

Market Accountability and Advisory Committee

Agency Services Update

September 17, 2020



Current Agent and Agency Counts

Current Agent and Agency Counts vs. YE 2019			
	Jul-20	Dec-19	Net Change
Agencies	4,609	4,569	40
Agents	7,092	7,125	-33
LCRs	1,909	1,870	39

Current Tri-County Agent and Agency Counts vs. YE 2019			
	Jul-20	Dec-19	Net Change
Agencies	2,127	2,168	-41
Agents	3,044	2,863	181
LCRs	885	915	-30

Agency Segmentation						
Tiers	Jul-20			Dec-19		
	Total Agencies	Total PIF	% of Overall PIF	Total Agencies	Total PIF	% of Overall PIF
Tier 1 (2,000+ PIF)	11	60,480	12.4%	10	56,092	12.7%
Tier 2 (500-1,999 PIF)	143	117,259	24.1%	126	99,423	22.5%
Tier 3 (200-499 PIF)	475	146,453	30.1%	428	129,539	29.3%
Tier 4 (50-199 PIF)	1,174	121,007	24.9%	1,119	116,269	26.3%
Tier 5 (49 or less PIF)	2,538	41,574	8.5%	2,585	40,879	9.2%
Tier 6 (0 PIF)	268	0	0.0%	301	0	0.0%

Note: 61% of Citizens agencies have fewer than 50 policies in force.

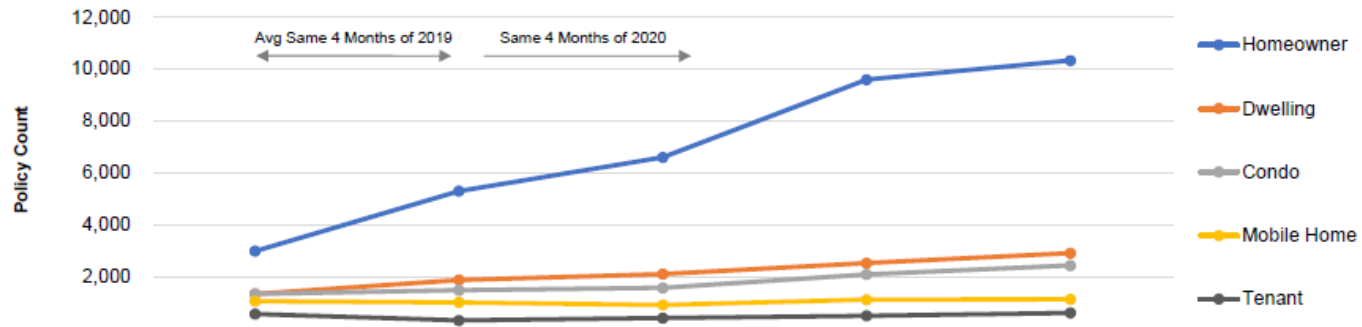
Data as of 7/31/20



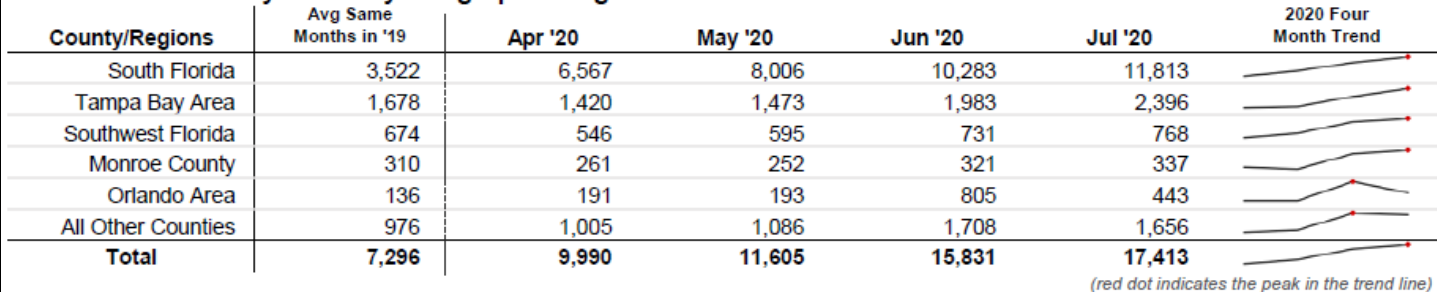
Citizens' New-Business Trend (April to July 2019 Average vs. 2020)

