

Consumer & Policy Services Update

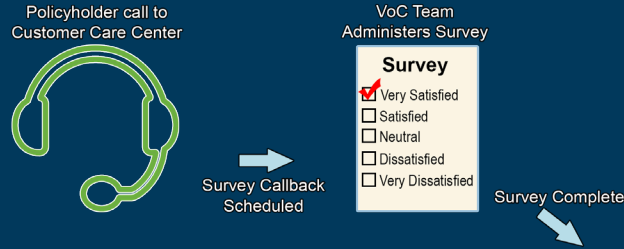
*Jeremy Pope, Vice President of Customer Experience
Consumer Services Committee
December 2020*

Voice of the Customer (VoC)

VoC Purpose/Goal

Solicit value-add feedback from policyholders to gauge operational performance, improve business processes, and build a more customer-centric culture across the organization.

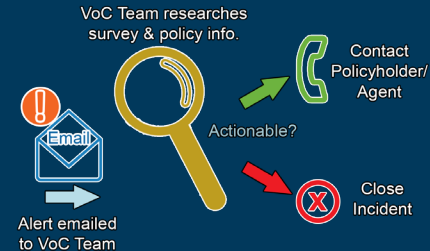
Customer Care Survey



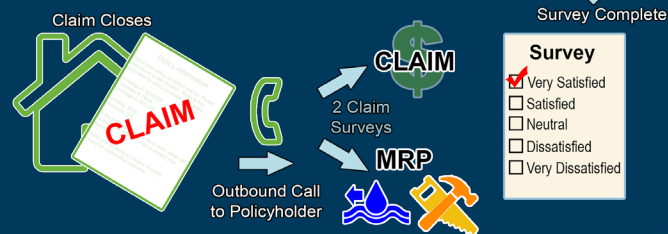
Poor responses trigger alert

Survey	
<input type="checkbox"/>	Very Satisfied
<input type="checkbox"/>	Satisfied
<input type="checkbox"/>	Neutral
<input checked="" type="checkbox"/>	Dissatisfied
<input checked="" type="checkbox"/>	Very Dissatisfied

