

Consumer and Policy Services Overview

Jeremy Pope, Vice President of Customer Experience

Consumer Services Committee Meeting
February 2021



Divisional Overview

Consumer and Policy Services

Consumer and Policy Services provides support for internal and external stakeholders, with an emphasis on bringing visibility to the overall customer experience.

Consumer and Policy Services includes the following business units and operational functions:

- Customer Care Center (CCC): Call Center
- Voice of the Customer (VoC) Program: Customer Satisfaction Program
- Customer Correspondence Team (CCT)
- Policy Services
- Citizens Insurance Services (CIS): Internal Agency
- Workforce Management (WFM): Staffing & Analysis for Call Centers, Underwriting and Claims
- Catastrophe Preparedness: Catastrophe Response Centers (CRC) and First Notice of Loss (FNOL)
Call Center Support

Customer Care Center

Call center that handles inbound calls from agents, policyholders and mortgage companies regarding residential and commercial policies, First Notice of Loss (FNOL) reporting and the Florida Market Assistance Plan (FMAP).

The Customer Care team helps callers understand the overall insurance process and sets appropriate expectations to enhance the customer experience.

- Citizens' toll-free numbers 866.411.2742 (Policyholder) and 888.685.1555 (Agents)
 - Customer Care (Monday-Friday, 8 a.m.-5:30 p.m.)
 - Claims: Report a claim/status of a claim (24/7)
- Florida Market Assistance Plan: 800.524.9023 (Monday-Friday, 8 a.m.-5:30 p.m.)

Voice of the Customer Program

The Voice of the Customer (VoC) Program is a comprehensive customer satisfaction program, dedicated to soliciting value-add feedback from policyholders to gauge operational performance, improve business processes, and build a more customer-centric culture across the organization.

Surveys

- Customer Care Center
- Claims
- Managed Repair Program (MRP)

Survey Question Categories

- The Customer's Experience
- Citizens' Representative/Adjuster/Contractor
- Citizens' Overall

Service Recovery

- The process through which the VoC transforms a service opportunity into an improved experience
 - Survey questions with "dissatisfaction" ratings are evaluated.
 - VoC works directly with department SMEs to resolve complex issues.
 - VoC provides Agent Education and Internal Coaching as needed.



Customer Correspondence Team

The Customer Correspondence Team (CCT) is responsible for responding to all written communications. CCT is committed to providing the best possible customer service to our customers. Florida statute requires that Citizens maintain specific methods for responding to and resolving consumer complaints as described in our *Corporate Complaint Policy and Procedure* and *Policyholder Declaration of Rights*.

The CCT is responsible for:

- Coordinating and administering the consumer complaint process.
- Handling and responding to all policyholder written complaints and inquiries received by Citizens which includes:
 - Executive complaints or inquiries directed to Citizens' President, senior management or Board of Governors
 - Legislative, Regulatory and Claims complaints and inquiries
 - general customer and agent complaints and inquiries
- Maintaining a complete record of all written complaints and inquiries received, using Citizens' Correspondence Handling and Tracking System (CHATS).

Policy Services

Policy Services serves as a technical resource within the organization to analyze, validate and amend policy information, and support other initiatives impacting Consumer and Policy Services' staff as well as Citizens' consumers, agents and other stakeholders.

- Reviews and accurately processes endorsements, including premium and non-premium bearing endorsements in accordance with underwriting guidelines
- Performs initial triage and analysis, providing end user support including documenting workarounds, if applicable
- Gathers, organizes, and exchanges information with other units within the organization to facilitate the resolution of agent and consumer issues

Citizens Insurance Services

An internal agency was established to service policyholders in the event the servicing agent is no longer able to or eligible to fulfill the responsibilities of an agent of record.

- Services policyholder needs as an agent
- Effectively responds via the telephone and/or in writing to concerns of both internal and external customers
- Evaluates Citizens Insurance Services renewals and certain endorsements for acceptability in accordance with company guidelines and standards, utilizing underwriting and risk management techniques

Workforce Management

Workforce Management (WFM) is an integrated set of processes to optimize the productivity. WFM involves effectively forecasting labor requirements as well as creating and managing staff schedules to accomplish a task.

- The goal is to provide business owners with continuous analysis around tactical and strategic planning efforts, ultimately driving higher performance outputs.
- Workforce Management-supported divisions include:
 - Customer Care Center
 - Citizens Insurance Services
 - Policy Services
 - Underwriting (Personal and Commercial Lines)
 - Claims Shared Services

Primary Functions

- Forecasting & Scheduling
- Staffing Analysis/KPI Validation
- Performance Tracking

Catastrophe Deployment Consumer Response

During the aftermath of a catastrophe, Citizens provides two critical consumer servicing channels, Catastrophe Response Centers (CRC) and First Notice of Loss (FNOL) Call Center, that support the following functions:

Catastrophe Response Centers (CRC)

The CRC serves as the face and voice of Citizens in providing immediate onsite policyholder assistance in response to a disaster. The primary goals of the CRC include:

- Assisting policyholders with filing an FNOL.
- Issuing Additional Living Expense (ALE), upon confirmation of eligibility.
- Answering general and claim-related questions.

First Notice of Loss (FNOL) Call Center

The FNOL Call Center supports inbound call volumes related to FNOL and claim status inquiries. As part of the massive ramp-up of resources, the primary goals of the FNOL Call Center include:

- Inputting an FNOL on behalf of a policyholder, agents, and third parties.
- Assist policyholders in the resolution of claim-related issues.
- Manual processing of FNOL during system outages.