Personal Residential Policy Types

New Business Policy Count by Policy Type



New Business Policy Count by Geographic Region

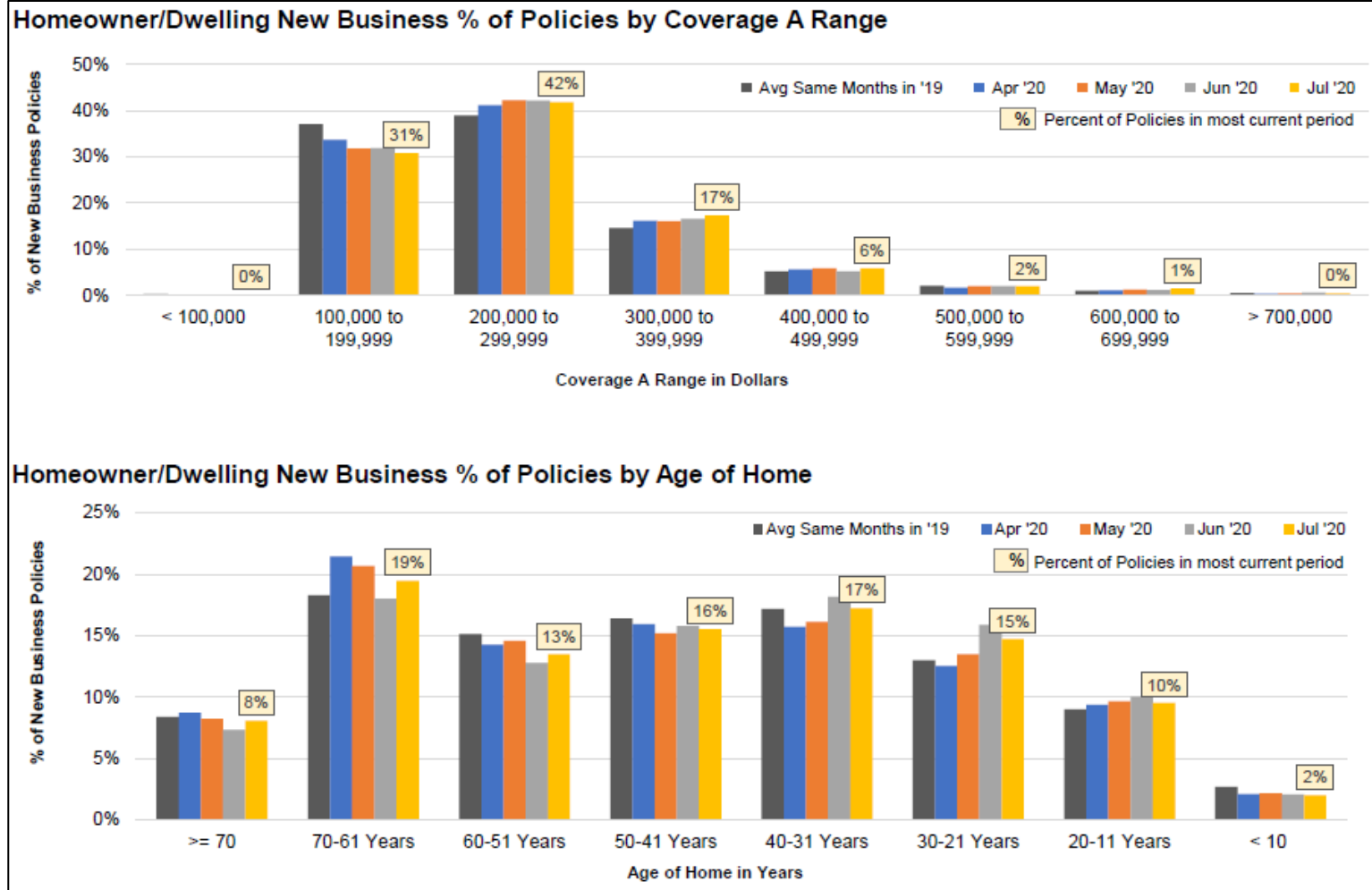


Note: June 2020 data includes policies from Capitol Preferred Cancellation Consent Order 263348-20-CO except as noted.



Citizens' New-Business Trend (April to July 2019 Average vs. 2020)

Personal Residential Policy Types

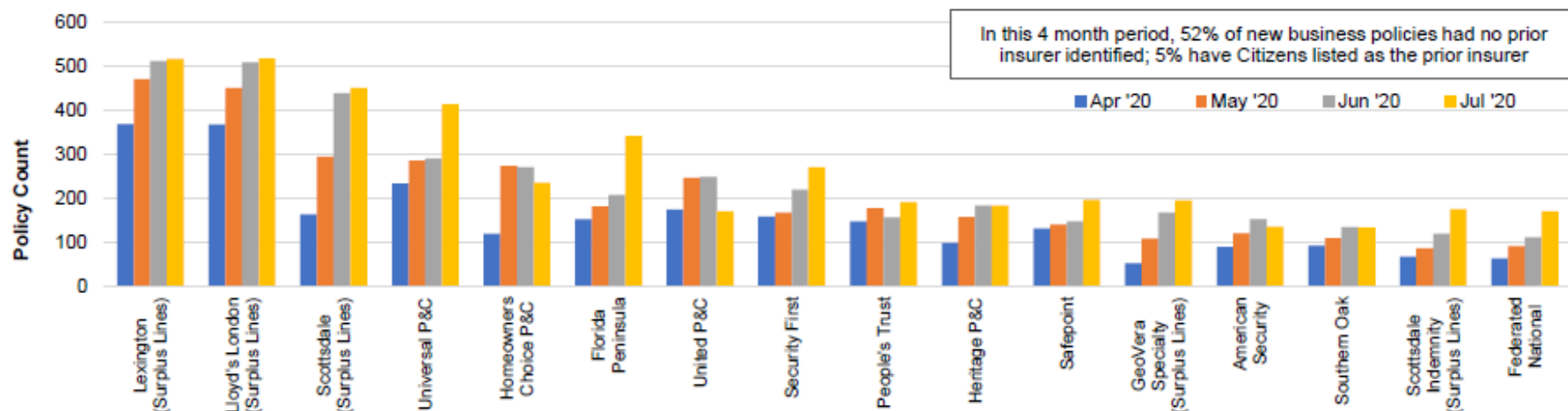


Note: June 2020 data includes policies from Capitol Preferred Cancellation Consent Order 263348-20-CO except as noted.

Citizens' New-Business Trend (April to July 2019 Average vs. 2020)

Personal Residential Policy Types

Multi-Peril New Business Policy Count by Prior Insurer (>400 policies in period)



Notes:

1. Policy types are defined as follows:

- Homeowner - HO-3, HO-8, HW-2
- Dwelling - DP-1 D, DP-3 D, DW-2
- Condo - HO-6, HW-6, DP-1 C, DP-3 C
- Mobile Home - MHO-3, MDP-1, MW-2, MD-1
- Tenant - HO-4, HW-4, MHO-4, DP-1 T, DP-3 T

2. Regions are defined by county boundary as follows:

- South Florida - Broward, Miami-Dade, Palm Beach
- Tampa Bay Area - Hernando, Hillsborough, Pasco, Pinellas
- Orlando Area - Lake, Orange, Osceola, Seminole, Sumter
- Southwest Florida - Charlotte, Collier, Lee, Manatee, Sarasota
- Monroe County - Monroe
- All Other Counties - Remaining 49 Florida counties not otherwise grouped above

