

Motorists Insurance conversion process changes communication plan

Nov. 28, 2018

Overview

As we convert our legacy book of business, we have identified necessary modifications to the conversion process that will improve agency and associate experience. The conversion of legacy business began in April 2018, and some of the enhancements have already been made. The purpose of the communication plan is to clearly communicate these process changes to agents in a timely manner and get them excited about the conversion.

Communication objective

- To inform Motorists Insurance agents of the existing and upcoming process changes.

Strategies

- Give the DSMs the information and tools they need to effectively inform their agents and answer questions to the best of their ability.
- Describe the process changes to the agents efficiently, in a timely manner and without confusion.
- Build excitement around the conversion process improvements.

Audience

- District sales managers and underwriters
- Motorists Insurance-appointed agents who have not converted their full book of business

Key messages

- We greatly value the feedback we have received from agents, conversion staff, Motorists Insurance underwriters and district sales managers during the conversion.
- With our agents, associates and policyholders in mind, we have looked intrinsically based on your response and have made and plan to make improvements to the current conversion process.
- The following changes are effective immediately:
 - The timeframe for agents to receive their quote has been reduced from 90 days to 60 days. The exception is South Carolina, which will remain at 90 days.
 - The policy set up for issuance has been reduced from 45 days to 30 days.
 - All legacy policies with any select endorsement or premier endorsement will now receive our broadest MiChoice endorsement.
 - There is no change to when accounts will be billed. Accounts will still be billed at 21 days.
 - Lost policy releases will be accepted but at the agent's discretion to submit.
- The following changes will be implemented over the next few months:

- The small business premium threshold will be reduced from \$20,000 to \$10,000.
 - This premium excludes workers' compensation and business owners policies (BOP).
 - All BOPs should be done on your desktop with Small Business Underwriting.
 - This is a temporary change as we continue to improve the conversion process; all BOPs will be programmed into the system by the end of first quarter 2019.
- Two major enhancements will be made in fourth quarter 2018:
 - New straight-through processing for BOPs
 - We are adding 126 more classes by Dec. 18, 2018, to the 42 classes with streamlined questions we already have available.
 - We are looking at streamlining the process for accounts that have up to four commercial vehicles with a BOP. To be done in first quarter 2019.
 - New light manufacturers program
 - 18 targeted SIC classes
 - New product focus
 - Will be introduced in December 2018

Tactics

- Fact sheet
- Scrolling banner
- Paid social
- Email
- MiNews inclusion
- Agent portal system maintenance notification

Timeline

Tactic	Date	Benefit	Message
Email communication with fact sheet to DSMS and underwriters	Monday, Dec. 3	DSMs will be prepared to answer important questions that come up from agents.	The following changes are effective immediately; the following changes will be implemented over the next few months; we will communicate changes to agents

			in one week; contact Motorists Insurance with questions
Email communication to agents	Tuesday, Dec. 4	Agents will be informed of the implemented and future changes to the conversion process	The following changes are effective immediately; the following changes will be implemented over the next few months; contact your DSM with questions
Email communication to DSMs with scrolling banner	Tuesday, Dec. 4	DSMs will be prepared to answer important questions that come up from agents regarding the new enhancements.	New light manufacturers program being introduced in December, effective Jan. 1, 2019. New straight-through processing for BOP: 126 new classes by Dec. 15; streamlining process
Email communication to agents with scrolling banner	Thursday, Dec. 6	Agents will be informed of the new enhancements.	New light manufacturers program being introduced in December, effective Jan. 1, 2019. New straight-through processing for BOP; 126 new classes have been added; streamlining process
Paid LinkedIn ad to Motorists Insurance agents	Thursday, Dec. 6 – Thursday, Dec. 13	Agents will be informed of the new enhancements in an engaging way.	New light manufacturers program being introduced in

			<p>December, effective Jan. 1, 2019.</p> <p>New straight-through processing for BOP; 126 new classes have been added; streamlining process</p>
MiNews inclusion	Thursday, Dec. 20	Agents will be informed of the implemented and future changes to the conversion process and enhancements	The following changes are effective immediately; the following changes will be implemented over the next few months; contact your DSM with questions; new light manufacturers program and 126 BOP classes have been added
Email communication to DSMs	TBD – end of first quarter 2019	DSMs will be prepared to answer important questions that come up from agents regarding the new BOP process in the system.	BOPs have been programmed into the system, and agents no longer have to follow the manual process.
Agent portal system maintenance notification	TBD – end of first quarter 2019	Agents will be informed when BOPs will be programmed into the system.	BOPs have been programmed into the system, and agents no longer have to follow the manual process.
Email communication to agents	TBD – end of first quarter 2019	Agents will be informed when BOPs will be programmed into the system.	BOPs have been programmed into the system, and agents no longer have to follow the manual process. Contact your DSM with questions.

MiNews inclusion	TBD – beginning of second quarter 2019	Agents will be informed when BOPs will be programmed into the system.	BOPs have been programmed into the system, and agents no longer have to follow the manual process. Contact your DSM with questions.
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