



2014 Individual Annuity Service Turnaround Times Survey

Report Prepared for:

XYZ Insurance Corp

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LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

FINAL REPORT

This report prepared for: XYZ Insurance Corp

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

This report prepared for XYZ Insurance Corp

Table of Contents		Page:
Section 1	Participating Companies	Pg. 4
Section 1	Company Profile Data	Pgs. 5-7
Section 2	Distribution Channels, Administrative & E-App Systems	Pgs. 8-13
Section 3A	New Business Issue Times: Fixed Annuities or Combined Business	Pgs. 14-17
Section 3B	New Business Issue Times: Variable Annuities	Pgs. 18-20
Section 3C	New Business Issue Times: Indexed Annuities	Pgs. 21-23
Section 3D	Not In Good Order - NIGO	Pgs. 24-26
Section 4A	Annuity Owner Service Functions: Fixed Annuities or Combined Business	Pgs. 27-43
Section 4B	Annuity Owner Service Functions: Variable Annuities	Pgs. 44-59
Section 4C	Annuity Owner Service Functions: Indexed Annuities	Pgs. 60-75
Section 5	Turnaround Time Tracking Methods	Pgs. 76-77

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Participating Companies (18 companies)

Allianz Life Insurance Co.
American Family Life Insurance Co.
AXA
Catholic Financial Life
Columbus Life Insurance Co.
COUNTRY Investors Life Assur. Co.
CUNA Mutual Group
Farm Bureau Insurance Co. of MI
Farmers New World Life Ins. Co.

Great American Insurance Group
Illinois Mutual
Lafayette Life Insurance Co.
Liberty Life Assurance Co. of Boston
Metlife
Nationwide Insurance Company
New York Life - Third Party Distribution
Voya Financial
Western Southern Life Insurance Co.

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Section 1

Company Profile Data

This report prepared for XYZ Insurance Corp

Company Profile Data - Organization Structure

Type of Insurance Company Organization	XYZ Insurance Corp	Mutual Company	Stock Company	Fraternal	Other	Number of Responses
		0	0	0	0	0
		Other Includes: Insurance/Annuity Subsidiary (1) Mutual Holding Company (2)				

Company Profile Data - Individual Annuity Product Mix-Fixed Annuities

Fixed Annuities	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Number of contracts in force-US		--	--	--	0	0	0
2. Number of contracts in force-CD		--	--	--	0	0	0
3. Number of all contracts in force		--	--	--	0	0	0
4. Average account balance (in whole US \$)		--	--	--	\$0	\$0	0
5. Average age of applicant		--	--	--	0	0	0
6. Total Annual Premium (in whole US \$)		--	--	--	\$0	\$0	0
7. Percentage of premium from 1035/tax-free exchanges	--	--	--	--	0%	0%	0

All figures for 12 month period July 1, 2013 - June 30, 2014

- * **Averages** in the following tables are the simple averages calculated from the companies submitting this data.
- * **Median** is the middle figure of the data submitted. This is an approximation of average and is most useful when the standard deviations is large.
- * In simple terms, the **standard deviation** is the average difference of each number from the average. The greater the standard deviation, the greater the difference among the data. The greater the standard deviation, the more important it is to consider the median in addition to the average when comparing your data to the study results.
- * **Maximum** is the largest value submitted.
- * **Minimum** is the smallest value submitted.
- * **Total responses** is the number of companies responding to this question.

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Section 1

Company Profile Data

This report prepared for **XYZ Insurance Corp**

Company Profile Data - Individual Annuity Product Mix-Variable Annuities							
Variable Annuities	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Number of contracts in force-US		--	--	--	0	0	0
2. Number of contracts in force-CD		--	--	--	0	0	0
3. Number of all contracts in force		--	--	--	0	0	0
4. Average account balance (in whole US \$)		--	--	--	\$0	\$0	0
5. Average age of applicant		--	--	--	0	0	0
6. Total Annual Premium (in whole US \$)		--	--	--	\$0	\$0	0
7. Percentage of premium from 1035/tax-free exchanges	--	--	--	--	0%	0%	0

