



## Evaluation Template: 1910 UW PL NBS

### 1.1) Credits / Surcharges (15%)

No Error=15.0%, 1 Error=7.5%, 2+ Errors=0.0%, FYI=15.0%

#### UW\_Alm01: Alarm credits were applied incorrectly

- └ b-: Burglar credit should have been applied and was not
- └ b+: Burglar credit should not have been applied
- └ f-: Fire credit should have been applied and was not
- └ f+: Fire credit should not have been applied
- └ s-: Sprinkler credit should have been applied and was not
- └ s+: Sprinkler credit should not have been applied

#### UW\_LPC01: Lender Placed Coverage (used for proof of Prior Insurance)

- └ a: 4 Point Inspection was not received, NPI should have been added and an NPOC sent
- └ b: 4 Point Inspection was not completed within the required 10 days prior to the effective date, NPI should have been added and an NOPC sent

#### UW\_MH01: Mobile Home ANSI Credit applied to risks built prior to 1/1/95

- └ a: MH ANSI Credit should have been applied
- └ b: MH ANSI Credit should not have been applied

#### UW\_MH02: Mobile Home: Electrical and Heating that are 36-50 years result in a surcharge

- └ a: Inspection indicates systems updated but year of update was not added to Policy Center or was added incorrectly
- └ b: The inspection does not indicate the system(s) were updated and the year of update should not have been entered

#### UW\_Mit03: Mitigation credits allowed without acceptable form / photos

- └ a: Building Code
- └ b: Roof Covering
- └ c: Roof deck Attachment
- └ d: Roof to wall Attachment
- └ e: Roof Geometry
- └ f: Secondary Water Resistance (SWR)
- └ g: Opening Protection

#### UW\_Mit04: Mitigation credits not allowed - acceptable form / photos

- └ a: Building Code
- └ b: Roof Covering
- └ c: Roof deck Attachment
- └ d: Roof to wall Attachment
- └ e: Roof Geometry
- └ f: Secondary Water Resistance (SWR)
- └ g: Opening Protection

#### UW\_Mit05: Missing or Incorrect Signature

#### UW\_Mit06: Credits applied incorrectly

- └ a: Building Code
- └ b: Roof Covering
- └ c: Roof deck Attachment
- └ d: Roof to wall Attachment
- └ e: Roof Geometry
- └ f: Secondary Water Resistance (SWR)
- └ g: Opening Protection

#### UW\_NPI01: No Prior Insurance Surcharge: NPI Surcharge applied incorrectly:

- └ a: Should have been applied
- └ b: Should not have been applied

#### UW\_NPI02: No Prior Insurance Surcharge: NPI Surcharge Processed Incorrectly

- └ a: Removed without proper documentation
- └ b: Not removed with proper documentation



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### 1.2) Ownership / Occupancy (20%)

No Error=20.0%, 1 Error=10.0%, 2+ Errors=0.0%, FYI=20.0%

**UW\_IL01: Insurable Interest not addressed**

**UW\_OO01: Owner(s) listed on the application do not match the Property Appraiser**

- ☐ a: Clarification was not developed
- ☐ b: Policy cancelled and should not have been
- ☐ c: Policy was not cancelled and should have been

**UW\_OO02: Owner(s) listed on the application do not match submitted HUD Statement / Closing Documents / Other**

- ☐ a: Clarification was not developed
- ☐ b: Policy cancelled / declined and should not have been
- ☐ c: Policy was not cancelled / declined and should have been

**UW\_OO03: Vacant property and details needed development regarding: the amount of time before occupancy and any loss control measures**

**UW\_OO04: Policy FNI or ANI written in the name of a Trust and policy was not cancelled / declined**

**UW\_OO05: Policy FNI or ANI written in the name of an estate and policy was not cancelled / declined**

**UW\_OO06: Mailing address matches the property address when use is listed as rental and was not developed**

**UW\_OO09: Policy should have been cancelled/declined/non renewed and was not.**

**UW\_OO10: Policy was cancelled/declined/non renewed and should not have been.**

### 1.3) Risk Exposure (25%)

No Error=25.0%, 1 Error=12.5%, 2+ Errors=0.0%, FYI=25.0%

**UW\_LH07: Loss History: Cancellations based on LHR must include FCRA verbiage, this cancellation did not include required verbiage**