3. Prior Insurer list includes those with a multi-peril policy count greater than 400 in the current four month period; Citizens, "No Carrier Found"/"null" values and wind only policies are excluded from the graph. Wind only policies are excluded due to prior insurer information, specific to the current ex-wind policy or previous multi peril policy, which can create misleading results. Excludes Capitol Preferred which was listed as the prior carrier for 1,272 policies as of June 30th resulting from policy cancellations outlined in OIR Consent Order 263348-20-CO.

Note: June 2020 data includes policies from Capitol Preferred Cancellation Consent Order 263348-20-CO except as noted.



Better Relationships

Enjoy enhanced personal support from your field agency manager and agency management representative, who will fulfill your myAgency requests.



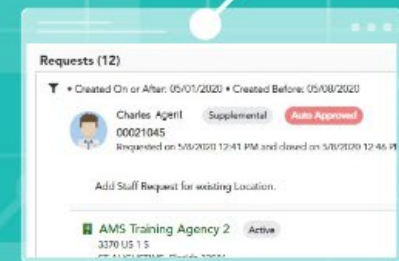
Improved Agent Renewal Experience

Experience the convenience of a one-stop renewal process, with available online payments.



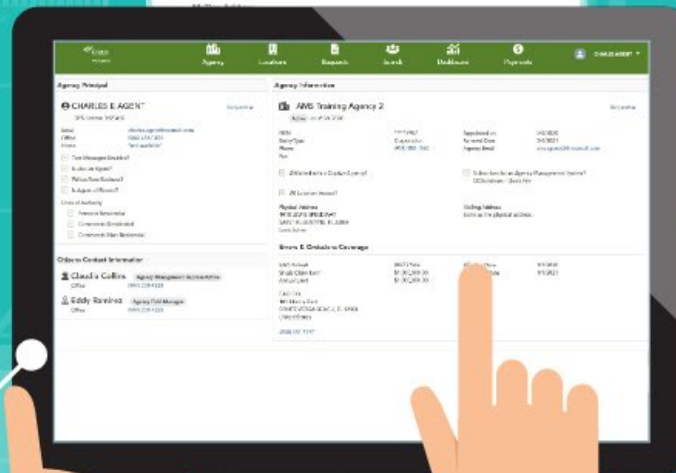
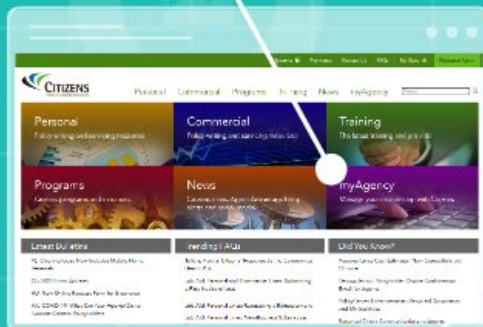
Track Your Request

See who is handling your request and track its status.



How to Access

Agency principals and agency principal designees can access myAgency via the Agents website starting July 20.



Key Features

Find the information you need at your fingertips!

- Homepage: Locate and change agency and contact details.
- Locations page: Add/update agency locations and staff.

Dashboard (Coming Soon)

Review PIFs, new-business submissions, performance violations, claims and commissions all on one page.

Agents Website

Access Training page and Citizens Learning Center

The screenshot shows the Citizens Property Insurance Corporation website. The top navigation bar includes links for Systems, Payments, Contact Us, My Sites, and Welcome. A dropdown menu is open under the 'Training' link, showing options: Agency Link, Citizens Learning Center (highlighted with a red box and a red arrow), Clearinghouse, ePAS, Knowledge Base, myAgency, PolicyCenter, and Wind-Only Eligibility. The main content area features six large tiles: Personal (Policy writing and servicing resources), Commercial (Policy writing and servicing resources), Training (The latest training and job aids), Programs (Citizens programs and initiatives), News (Citizens news, Agent Advantage blog, alerts and social media), and myAgency (Manage your relationship with Citizens). A red arrow points to the Training tile.

