

Consumer & Policy Services Operational Update

Consumer Services Committee

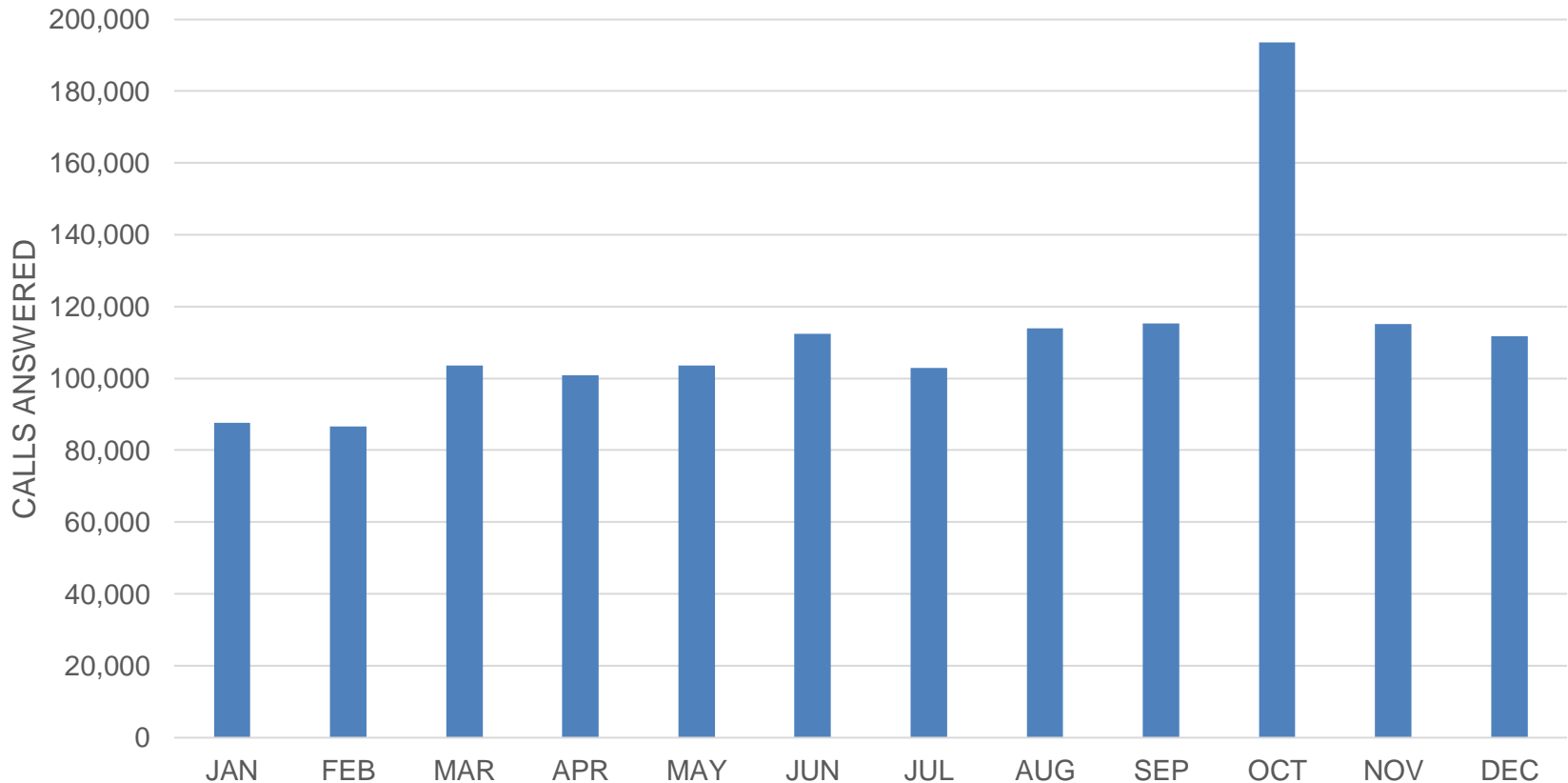
March 1, 2023

Jeremy Pope
VP, Customer Experience



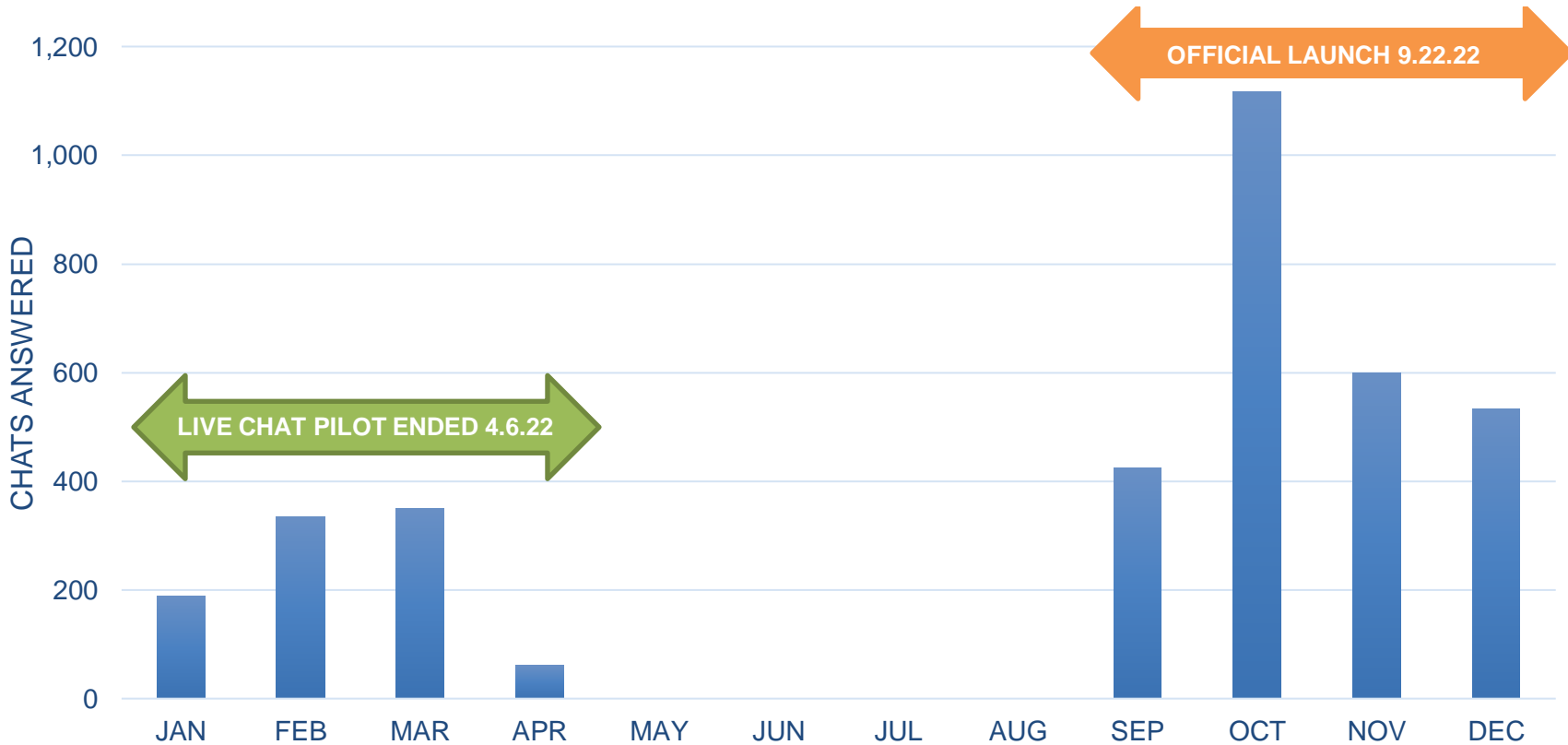
2022 Customer Care Center Volume

The Customer Care Center serviced 1,346,994 phone calls with an average speed of answer of 32 seconds. 2022 Service Level Results was 85.46% (80% Goal). The team achieved a 95.43% (95% Goal) quality average.



