

Agency Management Services Update

Carl Rockman, Vice President, Agency & Market Services



Current Agent and Agency Counts

Current Agent and Agency Counts vs. YE 2020			
	Jul-21	Dec-20	Net Change
Agencies	5,106	4,791	315
Agents	8,535	8,097	438
LCRs	2,439	1,877	562

Current Tricounty Agent and Agency Counts vs. YE 2020			
	Jul-21	Dec-20	Net Change
Agencies	2,293	2,196	97
Agents	3,553	3,312	241
LCRs	991	882	109

Agency Segmentation						
Tiers	Jul-21			Dec-20		
	Total Agencies	Total PIF	% of Overall PIF	Total Agencies	Total PIF	% of Overall PIF
Tier 1 (2,000+ PIF)	21	105,026	16.5%	15	75,237	13.9%
Tier 2 (500-1,999 PIF)	205	166,029	26.0%	175	140,930	26.0%
Tier 3 (200-499 PIF)	592	185,212	29.0%	522	159,925	29.5%
Tier 4 (50-199 PIF)	1,351	140,991	22.1%	1,225	125,506	23.1%
Tier 5 (49 or less PIF)	2,405	41,005	6.4%	2,449	41,141	7.6%
Tier 6 (0 PIF)	532	0	0.0%	405	0	0.0%

Note: 58% of Citizens agencies have fewer than 50 policies in force.

