

# How a Legal Department Can Become More Efficient – Examples and Solutions

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November 6, 2017



# About The Warranty Group

- To deliver strength and stability to our clients and their customers, The Warranty Group owns and operates the insurance entities that underwrite our policies, with a focus on underwriting expertise, compliance adherence, and customer satisfaction.
- Virginia Surety Company, Inc. (VSC)
  - Rated A- (Excellent) by A.M. Best Company
  - Principal US insurer
- London General Insurance Company Limited (LGI)
  - Rated A- (Excellent) by A.M. Best Company
  - Specialty property and casualty company for Europe

# Presentation Overview

- Project Management Toolbox
- Selecting Your Tools
- TWG Legal Success Stories
- Future Efficiencies

# Project Management Toolbox

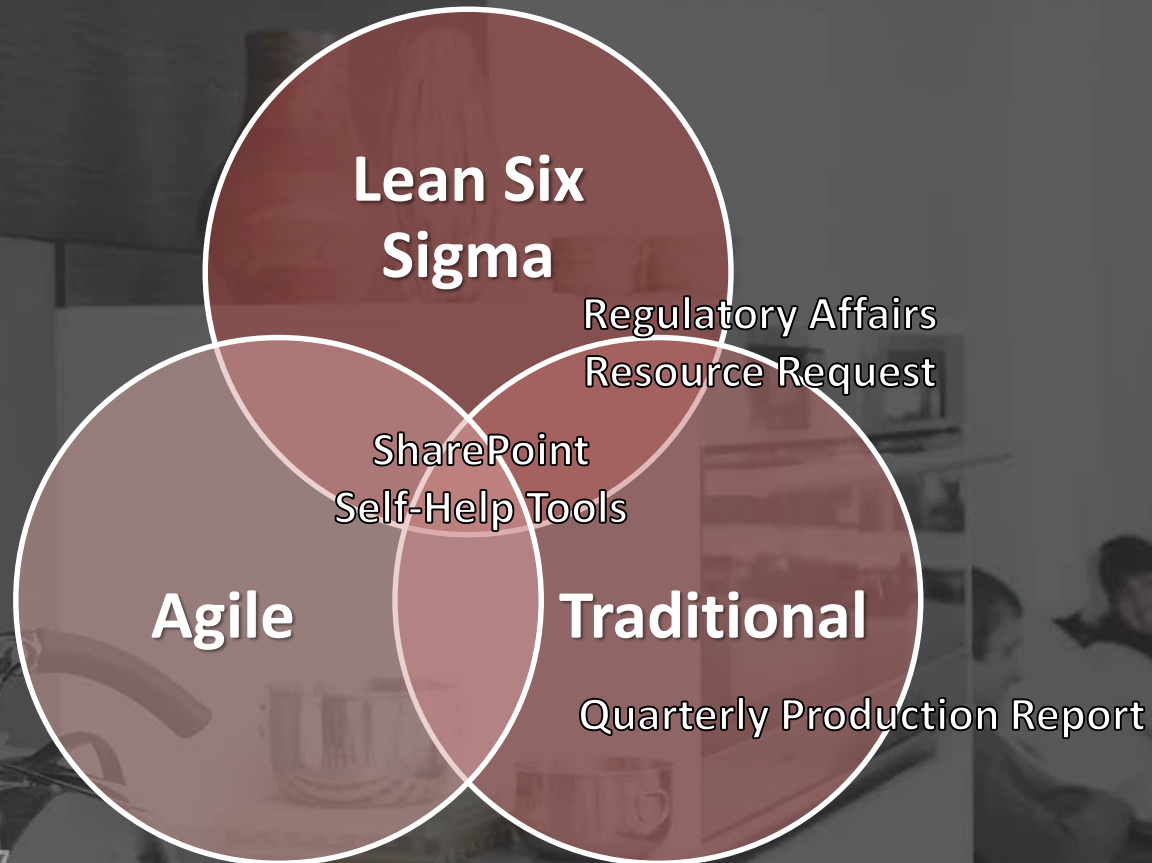
- **Lean Six Sigma** – Method which identifies root causes to improve existing processes in order to eliminate waste
- **Agile** – Used for projects that require flexibility and speed (ex: IT solutions); projects are managed through short delivery cycles
- **Traditional** – The process of identifying project tasks and providing a method to monitor the status of the tasks from initiation to completion



# Selecting Your Tools

- Don't feel like you need to stick to a single method
- Use tools from multiple methods that complement one another within a project
- Feel free to switch methods between projects

