

# LEANOhio

## Ohio Department of Commerce Consumer Finance Licensing Process

June 26 – 30, 2017

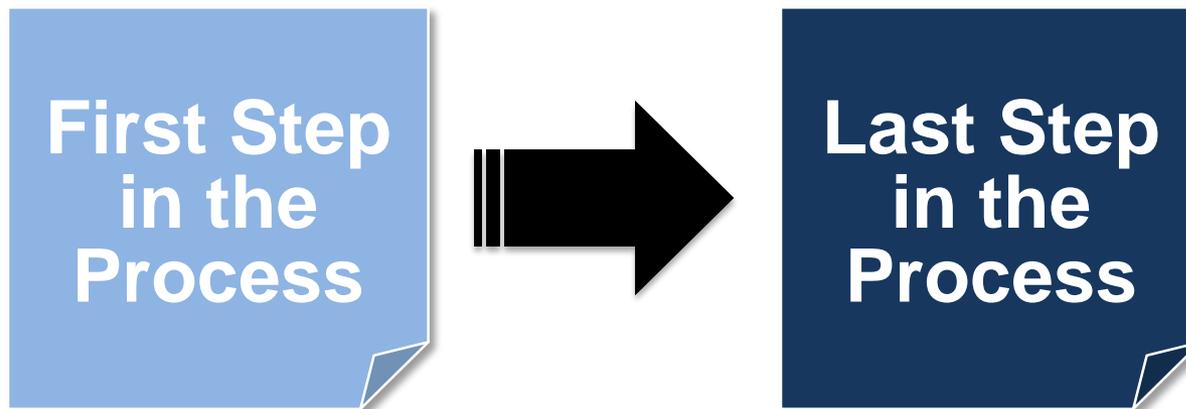
# How Did We Get Here?

- Recent increase in volume / backlog of applications
- Issues with consistency in record-keeping between NMLS and internal system
- A slow application process can mean a delayed income for some customers



# Event Scope

- What is the first step in the process?
  - **Our process begins with... a person/company decides to acquire a Consumer Finance license**
- What is the final step in the process?
  - **Our process ends with... the customer is sent their credentials or a denial letter**



# Event Baseline Data

## Individual

- Number of customers: about 3000/yr
- Number of incoming items: 3 to 4 per app
- Number of completed items: 90-95% of all applications get completed
- Number in backlog items: about 200 – 500
- Average lead time: 3 to 5 business days

# Event Baseline Data

## Company

- Number of company applications: **about 1000**
  - 85% make it through to approval
  - Majority of remaining 15% are withdrawn or failed to respond
- Average lead time: **9 to 33 business days**

# Process Improvement Goals

Reduce processing time  
by at least 50%

Create well-defined,  
repeatable standard work

Near 100% consistency  
between CAVU & NMLS

# Change for the Better

- Customer focused
- Right people changing the process
- One week-quick and action oriented
- Necessary resources available immediately
- New process implementation begins next Monday



A man in a plaid shirt and glasses stands at the front of a meeting room, addressing a group of people seated around a large wooden table. The room has a whiteboard in the background and fluorescent lighting on the ceiling. The attendees are engaged, with some looking towards the presenter. Name tags are visible on the table, including one for 'Melody'.

## Day One

- Level setting
- Scope of event
- Stakeholder identification
- Current state mapping





