

Agency Management Services Update

Carl Rockman, Vice President – Agency & Market Services



Current Agent and Agency Counts vs. YE 2022			
	Oct-23	Dec-22	Net Change
Agencies	6,096	5,786	310
Agents	11,982	10,885	1,097
LCRs	3,184	2,808	376

Current Tricounty Agent and Agency Counts vs. YE 2022			
	Oct-23	Dec-22	Net Change
Agencies	2,477	2,398	79
Agents	4,240	4,037	203
LCRs	1,084	1,045	39

Agency Segmentation						
Tiers	Oct-23			Dec-22		
	Total Agencies	Total PIF	% of Overall PIF	Total Agencies	Total PIF	% of Overall PIF
Tier 1 (2,000+ PIF)	63	353,175	26.5%	52	272,036	23.7%
Tier 2 (500-1,999 PIF)	512	436,291	32.7%	444	366,325	32.0%
Tier 3 (200-499 PIF)	994	319,724	24.0%	904	290,254	25.3%
Tier 4 (50-199 PIF)	1,695	189,070	14.2%	1,653	180,563	15.8%
Tier 5 (49 or less PIF)	2,231	36,362	2.7%	2,222	36,631	3.2%
Tier 6 (0 PIF)	601	0	0.0%	511	0	0.0%

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



Performance Violations (PV) Program Update - 2023

Performance Violation Key

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
2022	613,559	12,430	2%	1,203	140	3,424	62	7,601

Agents Under:

	7/31/23	9/30/23
Warning Notices	2,378	2,397
Suspensions	270	270
Terminations	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	41,140	1,566	4%	5	1,067	15	399
February	41,803	1,428	3%	0	1,062	11	277
March	58,652	2,120	4%	1	1,652	4	343
April	51,794	2,157	4%	0	1,684	2	309
May	57,962	1,862	3%	0	1,356	10	340
June	60,390	1,782	3%	1	1,440	8	333
July	52,428	1,626	3%	3	1,255	7	361
August	54,731	1,856	3%	1	1,357	10	488
September	49,421	3,187	6%	1,628*	1,140	10	409
October							
November							
December*							
YTD Grand Total	468,321	19,143	3%	1,639	12,013	77	3,259

*Not counting toward disciplinary action.

Data as of 9/30/23



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:		
	7/31/23	9/30/23
Warning Notices	693	759
Suspensions	32	34
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	41,140	9,104	22%	2,723	7%
February	41,803	9,163	22%	2,137	5%
March	58,652	12,306	21%	2,841	5%
April	51,794	14,368	28%	3,636	7%
May	57,962	14,731	25%	3,303	6%
June	60,390	14,049	23%	3,276	5%
July	52,428	14,832	28%	3,631	7%
August	54,731	13,344	24%	3,049	6%
September	49,421	11,475	23%	2,643	5%
October					
November					
December					
YTD Grand Total	468,321	113,372	24%	27,239	6%

Data as of 9/30/23

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
Sept 14	W	PL	56
Nov 6	L	PL	73

Date	Sponsor	#
Feb 15	LAAIA-Broward	120
May 25	PIA of Florida	156
Jun 16	FAIA	81
Jul 12	LAAIA-National	75
Sept 18	PIA of Florida	104

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	44
Oct 12	FAIA	130
Oct 20	PIA of FL	221
Nov 8	NAIFA-FL	155

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
Sept 7	FAIA (Tampa)	48
Sept 13	LAAIA (Miami)	80

Date	Type	#
Jan 31	Q1-PL (Flood)	2,761
Mar 6	BIPIP (UPC)	284
Mar 10	Depop (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, FL Pen, So.Oak, SafePoint)	1,919
Oct 6-11	Depop (Edison, Monarch, Ho.Choice, SafePoint, Loggerhead, FL Pen, Slide)	920
Oct 12	Q4-PL (Primary Rate)	792
Nov 7-13	Commercial (NR)	265
Nov 7-13	Depop (TypTap, Orange, Slide, Amer.Trad, SafePoint, FL Pen, Edison, Slide)	

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