

Market Accountability and Advisory Committee Agency Services Update

March 28, 2017



Current Agent and Agency Counts

(Data as of 01/31/2017)

Current Agent and Agency Counts vs YE 2015

	Jan-17	Dec-15	Net Change
Agencies	4,977	5,249	-272
Agents	7,524	8,051	-527
Sum of PIF	459,761	503,865	-44,104

Agency Segmentation

	Jan-17			Dec-15		
	Total Agencies	Total PIF	% of Overall PIF	Total Agencies	Total PIF	% of Overall PIF
Tier 1 (2000+PIF)	11	64,566	14.0%	9	71,901	14.3%
Tier 2 (500-1999 PIF)	114	83,287	18.1%	123	90,814	18.0%
Tier 3 (200-499 PIF)	476	143,323	31.2%	533	161,506	32.1%
Tier 4 (50-199 PIF)	1,196	123,927	27.0%	1,270	132,019	26.2%
Tier 5 (49 or less PIF)	2,898	44,658	9.7%	2,977	47,625	9.5%
Tier 6 (0 PIF)	282	0	0.0%	337	0	0.0%
Total	4,977	459,761	100.00%	5,249	503,865	100.00%

Note: 64% of Citizens agencies have less than 50 policies in force



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

Policyholder Choice Education Results

Webinars

Featured Carriers:

- SafePoint
- Southern Oak
- Avatar

Topics:

- Old vs. New
(Features of the Program)
- Agency Operations
- Best Practices

Attendance:

250 (agencies)

Agency Manager Engagement

Total # of Agencies Involved in
2/21/17 Assumption:
1946

Agency Manager Initiated
Contact:
72%

Agencies Committed to
Proactive Customer Contact:
22%

Agency Adoption of
PolicyCenter Registration:
38%

On Demand & Other Resources

Posted Webinar
Recordings

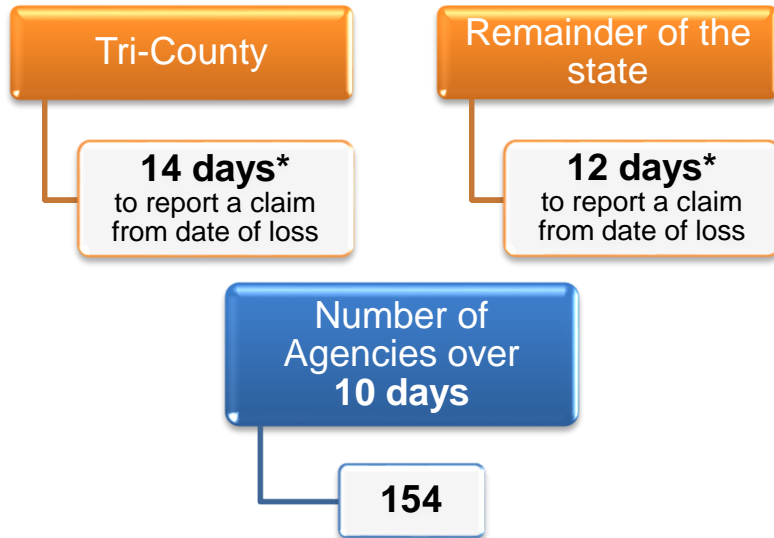
New Policyholder
Choice Brochure

Updated Program
pages with
additional resources

Key Agency Management Initiatives

Manage Claim Reporting Cycle Time

Current State:

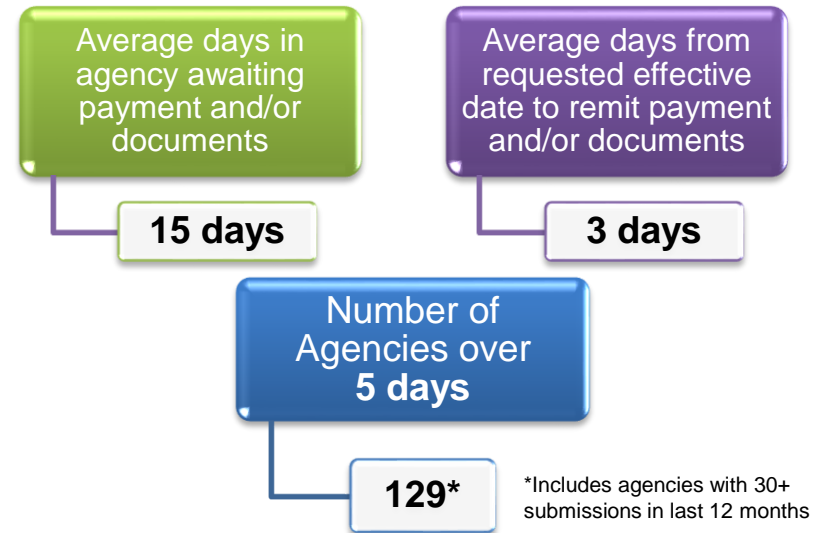


Actions:

- **Agency Manager Engagement/Best Practices**
 - Point of sale customer education
 - Warm transfer/agent claim reporting in PolicyCenter
 - Citizens branding on agent website for claims service
- **Mandatory Education Module**
 - Best Practice Elements
 - Managed Repair Program

Manage New Business Cycle Time

Current State:



Actions:

- **Agency Manager Engagement/Best Practices**
 - Awareness
 - Education of New Business Requirements
 - ePayment Methods
 - Desktop Activity Adoption
 - **PolicyCenter Enhancement**
 - Improvements in Underwriting-Agent Communication
- Coming Soon**
- Improvements to the "Finish/Submit" Button
 - Late Submission Warning (at day 6)
 - Modifications to ePayments
 - Product Guides



*Agency Management Measurement excludes claims reported over 180 days from date of loss

Agent Education Attendance 2017 YTD

Webinar: Customer Experience

- PolicyCenter
- Claim Enhancement
- Best Practices

Date	Attendance
March 2-3, 2017	508

Webinar: Depopulation

- Carrier Partners
- Office Operations
- Best Practices

Date	Attendance
January 3-5, 2017	595
March 9, 2017	65

Webinar: Agent Association Sponsored

- Citizens Updates
- Breaking News
- Forecasting
- Support Offerings

Date	Attendance
January 24, 2017	25
March 2, 2017	92

Live Agent Certification Program

- Agreement Compliance
- New Business Submissions
- Depopulation & Clearinghouse
- Call Citizens First

Date	Attendance
January 12, 2017	48
February 15, 2017	158

Agent Association Sponsored Speaking Engagements

- Citizens Updates
- Breaking News
- Forecasting
- Support Offerings

Date	Attendance
January 18, 2017	37
February 9, 2017	30