CITIZENS
PROPERTY INSURANCE CORPORATION

Personal Commercial Programs **Training**

Agency Link
Citizens Learning Center
Clearinghouse
ePAS
Knowledge Base
myAgency
PolicyCenter
Wind-Only Eligibility

Search

Personal
Policy writing and servicing resources

Commercial
Policy writing and servicing resources

Training
The latest training and job aids

Programs
Citizens programs and initiatives

News
Citizens news, Agent Advantage blog, alerts and social media

myAgency
Manage your relationship with Citizens

Latest Bulletins

- PL: 2020 Form Changes
- CL: 2020 Form Updates
- AU: Response to the Coronavirus Health Risk
- AA: Citizens offers several digital ways to pay

[More Bulletins...](#)

Trending FAQs

- 01.17.19 - PL: Roof Permits Acceptable for FBC Credits
- Job Aid: Personal Lines: Adding, Updating or Removing the Mortgagee or Payor
- What roof replacement and condition documentation is acceptable?
- Job Aid: Personal Lines: New-Business Submission Guide
- What is an assignment of benefits?

[More FAQs...](#)

Did You Know?

- PolicyCenter Enhancements: Required Documents and My Activities
- eDocs Retirement
- Proof of Mailing Update
- Frequently Asked Questions (FAQ) Search
- Training Events
- [More Tips...](#)

Agents Website

Training section

Training

- ▶ On Demand Education
- ▶ Live Education
- ▶ Webinar Recordings
- ▶ Personal Job Aids
- ▶ Commercial Job Aids

On Demand Education

[Agents / Training](#)

Citizens offers [live](#) and [on demand](#) training to educate our agents about our products and services. Check back often to learn about the latest training opportunities.

Did you miss us? You can still catch up with all the latest news! Past webinars are available on the [Webinar Recordings](#) page.

On Demand Education

Details	Duration	Description
Title: Agent Performance Standards	21 minutes	Citizens Agent Performance Standards were developed to ensure that policy submissions are complete, accurate, and on time. In this module we'll explain the rules that govern submissions and agents are successful in their appointment with Citizens.

Live Education

No classes are scheduled at this time. Please check back regularly to view any upcoming training.

[Launch Citizens Learning Center](#)

asis for your relationship with Citizens. This module will
pointment agreement and what you need to be aware of
ited Agent.

[Launch Citizens Learning Center](#)

any and as such we operate differently. This first module
your introduction to who we are and what we do. This
um and give you context for the policies and procedures
ins.

[Launch Citizens Learning Center](#)

e opportunity to assist policyholders with their claims.
his process and provides you with the tools necessary to
uss two Citizens' programs which can save your
non-weather water claim.

[Launch Citizens Learning Center](#)

house
ighthouse

[Launch Citizens Learning Center](#)

cess to customer information, and we have rules that
hat information. Your compliance with information

Webinar Recordings

Details	Duration	Description
Title: Avoiding Performance and Late Submission Violation	1 hour	<ul style="list-style-type: none">• Illustrate the complexity of new business submission by providing an overview of the typical Citizens policy lifecycle• Set submission expectations by providing an overview of the Performance and Late Submission Violations programs• Discuss how to avoid the most common submission errors which result in a violation Launch Citizens Learning Center
Title: Commercial Lines: Processing New Business & Servicing the Policy	1 hour 21 minutes	Processing New Business <ul style="list-style-type: none">• Adding non-residential/multi-occupancy buildings• Proof of updates• Selecting payment information Servicing the Policy <ul style="list-style-type: none">• Policy Changes• Effective dates• Changing a mailing address• Appraisals• Amending values• Uploading required documents• Processing cancellations• Navigating to different policy terms Launch Citizens Learning Center

Citizens Learning Center

corporate1.proxy.csod.com/ui/lms-learner-home/home?tab_page_id=-200300006&tab_id=-2

Citizens Learning Center

Hi DOUGLAS today?