Service Recovery



Claims Survey



Customer Care Center Survey

93%

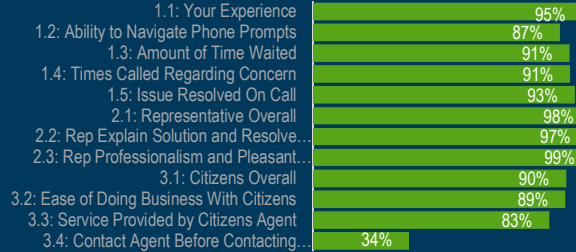
Total Score
Goal = 92%

11,863

Surveys Conducted

14.2%

Response Rate



Claim Survey

88%

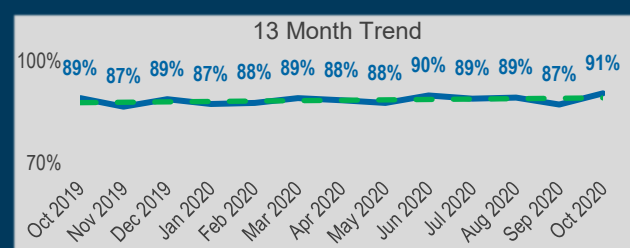
Total Score
Goal = 86%

2,224

Surveys Conducted

32.2%

Response Rate



Managed Repair Program Survey

86%

Total Score
Goal = 75%

379

Surveys Conducted

37.2%

Response Rate



2020 Results

Jan 1, 2020 – Oct 31, 2020

87.7%

3.1 Citizens Overall
Satisfaction

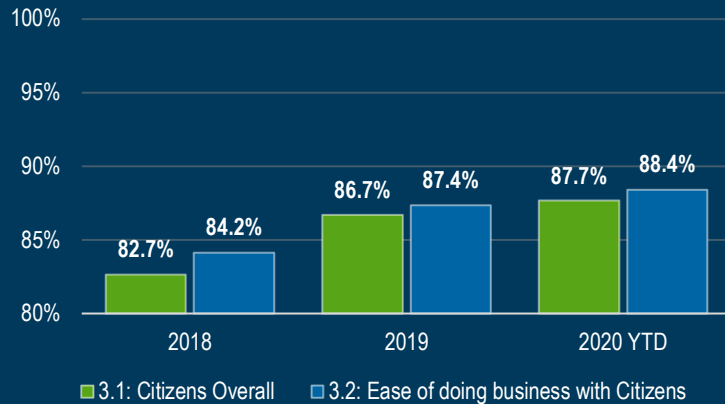
14,580

Total Surveys Conducted

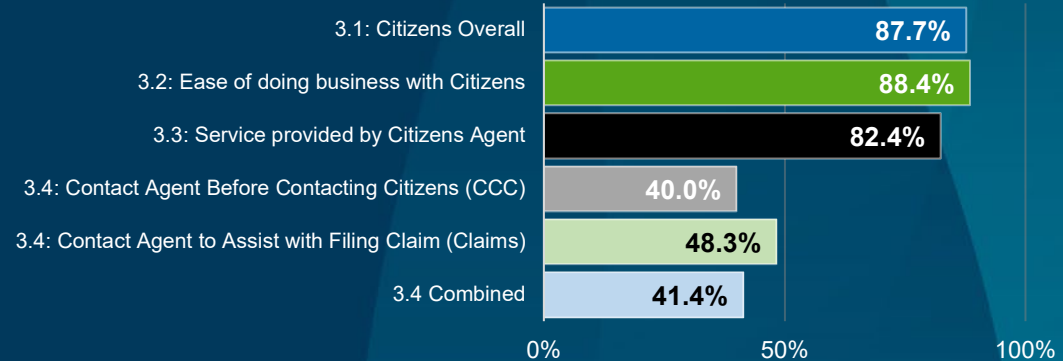
16,453

Total Verbatims Collected

Citizens Satisfaction Year-Over-Year



Section 3 Scores YTD (Jan 1, 2020 – Oct 31, 2020)



Service Recovery

Jan 1, 2020 – Oct 31, 2020

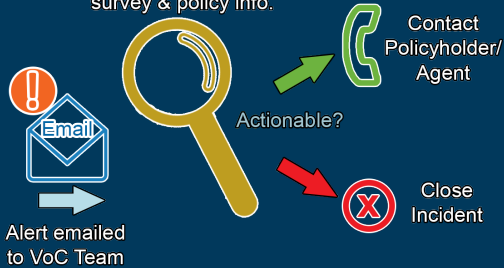
Service Recovery

Poor responses
trigger alert

Survey

- ☐ Very Satisfied
- ☐ Satisfied
- ☐ Neutral
- ☒ Dissatisfied
- ☒ Very Dissatisfied

VoC Team researches
survey & policy info.



2,842

SR Incidents

19.5%

Percent of Surveys w. SR

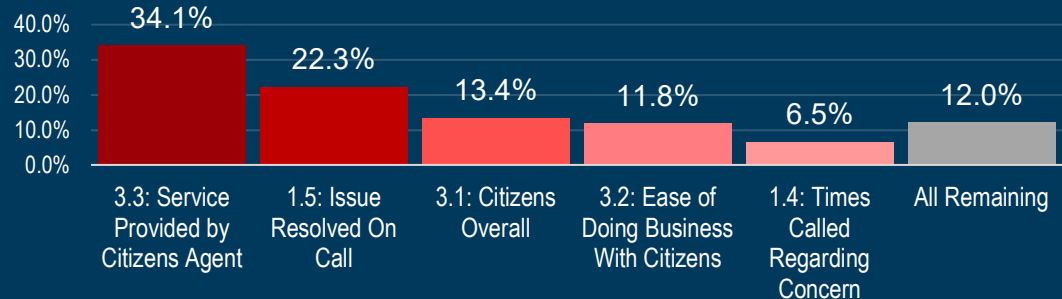
1d 15h 30m

Cycle Time

7.5%

Percent of Surveys with SR
Action

Top 5 Service Recovery Triggers



Inspection for Proof of Repair

Incident Summary: Policy was set to non-renew on 4/1, prior to the COVID-19 moratorium. The policyholder was in Puerto Rico and could not get in contact with the roofing contractor and was very frustrated and nervous about losing coverage. The insured did not know how to resolve the issue as many contractors were out of the office or unavailable due to COVID-19.

Service Recovery Action: Partnered with Underwriting to have the non-renewal reviewed based on moratorium guidelines released after the non-renewal issued. The non-renewal was rescinded and the policyholder was contacted to advise that additional time would be provided to have the roof repairs completed and documentation submitted.

"The way that Citizens is working with people and their payments during COVID is wonderful"
- C. Boothe



"I am very happy that Citizens will renew my policy during this virus crisis. I am an old lady with a fixed income."
- E. Kinnison



VoC Verbatims

MRP and COVID-19

"Citizens explained the Managed Repair Program and I figured it would be a big job. The company that was sent out was wonderful."

"I am happy with the extension given by Citizens due to the COVID-19."

"We received first class service during this time even though it was during the COVID19 pandemic. They really worked with us, I was totally satisfied."

"The adjuster was really good, thorough and responsive. The contractor was very diligent and very caring and did his best during the pandemic. The only change I would make is that the total settlement should reflect regional cost."

"It was helpful because getting contractors that are reliable is not easy. It is a wonderful idea. I wouldn't have known what to do. We are very pleased."

"ServPro did a wonderful job, all we did was sit back and let them handle everything."

"This was the first time I had to deal with Citizens, it was not slow. I have heard that insurances can be slow but this would have gone faster without the coronavirus."

"Things were delayed because of the virus, but overall the efficiency and concern and quality of work was very good and we were well pleased. They treated us very professionally."

"The fact that we are in a pandemic, this MRP was an easy way of moving on and getting my repairs done."

"I was very satisfied and grateful for the work that was done. It was very professional, I would recommend Citizens and the contractor. The adjuster was helpful, as well as the person who did the work did a great job."

"Since I do not know any contractors, I felt very comfortable that Citizens referred me to these workers that did an amazing job."