

Consumer & Policy Services Operational Update

Consumer Services Committee

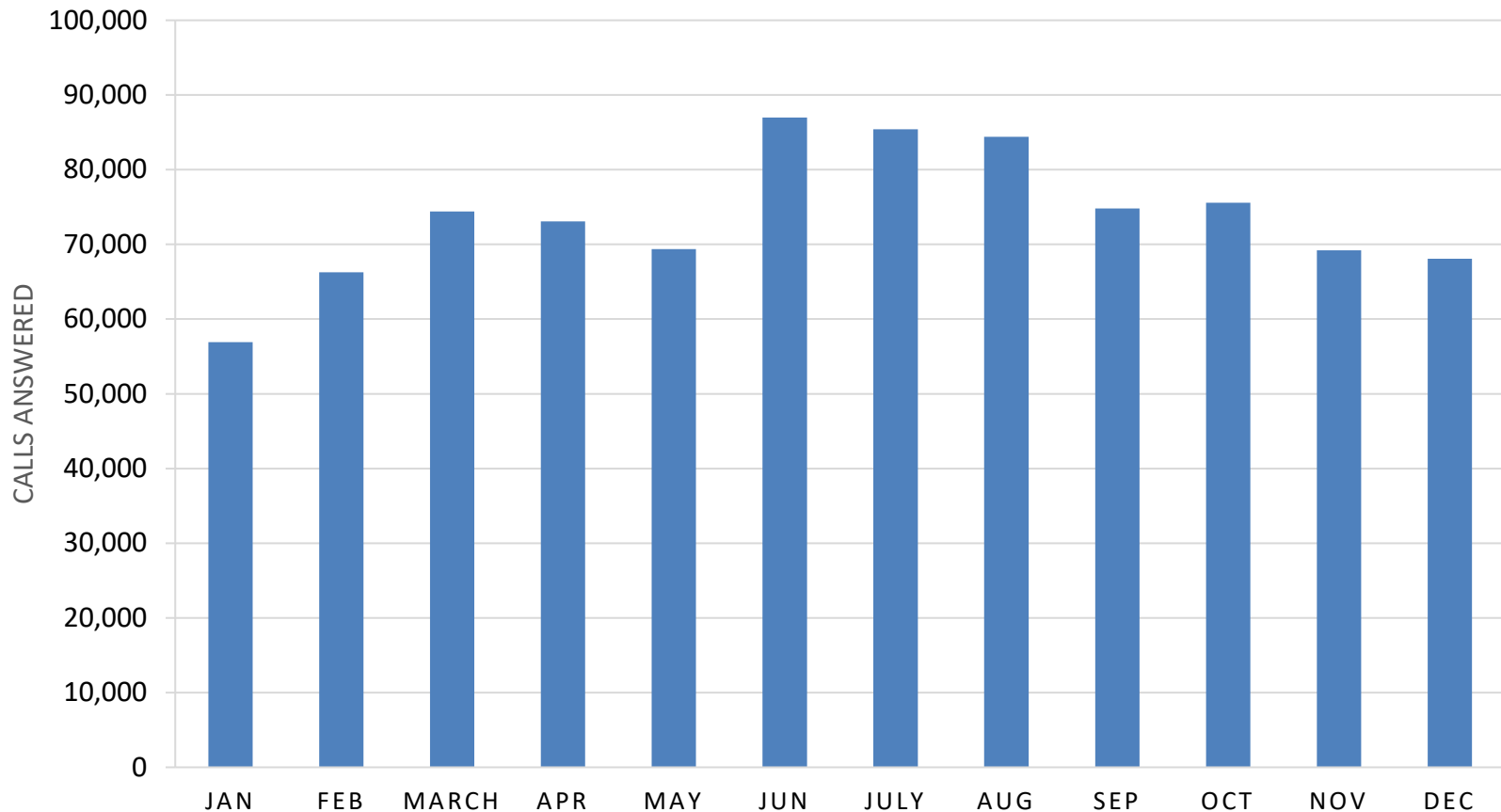
March 2, 2022

Jeremy Pope
VP, Customer Experience



2021 Customer Care Center Volume

The Customer Care Center serviced 884,541 phone calls. Team achieved a 96.46% quality average in 2021.



