

# Agency Management Services Update

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Vice President - Agency & Market Services



# Current Agent and Agency Counts

Current Agent and Agency Counts vs. YE 2021			
	Jul-22	Dec-21	Net Change
<b>Agencies</b>	5,642	5,306	336
<b>Agents</b>	10,248	9,140	1,108
<b>LCRs</b>	2,663	2,533	130

Current Tricounty Agent and Agency Counts vs. YE 2021			
	Jul-22	Dec-21	Net Change
<b>Agencies</b>	2,379	2,330	49
<b>Agents</b>	3,910	3,671	239
<b>LCRs</b>	993	1,003	-10

Agency Segmentation						
Tiers	Jul-22			Dec-21		
	Total Agencies	Total PIF	% of Overall PIF	Total Agencies	Total PIF	% of Overall PIF
<b>Tier 1 (2,000+ PIF)</b>	35	207,498	20.9%	26	141,084	18.6%
<b>Tier 2 (500-1,999 PIF)</b>	377	313,770	31.6%	263	213,874	28.2%
<b>Tier 3 (200-499 PIF)</b>	833	265,970	26.7%	669	211,388	27.8%
<b>Tier 4 (50-199 PIF)</b>	1,565	169,708	17.1%	1,452	153,758	20.2%
<b>Tier 5 (49 or less PIF)</b>	2,244	37,510	3.8%	2,312	39,201	5.2%
<b>Tier 6 (0 PIF)</b>	588	0	0.0%	584	0	0.0%

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

Data as of 7/31/22



# Performance Violations (PV) Program Update

## Performance Violation Key

<b>Circumventing the Electronic Document Submission Process</b>	Uploading of any documentation that is incorrect, incomplete or unacceptable for the document indicated
<b>Ineligible Risk</b>	Submitting insufficient documentation to establish that the risk meets Citizens' eligibility requirement (no offer of coverage or the 15-percent rule)
<b>Uninsurable Risk</b>	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
<b>Premium Posted on Unbound Risk or Failure to Provide Premium Finance Company Contract</b>	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.
<b>Incorrect Application of Credits, Discounts or Surcharges; or Missing Signatures</b>	<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"> <li>• Documentation to support mitigation credits was not submitted, or insured signature was missing.</li> <li>• Documentation to support protective device discount (i.e., alarm, sprinkler) was not submitted.</li> <li>• Acceptable proof of prior insurance was not submitted.</li> <li>• Insured or agent signature was missing on application.</li> </ul>

## 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
<b>2018</b>	90,859	3,980	4%	975	87	827	31	2,075
<b>2019</b>	89,873	7,222	8%	1,335	65	1,163	105	4,538
<b>2020</b>	178,812	10,135	6%	1,417	147	2,068	66	6,437
<b>2021</b>	391,604	19,830	5%	2,326	268	4,370	53	12,813

## Agents Under:

	4/30/22	7/31/22
<b>Warning Notices</b>	2,119	2,317
<b>Suspensions</b>	205	222
<b>Terminations</b>	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	33,296	<b>1,452</b>	4%	176	19	318	1	938
February	35,104	<b>1,337</b>	4%	146	11	342	7	831
March	48,589	<b>1,895</b>	4%	192	25	368	9	1,301
April	55,082	<b>1,840</b>	3%	248	25	319	9	1,239
May	53,717	<b>1,913</b>	4%	127	23	409	12	1,342
June	71,678	<b>1,890</b>	3%	93	11	451	10	1,325
July	76,931	<b>89</b>	0%	5	0	36	4	44
August								
September								
October								
November								
December								
<b>YTD Grand Total</b>	<b>374,397</b>	<b>10,416</b>	<b>3%</b>	<b>987</b>	<b>114</b>	<b>2,243</b>	<b>52</b>	<b>7,020</b>

**Note:** Violations with a bound 7/8/22 and after are not being counted toward the disciplinary process due to the SFIC BIPIP.

Data as of 7/31/22



# 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:		
	4/30/22	7/31/22
Warning Notices	431	441
Suspensions	9	12
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	33,296	6,303	19%	<b>2,249</b>	7%
February	35,104	4,872	14%	<b>1,077</b>	3%
March	48,589	9,741	20%	<b>2,282</b>	5%
April	55,082	11,981	22%	<b>2,838</b>	5%
May	53,717	11,128	21%	<b>2,949</b>	5%
June	71,678	13,090	18%	<b>2,466</b>	3%
July	76,931	23,938	31%	<b>233</b>	0%
August					
September					
October					
November					
December					
<b>YTD Grand Total</b>	<b>374,397</b>	<b>81,053</b>	<b>22%</b>	<b>14,094</b>	<b>4%</b>

**Note:** Late Submission Violations bound from 6/1/22-9/26/22 are not being counted due to the SFIC and Weston BIPIP events.

Data as of 7/31/22

## 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	✓
Aug 3	W	PL	✓
Nov 17	W	PL	

Date	Sponsor	#
Feb 16	LAAIA-Broward	56
Jun 15	FAIA	70
Jul 14	NAIFA	10
Jul 27	LAAIA-National	42

Date	Sponsor	#
Jan 19	PIA of FL	69
Feb 10	LAAIA	56
Mar 24	NAIFA-FL	166
May 11	PIA of FL	14
Jun 9	LAAIA	75
Jul 20	NAIFA-FL	20
Sept 7	PIA of FL	
Oct 11	LAAIA	
Nov 3	NAIFA-FL	
TBD	FAIA	

Date	Location	#
Jan 25	Tampa	69
Mar 15	SOLO	41
Sept 7	Monroe	

Date	Type	#
Feb 8	Q1 – PL (Top 5)	180
Mar 4	Depopulation	250
Mar 8	CL	121
Apr 5	Depopulation	250
May 4	Q2 – PL (Roofs)	1,021
Jun 8	BIPIP (FedNat)	284
Jun 29	BIPIP (SFIC)	401
Aug 15	BIPIP (Weston)	135
Oct TBD	Q4 – PL	
Nov 3	Depopulation	

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