

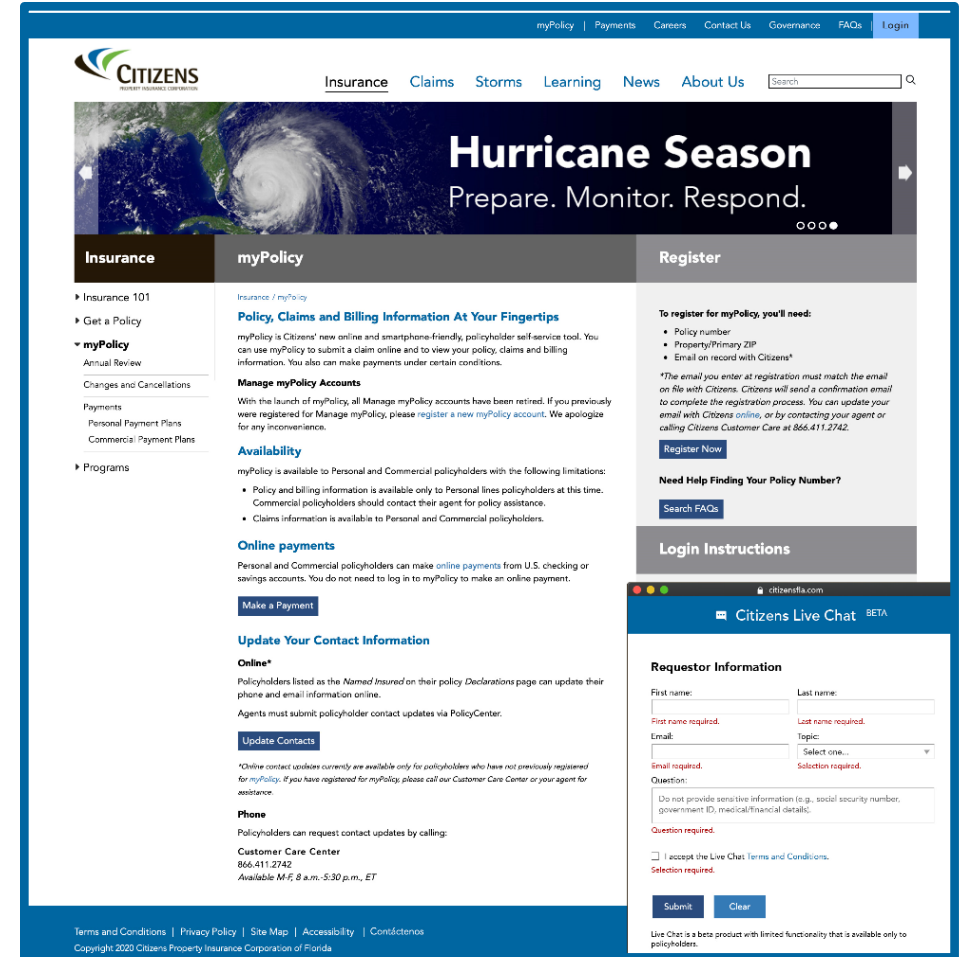
Live Chat

Jeremy Pope
Vice President of Customer Experience



Overview

- Pilot launched on June 17
- Hours of operation: 9 a.m.-4.p.m.
- Limited scope/support for policyholders only
 - myPolicy
 - Website Navigation



Entry Points

myPolicy Landing Page (reactive)

The myPolicy Landing Page features a top navigation bar with links for myPolicy, Payments, Careers, Contact Us, Governance, FAQs, and Login. Below this is a secondary navigation bar with links for Insurance, Claims, Storms, Learning, News, and About Us, along with a search bar. The main content area is divided into three columns. The left column contains a list of links: Insurance 101, Get a Policy, myPolicy (with sub-links for Annual Review, Changes and Cancellations, Payments, Personal Payment Plans, and Commercial Payment Plans), and Programs. The middle column is titled 'myPolicy' and includes a sub-header 'Policy, Claims and Billing Information At Your Fingertips'. It contains a paragraph explaining the service and a 'Manage myPolicy Accounts' section. The right column is titled 'Register' and includes a sub-header 'To register for myPolicy, you'll need:' followed by a list of requirements: Policy number, Property/Primary ZIP, and Email on record with Citizens. It also includes a note about email verification and a 'Register Now' button. A 'LIVE CHAT' button is located on the right side of the page.