# TWG Success Stories



# Quarterly Production Report (QPR)

## Issue

- No department metrics
- Unsure of how resources were being utilized

## Solution

- Creation of tracking documents
- Development of QPR

## Outcome

- Department accomplishments and value are highlighted
- Effectively use resources

# QPR – Project Tracking

RA Prioritization - In Progress Items									
Primary Owner	Secondary Owner	Project/Assignment	Requestor	Category	Exposure	Effort	Start Date	Progress	Project End Date
Aaron	Shannon	Project Elm	Justin	Marketing Request	High	High	12/1/2015	50%	
Marge	Blanca	Agent Licensing	Marge	Licensing Issue	Medium	Medium	4/1/2016	0%	
Beth	Shannon	Agreement Filing Process	Diana	General Project	Medium	Medium	3/22/2016	50%	
Beth	Marge	Service Contract Business	Marge	Regulatory Issue	Medium	Medium	4/1/2016	75%	



## PROJECT OAK

<b>Exposure</b>	Medium
<b>Progress</b>	5% Complete
<b>Start Date</b>	9/30/2017
<b>Description</b>	Exploring issuing XXXX to Oak for them to offer different product configuration for dealer clients
<b>Impacted Companies</b>	ACME
<b>Issues</b>	State regulatory compliance and lender approvals
<b>Comments</b>	<ul style="list-style-type: none"><li>- Held conversation with Oak CEO and GC to explore options</li><li>- Working on gathering information and detail to explore new product opportunity for them</li></ul>
<b>Remediation Steps</b>	None
<b>Date Closed</b>	In Progress

## TITAN LLC

<b>Exposure</b>	Medium
<b>Progress</b>	25% Complete
<b>Start Date</b>	8/30/2017
<b>Description</b>	Reviewing retail product
<b>Impacted Companies</b>	ACME
<b>Issues</b>	State regulatory compliance and lender approvals
<b>Comments</b>	<ul style="list-style-type: none"><li>- Internally gaining comfort to underwrite program</li><li>- Exploring issuance optics and locale</li></ul>
<b>Remediation Steps</b>	None
<b>Date Closed</b>	In Progress

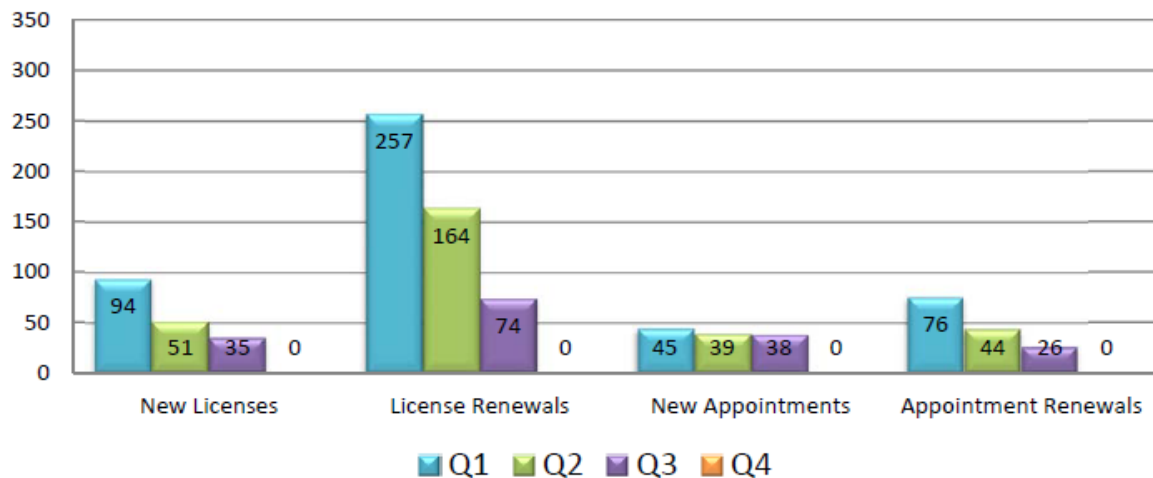
# QPR – Licensing & Appointment Tracking

**Note:** In column H, **Low** level of effort is defined as less than 15 minutes of work, **Medium** is defined as 15-30 minutes of work, and **High** is defined as greater than 30 minutes of work.