Data as of 7/31/21

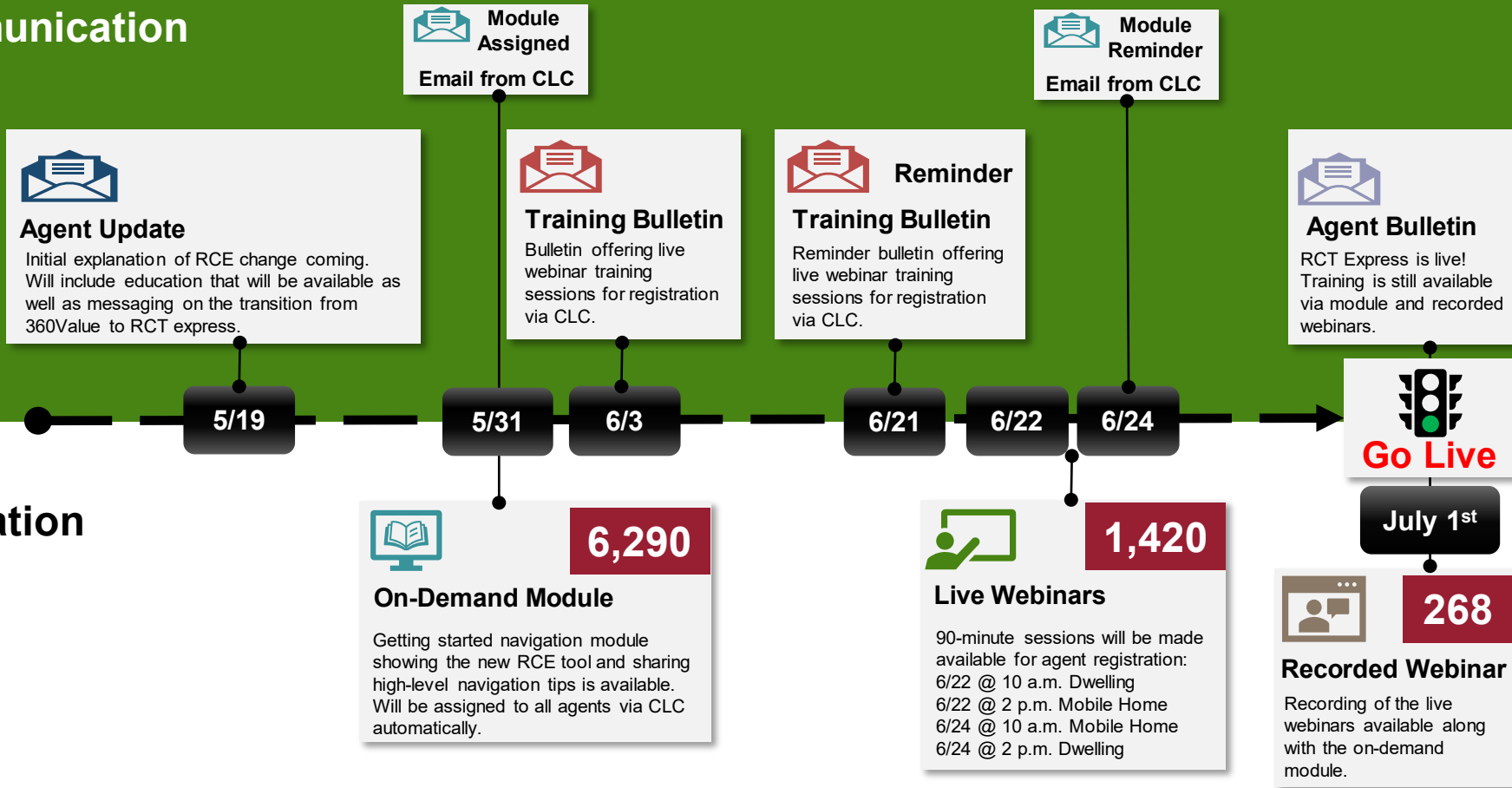


RCT Express Adoption and Implementation Strategy - Agents

Communication



Education



Performance Violations (PV)

Program Update

Performance 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
2020	178,812	10,135	6%	1,417	147	2,068	6,437	66

Agents Under:

	4/30/21	7/31/21
Warning Notices	1,495	1,665
Suspensions	146	168
Terminations	0	0



Performance Violations (PV)

Program Update

2021 Monthly Performance Violation Counts								
Month	Total Submissions	Monthly Total	% Total Submissions w/ PV	Incorrect Credits / Missing Signatures	Uninsurable Risk	Circumventing Document Submission	Ineligible Risk	Premium on Unbound / PFC Contract Missing
January	20,242	1,374	7%	916	298	137	19	4
February	22,452	1,225	5%	829	283	87	19	7
March	30,269	1,608	5%	980	426	177	21	4
April	31,731	1,584	5%	1,036	338	179	28	3
May	33,198	1,793	5%	1,127	401	232	27	6
June	42,947	2,498	6%	1,553	532	373	35	5
July	36,231	1,596	4%	1,041	321	203	27	4
August								
September								
October								
November								
December								
YTD Grand Total	217,070	11,678	5%	7,482	2,599	1,388	176	33

Data as of 7/31/21



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%
2020	178,812	36,773	21%	899	1%

Agents Under:		
	4/30/21	7/31/21
Warning Notices	179	181
Suspensions	7	7
Terminations	0	0



Late-Submission Violations (LSV)

Program Update

2021 Late-Submission Violation Counts					
Month	New Submissions	Alerts	% Submissions w/ Alerts	Late Submissions*	% New Submissions w/ LSV
January	20,242	3,881	19%	0	0%
February	22,452	4,296	19%	0	0%
March	30,269	6,077	20%	410	1%
April	31,731	6,307	20%	1,408	4%
May	33,198	7,074	21%	1,739	5%
June	42,947	7,773	18%	1,954	5%
July	36,231	8,653	24%	2,333	6%
August					
September					
October					
November					
December					
YTD Grand Total	217,070	44,061	20%	7,844	4%

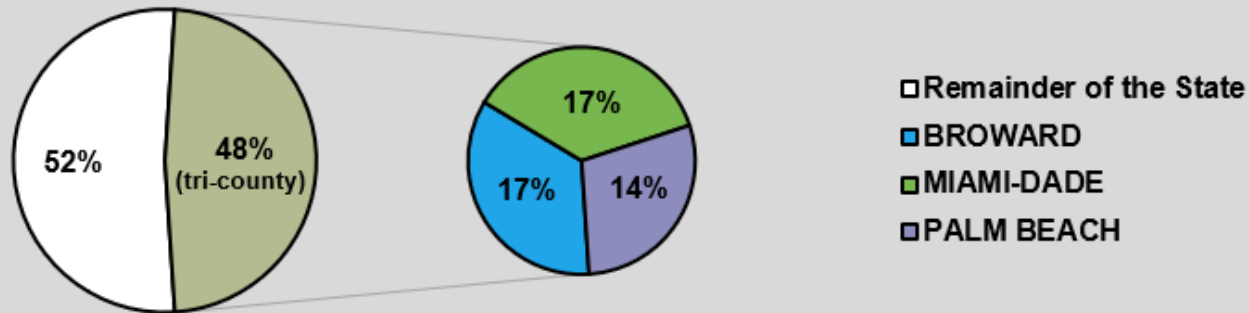
* Late Submission Violations with a bound date of 3/1/20 through 2/28/21 were marked as invalid due to COVID-19.

