Office of the Internal Auditor

AUDIT REPORT
June 2023

Enterprise Operational Readiness

CITIZENS
PROPERTY INSURANCE CORPORATION

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Background

The unstable insurance market and recent liquidation from insurance carriers have significantly contributed to Citizens' policy growth. Over the past 16 months, Citizens' policy count increased from 759 thousand to over 1.3 million policies in force and is projected to continue to grow at least until the end of the year.

Citizens' business model relies on the fundamental need to expand and contract according to fluctuations in the Florida insurance market. Given recent policy growth and projected impact throughout the organization, Internal Audit partnered with a third-party consultant, Protiviti, to assist in assessing Citizens' Operational Readiness.

The following report identifies observations and impacts across the organization's functions and recommends the following steps to mature the organization and scale for growth further.

Objectives and Scope

OIA engaged a consulting team within Protiviti INC, which specializes in helping companies prepare for growth, to assist with the Enterprise Operational Readiness Assessment. With Protiviti's support, Internal Audit assessed Citizens' operational readiness utilizing six components of the Organizational Readiness Assessment Framework, namely Growth Foundation, Execution Capacity, Leadership & Employees, Business Model, Financial Capacity, and Technology Architecture.

The review was conducted to identify strengths and weaknesses in the organization's systems, processes, infrastructure, and people, focusing on preparing for growth and scaling operations effectively.

Our approach to the growth readiness assessment involved interviews, surveys, and data analysis. Key stakeholders were interviewed to gain insight into the organization's strategy, operations, and culture. Surveys were distributed to 121 employees to assess their perception of the organization's readiness for growth. Finally, data were analyzed to evaluate the organization's financial and operational performance.

Results

After completing the assessment, Protiviti noted that for its size Citizens is one of the best-growth-prepared companies they have seen. They noted that Citizens already has many good processes and business practices to deal with current and future growth. Based on our review, the following areas were identified as strengths:

- **Company Culture**: Citizens has an inclusive, purpose-driven culture that promotes transparency, alignment, and cross-collaboration. The purpose-driven nature of the organization creates strong levels of engagement, collaboration, and alignment to help the citizens of Florida. The organization prioritizes investing in programs that improve the employees' health, success, and overall well-being.

- **Strong Leadership and Governance**: Employees feel confident in Senior Leadership to manage the expected growth and believe leadership is well-aligned with the organization. They maintain strong visibility into the organization's current and future efforts, closely monitor performance reporting and provide the organization with accurate estimates for staffing needs and future growth.

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- **Robust Forecasting Measures**: Citizens has a proactive approach to forecasting and future planning. The organization closely monitors market events, trends, and potential catastrophes, organizing regular meetings to discuss, plan and prepare for future surges and insolvencies. Citizens is also in regular contact with the Florida Office of Insurance Regulation to help provide solutions to disruptions in the Florida Insurance market. Citizens engages with third-party advisors to ensure the health of its organizational functions, such as Finance, to advise on Citizens' financial position and liquidity risk.
- **Scalable, Secure Technology**: Citizens has invested in top-tier technology across the organization using platforms such as Guidewire, Oracle, and Salesforce that allow the organization to scale quickly and efficiently. The organization also uses FRISS to look for fraudulent activity proactively.
- **Vendor Management to Support Scalability**: Citizens leverages approximately four hundred vendors to support Citizens' growth and scalability efforts. The organization collaborates closely with vendors and contractors across the Underwriting, Customer Care Center, and Claims departments to ensure efficient onboarding and offboarding during unexpected expansion and contraction.
- **Catastrophe (CAT) Response Preparedness**: Citizens has a comprehensive enterprise-wide Catastrophe Master Plan and a CAT Preparation and Assurance Plan in place. The CAT Master Plan provides a blueprint for an enterprise-wide approach, which includes supporting business units from across the company. Every year from December until June of the following year, a cross-functional workgroup utilizes the CAT Preparation and Assurance Plan to perform and monitor several preparation activities across the organization to ensure the organizational readiness for a CAT event. This preparation has paid off, as noted in Citizens' responses to hurricanes Ian and Nicole in the fall of 2022. Internal Audit is performing a detailed review of the annual CAT Readiness preparations.