## New Licenses

Month	State	Type	New Licensee Name	Cost to TWG	Fee Type	Level of Effort	Date	Comments
August								
	MO	Individual	Jayson	\$ 49.00	Exam	Medium	8/3/2017	
	SC	Individual	Erica	\$ 82.36	Initial License	Medium	8/3/2017	Adjuster
	RI	Individual	Erica	\$ 156.18	Initial License	Medium	8/3/2017	Adjuster
	OK	Individual	Erica	\$ 58.10	Initial License	Medium	8/3/2017	Adjuster
	KY	Individual	Erica	\$ 56.18	Initial License	Medium	8/3/2017	Adjuster
	DE	Individual	Erica	\$ 106.18	Initial License	Medium	8/3/2017	Adjuster
	CT	Individual	Erica	\$ 136.18	Initial License	Medium	8/3/2017	Adjuster
	WV	Individual	Erica	\$ 31.18	Initial License	Medium	8/3/2017	Adjuster
	PA	Individual	Louis	\$ 50.00	Exam	Medium	8/7/2017	Adjuster
	FL	Individual	Erica	\$ 100.00	Fingerprint	High	8/8/2017	Adjuster
	FL	Individual	Erica	\$ 55.00	Initial License	High	8/9/2017	Adjuster
	NM	Individual	Erica	\$ 30.00	Initial License	Medium	8/9/2017	Adjuster
	WY	Individual	Erica	\$ 5.50	Printing Fee	Low	8/15/2017	Adjuster
	VT	Individual	Erica	\$ 5.50	Printing Fee	Low	8/15/2017	Adjuster
	PA	Individual	Louis	\$ 50.00	Exam	Medium	8/22/2017	
	OH	Individual	Justin	\$ 25.00	Initial License	Medium	8/23/2017	
	OH	Individual	Justin	\$ 218.31	Pre-Licensing	Medium	8/28/2017	
	MO	Individual	Jayson	\$ 318.04	Pre-Licensing	Medium	8/28/2017	
	MO	Individual	Jayson	\$ 106.00	Initial License	Medium	8/28/2017	

## 2017 Licensing & Appointments Q/Q



Below please find 4 quarters of data regarding the resource hours used on licensing and appointment activities:

Activity	Q3 2017 Hrs/Days	Q2 2017 Hrs/Days	Q1 2017 Hrs/Days	Q4 2016 Hrs/Days
New Licenses	13 Hrs / 2 Days	19 Hrs / 2 Days	30 Hrs / 4 Days	23 Hrs / 3 Days
License Renewals	46 Hrs / 6 Days	96 Hrs / 12 Days	147 Hrs / 18 Days	64 Hrs / 8 Days
New Appointments	10 Hrs / 1 Day	10 Hrs / 1 Day	14 Hrs / 2 Days	18 Hrs / 2 Days
Appointment Renewals	40 Hrs / 5 Days	56 Hrs / 7 Days	112 Hrs / 14 Days	44 Hrs / 6 Days
<b>Total Resource Hrs/Days</b>	<b>109 Hrs / 14 Days</b>	<b>181 Hrs / 22 Days</b>	<b>303 Hrs / 38 Days</b>	<b>149 Hrs / 19 Days</b>

# Regulatory Affairs Resource Request

## Issue

- Too many “drive by” questions
- Requests were not well-thought-out

## Solution

- Regulatory Affairs Resource Request Form
- Standardized Request Process

## Outcome

- Reduced “drive by” questions
- Creation of self-help tools

## REGULATORY AFFAIRS RESOURCE REQUEST

Please submit the completed form to the Regulatory Affairs inbox at [regulatory.affairs.department@thewarrantygroup.com](mailto:regulatory.affairs.department@thewarrantygroup.com)

Department:

Date:

Requestor Name:

Do you have Manager approval?

Yes

No

If necessary, do you have Manager approval to outsource (billed to your cost center)?

Yes

No

N/A

Jurisdiction:

Client:

Product:

Distribution Channel:

Volume/Sales Dollars:

Please provide a brief summary of what you are looking to have Regulatory Affairs help you with.

# Resource Request Tracking

## RA Resource Request Tracking - Completed Items

[Click Here to Post Materials to SharePoint](#)

