TERMS & CONDITIONS: STATEMENT OF WORK

The following terms apply to Statements of Work (SOWs) presented by Applied. All capitalized terms used but not defined herein shall have the meaning given to them elsewhere in the Agreement, or SOW as applicable. Each SOW shall present the specific project scope for a Professional Services engagement.

1. PROJECT GOVERNANCE

The Applied project leadership team will define project direction, timing, and coordination of resources. Decisions affecting schedule, budget, project scope or duration will be made jointly between Licensee's executive sponsors and Applied project leadership. Applied, however, maintains control of how it manages the project and may independently refine and revise project schedules and activities to match Licensee's priorities.

Applied may replace assigned personnel with resources of comparable experience and capabilities. Applied reserves the right to fill any Applied role in the Professional Services team with an individual who is a contractor working on behalf of Applied. Licensee's major business and operations changes (such as merging business units/lines, major organizational restructuring) may impact project schedule and budget.

2. LICENSEE RESPONSIBILITIES & ASSUMPTIONS

Licensee will:

a. provide reasonable and timely access to personnel, systems, and other information and resources;
b. promptly supply reliable and accurate information, material, and data throughout the project;
c. have relevant personnel attend scheduled training and status meetings;.
d. staff Licensee's project team with representation from each of its key business units that are the appropriate subject matter experts with knowledge of all operational environments, financial/accounting, and technical areas of their business as applicable to the Professional Services being performed. For data conversions and other data work, Licensee will staff its team with representation from Personal P&C, Commercial P&C, Accounting, Claims, and Finance who can commit the time and resources necessary to appropriately manage data conversion;
e. promptly review work-in-progress and provide Applied feedback within the agreed upon number of days to review and accept, or reject in writing, such materials;
f. ensure their teams complete required tasks and objectives, according to the project plan; and
g. be responsible for meeting minimum hardware and software requirements and technical recommendations.

3. EDUCATION SERVICES

If indicated in an SOW, Applied will provide Licensee the Education service(s) below.

Project Team Education. Applied will train Licensee's Activation Project Team on key Applied client-servicing concepts and functionality to supplement the Applied University training and prepare this group for participation in the Applied consulting sessions. Applied will also train selected Licensee staff assigned to the Data Review Team on Applied Software functionality to enable their participation as data reviewers throughout the project. Finally, Applied will provide training to key Licensee resources that will be responsible for completing work in report, template, and custom forms configuration and design.

Power User Education. Applied will provide education to Licensee's Users identified as "power users" to prepare these individuals to be internal specialists in the Applied Software and enable them to provide active internal support during end user training, at activation, and for onboarding new users.

All Employee Education. Applied will provide training to Licensee's accounting staff on key accounting workflows and functionality. Applied will also train the non-accounting staff on key system functionality and Licensee's workflows within the Applied Software based on the front office workflows. Licensee will provide support for each education session in terms of power users or project team members.

Train the Trainers Education. Applied will educate Licensee's employees on workflows and processes in Applied Software to develop a comprehensive education plan, including a program specific to the readiness of a team of Licensee's trainers. Licensee's trainers deliver the staff training program. **Applied will not provide training to Licensee's end user employees.**

4. DISCLAIMER

In providing Professional Services and Work Product, Applied may provide general information and guidance on its interpretation of laws, regulations, or standards in relation to Licensee's use or potential use of Applied Software. Applied is not Licensee's auditor or legal or financial advisor and the provision of such information and guidance should not be considered financial or legal advice. Applied makes no representations or warranties regarding its accuracy, timeliness, or currency. With all information, Licensee should consult with its advisors to determine if implementing any recommendations by Applied would be in accordance with applicable laws and regulations.

5. STAFFING

There are numerous individuals involved in the effective deployment of a project from both Applied and Licensee. Below are descriptions of the roles involved in certain projects if identified on the SOW.