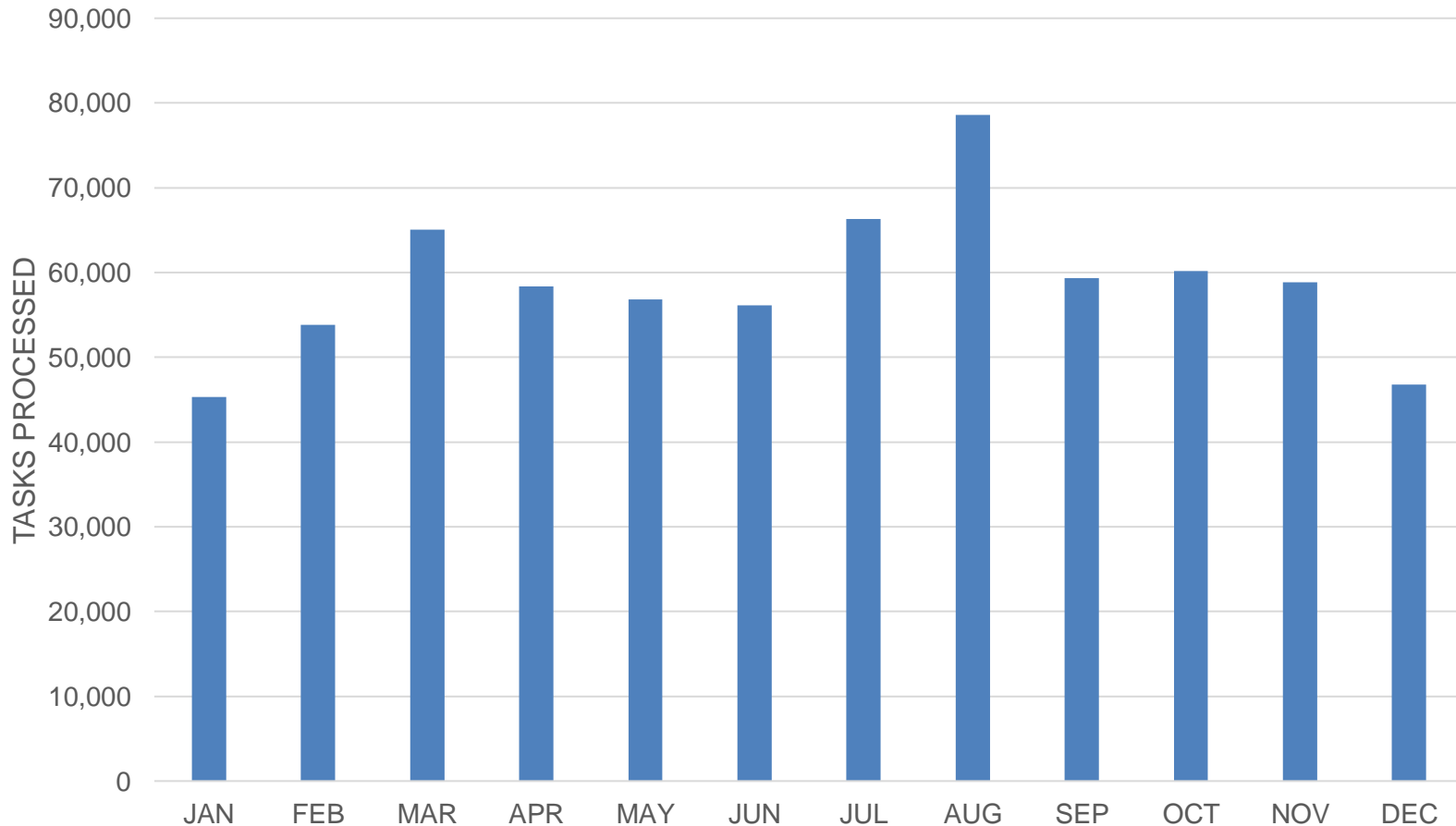
2022 Live Chat Volume

Citizens Live Chat officially launched on September 22, 2022, and serviced 3,611 chats with an average speed of answer of 15 seconds. 2022 Service Level Results was 90.00% (80% Goal).



2022 Policy Services Volume

Policy Services processed 705,601 tasks that helped prep and expedite underwriting cycle times. 2022 Service Level Results was 92.78% (80% Goal). The team achieved a 99.20% (95% Goal) quality average.

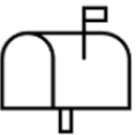


Correspondence Channels



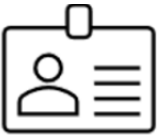
Email

Emails received through our website's *Contact Us* feature or in response to a Citizens generated email communication are responded to within a 5 business day turnaround time.



Mail

Direct mail inquiries or complaints are forwarded to the CCT for processing and response within 10 business days.

