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
P.Y.T. (Progressing Your Team)
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  - Majority of remaining 15% are withdrawn or failed to respond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
Day One

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

- Finish current state mapping
- Waste identification
- Value added discussion
- Lean Six Sigma training
Day Three

- Brainstorming
- Analysis
- Problem solving
- Process redesign
Day Four

• Future State Process
• Discussion and consensus
• Implementation planning
• Details
Day Five

- More implementation planning
- Celebration
- Sharing results
Current State

Individual

Company
Future State

Individual

Company
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 forth 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

<table>
<thead>
<tr>
<th>Measure</th>
<th>Current</th>
<th>NEW</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Individual</td>
<td>Company</td>
<td>Individual</td>
</tr>
<tr>
<td>Process Steps</td>
<td>25</td>
<td>62</td>
<td>21</td>
</tr>
<tr>
<td>Decision Points</td>
<td>4</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>Handoffs</td>
<td>11</td>
<td>14</td>
<td>6</td>
</tr>
</tbody>
</table>
Process Time (Individuals)

- **Touch Time**
  - Current: 2 hrs
  - Future: 30 mins
  - **75% improvement!**

- **Lead Time**
  - Current: 4 days
  - Future: 1.5 days
  - **63% improvement!**
Process Time (Companies)

- **Touch Time**: Current - 9 hrs, Future - 1.5 hrs
- **Lead Time**: Current - 33 days, Future - 11 days

- **83% improvement!**
- **67% improvement!**
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
IT Plan

- Requirements gathering
- Create project timeline
- Develop app
- Bi-weekly presentation of app
Policies & Procedures Plan

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

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

<table>
<thead>
<tr>
<th>What?</th>
<th>Who?</th>
<th>When?</th>
</tr>
</thead>
<tbody>
<tr>
<td>LOGO (moved to 1st page of Application)</td>
<td>Communications</td>
<td>30 Day Prior Notice</td>
</tr>
<tr>
<td>Instruction Info</td>
<td>Ken/Shelia</td>
<td>2 Weeks</td>
</tr>
<tr>
<td>CREATE Schedules (new language)</td>
<td>Ken/Shelia</td>
<td>4 Weeks</td>
</tr>
</tbody>
</table>
What Begins Monday?

- Communication with staff
- Requirements gathering
- Schedule one-on-one meetings
Your Kaizen Experience
Your Kaizen Experience
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

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 16 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

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.

Report-Out Presentation

For more information please visit lean.ohio.gov or contact Steve.Walsh@oa.ohio.gov