The following three themes were seen across the survey responses received:

- **Extremely Ready - Trust in Leadership and Execution Capability**: Citizens' employees strongly believe in the leadership and structure of the company and believe it has rightly positioned itself to meet the increasing demands.
  Comments noted include:
  - "We have strong support from all areas of the company, including the ELT. I have no doubt we will get all resources we need."
  - "Our organization is constantly looking for ways to innovate and anticipate the needs of our customers, such as policyholders and agents."
  - "We have already seen a tremendous amount of growth, and we have proven to be effective and are continually applying lessons learned agility, and flexibility."
- **Ready, but - Need to Prepare and Advance our Processes and Resources**: This group believes Citizens is ready for growth but should scale the limited financial, IT, and Talent resources to meet the increasing demands.
  Comments noted include:
  - *"With growth comes complexity, so we need to grow our readiness capabilities."*
  - *"Resource pool does not appear as deep and capable as it has been in years past, and I believe we saw some of the effects of this during Hurricane Ian."*
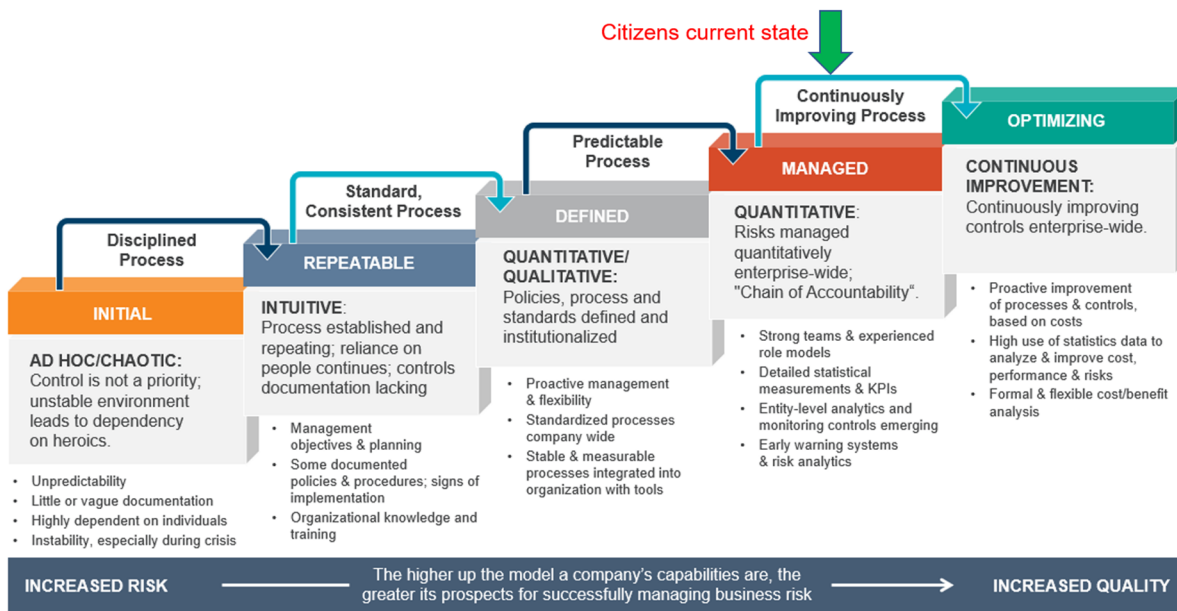
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- - "*Employees have proven that they will rise to the challenge to support policyholders, it is imperative that leadership work hard to sustain high levels of employee trust and engagement.*"
- **Somewhat Ready - Apprehension due to Market, Legislative, and Resource Issues:** While this group at Citizens believes in the company's strengths to manage growth, they are apprehensive due to the increasingly tight market in Florida, new policies, and staffing and technological needs that have not been sufficiently met.

  Comments noted include:
  - "*I worry about Citizens' ability to find and retain talent.*"
  - "*Too many unknowns for the organization to be fully ready.*"

The following Capability Maturity Model (CMM) framework was designed to aid Citizens in evaluating the current state of growth readiness against a desired future state. This model and the growth readiness framework (refer to appendices) allow the organization to understand the key focus areas quickly and may serve as a roadmap to achieving desired future-state capabilities. Following our review, we ranked Citizens in the 'managed' category, which could be further strengthened with the improvement opportunities described in the report's next section.



