

Customer Experience (CX) Update

June 10, 2026

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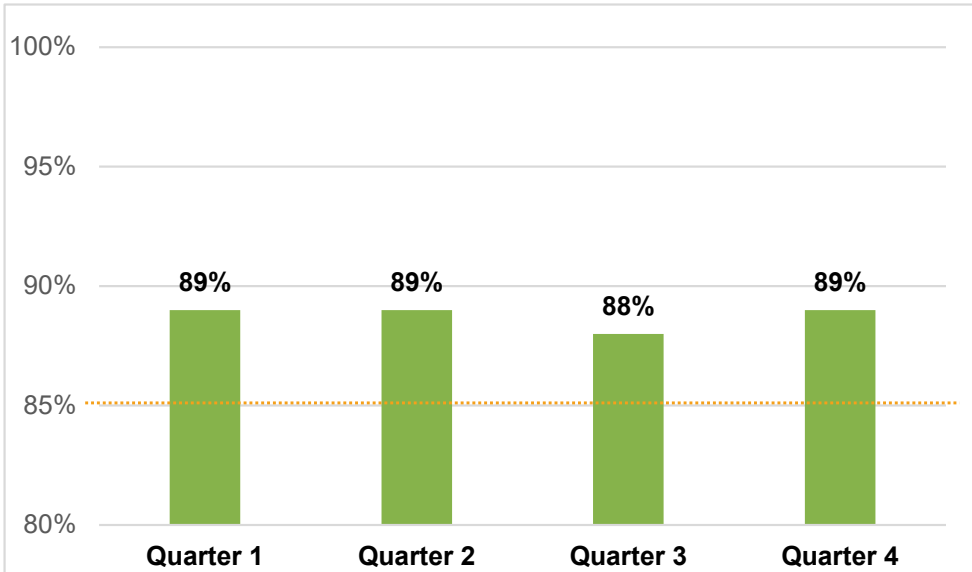


Voice of the Customer (VoC)

2025 VoC Survey Results

Throughout 2025, the Voice of the Customer program conducted 10,316 surveys, exceeding the required valid sample size across all survey types and ensuring high statistical reliability for customer insights.