All figures for 12 month period July 1, 2013 - June 30, 2014

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Section 1

Company Profile Data

This report prepared for **XYZ Insurance Corp**

Company Profile Data - Individual Annuity Product Mix-Indexed Annuities							
Indexed Annuities	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Number of contracts in force-US		--	--	--	0	0	0
2. Number of contracts in force-CD		--	--	--	0	0	0
3. Number of all contracts in force		--	--	--	0	0	0
4. Average account balance (in whole US \$)		--	--	--	\$0	\$0	0
5. Average age of applicant		--	--	--	0	0	0
6. Total Annual Premium / considerations (in whole US \$)		--	--	--	\$0	\$0	0
7. Percentage of premium from 1035/tax-free exchanges	--	--	--	--	0%	0%	0

All figures for 12 month period July 1, 2013 - June 30, 2014

Annuity Type					
What type of annuity accounted for the bulk of your sales in the previous year?	XYZ Insurance Corp	Fixed	Indexed	Variable	Number of Responses
		0	0	0	0

Future Sales Plans				
If you are currently not selling variable annuity products, do you plan to start selling them in the next 12 months?	XYZ Insurance Corp	Yes	No	Number of Responses
		0	0	0

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Section 2

DISTRIBUTION CHANNELS, ADMINISTRATIVE & E-APP SYSTEMS

This report prepared for	XYZ Insurance Corp
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Distribution Channels							
1. What is your company's primary annuity distribution channel?	XYZ Insurance Corp	General Agents	PPGA	Brokers	Career Agency	Security Brokerage Firms	Financial Institutions (i.e. Banks)
		0	0	0	0	0	0
			Other	Other Includes:			
		0					

Distribution Channels							
2. Percentage (%) of annuity premium derived from the primary distribution channel	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
	--	--	--	--	0%	0%	0

Distribution Channels							
3. Which distribution channel do you feel will be your primary channel over the next 12 months?	XYZ Insurance Corp	General Agents	PPGA	Brokers	Career Agency	Security Brokerage Firms	Financial Institutions (i.e. Banks)
		0	0	0	0	0	0
			Other	Other Includes:			
		0					

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Section 2

DISTRIBUTION CHANNELS, ADMINISTRATIVE & E-APP SYSTEMS

		This report prepared for		XYZ Insurance Corp
Administrative Systems				
4. Do you have an automated method of tracking the status of your work in progress?	XYZ Insurance Corp	Yes	No	
		0	0	
4a. If yes, can agents access this system for status on New Business?	XYZ Insurance Corp	Yes		
		0		
4b. If yes, can agents access this system for status on Policyowner Requests?	XYZ Insurance Corp	Yes		
		0		
5. Do producers/agencies have the capability to enter annuity applications into your new business system?	XYZ Insurance Corp	Yes	No	
		0	0	
Descriptions for Yes:				
6. Do producers/agencies have the capability to issue annuity contracts from the field office?	XYZ Insurance Corp	Yes*	No	
		0	0	
Descriptions for Yes:				

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Section 2

DISTRIBUTION CHANNELS, ADMINISTRATIVE & E-APP SYSTEMS

		This report prepared for			XYZ Insurance Corp		
E-App Systems							
	XYZ Insurance Corp	Yes	No	Number of Responses			
7a. Do you have an E-App platform currently in production for annuity products?		0	0	0			
7b. If "Yes" to #7a, for which products?	XYZ Insurance Corp	Number of "Yes" Responses					
Fixed Annuity		0					
Variable Annuity		0					
Indexed Annuity		0					
	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
7c. What % of all annuity applications are submitted via E-App?	--	--	--	--	0%	0%	0
	XYZ Insurance Corp	Yes	No	Number of Responses			
7d. Does your E-App platform provide an e-signature capability?		0	0	0			
	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
7e. If yes to #7d, what % of E-Apps are signed with E-Signature?	--	--	--	--	0%	0%	0
	XYZ Insurance Corp	Yes, within next 12 months	Yes, within next 1-3 years	No plans at this time			
7f. If "No" to #7a, do you have plans to implement an E-App platform in the future for annuity products?		0	0	0			

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Section 2

DISTRIBUTION CHANNELS, ADMINISTRATIVE & E-APP SYSTEMS

This report prepared for **XYZ Insurance Corp**

Distribution Channels

8 . Do you track premium production by distribution channels?	XYZ Insurance Corp	Yes	No
		0	0

Premium Production By Distribution Channel-Fixed Annuities

Fixed Annuities	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Total Responses
1. General Agents	--	--	--	--	0%	0%	0
2. PPGA	--	--	--	--	0%	0%	0
3. Broker	--	--	--	--	0%	0%	0
4. Career Agency	--	--	--	--	0%	0%	0
5. Security Brokerage Firms	--	--	--	--	0%	0%	0
6. Financial Institutions	--	--	--	--	0%	0%	0
7. Direct Mail	--	--	--	--	0%	0%	0
8. Internet	--	--	--	--	0%	0%	0
9. Other	--	--	--	--	0%	0%	0
10. Other	--	--	--	--	0%	0%	0
TOTAL	0%						

Other includes:

NOTE: The table above shows the percentage of premium production through each of these distribution channels (for those companies who utilize that distribution channel). Because distribution channels vary by company, all zero's reported were dropped to give a better indicator of the source of business, therefore the average column will not total 100%.