**UW\_MH03: Mobile Home was not tied down in accordance with Section 320.8325, Florida Statutes**

**UW\_MH04: Mobile home was not fully installed, including their utilities, and permanently anchored to a foundation or the ground**

**UW\_RE01: Loss Frequency was not addressed**

- ☐ a: Declared or developed 3 or more losses (excluding acts of God) within 36 months - Ineligible on this policy form
- ☐ b: Declared or developed 2 or more nonweather water-related losses within 36 months - Ineligible on this policy form
- ☐ c: Declared or developed 3 or more nonweather water-related losses within 60 months - Ineligible on this policy form
- ☐ d: Loss frequency exception granted without risk referral/supervisor approval

**UW\_RE02: Application submitted with prior carrier Open Claim and details were not developed**

**UW\_RE03: Risk characteristics do not allow for a policy with Liability/Medical Payments**

- ☐ a: LLC / Corporation
- ☐ z: Other

**UW\_RE04: Informational Message regarding GIS override by Agent**

- ☐ a: GIS value was overridden and no action taken
- ☐ b: No GIS match was found and not addressed by underwriter

**UW\_RE05: Informational Message regarding CCCL / CBRS was not verified**

**UW\_RE06: Photo Review: Significant existing damage (Structural) identified in photos: details needed development or action to decline /**

**UW\_RE07: Photo Review: Liability issue(s) identified in photo(s) and not addressed**

- ☐ a: Trampoline
- ☐ b: Pool
- ☐ c: Handrails
- ☐ z: Other

**UW\_RE08: Coverage A dwelling amount is \$750k or more and located in a WBD region without required OP (applicable to only Miami-Dade and Monroe counties)**

- ☐ a: Policy is not insurable and should have been declined / cancelled
- ☐ b: Policy is insurable and should not have been cancelled

### 1.4) Dwelling (25%)

No Error=25.0%, 1 Error=12.5%, 2+ Errors=0.0%, FYI=25.0%

**UW\_DW01: Coverage A exceeds 600K and/or sq footage exceeds 4k- required RCE features were not thoroughly reviewed**

- ☐ a: Number of stories



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- └ b: SQF
- └ c: Quality Grade
- └ d: Foundation Shape
- └ e: Foundation Type
- └ f: Exterior Wall Construction
- └ g: Exterior Wall Finish
- └ h: Roof Cover
- └ i: Porches
- └ j: Decks
- └ k: Patio
- └ l: Garages
- └ m: Pools/Spas
- └ n: Site access

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### UW\_DW02: Coverage A exceeds 600K and/or sq footage exceeds 4k- Comprehensive Interior photos were not developed

- └ a: The prior policy was with Citizens and non-renewed for exceeding the maximum coverage limits (when interior photos are not on file)
- └ b: A major conflict between the quality grade and the interior features selected within the 360Value (i.e. the home is listed as above average, but all the counter surfaces are a quality grade below the home's quality grade)

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### UW\_DW03: Dwelling: Coverage A Determination - 360 RCE Value was not completed to substantiate value of 10% above or below Coverage A

- └ a: Year built - from one year to another
- └ b: Foundation Type - from slab or crawl space to any other
- └ c: Exterior wall finish - from any type to masonry or stone
- └ d: Roof covering - from shingle, rolled and built up to any other type
- └ e: Roof construction - from any other type to concrete
- └ f: Site Access - From any other type to island or rural/remote access
- └ g: Pool and/or spa- From none to have a pool and/or spa
- └ h: Square footage- From the value given to an amount more than 10%
- └ i: Quality Grade - Any change, whether a downgrade or an upgrade
- └ j: Omitted Features- When a major feature is added

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### UW\_DW04: Mobile Home: Coverage A Determination - 360 RCE Value was not completed to substantiate value of 10% above or below

- └ a: Year built - From one year to another
- └ b: House type siding - Adding Retrofit siding
- └ c: Roof covering - Adding house type roofing or retrofits roofing
- └ d: Width & Length - From the value given to an amount more than 10%
- └ e: Site Built Additions/ Other Attached Structures/Additional Structures - Any addition that is not an original part of the structure
- └ f: Condition - Any change, whether a downgrade or an upgrade
- └ g: Foundation Type - From none-excluded to Block (leveled & skirted) or any other type
- └ h: Skirting 30" high - From Metal or Vinyl to any other type

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### UW\_DW05: Submitted system inspection document did not provide all necessary details and additional information was not developed