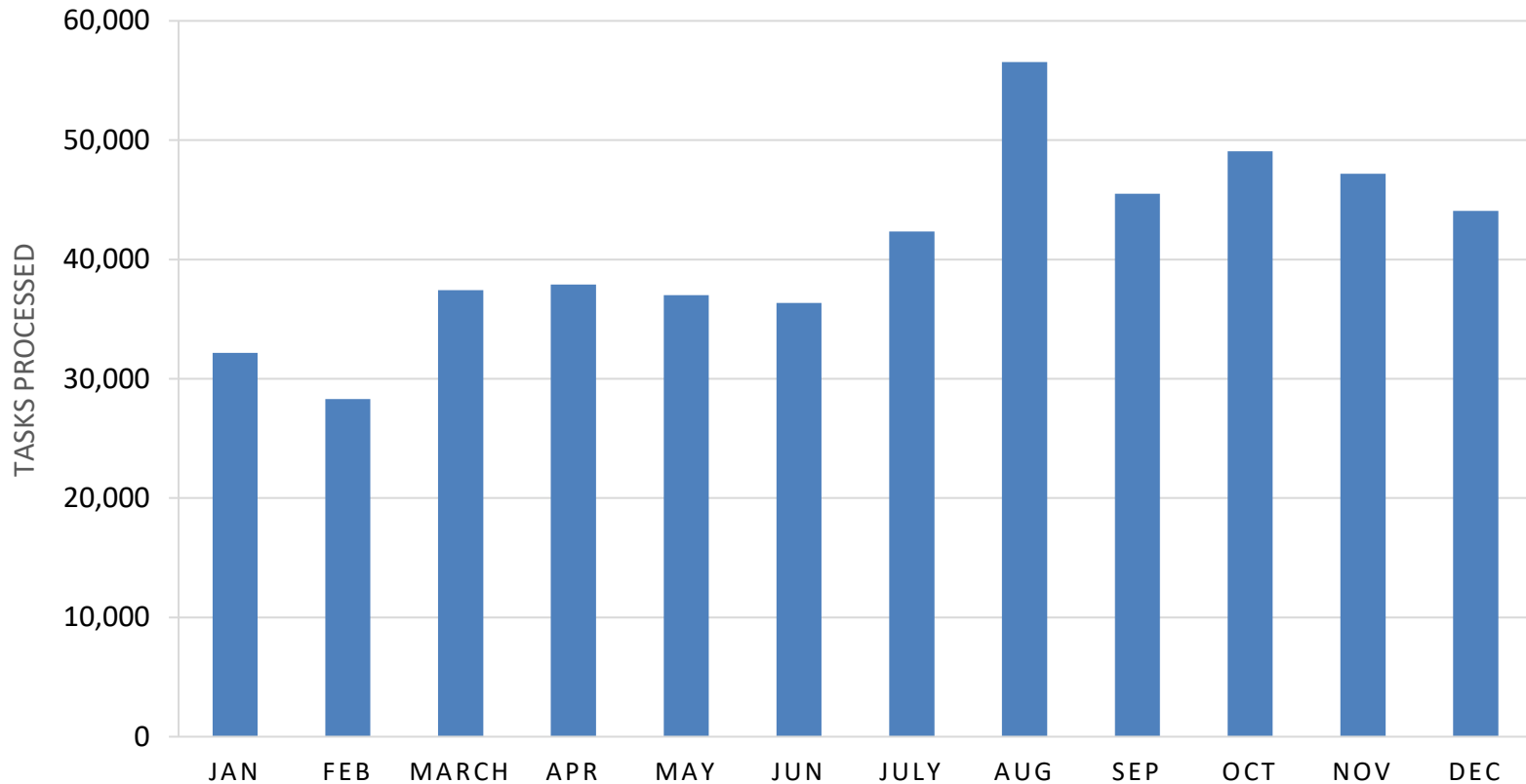
2021 Top Disposition Codes

Each call is coded with a disposition code, which captures the nature of the inquiry.

