

# Update on Expansion of Self Service Capabilities

Consumer Services Committee  
September 2017

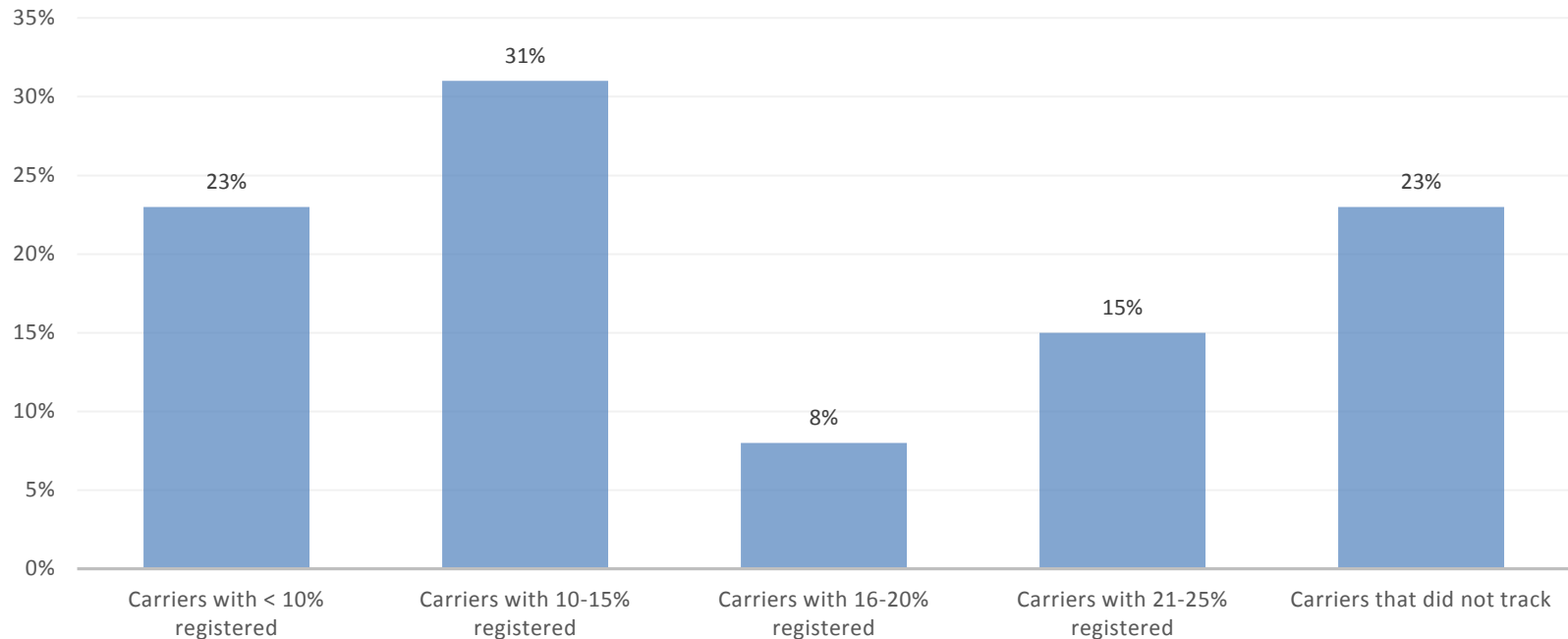


# Self Service Overview

- **Recent Self-Service Improvements** - Update on recent and upcoming improvements that Citizens has made in expanding self-service capabilities.
- **Additional Short-Term Opportunities** - Provide an overview of additional short-term tactical opportunities planned to further expand Citizens' self-service capabilities.
- **Long-Term Strategic Opportunities** - Provide an overview of strategic long-term potential self-service opportunities.