Online Payment Screen (reactive)

The Online Payment Screen features a top navigation bar with links for myPolicy, Payments, Careers, Contact Us, Governance, FAQs, and Login. Below this is a secondary navigation bar with links for Insurance, Claims, Storms, Learning, News, and About Us, along with a search bar. The main content area is divided into three columns. The left column contains a list of links: Insurance 101, Get a Policy, myPolicy (with sub-links for Annual Review, Changes and Cancellations, Payments, Personal Payment Plans, and Commercial Payment Plans), and Programs. The middle column is titled 'Payments' and includes a sub-header 'Citizens offers several convenient payment options.' It contains a 'Pay Online' section with a paragraph explaining the service and a 'Pay by Phone' section. The right column is titled 'Online Payments' and includes a sub-header 'One-Time Payment'. It contains a paragraph explaining the service and a form with fields for Policy number and Property/Primary ZIP, along with a 'Pay' button. A 'LIVE CHAT' button is located on the right side of the page.

myPolicy Registration Screen (reactive)

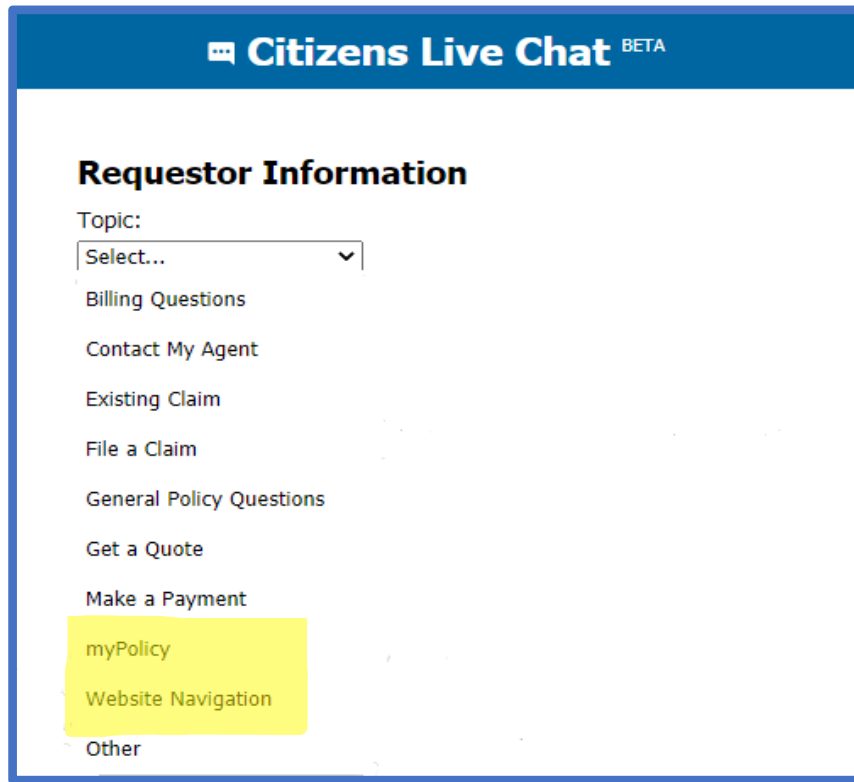
The myPolicy Registration Screen features a top navigation bar with links for myPolicy, Payments, Careers, Contact Us, Governance, FAQs, and Login. Below this is a secondary navigation bar with links for Insurance, Claims, Storms, Learning, News, and About Us, along with a search bar. The main content area is divided into two columns. The left column contains a list of links: Insurance 101, Get a Policy, myPolicy (with sub-links for Annual Review, Changes and Cancellations, Payments, Personal Payment Plans, and Commercial Payment Plans), and Programs. The right column is titled 'Register' and includes a sub-header 'To register for myPolicy, you'll need:' followed by a list of requirements: Policy number, Property/Primary ZIP, and Email on record with Citizens. It also includes a note about email verification and a 'Register Now' button. A 'LIVE CHAT' button is located on the right side of the page.

myPolicy Registration Screen (proactive)