Customer Care Center Survey



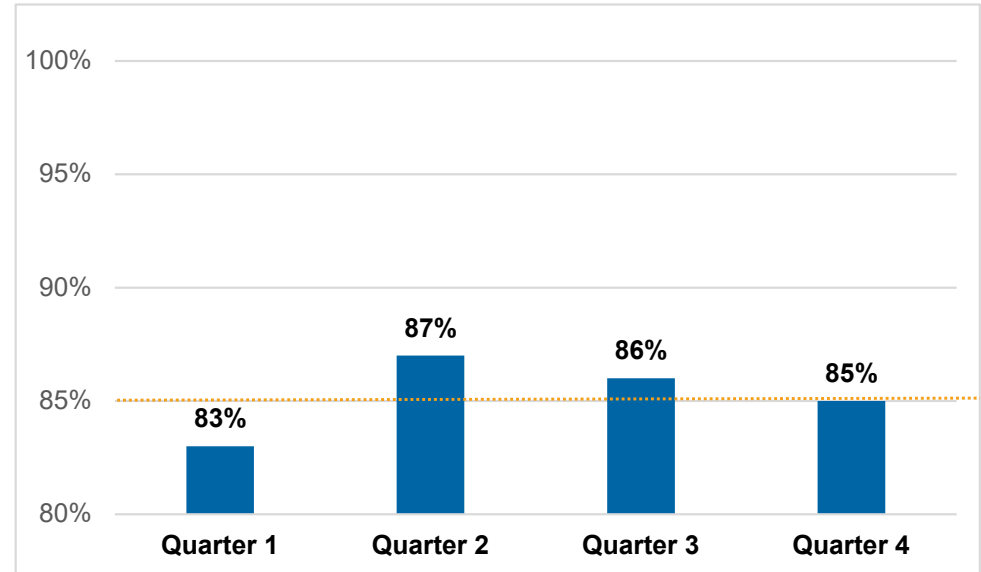
Overall Total Score

89%

Response Rate

7.1%

Claims Survey



Overall Total Score

86%

Response Rate

24.4%

Survey Goal 85%

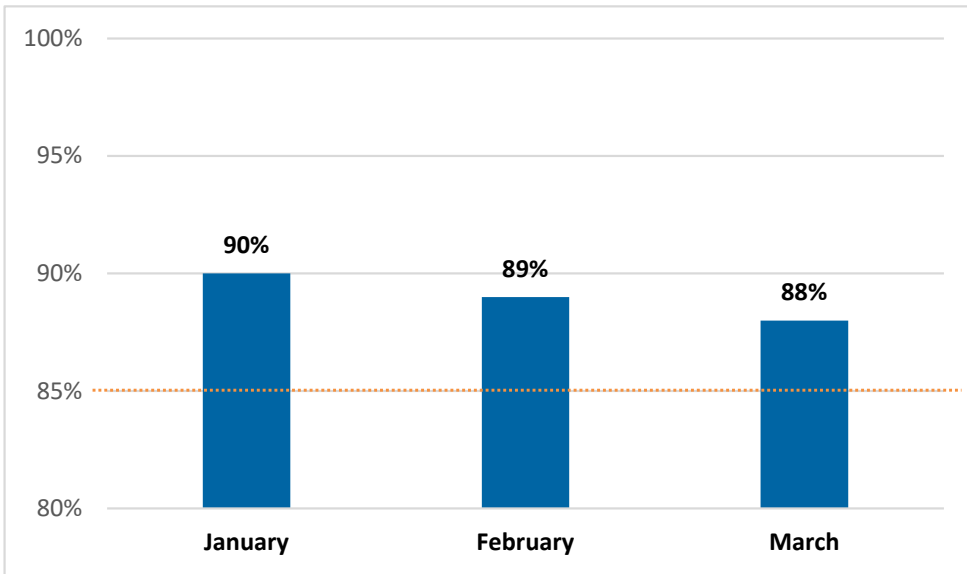


Voice of the Customer (VoC)

Q1 2026 VoC Survey Results

Throughout Q1, the Voice of the Customer program conducted 1,675 surveys, exceeding the required valid sample size across all survey types and ensuring high statistical reliability for customer insights.

