



As part of our continued efforts to ensure fairness, alignment, and strategic growth across our distribution channels, we are implementing an updated process for all General Agency (GA) change requests for block of existing business moves coming directly from Agencies / Agency Owners. Please review the following criteria that will now guide the review and approval of all such requests:

- GA changes will only be considered if the agency has not changed GAs within the past 12 months.
- Agencies must first communicate with their current GA regarding the reasons for requesting a change. We expect transparency and a sincere effort to resolve any service / relationship concerns before submitting a request.
- A strong business justification must be presented. The agency must demonstrate how the requested change will positively impact Florida Blue sales, including a defined plan for block growth. (i.e. Why are you not able to grow your Florida Blue block with your current GA, what would be the difference with the new GA?)

Please note that this formal review process will replace the previous GA change window traditionally held in August, as well as the proposed approach of allowing agencies to place new business with any GA of their choosing. Moving forward, all requests will be handled on a case-by-case basis (exceptions).

Each exception will be thoroughly evaluated by Florida Blue's GA management team and will require final approval from GA leadership, including Vice President-level authorization. Approval is not guaranteed and will be granted only when there is a clear and strategic benefit to the Florida Blue portfolio.

We appreciate your cooperation and continued partnership as we work together to support agency success and marketplace integrity. If you have any questions regarding this updated process, please don't hesitate to reach out.

Warm regards,

Small Group Sales Leadership Team