What would you like to learn

Search for learning

0 Completions
0 Hours
0 Badges

Your Subjects Add

You don't have any subjects yet. Add a few to get better recommendations.

Your Language(s) ▼

Your Playlists

0 Created 0 Followers 0 Followed

Create New Playlist

Transcript View

0 PAST DUE 7 DUE SOON 0 ASSIGNED / NO DUE DATE

DUE SOON

New Agent On-Boarding
In Progress Due in 21 days

Open Curriculum

Featured

Material
Citizens Learning Center - Agent Q

Online Class
Clearinghouse: Getting Started, I

Video
Mobile Homes Risks and the
1 hour

Event
Avoiding Performance and
1 hour

Citizens Essentials – Virtual Series



Newly appointed to Citizens?

Tired of **wasting time** on a submission that doesn't get issued?

Frustrated with complicated eligibility requirements?

Keep getting system **errors**?

Not sure what underwriting is asking for?

Register Now!



Citizens Essentials Virtual Series: Qualifying, Producing and Servicing for Success

In this series, we will explore both conceptual and procedural knowledge of Citizens, enabling agents and LCR's to confidently generate and maintain error-free, eligible policies.

The *Citizens Essentials Virtual Series* will consist of six (6) one-hour sessions which take producers through the prequalifying, quoting and submission process, then address common servicing, depopulation and renewal concerns. Sessions are open to all Citizens-appointed agents, LCRs, and Support Staff.

Session 1: Citizens Eligibility and Prequalification

Understand Citizens' unique role in the market, then save time by establishing eligibility prequalifying a submission.

Session 2: Success in the Clearinghouse

Avoid errors and frustrating do-overs in the Clearinghouse. Learn to run accurate replacement costs

Session 3: Submission and Issuance in PolicyCenter

Explore the basics of PolicyCenter submission and issuance. Learn to

Session 4: Servicing, Depopulation and Renewals

Make policy service easy with quick mortgagee updates, coverage

Session 5: Commercial Lines

Write Commercial Residential with confidence while reviewing available coverages,

Session 6: Commercial Lines

Write Commercial Non-Residential with confidence while reviewing available coverages, on, eligibility, n and servicing.

Date	Time	Session
Tuesday, 9/15	10-11:30 a.m.	1: Citizens Eligibility and Prequalification
Thursday, 9/17	10-11:15 a.m.	2: Success in the Clearinghouse
Tuesday, 9/22	10-11:15 a.m.	3: Submission and Issuance in PolicyCenter
Thursday, 9/24	10-11:15 a.m.	4: Servicing, Depopulation and Renewals
Tuesday, 9/29	10-11:15 a.m.	5: Commercial Residential Basics
Thursday, 10/1	10-11:15 a.m.	6: Commercial Non-Residential Basics

Performance Violations (PV)

Program Update

Binding Violation Key

Circumventing the Electronic Document Submission Process	Uploading of any documentation that is incorrect, incomplete or unacceptable for the document indicated
Ineligible Risk	Submitting insufficient documentation to establish that the risk meets Citizens' eligibility requirement (no offer of coverage or the 15-percent rule)
Uninsurable Risk	Submitting an application for a risk that is uninsurable as defined in the Personal Residential Multi Peril (PR-M) and Personal Residential Wind-Only (PR-W) manuals
Premium Posted on Unbound Risk or Failure to Provide Premium Finance Company Contract	The agent/agency posted a premium on an unbound new-business submission prior to Underwriting review and approval, regardless of the final determination of eligibility and/or insurability, or the premium finance company contract was not submitted with the new-business submission or policy renewal.
Incorrect Application of Credits, Discounts or Surcharges; or Missing Signatures	<p>The agent/agency applied one or more of the following without proper documentation and resulted in a premium increase, or required signatures were missing:</p> <ul style="list-style-type: none"> • Documentation to support mitigation credits was not submitted, or insured signature was missing. • Documentation to support protective device discount (i.e., alarm, sprinkler) was not submitted. • Acceptable proof of prior insurance was not submitted. • Insured or agent signature was missing on application.