## Day Three

- Brainstorming
- Analysis
- Problem solving
- Process redesign



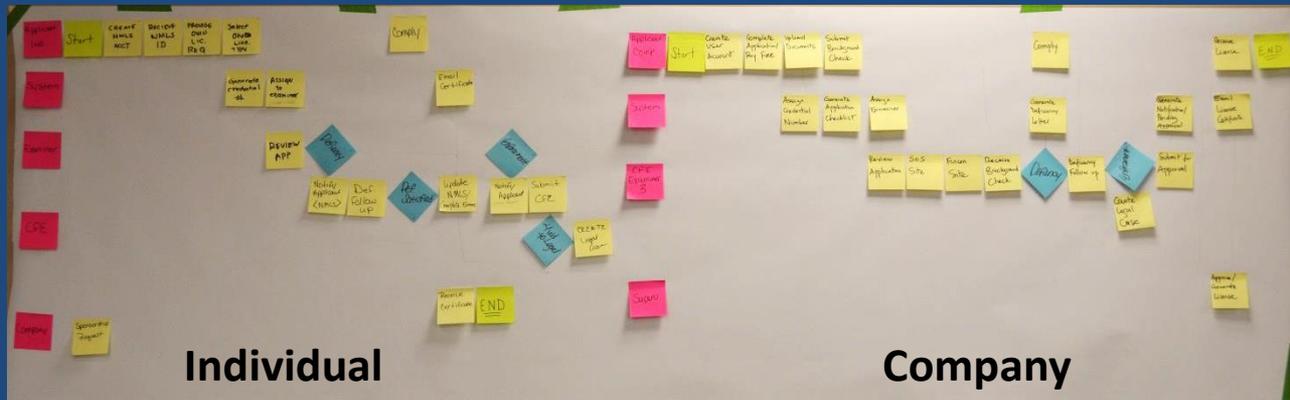
## Day Five

- More implementation planning
- Celebration
- Sharing results





# Future State



# Simpler



- Less steps in future state process
- Collect upfront application fee
- Updated and more user-friendly application
- Paperless process and electronic workflow
- Clearer instructions on application

# Faster



- Electronic system streamlines loading process
- Less steps and decisions in new process
- New process prevents build up of backlog

# Better



- Standardized workflow/processes
- Updated status alerts
- Background check completed earlier
- Less handoffs (back and fourth between staff members)

# Less Costly



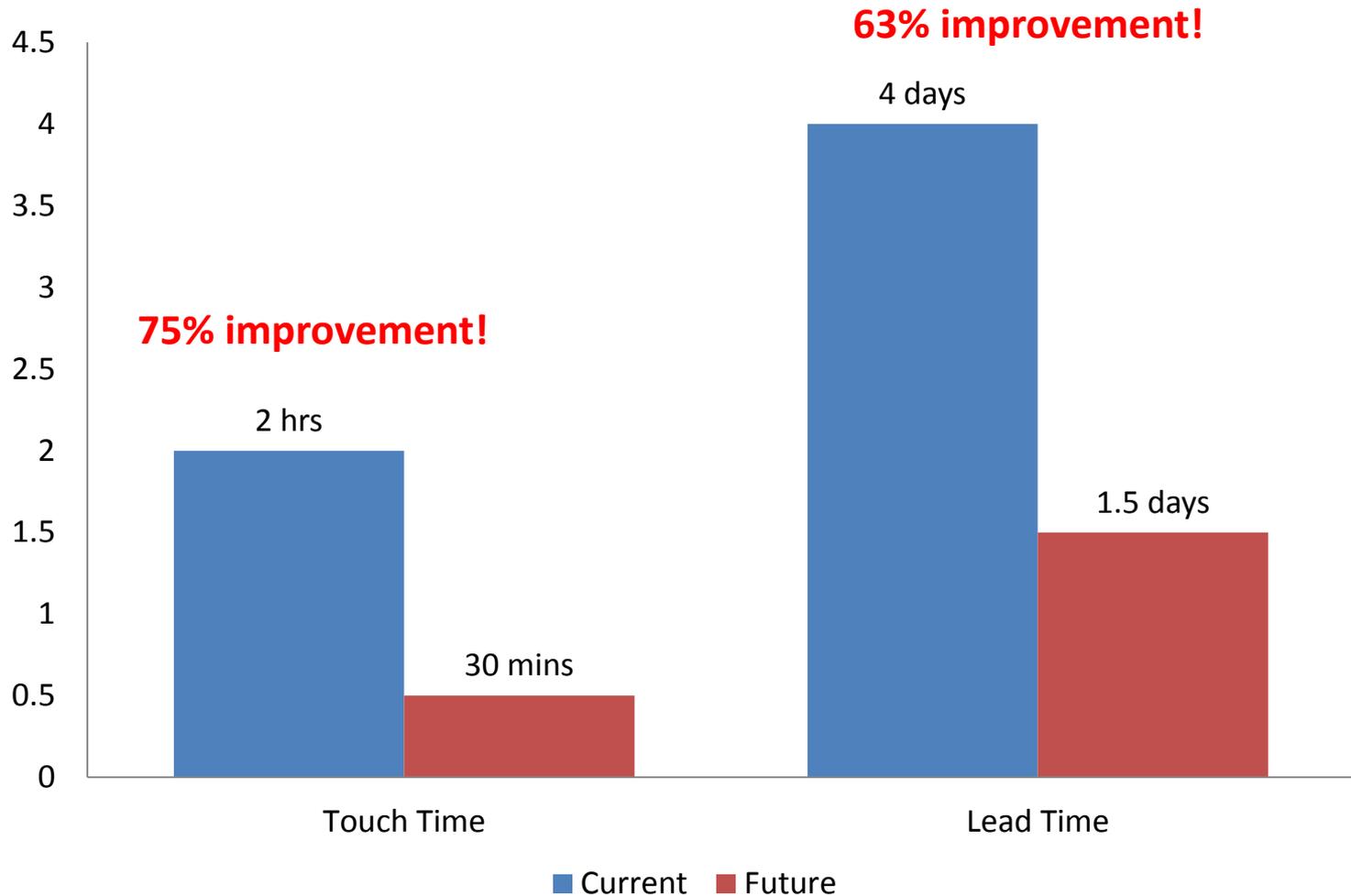
- Paper savings
  - 5000 sheets of paper per box
  - .03 per sheet
  - \$150 savings per box
  - One box per month
  - \$1800 annual savings