- └ a: Electrical
- └ b: Plumbing
- └ c: Water Heater
- └ d: HVAC
- └ e: Roof

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### UW\_DW06: Accepted system inspection indicated issues and policy should have been declined or cancelled

- └ a: Electrical
- └ b: Plumbing
- └ c: Water Heater
- └ d: HVAC
- └ e: Roof



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**UW\_DW07: Submitted roof inspection document did not provide all necessary details and additional information was not developed**

**UW\_DW08: Accepted roof inspection indicated issues and policy should have been declined or cancelled**

**UW\_DW09: Acceptable (recent) required photos were not received or not received in their entirety**

- └ a: Photos do not match application description (including submitted on the wrong policy form)
- └ b: Number of stories does not match (IE: application to photos)
- └ c: Number of units does not match (IE: application to photos)
- └ d: Construction type does not match (IE: application to photos)
- └ e: Photos do not match application/PA description (including submitted on the wrong policy form)

**UW\_DW10: Construction type does not match supporting documents or building type**

- └ a: Listed as Superior Construction - no supporting document(s) submitted
- └ b: Listed as frame, should be masonry
- └ c: Listed as frame, should be superior construction
- └ d: Listed as masonry, should be frame
- └ e: Listed as superior construction, should be masonry
- └ f: Listed as masonry, should be superior construction

**UW\_DW11: Property Appraiser, photos or other data source details are not reflected on the policy or not reflected accurately**

- └ a: More than 1 building identified on the PA and not developed or incorrectly developed
- └ b: Number of stories
- └ c: Number of units
- └ d: Photos do not match application/PA description (including submitted on the wrong policy form)
- └ e: Square footage
- └ f: Year built
- └ g: Residence type

**UW\_DW12: Acceptable inspection document indicates risk is acceptable and policy should not have been declined or cancelled**

- └ a: Electrical
- └ b: Plumbing
- └ c: Water Heater
- └ d: HVAC
- └ e: Roof

**UW\_DW15: Policy should have been cancelled/declined/non renewed and was not.**

**UW\_DW16: Policy was cancelled/declined/non renewed and should not have been.**

**UW\_SH01: Prior sinkhole exposure and no exception noted - submitted 4 Point had deficiencies and/or was not dated with 90 days of the**

**UW\_SH02: Required sinkhole photos not received**

**UW\_SH03: Required sinkhole proof of repairs not received**

**UW\_SH04: Sinkhole: Acceptable Profession Engineering Report - not received**

**UW\_SH05: Sinkhole inspection ordered outside of guidelines and no exception noted**

**UW\_SH06: Sinkhole - Accepted Inspection transferred from prior policy outside the sixty day window and/or not in the same insured's name,**

**UW\_SH07: Sinkhole structural damage and/or sinkhole activity confirmed present - no proof of sinkhole remediation and/or engineering report**

**UW\_SH08: Required Sinkhole Inspection Form not correctly submitted or was not completed/signed as required**

### 2.1) Documentation (5%)

No Error=5.0%, 1 Error=2.5%, 2+ Errors=0.0%, FYI=5.0%

**UW\_Doc03: Exception: An exception was not documented to outline reasoning in making decision**

**UW\_Doc04: Action taken not documented**

**UW\_Doc06: Inaccurate/Incomplete Note**

**UW\_Doc07: Notes in Policy Center at account or policy level were not acted upon**

**UW\_Doc13: Eligibility: Valid proof of eligibility not received or developed**

- └ a: No offer of coverage
- └ b: 15% Rule
- └ c: 36 / 10% Depop



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**UW\_Doc14: Failed to print the Property Appraiser into Policy Center as required**

- └ a: Property Appraiser listed differing details and copy should have been retained and was not
- └ b: Wrong address was used in research

**UW\_Doc15: Policy correctly cancelled/declined, but not all items that need to be reviewed (if reinstatement is requested) are documented**

**UW\_Elg04: Eligibility: Does not apply to Wind only or returning depopulation (so should not have been developed)**

**UW\_HVDoc11: Policy cancelled for Cov A exceeding maximum and the specific details were not noted on the policy**

### 3.1) Processing (5%)

No Error=5.0%, 1 Error=2.5%, 2+ Errors=0.0%, FYI=5.0%

**UW\_Addr01: Mailing Address processed inaccurately or incompletely**

**UW\_PR01: Performance Violation was not completed on agent**

- └ a: Premium submitted on an unbound risk or Failure to provide Premium Finance Company contract
- └ b: Circumventing the required document submission process
- └ c: Ineligible Risk
- └ d: Uninsurable Risk
- └ e: Incorrect Application of Credits, Discounts or Surcharges; or Missing Signatures

