

Customer Experience (CX) Update

November 19, 2025

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Customer Experience and Advocacy





Voice of the Customer (VoC) Program

The Voice of the Customer (VoC) Program enhanced survey administration, structure, and scoring, resulting in a more efficient survey process, increased response rates, and industry alignment.

Customer Care Center Survey

5 Survey Question

(Previously 12 questions)

**YTD Response
Rate**

7%

89%

Q1

88%

Q2

88%

Q3

**YTD Total
Score**

89%

Claims Survey

3 Survey Questions

(Previously 14 questions)

**YTD Response
Rate**

24%

83%

Q1

87%

Q2

86%

Q3

**YTD Total
Score**

85%

Managed Repair Program Survey

10 Survey Questions

(Previously 15 questions)

**YTD Response
Rate**

24%

82%

Q1

83%

Q2

82%

Q3

**YTD Total
Score**

82%

85% Target Goal across all survey types

Policyholder Focus Groups (PFGs) were implemented to foster customer engagement and enhance the customer experience by incorporating policyholder insights into change management, operational improvements, and strategic planning.

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
Q2 2025: Servicing Channels
Q3 2025: Onboarding Experience

Upcoming Focus Group Session

December 10, 2025

Citizens Property Surveys (Inspection)



Citizens' Strategic Imperative: Customer Experience

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

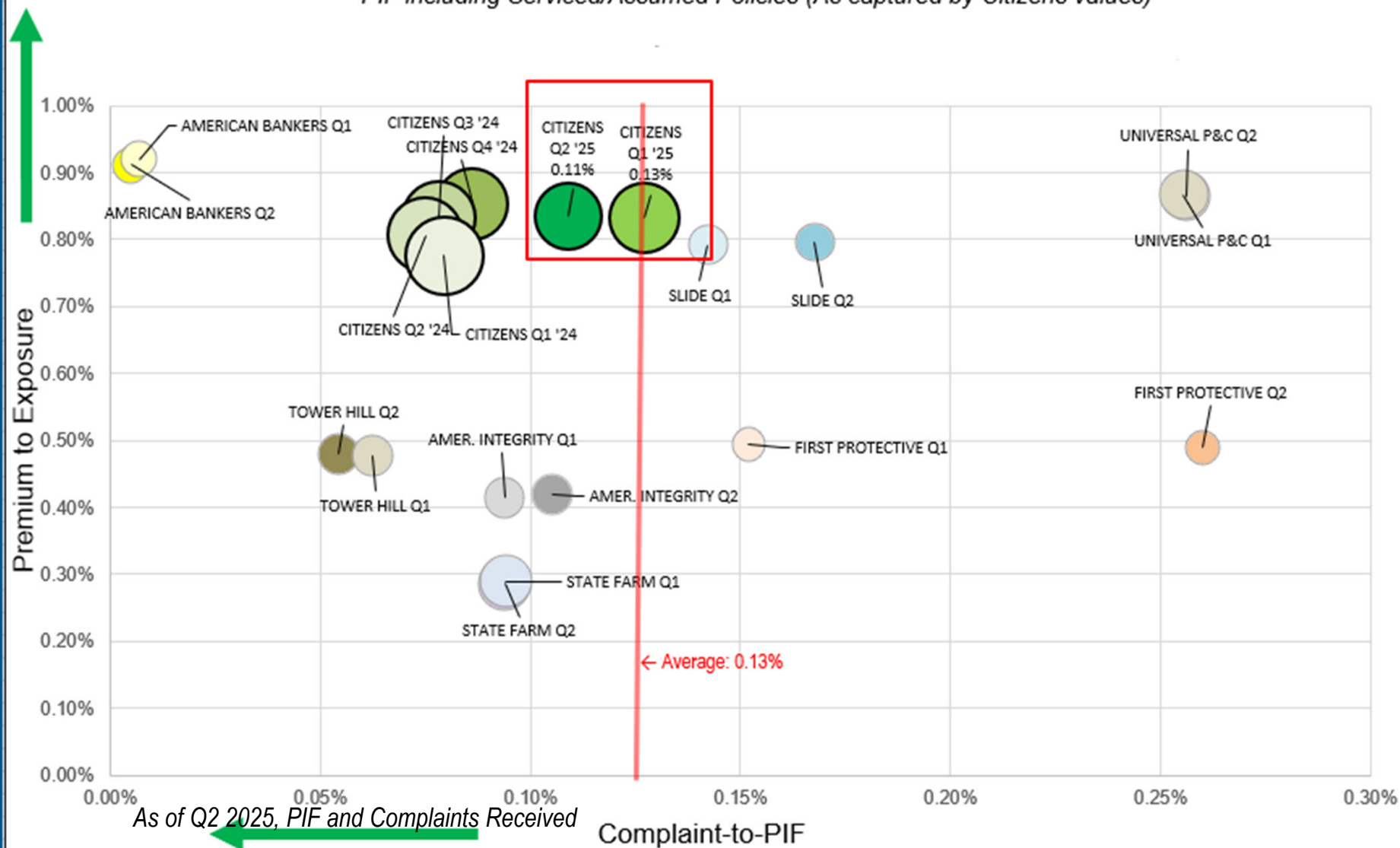
Complaint Market Comparison

Q1-Q2 2025

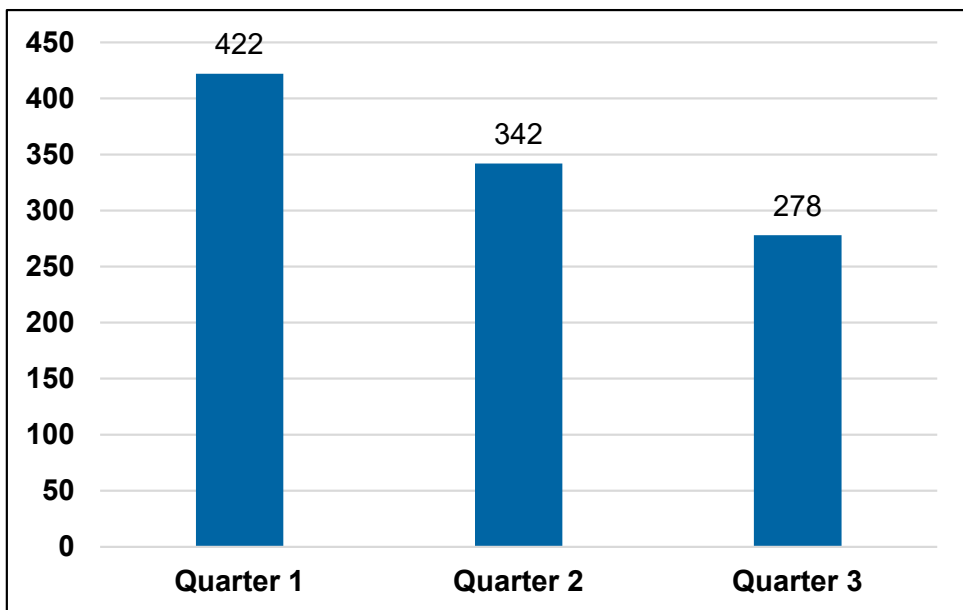
Florida Carriers with over 250,000 Policies in Force, Q2 vs. Q1 2025

Complaints-to-PIF, Premium-to-Exposure, PIF (Bubble Size)

PIF including Served/Assumed Policies (As captured by Citizens values)