For example, question 1 can be read as follows: Out of all survey participants, two companies reported that they distribute through general agents and of those who do distribute through general agents, the average percentage of premium produced through this channel is 37%, the median (middle) percentage is 37%, the standard deviation is 35%, the maximum figure reported was 72% and the minimum figure reported was 2%. The statistics that are the most important are the average and the median. This is typically the best indicator of the source of business.

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 2

DISTRIBUTION CHANNELS, ADMINISTRATIVE & E-APP SYSTEMS

This report prepared for **XYZ Insurance Corp**

Premium Production By Distribution Channel-Variable Annuities							
Variable Annuities	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Total Responses
1. General Agents	--	--	--	--	0%	0%	0
2. PPGA	--	--	--	--	0%	0%	0
3. Broker	--	--	--	--	0%	0%	0
4. Career Agency	--	--	--	--	0%	0%	0
5. Security Brokerage Firms	--	--	--	--	0%	0%	0
6. Financial Institutions	--	--	--	--	0%	0%	0
7. Direct Mail	--	--	--	--	0%	0%	0
8. Internet	--	--	--	--	0%	0%	0
9. Other	--	--	--	--	0%	0%	0
10. Other	--	--	--	--	0%	0%	0
TOTAL	0%						
Other includes:							

SEE NOTE FROM PAGE 11

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 2

DISTRIBUTION CHANNELS, ADMINISTRATIVE & E-APP SYSTEMS

This report prepared for XYZ Insurance Corp

Premium Production By Distribution Channel-Indexed Annuities							
Indexed Annuities	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Total Responses
1. General Agents	--	--	--	--	0%	0%	0
2. PPGA	--	--	--	--	0%	0%	0
3. Broker	--	--	--	--	0%	0%	0
4. Career Agency	--	--	--	--	0%	0%	0
5. Security Brokerage Firms	--	--	--	--	0%	0%	0
6. Financial Institutions	--	--	--	--	0%	0%	0
7. Direct Mail	--	--	--	--	0%	0%	0
8. Internet	--	--	--	--	0%	0%	0
9. Other	--	--	--	--	0%	0%	0
10. Other	--	--	--	--	0%	0%	0
TOTAL	0%						
Other includes:							

SEE NOTE FROM PAGE 11

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 3A

New Business Issue Times

This report prepared for **XYZ Insurance Corp**

Is Fixed Annuity Data submitted in this section?	XYZ Insurance Corp	Yes
		0
Is Variable Annuity Data submitted in this section?		
		0
Is Indexed Annuity Data submitted in this section?		
		0

Method in which service times are reported in Section 3	XYZ Insurance Corp	# Companies Reporting in Calendar Days	# Companies Reporting in Business Days	NOTE: Service times that are reported in business days are converted to calendar days by multiplying by a factor of 1.4 to get a calendar day equivalent. All service times in the survey results are reported in calendar days.
Calendar or Business Days		0	0	

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 3A

New Business Issue Times

This report prepared for **XYZ Insurance Corp**

New Business Issue Times: Fixed Annuities or Combined Business							
1. Mail Time -Time elapsed from application date to date application is received in home office	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
2. Time to New Business - Time elapsed from receipt of application to time that application is in the system and ready to be processed by new business	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
3. First New Business Review - Time elapsed from receipt of application in new business to first new business review	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 3A

New Business Issue Times

This report prepared for **XYZ Insurance Corp**

New Business Issue Times: Fixed Annuities or Combined Business							
4. Pending Requirements - Time elapsed from date of first new business review to date last pending requirement received in Home Office	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
5. Contract Issue - Time elapsed from receipt of last requirement and record updated to date contract is issued	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
6. Mail Process - Time elapsed from date contract issued to date mailed	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
7. Total Turnaround Time - Time elapsed from application date to date contract is mailed [Sum of 1-6]	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 3A