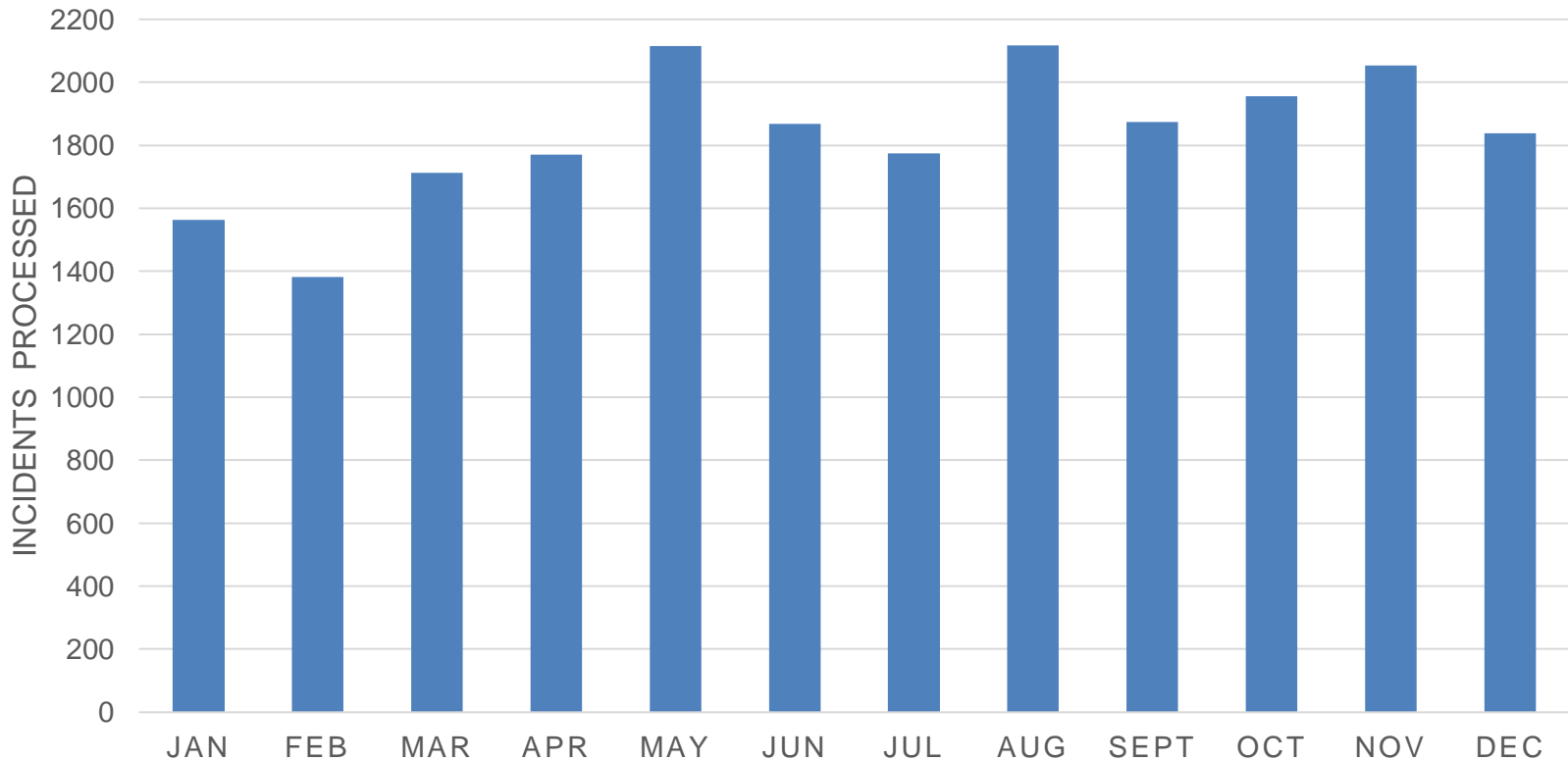


Employees

When a Citizens' employee receives a consumer complaint, the complaint is emailed to the CCT for processing within 5 business days. If the correspondence is a written letter, the original letter must also be forwarded.

2022 Customer Correspondence Volume

The CCT processed a total of 22,026 incidents.