1. New Business/Policy Changes
2. Policy Status Inquiry
3. Cancellation/Non-Renewal
4. Payment and Billing
5. Underwriting Request Follow-up

2021 Policy Services Volume

Policy Services processed 493,843 tasks which help to prep and expedite underwriting cycle times. Team achieved a 99.10% quality average in 2021.

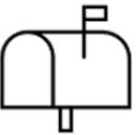


Correspondence Channels



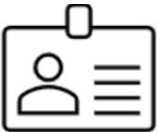
Email

Emails received through our website's *Contact Us* feature or in response to a Citizens generated email communication are responded to within a 5 business day turnaround time.



Mail

Direct mail inquiries or complaints are forwarded to the CCT for processing and response within 10 business days.

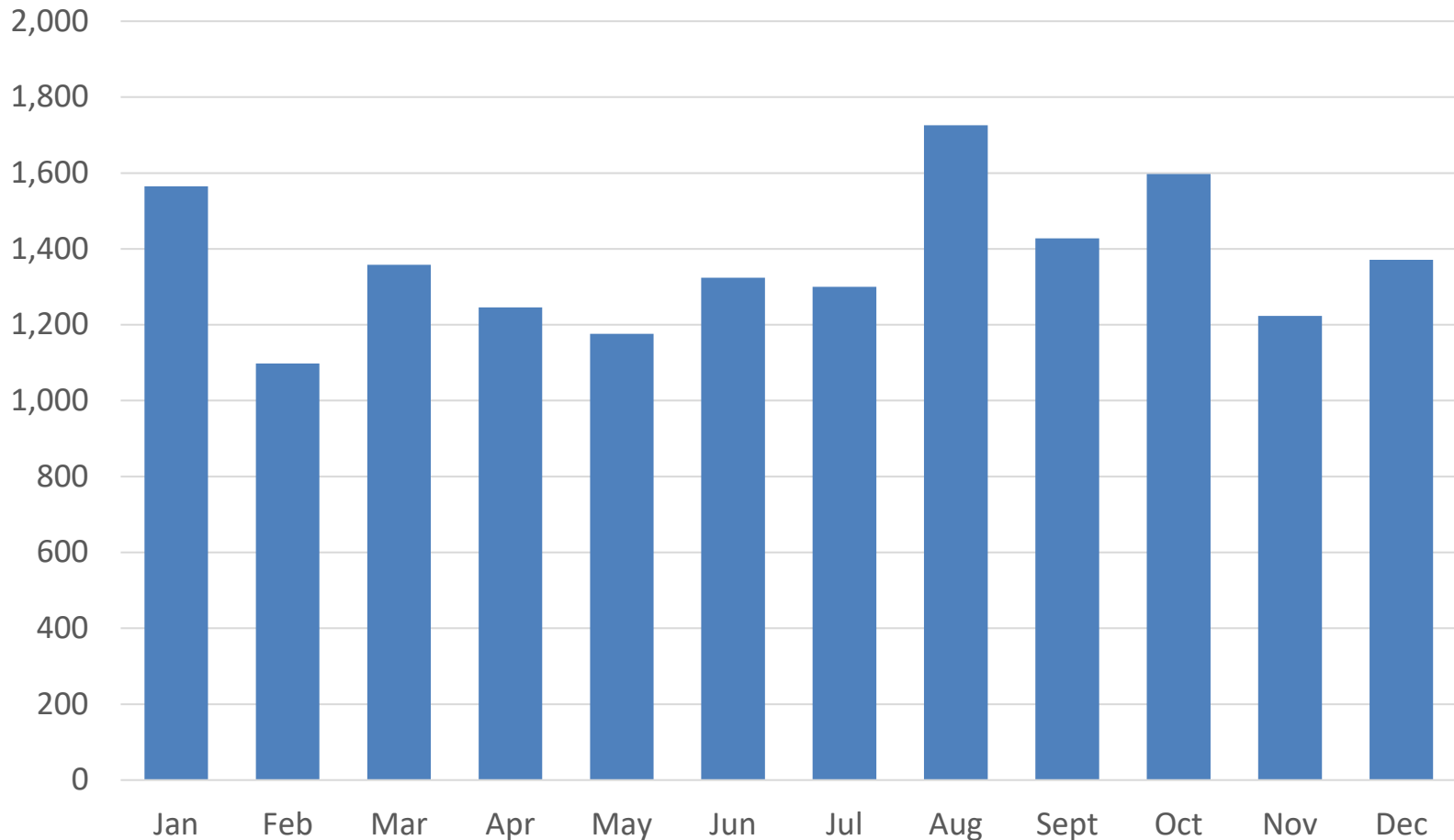


Employees

When a Citizens' employee receives a consumer complaint, the complaint is emailed to the CCT for processing within 5 business days. If the correspondence is a written letter, the original letter must also be forwarded.

2021 Customer Correspondence Volume

The CCT processed a total of 16,412 incidents.