New Business Issue Times

This report prepared for **XYZ Insurance Corp**

Source of Annuity Applications: Fixed Annuities or Combined Business							
What percentage (%) of applications are submitted via:	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Standard Mail Service	--	--	--	--	0%	0%	0
2. Overnight Mail Service	--	--	--	--	0%	0%	0
3. Two-Day Mail Service	--	--	--	--	0%	0%	0
4. Fax Transmission	--	--	--	--	0%	0%	0
5. Electronic Submission	--	--	--	--	0%	0%	0
6. Local Courier	--	--	--	--	0%	0%	0
7. Other* (specify)	--	--	--	--	0%	0%	0
8. Other* (specify)	--	--	--	--	0%	0%	0
TOTAL	0%	*Other includes:					

NOTE: The table above shows the percentage of applications that companies are receiving from each source (for those companies who utilize that source). Because source of applications vary by company, all zero's reported were dropped to give a better indicator of the source of business, therefore the average column will not total 100%.

For example, question 1 can be read as follows: Out of all survey participants, ten companies reported that they receive applications via standard mail service and of those who receive through standard mail service, the average percentage of applications received through this source is 19%, the median (middle) percentage is 8%, the standard deviation is 28%, the maximum figure reported was 98% and the minimum figure reported was 1%. The statistics that are the most important are the average and the median. This is typically the best indicator of the source of business.

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 3B

New Business Issue Times

This report prepared for **XYZ Insurance Corp**

New Business Times: Variable Annuities							
1. Mail Time -Time elapsed from application date to date application is received in home office	XYZ Insurance Corp						
		Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
2. Time to New Business - Time elapsed from receipt of application to time that application is in the system and ready to be processed by new business	XYZ Insurance Corp						
		Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
3. First New Business Review - Time elapsed from receipt of application in new business to first new business review	XYZ Insurance Corp						
		Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 3B

New Business Issue Times

This report prepared for **XYZ Insurance Corp**

New Business Times: Variable Annuities							
4. Pending Requirements - Time elapsed from date of first new business review to date last pending requirement received in Home Office	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
5. Contract Issue - Time elapsed from receipt of last requirement and record updated to date contract is issued	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
6. Mail Process - Time elapsed from date contract issued to date mailed	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
7. Total Turnaround Time - Time elapsed from application date to date contract is mailed [Sum of 1-6]	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 3B

New Business Issue Times

This report prepared for **XYZ Insurance Corp**

Source of Annuity Applications: Variable Annuities							
What percentage (%) of applications are submitted via:	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Standard Mail Service	--	--	--	--	0%	0%	0
2. Overnight Mail Service	--	--	--	--	0%	0%	0
3. Two-Day Mail Service	--	--	--	--	0%	0%	0
4. Fax Transmission	--	--	--	--	0%	0%	0
5. Electronic Submission	--	--	--	--	0%	0%	0
6. Local Courier	--	--	--	--	0%	0%	0
7. Other* (specify)	--	--	--	--	0%	0%	0
8. Other* (specify)	--	--	--	--	0%	0%	0
TOTAL	0%	*Other includes:					

SEE NOTE FROM PAGE 17

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 3C

New Business Issue Times

This report prepared for **XYZ Insurance Corp**

New Business Times: Indexed Annuities							
1. Mail Time -Time elapsed from application date to date application is received in home office	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
2. Time to New Business - Time elapsed from receipt of application to time that application is in the system and ready to be processed by new business	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
3. First New Business Review - Time elapsed from receipt of application in new business to first new business review	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 3C

New Business Issue Times

This report prepared for **XYZ Insurance Corp**

New Business Times: Indexed Annuities							
4. Pending Requirements - Time elapsed from date of first new business review to date last pending requirement received in Home Office	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
5. Contract Issue - Time elapsed from receipt of last requirement and record updated to date contract is issued	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
6. Mail Process - Time elapsed from date contract issued to date mailed	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
7. Total Turnaround Time - Time elapsed from application date to date contract is mailed [Sum of 1-6]	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 3C

New Business Issue Times

This report prepared for **XYZ Insurance Corp**

Source of Annuity Applications: Indexed Annuities							
What percentage (%) of applications are submitted via:	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Standard Mail Service	--	--	--	--	0%	0%	0
2. Overnight Mail Service	--	--	--	--	0%	0%	0
3. Two-Day Mail Service	--	--	--	--	0%	0%	0
4. Fax Transmission	--	--	--	--	0%	0%	0
5. Electronic Submission	--	--	--	--	0%	0%	0
6. Local Courier	--	--	--	--	0%	0%	0
7. Other* (specify)	--	--	--	--	0%	0%	0
8. Other* (specify)	--	--	--	--	0%	0%	0
TOTAL	0%	*Other includes:					