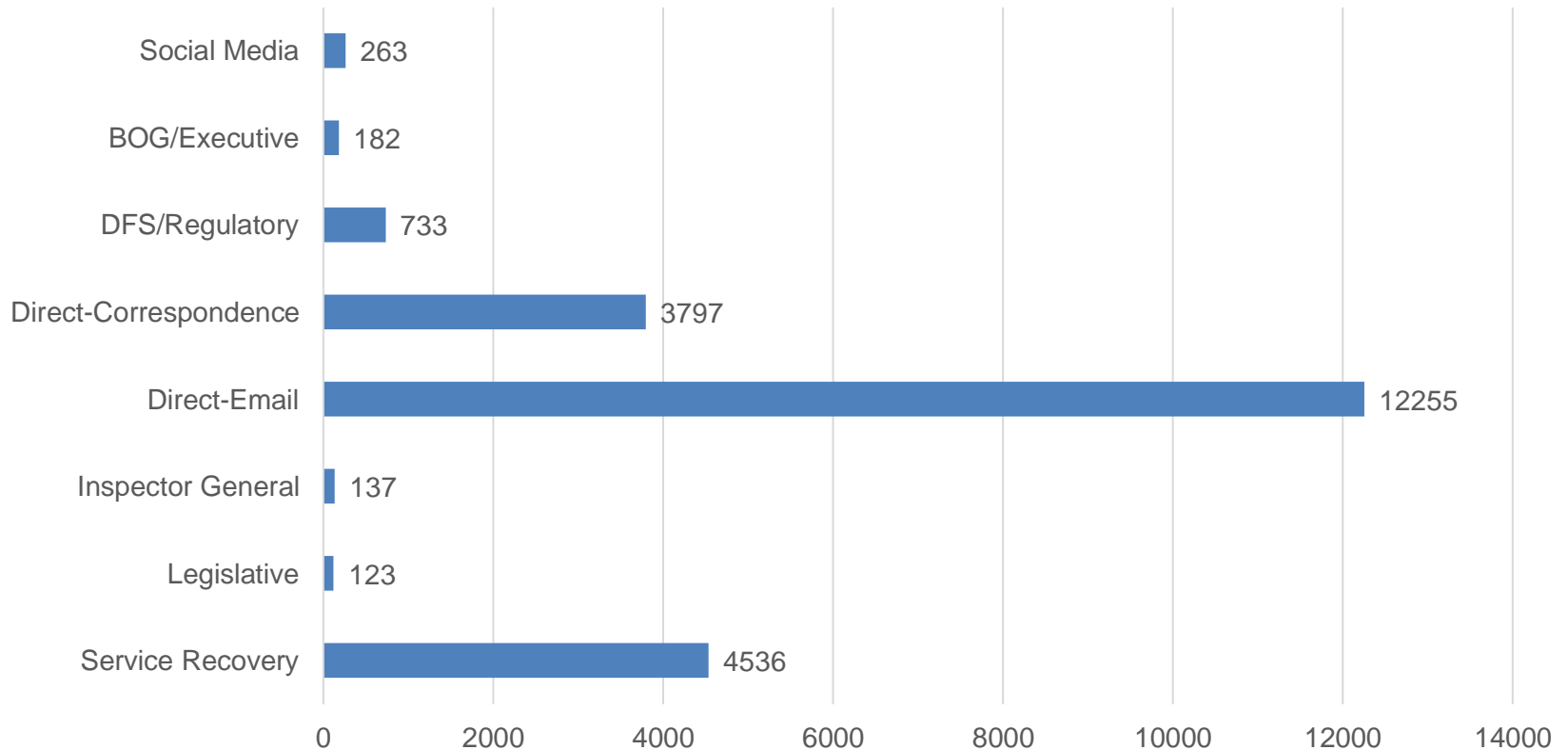




Customer Correspondence Team (CCT)

2022 Correspondence Origin Summary

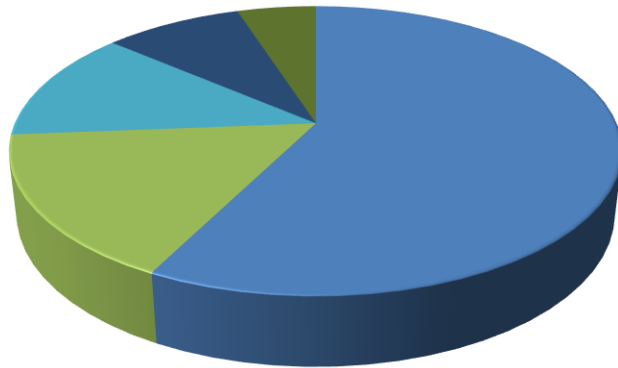
The CCT processed correspondence received through the following origins.