**UW\_PR02: Required Policy Center updates were not made or the updates that were entered were incorrect**

- └ a: Mitigation values not changed to Unknown or Other
- └ b: Year of roof update was not entered
- └ c: Year of roof update was entered incorrectly
- └ d: Roof remaining useful life was not added
- └ e: Roof remaining useful life was added incorrectly
- └ f: Roof remaining useful life was not cleared
- └ g: Plumbing was acceptable and fully repiped but year of update was not entered
- └ h: Plumbing was acceptable and fully repiped and year of update was not correctly entered in Policy Center
- └ i: Plumbing was not fully repiped so year of update should not have been entered
- └ j: Differences found on the Property Appraiser and not updated in Policy Center
- └ k: Roof material was not added or was added incorrectly
- └ l: Flood information not updated or was added incorrectly

**UW\_PR03: Coverage C Exclusion - incomplete form verbiage or signature and coverage was not added back on**

**UW\_PR04: Wind Exclusion Form - incomplete form verbiage or signature and coverage was not added back on**

**UW\_PR05: Required Document: acceptable (version) Flood Waiver was not received**

- └ a: Form was not signed
- └ b: Coverages do not meet the minimum requirements

**UW\_PR06: Flood Zone overridden by Agent and not validated**

**UW\_PR07: Underwriter did not add Inspector's information to the policy or added it incorrectly**

**UW\_PR08: WLM form accurately indicates roof geometry as Other. The actual roof shape can be determined by the photos (or other doc) and**

- └ a: Roof shape should reflect Flat based on photos (or other doc)
- └ b: Roof shape should reflect Gable based on photos (or other doc)

**UW\_PR09: Wind Exclusion Form was complete/acceptable and coverage was added back to the policy.**

**UW\_PR10: Coverage C Exclusion Form was complete/acceptable and coverage was added back to the policy**

### 4.1) Communication (5%)

No Error=5.0%, 1 Error=2.5%, 2+ Errors=0.0%, FYI=5.0%

**UW\_Com07: NOA not sent**

**UW\_Com08: NOPC was not sent or was sent with inaccurate/incomplete information**

**UW\_Com09: ADR was not sent or was sent with inaccurate/incomplete information**

**UW\_Com10: General Reminder was not set**

**UW\_Com14: General correspondence for Trust action was not taken**

**UW\_Doc01: Professionalism: Misspelling was noted on outward facing document (IE: declaration page)**

**UW\_Doc02: Professionalism: Failed to use proper capitalization on outward facing document (IE: declaration page)**



## Evaluation Template: 2004 CCC & Vendor Phones

### 1) Customer Critical (60%)

No Error=60.0%, 1 Error=40.0%, 2 Errors=20.0%, 3+ Errors=0.0%

#### CC\_AccrtInfo01: Did not provide accurate/detailed/complete information to the caller

- ☐ a: Billing/Payment
- ☐ b: Cancellation / non-renewal
- ☐ c: Reinstatement
- ☐ d: Status
- ☐ e: Pending items
- ☐ f: Policy-specific details: effective dates, coverage limits, etc.
- ☐ g: FNOL\_Claim Status
- ☐ h: FNOL\_Claim Details
- ☐ i: Did not provide information to authorized caller
- ☐ j: Answered hypothetical claims questions
- ☐ k: Did not explore all options to assist the caller resolve their concern(s) accurately
- ☐ l: Did not properly use and/or access appropriate Citizens system(s) to provide accurate information
- ☐ m: Did not access manuals / bulletins / Operational Guidelines to provide accurate information
- ☐ n: Did not access CCC Workflows / Knowledge Base to provide accurate information
- ☐ o: Did not utilize Help Desk to provide accurate information
- ☐ p: FNOL\_Did not access ClaimCenter to provide information other than the adjuster's contact information
- ☐ q: FNOL\_Provided financial information on a claim
- ☐ z: Other

#### CC\_AvdInterpts02: Did not avoid interruptions

- ☐ a: Did not apologize when abruptly / deliberately interrupting once
- ☐ b: Did not apologize when abruptly / deliberately interrupting more than once
- ☐ z: Other

