

# Consumer Services Committee Meeting

## Customer Experience Update

December 5, 2019

*Jeremy Pope*  
*Senior Director of Consumer & Policy Services*



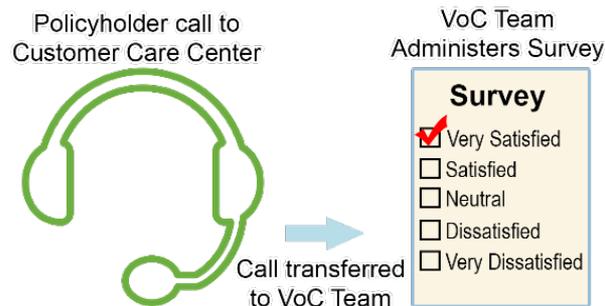


- **Voice of the Customer (VoC) Program**
- **Policyholder Engagement & Outreach**

### Customer Care Center (Call) Experience

*Began November 3, 2014*

- Incoming calls transferred from policyholder queues



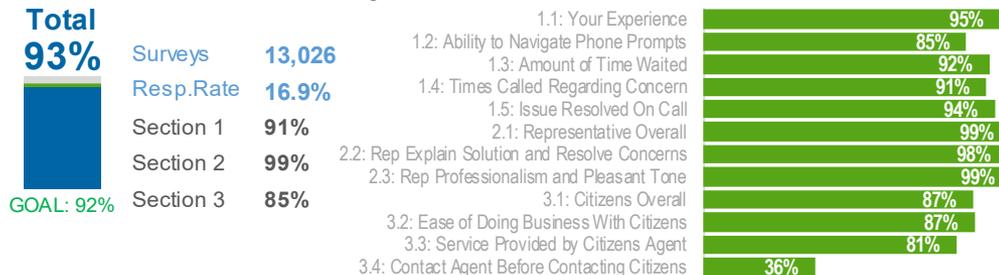
### Claims Experience

*Began January 5, 2015*

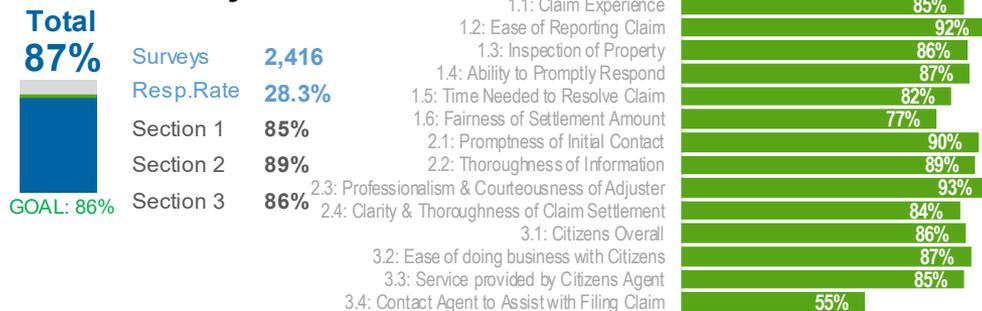
- Outgoing calls to policyholders with a closed claim & indemnity payment



