

Agency Management Services Update

Carl Rockman, Vice President - Agency & Market Services



Current Agent and Agency Counts

Current Agent and Agency Counts vs. YE 2020			
	Oct-21	Dec-20	Net Change
Agencies	5,235	4,791	444
Agents	8,789	8,097	692
LCRs	2,497	1,877	620

Current Tricounty Agent and Agency Counts vs. YE 2020			
	Oct-21	Dec-20	Net Change
Agencies	2,317	2,196	121
Agents	3,618	3,312	306
LCRs	997	882	115

Agency Segmentation						
Tiers	Oct-21			Dec-20		
	Total Agencies	Total PIF	% of Overall PIF	Total Agencies	Total PIF	% of Overall PIF
Tier 1 (2,000+ PIF)	25	131,557	18.1%	15	75,237	13.9%
Tier 2 (500-1,999 PIF)	243	198,165	27.3%	175	140,930	26.0%
Tier 3 (200-499 PIF)	657	206,932	28.5%	522	159,925	29.5%
Tier 4 (50-199 PIF)	1,442	150,663	20.8%	1,225	125,506	23.1%
Tier 5 (49 or less PIF)	2,301	38,625	5.3%	2,449	41,141	7.6%
Tier 6 (0 PIF)	567	0	0.0%	405	0	0.0%

Note: 55% of Citizens agencies have fewer than 50 policies in force.

Data as of 10/31/21



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:

	7/31/21	10/31/21
Warning Notices	1,665	1,842
Suspensions	168	183
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	1,324	7%	879	288	134	19	4
February	22,452	1,211	5%	819	280	87	19	6
March	30,269	1,591	5%	974	416	177	21	3
April	31,731	1,567	5%	1,026	335	176	27	3
May	33,198	1,782	5%	1,120	397	232	27	6
June	42,947	2,474	6%	1,544	526	365	35	4
July	36,399	1,615	4%	1,062	326	195	27	5
August	41,504	1,718	4%	1,138	360	186	28	6
September	36,012	1,795	5%	1,179	413	180	21	2
October	33,113	1,764	5%	1,136	401	198	24	5
November								
December								
YTD Grand Total	327,867	16,841	5%	10,877	3,742	1,930	248	44

Data as of 10/31/21

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:		
	7/31/21	10/31/21
Warning Notices	181	303
Suspensions	7	11
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	3,877	19%	0	0%
February	22,452	4,291	19%	0	0%
March	30,269	6,071	20%	410	1%
April	31,731	6,302	20%	1,405	4%
May	33,198	7,060	21%	1,688	5%
June	42,947	7,762	18%	1,932	4%
July	36,399	8,644	24%	2,304	6%
August	41,504	8,240	20%	2,247	5%
September	36,012	8,383	23%	2,208	6%
October	33,113	7,216	22%	2,031	6%
November					
December					
YTD Grand Total	327,867	67,846	21%	14,225	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 10/31/21



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
September 16	IIAPBC Classes	47

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
October 22 & 24 (Loss History Rpt.)	620
December 9 & 10 (2021 In Review)	

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	25
November 18	NAIFA	
December 7	LAAIA	



Notes: All future dates are tentative and subject to change. Last update: 11/16/2021.