Opportunities for Improvement

The following table provides an overview of key opportunities for improvement presented to management for consideration:

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Division	Opportunities
Enterprise Operations	• Business Capabilities Center of Excellence • Growth Readiness & Scalability Dashboard • Underwriting QA Capabilities Automation • Change Management Capabilities • Technical Debt Management • Technical Support
Human Resources	• Enhance Recruiting Hub • Broaden Upskilling Strategy • Contingent Labor Solutions • Human Resources & Operational System Usability & Support • HRIS Self-Service & Reporting
Consumer & Policy Services	• Customer Experience Process Alignment & Automation

Opportunities by Division

- Enterprise Operations: 6
- Human Resources: 5
- Consumer & Policy Services: 1
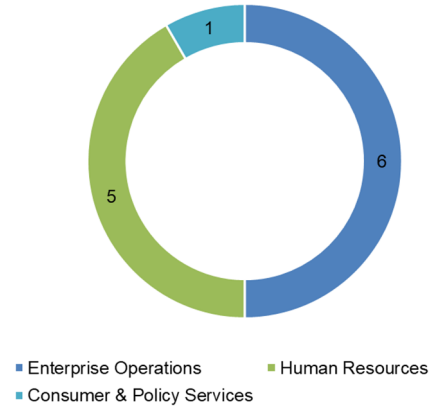
Following our evaluation of the results received from interviews, surveys, inquiries, and process reviews, we recommend the following opportunities for consideration:

Enterprise Operations

- **Business Capabilities Center of Excellence (CoE):** Incorporate a model that could help Citizens continue to operate with extremely high levels of agility, capabilities, and innovation in a business-as-usual environment. A CoE would be a cross-organizational team sponsored and facilitated by Enterprise Services. This team would be focused on helping Citizens understand and implement action-lead business practices and innovation to the organization's advantage as it grows or contracts. The center would serve as a hub for expertise, resources, and leading business practices. It works to develop and implement strategies/tactics that enhance the organization's ability to monitor and manage exponential growth or contraction.

  Management Response: Citizens has a strong foundation regarding the capabilities described above, such as Everyone Innovates, Enterprise Business Agility, and Business Architecture. Another CoE may provide value to the organization. However, the preference is to accommodate the recommendations via already existing mechanisms. Further action will be considered.

- **Growth Readiness and Scalability Dashboard:** Establish a consolidated dashboard utilizing existing dashboards and augmented data points that could help the organization visualize fluctuations in selected growth and scalability metrics to be more attentive to changes and agile in the response. This dashboard could help streamline relevant growth, scalability data, and indicators across business functions. Key industry and economic factors provide insights that can be used for continuous planning.

  Management Response: Currently, Citizens maintains growth-related and scalability data on dashboards providing indicators for where business operations may need attention. Management could aggregate and augment existing dashboards to support a comprehensive view of scalability and the ability to respond to the projected growth.

- **Underwriting QA Capabilities Automation:** In times of high growth in Policies in Force (PIF), the designated tolerance level for risk may be increased, so more policies can be automatically run through the system with less human interaction from the Underwriting team. This impacts the ability of Quality Assurance (QA) to keep abreast of growth and a

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reasonable percentage of file reviews. As a result, Citizens may take on additional risk for policies without proper due diligence. An automated (e.g., robotic/AI) method could be in place to increase sampling and ensure an acceptable level of risk. Quality assurance automation optimizes the processes that create deliverables and increase efficiency through automation instead of relying on manual evaluation.

Management Response: EO Leadership is considering an enhanced holistic approach to policy compliance that will utilize enhanced automation and consider automated underwriting.

- **Change Management Capabilities:** Review current change management processes and tools and evaluate whether these enable employees to understand and commit to the shift of activities and the ability to integrate the change effectively. The "expansion and contraction" nature of the Citizens' organization ensures that high levels of change management support are necessary to speed up acceptance by increasing awareness and communication, reducing stress, and improving decision-making.

  Management Response: The current initiative to "Make All Investments Visible" focused on improving methods for understanding Citizens' capacity for change is the next evolution in the change management practices at Citizens.