### Customer Care Survey Results



### Claims Survey Results



### Claims MRP Survey Results



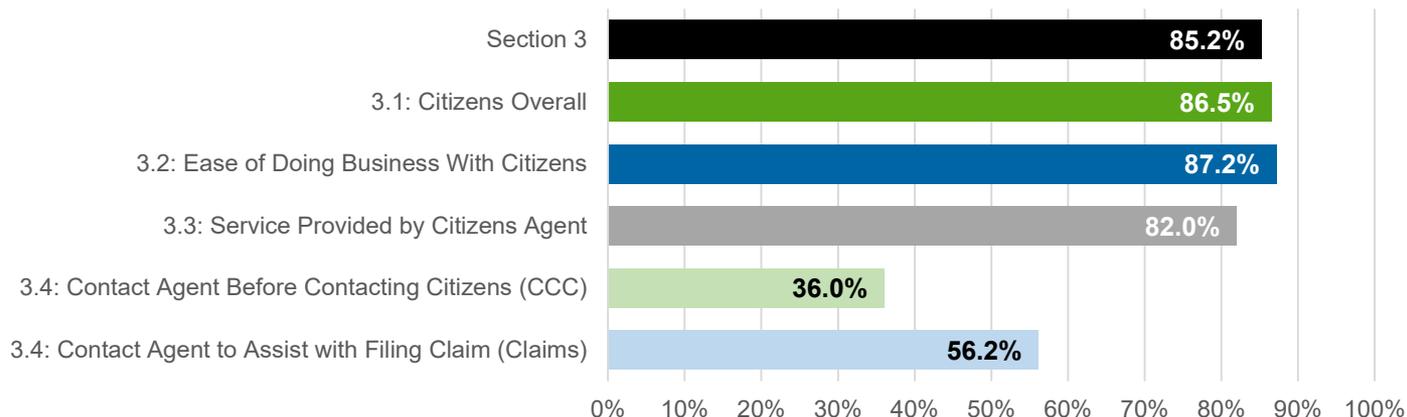


# Section 3: Citizens as an Organization

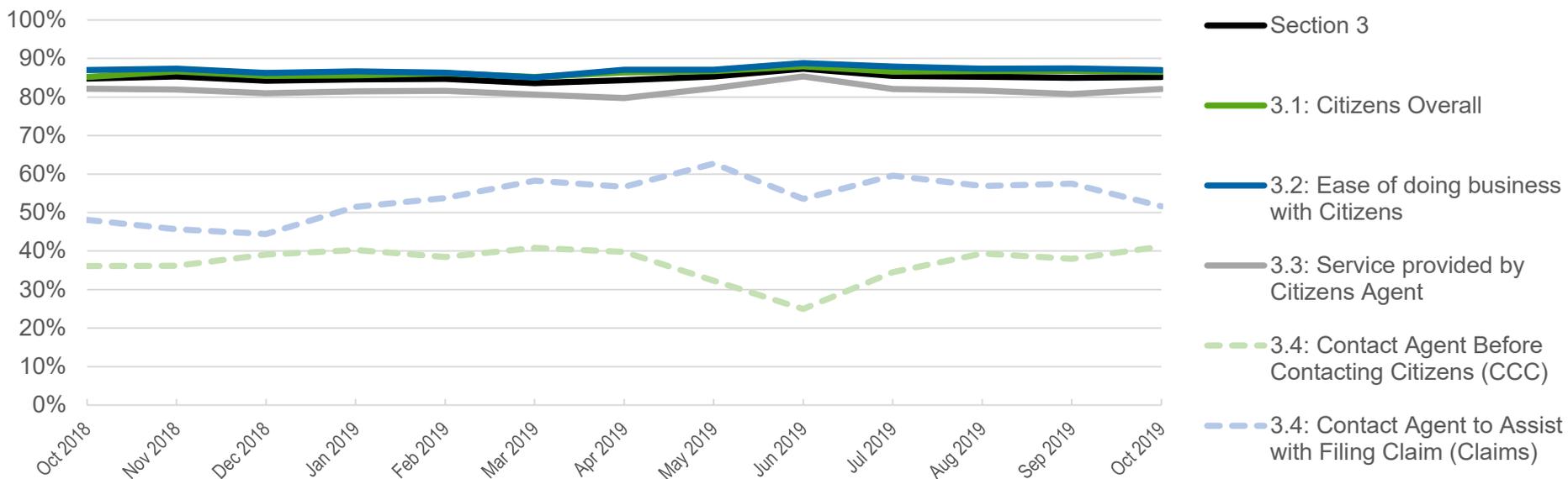
## 2019 Year-to-Date: Jan. 2019 - Oct. 2019