Department	Requestor	RA/External Resource	Client	Topic	Date Submitted	RA/External Response Date	Projected End Date	Actual End Date	Question	RA/ External Response/Answer	Material Posted to SharePoint?
TPA	Beekman	Kastigar	Gekko	California BEAR License	10/12/2016	10/14/2016	10/21/2016	10/19/2016	Do we need a sellers license to sell consumer goods service contracts to commercial entities in CA?		Yes
TPA	David Stopsky	Kastigar	Stark	GAP	5/23/2016	5/24/2016	7/15/2016	6/3/2016	Are we comfortable with offering GAP in all locations?		N/A
TPA	David Stopsky	Kastigar	Cornerstone United	Manufactured Home Warranty	5/23/2016	5/24/2016	7/15/2016	6/3/2016	Can we offer CL coverage in connection with structural home service contracts?		N/A
Resource Admin	Peter	Kastigar	ACME	Expansion of Consumer Service Contracts	3/7/2016	3/9/2016	3/15/2016	3/11/2016	Can service contract model be used with consumer goods service contract retailers?		Yes
TPA	Kevin	Kastigar	Globex	Service Contract Delivery	2/24/2016	2/24/2016	3/31/2016	3/11/2016	Can service contract buyers be pushed to a website and not deliver a service contract either at point of sale or thereafter?		N/A
Resource Admin	Peter	Ben Cohen	Hooli	Cancellation	2/19/2016	2/19/2016	3/31/2016	3/10/2016	A new client provides a 30 free look cancellation. What states would require greater that would impose manual procedures on the client?		Yes
Resource Admin	Peter	Kastigar	Joe's Auto Deals	Dealer Obligor	2/15/2016	2/15/2016	3/31/2016	3/10/2016	Can a service contract dealer obligor program utilize an FTP CLP in all locations?		Yes
TPA	Matt	Kastigar	Vandelay	PDR & ADR	2/10/2016	2/10/2016	4/1/2016	2/15/2016	Can you combine ADR and PDR and have it not be classified as insurance, or alternatively do it as motor club?		N/A

# SharePoint Self-Help Tools

## Issue

- Repetitive questions from business
- No central location for document storage or access

## Solution

- Creation of self-help documents
- Creation of SharePoint site

## Outcome

- Fewer repeat questions
- Empowered business users

# SharePoint Self-Help Tools



The screenshot shows the SharePoint home page for Regulatory Affairs. At the top left is the logo for 'the warranty group' featuring a red globe icon. To the right of the logo is the title 'Regulatory Affairs'. Below the title is a horizontal navigation menu with the following items: Home, RA Toolbox, Law Alerts, Global Regulation, Global Structure Research, Legal Guidance, RA Only, and Notebook. Below the navigation menu is the heading 'Home' followed by the sub-heading 'Site Contents & Tools'. Underneath are six tiles, each with an icon and a label: 1. A blue toolbox icon labeled 'Regulatory Affairs Toolbox'. 2. A red warning triangle icon labeled 'Law Alerts'. 3. A blue and white globe icon labeled 'Global Regulation'. 4. A white figure holding a magnifying glass icon labeled 'Global Structure Research'. 5. An icon of three interlocking gears (yellow, blue, green) labeled 'Cross-Departmental Projects'. 6. An icon of puzzle pieces labeled 'Regulatory Affairs Department Only'.



# Regulatory Affairs Toolbox













## - D I S C L A I M E R -

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	 Name	Modified	Modified By
	CL Forms and Rate Requirements	... June 15, 2015	<input type="checkbox"/> Shannon Anderson
	Commercial Exemption Requirements	... February 3	<input type="checkbox"/> Elizabeth Kastigar
	Consumer Goods Requirements Checklist	... June 30, 2016	<input type="checkbox"/> Shannon Anderson
	GAP Requirements	... June 27	<input type="checkbox"/> Elizabeth Kastigar
	Home Warranty Requirements Checklist	... June 30, 2016	<input type="checkbox"/> Shannon Anderson
	privacy notice 7-16	... July 11, 2016	<input type="checkbox"/> Elizabeth Kastigar
	Regulatory Affairs Resource Request Form (0816)	... July 10	<input type="checkbox"/> Shannon Anderson
	Service Contract Requirements	... July 6	<input type="checkbox"/> Elizabeth Kastigar
	TWG Consumer Advertising Review Guidelines	... July 13	<input type="checkbox"/> Elizabeth Kastigar
	VSC Canada Lines of Authority	... May 19	<input type="checkbox"/> Shannon Anderson

# Future Efficiencies

- **Salesforce** – Salesforce is a customer relationship management solution. Legal Department processes, including state filing submissions, have moved to Salesforce which has allowed for refined process flows and a reduction in waste. As we progress, more processes will move to Salesforce.
- **Apttus** – Apttus is a contract lifecycle management solution which lives on Salesforce. Agreements are managed from request to signature and beyond.
- **Quip** – Quip is a place for teams to create living documents. It combines chat, documents, task lists, and spreadsheets. This new tool provides an interactive “whiteboard” space which greatly reduces the need for face-to-face meetings.

# Thank You

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