- **Technical Debt (tech debt) Management:** Enterprise Operations rated managing tech debt a challenge for the organization. Tech debt is the implied cost of future reworking required when choosing an easy but limited solution instead of a better approach that could take more time. The impacts of accumulated tech debt can negatively affect customers, security risks, development costs, and IT team morale. If not addressed, tech debt will compound and could cause more significant issues. With the agreement of IT leadership, Internal Audit may perform a detailed technical debt assessment review and develop a gap analysis to understand root causes and potential solutions for technical debt**.** A post-assessment plan is recommended to address the gaps, monitor the progress, and build feedback loops to improve continuously.

  Management Response: The technical debt definition is highly subjective, and without sufficient clarification, the survey respondents may not have been fully aware of the term. An additional collaborative assessment and analysis will be beneficial to define further and understand technical debt in Citizens.

- **Technical Support:** Technology Support is key in keeping employees productive and ready to deliver and serve our customers. Citizens employees expressed that enhancement of the internal customer experience is needed. New employees have difficulty getting efficiently equipped with new systems, including access levels and training on the tools provided. Additionally, employees perceive the IT systems as inflexible, making it difficult to integrate new tools or implement necessary changes efficiently.

  Management Response: IT management analyzed the feedback received throughout the technical support services transition year, and particularly from the most recent CAT response. Actions are already being taken to adjust technical support SLAs, processes, and staffing levels in addition to implementing the IAM/IGA program to improve user access management and onboarding workflows. IT will conduct a tailored technical support customer experience and satisfaction survey before the beginning of the 2024 CAT season to recalibrate the action plan.

Human Resources

- **Enhance Recruiting Hub:** The time-to-hire and acquiring qualified talent is a current challenge for the business units across Citizens for critical and hard-to-fill positions. A

recruiting or talent hub considers and consolidates all aspects of attracting top talent and infuses the consolidated team with internal and external expertise across workforce planning, forecasting, talent acquisition, talent marketing, building talent pipelines, and talent analytics. This specialized function will enhance Citizens' ability to attract top talent, particularly for more technical and specialized roles the organization struggles to fill. The recruiting hub can also help create a Citizens Alumni Network to capture 'boomerang' employees.

Management Response: Human Resources (HR) partners with all business areas to assess workforce strategy, forecasting, and talent needs. Enhancing the Recruiting Hub currently in place is critical and supported. Within HR, a team of Sourcing Specialists assists in building talent pipelines for known critical/hard-to-fill positions and includes specialized sourcing within Claims and IT. In addition, multiple recruitment channels are in place to ensure a diverse pool of candidates is reached. Multiple job boards are used, along with utilizing third-party vendors for critical/hard-to-fill positions. Additional recruiting efforts include participating in career fairs, college recruitment/internship programs, and having a strong employee referral program. In partnership with Corporate Communications, targeted talent marketing is developed across various tools, such as LinkedIn and other social media platforms, using direct marketing campaigns. Upcoming IT strategy and system enhancements will focus on improving onboarding and will positively impact the overall employee experience (Oracle Recruiting Cloud and IT system access/equipment). For future consideration, HR management will identify additional talent analytics to strengthen and support strategic talent planning efforts and consider creating a formal strategy for the Citizens Alumni network. HR recently developed a strategic workforce planning process and tools to assess critical skills needed, which is being piloted by Consumer & Policy Services.

- **Broaden Upskilling Strategy:** Consider broadening an upskilling model to meet the needs of the functional business areas to attract and retain current talent. Activities include completing a formal skills assessment for critical roles, building skills inventories, identifying skills gaps, and creating a targeted training program. Consider utilizing an upskilling platform that will help establish an infrastructure around skills inventories, assessments, and upskilling planning.

  Management Response: Targeted talent planning activities are led by HR in partnership with critical business areas across the organization to better understand their long-term divisional strategies, compensation needs, succession planning, and skills and talent needs. The compensation structure will be realigned to further describe the levels of work and opportunities for career development which will be implemented by the end of the year. As part of this long-term multi-year initiative, HR and business unit leaders will continue to identify critical jobs and assess the essential skills required. HR is currently developing strategic workforce planning processes and tools to better identify critical skills needed and support management in developing their talent strategies and staffing needs.