# Florida Market Digital Self-Service Overview

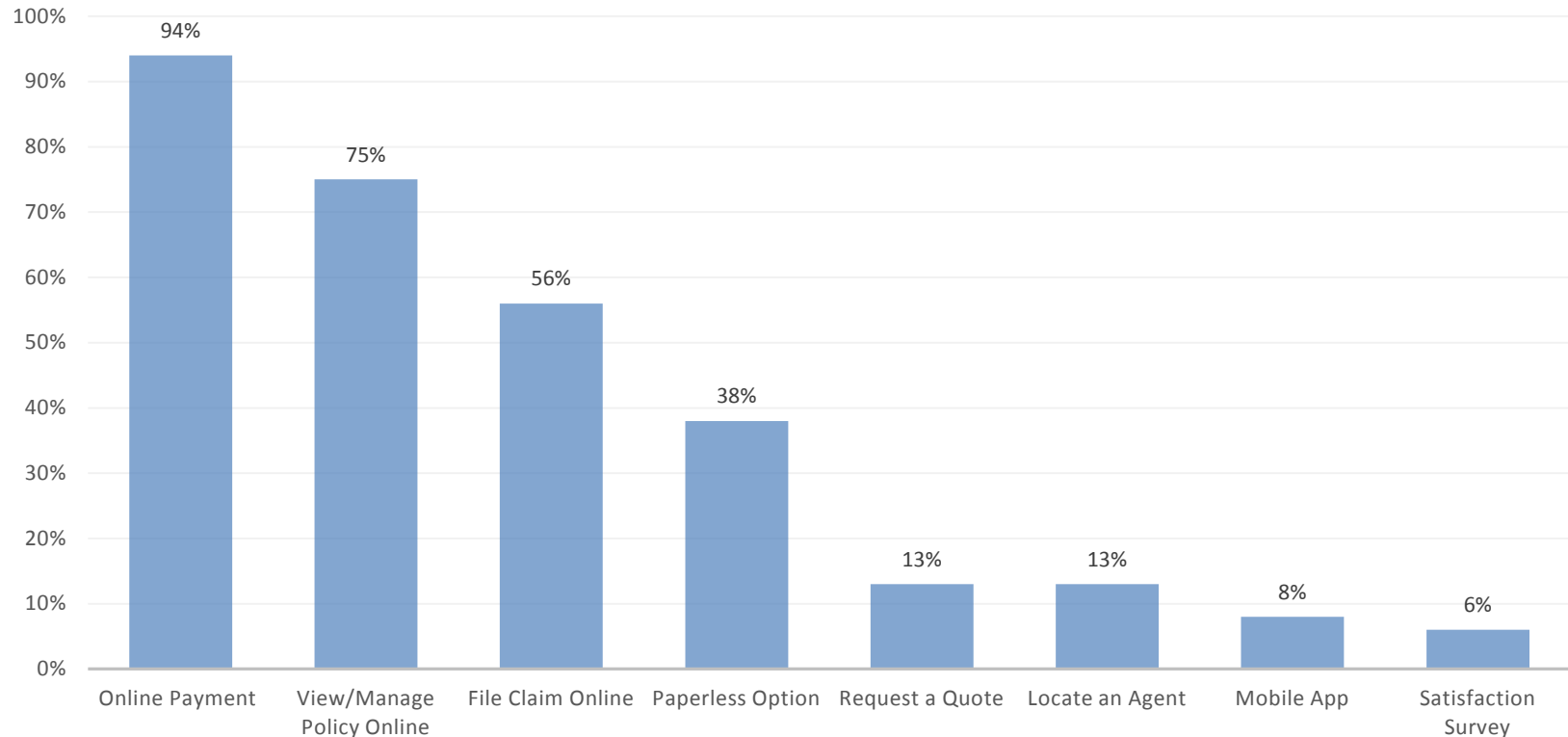
## Percentage of Policyholder Registered for Online Capabilities



**Sample size and response:** 17 carriers were contacted for information regarding their current offerings for Customer Self-Service. 13 carriers provided information. (~ 75% response rate)