2022 Complaint Summary

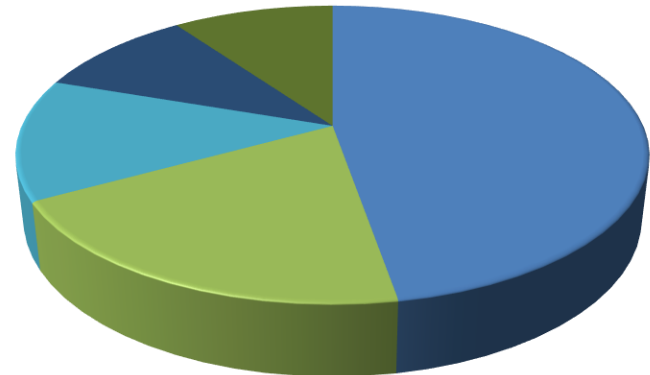
The CCT processed 1,683 complaints in 2022; 828 were Non-Claims, and 855 were Claims related. The top disposition codes for these complaints are listed below.

Top Disposition Codes (Non-Claims)



- Cancellation/NonRenewal/InsuredReq: 46%
- Payment and Billing: 13%
- Underwriting: 10%
- Agent: 7%
- Premium and Rating: 4%

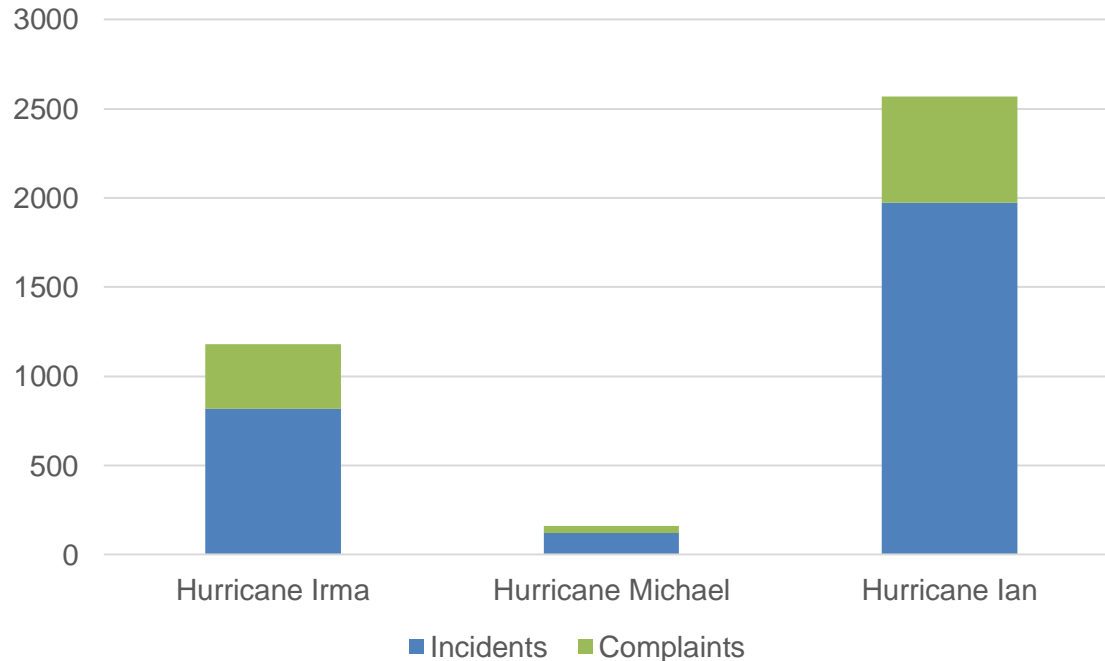
Top Disposition Codes (Claims)



- Adjuster Not Responding: 43%
- Information Request: 18%
- Delays: 12%
- Unsatisfactory Settlement: 9%
- Denial of Claim: 9%

Hurricane Related Correspondence

Volume comparison of all correspondence related to Hurricanes Irma, Michael, and Ian.



Volume comparison to Policies In Force (PIF)

- Correspondence volume related to Hurricane Ian is in line with PIF growth
- Contact rates for Hurricanes Ian and Irma were closely aligned

Additional 2022 Divisional Accomplishments

Mortgagee Self-Service Portal Implementation:

- 54k call reduction/elimination; *\$473k savings booked for 2022*

Interactive Voice Response Enhancements for Policyholders:

- 52k call reduction/elimination; *\$452k savings booked for 2022*

Interactive Voice Response Claims Self-Service:

- 28k call reduction/elimination; *\$246k savings booked for 2022*

Self-Service myPolicy Enhancements (Electronic Policy Document Download):

- *\$75k savings booked for 2022*

Staffing:

- 90 FTE hired to support policy growth (new adds/backfill)
- 36 employees were promoted within the organization
- Reduced divisional voluntary turnover by 10% in 2022



DFS Hurricane Ian Insurance Village

Locations:

- Charlotte County Event Center (1/23-1/24)
- Tringali Meeting Hall (1/25)
- Florida Southwestern State College (1/27-1/28)

Policyholder Assistance:

- Policy inquires
- Verifying coverage
- Issuing Additional Living Expenses (ALE) advance disbursements when needed

Monday (1/23) – Saturday (1/28):

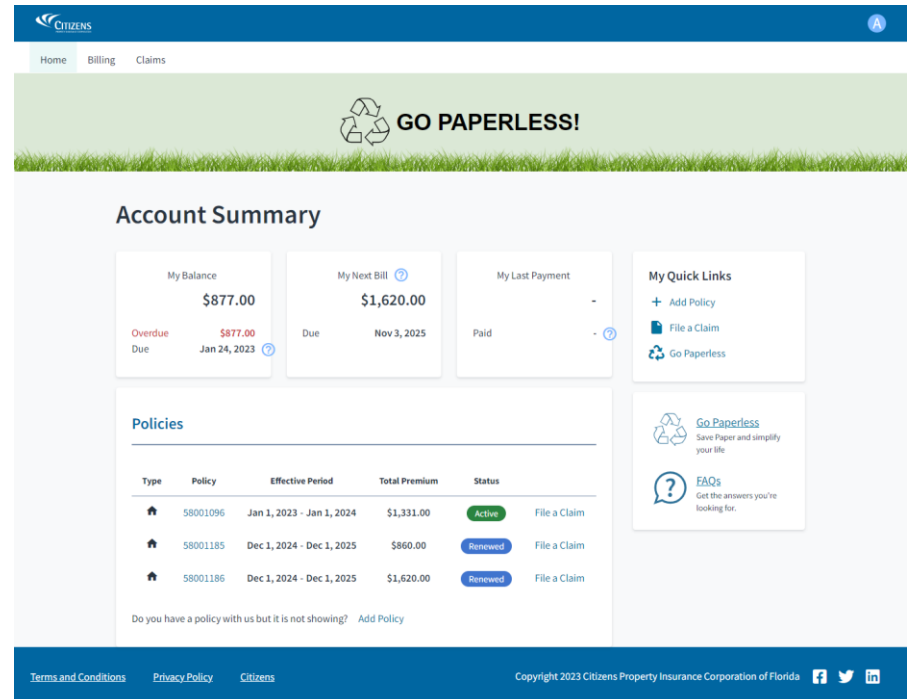
- 94 Policyholders were assisted
- 18 ALE checks disbursed totaling \$78,171.76



myPolicy Electronic Policy Document Delivery (EPDD)

Features:

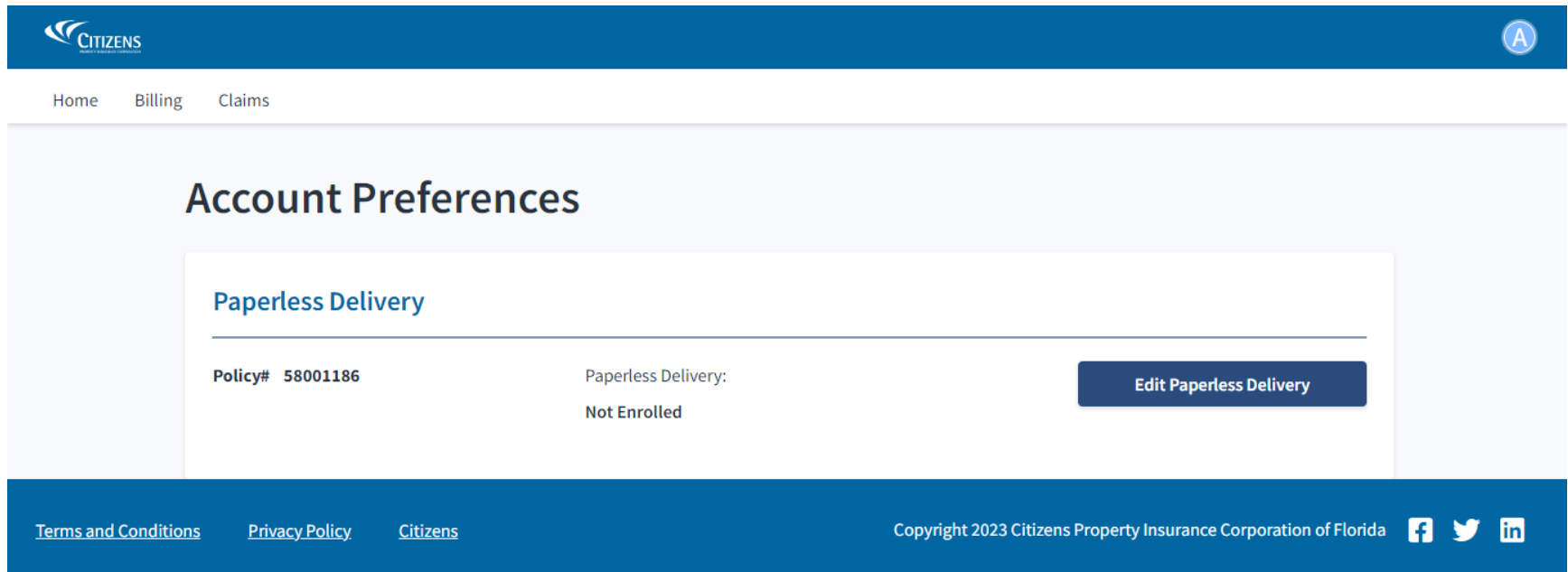
- Policyholders can manage their paperless delivery preferences (opt-in/opt-out) via the self-service portal (myPolicy)
- An email notification is sent to policyholders when a paperless document is available
- Policyholders can view and download policy and billing documents from myPolicy
- Internal staff can view myPolicy username and paperless registration status within PolicyCenter



