

Agency Management Services Update

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Current Agent and Agency Counts

Current Agent and Agency Counts vs. YE 2021			
	Oct-22	Dec-21	Net Change
Agencies	5,709	5,306	403
Agents	10,431	9,140	1,291
LCRs	2,740	2,533	207

Current Tricounty Agent and Agency Counts vs. YE 2021			
	Oct-22	Dec-21	Net Change
Agencies	2,407	2,330	77
Agents	3,993	3,671	322
LCRs	1,012	1,003	9

Agency Segmentation						
Tiers	Oct-22			Dec-21		
	Total Agencies	Total PIF	% of Overall PIF	Total Agencies	Total PIF	% of Overall PIF
Tier 1 (2,000+ PIF)	46	252,934	22.8%	26	141,084	18.6%
Tier 2 (500-1,999 PIF)	434	359,285	32.3%	263	213,874	28.2%
Tier 3 (200-499 PIF)	883	283,321	25.5%	669	211,388	27.8%
Tier 4 (50-199 PIF)	1,641	178,883	16.1%	1,452	153,758	20.2%
Tier 5 (49 or less PIF)	2,250	36,859	3.3%	2,312	39,201	5.2%
Tier 6 (0 PIF)	455	0	0.0%	584	0	0.0%

Note: 47% of Citizens agencies have fewer than 50 policies in force.

Data as of 10/31/22



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	The agent/agency applied one or more of the following without proper documentation and resulted in a premium increase, or required signatures were missing: <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:		
	7/31/22	10/31/22
Warning Notices	2,317	2,319
Suspensions	222	224
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	33,296	1,452	4%	176	19	318	1	938
February	35,104	1,337	4%	146	11	342	7	831
March	48,589	1,895	4%	192	25	368	9	1,301
April	55,082	1,840	3%	248	25	319	9	1,239
May	53,717	1,913	4%	127	23	409	12	1,342
June	71,678	37	0%	1	0	5	1	30
July	76,866	88	0%	4	0	35	5	44
August	64,586	773	1%	64	7	298	5	399
September	51,384	752	1%	70	13	291	3	375
October	48,272	836	2%	64	10	319	2	441
November								
December								
YTD Grand Total	538,797	10,923	2%	1,092	133	2,704	54	6,940

Note: We reset the PVs due to the UW discontinuation of assigning a PV for missing signatures on WLM inspections; therefore, only violations with a bound date of 7/8/22 and after are being counted toward the disciplinary process..

Data as of 10/31/22



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:		
	7/31/22	10/31/22
Warning Notices	441	453
Suspensions	12	17
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	6,268	19%	2,223	7%
February	35,104	4,850	14%	1,066	3%
March	48,589	9,711	20%	2,258	5%
April	55,082	11,916	22%	2,799	5%
May	53,717	11,030	21%	2,923	5%
June	71,678	13,033	18%	2,434	3%
July	76,866	23,870	31%	232	0%
August	64,586	14,444	22%	4	0%
September	51,384	15,618	30%	0	0%
October	48,272	11,335	23%	946	2%
November					
December					
YTD Grand Total	538,574	122,075	23%	14,885	3%

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 10/31/22



Agent Outreach 2022

Agent Round Table Meetings

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

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	✓
Oct 4	W	PL	✓
Nov 17	W	PL	✓

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

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
Oct 11	LAAIA	64
10/15	FAIA	61
Nov 3	NAIFA-FL	108
Nov 17	IATB & PAIA	

Date	Location	#
Jan 25	Tampa	69
Mar 15	SOLO	41
Sept 7	Monroe	18

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 4	HURCN Ian	433
Oct 14	Depopulation	56
Nov 9	Depopulation	520
Nov 14	HURCN Nicole	80

