurance to handle another multi-hurricane season.

Expert Claims Handling

We're proud to have nearly 91% customer satisfaction with the speed and resolution of our claims!

Market Leadership

We are on the front lines of insurance reform, advocating for our policyholders and agents throughout legislative session and beyond.

Company Culture

We are excited to welcome these customers not just back into the private market, but into the American Integrity family! We have a robust outreach program when these customers are initially assumed as well as when they begin their renewal journey. We are proud to serve their property insurance needs.