

OHIO DEPARTMENT OF INSURANCE

CUSTOMER SERVICE PERFORMANCE STANDARDS

A. PURPOSE

The purpose of this policy is to provide Customer Service Performance Standards for the Department.

B. POLICY

The goal of these standards is to assist the Department's staff in meeting customer's expectations by providing the best possible service to the citizens of Ohio and all of our customers both internal and external.

1. The Office of Human Resources shall be responsible for ensuring that these customer service performance standards are distributed to all employees.
2. Work plans for all employees will include an expectation of good customer service.
3. All departmental communications shall be conducted in a professional and courteous manner, responsive to the needs of the internal and/or external customer.
4. The customer service standards are not meant to be all inclusive but are guidelines, which support the goal of providing good customer service.

C. CUSTOMER SERVICE STANDARDS FOR THE TELEPHONE

1. Employees should:
 - a. answer within a reasonable timeframe;
 - b. use a friendly, professional manner;
 - c. speak distinctly, with a warm welcoming tone;
 - d. identify the office, the division/agency;
 - e. give his or her name;
 - f. answer in the way that they would want to be treated;
 - g. be empathetic, remain calm, friendly and cooperative;
 - h. restrain their emotions;
 - i. pause and consider before replying;
 - j. keep the focus on the issue;
 - k. consider utilizing statements such as:

"I understand how frustrating it can be when you are involved in a situation where you believe your expectations are not being met; or, I understand how the laws and regulations that apply to insurance companies can seem

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confusing and lead to frustration; however, I need to get all the information so that I can attempt to help you.”

- l. be an active listener by focusing their attention on the caller;
- m. avoid distractions;
- n. concentrate on what the other person is saying;
- o. understand that callers may express their own thoughts and opinion and they may not agree with employees’ thoughts and opinions;
- p. ask open ended questions;
- q. re-state the caller’s concerns back to the caller to confirm understanding of the issue and expectations;
- r. invite the caller to fully explain his or her concerns, expectations and interests;
- s. consider using the following:
"What did you mean when you said..." or "Can you tell me more about...?"
- t. validate the caller’s concerns and express a commitment to do everything possible to assist;
- u. consider using a statement such as:
"I see that this is very important to you and I will use my best efforts to assist you."
- v. help frame the caller’s expectations by informing the caller of the process;
- w. attempt to establish follow-up contacts to keep the caller informed;
- x. keep their commitment to the caller even if unable to provide the caller with complete results; keep the caller informed;
- y. find out what the caller needs;
- z. not be afraid to ask the caller questions to find out his or her concerns;

2. Dealing with Threatening or Abusive Callers

- a. In a professional tone, ask the caller to alter his or her language by advising: "I would like to assist you. However, I need you to lower your voice." Or "I need you to stop using profanity."
- b. If the above doesn’t work, say:
"I am putting this call on speaker now so that others might witness this conversation."
- c. If neither of the above works in changing the tone or the caller’s language, politely announce to the caller that this call will be terminated if the language does not change.
- d. Employees should promptly notify their supervisor and/or Assistant Director about any threats.
- e. If the threatening calls persist, the Assistant Director will notify the Security Chief.

3. Placing Callers “On Hold”

- a. Never answer the telephone with an immediate request for the caller to hold.
- b. Always ask the caller first if he or she minds holding and wait for his or her reply.
- c. Always thank the caller for their patience.

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- d. If information needs to be researched for the caller's inquiry, give the caller the option to either hold or to receive a call back after the information is obtained.
 - e. If the caller prefers a call back, indicate the timeframe in which the caller may expect a return call.
 - f. Always thank the caller for waiting and use the person's name.
4. Transferring Calls
- a. Never transfer callers directly to a voice mailbox; first ask the caller if that's okay.
 - b. Give the caller the correct telephone number and the name of the person to whom they are being transferred.
 - c. Briefly explain to the caller why the caller needs to be transferred.

D. CUSTOMER SERVICE STANDARDS FOR VOICE MAIL

1. Personal greetings should:
 - a. be friendly, but professional;
 - b. be current;
 - c. be updated when necessary;
 - d. indicate the employee's name, position, frequency with which messages will be checked, and a provision for contacting someone in person.
2. The voice mailbox should be checked frequently for messages.
3. Phone calls should be promptly returned.
4. When using the voice mail system internally, employees should explain why they are calling and when a response is needed.

E. CUSTOMER SERVICE STANDARDS FOR LETTERS OR MEMORANDUM

1. Correspondence should be written in a professional format and courteous manner.
2. Correspondence should be clear, informative, consistent, accurate and timely.
3. Written communication can be a very effective way to respond to internal and external customers. Care should be taken to ensure that all responses should provide the appropriate information to the customer and that the ODI employees are accountable for the quality of service that is provided.
4. Letters and memoranda should be written in a professional format with the standard style, font and size used by the individual agency or division. All letters and memoranda should be proofread carefully, not only for spelling and punctuation, but also for consistency and accuracy.

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5. The appropriate letterhead for the Department ODI should be used.
6. The letter should include the following: date, recipient's complete name and address, salutation, the response in the body of the letter, the complimentary closing, typed signature, and the "enclosure" or "attachment" notation and "copy - cc:" notation (if applicable).
7. The final paragraph of the letter should include a person's name and telephone number to call if additional information is needed or if the recipient has more questions.
8. Memoranda should include the following: date, recipient's name, sender's name, and the subject in the heading; and the response in the body of the memorandum.

F. CUSTOMER SERVICE STANDARDS FOR ELECTRONIC CORRESPONDENCE

1. The message should:
 - a. be professional and courteous;
 - b. be complete, clear, informative and timely;
 - c. give the option to call if there are questions;
 - d. be checked for spelling, punctuation and formatting errors prior to sending;
 - e. not include religious quotes or personal tag lines.
2. Nothing should be included in a message that would be viewed as offensive or inappropriate for the business environment. All information contained in the message is considered public information.
3. The electronic mailbox should be checked frequently for messages.
4. If an immediate answer cannot be given, acknowledge receipt of the message and note that additional time is needed to research and respond.
5. If the message requires a response from someone else, acknowledge receipt of the message and note that it will be forwarded to the appropriate person.
6. E-Mail Set-Up While Away From the Office
 - a. An automatic reply should state how long the employee will be out of the office.
 - b. The name, email address and phone number of an individual who can assist in the employee's absence should also be given.

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7. Confidential E-Mail Correspondence

- a. Must always include a disclaimer. The disclaimer statement should read:
"The information contained in this e-mail message may include privileged and confidential information that is intended for the addressee only. If the reader of this message is not the intended recipient, you are duly notified that any dissemination, distribution or copy of this communication is strictly prohibited. If you have received this e-mail communication in error, please return to the sender immediately."
- b. Must be marked "confidential."
- c. Confidential personal information (CPI) must be encrypted or password protected.

G. IMPLEMENTATION

This policy becomes effective immediately and rescinds previous memoranda, directives or policies on the subject.

Effective Date: December 31, 2012