#### CC\_CourtesyTone01: Did not remain courteous and/or maintain a pleasant tone throughout the call

- ☐ a: Did not maintain a pleasant tone throughout the call
- ☐ b: Did not remain courteous throughout the call
- ☐ c: Did not avoid inappropriate laughter and had an impact to the caller
- ☐ z: Other

#### CC\_FMAP\_Procedures03: Did not follow proper procedures and/or accurately complete all actions necessary to resolve the caller's issue

- ☐ a: Did not ask all questions on the FMAP registration form as they are listed in the system
- ☐ b: Did not accurately enter consumers' responses into the system during registration
- ☐ c: Did not change the Need by Date on the system for callers that have already registered and have not been contacted with an offer of insurance
- ☐ d: Did not enter additional, pertinent information about the property in the Comments section prior to submitting the registration
- ☐ e: Did not follow the proper procedures for consumer and/or agent to unlock their account or process a deactivation
- ☐ z: Other

#### CC\_FMAP\_Regstrn01: Did not accurately explain the FMAP process and/or registration options

- ☐ a: Did not provide explanation of FMAP program
- ☐ b: Did not explain all registration options
- ☐ c: Did not offer to register consumer
- ☐ d: Did not offer agent referrals to a consumer who advises they have not received an offer, and it is beyond the Need by Date
- ☐ e: Did not provide accurate follow-up time frames and/or expectations after registration of a property
- ☐ f: Did not explain to agent how to register online
- ☐ z: Other

#### CC\_FNOL\_Empathy02: Did not use empathetic statements to show responsiveness and understanding/concern for the caller's issues

- ☐ a: Did not empathize with a policyholder on a FNOL submission call
- ☐ b: Did not empathize with a frustrated caller on a claim status call
- ☐ z: Other



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### **CC\_FNOL\_Procedures02: Did not follow proper procedures and/or accurately complete all actions necessary to resolve the caller's issue**

- ☐ a: Did not submit a Claim Owner Activity when transferring to the adjuster's voicemail
- ☐ b: Did not submit an activity when additional claim information was provided after the claim was submitted
- ☐ c: Did not submit an Escalation Activity when no phone number or extension was listed on claim
- ☐ z: Other

### **CC\_NonCallActvty: Representative conducts non-work related activity while on call / caller on hold**

### **CC\_Procedures01: Did not follow proper procedures and/or accurately complete all actions necessary to resolve the caller's issue**

- ☐ a: Did not accurately complete all transactions necessary to resolve the caller's concern
- ☐ b: Did not send activity when necessary
- ☐ c: Did not complete Document Request
- ☐ d: Did not send correct document that was requested
- ☐ e: Did not update main named Insured contact information
- ☐ f: Did not update ANI contact information when provided
- ☐ z: Other

### **CC\_Transfer02: Transfer Procedures: Transferred to another area unnecessarily when call should have been handled**

- ☐ a: Call was transferred and should not have been
- ☐ b: Did not transfer caller to correct department and/or area
- ☐ c: Did not proceed with the transfer without relaying/translating for the other department
- ☐ d: Did not advise where caller would be transferred
- ☐ e: Did not warm transfer the caller
- ☐ f: Call was transferred unnecessarily to Underwriting
- ☐ z: Other

## **2) Business Critical (30%)**

No Error=30.0%, 1 Error=20.0%, 2 Errors=10.0%, 3+ Errors=0.0%

### **BC\_Authentication02: Did not authenticate properly**

- ☐ a: Received two authentication items, then released information without obtaining the third item before the end of the call
- ☐ b: Received the property address, one other item and only the policyholder's last name
- ☐ c: Provided the authentication items for verification instead of asking for them
- ☐ d: Did not confirm to whom we were speaking to be sure that the caller had the authority to receive information about the policy/claim
- ☐ e: Did not access resources to identify caller was authorized, when not listed on policy (e.g., document submitted and not processed)
- ☐ f: Provided information to an unauthorized caller
- ☐ g: Released policy/claim-specific information when multiple policies/claims were accessed, not all of the policies/claims were properly authenticated
- ☐ z: Other

### **BC\_FNOL\_AccrtInfo04: Did not read FNOL closing script and/or advise of LoR Requirements for FNOL submission**

- ☐ a: Did not advise third-party callers of LoR requirement
- ☐ b: Did not read the generated closing script verbatim
- ☐ c: Did not read the EWS scripting verbatim