SEE NOTE FROM PAGE 17

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 3D

New Business Functions - NIGO

This report prepared for **XYZ Insurance Corp**

Not in Good Order (NIGO) Service Issues							
	XYZ Insurance Corp	Average	Medium	Standard Deviation	Maximum	Minimum	Number of Responses
1. What percentage of your New Business is submitted "In Good Order"?	--	--	--	--	0%	0%	0
1a. Briefly describe your company's definition of NIGO and circumstances for classifying an annuity application as NIGO							
RESPONSES INCLUDED:							

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 3D

New Business Functions - NIGO

This report prepared for	XYZ Insurance Corp
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Not in Good Order (NIGO) Service Issues				
---	--	--	--	--

	XYZ Insurance Corp	Yes	No	
2. Do you track "In Good Order" and "Not In Good Order" business separately?		0	0	

	XYZ Insurance Corp	Yes	No	
3. Do you have a system for tracking NIGO items?		0	0	

	XYZ Insurance Corp	Workflow System	Homegrown Tracking System	Other	
4. *If you answered yes to #3, what tracking system do you use? Workflow System, Homegrown Tracking System or Other		0	0	0	

	XYZ Insurance Corp	New Business Processors	Dedicated NIGO Service Team	Other	
5. Who handles the processing of NIGO items? New Business Processors, Dedicated NIGO Service Team or Other		0	0	0	

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 3D

New Business Functions - NIGO

This report prepared for **XYZ Insurance Corp**

Not in Good Order (NIGO) Service Issues

	XYZ Insurance Corp	Deposit Funds	Hold funds until case is In Good Order
6. Do you deposit funds on NIGO cases or do you hold the funds until the case is In Good Order?		0	0

	XYZ Insurance Corp	Yes	No
7. Do you pay advance commission on cases that are pending in a NIGO status?		0	0

	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
8. How long do you hold a NIGO case before returning funds and closing the case? # Days		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4A

Annuity Owner Service Functions- Fixed Annuities or Combined Business

This report prepared for **XYZ Insurance Corp**

Is Fixed Annuity Data submitted in this section?	XYZ Insurance Corp	Yes
		0
Is Variable Annuity Data submitted in this section? 2= Yes		0
Is Indexed Annuity Data submitted in this section? 3= Yes		0

Method in which service times are reported in Section 4	XYZ Insurance Corp	# Companies Reporting in Calendar Days	# Companies Reporting in Business Days	
Calendar or Business Days		0	0	NOTE: Service times that are reported in business days are converted to calendar days by multiplying by a factor of 1.4 to get a calendar day equivalent. All service times in the survey results are reported in calendar days.

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4A

Annuity Owner Service Functions- Fixed Annuities or Combined Business

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Fixed Annuities or Combined Business - Financial Transactions							
Initial Premium Payment - received until premium is applied	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Subsequent Premium Payment - received until premium is applied	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Written Fund Transfer - received until applied	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4A

Annuity Owner Service Functions- Fixed Annuities or Combined Business

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Fixed Annuities or Combined Business - Financial Transactions							
AVRS or Phone Transfers - received until premium is applied	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Wire Transfers - received until premium is applied	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Systematic Withdrawals by check - request received until established	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4A

Annuity Owner Service Functions- Fixed Annuities or Combined Business

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Fixed Annuities or Combined Business - Financial Transactions							
Systematic Withdrawals by EFT - request received until established	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Full Surrenders - written request - request received until proceeds sent	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Full Surrenders - fax/wire request - request received until proceeds sent	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4A

Annuity Owner Service Functions- Fixed Annuities or Combined Business

This report prepared for XYZ Insurance Corp

Annuity Owner Service Functions: Fixed Annuities or Combined Business - Financial Transactions							
Partial Withdrawals - written request - request received until proceeds are sent	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Partial Withdrawals - fax/wire - request received until proceeds are sent	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
1035 / tax-free exchanges - request received until proceeds are sent	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4A

Annuity Owner Service Functions- Fixed Annuities or Combined Business

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Fixed Annuities or Combined Business - Financial Transactions							
Loans - request received until proceeds sent	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Death Claims - from final information until proceeds sent	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4A

