

Insurance Agents Update and Action Plan

Utilize Computer Based Training (CBT) to certify that Citizens' appointed agents understand the unique aspects of Citizens personal lines products and wind-only policies

- Citizens began developing an agent CBT training program in 2006. This new agent education, training and certification program will be ready for deployment in the 3rd or 4th quarter of 2007.
- All appointed agents will be required to participate in the program by taking a prescribed set of courses and certifying product knowledge before their appointment renewal. All new agents will be required to participate in the program and gain certification prior to appointment.
- Agents will be given the opportunity to participate in the program either through an on-line version of the program or by attending training sessions in the field.
- Failure to demonstrate a level of competency and knowledge by successfully completing the certification program on line or attending classes, will result in suspension or denial of an agent's appointment, including the removal of policy administration system access and binding authority.

Notify agents when their clients submit claims so that they may assist the policyholders with the claims process

- The Claims Tracking System (CTS) could be enhanced to include email notification functionality that would alert agents when their Citizens customers file claims.
- Agents could familiarize themselves with the claims process (which is currently posted on Citizens' website) and then assist their customers in understanding the process and in setting expectations.
- The effort required for this enhancement to the current CTS would take approximately six weeks to complete. However, given current resource allocation to ongoing projects which may have higher priority, it would not be feasible to accomplish this task for at least six to eight months.
- Currently agents can contact Citizens Claims Agent Advocate for a list of their pending claims.

Require agents to contact policyholders before the renewal and explain options, such as mitigation discounts, hurricane deductibles, etc.

- Although this suggestion sounds appealing, it may not be practical or possible to actually implement. Agents should always communicate with their customers, but requiring each Citizens agent to individually contact each insured prior to each renewal may be unduly burdensome.
- An alternative would be to provide, and in some cases, require, specific agent education on mitigation, coverage options, etc. to ensure agents are properly prepared and educated when working with their customers.
- Citizens has already made personal residential mitigation training available to all of its agents and will be rolling out commercial mitigation training online soon.