- **Contingent Labor Solution**: Heavy reliance on contingent workers and third-party vendors increases the burden of sourcing, onboarding, training, communicating, managing, and executing business operations. Throughout the organization and industry, obtaining and retaining qualified professional talent becomes increasingly difficult during periods of high service demand. This is more prevalent in the Customer Care Center, Underwriting, Claims, and IT functions. Utilize a CLS (Contingent Labor Solution) to automate IT and other functional areas of contingent worker needs. A CLS can help Citizens address "time-to-fill"

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challenges for contingent worker needs and automate current requisition, sourcing, and fulfillment processes.

Management Response: Citizens has about 22 short-term temporary staffing vendors ready to support broad needs, including during a catastrophe when additional contingent staffing may be required. HR management will explore a CLS model (one vendor) for contingent/temporary staffing for short-term staffing needs. A CLS model will better stabilize processes and create efficiencies in identifying and onboarding contingent staff needs across the organization. HR/Talent Acquisition is partnering with the Vendor Management team to assist them in determining the feasibility of such a model by using the Request for Information (RFI) process and coordinating a timeframe for competitive solicitations upon expiration of current contracts.

- **HR and Operational System Usability & Support:** Employees feel there is inadequate technical or training support to utilize some operational and HR systems fully. Performing a training needs analysis (TNA) is a process to identify the gap between the actual and the desired knowledge, skills, and abilities (KSAs). In this instance, we recommend assessing training needs to understand whether there is a skills gap and then evaluating how the gap could be addressed through specific training programs. This could be achieved through a comprehensive survey (one focused on management and another on employees).
  Management Response: HR management will partner with IT management to plan and prioritize the approach to the systems training needs analysis, identify the systems in which additional training is needed, assess the capacity to perform the analysis, and prioritize the next steps to develop or revise systems training content, methods, and tools.

- **Human Resources Information System (HRIS) Self-Service & Reporting:** Citizens employees believe the HRIS tools are difficult to use and do not support the right workforce analytics. The two primary areas of improvement opportunities highlighted were around (1) employee self-service [ESS] (employees) and (2) integration/seamless data and reporting (managers). Managers and leaders have also noted that HRIS system modules are not integrated and do not support the right workforce analytics across the organization. Additionally, the HRIS tools are sometimes considered ineffective for third-party use and may not adequately support substantial growth in either employee count or third parties. Consideration should be given to completing an evaluation and understanding root causes and potential solutions for improving the HRIS tools. This could be achieved through a comprehensive survey (one focused on management and another on employees).
  Management Response: HR management will partner with IT management to plan and prioritize the approach to the systems training needs analysis and the IT gap assessment. Survey respondents may not be aware of several current initiatives, such as Oracle Recruiting Cloud, UCaaS/CCaaS, and other system enhancements. With IT, HR management will evaluate the approach, timeline, and capacity to perform the analysis and prioritize the next steps to develop or revise systems training content, methods, and tools.

Consumer & Policy Services

- **Customer Experience Process Alignment and Automation**: The policy and procedure information maintained within the Knowledge Base application is highly manual and time-consuming. Each document must be updated individually, one at a time, which can require manual, repetitive, non-value-added time that diminishes the team's efficiency. Consider utilizing a workflow and process automation tool to help identify the specific manual process areas within the Customer Experience department. Next-generation RPA/IPA tools ensure

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process efficiency, improve the customer experience, and optimize back-office operations & productivity.

*Management Response***:** Consumer & Policy Services (C&PS) will partner with Communications, Legislative and External Affairs (CLEA) to review the existing capabilities of the Knowledge Base system as well as explore if enhanced technology could be acquired to automate and increase efficiency related to reviewing and managing procedural content for both internal and external needs.

Conclusion

In conclusion, the assessment has provided insight into the strengths Citizens has demonstrated in several key areas and where there are improvement opportunities. By considering the opportunities for improvement, the organization could better prepare for growth and scale operations effectively.

We thank management and staff for their cooperation and professional courtesy throughout this engagement.

✉ Distribution

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The External Auditor

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Growth Assessment Survey Results

Surveys were distributed to 121 employees, selected from across the organization, to assess their perception of the organization's readiness for growth. Finally, data were analyzed to evaluate the organization's financial and operational performance.

