

Agency Management Services Update

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Current Agent and Agency Counts

| Current Agent and Agency Counts vs. YE 2023 | | | |
|---|--------|--------|------------|
| | Feb-24 | Dec-23 | Net Change |
| Agencies | 6,078 | 6,080 | -2 |
| Agents | 12,279 | 12,272 | 7 |
| LCRs | 3,010 | 3,098 | -88 |

| Current Tricounty Agent and Agency Counts vs. YE 2023 | | | |
|---|--------|--------|------------|
| | Feb-24 | Dec-23 | Net Change |
| Agencies | 2,465 | 2,465 | 0 |
| Agents | 4,316 | 4,292 | 24 |
| LCRs | 1,037 | 1,067 | -30 |

| Agency Segmentation | | | | | | |
|--------------------------------|----------------|-----------|------------------|----------------|-----------|------------------|
| Tiers | Feb-24 | | | Dec-23 | | |
| | Total Agencies | Total PIF | % of Overall PIF | Total Agencies | Total PIF | % of Overall PIF |
| Tier 1 (2,000+ PIF) | 52 | 287,009 | 24.5% | 56 | 308,937 | 23.7% |
| Tier 2 (500-1,999 PIF) | 429 | 357,691 | 30.6% | 469 | 391,074 | 32.0% |
| Tier 3 (200-499 PIF) | 943 | 296,486 | 25.4% | 954 | 300,694 | 25.3% |
| Tier 4 (50-199 PIF) | 1,741 | 190,174 | 16.3% | 1,734 | 191,059 | 15.8% |
| Tier 5 (49 or less PIF) | 2,325 | 38,067 | 3.3% | 2,272 | 36,954 | 3.2% |
| Tier 6 (0 PIF) | 588 | 0 | 0.0% | 595 | 0 | 0.0% |

Note: 48% of Citizens agencies have fewer than 50 policies in force.

Data as of 2/29/24



Performance Violations (PV) Program Update

| Performance Violation Key | |
|--|--|
| Ineligible Risk | Submitting insufficient documentation to establish that the risk meets Citizens' eligibility requirement (no offer of coverage or the 20% 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 | <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"> • 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 | Annual PV Total | % Total Submissions w/ PV | Ineligible Risk | Uninsurable Risk | Premium on Unbound / PFC Contract Missing | Incorrect Credits / Missing Signatures |
| 2019 | 89,873 | 7,222 | 8% | 65 | 1,163 | 105 | 4,538 |
| 2020 | 178,812 | 10,135 | 6% | 147 | 2,068 | 66 | 6,437 |
| 2021 | 391,604 | 19,830 | 5% | 268 | 4,370 | 53 | 12,813 |
| 2022 | 613,559 | 12,430 | 2% | 140 | 3,424 | 62 | 7,601 |
| 2023 | 576,229 | 18,147 | 3% | 615 | 13,295 | 83 | 4,154 |

| Agents Under: | | |
|------------------------|---------|---------|
| | 9/30/23 | 1/31/24 |
| Warning Notices | 2,397 | 2,473 |
| Suspensions | 270 | 273 |
| Terminations | 0 | 0 |



Performance Violations (PV) Program Update

| 2023 Year-End 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 | 33,745 | 330 | 1% | 0 | 254 | 10 | 66 |
| February | 41,631 | 990 | 2% | 0 | 782 | 8 | 200 |
| March | 58,483 | 1,778 | 3% | 1 | 1,455 | 3 | 319 |
| April | 51,623 | 1,808 | 4% | 0 | 1,519 | 2 | 287 |
| May | 57,772 | 1,603 | 3% | 0 | 1,263 | 10 | 330 |
| June | 60,223 | 1,719 | 3% | 1 | 1,388 | 7 | 323 |
| July | 52,246 | 1,559 | 3% | 2 | 1,204 | 7 | 346 |
| August | 54,635 | 1,805 | 3% | 0 | 1,321 | 10 | 474 |
| September | 49,509 | 1,426 | 3% | 0 | 1,053 | 10 | 363 |
| October | 45,472 | 2,229 | 5% | 360* | 1,223 | 8 | 638 |
| November | 38,481 | 1,581 | 4% | 135 | 1,008 | 4 | 434 |
| December* | 32,409 | 1,319 | 4% | 116 | 825 | 4 | 374 |
| YTD Grand Total | 576,229 | 18,147 | 3% | 615 | 13,295 | 83 | 4,154 |

* Ineligible risk picked up in Q4 with PLUW beginning to check eligibility on new business with the Clearinghouse system no longer active.

