

From: Debbie Myers [debbie.myers.ptb8@statefarm.com]
Sent: 4/26/2021 9:03:03 PM
To: Nicole Manduca [nicole.manduca.lok2@statefarm.com]; Dana Jokerst [dana.jokerst.pmhi@statefarm.com]
Subject: FW: Market Area Claims (MAC) Partnership Skype Tuesday-Please reply by Monday

From: Jennifer Chandler
Sent: Friday, April 23, 2021 8:26 AM
To: Debbie Myers <debbie.myers.ptb8@statefarm.com>
Subject: RE: Market Area Claims (MAC) Partnership Skype Tuesday-Please reply by Monday

Hi Debbie

Happy Friday! ☺

From what I can gather, there seems to be a running theme around the things causing frustrations with Fire Claims and based on the agenda, it appears we are going to address those. 100% giving grace on all of us with the last 13 months, we are all burnt out and not at our best as often as we'd like. I try to remind the agents on the regular that while they've been in offices in a relatively normal environment our peers in claims and UW have been working from home 100% of the time and that is harder on them then the agents/TMs think it is. That being said, here is my 2 cents.

1. Adjuster responsiveness/ownership of claim/communications to customer and agent.
 - a. I hear a larger than normal number of complaints about how fire claims (all aspects, none in particular) is falling down when it comes to effect, proactive, timely communication. When there is a problem, it of course is critical to stay on top of it and that does not appear to be happening more often than not. Customers send emails, leave messages...no reply. Agents call, told it's in queue and a rep will follow-up. No one follows up. Complaints are made and elevated to leadership. Leadership seems to drive the reply/response in hours that has taken day/weeks prior. I've found on the ones I have to get involved in that if the rep had communicated what they were waiting on (response/info from vendor, etc) AND was proactive in following up on that needed information, the issues would have been resolved in a few days and never elevated.
 - b. In this same vain, when an agent is calling/requesting information, clarity or better understanding it feels like the reps/adjusters are not providing as much information as they have. An agent explained it like "a secret society" that they are not a part of so only some of the info is shared...which leads to assumptions that claims isn't doing their jobs...which leads to leadership getting involved only to find out everything is just fine and if the reps had communicated clearly, we would not be in this call/email chain.
2. IMO when claims makes a mistake, it takes far too much effort to get it rectified. The agents (and SLs) are having to drive it too far up the chain too often.
 - c. I understand no one wants to make a mistake...and it's even more difficult to admit/own it but we can't be in the position of using our lack of willingness to admit an error was made override doing the right thing for the customer. And rectifying it as quickly as possible.
1. I will give kudos to the leadership that ends up jumping in to resolve however. I've experienced that when it gets to the point of recognition of the error, they step up big time. It just takes far too long to get there and is an uphill battle every time.
3. The roof thing is a problem. We have not done ourselves a favor there and claims leadership needs to clearly communicate the philosophy change to agents.

EXHIBIT

18

Confidential Produced Pursuant to Protective Order

WEST00049741

d. The calls they held for SL/VPA's needs to be done for agents. And claims leadership needs to take the heat for it and answer the questions that arise. Leaving it to SLs to deliver that message is going to make it worse because we are not the decision makers and frankly...don't know enough about roof claims in general. Happy to partner on the message/delivery and helping agents work through their emotions about it but we shouldn't be thrown in as the expert or the go between on delivery.

That's all I have for now. Hopefully it's helpful. Have a wonderful weekend!

*Jennifer Chandler, Sales Leader
Tri-States Territory*

From: Debbie Myers

Sent: Thursday, April 22, 2021 4:37 PM

To: Thuyvu Ho <thuyvu.ho.medk@statefarm.com>; Christine Cline <christine.cline.cz52@statefarm.com>; Paul Nguyen <paul.nguyen.m4j2@statefarm.com>; Jodie Boytos <jodie.boytos.ib2h@statefarm.com>; Jennifer Chandler <jennifer.chandler.izwn@statefarm.com>; Tom Dutoit <tom.dutoit.gdyl@statefarm.com>

Cc: Dana Jokerst <dana.jokerst.pmhi@statefarm.com>; Nicole Manduca <nicole.manduca.lok2@statefarm.com>

Subject: Market Area Claims (MAC) Partnership Skype Tuesday-Please reply by Monday

Good afternoon team,

We look forward to meeting with each of you via Skype next Tuesday, April 27th from 12:30-1:30 PST.

Each of you were carefully selected as leaders who have a track record of collaboration and the ability to be influential and highly effective thought partners.

In the spirit of redundancy (Nicole sent out the following info on our calendar invite) the purpose of this partnership is to gain additional effective alignment with market area leaders as enterprise and claim priorities are executed.

- *Creating an understanding of our Fire Claims focus in alignment with Enterprise priorities and growing State Farm.*
- *Provide insights into our Fire Claims progress in the areas of service, quality and efficiency.*
- *Anticipate the impact to the agent and their role in supporting our Enterprise priorities.*

The agenda will include the following topics:

- *MAC Partnership Overview*
- *Claim Expectations & Service Level Objectives*
- *Escalating Claim Concerns*
- *Vendor Program Overview*
- *Market Area Hot Topics*

With that in mind we would like to solicit any questions/comments/concerns/insights you may have in advance of our Skype meeting. .

Feel free to reply to all by Monday.

Thank you in advance,

Debbie

Debbie Myers, CLU, LUTCF, FSS

Agency Field Leadership

State Farm ®

Santa Clarita/Antelope Valley Sales Territory

Cell (805) 610-8905

debbie.myers.ptb8@statefarm.com