Annual Performance Violation Summaries

Year	Total Submissions	Monthly Total	% Total Submissions w/ PV	Circumventing Document Submission	Ineligible Risk	Uninsurable Risk	Incorrect Credits / Missing Signatures	Premium on Unbound / PFC Contract Missing
2018	90,859	3,980	4%	975	87	827	2,075	31
2019	89,873	7,222	8%	1,335	65	1,163	4,538	105

Agents Under:

Warning Notices	886
Suspensions	100
Terminations	0



Performance Violations (PV)

Program Update

2020 Monthly Performance Violation Counts								
Month	Total Submissions	Monthly Total	% Total Submissions w/ PV	Circumventing Document Submission	Ineligible Risk	Uninsurable Risk	Incorrect Credits / Missing Signatures	Premium on Unbound / PFC Contract Missing
January	8,266	222	3%	30	1	44	143	4
February	8,424	458	5%	65	3	104	281	5
March	10,488	576	5%	86	6	106	373	5
April	11,327	627	6%	85	7	99	434	2
May	13,441	788	6%	122	3	136	522	5
June	18,481	945	5%	169	11	128	626	11
July	18,623	875	5%	134	26	167	542	6
August								
September								
October								
November								
December								
YTD Grand Total	89,050	4,491	5%	691	57	784	2,921	38

Data as of 7/31/20

Late-Submission Violations (LSV)

Program Update

Late-submission violations occur when all required documents are not submitted to Underwriting within 15 calendar days of the requested effective date on a bound-approved or bound-unapproved new-business submission.

Citizens sends a *Late Submission Alert for Required Documents* activity six business days after the effective date when required documents have not been uploaded or if upload has not been completed by selecting the **Submit** button. This activity warns that a late-submission violation will be incurred if the agent takes no action. A *Late Submission Alert for Required Documents* activity cannot be disputed.

Annual Late-Submission Violation Summaries					
Year	New Submissions	Alerts	% Submissions w/ Alerts	Late Submissions	% Submissions w/ LSV
2018	90,859	15,493	17%	3,872	4%
2019	89,873	15,626	17%	3,806	4%

Agents Under:	
Warning Notices	179
Suspensions	7
Terminations	0

Late-Submission Violations (LSV)

