



Meet the Team - Commercial Underwriting

Tell us about the team.

Commercial Lines Underwriting (CL UW) is part of the Enterprise Operations Division. The team is primarily located in Jacksonville and is affectionately known as Citizens' Gatekeepers.

This team of highly dedicated and knowledgeable underwriters are committed to supporting and fulfilling critical organizational strategies and goals including protecting the company's premium surplus and lowering the frequency and severity of losses and fraud.

A highly skilled group that can handle multiple tasks and assignments, they provide world-class customer service to the agents and internal customers. Project work is essential and when insolvencies occur, they change the work and workload. They are known for pivoting at a moment's notice.

As a department, several team members have worked together for over 14 years since Commercial Lines moved to Jacksonville in 2008. The team has members who've been with Citizens from eight years up to 28 years.

Each team member brings a diverse background of specific skills and experience including agency; call center; excess and surplus lines; Information Technology (IT) business analytics; and authorized/admitted carrier experience that allow them to form a cohesive unit.

What the Team Does

Underwriting is the "heartbeat" of Citizens. The policies they review, underwrite and approve provide the book of business that all other business units service.

Can you imagine underwriting a risk with 120 locations with 120 buildings or with total premiums in the hundreds of thousands of dollars? The risks vary in terms of size and exposure. Commercial Lines underwrites residential risks (such as condominiums, apartments and homeowner associations) as well as nonresidential risks (such as restaurants, offices, mercantile, warehouses and other nonresidential risks that do not qualify for a residential policy).

Commercial lines underwriters thoroughly review all unbound submissions – evaluating numerous factors including proof of eligibility, property condition and policy elements such as replacement cost, construction, mitigation and other factors driving the policy premium. This involves working with the agent to obtain the proper documentation including replacement cost appraisals.

The team also receives requests to reinstate commercial policies, apply building update information, process policy changes amending coverage as well as other miscellaneous requests.

In addition, the team services the existing book of business including conducting renewal reviews on each policy once every three years. Commercial Lines underwriters also take phone calls from the Call Center queue and direct calls from 45 assigned agencies. They also support the Call Center business partners by receiving and taking on Commercial Direct Agent calls (Tier 1 calls) when needed.

CL UW primarily deals directly with agents who reach them via the Call Center or by direct contact.

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Current Team Priorities

As the market begins to change, the CL UW Team is heavily involved in new submission requests as well as assisting and training new and returning agents who haven't written with Citizens in several years.

The team also works with multiple business units including:

- Claims – handling referrals and proof of repair follow up
- Accounting – providing resolution for agent billing inquiries
- Agency and Market Services – handling Commercial Agent of Record requests
- Learning and Development – serving as subject matter experts and assisting with agent training
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Additionally, they serve as subject matter experts for Audit, Vendor Management (with solicitations), IT, Customer Correspondence (CCT), Special Investigation Unit (SIU), the Records Department and others and work with the Legal Department on commercial depositions.

They primarily work in PolicyCenter®; however, they also leverage external software and third-party resources such as CoreLogic, Pictometry, county building permit sites, property appraiser websites, Sunbiz and The Florida Department of Business and Professional Regulation (DBPR) just to name a few.

Does the team have words of wisdom to share on what makes them successful?

The team's collective words of wisdom are to be flexible and have an innate ability to multitask. Risk-based underwriting is their niche. Due to the size and complexity of Citizens' exposures, reviewing commercial risks can take time as they require diligence and strict attention to detail.

Each day and every task will vary and can be challenging; however, the team is satisfied and has a sense of accomplishment knowing that they're fulfilling Citizens' core mission for the residents of Florida.