



# Meet the Team - Product Development

## About the Team

The Product Development team, under the Enterprise Operations division, is located in Jacksonville.

## Team Members

David Backus, Product Manager (Forms)  
Jennifer Devaney, Product Manager (Personal Lines)  
Jim Freiberg, Product Manager (Commercial Lines)  
Pavla Grant, Product Analyst  
Paula Hargis, Senior Product Analyst  
Karen Holt, Principal Product Manager  
Richard Lietz, Product Manager (Personal Lines)  
Amber May-Mucha, Product Analyst  
Harold Odom, Assistant Director  
Gene Wassmer, Project Manager

Lengths of tenure vary on the team from six to over 30 years of experience. The team, as it exists today, has been together for six years.

## What Does the Team Do?

While Product Development is often thought of as a rate and rule filing department, we do much more. We are a coordinating, collaborative team that monitors the performance of Citizens products as well as trends and changes in the private market. We interact with just about every department in Citizens, but primarily with our actuarial, underwriting, claims/claims litigation, agency, legal and legislative partners. All this is done to ensure our products meet Citizens' statutory requirements and market needs.

## What are Examples of the Types of Requests the Team Gets?

Many of our requests are for market research on topics such as roof age, solar panels and drones; coverage inquiries on topics such as maximum coverage limits; and rating questions in cases where changes may have been made on a policy.

## What is the Team Working on Now? What Tools Does the Team Use?

Currently, we are working on 2022 annual rates, 2023 form changes, legislative changes and reviewing changes to the roof rules. To do this, we use Citizens Insurance Suite (primarily Policy Center), the Office of Insurance Regulation (OIR) filing submission portal, and the Internet/Intranet.

## Is There a Project the Team is Most Proud of?

Private market research is Product Development's continuous fulfilling project. By reviewing various sources, such as market filings and publications, the team is able to provide critical information to internal partners. Likewise, the team is able to identify and understand trends to ultimately adjust our products to help Citizens fulfill its role in the marketplace.

## What do You Want People to Know About the Team?

The Product Development team is a family that utilizes every team members' strengths to collaboratively produce the best results for Florida consumers.

## Any Words of Wisdom from the Team?

In many respects, the challenges that come to Citizens are reminiscent of being on a rollercoaster in the Florida insurance marketplace; always remember what you worked on 10 years ago, as it may be revisited tomorrow.