

Citizens Customer Experience (CX) Strategic Plan

CX Vision

Put customer feedback and perspectives at the center of designing and implementing solutions that deliver *efficient and positive agent, applicant and policyholder experiences* while *Connecting People to Purpose* by emphasizing the importance of CX throughout the organization to *drive expense reductions and improve operational processes* while also *formalizing Customer Data Management practices* to guide technology solutions.

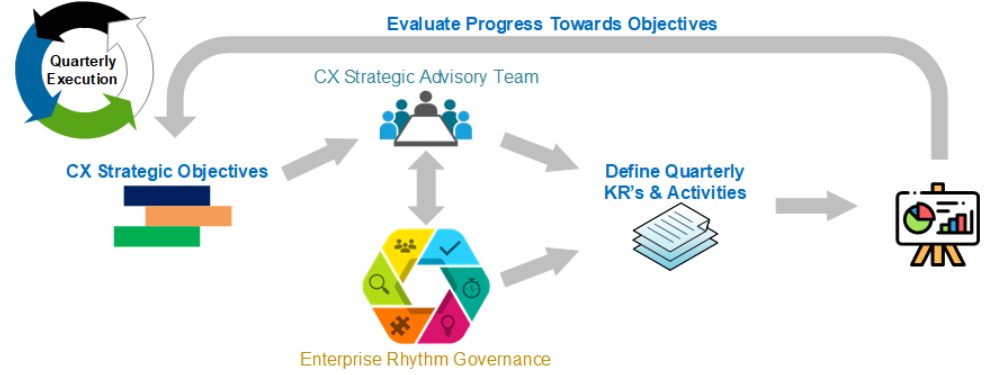
Strategy Rationale (Why?)

Summary	Target Customers	Strategic Drivers	Current CX Challenges
Customer expectations have evolved and providing a CX comparable to private market is complex. Success will depend on cross-divisional collaboration.	It is the intent of the Legislature that policyholders, applicants, and agents of the corporation receive service and treatment of the highest possible level but never less than that generally provided in the voluntary market.	<ul style="list-style-type: none"> Market/customer expectations Expense reduction/control Scalability and flexibility Third party involvement in Claims resolution process 	<ul style="list-style-type: none"> Customer Service: Customer SAT focused on each interaction rather than overall CX. Customer data varies across systems/lack of centralized view. Employee Efficiency & Satisfaction: Being able to gauge employees understanding of CX and how they contribute. Decision Making: Limited data available to gauge CX to effectively use analytics to drive decisions that will improve CX. Technology: Existing technology was never intended and/or designed to provide comprehensive insights or enhanced customer management functionality.

Strategic Objectives (What?)

Culture	Increase organizational CX awareness so that employees understand how they contribute to CX and the impact they can make
Self-Service	Implement additional self-service channels and/or functionality in order to reduce operational expenses
CX Metrics & Customer Journey	Develop and implement measurements for customer perception, expectations, and satisfaction to identify improvement opportunities
Customer Education	Use multi-channel, mass communications and campaigns to consistently educate customers on Citizens services and encourage self-service options in order to reduce operational expenses and help customers make more informed decisions
Customer Insight & Relationship Management	Implement a customer data management solution to measure and track customer interactions across all channels in order to provide consistent, personalized customer service
Customer Correspondence	Implement an updated and easy-to-use customer correspondence generation system, capable of individualized messaging, that utilizes templates and guided assistance to reduce customer communication inconsistencies and inaccuracies
Technology Enablement	Complete current state analysis of applications/technologies supporting CX in order to identify options that will define the approach/roadmap to meet objectives with technological dependencies

Strategy Execution Approach (How?)



Risks

- Unexpected changes in external market/legislative/political decisions
- Competing priorities for technological solution implementation and/or procurement/solicitations
- Active storm season limiting resource availability
- Low customer participation in engagement activities due to inability to offer incentives

Assumptions

- Any new technology will have defined business case and quantified ROI
- Activity that rises to enterprise level will be managed through LPM and Enterprise Rhythm