Consumer Services Committee Meeting

Customer Experience Update

December 5, 2019

Jeremy Pope Senior Director of Consumer & Policy Services





Voice of the Customer (VoC) Program

Policyholder Engagement & Outreach

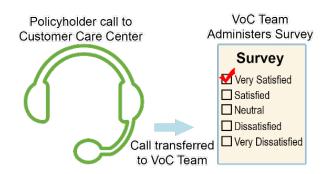


Voice of the Customer Background

Customer Care Center (Call) Experience

Began November 3, 2014

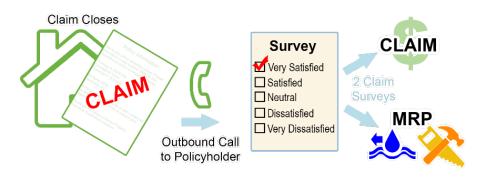
 Incoming calls transferred from policyholder queues



Claims Experience

Began January 5, 2015

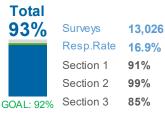
 Outgoing calls to policyholders with a closed claim & indemnity payment



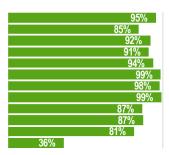


Voice of the Customer 2019 Year-to-Date: Jan. 2019 - Oct. 2019

Customer Care Survey Results

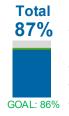


1.1: Your Experience 1.2: Ability to Navigate Phone Prompts 1.3: Amount of Time Waited 1.4: Times Called Regarding Concern 1.5: Issue Resolved On Call 2.1: Representative Overall 2.2: Rep Explain Solution and Resolve Concerns 2.3: Rep Professionalism and Pleasant Tone 3.1: Citizens Overall 3.2: Ease of Doing Business With Citizens 3.3: Service Provided by Citizens Agent 3.4: Contact Agent Before Contacting Citizens



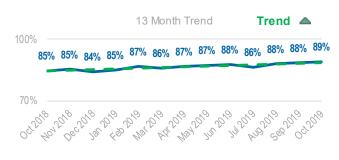


Claims Survey Results



1.1: Claim Experience 1.2: Ease of Reporting Claim 1.3: Inspection of Property Surveys 2.416 1.4: Ability to Promptly Respond Resp.Rate 28.3% 1.5: Time Needed to Resolve Claim 1.6: Fairness of Settlement Amount Section 1 85% 2.1: Promptness of Initial Contact Section 2 89% 2.2: Thoroughness of Information 86% 2.3: Professionalism & Courteousness of Adjuster Section 3 2.4: Clarity & Thoroughness of Claim Settlement 3.1: Citizens Overall 3.2: Ease of doing business with Citizens 3.3: Service provided by Citizens Agent

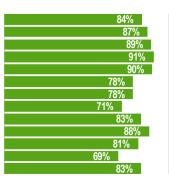




Claims MRP Survey Results



1.1: The Overall Claim Experience 1.2: Understanding of MRP 1.3: Promptness In Responding 103 1.4: Engagement With Claim Process 37.9% 1.5: Citizens Overall 88% 2.1: On-Time For Scheduled Appointment 2.2: Work Completed Timely 79% 2.3: Professionalism of Work Crew 2.4: Quality of Repair 2.5: Quality of Contractor Service 2.6: Reuse Contractor 2.7: Reuse MRP MRP = Managed Repair Program 2.8: Likely to Recommend

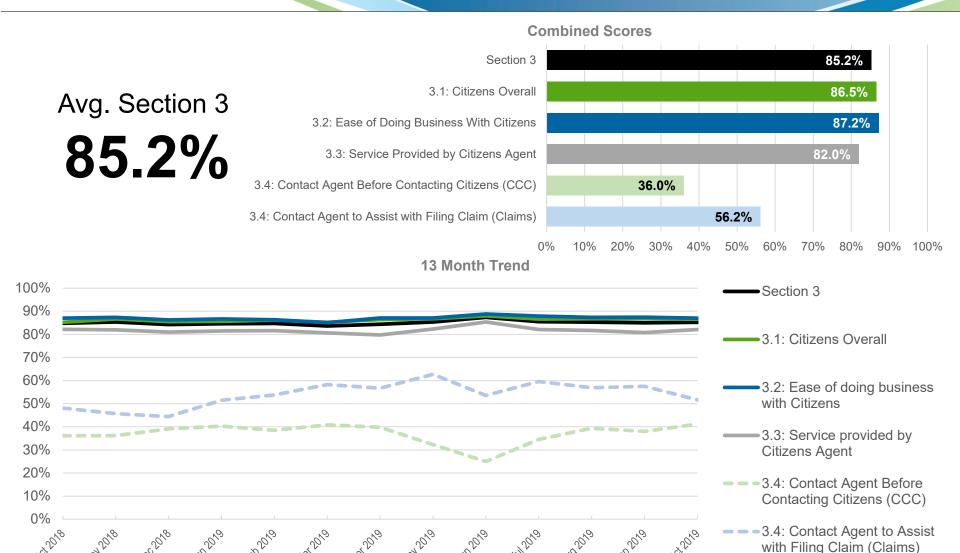






Section 3: Citizens as an Organization

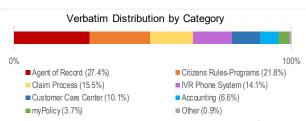
2019 Year-to-Date: Jan. 2019 - Oct. 2019

