



# REMOTE WORK PROGRAMS

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# **REMOTE WORK PROGRAMS**

## **MetLife's Road to Remote Underwriting**

**Presented By: Irene Juthnas, Director of Underwriting**



# REMOTE WORK PROGRAMS

## MetLife's Road to Remote Underwriting

- How we started
- Tips for a smooth ride
- Avoiding potholes and other bumps along the way
- Other things to consider



# REMOTE WORK PROGRAMS

## MetLife's Road to Remote Underwriting

- Began 10 years ago on a part-time basis
- Offered to current staff of underwriters
- Done to increase productivity
- Paper process

# REMOTE WORK PROGRAMS

## MetLife's Road to Remote Underwriting

- **Workflow changes in 2004**
- **New administrative underwriting system**
- **On-line Processing/Imaging**
- **Expanded remote work program**

# REMOTE WORK PROGRAMS

## MetLife's Road to Remote Underwriting

- **Increased volume**
- **Open Underwriting positions**
- **Office space limitations**
- **Added several remote new hire underwriters**
- **Increased remote work for current staff**



# REMOTE WORK PROGRAMS

## Advantages of Remote Work Programs

- **Expands New Hire Candidate Pool**
- **Decreases office space needs / overhead**
- **Increases productivity**
- **Less office distractions/issues**



# REMOTE WORK PROGRAMS

## Advantages of Remote Work Programs (contd)

- Improves Employee satisfaction/retention
- Provides some cost savings
- It is good for the environment
- Requires online Processes/Guidelines
- No weather related delays/closings



# REMOTE WORK PROGRAMS

## Challenges of Remote Work Programs

- May require new business processes
- Systems issues
- IT support
- Communication



# REMOTE WORK PROGRAMS

## Challenges of Remote Work Programs (contd)

- Performance Management
- Team Building
- Training
- Requires basic computer skills
- Other issues

# REMOTE WORK PROGRAMS

## Initiating a Remote Work Program

- Obtain Management buy in
- Preplanning – more is better
- Develop a project plan
- Include right Team members

# REMOTE WORK PROGRAMS

## Initiating a Remote Work Program (contd)

- **Research available resources/information**
- **Start small**
- **Communicate regularly**
- **Consider rolling out in stages**

# REMOTE WORK PROGRAMS

## Recruiting

- **No Geographic Boundaries**
- **Adapt Hiring Profile**
- **Interviewing - in person and/or virtual**
- **Clearly define job requirements/expectations**
- **Remote worker contracts**

# REMOTE WORK PROGRAMS

## Training

- Adapt training program
- In office vs. virtual
- Test system and connectivity
- Use technology - use of web meetings, video conferencing, teleconferencing
- Use mentors
- Provide contact list
- Periodic meetings / Training sessions



# REMOTE WORK PROGRAMS

## Home Office Set Up

- **Determine what equipment will be supplied**
- **Safe and comfortable in-home office for on-line processing**

# REMOTE WORK PROGRAMS

## Schedules

- **Set Schedules vs. Productivity requirements**
- **Flex Time**



# **REMOTE WORK PROGRAMS**

## **Genworth's Road to Remote Underwriting**

**Presented By: Amy Chambers, LTC  
Underwriting Manager**



# REMOTE WORK PROGRAMS

## Genworth's Road to Remote Underwriting

- Began 17 years ago with one Underwriter
- Rolled out to entire department in 1989
- Done to increase employee work/life balance and to increase productivity
- Paperless April 2001
- Fulltime WAH September 2001



# REMOTE WORK PROGRAMS

## IT Issues/Challenges

- **Choosing the right platform**
- **Virus protection**
- **Self help vs. help desk**
- **Software upgrades**



# REMOTE WORK PROGRAMS

## Communication and Team Building in the Remote World

- **Use of technology**
  - IM
  - e-mail
  - conference calls
- **Annual Underwriting meetings**
- **Team awards**
- **Buddy system**
- **Regular staff meetings and training sessions**



# REMOTE WORK PROGRAMS

## Professional Development

- Industry Course – Prof Designations
- Department/Company projects
- Industry meetings
- Sales meetings



# REMOTE WORK PROGRAMS

## Performance Management

- **Clear expectations – 3.8 decisions per hour**
- **Online production control reports**
- **Regular QA audits**
- **Monthly QA reviews with staff**
- **Quarterly one-on-one performance discussions**
- **Annual review of performance**



# REMOTE WORK PROGRAMS

## Performance Management – Productivity & Quality

- **Clearly defined production standards**
- **Appropriate QA audits and timely feedback**
- **Accurate reporting tools**

# REMOTE WORK PROGRAMS

## Agent Support

- Agent “hotline” for prequalification – telephone or e-mail
- Conference calls with Sales offices
- Direct contact with Chief Underwriter or Underwriting Manager for top producing agent
- Well defined escalations process
- Appeals process for adverse decisions