NOTE: Any score below 70 should drive organizational action; any score between 70-80 should be "on the radar" or "watch closely"

Focus Area	Scalability Score	Capability Score	Below 60	Between 60-79	Above 80
Growth Foundation	79.4	Organizational Mission, Vision, Values, and Purpose			91.0
		Organizational Strategy			93.4
		Organizational Planning		65.6	
		Governance Model			82.0
		Business Agility		77.2	
Execution Capacity	79.1	Policies and Processes			86.2
		Customer Onboarding			84.3
		Customer Engagement and Support			90.7
		3rd Party Support			86.6
		Operational Risk			91.1
		Business Enablement		65.5	
Leadership & Employees	73.7	Workforce Planning		76.9	
		Talent Management		73.3	
		Employee Turnover		64.9	
		Workplace			87.2
		Career Pathways & Succession Planning		67.9	
		Skills		65.1	
		Change Management		63.5	
Business Model	77.3	Customer Profile & Personas		77.6	
		Customer Journeys	58.4		
		Customer Experience & KPIs			85.8
		Pending Regulatory/Legal Changes			96.3
Financial Capacity	85.5	Forecasting and Budgets			87.8
		Financial Reporting Systems			91.7
		Access to Capital			84.6
		Financial Risk			92.2
Technology Architecture	74.2	Cyber Security			85.9
		Business Continuity			87.1
		Technology Tech Stack – HRIS	58.3		
		Technology Tech Stack – Operations		67.5	
		Operational Reporting		67.1	
		Technology Risk		78.8	

