

Service Improvement Plan: Final Update, and What's Next

Earlier this year, we recognized there were challenges with our new business turnaround times and other service issues — and we committed to getting them right for you.

While we've made great strides, we recognize that we have more work to do.

We promised that by September 30 we would meet or exceed standard times for our Service Level Agreement and establish a path to future improvements. Thanks to your support and partnership, we've improved turnaround times across the board. We're also positioned for additional improvements as we continue to add resources, further enhance our processes and systems, and apply lessons we've learned over the past several months.

We are committed to continuing our efforts to improve the ways we handle your business. We're transforming our service culture to emphasize customer experience and invest in our people, quality and efficiency. This will be an ongoing mission.

We aspire to provide outstanding service across the board and to never stop looking for ways to improve the ways we handle your business.

Here are some of the steps we've taken to improve your service since our last milestone in June:

- Improved service times and made further reductions, effectively reducing the turnaround time for submission-to-approval by an average of four weeks.
- Released a major administration system update including several customer-friendly improvements for premiums and billing.
- Solidified staff additions in Underwriting, Licensing & Commissions and our Contact Center, ensuring they are now fully trained and in position to meet your needs.

Our service culture is now built upon flexibility and the ability to quickly adapt to challenges and find solutions.

Our service plan was put to the test recently with Hurricanes Harvey and Irma, disrupting or displacing teams in Houston and Florida. We responded by realigning resources, allowing business interruptions to be kept to a minimum. This experience empowered our teams to find new ways to collaborate and break down barriers to quickly find solutions. These experiences are being incorporated into our new service model.

You'll continue to see improvements in the days, weeks and months ahead. We will work to introduce more enhancements to the administration platform, focus on Licensing & Commission improvements, and enhance our Case Management structure to provide better and more efficient service through the life of a case.

We're truly excited by the transformation we've experienced and what lies ahead.

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