Avg. Section 3  
**85.2%**

Combined Scores



13 Month Trend

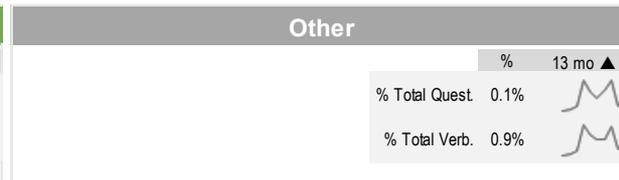
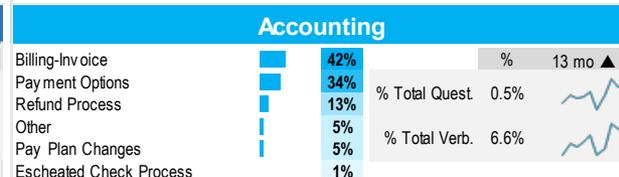
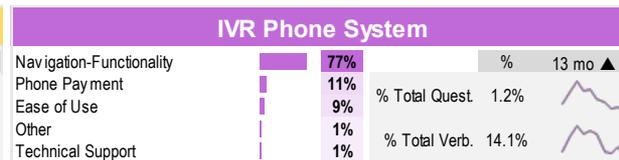
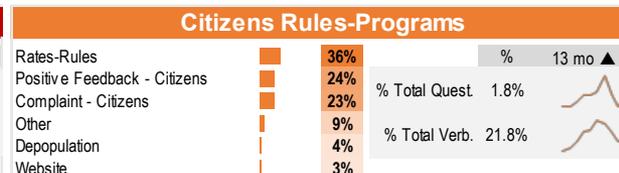
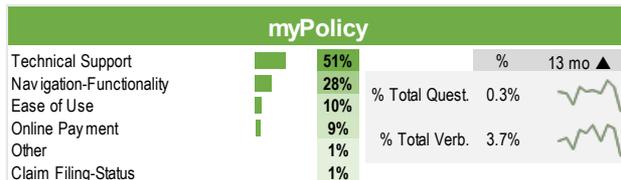
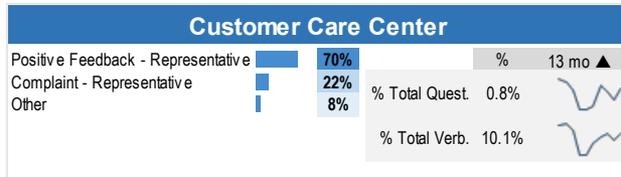
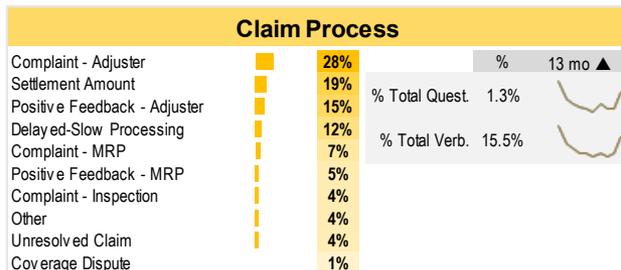
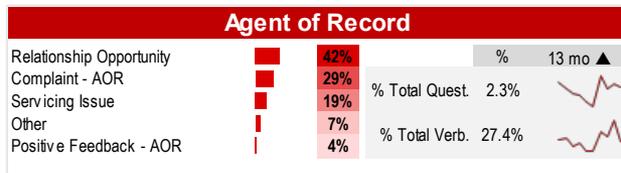
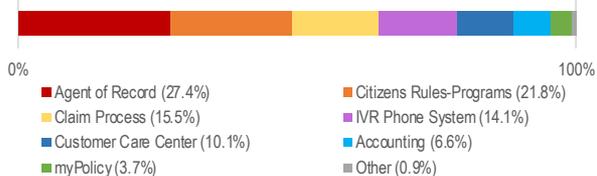


Total Surveys	15,545
Total Questions Asked	191,475
Total Verbatims Collected	15,777

### Verbatim Volume by Category



### Verbatim Distribution by Category



Poor responses trigger alert

**Survey**

Very Satisfied

Satisfied

Neutral

Dissatisfied

Very Dissatisfied

VoC Team researches survey & policy info.



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

### Inspection for Proof of Repair

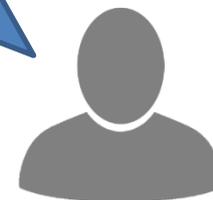
**Incident Summary:**

*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.*

**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.*

*“Thank you! You made my day with this great news!”*



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

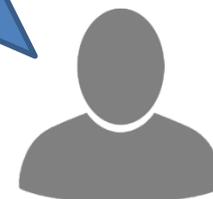


### Additional Premium – Mitigation Credits and No Prior Insurance (NPI)

**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.*

**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 follow up and getting this taken care of.”*



*“Thank you for your assistance!”*





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