Consumer & Policy Services Overview

Consumer Services Committee

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Department Overview

Consumer and Policy Services provides support for internal and external stakeholders, with an emphasis on bringing visibility to the overall customer experience.

Consumer and Policy Services includes the following business units and/or functions:

- Customer Care Center (CCC): Call Center and Live Chat

- Voice of the Customer Program (VoC): Customer Satisfaction Program

- Customer Correspondence Team (CCT)

- Policy Services

- Citizens Insurance Services: Internal Agency

- Workforce Management (WFM): Staffing & Analysis for Call Centers

- Operational Planning and Support

- Catastrophe (CAT) Preparedness: Oversight of Catastrophe Response Centers and FNOL Call Center Deployment

Customer Care Center

Call center that handles inbound calls from agents, policyholders and third parties regarding residential and commercial policies, first notice of loss (FNOL) reporting and the Florida Market Assistance Plan (FMAP).

The Customer Care team helps callers understand the overall insurance process and sets appropriate expectations to enhance the customer experience.

- Citizens' toll-free numbers 866.411.2742 (Policyholder) and 888.685.1555 (Agents)

  - Customer Care (Monday-Friday, 8 a.m.-5:30 p.m.)

  - Claims: Report a claim/status of a claim (24/7)

- Florida Market Assistance Plan: 800.524.9023 (Monday-Friday, 8 a.m.-5:30 p.m.)

Voice of the Customer (VoC) Program

The Voice of the Customer Program is a comprehensive Customer Satisfaction Program which was designed to capture the Voice of the Customer.

- **Customer Care Center** – November 3, 2014

- **Claims** – January 5, 2015

The goal of the Customer Satisfaction Program is to solicit feedback from the policyholder population, which enables Citizens to accomplish the following:

- Build a more customer-centric culture across the organization

- Gauge operational performance

- Improve business performance

- Improve business processes

Voice of the Customer (VoC) Program

Surveys are conducted by a dedicated VoC team and customer participation is voluntary

Survey Question Categories

- The Customer's Experience

- Citizens' Representative/Adjuster/Contractor

- Citizens' Overall

- Verbatim Responses

Service Recovery

- Oversight and analysis of the process through which a service opportunity is transformed into an improved experience.

  - Survey questions with "dissatisfaction" ratings prompt a Service Recovery alert.

  - Survey alerts are referred to the Customer Correspondence Team for research and review

  - Agent Education and Internal Coaching

Policy Services

Policy Services serves as a technical resource within the organization to analyze, validate and amend policy information, and support other initiatives impacting Consumer and Policy Services' staff as well as Citizens' consumers, agents and other stakeholders.

- Reviews and accurately processes endorsements, including premium and non-premium bearing endorsements in accordance with underwriting guidelines.

- Performs initial triage and analysis, providing end user support including documenting workarounds, if applicable.

- Gathers, organizes, and exchanges information with other units within the organization to facilitate the resolution of agent and consumer issues.

Citizens Insurance Services (Internal Agency)

An internal agency was established to service policyholders in the event the servicing agent is no longer able to or eligible to fulfill the responsibilities of an agent of record.

- Services policyholder needs as an agent.

- Effectively responds via the telephone and/or in writing to concerns of both internal and external customers.

- Evaluates Citizens Insurance Services renewals and certain endorsements for acceptability in accordance with company guidelines and standards, utilizing underwriting and risk management techniques.

Customer Correspondence Team (CCT)

The Customer Correspondence Team (CCT) responds to all written communications. Florida Statute requires that Citizens maintain specific methods for responding to and resolving consumer complaints as described in our *Corporate Complaint Policy and Procedure* and *Policyholder Declaration of Rights*.

The CCT is responsible for coordinating and administering the consumer complaint process, which includes the following steps:

- Handling and responding to all policyholder written complaints and inquiries received by Citizens, including Legislative, Regulatory, Claims, OIG, and Executive complaints or inquiries directed to Citizens' President and CEO, senior leadership and BOG members.
- Policy information research for complaints or inquiries received via social media, as established in Citizens' Corporate Policy and Procedure
- General customer and agent complaints and inquiries received through the *Contact Us* option on the Citizens website, written correspondence, or as referred internally.
- Processing of Service Recovery alerts received from the VoC Program
- Maintaining a complete record of all written complaints and inquiries received using Citizens' Correspondence Handling and Tracking System (CHATS)

Workforce Management

Workforce management (WFM) is an integrated set of processes to optimize the productivity. WFM involves effectively forecasting labor requirements as well as creating and managing staff schedules to accomplish a task.

- The goal is to provide business owners with continuous analysis around tactical and strategic planning efforts, ultimately driving higher performance outputs.

- Workforce Management-supported business units include
    - Customer Care Center
    - Citizens Insurance Services
    - Policy Services
    - Voice of the Customer Program (VoC)
    - Customer Correspondence Team (CCT)
    - Underwriting (Personal and Commercial Lines)
    - Claims (Catastrophe)

Workforce Management Functions

Forecasting & Scheduling

- Provides accurate and timely forecasts for phone and production volumes, as well as strategic capacity plans and recommendations to leadership.