# Florida Market Digital Self-Service Overview

## Common Self-Service Features Across Carriers



**Sample size and response:** 17 carriers were contacted for information regarding their current offerings for Customer Self-Service. 13 carriers provided information. (~ 75% response rate)

# Recent/Upcoming Self-Service Changes

## Enhanced Electronic Payment Capability

| Capability   | Current | New                        |
|--|---------|----------------------------|
| Policyholder ability to make electronic premium payments via existing customer portal for personal lines                                 | ✓       | ✓<br>No Change             |
| Agent ability to make electronic payments for personal lines and commercial lines  | ✓       | ✓<br>No Change             |
| Policyholder ability to make premium payments on personal lines policies via telephone self service                                      | ✓       | ✓<br>No Change             |
| Ability to make <i>one-time/non-registered user</i> payments via Citizens external facing website for both personal and commercial lines |         | ✓<br><b>New as of 9/9*</b> |
| Immediate communication of payment information to Citizens' billing systems from all electronic payment sources                          |         | ✓<br><b>New as of 9/9*</b> |

\* Ready for release – subject to Citizens Hurricane Irma Response



# Recent/Upcoming Self-Service Changes

## Enhanced Telephone Self Service

| Capability  | Current | New                          |
|---|---------|------------------------------|
| Policyholder inquiry for policy information for personal lines  | ✓       | ✓<br>No Change               |
| Policyholder inquiry for invoice amounts, due dates and policyholder ability to make premium payments for personal lines policies                           | ✓       | ✓<br>No Change               |
| Policyholder ability to make premium payments on personal lines policies via telephone self service   | ✓       | ✓<br>No Change               |
| Implementation of new Citizens Interactive Voice Response System with a design that provides for an improved customer experience and voice enabled commands |         | ✓<br><b>New as of 10/31*</b> |

\* Ready for release – subject to Citizens Hurricane Irma Response

# Priority/Effort Definitions

Before moving into the full self-service initiative review, the next couple of slides provide the definitions for *Priority* and *Effort*.

| Priority      | Description  |
|---------------|--|
| <b>High</b>   | <ul style="list-style-type: none"><li>• Provides significant value to customers in terms of enhancing their ability to self serve and has the potential to significantly reduce call center volume</li><li>• Has the potential for significant cost savings for Citizens</li><li>• Necessary to meet our mission of providing levels of customer service that are comparable to the standards of the private market</li></ul>  |
| <b>Medium</b> | <ul style="list-style-type: none"><li>• Provides moderate value to customers in terms of enhancing their ability to self serve and has moderate potential for reduction in number of calls to Citizens' Customer Care Center and agents</li></ul> OR <ul style="list-style-type: none"><li>• Has the potential for moderate cost savings for Citizens</li></ul> AND <ul style="list-style-type: none"><li>• Necessary to meet our mission of providing levels of customer service that are comparable to the standards of the private market</li></ul> |
| <b>Low</b>    | <ul style="list-style-type: none"><li>• Necessary to meet our mission of providing levels of customer service that are comparable to the standards of the private market</li></ul>   |

# Priority/Effort Definitions

| Level of Effort | Description   |
|-----------------|---|
| <b>Large</b>    | <ul style="list-style-type: none"><li>• Procurement required</li><li>• No existing systems functionality in place to leverage</li><li>• Major architectural changes required</li><li>• Significant IT and other business units involvement</li></ul>                      |
| <b>Medium</b>   | <ul style="list-style-type: none"><li>• Procurement required</li><li>• Existing functionality of current systems can be leveraged</li><li>• Minor architectural changes required</li><li>• Moderate IT and other business units involvement</li></ul>                     |
| <b>Small</b>    | <ul style="list-style-type: none"><li>• No procurement required</li><li>• Existing functionality of current systems can be leveraged</li><li>• Architecturally aligned or minor adjustments required.</li><li>• Minimal IT and other Business units involvement</li></ul> |