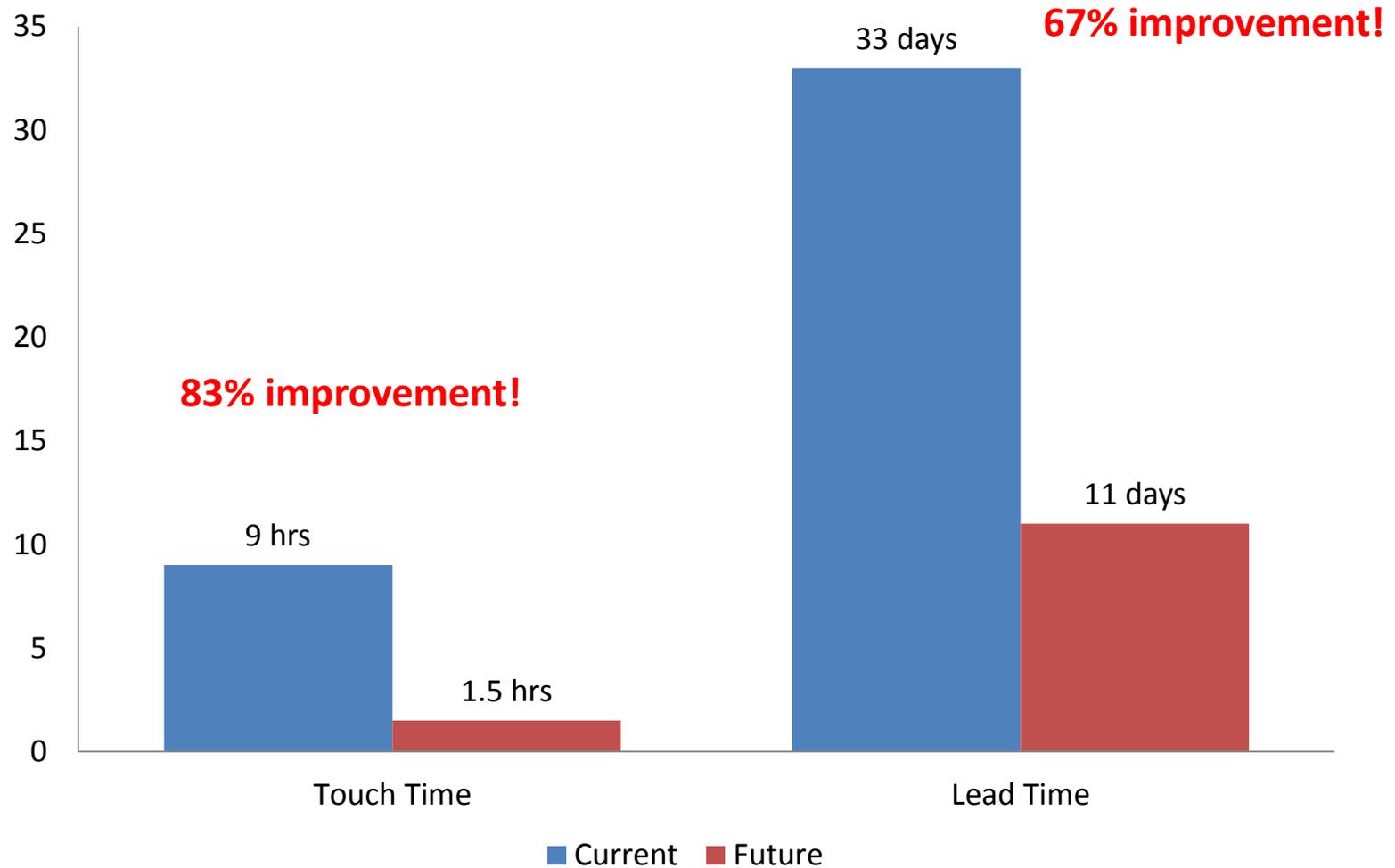
# Summary Scorecard

Measure	Current		NEW		Change	
	Individual	Company	Individual	Company	Individual	Company
Process Steps	25	62	21	22	16%	65%
Decision Points	4	5	4	2	0%	60%
Handoffs	11	14	6	11	45%	21%

# Process Time (Individuals)



# Process Time (Companies)



# Implementation Plans

- Communication
- IT
- Application
- Policies & Procedures

# Communication Plan

- Licensing staff meetings
- One-on-one meetings with supervisor
- Email/publication to industry
- Training materials to all DFI staff

Communication

What	Who	When
① email / <sup>chatter</sup> group	licensing staff	as needed
② meetings	staff (licensing)	monthly / as updates arise
③ meetings	one on one (w/ supervisor)	bi-weekly
① email	legal deputy Other DFI staff	as needed
② email/publication	industry	60 days prior to implementation
③ training materials	all DFI staff	after each development phase

# IT Plan

- Requirements gathering
- Create project timeline
- Develop app
- Bi-weekly presentation of app

