

Personal Lines: Disciplinary Process for Performance Violations

September 28, 2018

As announced in the December 29, 2017, [Personal Lines Bulletin](#), Citizens reinstated the disciplinary action for late submissions bound on or after January 1, 2018. We now are expanding the disciplinary process for performance violations that are issued on new-business applications bound on or after October 1, 2018.

Performance Violation Notices

As a reminder, Citizens issues *Performance Violation Notices* when an agent:

- Circumvents the document submission process
- Submits an ineligible risk
- Submits an uninsurable risk
- Posts premium on an unbound risk
- Fails to upload a premium finance company contract (when applicable)
- Incorrectly applies credits, discounts or surcharges
- Fails to acquire policyholder signature(s) on the application

As mentioned in the May 21, 2018, [Agent Updates Bulletin](#), *binding violations* have been renamed *performance violations*. The *Performance Standards Program* measures the number of late submissions and the number of performance violations incurred by an agent. Agents and their office staff should be aware of and avoid performance violations and the disciplinary actions outlined below.

Disciplinary Process for Performance Violations

Beginning October 1, 2018, Citizens will use a progressive, four-step disciplinary process for performance violations, which will be based on individual agent's submissions (not the agency level) and also on the number of submissions within a 12-month rolling cycle:

Disciplinary Process for Performance Violations (based on a 12-month rolling cycle)

If the agent submits:	1.	2.	3.	4.
	Citizens will issue:	Citizens will impose:	Citizens will impose:	Citizens could:
30 or <i>fewer</i> submissions	A <i>warning notice</i> if the agent receives more than three performance violations	A <i>30-day suspension</i> if the agent receives three or more additional performance violations in the six months after the warning notice	A <i>90-day suspension</i> if the agent receives one performance violation in the six months after completing the 30-day suspension	<i>Terminate</i> the agent's agreement if there are any subsequent performance violations within 90 days after completing the 90-day suspension
31 or <i>more</i> submissions	A <i>warning notice</i> if the agent receives performance violations in 10 percent or more of their submissions	A <i>30-day suspension</i> if the agent receives five or more additional performance violations in the six months after the warning notice	A <i>90-day suspension</i> if the agent receives three or more performance violations in six months after completing the 30-day suspension	<i>Terminate</i> the agent's agreement if there are any subsequent performance violations within 90 days after the 90-day suspension

Notes

- Violations cannot be removed through corrective action taken after the violation occurs. For more details, refer to the resources below.
- Nothing in this communication alters or affects Citizens' disciplinary process for tracking or measuring late submissions.
- Performance violations and late submissions follow two different disciplinary tracks.

Citizens has developed training resources and frequently asked questions (FAQs) to help agents stay in compliance with new-business processes and to avoid disciplinary action. See the resources below for more information.

Resources

On the *Public* site, select **News** → **Agent Bulletins** for the agent communications:

- Agent Updates: [Personal Lines: Agent Performance Standards Program](#)
- Personal Lines Bulletin: [Performance Standards Program Updates](#)

Log in to the *Agents* site and select:

- **Training** → **Personal** for the following:
 - [Disputing a Performance Violation](#) job aid
 - [Managing Late-Submission Violations](#) job aid
 - [New Business: Submission through Issuance](#) module
 - [Uploading and Linking Documents](#) job aid

- [Creating an Effective Date Change Request](#) job aid
- [Cancelling a Bound Submission with Payment](#) job aid
- *Personal Lines Required Document Guides*
 - *Note:* These guides also are on the *PR-M* and *PR-W* pages of the *Personal* section of the *Agents* site
- **myAgency** → **Agency Forms** → **General** for [Agent/Agency Disciplinary Action Appeals Procedures](#)
- **Search** → **Search Frequently Asked Questions** (FAQs) from the website's top menu. Enter Performance Violation in the search field.
 - *Note:* Agents also can access the FAQs via the *Knowledge Base* link at the top-right corner of every screen in PolicyCenter[®].

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