### **BC\_FNOL\_ClmFiling03: Did not ask appropriate questions to file FNOL (vital)**

### **BC\_FNOL\_ClmFiling04: Did not enter responses accurately to ensure claim was filed correctly (vital)**

- ☐ a: Date of Loss
- ☐ b: Severity Code
- ☐ c: Loss Location
- ☐ d: Cause of Loss

### **BC\_FNOL\_FlgdClaim01: Provided information on a claim that was flagged for Special Handling**

### **BC\_FNOL\_Procedures03: Did not follow proper procedures and/or accurately complete all actions necessary to resolve the caller's issue**

- ☐ a: Did not enter callback number in the claim note when the call was transferred to the adjuster and/or adjuster voicemail
- ☐ c: Submitted an activity when one was not needed
- ☐ d: Activity did not contain all necessary details
- ☐ z: Other





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### BC\_Notation02: Did not note system(s)

- ☐ a: Accessed single policy/account and did not note
- ☐ b: Accessed multiple unrelated policies/accounts; not all policies/accounts were notated
- ☐ c: FNOL\_Accessed single claim and did not note
- ☐ d: FNOL\_Accessed multiple unrelated claims; not all claims were notated
- ☐ e: FMAP\_Did not notate new/existing registrations
- ☐ f: FMAP\_Did not notate agent referrals
- ☐ z: Other

### BC\_Notation03: Did not mark note as Internal when speaking with unauthorized agent

### BC\_Procedures02: Did not follow proper procedures and/or accurately complete all actions necessary to resolve the caller's issue

- ☐ a: Did not complete correct activity type
- ☐ b: Activity did not contain all necessary details
- ☐ c: Submitted an activity when one was not needed
- ☐ d: Reinstated a policy without the required amount of funds
- ☐ e: Did not verify main named insured's contact information
- ☐ f: Released documents that are considered internal
- ☐ g: Representative received three required authentication items and requires a fourth item to proceed with the call. Caller provides the fourth item and
- ☐ z: Other

### 3) Non-Critical (10%)

No Error=10.0%, 1 Error=8.0%, 2 Errors=6.0%, 3 Errors=4.0%, 4 Errors=2.0%, 5+ Errors=0.0%

### NC\_Acknowledgement01: Did not acknowledge the caller's concern

- ☐ a: Did not acknowledge caller's need by providing an answer to their question(s)
- ☐ b: Did not follow steps to ensure assistance was being provided, even if the caller was not authorized to receive information
- ☐ z: Other

### NC\_ActvLstng01: Did not actively listen to caller

- ☐ a: Asked repeat questions when adequate information has been provided
- ☐ b: Did not give caller undivided attention
- ☐ c: Gave an answer that did not pertain to the caller's question
- ☐ d: Offered information, but did not address the reason for the call
- ☐ z: Other

### NC\_Authentication01: Did not authenticate properly

- ☐ a: Received two authentication items, then released information and obtained the third item before the end of the call
- ☐ b: Received three authentication items but not the required items
- ☐ d: Did not verify the unit/apartment/lot/suite number when obtaining the property address as an authentication item
- ☐ e: Transferred call to underwriting without authenticating
- ☐ f: Did not obtain necessary items for Tech Support / Password Reset
- ☐ g: Did not obtain necessary items for Agent Admin Tier I
- ☐ z: Other

### NC\_AvdInterptns01: Did not avoid interruptions

- ☐ a: Did not allow caller to finish speaking before using polite interjection
- ☐ b: Did not pause speaking when caller and representative spoke at same time
- ☐ z: Other

### NC\_AvoidedTrmEnd01: Did not avoid the use of terms of endearment

### NC\_Close01: Did not complete all closing elements

- ☐ a: Did not offer additional assistance
- ☐ b: Did not thank the caller for calling
- ☐ c: Did not brand the call

### NC\_ContactInfo01: Did not offer relevant contact information

- ☐ a: Did not offer phone number





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- ☐ b: Did not offer fax number
- ☐ c: Did not offer mailing address
- ☐ d: Did not offer website address
- ☐ e: Did not provide email address
- ☐ f: Did not offer adjuster's contact information
- ☐ g: FNOL\_Provided Resolution Team's contact information
- ☐ h: FNOL\_Provided adjuster's supervisor's contact information
- ☐ i: FNOL\_Provided adjuster's email address
- ☐ z: Other

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### NC\_DecisveLangue01: Indecisive language was used