Applied Project Team

Applied Project Team Role	Role Description
Client Partner	The Applied Client Partner actively participates in the overall Project Governance and works closely with your sponsors throughout the project lifecycle.
Customer Success Manager	The Customer Success Manager will partner with the core project team to ensure that the Licensee achieves overall goals for the implementation and software adoption for their staff.
Engagement Manager	The Engagement Manager guides consulting activity for the implementation and ensures that all deliverables meet both timeliness and quality requirements.
Project Manager	The Project Manager manages the day-to-day tactical delivery and coordination of the Applied project team and will coordinate with your project manager.
Applied Subject Matter Experts (SME) / Consultants	The Applied SME(s) consults on general insurance business and industry needs and configures Applied Epic to meet those needs. Also reviews Applied Epic data samples and assists with business decisions associated with the data conversion.
Applied Financial SME / Consultants	The Applied Epic accounting SME consults on the configuration and design of the back-office workflows and financial reporting objectives, while being mindful of internal and/or external controls that impact the business.
Technical Consultants	The Technical Consultants assist in enabling Licensee's IT infrastructure to properly handle the Applied solution and integrating third party applications.
Product Instructors	Applied Product instructors provide education on the Applied solution for Licensee's staff.
Data Analysts	Data Analysts execute the technical steps associated with the data conversion portions of the project, including the research and resolution of reported issues, completion and delivery of the merged samples, and delivery of all reporting associated to the results of the data conversion activity
Data Conversion Consultant	Data Conversion Consultant works with and supports your conversion team through the data conversion portion of the project, including completion of data mapping, documentation of any custom script requirements, defining business impact of the data issues discovered, and related tasks.

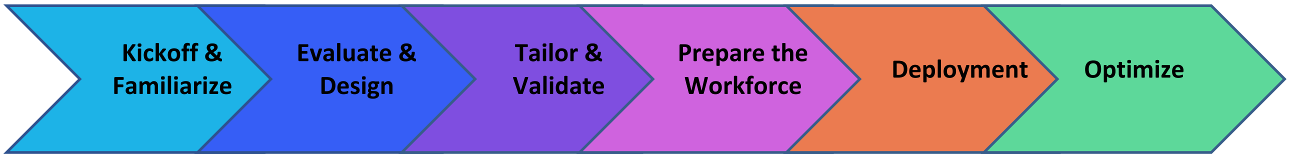
Licensee Project Team

Note: These roles are not exclusive to a single employee, roles may be unique or shared across multiple individuals.

Licensee Project Team Role	Role Description
Executive Sponsor	The Executive Sponsor is a senior-level person who is championing the business decision to purchase and implement the Applied software. This role is responsible for ultimate project governance and success.
Project Manager	The Project Manager is a counterpart to the Applied Project Manager role. This person will coordinate all internal project tasks and events and will maintain direct communication with the Applied Project Manager.
Subject Matter Experts	Subject Matter Experts are personnel with a deep knowledge of all facets of your business (including financial and technical) to be included in the Digital Agency implementation. These individuals have the ability to make critical system configuration and workflow decisions. Subject Matter Experts are recommended from each of the source systems to ensure all points of view are considered.
Product Administrator	Product Administrator(s) configure and personalize the Applied software listed in this SOW on your behalf.
Data Reviewers	Data Reviewers cleanse data in the source systems in preparation for the conversion to Applied Epic and data review of all data samples. Data Reviewers for each of the key business units and specialties are requested and may require a team of people.
Power Users & Trainers	Power Users & Trainers promote the change necessary for a successful Applied adoption by your staff. Provides front-line activation support at “Go Live” and specific training of your workforce. Applied recommends at least 1 Power User & Trainer for every 15 users.
Technical Architect	Technical Architect works alongside Applied Technical Support during infrastructure, installation, and integration work.

6. ACTIVATION SERVICES PROJECT METHODOLOGY

Applied provides Activation Services according to Applied's proven 6-step delivery methodology, which extends beyond activation to include guidance and oversight to optimize Licensee's use of Applied Software.



Kickoff & Familiarize		
Lead the core project team in defining the detailed implementation approach and introduction to the application.		
Key Activities	**Client's Required Participants**	**Key Decisions**
▪ Kick Off/Planning Workshop ▪ Epic Orientation Session ▪ Formalization of Governance Structure/Cadence ▪ Technical Infrastructure Strategy Workshop	▪ Executive Leadership & Project Sponsors ▪ Subject Matter Experts ▪ Project Leadership Team ▪ Technology Architects	▪ Milestone Dates ▪ Decision Matrix ▪ Data Conversion Filtering Criteria ▪ Select Data Conversion Review Team ▪ Technical Infrastructure Design ▪ Determine CSR24 usage scope

Evaluate & Design		
Evaluate current and future business requirements to design best practices workflows while being mindful of operational & financial reporting objectives.		
Key Activities	**Client's Required Participants**	**Key Decisions**
▪ Business Process Review Workshop ▪ Accounting Process Review & Financial Transition Workshop ▪ Agency Operational & Financial Structure Design Workshop	▪ Subject Matter Experts ▪ Project Leadership Team ▪ Data Review Team	▪ Front Office Process Flow ▪ Back Office Process Flow ▪ Financial Transition Approach ▪ Data Migration Issue Log Severity Ranking