IT

<u>What?</u>	<u>Who?</u>	<u>When?</u>
① REQUIREMENT GATHERING	BAs & DEVELOPERS & CFE STAFF	ONGOING
② MEETS COM BRAND STANDARDS	AMY & PUBLIC AFFAIRS	TBD
③ CREATE PROJECT TIMELINE	ITG STAFF	END OF JULY
④ DEVELOP APP	ITG STAFF	ONGOING
⑤ BI WEEKLY PRESENTATION OF APP	ITG STAFF CFE STAFF	Scheduled TUES @ 10AM

# Policies & Procedures Plan

- Licensing staff to draft SOP for LO/MLO, companies/branches
- Revise and update checklist
- Company application change
- Update website

Procedures + Policies

What	Who	When
• Draft up SOP for LO/MLO, companies/branches	Licensing Staff	40 days for Draft final after salesforce, Implemented.
• Revise + Update Checklist	Ken	30 days
• Company Application Change	Traci/Legal	30 days
• Website update	Legal/Communication/ Traci	30 days (2 weeks)

# Application Plan

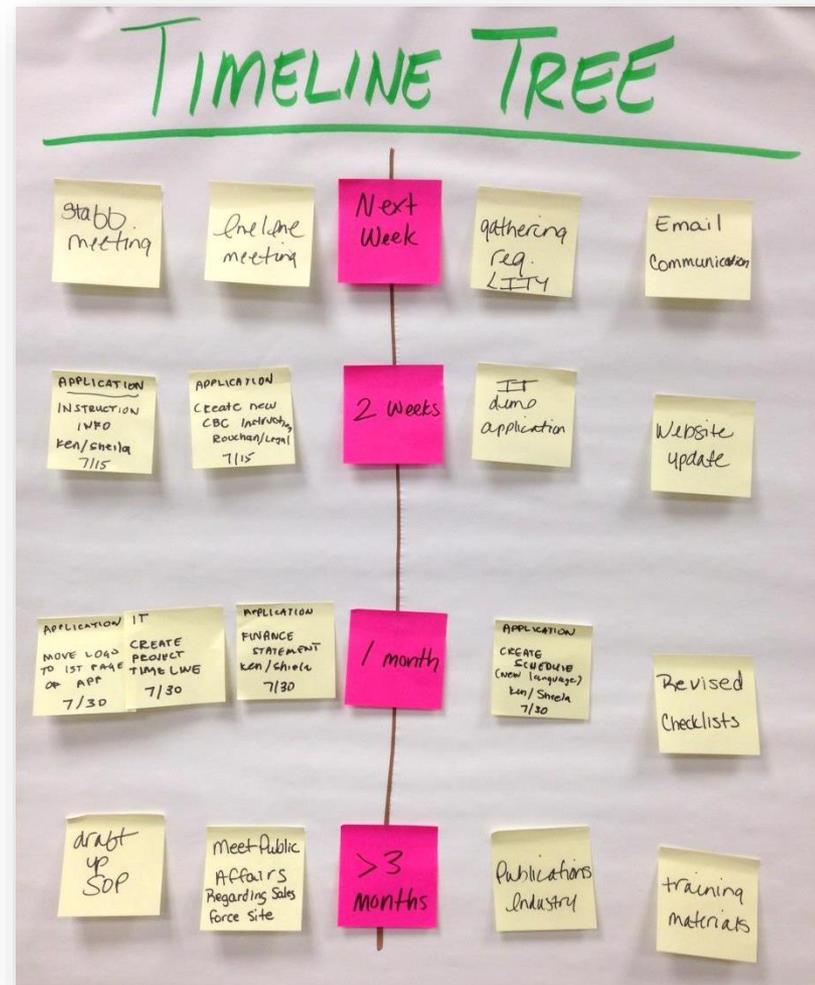
- Relocate logo to 1<sup>st</sup> page
- Instruction info
- Create schedules (new language)
- Financial statement
- Create new CBC instructions

