

<b>Checklist for the Company's Overall Scorecard</b>		
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Purpose: Provide a snapshot of the impact of a major program, especially one that involves new software platforms or systems, on the company's overall business outcomes and key measures (aka company's scorecard).		
The features, functionality, and capabilities that the major program implementation includes will have a positive impact on the specific Business Outcome or Result measure	<b>The Major Program Implementation will have positive impact on this measure (Y/N)?</b>	<b>The Positive Impact on this measure is included in the Desired Benefits for the Program and agreed to with the appropriate</b>
<b>A. Overall Business:</b>		
1. Revenue per Policyholder		
2. Average Cost per Claim		
3. Average Time to Settle a Claim		
4. Policy Lapse Ratio		
5. Average Customer Satisfaction (Policyholders)		
6. Average Customer Satisfaction (Agents, Brokers, Wealth/Retirement Advisors)		
7. Return on Surplus		
8. Loss Ratio		
9. Frequency		
10. Severity		
11. Claims Costs per Component		
12. Expense Ratio		
13. Renewal/Retention		
14. Sales or New Business		
15. Strike Rate (Quality of New Business brought by Agents and Brokers)		
16. Sales Quota vs. Production		
17. Average Policy Size		

18. Underwriting Speed (and Quality)		
19. Number of Referrals and NPS		
20. Policy Sales Growth		
21. Cross Sales (Quota vs. Production)		
<b>B. Policyholder Satisfaction:</b>		
1.Overall Policyholder Satisfaction		
2.End to End (E2E) Customer Journey (Time to Fulfill Request) by Product, and by Type of Service		
3.Average Handling Time		
4.First Call Resolution		
5.Abandoned/Dropped Calls		
6.Additional Quality Measures (e.g. based on surveys per call)		
7.Net Promoter Score (Policyholder NPS)		
<b>C. Agents, Brokers, Wealth/Retirement Advisors Satisfaction:</b>		
1. Overall Agent, Broker, Advisor Satisfaction		
2. Ease of Doing business with Insurer and/or Insurer's TPA		
a. Licensing		
b. Commissions		
b.1 Agency Payments Accuracy (%)		
b.2 Agency Payments Timeliness		
c. Products (Descriptions) and Launch Support		
d. Systems and Automation support		
e. Information and Data Support (including Self-service)		
3. Average Handling Time		
4. First Call Resolution		
5. Abandoned/Dropped Calls		
6. Additional Quality Measures (e.g. based on surveys per call)		
7. Net Promoter Score (Agents, Brokers, Advisors NPS)		

<b>D. Markets:</b>		
1. Overall Penetration by Product per Market		
2. Average Policy size per product per Market		
3. Total # of Policies per Market (per demographic)		
4. Total # of Renewals/Retention by Product and per Market		
<b>E. Distribution:</b>		
1. Total # of Policies per Product Sold per Market per Period		
2. Average Amount of Policies		
3. Total # and average amount by Channel		
4. Total Cost per Channel		
<b>F. Products:</b>		
1. Customer Lifetime Value		
2. Customer Acquisition Cost		
3. Net Promoter Score		
4. Customer Satisfaction with the Product		
5. Retention Rate		
6. Revenue per Policyholder		
7. Average Cost per Claim		
8. Average Time to Settle Claim		
9. Return on Surplus		
10. Loss Ratio		
11. Frequency of Claims per Product		
12. Severity per Product		
13. Expense Ratio per Product		
14. Renewal/Retention per Product		
15. New Business Sales		
16. Strike Rate (Percentage Bound, Percentage Pending, % Declined % Lost % Close		
17. Quota vs. Production		
18. Average Policy Size		
19. Underwriting Speed		

20. Underwriting Cost		
21. Number of Referrals		
22. Policy Sales Growth		
23. Time to Market (including regulatory filings)		
24. Product Awards		
25. Contribution to Brand Recognition		
<b>G. Products' Impact on Distribution Partners (Relationship with Agents, Brokers, Wealth and Retirement Advisors):</b>		
1. Competitive positioning and profitability		
2. Ability to attract new producers		
3. Ability to expand into new states or territories		
4. Capturing new or underserved market segments		
5 Improving the quality and accessibility of products		
6. Ease in underwriting, pricing and actuarial services		
7. Ease in selling		
8. Marketing, training and sales support		
9. Assistance with Licensing and Compliance		
10. Ease in Commissions Payments		
<b>H. Regulatory Compliance:</b>		
o Insurance Products		
1. Regulatory Filings NAIC (Product Filing, Rates and Forms Filing, Financials Filing)		
2. On-time Compliance Implementation		
3. # of Penalties Incurred		
4. Amount of Penalties		
o Markets and Distribution (Licensing)		
1. On-time Compliance Implementation		
2. Total # of Licensing Violations( and by State and Market)		
3. # of Penalties Incurred		
4. Amount of Penalties		
o Consumer Protection (compliance with FINRA, SEC, NAIC)		

1. On-time Compliance Implementation		
2. # of Penalties Incurred		
3. Amount of Penalties		
o Financials, Solvency, Accounting (e.g. IFRS 17, Solvency I and II, Sarbannes-Oxley, Gramm-Leach-Bailey, Anti-Bribery and Anti-Money Laundering, SEC Filings)		
1. On-time Compliance Implementation		
2. # of Penalties Incurred		
3. Amount of Penalties		
o Data Privacy & Protection, Cybersecurity (e.g. GDPR, NYDFS Cybersecurity Regulation, California Cybersecurity Regulation)		
1. On-time Compliance Implementation		
2. # of Penalties Incurred		
3. Amount of Penalties		
o U.S. (State-Specific, and/or Insurance Product-specific, and/or Distribution-specific)		
1. On-time Compliance Implementation		
2. # of Penalties Incurred		
3. Amount of Penalties		
<b>I. Client's Workforce Satisfaction:</b>		
1. Leaders and Managers Satisfaction		
2. Associates Satisfaction		
3. Percent Automation Supporting Each Unit or Function vs. Manual for the Outcomes Above		
<b>End of the Company's Overall Scorecard Checklist</b>		

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