The screenshot displays the myPolicy web portal interface. At the top, there is a navigation bar with 'Home', 'Billing', and 'Claims' links. A prominent banner reads 'GO PAPERLESS!' with a recycling symbol. Below this, the 'Account Summary' section is visible, containing four cards: 'My Balance' (\$877.00, Overdue Due Jan 24, 2023), 'My Next Bill' (\$1,620.00, Due Nov 3, 2025), 'My Last Payment' (Paid), and 'My Quick Links' (Add Policy, File a Claim, Go Paperless). The 'Policies' section features a table with columns for Type, Policy, Effective Period, Total Premium, and Status. Three policies are listed, all with 'Renewed' status and 'File a Claim' links. A footer contains 'Terms and Conditions', 'Privacy Policy', 'Citizens', and 'Copyright 2023 Citizens Property Insurance Corporation of Florida' along with social media icons.


Type	Policy	Effective Period	Total Premium	Status	Action
🏠	58001096	Jan 1, 2023 - Jan 1, 2024	\$1,331.00	Active	File a Claim
🏠	58001185	Dec 1, 2024 - Dec 1, 2025	\$860.00	Renewed	File a Claim
🏠	58001186	Dec 1, 2024 - Dec 1, 2025	\$1,620.00	Renewed	File a Claim

myPolicy Electronic Policy Document Delivery (EPDD)



The screenshot shows the 'Account Preferences' page on the myPolicy website. At the top, there is a navigation bar with the CITIZENS logo and a user profile icon. Below the navigation bar are links for 'Home', 'Billing', and 'Claims'. The main heading is 'Account Preferences'. Underneath, there is a section titled 'Paperless Delivery'. This section displays the policy number '58001186' and the current status 'Paperless Delivery: Not Enrolled'. To the right of this information is a dark blue button labeled 'Edit Paperless Delivery'. At the bottom of the page, there is a footer with links for 'Terms and Conditions', 'Privacy Policy', and 'Citizens', along with the copyright notice 'Copyright 2023 Citizens Property Insurance Corporation of Florida' and social media icons for Facebook, Twitter, and LinkedIn.

myPolicy Electronic Policy Document Delivery (EPDD)

A
[Home](#) [Billing](#) [Claims](#)

Account Preferences

Paperless Delivery

With Paperless Delivery, you will receive an email notification whenever new policy documents or paperless bills are available on Citizen's myPolicy website.

Policy# 58001186

Paperless Policy and Billing documents Yes No

Is this the correct Email Address?
Test.test100@citizensfla.com Yes No

Acknowledgement

I certify that I am the first-named insured as listed on the policy and I elect to receive my personal Lines policy and billing documents electronically in lieu of my right to receive these documents by mail. An email will be sent to confirm your preference has been successfully recorded. A confirmation letter will be sent to your mailing address. I may request paper copies of these documents from Citizens at any time.

I understand that I may rescind my choice to receive documents electronically by unenrolling from Paperless Delivery on the *Account Preferences* screen.

I have read the Citizens [Terms and Conditions](#) for Paperless Delivery.

[Terms and Conditions](#) [Privacy Policy](#) [Citizens](#)
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