Application

What?	Who?	When?
• LOGO (moved to 1 <sup>st</sup> page of Application)	Communications	30 Day Prior NOTICE
• Instruction Info	Ken/Sheila	2 WEEKS
• CREATE Schedules (⇒ new language)	Ken/Sheila	4 weeks
• Financial Statement	Ken/Sheila	4 weeks
• Create new CBC INSTRUCTIONS	Rouhan <del>DEE</del> (to legal)	<del>2 weeks</del> 2 weeks

# What Begins Monday?

- Communication with staff
- Requirements gathering
- Schedule one-on-one meetings



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# Special Thanks to...

## Senior Leadership:

Jacqueline Williams, Director

Kevin Allard, DFI Superintendent

## Sponsor:

Zachary Luck, Deputy Superintendent for Consumer Finance

## Team Leader:

Traci Washington

## Subject Matter Experts:

Pamela Prude-Smithers

# Results and Fact Sheet



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**LEANOhio**

**LeanOhio Kaizen Event Fact Sheet**  
**Ohio Attorney General**

**Issue:** Improving customer satisfaction for people who are served by the Ohio Attorney General's Information Technology Services call center.

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July 2014 • Ohio Turnpike Commission  
 Procurement process for Turnpike facilities will move up to 85 days faster  
[Fact Sheet](#) - [Report-Out Presentation](#)

July 2014 • Value-Stream Mapping Event  
 11 state agencies map out streamlined approach for managing federal grants  
[Report-Out Presentation](#)

June 2014 • Ohio Development Services Agency  
 Grants for crucial heating and cooling assistance will be processed 10 weeks faster on average  
[Fact Sheet](#) - [Report-Out Presentation](#)

June 2014 • Ohio Department of Rehabilitation and Correction  
 Streamlined reception process will move inmates more quickly to their home institutions, strengthening safety and family support  
[Fact Sheet](#) - [Report-Out Presentation](#)

May 2014 • Ohio Department of Youth Services  
 Youth-focused intake process will ensure better communication, greater personalized attention, and faster assignments to home institutions  
[Fact Sheet](#) - [Report-Out Presentation](#)

**Current State Process Map**

**Future State Process Map**

Personalized Follow Ups	Customers can select if they would like to be contacted and how they would prefer to be contacted. Customers can fill out a follow up survey if they choose.
Customers able to Pull Work Order Information	Dashboard will allow customers to track, modify, and close ITS work orders.

**Team members:** Mark Smith (Team Leader), Laura Weatherspoon, Aaron Shore, Chad Ivery, Glen Patterson, Mark Edwards, Angela Cherry, Heather Stubbs, Kim Vinova, Joy Endrulas, James Gregory, Debra Hufstader, Conchita Matson, Amy Brown, Delores Elliott, Dustin Lazzarine, Lakeima Roberts, Lindsay Gladman (ODJFS), and Kris Hilty (Federal Reserve Bank of Cleveland).

For more information please visit [lean.ohio.gov](http://lean.ohio.gov) or contact Steve.Wall@das.ohio.gov