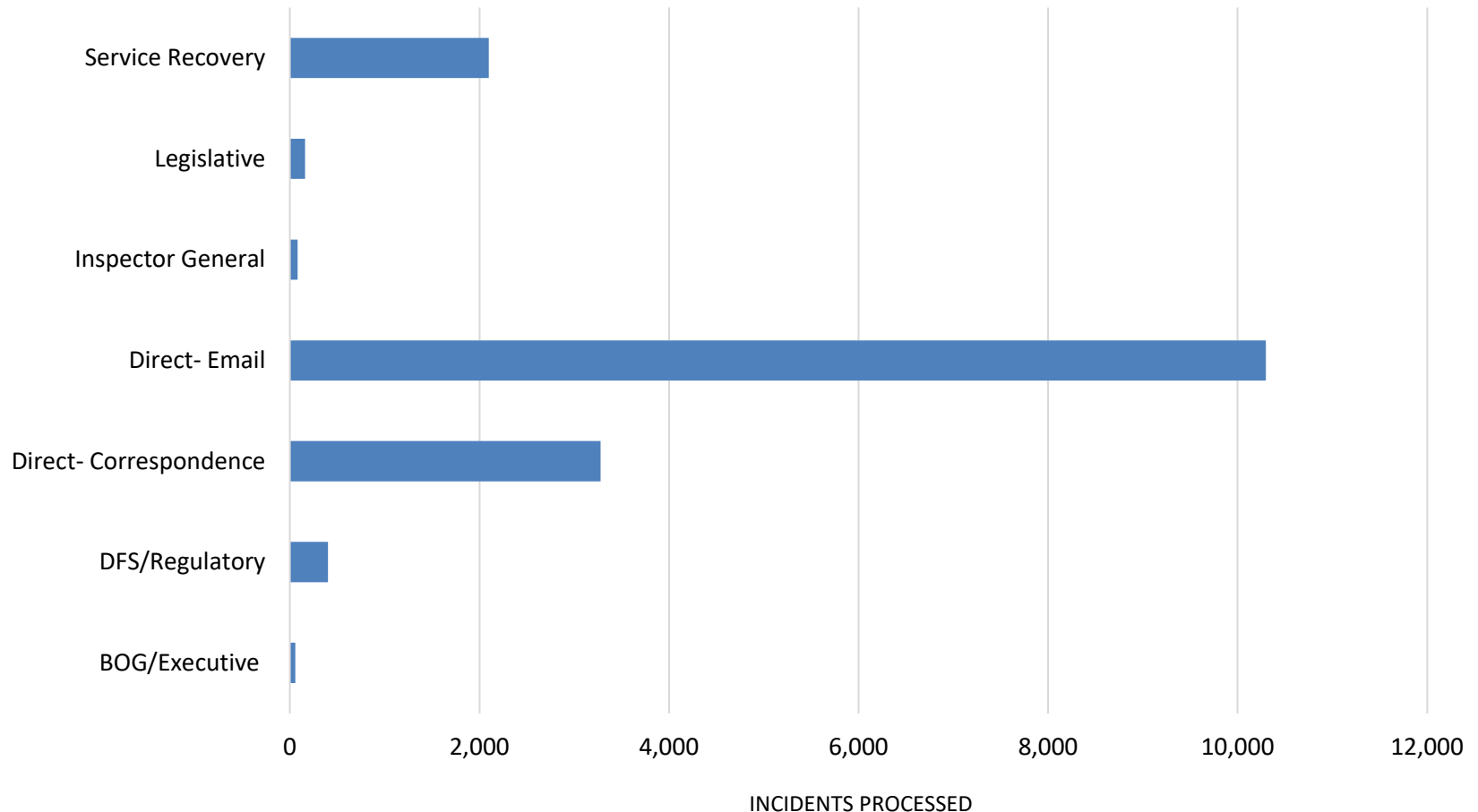
2021 Top Disposition Codes

Each request is coded with a disposition code, which categorizes the nature of inquiry or complaint.

1. Payment and Billing
2. Cancellation/Non-Renewal
3. Underwriting
4. Information Requested
5. Agent

2021 Correspondence Origin Summary

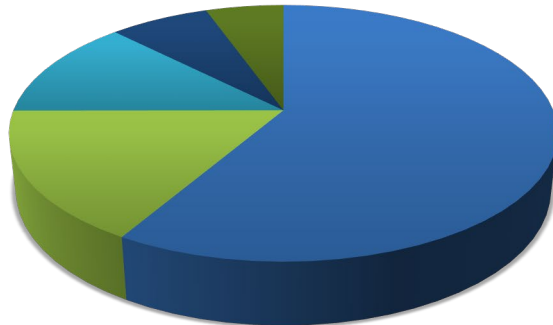
The CCT processed correspondence received through the following origins.



2021 Complaint Summary

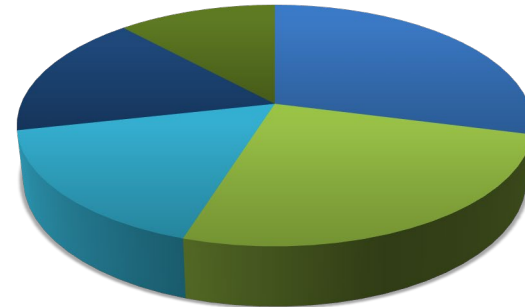
The CCT processed a total of 868 complaints in 2021; 627 Non-Claims and 241 were Claims related. The top disposition codes for these complaints are listed below.

Top Disposition Codes (Non-Claims)



- Cancellation/NonRenewal/Insured Request
- Payment & Billing
- Underwriting
- Information Requested
- Agent