Annuity Owner Service Functions- Fixed Annuities or Combined Business

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Fixed Annuities or Combined Business - Financial Transactions							
Annuitizations - Check - request received until processing completed	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Annuitizations - EFT - request received until processing completed	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4A

Annuity Owner Service Functions- Fixed Annuities or Combined Business

This report prepared for **XYZ Insurance Corp**

Is Fixed Annuity Data submitted in this section?	XYZ Insurance Corp	Yes
		0
Is Variable Annuity Data submitted in this section?		0
		0
Is Indexed Annuity Data submitted in this section?		0
		0

Annuity Owner Service Functions: Fixed Annuities or Combined Business - Non-Financial Transactions							
Annuitization Quote (written)	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Address changes	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Fund Allocation changes	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4A

Annuity Owner Service Functions- Fixed Annuities or Combined Business

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Fixed Annuities or Combined Business - Non-Financial Transactions							
Assignments	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Beneficiary Changes	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Simple correspondence to Policyowners	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4A

Annuity Owner Service Functions- Fixed Annuities or Combined Business

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Fixed Annuities or Combined Business - Non-Financial Transactions							
Complex correspondence to Policyowners	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Duplicate contract	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Ownership Changes	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4A

Annuity Owner Service Functions- Fixed Annuities or Combined Business

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Fixed Annuities or Combined Business - Non-Financial Transactions							
Name change	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Mode / Billing change	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Returned Mail	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4A

Annuity Owner Service Functions- Fixed Annuities or Combined Business

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Fixed Annuities or Combined Business - Quality Review of Non-Financial Transactions

Is Fixed Annuity Data submitted in this section?	XYZ Insurance Corp	Yes
		0
Is Variable Annuity Data submitted in this section? 2= Yes		
		0
Is Indexed Annuity Data submitted in this section? 3= Yes		
		0

Annuitization Quote (written)	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		
Address changes	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4A

Annuity Owner Service Functions- Fixed Annuities or Combined Business

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Fixed Annuities or Combined Business - Quality Review of Non-Financial Transactions

Fund Allocation changes	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

Assignments	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4A

Annuity Owner Service Functions- Fixed Annuities or Combined Business

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Fixed Annuities or Combined Business - Quality Review of Non-Financial Transactions

Beneficiary Change	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

Simple Correspondence to Policyowners	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4A

Annuity Owner Service Functions- Fixed Annuities or Combined Business

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Fixed Annuities or Combined Business - Quality Review of Non-Financial Transactions

Complex Correspondence to Policyowners	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

Duplicate contract	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4A

Annuity Owner Service Functions- Fixed Annuities or Combined Business

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Fixed Annuities or Combined Business - Quality Review of Non-Financial Transactions

Ownership Changes	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

Name change	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4A

Annuity Owner Service Functions- Fixed Annuities or Combined Business

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Fixed Annuities or Combined Business - Quality Review of Non-Financial Transactions

Mode / Billing change	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

Returned Mail	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4B

Annuity Owner Service Functions-Variable Annuities

This report prepared for XYZ Insurance Corp

Annuity Owner Service Functions: Variable Annuities - Financial Transactions							
Initial Premium Payment - received until premium is applied	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Subsequent Premium Payment - received until premium is applied	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Written Fund Transfers - received until applied	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4B

Annuity Owner Service Functions-Variable Annuities

This report prepared for XYZ Insurance Corp

Annuity Owner Service Functions: Variable Annuities - Financial Transactions							
AVRS or Phone Transfers - received until premium is applied	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Wire Transfers - received until premium is applied	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Systematic Withdrawals by check - request received until established	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4B

Annuity Owner Service Functions-Variable Annuities

This report prepared for XYZ Insurance Corp

Annuity Owner Service Functions: Variable Annuities - Financial Transactions							
Systematic Withdrawals by EFT - request received until established	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Full Surrenders - written request - request received until proceeds sent	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Full Surrenders - fax/wire request - request received until proceeds sent	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4B

Annuity Owner Service Functions-Variable Annuities

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Variable Annuities - Financial Transactions							
Partial Withdrawals - written request - request received until proceeds are sent	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Partial Withdrawals - fax/wire - request received until proceeds are sent	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
1035 / tax-free exchanges - request received until proceeds are sent	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4B