Data as of 7/31/21

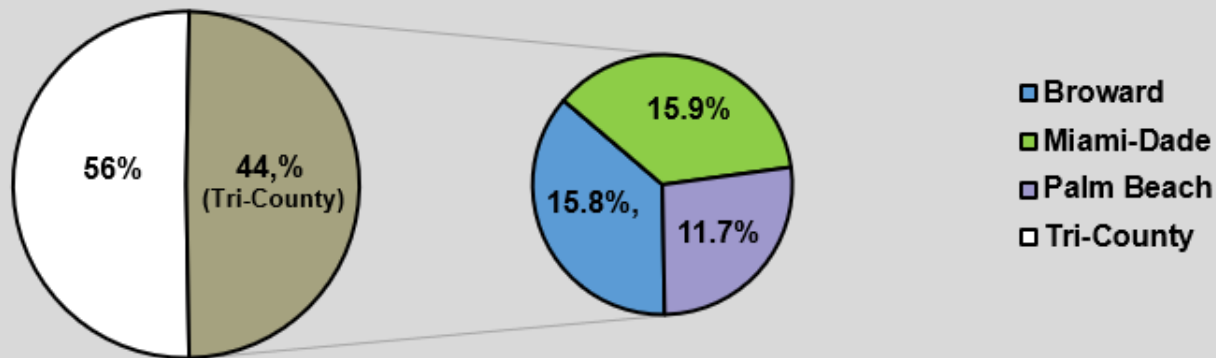


Performance and Late-Submission Violations by County

YTD Performance Violations by County



YTD Late Submission Violations by County



Data as of 7/31/21

Citizens Learning Center

New Agent Onboarding		
Title	Course Type	Completions
Citizens' Role in the Marketplace	Online Module	2,853
Citizens Agent Appointment Agreement	Online Module	2,779
Information Security for Your Agency	Online Module	2,736
Agent Performance Standards	Online Module	2,739
Systems and Resources	Online Module	2,697
Claims and Loss Management	Online Module	2,675
Entire Curriculum	Online Module Series (all six modules)	2,643

Citizens Essentials Virtual Series		
Title	Course Type	Completions
Eligibility and Prequalification	Recorded Webinar	362
Success in the Clearinghouse	Recorded Webinar	146
Submission and Issuance in PolicyCenter	Recorded Webinar	144
Servicing, Remarketing and Renewals	Recorded Webinar	62
Commercial Nonresidential Basics	Recorded Webinar	31
Commercial Residential Basics	Recorded Webinar	30

Top Learning Opportunities		
Title	Course Type	Completions
Clearinghouse: Getting Started, New Business, Renewals	Online Module	158
Avoiding Performance and Late Submission Violation	Recorded Webinar	597
Managed Repair Program Relaunch	Online Module	33
Mobile Homes Risks and the Clearinghouse	Recorded Webinar	82
myAgency Platform	Recorded Webinar	45
Understanding Assignment of Benefits	Online Module	42
Commercial Lines: Processing New Business & Servicing the Policy	Recorded Webinar	39

Data as of 8/27/21



Agent Outreach 2021

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

Eligibility Guidelines

Managed Repair Adoption

Moving Business to the Private Market

Citizens Systems

Webinar Agent Association Sponsored "Power Hour"

Citizens Updates

Breaking News

Forecasting

Support Offerings

Date	Type	Line	
February 16	W	PL	✓
April 20	W	CL	✓
May 19	W	PL	✓
July 7	W	PL	✓
December 2	W	PL	

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

Date	Sponsor	#
February 17	BLAAIA Classes	165
June 17	FAIA Class	38
July 16	NAIFA Class	48
August 11	LAAIA Classes	52

Gulfstream: Association Town Halls

Date	Sponsor	#
May 14	FAIA	400
May 19	PIA of Florida	35
May 20	LAAIA	107
May 24	NAIFA	85

Date	#
March 30 & 31 (Home Closings)	910
June 22 & 24 (RCT Express)	1,420
TBD	
TBD	
TBD	

Date	Sponsor	#
January 27	PIA of Florida	49
February 19	FAIA	90
March 25	NAIFA - Florida	127
April 16	LAAIA	65
May 26	PIA of Florida	21
July 6	LAAIA	35
August 25	NAIFA - Florida	134
September 15	PIA of Florida	
November 18	NAIFA	
December 7	LAAIA	



Notes: All future dates are tentative and subject to change. Last update: 8/27/2021.