The myPolicy Registration Screen (proactive) features a top navigation bar with links for myPolicy, Payments, Careers, Contact Us, Governance, FAQs, and Login. Below this is a secondary navigation bar with links for Insurance, Claims, Storms, Learning, News, and About Us, along with a search bar. The main content area is divided into two columns. The left column contains a list of links: Insurance 101, Get a Policy, myPolicy (with sub-links for Annual Review, Changes and Cancellations, Payments, Personal Payment Plans, and Commercial Payment Plans), and Programs. The right column is titled 'Register' and includes a sub-header 'To register for myPolicy, you'll need:' followed by a list of requirements: Policy number, Property/Primary ZIP, and Email on record with Citizens. It also includes a note about email verification and a 'Register Now' button. A 'LIVE CHAT' button is located on the right side of the page.

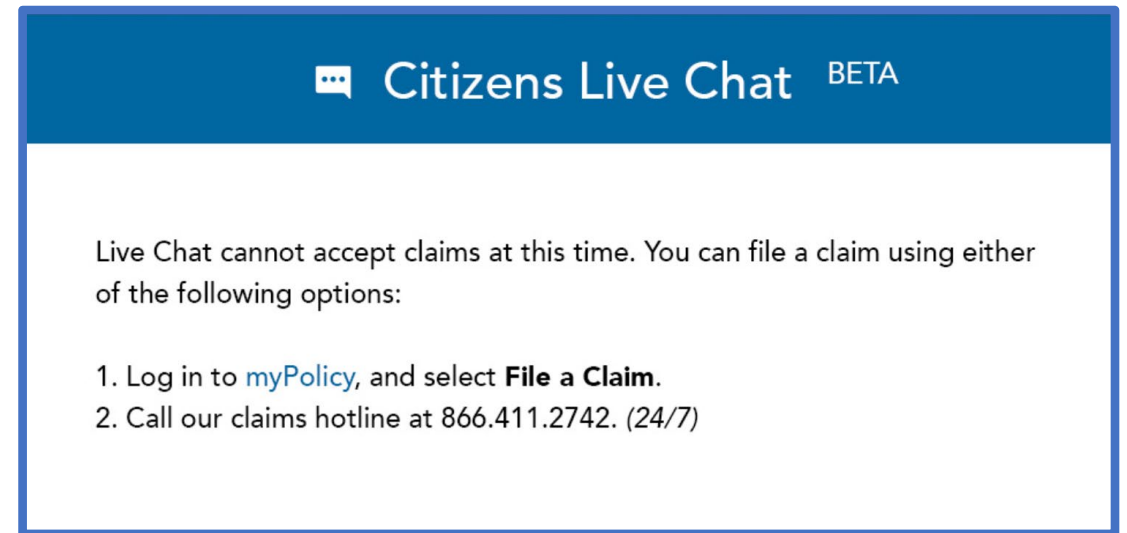
Live Chat Session

Multiple topics are provided in the dropdown menu, though scope of support is limited to:



The screenshot shows the 'Citizens Live Chat BETA' interface. Under the 'Requestor Information' section, there is a 'Topic:' label followed by a dropdown menu. The dropdown menu is open, showing a list of options: 'Select...' (the selected option), 'Billing Questions', 'Contact My Agent', 'Existing Claim', 'File a Claim', 'General Policy Questions', 'Get a Quote', 'Make a Payment', 'myPolicy' (highlighted in yellow), 'Website Navigation' (highlighted in yellow), and 'Other'.

For out-of-scope topics selected, a message will appear providing options for further assistance either through self-service channels and/or by contacting the Customer Care Center.



