LYSTAD WORKS · HANDOFF CHECKLIST

Before it leaves the product team

Rate and product changes rarely slip because someone did their job badly. They slip because a question got answered late, or answered twice by two different people. These are the ones I'd want settled before anything leaves the product team. If you can answer all of them, you probably don't need me.

01 · THE DECISION

- [ ] Can you say what's changing in one sentence? Could a regulator read it?
- [ ] Who can say yes to a change in scope? One name, not a committee.
- [ ] What is this supposed to move, and by how much? Who's going to check?

02 · THE FILING

- [ ] Which states need a filing, and which have to approve it before you can use it?
- [ ] Who writes the filing, and who answers when the state comes back with questions?
- [ ] Has compliance seen the actual change, or a summary of it?
- [ ] What's the earliest effective date you can really hit in each state? Who said so?

03 · THE BUILD

- [ ] Is IT building to what you filed, or to a draft that's still moving?
- [ ] Where's the one current copy of the rates, rules, and forms? Who keeps it current?
- [ ] New business and renewals: same effective date? If not, which dates?
- [ ] Who checks that what got built matches what got filed, and how?
- [ ] Is the estimate for the whole change, or just the part that's been written up?

04 · THE DATE

- [ ] Which dates are set outside the company, and which are your own guesses?
- [ ] If approval is late or comes back with objections, who decides if the release holds?
- [ ] What do agents or customers need to hear first, and how far ahead?
- [ ] If it goes wrong in production, how do you back it out, and who makes that call?

05 · AFTERWARDS

- [ ] After launch, who checks that production matches what was approved?
- [ ] When will you look at the result, and against which number from section 01?
- [ ] Where's all of this written down, so the next change doesn't start from scratch?

Use it, change it, pass it around. If more than a couple of these have no clear answer, that's usually where the time is going.

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