

Customer Service

The Citizens Way

2007



Welcome



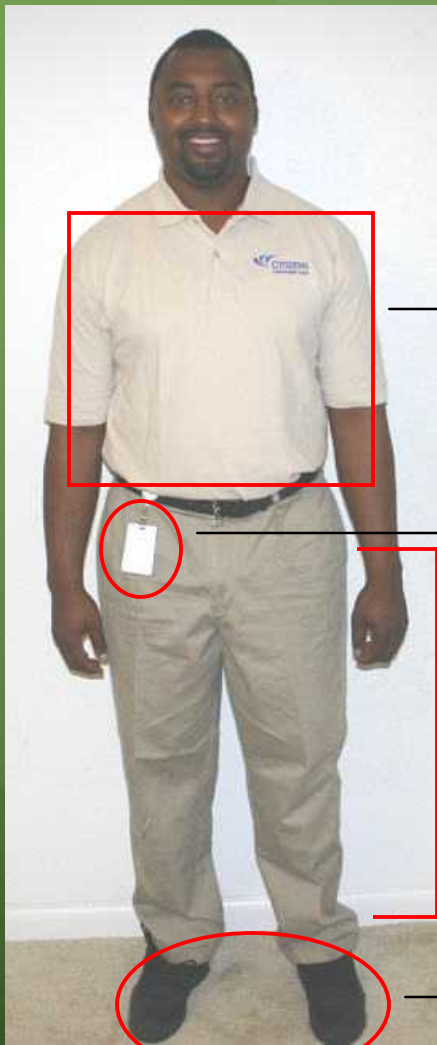
Appearance

h Standards:

- œ Clean and Neat
- œ No Jeans/Shorts
- œ All shoes to be closed toe and heel
- œ No hats without the Citizens Logo
- œ Must have Citizens ID



Anatomy of Proper Appearance



Citizens Polo Shirt

Citizens ID
Badge

Khaki Pants

Closed toe/heel
Shoes



Anatomy of Improper Appearance



Wearing a visor/cap that does not have the Citizens logo

Shirt is not the approved Citizens polo and is un-tucked

Jeans Not allowed

Wearing Open Toe/Heel Shoes



Citizens Image

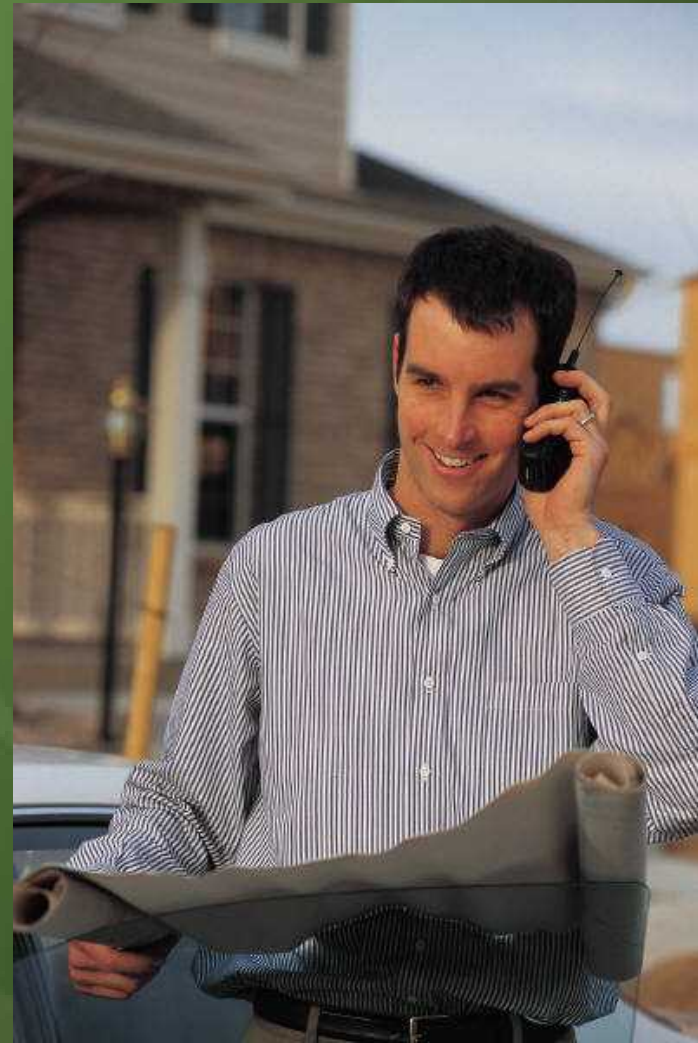


The 4 E's of Service

- h** Empathy
- h** Explanation
- h** Expectation
- h** Education



How You Say It



Phone Etiquette

h Returning Messages

h Voicemail

h The Four E's



Taking Care of the Policy Holder

h You are Citizens' representative



Taking Care of the Policy Holder



Your Service



Gifts

h Citizens policy is no gifts of any value



Money

h Do not accept money



Summary

Excellence in Customer Service means:

- h** Maintaining a Professional Image
- h** Practicing the 4 E's of Service
- h** Upholding Adjuster Guidelines
- h** Taking Care of the Policy Holder



Customer Service

Remember the four “Es” of excellent customer service:

- **E**mpathy
- **E**xpectation
- **E**xplanation
- **E**ducation

AND

“**L**isten” to the customer first, then adjust the loss.

The Citizens Catastrophe Team is here to provide the highest quality customer service to Citizens customers. The highest standard of customer service must be maintained throughout the claim process. It is Citizens’ goal to have a **satisfied** customer on every claim.

The following requirements for customer service **must** be met on every claim:

- Initial customer contact requirements as outlined in the storm detail sheet.
- The claim representative to whom the claim was assigned **must** make contact. You may not assign this task to any other person.
- In some storms, we will utilize Outbound Call notification. However, the claim representative retains full responsibility for making contact with the customer within the timeframe described in the storm detail sheet.
- Every contact attempt must be documented in the iLOG
- **Correct activity must be selected i.e. (Contact, Inspected, No Contact).** These activities are the only method the computer has to credit your work completed.
- If initial contact efforts are unsuccessful, a contact letter must be mailed to the customer within the time specified in the storm detail sheet.

Telephone Contact

- On first contact, you should provide your customer with the following information:
 1. Your name, title, and Citizens 1-800 number (for example, Hi, this is John Smith, Claim Service Adjuster with the National Catastrophe Team of Citizens Insurance Company.)
 2. Their claim number.
 3. Your voice mail number.
 4. The date (if leaving a message).
 5. Office hours.
- Every effort should be made to return the customer’s call within 4 hours. All messages received by 7:00 P.M. must be returned the same day they are received. Those received after business hours must be returned by noon of the next day. **No calls should be made before 7:00 A.M. or after 9:00 P.M.**
- All voicemail messages should be clear and concise. They should include the appropriate tone and inflection.
- Schedule appointments according to severity.

In-Person Contact

- Dress Code:
 1. Have your ID card displayed.
 2. Wear only Citizens logo shirt and cap (if not available, then wear **plain** shirt and cap – no other logos!).
 3. Wear khaki pants.
 4. Have Citizens magnet on your driver's side vehicle door.

- Before leaving the customer:
 1. Be sure that he/she understands clearly the handling of his/her claim.
 2. Explain what he/she can expect from Citizens.
 3. Ensure that those expectations are set and met every time.
 4. Explain what action(s) he/she must take.
 5. Carefully answer all questions or concerns that the insured has.

- Some of the key elements required to keep the customer informed are:
 - Be polite, courteous and professional at all times.
 - Spend sufficient time in each customer interaction to be sure that there are no areas of confusion or unanswered questions in the customer's mind.
 - Explain insurance/claim areas in simple **non-insurance** terms.
 - Explain your role and/or the roles of others in the claim handling process.
 - Explain how the claim will be handled.
 - Conclude every conversation with an explanation of the next step in the process.
 - Conclude every conversation with the question: "Do you have any questions for me?"

Difficult Policyholders

Listening to the customer is a vital skill to achieve excellent customer service. It is especially important when dealing with difficult policyholders. Give them a chance to vent. Keep in mind that the policyholder has experienced a very traumatic event. Do not take what they say personally. It is rarely really aimed at you. They are upset, scared, frustrated and worried.

Here are some suggestions to help you in this situation:

- Take a moment away from the policyholder and take a few deep breaths.
- Put yourself in their place. Pretend this has just happened to you. What would you need to get done? What things are most important at this very moment? Address any immediate need first.
- Once you have addressed those issues, turn the situation around by saying something like: "Okay, now let's get the information I need so we get your claim started."