

Market Accountability Advisory Committee Meeting Agency Services Update

December 6, 2016



(Data as of 8/31/2016)

Current Agent and Agency Counts vs YE 2015

	Aug-16	Dec-15	Net Change
Agencies	5,012	5,249	-237
Agents	7,593	8,051	-458
Sum of PIF	491,695	503,865	-12,170

Agency Segmentation

	Aug-16			Dec-15		
	Total Agencies	Total PIF	% of Overall PIF	Total Agencies	Total PIF	% of Overall PIF
Tier 1 (2000+PIF)	10	70,961	14.4%	9	71,901	14.3%
Tier 2 (500-1999 PIF)	125	90,700	18.4%	123	90,814	18.0%
Tier 3 (200-499 PIF)	517	155,767	31.7%	533	161,506	32.1%
Tier 4 (50-199 PIF)	1,242	128,896	26.2%	1,270	132,019	26.2%
Tier 5 (49 or less PIF)	2,841	45,371	9.2%	2,977	47,625	9.5%
Tier 6 (0 PIF)	277	0	0.0%	337	0	0.0%
Total	5,012	491,695	100.00%	5,249	503,865	100.00%

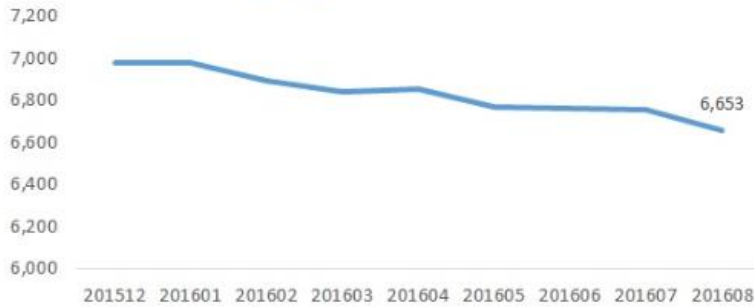
Note: 62% of Citizens agencies have less than 50 policies in force



Agency Dashboard (Data as of 8/31/2016)

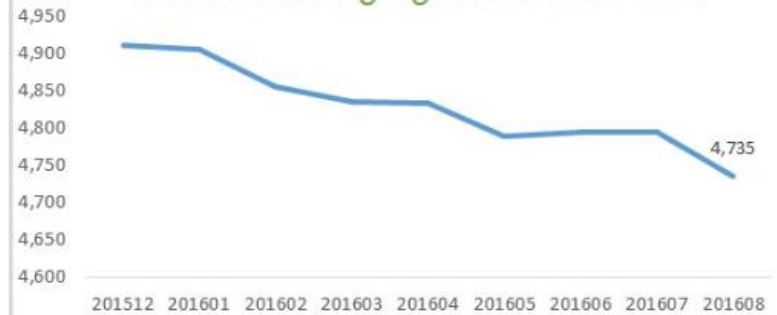
Key Trends

Total Producing Agents over Time



Attention: The agent scale along the vertical axis has been narrowed to reveal the small but steady drop in agencies since 2014.

Total Producing Agencies over Time

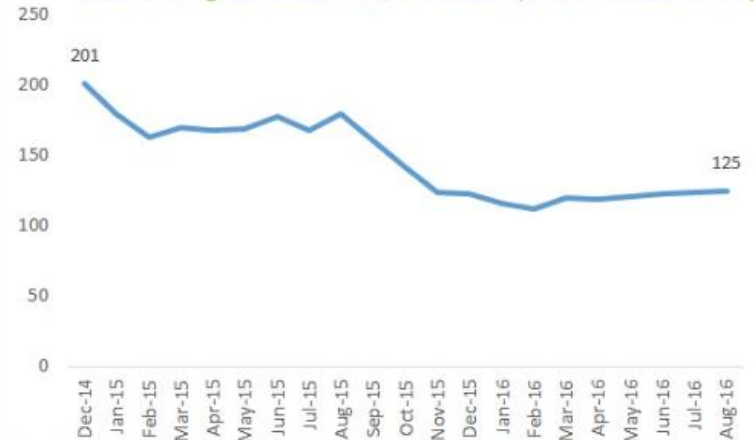


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Tier 1 Agencies over Time (2000+ PIF)



Tier 2 Agencies over Time (500-1999 PIF)