#### NC\_FMAP\_ActvLstng02: Did not actively listen to caller

- ☐ a: Did not listen for details regarding property type and/or description
- ☐ z: Other

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### NC\_FNOL\_ClmFiling01: Did not ask appropriate questions and/or enter responses accurately to ensure the claim was filed correctly (Non-

- ☐ a: Did not ask appropriate questions to file FNOL (non-vital)
- ☐ b: Did not enter all non-vital information in the claim, such as, phone number, email address, etc.
- ☐ c: Did not enter responses accurately to ensure claim was filed correctly (non-vital)
- ☐ z: Other

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### NC\_Hold01: Did not use proper hold procedures

- ☐ a: Did not advise reason for hold
- ☐ b: Did not ask permission to place caller on hold
- ☐ c: Did not thank caller for holding
- ☐ d: Did not return from hold within the standard hold time
- ☐ e: Placed caller on hold to note
- ☐ f: FNOL\_Placed caller on hold to enter the FNOL description
- ☐ z: Other

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### NC\_Identified01: Did not identify reason for call

- ☐ a: Did not probe to further understand reason for call
- ☐ b: Began answering question without knowing reason for call
- ☐ c: FMAP\_Did not probe to determine type of risk
- ☐ d: FMAP\_Did not probe to properly identify a response to enter into system
- ☐ z: Other

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### NC\_Name01: Did not refer to caller by name

- ☐ a: Did not address caller by name at least once
- ☐ b: Did not address a policyholder by last name when given first and last name
- ☐ c: Did not obtain permission to address the policyholder by their first name
- ☐ d: Confirmed caller's name without addressing by name
- ☐ e: Did not attempt to pronounce a difficult name
- ☐ f: Did not obtain the name of the caller
- ☐ g: Addressed caller by incorrect name
- ☐ z: Other

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### NC\_NonCallActvty: Representative conducts work related but not call related activity while on call / caller on hold

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#### NC\_Notation01: Did not note system(s) clearly and accurately

- ☐ a: Did not enter all details in notes
- ☐ c: Used unapproved abbreviations
- ☐ d: Grammar/punctuation errors that caused the note to be illegible
- ☐ e: CIS\_CIS was not included in beginning of note
- ☐ f: CIS\_Did not note the verbal 60 day temporary authorization
- ☐ g: Did not note that the phone and/or email address was updated



## Evaluation Template: 2004 CCC & Vendor Phones

└ h: Did not enter accurate details in note

└ z: Other

### NC\_Number01: Did not ask for policy/submission/account/quote/application/claim number

└ a: Did not make at least one attempt to obtain number

└ b: Did not ask for number when caller is asking a general question

└ c: Did not use all applicable resources to locate the number when caller does not have available

└ z: Other

### NC\_Open01: Did not complete all opening elements

└ a: Did not brand the call

└ b: Did not provide name to caller

└ c: Did not offer assistance to caller

└ d: Did not repeat the greeting if the caller cannot hear all or part of the greeting

└ e: Did not repeat the greeting in Spanish if the caller is Spanish and the greeting is stated in English

└ f: Did not follow the procedures when it is suspected that an incoming call is being recorded

└ z: Other

### NC\_Ownership01: Took full responsibility to get situation resolved; refrained from negative statements about Citizens' processes and/or

└ a: Did not accept responsibility for Citizens' processes, policies, procedures and technology

└ b: Did not take responsibility for resolving the caller's issue(s)

└ c: Placed blame on other departments or persons

└ d: Did not refrain from sounding accusatory by removing the word "you" or the individual from the situation

└ e: FNOL\_Did not offer to file the claim (NPIF)

└ z: Other

### NC\_SpkProfsonaly01: Did not speak professionally

└ a: Used English and Spanish interchangeably

└ b: Did not use correct Spanish on call

└ c: Did not use please and/or thank you at least once when asking questions or obtain information

└ d: Did not use the mute button to silence sniffing, sneezing, clearing throat, and had an impact to the caller

└ e: Did not apologize when unable to mute

└ z: Other

### NC\_Transfer01: Did not set proper transfer expectations

└ a: Did not requeue mortgagee call that came through the Spanish line

└ b: Did not requeue agent call that came through the Spanish PH line

└ d: FNOL\_Did not advise caller what action to take if voicemail is reached and/or when to expect a callback from adjuster

