

Agency Management Services Update

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Current Agent and Agency Counts

Current Agent and Agency Counts vs. YE 2021			
	Apr-22	Dec-21	Net Change
Agencies	5,468	5,306	162
Agents	9,690	9,140	550
LCRs	2,520	2,533	-13

Current Tricounty Agent and Agency Counts vs. YE 2021			
	Apr-22	Dec-21	Net Change
Agencies	2,351	2,330	21
Agents	3,794	3,671	123
LCRs	964	1,003	-39

Agency Segmentation						
Tiers	Apr-22			Dec-21		
	Total Agencies	Total PIF	% of Overall PIF	Total Agencies	Total PIF	% of Overall PIF
Tier 1 (2,000+ PIF)	31	169,000	19.9%	26	141,084	18.6%
Tier 2 (500-1,999 PIF)	299	246,280	28.9%	263	213,874	28.2%
Tier 3 (200-499 PIF)	746	237,757	27.9%	669	211,388	27.8%
Tier 4 (50-199 PIF)	1,511	159,981	18.8%	1,452	153,758	20.2%
Tier 5 (49 or less PIF)	2,289	37,988	4.5%	2,312	39,201	5.2%
Tier 6 (0 PIF)	592	0	0.0%	584	0	0.0%

Note: 53% of Citizens agencies have fewer than 50 policies in force.

Data as of 4/30/22



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	Premium on Unbound / PFC Contract Missing	Incorrect Credits / Missing Signatures
2018	90,859	3,980	4%	975	87	827	31	2,075
2019	89,873	7,222	8%	1,335	65	1,163	105	4,538
2020	178,812	10,135	6%	1,417	147	2,068	66	6,437
2021	391,604	19,830	5%	2,326	268	4,370	53	12,813

Agents Under:

	1/31/22	4/30/22
Warning Notices	1,984	2,119
Suspensions	200	205
Terminations	0	0



Performance Violations (PV) Program Update

2022 Monthly Performance Violation Counts								
Month	Total Submissions	Monthly Total	% Total Submissions w/ PV	Circumventing Document Submission	Ineligible Risk	Uninsurable Risk	Premium on Unbound / PFC Contract Missing	Incorrect Credits / Missing Signatures
January	33,505	1,477	4%	177	19	322	1	958
February	35,374	1,356	4%	148	11	351	7	839
March	48,913	1,929	4%	198	25	379	9	1,318
April	55,134	1,863	3%	244	23	334	9	1,253
May								
June								
July								
August								
September								
October								
November								
December								
YTD Grand Total	172,926	6,625	4%	767	78	1,386	26	4,368

Data as of 4/30/22



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%
2021	391,604	81,399	21%	18,091	5%

Agents Under:		
	1/31/22	4/30/22
Warning Notices	362	431
Suspensions	11	9
Terminations	0	0



Late-Submission Violations (LSV) Program Update

2022 Late-Submission Violation Counts					
Month	New Submissions	Alerts	% Submissions w/ Alerts	Late Submissions*	% New Submissions w/ LSV
January	33,505	6,322	19%	2,274	7%
February	35,374	4,885	14%	1,085	3%
March	48,913	9,846	20%	2,339	5%
April	55,134	12,044	22%	2,891	5%
May					
June					
July					
August					
September					
October					
November					
December					
YTD Grand Total	172,926	33,097	19%	8,589	5%

Data as of 4/30/22

Agent Round Table Meetings

- Improving the agent/customer experience
- Citizens Initiatives
- Feedback

Agent Assn: Live Training and Convention

- Quality Submissions
- Product Guides
- What is New at Citizens
- Staff Interaction

Agent Assn: Power Hour Webinars

- Citizens Updates
- Breaking News
- Forecasting
- Support Offerings

Citizens: Live Training

- Quality Submissions
- Product Guides
- What is New at Citizens
- Staff Interaction

Citizens: Webinars

- Great Customer Experience
- Eligible Risks & Remarketing
- System Navigation
- Great Claims Experience
- Save Time and Money

Date	Type	Line	
Feb 23	W	PL	✔
Jun 2	W	PL	✔
TBD	L	PL	
Nov 17	W	PL	

Date	Sponsor	#
Feb 16	LAAIA-Broward	56
Jun 15	FAIA	
Jul 14	NAIFA	
Jul 27	LAAIA-National	
Aug 18	IIAPBC	

Date	Sponsor	#
Jan 19	PIA of FL	69
Feb 10	LAAIA	56
Mar 24	NAIFA	166
May 11	PIA of FL	14
Jun 9	LAAIA	
Jul 20	NAIFA	
TBD	FAIA	
Sep 7	PIA of FL	
Oct 11	LAAIA	
Nov 3	NAIFA	
TBD	FAIA	

Date	Location	#
Jan 25	Tampa	69
Mar 15	SOLO	41
TBD	Monroe	

Date	Type	#
Feb 8	Q1 - PL	180
Mar 4	Depopulation	250
Mar 8	CL	121
Apr 5	Depopulation	250
May 4	Q2 - PL (Roofs)	1,021
Jul 12	Q3 - PL	
Sep 7	Depopulation	
Nov 2	Q4 - PL	
Nov 3	Depopulation	

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