▪ Reports Requirement Assessment ▪ Data Conversion Review & Mapping		

Tailor & Validate		
Apply the business decisions to the product configuration and test the results.		
Key Activities	**Client's Required Participants**	**Key Decisions**
▪ Configuration of Epic & CSR24 ▪ Creation of Templates, Proposals, Summaries of Insurance ▪ Creation of Custom Forms ▪ Personalization of Reports ▪ Validation of Workflow ▪ Configuration & Test of Carrier Interface	▪ Subject Matter Experts ▪ Project Leadership Team ▪ Application Administration Team ▪ Front & Back Office Workforce for Testing	▪ User Acceptance of Business & Accounting Workflows ▪ Validation of Financial Transition Approach ▪ Validation of Report Layout & Format ▪ User Acceptance of Interface (Download) Testing Results

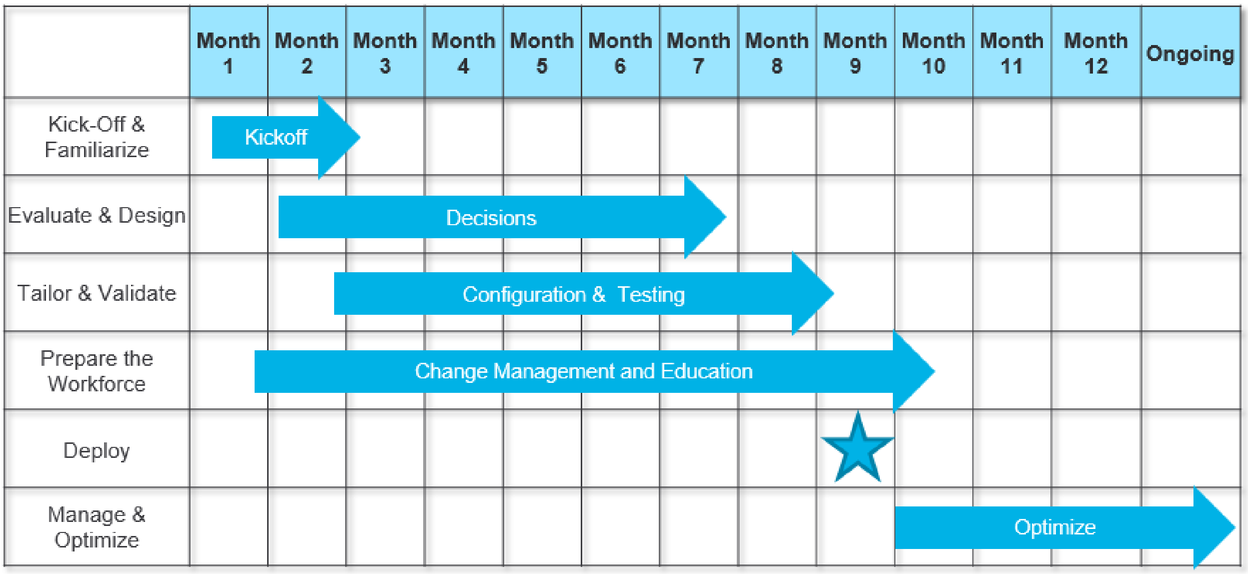
Prepare the Workforce		
Develop and deliver a comprehensive education plan that instructs the team on updated business process and provides focus on user education and change management.		
Key Activities	**Client's Required Participants**	**Key Decisions**
▪ Determine Training Logistics ▪ Develop Training Plan ▪ Develop/Deliver Change Management Messages ▪ Deliver Workforce Training ▪ Follow-Up/Validate Learning	▪ Subject Matter Experts ▪ Project Leadership Team ▪ Power Users ▪ All Staff	▪ Training Approach ▪ Training Leads ▪ Training Schedule

Deployment		
Begin the daily utilization of the application within the business environment.		
Key Activities	**Client's Required Participants**	**Key Decisions**
▪ Go Live "Dry Run" ▪ Configuration Completion ▪ Development of Production Support Plan ▪ Development Of "Go Live" Plan ▪ Deployment of CSR24 Portal to Insureds ▪ Delivery of Final Data Conversion ▪ Completion of Post Go-Live Financial Transition	▪ Executive Leadership & Project Sponsors ▪ Subject Matter Experts ▪ Project Leadership Team ▪ All Staff	▪ Sign Off on Front Office & Back Office Workflow Readiness ▪ Sign Off on Data Conversion ▪ Sign Off on Infrastructure Readiness ▪ Sign Off on Staff Readiness

Manage & Optimize		
Monitor the established business decisions. Adjust, improve, and enhance areas needing process change or feature implementation.		
Key Activities	**Client's Required Participants**	**Key Decisions**
▪ Establish & Confirm of Measurement Metrics ▪ Creation/Generation & Review of Audit Reports ▪ Ongoing Review of Operational & Financial Process ▪ Implementation of Product Updates ▪ Adoption of Feature Functionality	▪ Executive Leadership & Project Sponsors ▪ Subject Matter Experts ▪ Project Leadership Team ▪ Production Support Team	▪ Key, Measurable, Performance Metrics ▪ Change Frequency Cadence