└ e: Did not transfer the call and should have

└ z: Other

## 4) Insights

No Insights=0.0%, 1+ Insights=0.0%

QII01\_Rateofspeech: Did not vary rate of speech as appropriate

QII02\_VoiceInflectn: Did not vary voice inflection as appropriate

QII03\_VoiceTone: Did not vary voice tone as appropriate

QII04\_SbjctvTone: Did not use a professional tone

QII05\_Sighing: Representative noticeably sighed on call

QII06\_PrfcSlncs: Did not properly preface silences

QII07\_AckConcrFrstrtn: Did not acknowledge the caller's demonstrated frustration

QII08\_FMAPEmpathy: Did not demonstrate empathy

QII09\_BusJrgSingTrms: Used business jargon and/or slang terms

QII10\_Educate: Did not educate caller on current theme

QII11\_Wrapupcode: Did not select the proper wrap-up code

QII12\_HDDtbse: Did not complete the CCC Help Desk Database



# Evaluation Template: 2004 CCC & Vendor Phones

QII13\_NonCallActvty: First Offense: Representative conducts work related but not call related activity while on call / caller on hold

QII14\_Other: Other

QII15\_IMTeamsChat: Representative leveraged peers rather than using Help desk

QII16\_VoiceofCust: Representative did not offer Voice of the Customer Survey



## Evaluation Template: 2106 Agency Service

### 1) Time Services (25%)

No Error=25.0%, 1 Error=10.0%, 2+ Errors=0.0%

AS\_BOBTs01: Failure to meet the case processing timeframes

AS\_BOBTs02: Failure to follow up in the appropriate timeframe

### 2.1) Processing - High Impact (20%)

No Error=20.0%, Error=0.0%

AS\_BOBProc01: The case was declined incorrectly

AS\_BOBProc03: Agent code listed incorrectly in PolicyCenter.

AS\_BOBProc04: Incorrect/incomplete action taken on the request

AS\_BOBProc07: Failure to create the appropriate case type from the BOB Transfers.

### 2.2) Processing - Low Impact (10%)

No Error=10.0%, Error=0.0%

AS\_BOBProc02: Failure to select the appropriate termination reason

AS\_BOBProc05: Mailing of Documents suppressed without prior approval from Management.

AS\_BOBProc06: Failure to set the appropriate follow-up task in myAgency

### 3.1) Communication - High Impact (20%)

No Error=20.0%, Error=0.0%

AS\_BOBCom01: Failure to call the agency when required to do so

AS\_BOBCom02: Failure to send the Unable to Process Notice

AS\_BOBCom03: Failure to send the Missing Information Notice

AS\_BOBCom04: Failure to send an Intent to Terminate the agent

AS\_BOBCom05: Email not sent to internal staff (terminating agency) applicable if email not uploaded

AS\_BOBCom09: All required recipients were not included on confirmation notice

### 3.2) Communication - Low Impact (5%)

No Error=5.0%, Error=0.0%

AS\_BOBCom06: Citizens Insurance Services (CIS) transfer

└ b: Did not include copy of BOB listings

AS\_BOBCom07: Transfer Confirmation Notice was not sent

AS\_BOBCom10: Did not attach the required documents

AS\_BOBCom11: Incorrect confirmation notice sent

### 4.1) Documentation - High Impact (15%)

No Error=15.0%, Error=0.0%

AS\_BOBDoc01: Failure to add a note to the case

AS\_BOBDoc02: Failure to upload/import relevant documents/emails into myAgency/ PolicyCenter

└ a: Bulk Transfer Check Off Sheet or the Partial BOB Transfer Check Off Sheet

└ b: Book of Business spreadsheet to the case

└ c: Copy of the Validation Report to the case in PC

└ d: Required documents already received to the updated case

└ e: Agent Change Policy List

└ f: Other

AS\_BOBDoc03: Failure to properly name and/or format Book of Business spreadsheet

AS\_BOBDoc04: Partial Book of Business transfer

└ a: File not saved in assigned folder

### 4.2) Documentation - Low Impact (5%)

No Error=5.0%, Error=0.0%

AS\_BOBDoc05: Inaccurate or incomplete note

AS\_BOBDoc06: Not all cases noted

### 5) Quality Insights

No Insights=0.0%, 1+ Insights=0.0%



# Evaluation Template: 2106 Agency Service

AS\_BOBCom08: Misspelling was noted on outward facing documents

AS\_BOBQi01: Quality Insight – Free form comment box

6) Incorrect Case Handling Override (50%)

N/A=N/A, Override=50.0%