

# Agency Management Services Update

**Carl Rockman**, Vice President, Agency & Market Services



# Current Agent and Agency Counts

Current Agent and Agency Counts vs. YE 2022			
	Jul-23	Dec-22	Net Change
<b>Agencies</b>	6,051	5,786	265
<b>Agents</b>	11,820	10,885	935
<b>LCRs</b>	3,199	2,808	391

Current Tricounty Agent and Agency Counts vs. YE 2022			
	Jul-23	Dec-22	Net Change
<b>Agencies</b>	2,468	2,398	70
<b>Agents</b>	4,211	4,037	174
<b>LCRs</b>	1,098	1,045	53

Agency Segmentation						
Tiers	Jul-23			Dec-22		
	Total Agencies	Total PIF	% of Overall PIF	Total Agencies	Total PIF	% of Overall PIF
<b>Tier 1 (2,000+ PIF)</b>	64	355,359	26.3%	52	272,036	23.7%
<b>Tier 2 (500-1,999 PIF)</b>	545	455,805	33.8%	444	366,325	32.0%
<b>Tier 3 (200-499 PIF)</b>	977	313,306	23.2%	904	290,254	25.3%
<b>Tier 4 (50-199 PIF)</b>	1,701	189,246	14.0%	1,653	180,563	15.8%
<b>Tier 5 (49 or less PIF)</b>	2,187	35,118	2.6%	2,222	36,631	3.2%
<b>Tier 6 (0 PIF)</b>	577	0	0.0%	511	0	0.0%

**Note:** 46% of Citizens agencies have fewer than 50 policies in force.

Data as of 7/31/23



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

Agents Under:		
	5/31/23	7/31/23
<b>Warning Notices</b>	2,351	2,378
<b>Suspensions</b>	270	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	41,274	1,566	4%	5	1,106	15	412
February	41,951	1,428	3%	0	1,107	12	282
March	58,851	2,120	4%	1	1,717	5	347
April	51,906	2,157	4%	0	1,747	2	314
May	58,101	1,862	3%	0	1,423	10	347
June	60,517	1,823	3%	1	1,475	8	339
July	52,423	1,678	3%	3	1,293	7	375
August							
September							
October							
November							
December*							
<b>YTD Grand Total</b>	<b>365,023</b>	<b>12,634</b>	<b>3%</b>	<b>10</b>	<b>9,868</b>	<b>59</b>	<b>2,416</b>

Data as of 7/31/23



# 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:		
	5/31/23	7/31/23
Warning Notices	627	693
Suspensions	28	32
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	41,274	9,129	22%	2,748	7%
February	41,951	9,179	22%	2,139	5%
March	58,851	12,346	21%	2,848	5%
April	51,906	14,426	28%	3,668	7%
May	58,101	14,768	25%	3,324	6%
June	60,517	14,096	23%	3,295	5%
July	52,423	14,870	28%	3,650	7%
August					
September					
October					
November					
December					
<b>YTD Grand Total</b>	<b>365,023</b>	<b>88,814</b>	<b>24%</b>	<b>21,672</b>	<b>6%</b>

Data as of 7/31/23

## 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: Speaking Engagements

- Breaking News
- Forecasting
- Citizens Updates
- Live Town Hall

## Citizens: Webinars

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

Date	Type	Line	#
June 22	W	PL	40
Aug 24	H	CL	47
Nov 2	L	PL	

Date	Sponsor	#
Feb 15	LAAIA-Broward	120
May 25	PIA of Florida	156
Jun 16	FAIA	81
Jul 12	LAAIA-National	75

Date	Sponsor	#
Jan 18	LAAIA	61
Jan 19	PIA of FL	42
Mar 30	NAIFA-FL	53
May 22	LAAIA	47
Jun 22	PIA of FL	391
Jul 26	NAIFA-FL	32
Jul 28	FAIA	71
Sep 20	LAAIA	
Oct 12	PIA of FL	
Nov 8	NAIFA-FL	
Dec	FAIA	

Date	Location	#
Jan 6	FAIA (Virtual)	282
Jan 12	SANoFL (Virtual)	40
Jan 19	PIAoFL (Virtual)	42
May 18	IIABC (Hollywood)	100
May 31	NAIFA (Tampa)	45

Date	Type	#
Jan 31	Q1 – PL (Flood)	2,761
Mar 6	BIPIP (UPC)	284
Mar 10	Depopulation (Edison, FL Pen)	294
Mar 13	Commercial	368
May 12	Depop (Monarch)	462
Jul 10	Depop (Loggerhead)	94
Jul 11	Depop (Slide)	229
Jul 20	CHIPS	2,122
Sep 5-7	Depop (Slide, Monarch, So.Oak, FL Pen, SafePoint)	

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