# Self-Service Initiatives

## Tactical Short-Term Initiatives

| Name  | Description  | Priority | Size   | Current Status   | Procurement Needed? |
|---|--|----------|--------|------------------|---------------------|
| <b>Enhanced Electronic Payment</b>                  | <ul style="list-style-type: none"> <li>Adding capability to make <i>one-time</i> payments via the external Citizens website for both personal lines and commercial lines</li> <li>Immediate communication of payment information to Citizens billing systems from all electronic payment sources.</li> </ul> | High     | Large  | <b>In-Flight</b> | Yes Completed       |
| <b>Enhanced Telephone Self-Service Capabilities</b> | <ul style="list-style-type: none"> <li>New Interactive voice response system and user centric design improvements which enables an improved policyholder experience.</li> </ul>  | High     | Medium | <b>In-Flight</b> | Yes Completed       |
| <b>Electronic Document Delivery</b>                 | <ul style="list-style-type: none"> <li>Provide capability for documents to be distributed to external parties (e.g., policyholders) electronically</li> </ul>  | High     | Small  | Short Term       | No                  |
| <b>Web-based Policyholder Choice</b>                | <ul style="list-style-type: none"> <li>Provide policyholders with web-based ability to choose potential depopulation carrier</li> <li>Provide ability of policyholder to opt out of the takeout process.</li> </ul>  | Medium   | Small  | Short Term       | No                  |

# Self-Service Initiatives

## Tactical Short-Term Initiatives (cont.)

| Name  | Description  | Priority | Size  | Current Status                               | Procurement Needed? |
|---|--|----------|-------|--|---------------------|
| <b>Web-based Policyholder Contact Info Update</b> | <ul style="list-style-type: none"><li>• Provide policyholders with the web-based ability to update their contact information</li></ul>   | Medium   | Small | Short Term                                   | No                  |
| <b>Electronic/Digital Signature</b>               | <ul style="list-style-type: none"><li>• Provide capability to digitally manage and streamline electronic and digital signature workflows for end-to-end document-based transactions. Feasibility Study Stage</li></ul> | Medium   | Large | <b>In-Flight</b><br><b>Feasibility Stage</b> | Yes                 |

