

# Market Accountability and Advisory Committee Agency Services Update

June 19, 2017



# Current Agent and Agency Counts

(Data as of 04/30/2017)

## Current Agent and Agency Counts vs YE 2015

	Apr-17	Dec-15	Net Change
Agencies	4,835	5,249	-414
Agents	7,346	8,051	-705
Sum of PIF	451,126	503,865	-52,739

## Agency Segmentation

	Apr-17			Dec-15		
	Total Agencies	Total PIF	% of Overall PIF	Total Agencies	Total PIF	% of Overall PIF
Tier 1 (2000+PIF)	10	60,901	13.5%	9	71,901	14.3%
Tier 2 (500-1999 PIF)	114	84,848	18.8%	123	90,814	18.0%
Tier 3 (200-499 PIF)	457	138,417	30.7%	533	161,506	32.1%
Tier 4 (50-199 PIF)	1,180	123,378	27.3%	1,270	132,019	26.2%
Tier 5 (49 or less PIF)	2,772	43,582	9.7%	2,977	47,625	9.5%
Tier 6 (0 PIF)	302	0	0.0%	337	0	0.0%
<b>Total</b>	<b>4,835</b>	<b>451,126</b>	<b>100.00%</b>	<b>5,249</b>	<b>503,865</b>	<b>100.00%</b>

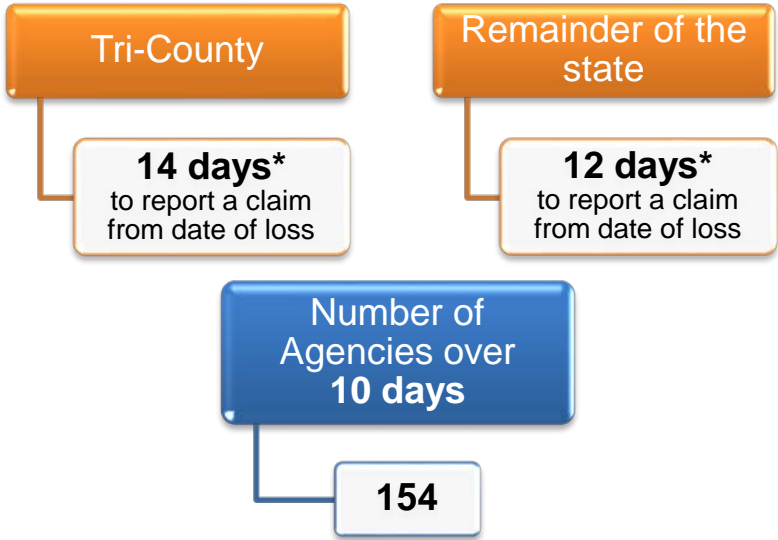
**Note:** 64% of Citizens agencies have less than 50 policies in force



# Key Agency Management Initiatives

## Manage Claim Reporting Cycle Time

**Current State:**

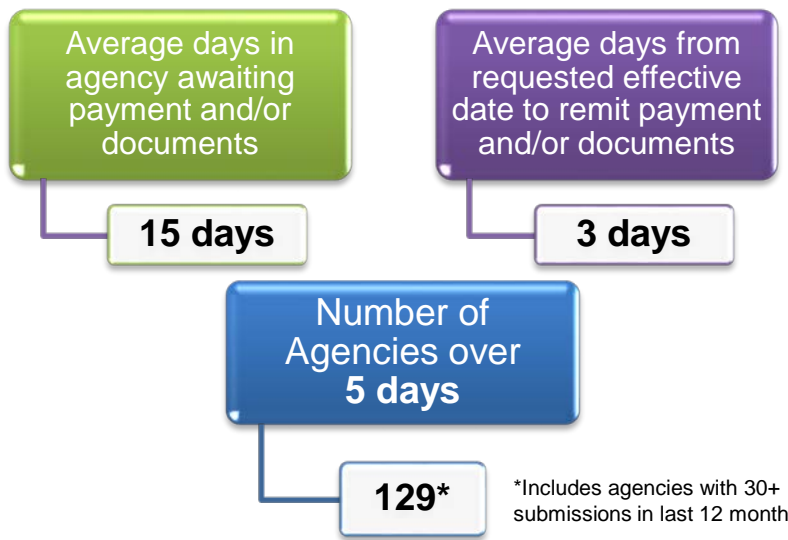


**Actions:**

- **Agency Manger 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 Manger 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/LCR – LMS Curriculum: AOB / Emergency Services / Managed Repair