Customer Care Center Survey



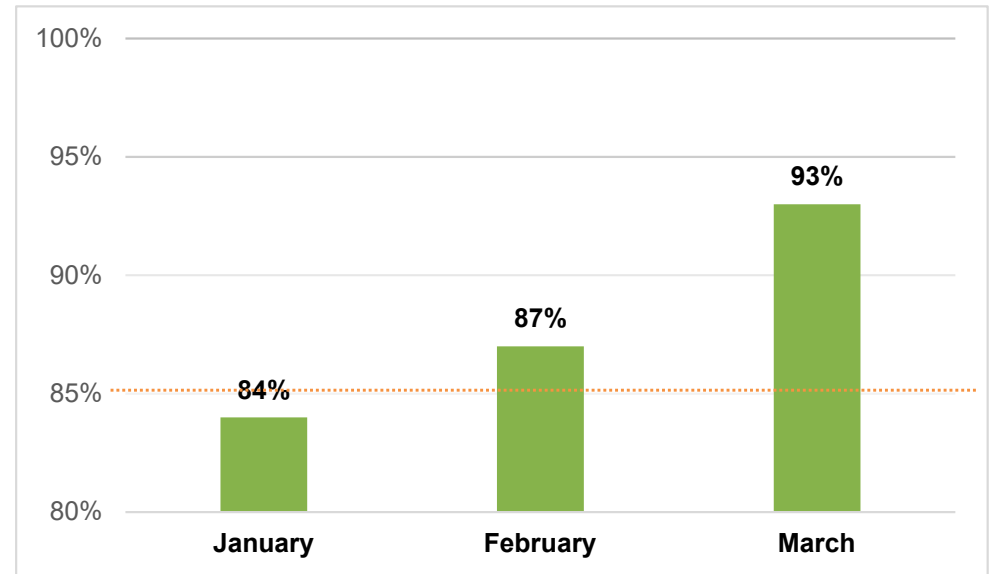
Total Score

89%

Response Rate

7.5%

Claims Survey



Total Score

87%

Response Rate

22.1%

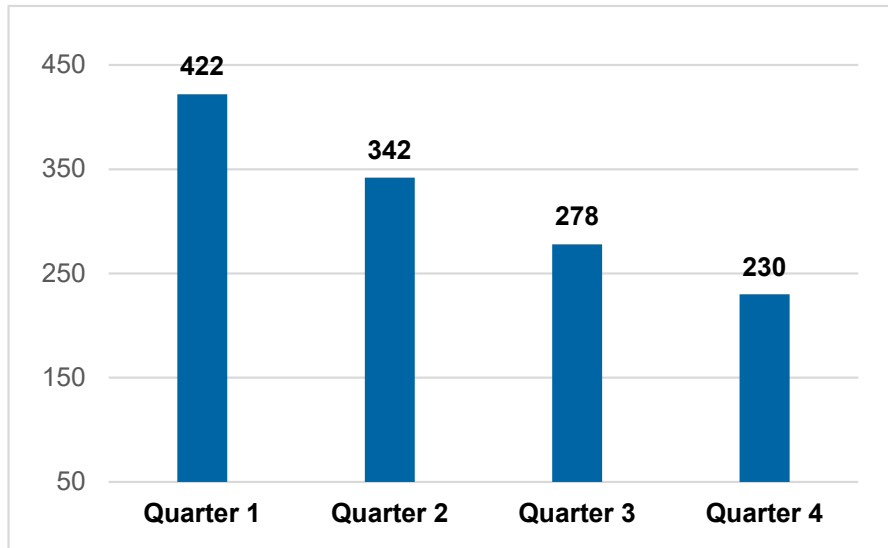
Survey Goal 85%



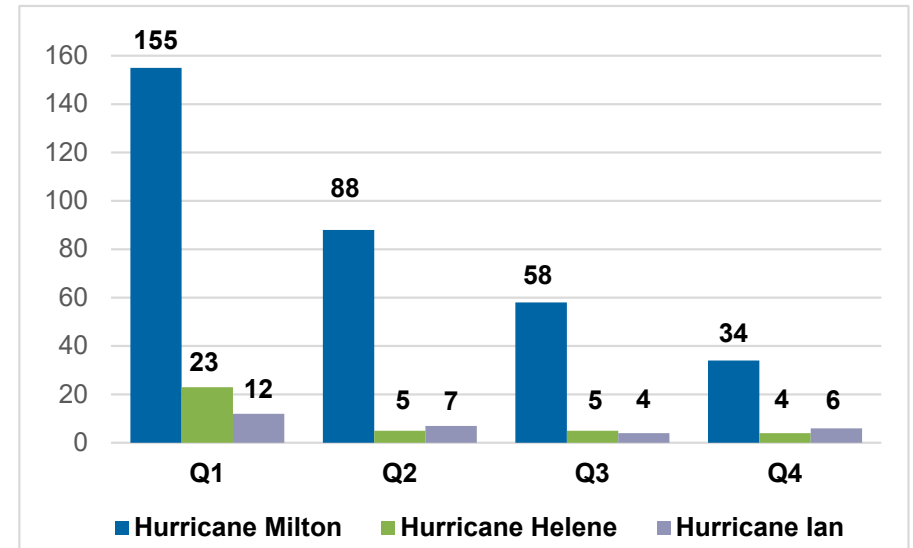
Customer Correspondence Team (CCT)

2025 Complaint Summary

Overall Complaints



CAT-Related Complaints



Top 5 – Overall Complaints

Information Requested (Claims)	15%
Claim Denial	13%
Cancellation/Nonrenewal	10%
Depopulation	9%
Claim Delays	6%

Top 5 – CAT Related Complaints

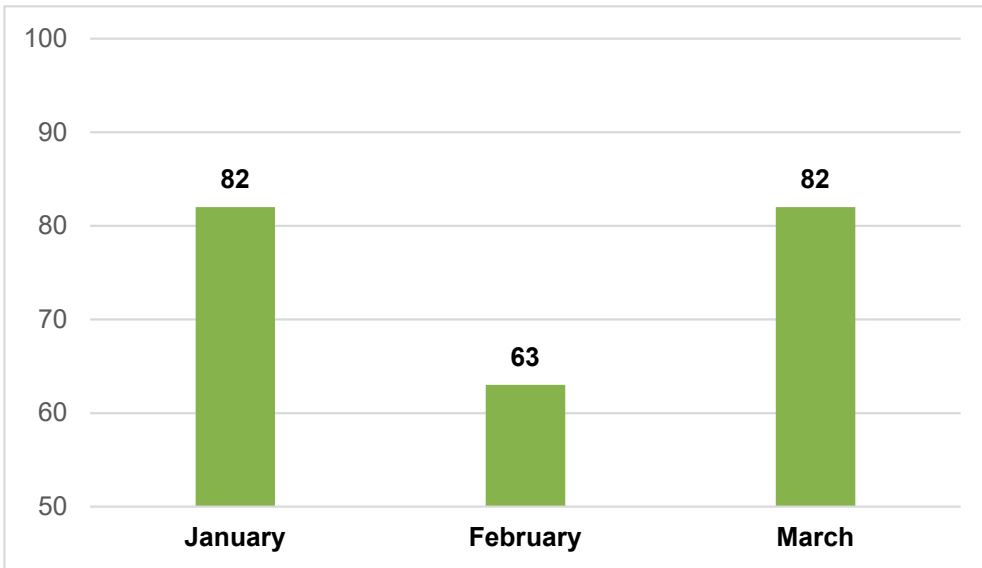
Information Requested (Claims)	28%
Claim Denial	21%
Adjuster Response Time	12%
Unsatisfactory Settlement/Offer	11%
Claim Delays	10%