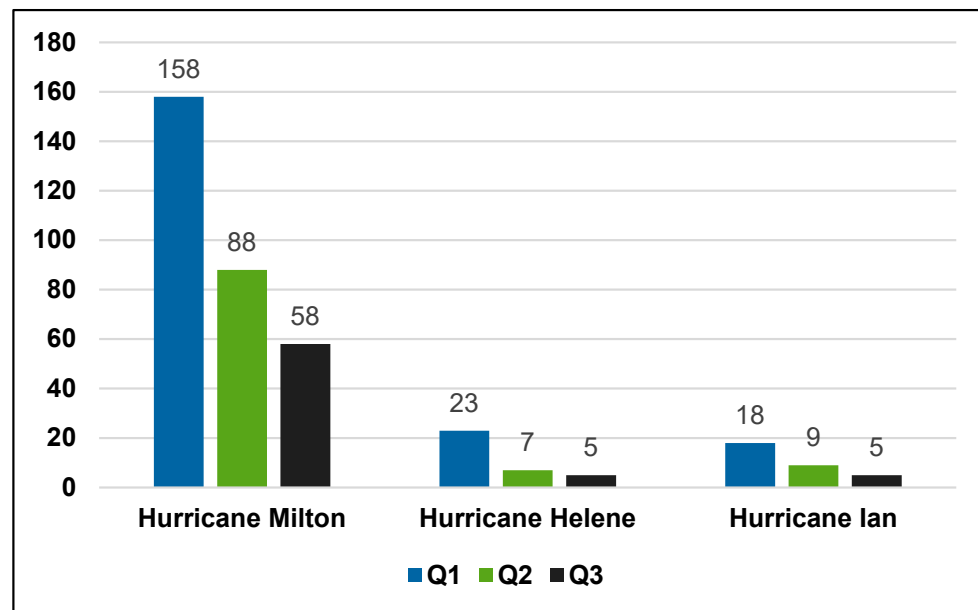
Overall Complaints



Top 5 – Overall Complaints

Information Requested (Claims)	14%
Claim Denial	14%
Cancellation/Nonrenewal	11%
Depopulation	7%
Claim Delays	7%

CAT-Related Complaints



Top 5 – CAT Related Complaints

Information Requested (Claims)	24%
Claim Denial	20%
Adjuster Response Time	12%
Unsatisfactory Settlement/Offer	12%
Claim Delays	10%

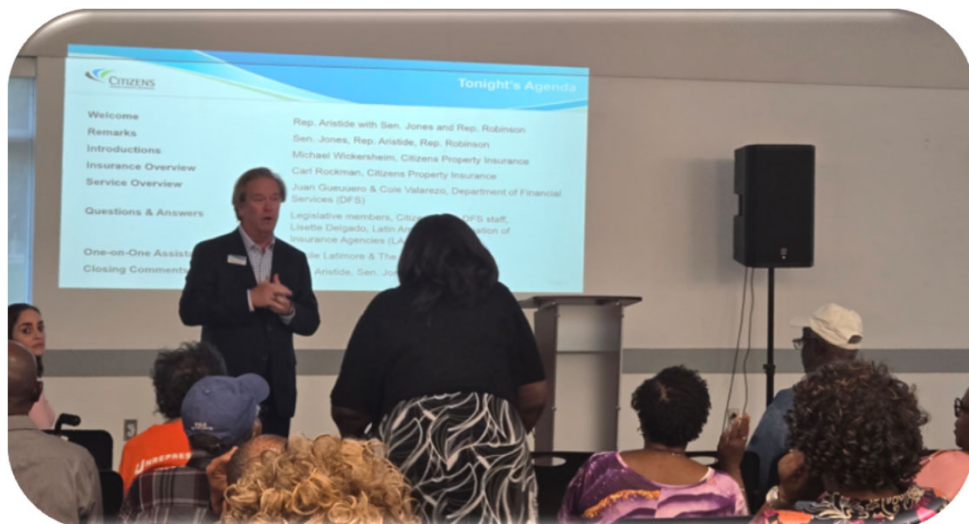
Customer Experience Insights by Feedback Channel

VoC Survey	Focus Groups	Complaint Analysis	Servicing Channels
• Pay Now QR Code • IVR Enhancements	• First-Time Homeowner FAQs • myPolicy Education	• Proof of Repair • myPolicy Log In Issues • myPolicy Enhancements	• myPolicy Claim Tracker • Language Preference for Policyholders

Enterprise CX Initiatives in Flight

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.

Depopulation Letter Revamp: Assess structural effectiveness, readability, and tone to enhance the overall communication experience for both policyholders and agents. Comprehensive evaluation of all Depopulation and Assumption letters to ensure clarity, consistency, and professionalism.



Location

- Miami Gardens, Florida

Elected Officials in Attendance

- Florida State Senator Shevrin D. "Shev" Jones
- Florida State Representative Wallace Aristide
- Florida State Representative Felicia Simone Robinson

Policyholder Assistance

- Depopulation Questions and Options
- Claim Questions
- Coverage Information

Participants

- 55 Policyholders attended

