**Maryland Insurance Administration**
**Customer Service Annual Report**
**October 1, 2019**

**Contributors:**
- Al Redmer, Jr., Commissioner
- Nancy Grodin, Deputy Commissioner
- Zachary Peters, Chief of Staff
- Joseph Sviatko, Public Affairs Officer

**Table of Contents**

**FY19 Highlights**

<u>Training</u>
1. *Customer Service Promise Training:* The MIA continues to reinforce the expectations for providing exceptional customer service to all of our employees. Training sessions for managers and employees occurs on an ongoing basis throughout the year.

<u>Employee Communications and Recognition</u>
1. *Visual Reminders:* Posters in public areas, kitchens, etc.; Every employee received a laminated 8x11 copy of the Customer Service Promise to display in their work area.
2. **Commissioner emails** to all employees regarding specific examples of excellent customer service delivery to constituents.
3. We conducted an **Employee Recognition and Appreciation event** in March 2019 where we highlighted strong customer service results. A second Employee Recognition and Appreciation event was held off site in August 2019 to further highlight the strong work of our employees.

<u>Process Improvement Projects</u>
- **Government Relations Legislative Process Improvement:** Developed streamlined and standardized processes for bill review/development during session that led to greater efficiencies internally and externally.
- **Electronic Complaints Tracking System:** Cross-functional team developed web-based solution for carriers and consumers to use; training materials and communications rolled out to stakeholders.

**Employee Recognition**
We routinely recognize employees for providing excellent customer service. The Commissioner sends emails to the agency when he receives positive feedback and we highlight them with a photo on our intranet page for a "Round of Applause" to focus on these outstanding examples.

**Leadership Analysis of FY19 and Summary of FY20 Approach**

We have a very good customer service culture and orientation at the Maryland Insurance Administration. This initiative provided us the opportunity to train all of our employees on the key principles of excellent customer service and to reinforce expectations with our front line employees. We also continue to identify process improvement opportunities and recognize employees that go above and beyond for constituents, businesses, and consumers.

For 2019 and 2020, we plan to continue to identify process improvement opportunities, recognize employees that provide stellar customer service and introduce additional training to supervisors and front-line employees. The activities we completed the last two years provided us with a strong foundation to move forward.

**Detailed FY18 Results and FY19 Plans:** *The highlights on page 3 outline our major accomplishments and results.*

- Focus on process improvement projects in units,
- implementation of web-based system for complaints tracking with consumers and licensees (ECTS project)

**Results of Customer Service Survey**

We have not had a large response to the online Customer Service Survey since the project was started. For those complaints that included contact information or specific information, we have forwarded the information to the department responsible for responding to the feedback. In all cases, we did not receive specific information regarding who the person spoke with at the MIA. We will continue to monitor the survey results in a timely manner.

We have a process for handling customer service issues that come into the Office of the Commissioner from the Governor's Office, from consumers, from legislators and other key stakeholders. We track these issues in the Governor's IQ system and our MIA complaints tracking process/system.

**Status of Customer Service Training:** The training is complete for all MIA employees (~230 full-time, part-time and contractual employees). We have added material to our new employee orientation program to ensure our new hires know the expectation and about the Governor's focus on customer service.

**The primary role of the MIA is to protect consumers from illegal insurance practices by ensuring insurance companies and producers that operate in Maryland act in accordance with state insurance laws. As such, the Administration assisted more than 12,000 consumers with their formal complaints.**

| Unit | Total Complaints |
|---|---|
| Life and Health | 2,735 |
| Appeals and Grievance | 940 |
| Property and Casualty | 2,491 |
| Private Passenger Automobile Surcharges and Nonrenewal | 4,699 |
| Consumer Education & Advocacy | 1,421 |
| TOTAL | 12,286 |

During FY 2019, our Consumer Education & Advocacy Unit participated in 597 fairs, trade shows, and other events throughout the State. Staff provided educational materials to consumers on various insurance issues, including automobile, homeowners, health, and life insurance. Brochures on various insurance topics also are distributed to State, local, and community, organizations who are able to share this information with consumers. Responding to emergencies and disasters is also one of CEAU's key responsibilities.

Our managing for results report and our annual report include key performance indicators and metrics for our agency. They can be found online at www.insurance.maryland.gov.

**Best Practices**
We have implemented several best practices since The Customer Service Promise was started:

- We publish all draft regulations to our website and distribute to stakeholders via email, asking for comments before we approve and formally publish proposed regulations.

- We post our Legislative Package to our website after it is approved by the Governor's Legislative Office, ensuring transparency with all stakeholders and making it easy to locate the information. An update of the package is also posted after the General Assembly session is complete.

- We implemented scheduling several public meetings per year with industry and the producer communities to open lines of dialogue on all matters related to insurance regulation. These meetings are held at various locations across the state.

- We have implemented a process to hold annual public hearings for the Affordable Care Act premium rate requests to allow consumer advocacy groups, carriers and producers a public forum to discuss critical issues.

- We have made changes to our Interactive Voice Response system to direct calls to the appropriate department (e.g. - producer licensing versus company licensing).

- We have added a "Contact Us" section to the front page of our website to help stakeholders find frequently called Unit phone numbers at our agency.

- We have created special landing pages for critical workgroups, studies and surveys and have links on our homepage to make it easy to find information related to these special projects. Examples include Long-Term Care, Lymphedema Workgroup, Mental Health Parity Survey, Network Adequacy Regulations, Pharmaceutical Services and Short-Term Medical Study.

**Plans for improvement**
- We have the ECTS project launched and will continue to look at technology solutions that are cost-effective and contribute to an improved customer service experience with our stakeholders
- In addition to in-person events across the state, we continue to use social media to enhance consumer education and advocacy
- Each Associate Commissioner is responsible for evaluating workflows and systems to identify potential process improvement opportunities

**Making Agency Services Available Online**

Many of our services are already available online through IT systems such as the Enterprise System, the SERFF System, the State Based Systems Online Licensee Services (OLS) and the National Insurance Producer Registry.

The Enterprise Complaint Tracking System ("ECTS") makes additional services available to carriers and consumers. This new system allows consumers  and carriers access to complaint investigation information real-time.

**Adjusting Hours to Meet Customer Demands:**

- Most of our operations are usual business hours. Customers can reach us via phone, in-person or via the Internet. We currently provide 24/7 support during weather-related events (such as tornadoes, hurricanes, floods, etc.) and for appeals/grievances related to health insurance matters.
- We continue to evaluate ways to meet customer demands and take suggestions from the public on ways to improve our service delivery.

**Social Media Usage to Improve the Customer Experience**

- We have a presence on Facebook, LinkedIn and Twitter. Various consumer information and "how to" videos are located on YouTube at the agency playlist. We recently added an Instagram account. We have a content calendar that includes consumer education information, our public meeting/event details, agency information related to where to call if you have a complaint and accurate information on our agency services. Our stakeholders (elected officials, consumers, carriers and producers) use our website and social media to stay informed and educated.