

# Introduction to Expanded Self Service Capabilities

Consumer Services Committee

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# Introduction

- Expand Self Service Capabilities serves as a key strategic initiative for 2017.
- **The Opportunity:** Citizens self-service capabilities and associated transaction volumes are well behind industry benchmarks for policyholders.
- **The Goal:** Provide users with capabilities that, upon first use, become their preferred method for transacting business with Citizens.
- **The Audience:** Adjusters, Agents, Policyholders, Prospective Customers, with a focus on Policyholders.

# Industry Snapshot: Data & Trends

- 27% of customers would prefer to self-serve with carriers if offerings improved.<sup>1</sup>
- Customer interaction preferences continue to change, with Gen Y increasing to 27% in 2015 from 21% in 2011.<sup>2</sup>
- As of 2015, roughly 78% of carriers offered claim reporting online, 77% via a mobile device.<sup>3</sup>
- As of 2015 over 7.5 billion active smartphones existed, with the average smartphone user spending 4.7 hours a day on their device.<sup>3</sup>

# Citizens Opportunities – Policyholder Focus

Self Service Capabilities	Benchmark Data	Citizens Current State
Report a Claim	78% <sup>1</sup>	0%
View Claims Status	22% <sup>1</sup>	0%
Print Policy Documents	N/A	0%
Pay Bills Electronically	78% <sup>1</sup>	22%
Track Customer Interactions w/Portal	21% <sup>2</sup>	0%
Integrate Portal w/Customer Relationship Management (CRM) system	9% <sup>2</sup>	0%

Roughly 30 capabilities currently indexed and being assessed based on organizational fit, economic factors and customer usage rates.

<sup>1</sup>2013 Ward Group Underwriting Profitability – Personal and Farm Lines |

<sup>2</sup>2015 Ward Group Advanced Analytics Practices Report

# A Self Service View of the Future



**Mary**  
A Citizens  
Policyholder

**Mary's Mobile  
Device**



"It looks like a pipe broke, I need to report a claim via Citizens portal!"

**Guided  
Assistance**



"Mary, since you have new water damage, would you like to schedule an extraction service?"

**Dynamic  
Form**



"Just complete and sign the authorization form and we'll dispatch someone immediately."

**SMS Text  
Message**



"Water Extraction Tasking Co. has been dispatched. Arrival time - 1 hour or less."

**Mary**



# High-Level Timeline



**2017**

***Targets:***

- Within currently approved budget
- Customer Portal feasibility study.
  - Paperless policy document delivery feasibility study and implementation timeframe identified.
  - Develop capability inventory and assess for economic impact, organizational and strategic fit.
  - Implement low-cost/complexity features to current systems.
  - Implement new features resulting from in-flight projects (e.g., electronic payment vendor replacement).

**2018**

***Targets:***

- Customer Portal implementation (based on feasibility study recommendation).
- Higher cost/complexity features and new services/systems based on capacity, economic-driven prioritization.

**2017:** Within currently approved budget.

**2018:** Pending budget approval.