Data as of 12/31/23



Performance Violations (PV) Program Update

| 2024 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 | 36,376 | 1,399 | 4% | 404 | 586 | 8 | 401 |
| February | | | | | | | |
| March | | | | | | | |
| April | | | | | | | |
| May | | | | | | | |
| June | | | | | | | |
| July | | | | | | | |
| August | | | | | | | |
| September | | | | | | | |
| October | | | | | | | |
| November | | | | | | | |
| December* | | | | | | | |
| YTD Grand Total | 36,376 | 1,399 | 4% | 404 | 586 | 8 | 401 |

Data as of 1/31/24



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 |
| 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% |
| 2023 | 576,229 | 144,194 | 25% | 34,625 | 6% |

| Agents Under: | | |
|-----------------|---------|---------|
| | 9/30/23 | 1/31/24 |
| Warning Notices | 759 | 945 |
| Suspensions | 34 | 43 |
| Terminations | 0 | 0 |



Late-Submission Violations (LSV) Program Update

| 2023 Year-End Late-Submission Violation Counts | | | | | |
|--|-----------------|----------------|-------------------------|-------------------|--------------------------|
| Month | New Submissions | Alerts | % Submissions w/ Alerts | Late Submissions* | % New Submissions w/ LSV |
| January | 33,745 | 8,964 | 27% | 2,648 | 8% |
| February | 41,631 | 9,109 | 22% | 2,097 | 5% |
| March | 58,483 | 12,277 | 21% | 2,807 | 5% |
| April | 51,623 | 14,351 | 28% | 3,583 | 7% |
| May | 57,772 | 14,696 | 25% | 3,259 | 6% |
| June | 60,223 | 14,028 | 23% | 3,258 | 5% |
| July | 52,246 | 14,806 | 28% | 3,613 | 7% |
| August | 54,635 | 13,319 | 24% | 3,020 | 6% |
| September | 49,509 | 11,540 | 23% | 2,580 | 5% |
| October | 45,472 | 11,258 | 25% | 2,590 | 6% |
| November | 38,481 | 10,469 | 27% | 2,410 | 6% |
| December | 32,409 | 9,377 | 29% | 2,760 | 9% |
| YTD Grand Total | 576,229 | 144,194 | 25% | 34,625 | 6% |

Data as of 12/31/23



Late-Submission Violations (LSV) Program Update

| 2024 Late-Submission Violation Counts | | | | | |
|---------------------------------------|-----------------|--------------|-------------------------|-------------------|--------------------------|
| Month | New Submissions | Alerts | % Submissions w/ Alerts | Late Submissions* | % New Submissions w/ LSV |
| January | 36,376 | 8,540 | 23% | 2,189 | 6% |
| February | | | | | |
| March | | | | | |
| April | | | | | |
| May | | | | | |
| June | | | | | |
| July | | | | | |
| August | | | | | |
| September | | | | | |
| October | | | | | |
| November | | | | | |
| December | | | | | |
| YTD Grand Total | 36,376 | 8,540 | 23% | 2,189 | 6% |

Data as of 1/31/24

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 | 294 |
| Mar 13 | Commercial | 368 |
| May 12 | Depop | 462 |
| Jul 10 | Depop | 94 |
| Jul 11 | Depop | 229 |
| Jul 20 | CHIPS | 2,122 |
| Sep 5-7 | Depop | 1,919 |
| Oct 6-11 | Depop | 920 |
| Oct 12 | Q4-PL (Primary Rate) | 792 |
| Nov 2 | Commercial (NR) | 265 |
| Nov 7-13 | Depop | 610 |
| Dec 11-14 | Depop | 368 |

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

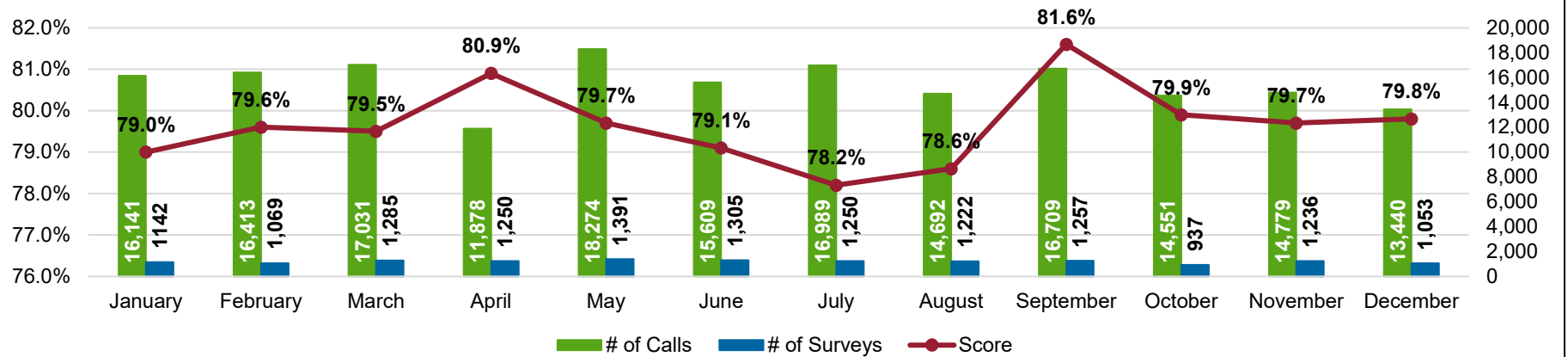


Please rate your satisfaction of the service provided by your Citizens agent

Did you contact your agent before contacting Citizens?

Regarding your level of satisfaction with Citizens as an organization, please rate the service provided by your Citizens agent?

2023 VoC Agency Satisfaction Score



2024 VoC Agency Satisfaction Score

