

Customer Experience (CX) Update

June 11, 2025

Jeremy Pope, Chief Administrative Officer
Cecile Latimore, Customer Experience & Advocacy Director



Policyholder Focus Groups (PFG) were implemented in July 2023 to foster customer engagement and improve customer experience by incorporating policyholder insights into change management, operational improvements, and strategic planning. PFG topics are selected based on customer experience data analysis or internal requests for customer feedback.

Prior Focus Group Sessions

Q1 2024: Claim Process
Q2 2024: Billing and Payments
Q3 2024: Cancellation/Nonrenewal Process
Q4 2024: myPolicy Functionality and Design
Q1 2025: Policyholder Education & Resources

Upcoming Focus Group Session

Q2 2025: *Customer Experience- Servicing Channels*

June 18, 2025



Citizens Strategic Imperative: Customer Experience

“Understand and enhance the customer experience by soliciting feedback, gauging satisfaction, and optimizing service capabilities and touchpoints.”

Voice of the
Customer
Survey

Policyholder
Focus Groups

Complaint
Analysis

Servicing
Channels

Using CX data, the following recommendations have been evaluated, prioritized, and ranked for potential implementation.

Policyholder Notifications

Enhance communication by automatically sending a general email notification to policyholders when additional document requests are issued to the Agent of Record (AOR). Provide a written notice to the insured that serves as a reminder notice regarding the pending non-renewal status.

Tailored Payment Options

Enable policyholders to enter a payment amount that meets or exceeds the minimum required down payment for the selected pay plan.

Cancellation/Non-Renewal Process

Assess the overall communication strategy for cancellation/non-renewal letters; including structure, method, and frequency of communication with policyholders and agents.

Self-Service Enhancements

Improve myPolicy usability and navigation, with key enhancements including expanded payment options and real-time policy updates.

Consumer and Policy Services 2024 Operational Update

Department Overview

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/or functions:

- Customer Care Center (CCC): Call Center and Live Chat
- Voice of the Customer Program (VoC): Customer Satisfaction Program
- Customer Correspondence Team (CCT)
- Policy Services
- Citizens Insurance Services: Internal Agency
- Catastrophe (CAT) Preparedness: Oversight of Catastrophe Response Centers and FNOL Call Center Deployment

2024 Operational Results



Customer Care Center

1,364,032

Calls Serviced



Customer Correspondence

25,281

Incidents Processed



Live Chat

15,115

Chats Serviced



Policy Services

672,687

Tasks Processed

Questions?