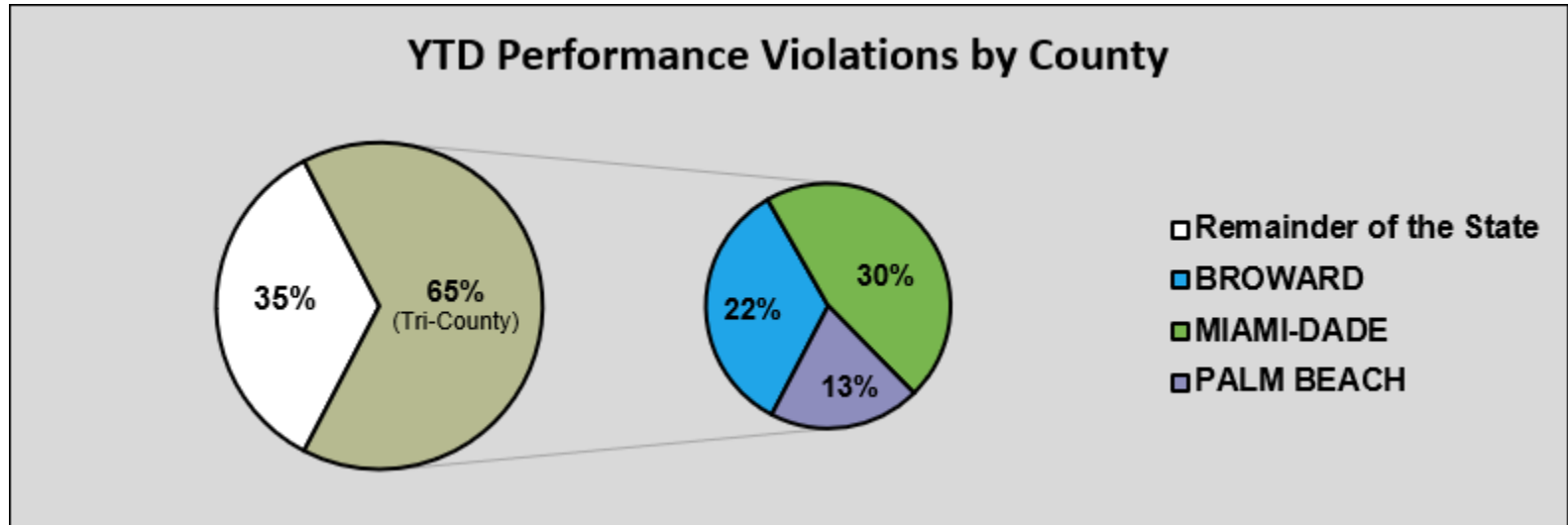
Program Update

2020 Late-Submission Violation Counts					
Month	New Submissions	Alerts	% Submissions w/ Alerts	Late Submissions*	% New Submissions w/ LSV
January	8,266	1,277	15%	286	3%
February	8,424	1,322	16%	285	3%
March	10,488	1,820	17%	288	3%
April	11,327	2,083	18%	40	0%
May	13,441	2,274	17%	0	0%
June	18,481	3,150	17%	0	0%
July	18,623	3,483	19%	0	0%
August					
September					
October					
November					
December					
YTD Grand Total	89,050	15,409	17%	899	1%

* All late submissions with a bound date of 3/1/20 and later (end date TBD) were marked as invalid due to COVID-19.

Data as of 7/31/20

Performance and Late-Submission Violations by County



Data as of 7/31/19

Agent Outreach 2020

Agent Round Table Meetings

Improving the Agent/Customer Experience

Citizens Initiatives

Feedback

Agent Assn. Citizens Essentials & Convention Booth

Quality Submissions

Product Guides

What's New at Citizens

Staff Interaction/
Q&A

Webinar Citizens Sponsored

Performance/Late-Submission Violations (PV/LSV)

Clearinghouse: Mobile Homes (CMH)

BIPIP (FS or CP)

myAgency (MA)

Webinar Agent Association Sponsored "Power Hour"

Citizens Updates

Breaking News

Forecasting

Support Offerings

Date	Type	Line	
January 28	W	PL	✓
March 5	L	PL	✓
April 1	W	PL	✓
June 2	W	PL	✓
July 28	W	CL	✓
September 1	W	PL	✓
December 10	W	PL	

L = Live (In-Person)
W = Web-Conference
PL = Personal Lines
CL = Commercial Lines

Date	Sponsor	#
February 20	BLAAIA Class	80

Date	Type	#
February 27 2 p.m.	PV/LSV	86
March 17 10 a.m.	CMH	168
March 19 2 p.m.	CMH	120
March 24 2 p.m.	FS	184
March 26 2 p.m.	PV/LSV	31
May 28 2 p.m.	PV/LSV	612
June 10 3 p.m.	CP	80
June 25 2 p.m.	PV/LSV	253
July 16 & 22 10 & 2 p.m.	MA	599
July 30 2 p.m.	PV/LSV	128
August 27 2 p.m.	PV/LSV	

Date	Sponsor	#
May 29	FAIA	150
June 25	NAIFA - Florida	92
July 9	LAAIA	33
August 13	PIA of Florida	17
September 8	LAAIA	
October 23	FAIA	
November 18	NAIFA - Florida	
December 8	LAAIA	



Notes: All future dates are tentative and subject to change. Last update: 8/18/2020.