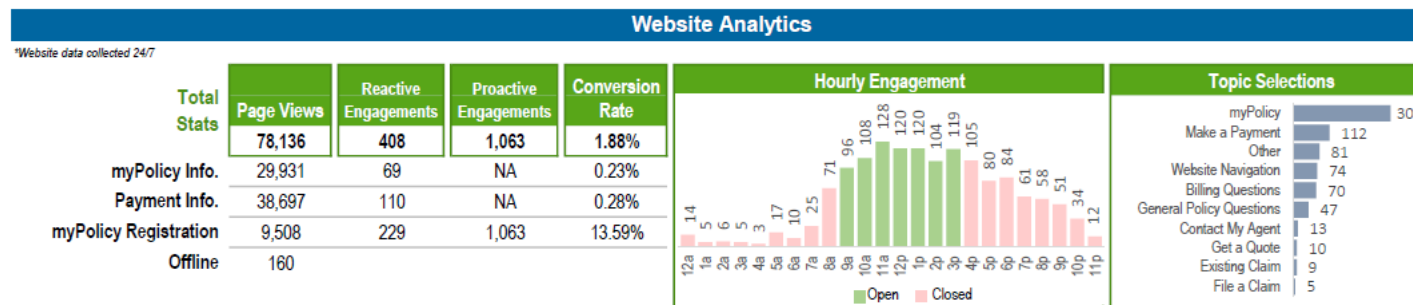
The screenshot shows the 'Citizens Live Chat BETA' interface. The main content area displays a message: 'Live Chat cannot accept claims at this time. You can file a claim using either of the following options:' followed by a numbered list: '1. Log in to [myPolicy](#), and select **File a Claim**.' and '2. Call our claims hotline at 866.411.2742. (24/7)'.

Website Analytics

Website analytics provide insight on usage and topic selections which assist with determining further expansion of scope.

Data being evaluated:


- Number of visits/landings on each page that hosts the Live Chat link
- Clicks on the Live Chat link to initiate sessions (proactive versus reactive)
- Topics selected from the dropdown menu outside of scope of support
- Hourly website traffic where Live Chat was selected





Live Chat Session Views

Policyholder View

Citizens Live Chat BETA

 10/29/2021, 12:04 PM **Home Owner says**
I need assistance with myPolicy. My question is I need assistance with myPolicy. How do I register for myPolicy?

 10/29/2021, 12:04 PM **Citizens says**
Thank you for contacting Citizens! A representative will be with you shortly.

 10/29/2021, 12:04 PM **Susy** Thank you for your patience. My name is Susy and I'll be happy to assist you today.

Message:

Submit

End Session

Staff View

Active Web Collaboration - Contact Details: 12:04:14 PM

File Edit View Insert Format Tools Actions Help


Disconnect Requeue Invite Call me


00:08 00:00


Directory Query: Search In


This Web collaboration contact is active.

Session Details Contact Data Directory Wrap-up

 10/29/2021, 12:04 PM **Home Owner says**
I need assistance with myPolicy. My question is I need assistance with myPolicy. How do I register for myPolicy?

 10/29/2021, 12:04 PM **Citizens says**
Thank you for contacting Citizens! A representative will be with you shortly.

 10/29/2021, 12:04 PM **Susy** Thank you for your patience. My name is Susy and I'll be happy to assist you today.



Send

Queue: WC_myPolicy Description:

Live Chat Survey

In closing the session, a final screen will populate:

- Thanking the user for using Live Chat
- Soliciting feedback based on three questions:
 1. Rate your experience with Citizens Live Chat. (1-5 scale)
 2. Rate your overall satisfaction with the representative. (1-5 scale)
 3. Would you use Live Chat again in the future? (yes or no)
- Providing access to the Chat Summary

Citizens Live Chat BETA


Tell Us How We Did

Thank you for using Live Chat. Your feedback is invaluable in helping us improve.

Let us know about your experience by taking a three-question survey.


If it does not open automatically, please [open the survey](#) in a new window. Your pop-up blocker may need to be adjusted for access.

Chat Summary:



10/29/2021, 12:04 PM **Home Owner says**

I need assistance with myPolicy. My question is I need assistance with myPolicy. How do I register for myPolicy?



10/29/2021, 12:04 PM **Citizens says**

Thank you for contacting Citizens! A representative will be with you shortly.

Preliminary Results

Performance measurements analysis to determine overall success include:

Customer Satisfaction (CSAT) Survey Results

Month	Surveys Complete	CSAT Score
June	2	50%
July	5	100%
August	10	90%
September	4	100%
October	10	80%
Total	31	87%

myPolicy Registrations

Month	Chat Received	Number of New Registrations
June	80	30
July	180	99
August	168	86
September	142	92
October	152	132
Total	722	439

Next Steps

Extending pilot through March 2022 to gain additional data/feedback:

- Adding additional entry points to promote Live Chat
- Expanding scope to include billing questions, document requests, providing agent contact information and assisting with existing claim questions
- Extending hours of operation until 5 p.m., aligning with other carriers in the market
- Additional promotion of the survey to gain policyholder insight