Growth Readiness Assessment Framework

	Current State	Recommended Future State

	INITIAL	**REPEATABLE**	**DEFINED**	**MANAGED**	**OPTIMIZED**
GROWTH FOUNDATION	Poorly defined – or no documented mission, vision or values. Company operates without a defined organizational strategy and has limited or no planning capability. The organization struggles to pivot and change to adapt to new market conditions.	Company has a defined mission and values. The organization has a documented strategy and supports periodic business planning activities. Strategy and planning processes are largely confined to the C-Suite. Governance structure and roles are defined; however, some may overlap, or gaps may exist.	Company mission, vision and purpose are periodically revisited and refined. The Company and its leaders employ strategic thinking in planning for the future. Company uses consistent definitions of planning terms and understands distinctions. The executive level strategic planning process has inputs from the functional areas and middle management. Company strategy is widely shared across leaders and managers.	New ideas and encouragement of creativity and innovation in the strategic planning process is embraced. There is an openness of the planning process to a team of employees of various ranks and functions. Alternative strategies and scenarios are developed and considered as part of the organizational strategy. There is a linkage of strategic planning to budgeting.	Growth and scalability focuses are embedded in strategic planning efforts which go beyond the C-Suite to all leaders/managers with general awareness of strategic pillars enterprise-wide. A Center of Excellence (CoE) provides the governance framework to consistently incorporate best practices into growth and scalability to ensure high levels of operational resilience. There is a high degree of strategic alignment across the organization.
EXECUTION CAPACITY	Little to no documentation and enforcement of policies and procedures. Business needs are not wholistically assessed or measured. Business risk is monitored on an ad-hoc basis.	The organization has established basic set of core processes, but the marketing and customer functions are not fully developed. Little no customer data or tracking available. Operational efficiency is limited, and no technology or 3rd party vendors are leveraged to increase productivity.	Defined set of policies and processes are established and enforced to increase customer engagement and experience. There is an operational risk framework in place to monitor risk. Focus on stabilization and consistency, however there is a lack of advancement and innovation opportunities.	A strong culture of increasing operational efficiency through innovation and proactive monitoring of key risks. The company has a high execution capacity learned from past events and leading best practices. There is a vendor performance and management process in place. Company has a stable and consistent execution environment with robust enablement, technology, and customer policies in place.	Organization executes on a high level of consistency and quality through a strong focus on process automation and standardization. A robust operational risk framework, close vendor management, and innovation are central characteristics of the organization at this stage. Company invests in employee development, proactive upskilling and technology to increase business efficiency and seamlessly scale the organization.
LEADERSHIP & EMPLOYEES	Leaders dictate via command & control. Hiring is ad-hoc and done in various departments of the business. Lack of resources and poorly-developed learning/development tools and processes. Little to no workforce forecasting and there is no formal effort to partner with the business to understand talent and skill requirements.	Company has a defined people structure to support operations. Leaders are moderately engaged and gather feedback sporadically. Workforce planning is carried out in response to business requests. A talent forecast exists to support short- to medium-term predictions of specific talent needs. A shared learning system infrastructure exists that delivers basic reporting across utilization.	Leaders model desired behaviors and values but mostly engage with direct reports. The people function is organized with clear roles supported with a People Strategy. A forecast that goes beyond the predicted annual budgeted headcount and attempts to forecast talent needs of the business. Succession and internal development plans in place. Learning programs aligned to key business goals & supported with consistent measurements.	The company has a long-term forecast that projects the predictable workforce needs and skills of the enterprise to support growth. Formal succession plans for key roles and internal development plans exist. Strong business leader support for employee learning and development. LMS evolved into a total learning environment. Leaders empower many employees through on-going engagement.	A strategic workforce plan is in place that supports a long-term blueprint to ensure workforce optimization. Learning and talent practices are integrated, and the workforce needs are clear addressed through an optimized recruitment function. The leaders provide strong governance that enable employees to feel empowered, trained, and rewarded through a formal career progression process.
BUSINESS MODEL	In this stage, the company has an ad hoc and reactive approach to business operations with little standardization and consistency. No formal process to track and improve overall customer experience.	Lack of a cohesive customer function. There are defined policies around customer engagement and experience, but responses are yet incorporated into business strategy. Company is looking to understand their consumers better and tailor the experience accordingly.	Company has a well-developed Customer function. Customer data is evaluated for growth and improvement opportunities. Legal changes are closely monitored and incorporated into the operational model for accuracy and improvements.	Company has a robust Customer Function focused on improving customer satisfaction. Company has a formalized approach to managing customer relationships and is developing a culture of continuous improvement in the customer function and increase retention.	Company's Customer Function effectively managers customer relationships, including customer segmentation, customer journey mapping, and customer feedback management. A robust customer data management framework is in place with a high retention and to drive future business decisions and continuously improve customer satisfaction.
FINANCIAL CAPACITY	No formal financial planning process in place. Limited budgeting and forecasting, and budgets may be set based on historical spending rather than future needs or strategic priorities.	Standard process and procedures established for budgeting and forecasting processes. Clear guidelines and templates exist across the CFO and group, but efforts are not socialized and there is limited planning around future business needs and changing market conditions.	Defined and documented financial processes in place, consistently followed across the organization. Standardized budgeting and forecasting measures in place with proper training on latest financial practices and regulations. Financial model is stable, reliable, and efficient in conducting day-to-day processes.	Financial planning is proactive and forward-looking with regular scenario analysis and testing to mitigate financial risk. Processes are continuously improved and updated to remain effective and efficient. Financial performance is regularly measured with regular reporting and analysis.	Structured and strategic approach to financial planning and management, aligned with overall business strategy. Robust reporting, budgeting, and forecasting measures are in place and updated to scale and manage unexpected growth. Categorized by high degree of financial stability, proactive planning, and alignment across the organization.
TECHNOLOGY ARCHITECTURE	Lack of standard processes, tools, and technologies across the organization. Technology decisions are made in a reactive manner with little to no planning. High frequency of errors and inefficiencies.	Established processes in place to stabilize and maintain systems. The organization has standardized tools and platforms consistently used across the organization for development projects. Systems are regularly tested and validated to ensure efficiency and increased reliability.	Organization has a basic set of technology processes. There is some level of consistency in development and maintenance, but data is not integrated or accessible. Systems are stable and well maintained but limited in growth and scalability.	Organization is implementing new and innovative technology to increase efficiency. Company uses scalable platforms and proactively thinks about growth within their Tech infrastructure. Systems are tested rigorously with formalized testing processes in place and improved per results. Metrics are closely monitored for advancement.	The technology architecture of the organization is designed to optimize system performance, minimize downtime, and reduce costs through automation and monitoring tools. Systems allows for seamless integration, is adaptable to changing business requirements and growth. Systems are secure and protected from threats.