7. SAMPLE PROJECT SCHEDULE – ACTIVATION

A sample high-level timeline to complete a Digital Agency activation with a 9-month project duration is shown below. **Individual project schedules may vary and will be agreed upon by Licensee and Applied in the applicable SOW.**



8. APPLIED TOOLS - ACTIVATION

Following the Applied Activation methodology and in accordance with the project plan that is jointly developed, Applied will use the following tools during the activation phases indicated below:

Deliverable	Description	Activation Phase
MS SharePoint site	Online collaboration site where all project documentation, timeline information, issues, risks and action items will be tracked	Kickoff & Familiarize
Project Plan	Detailed project plan identifying critical milestones and timelines. The project plan will be stored in the MS SharePoint site.	Kickoff & Familiarize
Project Status Reporting Guidelines	The detail and cadence of project status reporting, including executive governance reporting, established.	Kickoff & Familiarize
Infrastructure Assessment/Design summary	IT assessment document addressing the proposed infrastructure tailored to support Applied cloud environment.	Kickoff & Familiarize
Operational & Financial Structure	Facilitate operating structure workshops to develop agency operating and financial structure. Applied will provide Licensee with	Evaluate & Design

	document including findings and recommendations	
Example Front Office & Accounting Workflows	Sample best-practice workflows provided to Licensee to support workflow development / personalization effort.	Evaluate & Design
Data Conversion Issue Grid	As part of the MS Sharepoint site, Applied will establish the Data Conversion Issue grid to support the data migration effort.	Evaluate & Design
Financial Transition Guidelines	Established approach addressing the financial transition for the implementation.	Evaluate & Design
Applied Epic Reporting Matrix	Jointly established reporting matrix used to drive workflow development efforts. Matrix will include existing reports along with new reports required.	Evaluate & Design
Personalization Example	In support of the personalization requirements of the Applied software, Applied will provide Licensee with examples for proposals, custom forms and letter templates.	Tailor & Validate
Interface Testing Matrix	Development of testing process in support of Carrier download and real-time interface.	Tailor & Validate
Workflow Validation Testing Matrix	Development of testing process for customized workflows for both front and back office.	Tailor & Validate
Financial Transaction Import Template	Set-up and training for use of the Financial Transition import utilities.	Tailor & Validate
Customized Training Agendas	In support of the end-user training approach, Applied will develop with Licensee the training agendas, sample documents, and guides for each education session.	Prepare the Workforce
Change Management Aids	Organizational assessment tools, communication and planning aids to assist Licensee with change management efforts associated with the implementation.	Prepare the Workforce
Education: Project Team	Train the identified project team members on their tasks during the project lifecycle, including Applied best-practices, key Applied Epic functionality, data review & conversion roles, and design of reports, templates, and custom forms.	Prepare the Workforce
Education: Power Users	Prepare individuals for active support during end-user training, at Applied Epic activation, and for onboarding of new users	Prepare the Workforce
Education: Accounting	Train the accounting staff on key accounting functionality/workflows	Prepare the Workforce

Education: General Use	Train the non-accounting staff on key system functionality and on Licensee workflows.	Prepare the Workforce
Education: Train the Trainers	Applied will develop, with input from the Licensee project team, a train-the-trainer program that will be used to "ready" the identified Licensee trainers. This program will then involve a 3-step process: 1. Step 1 Train– Licensee trainers are trained on Applied products and Licensee workflows, and on how to prepare for and conduct the training 2. Step 2 Practice – Licensee trainers practice Applied workflows 3. Step 3 Demonstrate – Licensee trainers demonstrate their readiness by "training" the Applied resource and broader Licensee project team on the Licensee workflows in a "Mock Training" session. This last step allows for adjustments and feedback prior to the instruction to the Licensee workforce assigned to the Licensee training staff.	To Be Determined By Licensee. Licensee's trainers will be responsible for delivery of the staff training program that is jointly developed.
Activation Readiness Plan	The Licensee's readiness plan will be developed and placed in the MS Sharepoint project site for tracking purposes.	Deployment
End User Welcome Kit	Applied will jointly develop the End User Welcome Kit to assist with software deployment process. The kit is intended to provide guidance to end-users with initial system supports such as password resets, transition week processing, setting system defaults, etc.	Deployment
Go-Live Issue Tracking & Follow-Up	To support the activation process, Applied will provide an activation issue tracking process as part of the MS Sharepoint site.	Deployment