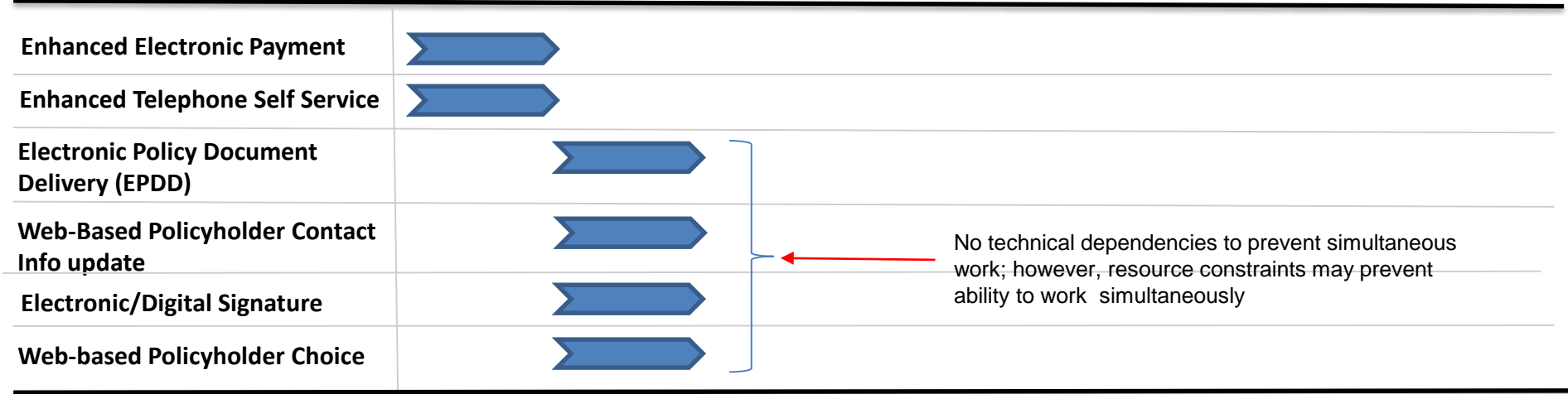
# Self-Service Initiatives

## Long-Term Strategic Initiatives

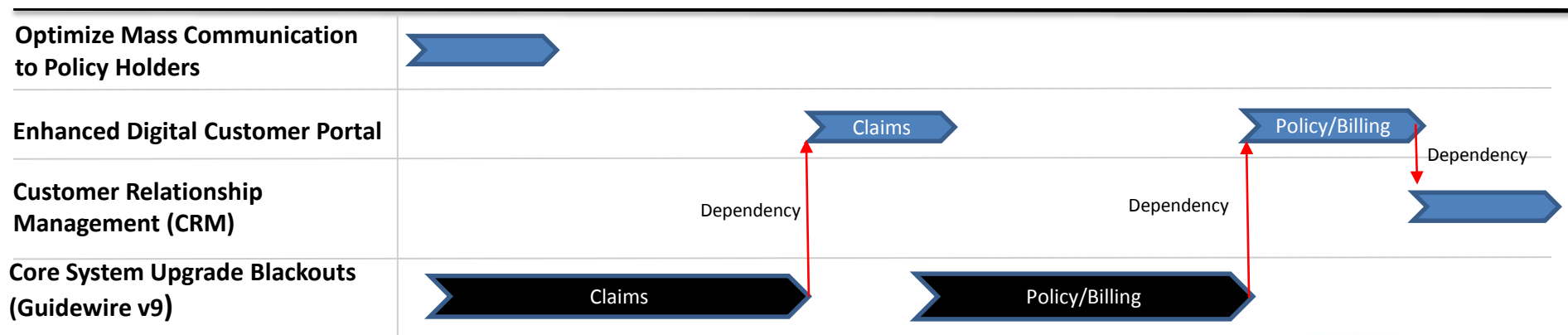
| Name  | Description   | Priority | Size  | Current Status                       | Procurement Needed? |
|---|---|----------|-------|--------------------------------------|---------------------|
| <b>Optimize Communications to Policyholders</b> | <ul style="list-style-type: none"> <li>Automation of geographically targeted communications.</li> <li>Ability to text message communications</li> </ul>   | Low      | Small | Long Term                            | Unknown             |
| <b>Enhanced Digital Customer Portal</b>         | <ul style="list-style-type: none"> <li>Provide a customer self-service platform to further expand capabilities for claims, billing and policy transactions such as First Notice of Loss.</li> </ul>   | High     | Large | <b>Long Term</b><br><b>In-Flight</b> | Yes                 |
| <b>Customer Relationship Management</b>         | <ul style="list-style-type: none"> <li>Provides Citizens the ability to manage customer interactions (“Customer Journey”) with Citizens via a centralized platform. This includes customer portal, telephone, live chat, direct mail, marketing campaigns, social media and service calls.</li> </ul> | High     | Large | Long Term                            | Yes                 |

# Initiative Sequencing

## Tactical Short-Term Approach and Sequencing



## Long-Term Strategic Sequencing



**Note: Intended to show sequencing only, not start date or duration**

# Prioritization

## Other initiatives that are being prioritized in alignment with Self-Service:

1. Core policy systems upgrade (Guidewire v9)
2. Completing our Enterprise Resource Planning (ERP) implementation
3. Agency Self-Service Portal
4. Projects related to mitigating water loss and Assignment of Benefits (AOB) issues
  - a) Implementation of the Managed Repair Program (MRP)
  - b) Projects related to reducing Loss Adjusting Expenses (LAE) for litigated claims