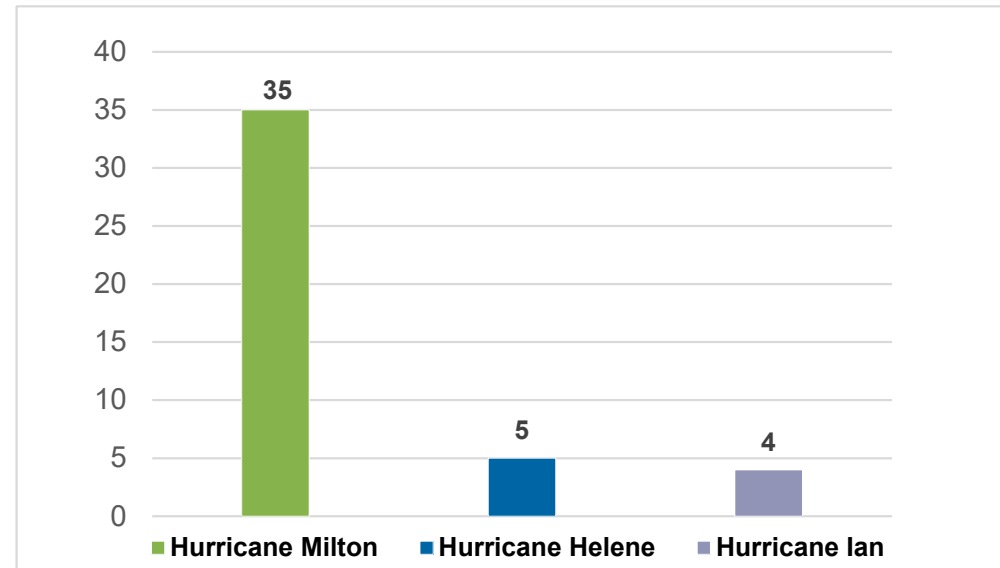
Customer Correspondence Team (CCT)

Q1 2026 Complaint Summary

Overall Complaints



CAT-Related Complaints



Top 5 – Overall Complaints

Claim Denial	15%
Information Requested (Claims)	12%
Depopulation	9%
Cancellation/Nonrenewal	7%
Agent Handling	6%

Top 5 – CAT Related Complaints

Information Requested (Claims)	26%
Claim Denial	19%
Claim Check Status	17%
Unsatisfactory Settlement Offer	13%
Coverage Question	4%



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 2025: Policyholder Education & Resources
- Q2 2025: Servicing Channels
- Q3 2025: Onboarding Experience
- Q4 2025: Underwriting Surveys
- Q1 2026: Citizens Flood Requirements

Upcoming Focus Group Session

June 25, 2026

Policyholder Notification Strategy



Citizens' Strategic Imperative: Customer Experience

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

Customer Experience Initiative Portfolio



Customer Experience (CX) Insights by Feedback Channel

VoC Survey	Focus Groups	Servicing Channels	Complaint Analysis
<ul style="list-style-type: none">• Agent Search: Language Visibility• Customer Life Event Alerts• Live Chat Survey Integration	<ul style="list-style-type: none">• Post- Survey Results Summary• Standardized Survey Policy Notes• Flood Education Enhancement	<ul style="list-style-type: none">• myPolicy Self-Service Enhancements	<ul style="list-style-type: none">• Post-Claim Closure Guidance

Enterprise Customer Experience (CX) Initiatives- In Progress

Additional Document Request (ADR) Process: Review stakeholder notifications, documentation requirements, and outreach workflows to identify visibility gaps, missed communications, and opportunities to reduce avoidable cancellations and improve efficiency.

Underwriting Survey Visibility: Evaluate uploading Citizens underwriting survey reports to the myPolicy portal and notifying policyholders when action is required to improve transparency and response times.

Flood Insurance Requirement: Assess the current flood insurance process across documentation, policyholder communications, agent training, educational materials, and digital visibility to identify inconsistencies and opportunities for improvement.

myPolicy Login Page Enhancements: Enhance the myPolicy login experience to improve usability, reduce customer friction, and strengthen digital self-service adoption.

Questions?