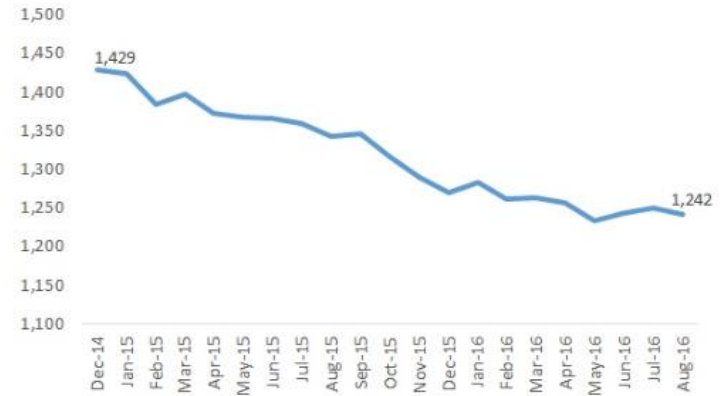
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Tier 3 Agencies over Time (200-499 PIF)



Attention: The agencies scale along the vertical axis has been narrowed to reveal the small but steady drop in agencies since 2014.

Tier 4 Agencies over Time (50-199 PIF)



Attention: The agencies scale along the vertical axis has been narrowed to reveal the small but steady drop in agencies since 2014.

Tier 5 Agencies over Time (49 or less PIF)

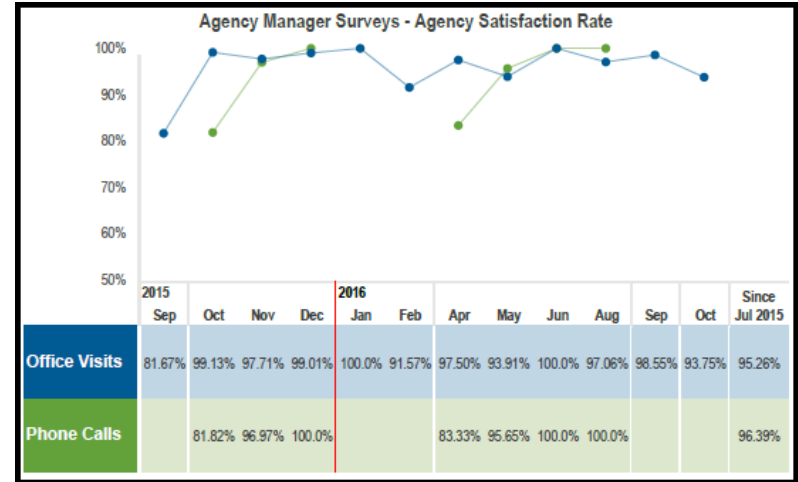
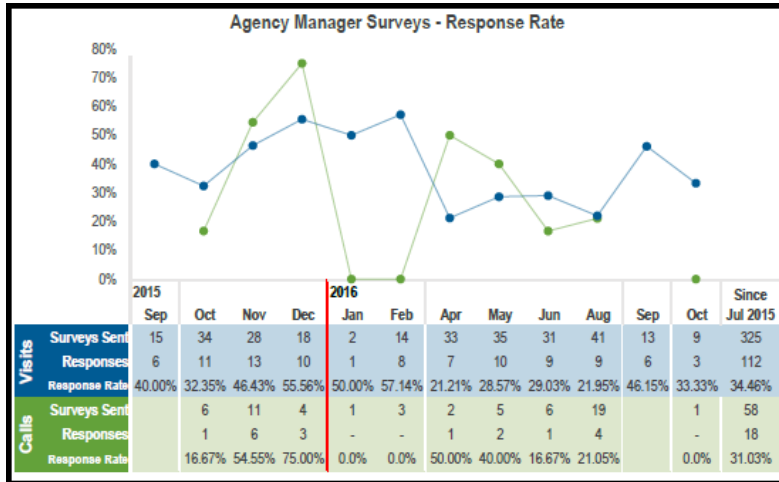


Attention: The agencies scale along the vertical axis has been narrowed to reveal the small but steady drop in agencies since 2014.