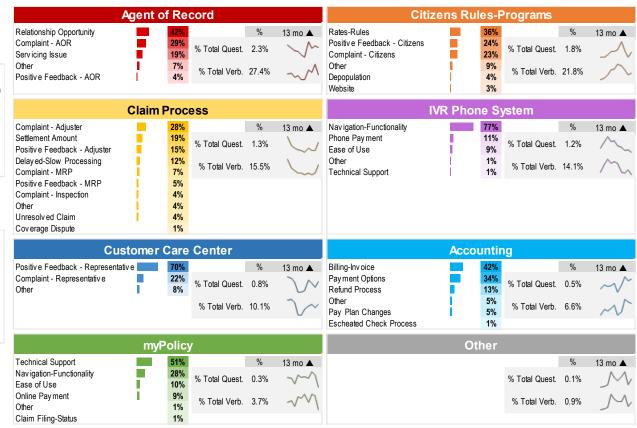




Verbatim Feedback 2019 Year-to-Date: Jan. 2019 - Oct. 2019

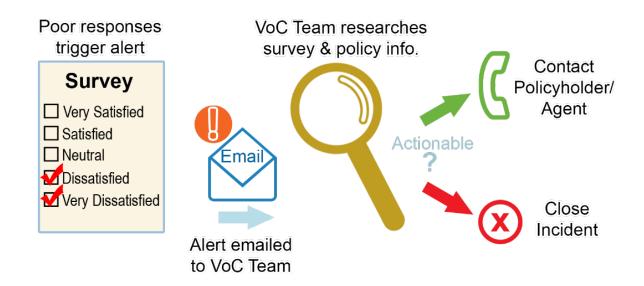








Service Recovery 2019 Year-to-Date: Jan. 2019 - Oct. 2019



Total Service Recovery Incidents	3,286
% of Surveys with SR	21.1%
% of Surveys with SR Action	15.5%
Cycle Time	2d 5h 11m
Leading SR Trigger:	3.3: Service Provided by Citizens Agent (35%)



Voice of the Customer Service Recovery

Inspection for Proof of Repair

Incident Summary:

Policy was set to non-renew due to proof of repair documentation being insufficient. Agent provided the 4-point inspection but did not provide the necessary photos. The insured did not understand why the inspection provided was insufficient and was unaware that additional photos were needed prior to contacting the Customer Care Center. The insured was in the process of looking for a new policy.

"Thank you! You made my day with this great news!"



Service Recovery Action:

Contacted policyholder who advised that additional photos were sent to the agent. The photos were not reflected on the policy and there was no request pending. Insured sent the photos to Service Recovery representative, who worked directly with UW to have the non-renewal rescinded after the photos were reviewed. Service Recovery representative contacted Agent to review proof of repair procedures and required document to prevent future reoccurrence.

"You are an amazing person to have taken the time to provide assistance necessary to have a non-renewal removed."





Voice of the Customer Service Recovery

Additional Premium – Mitigation Credits and No Prior Insurance (NPI)

Incident Summary:

The policyholder was disappointed that mitigation credits were not applied to the policy, resulting in an increase in premium of approximately \$1,400. The policyholder felt that there was no assistance or follow up being provided by the agent.

"Thank you for your follow up and getting this taken care of."



Service Recovery Action:

Service Recovery representative researched the policy, confirmed mitigation documents were not signed when submitted for review. Additionally, there was an NPI surcharge included in the premium. Service Recovery rep worked directly with Agent to educate and submit the appropriate documentation to ensure mitigation credits are applied correctly. Service Recovery rep also provided Agent with the steps to remove NPI surcharge. Service Recovery rep worked with Underwriting to have mitigation credits added and the NPI surcharge removed, resulting in no additional premium.

"Thank you for your assistance!"











2019 Dates	Location	
May 6 th -7 th	Panama City	Gulf Coast College
August 16th-17th	Panama City	Gulf Coast College
October 11th-12th	Panama City	Florida State University Extension Campus
November 15 th	Blountstown	Rivertown Community Church
November 16 th	Marianna	Jackson County Agriculture Conference Center