- Monitors real-time, intraday volume and staffing to support each business unit's service level goals.

- Supports scheduling of all planned time off and offline activities for staff.

Staffing Analysis/KPI Validation

- In partnership with business leadership, develops and monitors standard practices to ensure consistency and efficiency across departmental units.

- Provides capacity planning for staffing requirements.

Performance Tracking

- Provide and analyzes performance data. Makes recommendations and necessary adjustments to ensure service and efficiency standards are met.

- Provides historical reports and analysis to drive performance outputs and increase efficiencies.

Operational Planning and Support

Provide project portfolio management, project tracking, and data analysis within Consumer and Policy Services. At an enterprise level, the team provides guidance, input, data, and reporting focused on the customer experience. Functions include:

- Managing departmental project portfolio

- Facilitating the intake of ideas and prioritizing items for implementation

- Project Management support for departmental projects

- Tracking and status updates for departmental and enterprise projects

- Assisting department leaders with coordinating deliverables for enterprise projects

- Providing data, reports, analyses, and insights to business partners

- Creating and maintaining databases and end-user applications

- Business level Interactive Voice Response (IVR) design and maintenance

Customer Experience Strategy

Customer Experience Strategy will be focused on bringing greater visibility surrounding consumer issues and seek opportunities to improve the overall customer experience through various servicing channels. Specifically, this strategy will help Citizens:

- Develop formal strategic measurable campaigns that focus on the utilization, increased adoption and initiating of customer programs/initiatives according to the strategic objectives of the organization. These initiatives seek to improve the customer experience either through improved efficiencies, effectiveness and/or satisfaction.

- Provide servicing solutions that expand and enrich current and future servicing channels

- Research and analyze industry data, best practices and trends from various sources

- Provide recommended benchmarks to assist with gauging the overall customer experience

- Provide guidance for customer survey options by providing best practices for survey design, survey delivery methods and survey reporting in understanding the customer experience

First Notice of Loss (FNOL) Call Center

The First Notice of Loss Call Center plays a critical part in the overall response during a catastrophe. The FNOL Call Center supports taking an FNOL, answering claim-related inquires and directing policyholders to open Catastrophe Response Centers (CRC).

Preparation Activities:

- Confirm FNOL vendor's capacity for upcoming storm season including identification of potential sites for activation during a CAT.

- Perform stress testing of primary and contingent/supplemental FNOL vendors to identify opportunities.

- Conduct refreshing training with existing vendors, focused on call scripting, call flow and procedures.

- Reiterate established manual workflows in the event of a system outage.

Catastrophe Response Center (CRC)

The Catastrophe Response Center (CRC) serves as the face and voice of Citizens in the aftermath of major disasters. The CRC is the arm of the Citizens Catastrophe Operations that is visible in the community and is a true test of our commitment to providing superior customer service.

Preparation Activities:

- Annual recruitment of volunteers throughout the organization.

- Facilitate annual training with volunteers to ensure understanding of their commitment to policyholders during storm season and outline their roles and responsibilities.

- Coordinate with IT-Field Services and Facilities to identify changes/updates to CRC equipment.

- Conduct annual Mock CRC testing to identify any areas of improvements and test any new technology supporting the CRC. Confirm CRC supply inventory.

- Modify training materials and CRC manuals with any updated procedures.

- Ongoing engagement with Facilities, IT-Field Services and VMAP to ensure preparedness ahead of storm season.

Consumer & Policy Services

Customer Experience Update

Customer Care Center

1,386,266

Calls Serviced

2024 Year-to-Date: 540,157

Customer Correspondence

24,731

Incidents Processed

2024 Year-to-Date: 10,385

Live Chat

8,286

Chats Serviced

2024 Year-to-Date: 6,077

Policy Services

812,418

Tasks Processed

2024 Year-to-Date: 301,731

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Policyholder Focus Group

In alignment with our Customer Experience (CX) Strategy, Citizens implemented Quarterly Policyholder Focus Groups in July 2023.

Purpose

- Formally seek customer feedback ahead of designing and implementing solutions and/or processes.

- Develop a formalized routine around customer engagement efforts to gather important feedback.

- Provide an alternative method of gathering feedback in addition to the Voice of the Customer program.

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

Policyholder Focus Group Topics

Q3 2023 *Digital Adoption*	• Gain insight from our policyholders on their use and registration experiences with consumer portals, paperless delivery preferences and specific feedback on the myPolicy portal.
Q4 2023 *Depopulation Letter and Process*	• A general discussion around the Depopulation communication packet (private market offer letter and support materials) and the actions required to complete the process.
Q1 2024 *Claim Process Journey*	• Use intelligence to identify and prioritize action items to improve the customer experience, including status and communication opportunities, and identify potential process changes.
Q2 2024 *Payment and Billing Options*	• To gain insight from our policyholders on a variety of topics related to premium payment plans, payment methods, notifications, and related issues.

Questions