Agent Education Attendance 2016 YTD

Event	Date	Attendance
Agent Association Sponsored Webinars	January 29, 2016	23
Agent Certification Program	February 11, 2016	29
Agent Certification Program	February 17, 2016	132
Speaking Engagement	February 17, 2016	87
Agent Association Sponsored Webinars	February 24, 2016	126
Citizens Produced Webinar	February 25, 2016	309
Citizens Produced Webinar	March 3, 2016	198
Citizens Produced Webinar	March 10, 2016	372
Citizens Produced Webinar	March 17, 2016	285
Citizens Produced Webinar	March 24, 2016	303
Agent Association Sponsored Webinars	February 24, 2016	128
Citizens Produced Webinar	March 31, 2016	124
Agent Association Sponsored Webinars	April 20, 2016	72
Citizens Produced Webinar	May 5, 2016	686
Agent Association Sponsored Webinars	May 11, 2016	26
Speaking Engagement	May 11, 2016	25
Citizens Produced Webinar	May 19, 2016	480
Agent Certification Program	June 16, 2016	53
Citizens Produced Webinar	June 23, 2016	577
Speaking Engagement	June 30, 2016	45
Agent Association Sponsored Webinars	July 12, 2016	36
Citizens Produced Webinar	July 20, 2016	116
Agent Certification Program	July 22, 2016	22
Citizens Produced Webinar	July 27, 2016	82
Agent Certification Program	July 28, 2016	78
Speaking Engagement	August 17, 2016	45
Agent Association Sponsored Webinars	August 30, 2016	92
Agent Certification Program	September 20, 2016	24
Agent Certification Program	October 18, 2016	23
Speaking Engagement	October 18, 2016	88

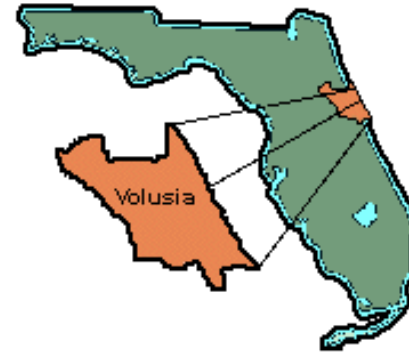
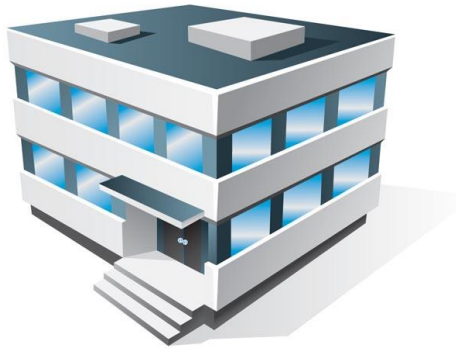
Agency Management Monthly Survey Dashboard YTD



Agency Field Manager Survey Responses - July 2015 - October 2016

Response Count	Office Visit Survey Responses			Agree or Disagree:	Phone Call Survey Responses			Response Count
	Disagree	Neutral	Agree		Agree	Neutral	Disagree	
112	4%	96%		The purpose of the Agency Manager (visit/call) was thoroughly explained to me when the appointment was scheduled	94%		6%	18
112	4%	96%		I found the time spent with the Agency Manager to be of value and would recommend an Agency Manager (visit/call) to a peer agent.	89%		11%	18
112	4%	97%		The Agency Manager was knowledgeable about my book of business with Citizens.	94%		6%	18
Response Count	Office Visit Survey Responses		The Agency Manager asked if we had any questions on:	Phone Call Survey Responses		Response Count		
	No	Yes		Yes	No			
43		100%	Policy Center Education, Processing, or Support	100%		7		
44	5%	95%	Maximizing the Depopulation Process	100%		7		
44		100%	Training Resources	100%		7		
44	2%	98%	Optimize Understanding of Clearinghouse	100%		7		
43	2%	98%	Citizens Underwriting and Billing	100%		7		
43	9%	91%	Updated Agency and Agent Agreement	100%		8		
44	7%	93%	Cyber Security	100%		7		
Response Count	Office Visit Survey Responses		Questions and follow-up	Phone Call Survey Responses		Response Count		
	No	Yes		Yes	No			
44		100%	The Agency Manager was knowledgeable and was able to assist me with questions on the above listed items.	100%		8		
21		100%	For issues unable to be resolved, Agency Manager established timeframes to follow up with me and did so to my satisfaction.	100%		5		

Agency Services: Hurricane Matthew Engagement



- Largest Agency in area affected by the storm.
- Brevard County
- PIF Count = **727**
- An Agency Manager and an Emergency Operations Center trained employee set up in an agency to be able to submit claims and issue Additional Living Expenses if needed.
- Note: The Agency Manager visited an additional **6** agencies in Brevard county representing about **1453** PIF.

- Largest County affected by the storm.
- Volusia County
- Visited **33** agencies
- PIF Count = **3732**
- Three Agency Managers visited agencies in the county to discuss how to file a FNOL, provide with claims and AOB brochures and any additional assistance that was needed.

Agency Services: Policyholder Choice Education Strategy

Webinars

Feature Carriers

Old vs. New Features
of the Program

Agency Operations

Best Practices

Agency Manager Engagement

In Office Training

Additional Agency
Support

On Demand & Other Resources

Posted Webinar
Recordings

Updated Program
pages with additional
resources