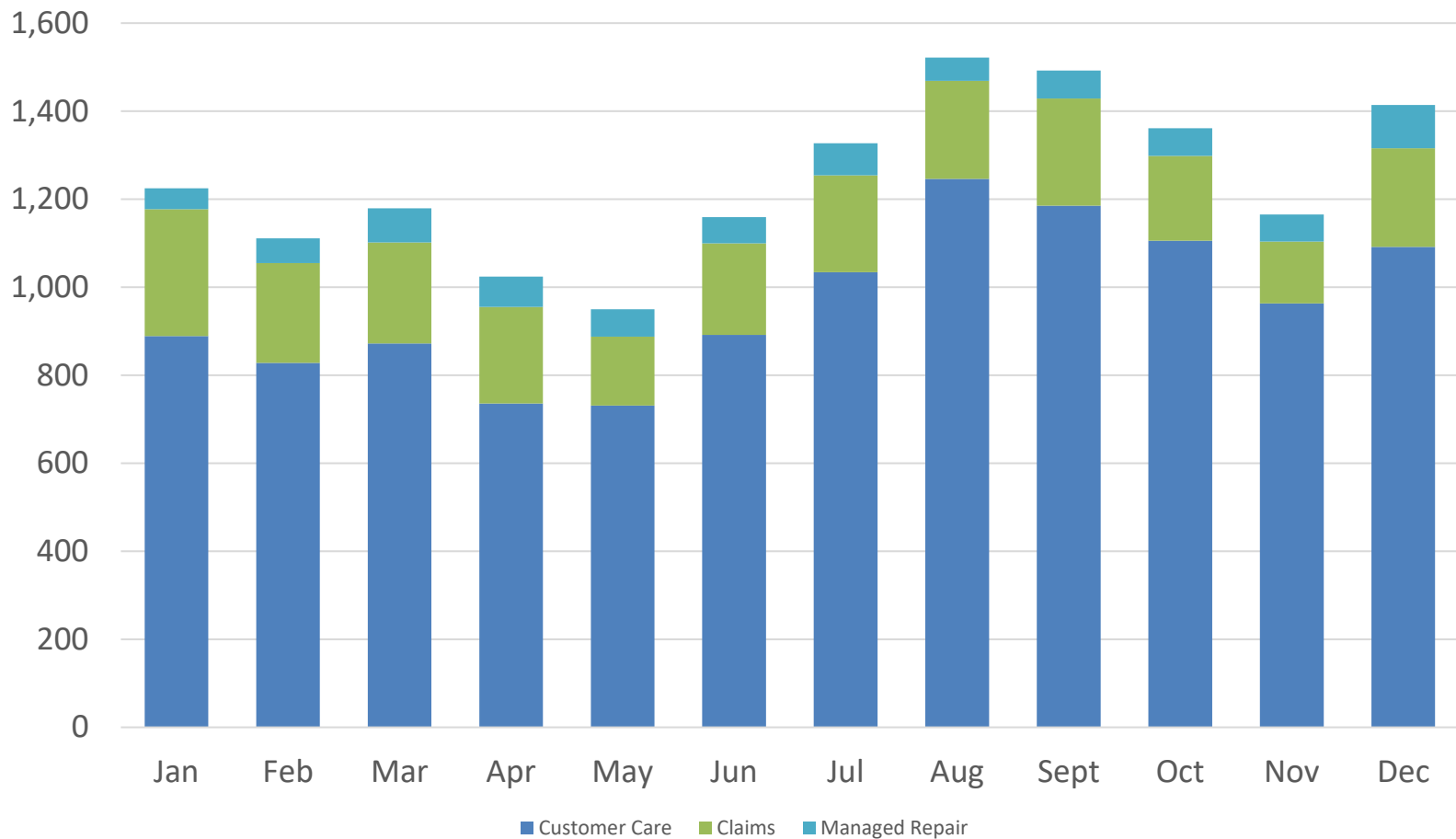
Top Disposition Codes (Claims)



- Denial of Claim
- Information Request
- Delays
- Unsatis. Settlement
- Civil Remedy Notification

2021 Voice of the Customer Survey Volume

The VoC completed a total of 14,929 surveys.



2021 Voice of the Customer Surveys

Average Customer Satisfaction Scores

Customer Care



Claims



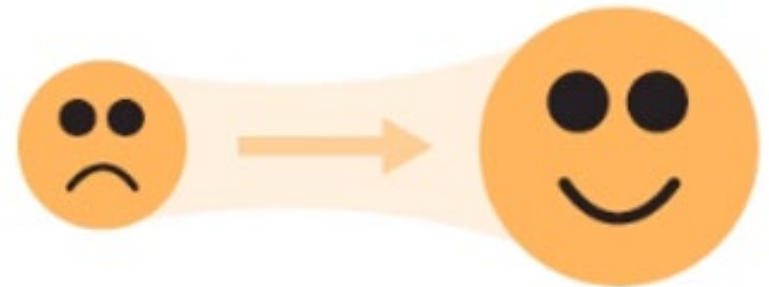
Managed Repair



Citizens Overall



Service Recovery Incidents



23% of surveys resulted in Service Recovery opportunities with **2,384** incidents researched to ensure a recovered customer experience.