Annuity Owner Service Functions-Variable Annuities

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Variable Annuities - Financial Transactions							
Loans - request received until proceeds sent	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Death Claims - from final information until proceeds sent	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4B

Annuity Owner Service Functions-Variable Annuities

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Variable Annuities - Financial Transactions							
Annuitizations - Check - request received until processing completed	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Annuitizations - EFT - request received until processing completed	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4B

Annuity Owner Service Functions-Variable Annuities

This report prepared for XYZ Insurance Corp

Annuity Owner Service Functions: Variable Annuities - Non-Financial Transactions							
Annuitization Quote (written)	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Address changes	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Fund Allocation changes	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4B

Annuity Owner Service Functions-Variable Annuities

This report prepared for XYZ Insurance Corp

Annuity Owner Service Functions: Variable Annuities - Non-Financial Transactions							
Assignments	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Beneficiary Changes	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Simple correspondence to Policyowners	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4B

Annuity Owner Service Functions-Variable Annuities

This report prepared for XYZ Insurance Corp

Annuity Owner Service Functions: Variable Annuities - Non-Financial Transactions							
Complex correspondence to Policyowners	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Duplicate contract	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Ownership Changes	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4B

Annuity Owner Service Functions-Variable Annuities

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Variable Annuities - Non-Financial Transactions							
Name changes	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Mode / Billing change	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Returned Mail	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4B

Annuity Owner Service Functions-Variable Annuities

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Variable Annuities - Quality Review of Non-Financial Transactions

Annuitization Quote (written)	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

Address changes	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4B

Annuity Owner Service Functions-Variable Annuities

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Variable Annuities - Quality Review of Non-Financial Transactions

Fund Allocation changes	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

Assignments	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4B

Annuity Owner Service Functions-Variable Annuities

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Variable Annuities - Quality Review of Non-Financial Transactions

Beneficiary Change	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

Simple Correspondence to Policyowners	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4B

Annuity Owner Service Functions-Variable Annuities

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Variable Annuities - Quality Review of Non-Financial Transactions

Complex Correspondence to Policyowners	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

Duplicate contract	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4B

Annuity Owner Service Functions-Variable Annuities

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Variable Annuities - Quality Review of Non-Financial Transactions

Ownership changes	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

Name change	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4B

Annuity Owner Service Functions-Variable Annuities

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Variable Annuities - Quality Review of Non-Financial Transactions

Mode / Billing change	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

Returned Mail	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4C

Annuity Owner Service Functions-Indexed Annuities

This report prepared for XYZ Insurance Corp

Annuity Owner Service Functions: Indexed Annuities - Financial Transactions							
Initial Premium Payment - received until premium is applied	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Subsequent Premium Payment - received until premium is applied	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Written Fund Transfers - received until applied	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4C

Annuity Owner Service Functions-Indexed Annuities

This report prepared for XYZ Insurance Corp

Annuity Owner Service Functions: Indexed Annuities - Financial Transactions							
AVRS or Phone Transfers - received until premium is applied	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Wire Transfers - received until premium is applied	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Systematic Withdrawals by check - request received until established	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4C

Annuity Owner Service Functions-Indexed Annuities

This report prepared for XYZ Insurance Corp

Annuity Owner Service Functions: Indexed Annuities - Financial Transactions							
Systematic Withdrawals by EFT - request received until established	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Full Surrenders - written request - request received until proceeds sent	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Full Surrenders - fax/wire request - request received until proceeds sent	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4C

Annuity Owner Service Functions-Indexed Annuities

This report prepared for XYZ Insurance Corp

Annuity Owner Service Functions: Indexed Annuities - Financial Transactions							
Partial Withdrawals - written request - request received until proceeds are sent	XYZ Insurance Corp						Number of Responses
		Average	Median	Standard Deviation	Maximum	Minimum	
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Partial Withdrawals - fax/wire - request received until proceeds are sent	XYZ Insurance Corp						Number of Responses
		Average	Median	Standard Deviation	Maximum	Minimum	
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
1035 / tax-free exchanges - request received until proceeds are sent	XYZ Insurance Corp						Number of Responses
		Average	Median	Standard Deviation	Maximum	Minimum	
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4C

Annuity Owner Service Functions-Indexed Annuities

This report prepared for XYZ Insurance Corp

Annuity Owner Service Functions: Indexed Annuities - Financial Transactions							
Loans - request received until proceeds sent	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Death Claims - from final information until proceeds sent	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4C