	Content	Duration
Section I:	AOB Basics (same as the internal audience content)	15 Minutes
Section II:	Emergency Services & Managed Repair Adoption	20 Minutes

## Section II Outline:

### Opening

**Introducing two new improvements to our customer experience:**

1. Emergency Services
  - a) What?
  - b) Why?
  - c) When?
  - d) Who?
  - e) How?
2. Managed Repair
  - a) What?
  - b) Why?
  - c) When?
  - d) Who?
  - e) How?

### Call to Action

**Promoting the features at the point-of-sale and renewal customer contact:**

1. Reminder of Policy Language:
  - a) Reasonable Emergency Measures:
  - b) Loss Reporting and Repairs: (72 hours)
2. Emergency Services
  - a) Free water extraction
3. Managed Repair
  - a) Citizens warrants the work
  - b) Other
4. Call Citizens First
  - a) Educate the consumer to connect with us at claim time to take advantage of these new features.

### Close the Loop

**If the customer contacts the agent here is what you need to do:**

1. Illustrate a warm transfer to our Citizens FNOL Line
2. Demo an Agent FNOL via PolicyCenter
  - a) Exhibit exact loss cause/code that will activate Emergency Services
  - b) Copy of Emergency Services script
3. Agent Agreement: Duty to report claims to Citizens

### Resources

1. [www.citizensfla.com](http://www.citizensfla.com)
2. Agency Management Consultation on Request

**When?**

- On or about 6/15/17 launch
- Target completion 8/15/17

**How?**

- Agent/LCR completion monitored by Agency Management
- Agents/LCRs who have not completed the course by the deadline can be suspended until completion.

# Agent Outreach 2017

## Agent Round Table

- Improving the Agent Experience
- Feedback
- Emergency Services & Managed Repair

## Webinar: Customer Experience

- PolicyCenter
- Claim Enhancement
- Best Practices

## Webinar: Depopulation

- Carrier Partners
- Office Operations
- Best Practices

## Webinar: Agent Association Sponsored

- Citizens Updates
- Breaking News
- Forecasting
- Support Offerings

## Live Agent Certification Program

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

Date	Type	
January 10, 2017	T	✓
February 7, 2017	T	✓
March 7, 2017	L	✓
March 30, 2017	T	✓
May 9, 2017	W	✓
June 6, 2017	W	
July 18, 2017	W	
August 29, 2017	L	
September 12, 2017	W	
October 10, 2017	W	
November 14, 2017	L	

Date	Attendance
March 2-3, 2017	508
April 25, 2017	529
July 19, 2017	
October 12, 2017	
November 20, 2017	

Date	Attendance
January 3-5, 2017	595
March 9, 2017	65
May 4, 2017	71
July 5, 2017	
August 31, 2017	
October 3, 2017	
November 1, 2017	

Date	Attendance
January 24, 2017	25
March 2, 2017	92
April 18, 2017	46
May 31, 2017	
June 1, 2017	
June 13, 2017	
July 21, 2017	
August 17, 2017	
September 28, 2017	
October 6, 2017	
November 13, 2017	
December 5, 2017	

Date	Attendance
January 12, 2017	48
February 15, 2017	158
April 27, 2017	19
June 9, 2017	
June 16, 2017	
July 20, 2017	
August 3, 2017	
August 30, 2017	
November 9, 2017	

T = Teleconference  
 L = Live (In-Person)  
 W = Web-Conference

**Note:** All future dates are tentative and subject to change.