

# Agency Management Services Update

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# Current Agent and Agency Counts

Current Agent and Agency Counts vs. YE 2022			
	Jan-23	Dec-22	Net Change
<b>Agencies</b>	5,814	5,786	28
<b>Agents</b>	10,978	10,885	93
<b>LCRs</b>	2,856	2,808	48

Current Tricounty Agent and Agency Counts vs. YE 2022			
	Jan-23	Dec-22	Net Change
<b>Agencies</b>	2,404	2,398	6
<b>Agents</b>	4,015	4,037	-22
<b>LCRs</b>	1,071	1,045	26

Agency Segmentation						
Tiers	Jan-23			Dec-22		
	Total Agencies	Total PIF	% of Overall PIF	Total Agencies	Total PIF	% of Overall PIF
<b>Tier 1 (2,000+ PIF)</b>	53	279,726	24.0%	52	272,036	23.7%
<b>Tier 2 (500-1,999 PIF)</b>	453	375,745	32.2%	444	366,325	32.0%
<b>Tier 3 (200-499 PIF)</b>	920	295,668	25.3%	904	290,254	25.3%
<b>Tier 4 (50-199 PIF)</b>	1,657	180,306	15.4%	1,653	180,563	15.8%
<b>Tier 5 (49 or less PIF)</b>	2,207	36,134	3.1%	2,222	36,631	3.2%
<b>Tier 6 (0 PIF)</b>	524	0	0.0%	511	0	0.0%

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

Data as of 1/31/22



# Performance Violations (PV) Program Update - 2023

Performance Violation Key	
<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>	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"> <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
<b>2022</b>	613,559	12,430	2%	1,203	140	3,424	62	7,601

Agents Under:		
	10/31/22	1/31/23
<b>Warning Notices</b>	2,319	2,320
<b>Suspensions</b>	224	270
<b>Terminations</b>	0	0



# Performance Violations (PV) Program Update

2023 Monthly Performance Violation Counts							
Month	Total Submissions	Monthly Total	% Total Submissions w/ PV	Ineligible Risk	Uninsurable Risk	Premium on Unbound / PFC Contract Missing	Incorrect Credits / Missing Signatures
January	41,704	1,614	4%	5	1,170	15	424
February							
March							
April							
May							
June							
July							
August							
September							
October							
November							
December*							
<b>YTD Grand Total</b>	<b>41,704</b>	<b>1,614</b>	<b>4%</b>	<b>5</b>	<b>1,170</b>	<b>15</b>	<b>424</b>

Data as of 1/31/23



# 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%
2022	613,475	140,119	23%	19,644	3%

Agents Under:		
	10/31/22	1/31/23
Warning Notices	453	561
Suspensions	17	30
Terminations	0	0



# Late-Submission Violations (LSV) Program Update

2023 Late-Submission Violation Counts					
Month	New Submissions	Alerts	% Submissions w/ Alerts	Late Submissions*	% New Submissions w/ LSV
January	41,704	9,336	22%	2,901	7%
February					
March					
April					
May					
June					
July					
August					
September					
October					
November					
December					
<b>YTD Grand Total</b>	<b>41,704</b>	<b>9,336</b>	<b>22%</b>	<b>2,901</b>	<b>7%</b>

Data as of 1/31/23



# 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	✓

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
Oct 15	FAIA	61
Nov 3	NAIFA-FL	108

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	Commercial	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
Nov 29	Q4 – (Elig. & Roof)	2,549

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



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- Great Customer Experience
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Date	Type	Line	
May 25	L	PL	
Aug 31	W	PL	
Nov 2	L	PL	

Date	Sponsor	#
Feb 15	LAAIA-Broward	120
Jun 15	FAIA	
Jul 12	LAAIA-National	

Date	Sponsor	#
Jan 18	LAAIA	61
Jan 19	PIA of FL	42
Mar 30	NAIFA-FL	
Apr	FAIA	
May 17	LAAIA	
Jun 22	PIA of FL	
Jul 26	NAIFA-FL	
Aug	FAIA	
Sept 20	LAAIA	
Oct 12	PIA of FL	
Nov 8	NAIFA-FL	
Dec	FAIA	

Date	Location	#
TBD	TBD	

Date	Type	#
Jan 31	Q1 – PL (Flood)	2,761
Mar 6	BIPIP (UPC)	
Mar 10	Depopulation	
Mar 23	Commercial	

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# Assessment Education and Messaging

Assets	Touchpoints	Lines	Status
New Assessment Brochure	Insert in: New Business Packets Renewal Packets Pre-Renewal Letters	PL	Mid-March
New Business Packets	Quick Start Guide Welcome Letters Declaration Pages Acknowledgement Application	PL & CL	June 1
Renewal Packets	Quick Start Guide Renewal Letters Acknowledgement Form	PL & CL	June 1
Pre-Renewal Letter	Updated Language	PL	June 1
New Business Welcome Email	Added Language	PL	Early Q2
Renewal Email	Added Language	PL	Early Q2
Premium Estimate Form	Warning Language added	PL & CL	Q2
Website Updates	Policyholder Newsletter Brochure/Infographic True Cost Calculator Agent site FAQs	Public/Agents	Q2
Florida Public Radio Spots	New Script	Public	Q2
Evidence of Insurance Form	Warning Language added	PL	Q3
Social Media	Educational posts	Public	In progress- Continuous

## Mandatory Assessment Education

**Why:** With Citizens exponential growth assessment potential is very possible. It is necessary to educate agents on the potential and responsibility to inform consumers.

**Who:** Fully Appointed Agents, Limited Agents, LCRs and Agency Principals

**What:** 10-minute module administered through Citizens Learning Center

**When:** Target launch date March 2023.

**How:**

- Initial all Agent Alert Bulletin
- Agents will have 60-days to complete
- Failure to complete will result in access suspension and nonrenewal of appointment