Annuity Owner Service Functions-Indexed Annuities

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Indexed Annuities - Financial Transactions							
Annuitizations - Check - request received until processing completed	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Annuitizations - EFT - request received until processing completed	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4C

Annuity Owner Service Functions-Indexed Annuities

This report prepared for XYZ Insurance Corp

Annuity Owner Service Functions: Indexed Annuities - Non-Financial Transactions							
Annuitization Quote (written)	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Address changes	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Fund Allocation changes	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4C

Annuity Owner Service Functions-Indexed Annuities

This report prepared for XYZ Insurance Corp

Annuity Owner Service Functions: Indexed Annuities - Non-Financial Transactions							
Assignments	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Beneficiary Changes	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Simple correspondence to Policyowners	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4C

Annuity Owner Service Functions-Indexed Annuities

This report prepared for XYZ Insurance Corp

Annuity Owner Service Functions: Indexed Annuities - Non-Financial Transactions							
Complex correspondence to Policyowners	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Duplicate contract	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Ownership Changes	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4C

Annuity Owner Service Functions-Indexed Annuities

This report prepared for XYZ Insurance Corp

Annuity Owner Service Functions: Indexed Annuities - Non-Financial Transactions							
Name changes	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Mode / Billing change	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0
Returned Mail	XYZ Insurance Corp	Average	Median	Standard Deviation	Maximum	Minimum	Number of Responses
1. Goal # of Days		--	--	--	0.0	0.0	0
2. Actual # of Days		--	--	--	0.0	0.0	0
3. Average # of monthly transactions		--	--	--	0	0	0

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4C

Annuity Owner Service Functions-Indexed Annuities

This report prepared for XYZ Insurance Corp

Annuity Owner Service Functions: Indexed Annuities - Quality Review of Non-Financial Transactions				
Annuity Owner Service Function	Company	Yes	No	Number of Responses
Annuity Quote (written)	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

Annuity Owner Service Function	Company	Yes	No	Number of Responses
Address changes	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4C

Annuity Owner Service Functions-Indexed Annuities

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Indexed Annuities - Quality Review of Non-Financial Transactions

Fund Allocation changes	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

Assignments	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4C

Annuity Owner Service Functions-Indexed Annuities

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Indexed Annuities - Quality Review of Non-Financial Transactions

Beneficiary Change	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

Simple Correspondence to Policyowners	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4C

Annuity Owner Service Functions-Indexed Annuities

This report prepared for XYZ Insurance Corp

Annuity Owner Service Functions: Indexed Annuities - Quality Review of Non-Financial Transactions				
Complex Correspondence to Policyowners	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

Duplicate contract	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4C

Annuity Owner Service Functions-Indexed Annuities

This report prepared for XYZ Insurance Corp

Annuity Owner Service Functions: Indexed Annuities - Quality Review of Non-Financial Transactions

Ownership changes	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

Name change	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 4C

Annuity Owner Service Functions-Indexed Annuities

This report prepared for **XYZ Insurance Corp**

Annuity Owner Service Functions: Indexed Annuities - Quality Review of Non-Financial Transactions

Mode / Billing change	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

Returned Mail	XYZ Insurance Corp	Yes	No	Number of Responses
Are items subject to review?		0	0	0
How are items selected for review?		Responses:		
How often are items reviewed?		Responses:		

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 5

Turnaround Time Tracking Methods

This report prepared for XYZ Insurance Corp						
Tracking Methods						
A. How do you track your New Business functions' turnaround times?	XYZ Insurance Corp	Manually	Workflow/Imaging System	Homegrown System	Other	Other:
		0	0	0	0	
Tracking Methods						
B. How do you track/record/monitor/report your Policyowner Service functions' turnaround times?	XYZ Insurance Corp	Manually	Workflow/Imaging System	Homegrown System	Other	Other:
		0	0	0	0	
Service Time Standards						
C. Service time standards are published for?	XYZ Insurance Corp	Agents	Policyowners	Processing Staff	Other	Other:
Agents		0	0	0	0	
Policyowners						
Processing Staff						
Other						

LOMA 2014 Individual Annuity Service Turnaround Times Survey - North America

Section 5

Turnaround Time Tracking Methods

This report prepared for **XYZ Insurance Corp**

Service Time Standards

	XYZ Insurance Corp	Yes*	No	Number of Responses
D. Do you include a service quality standard along with any service standard?		0	0	0

If yes*, describe the process:

All Responses Provided are below.