ARDENT WORKSHOP

THE PET-INSURANCE PLAN DECISION HELPER

# Pet-Insurance Starter Scorecard

Score two plans against five things that matter, free.

Free starter · 2 plans · 5 criteria

# Score two plans against five things that matter

This starter scores two of the fictional plans from the full Pet-Insurance Plan Decision Helper's own worked example — Example A, the cheapest quote, and Example C, the top tier — against five of its eight criteria. The method is on this page to carry with you; the spreadsheet, and the browser scorer at ardentworkshop.com/resources/pet-insurance-scorer/, are where you run it on your own plans. Weight each criterion by how much it matters — the spreadsheet lets you type your own weights over these; in the browser scorer they are fixed. These five default weights, taken straight from the full workbook, total 80, not 100; the score divides by whatever they total, so that's fine. Rate each plan 1 to 5 (1 = poor, 5 = excellent), multiply and add, then divide by the total weight. The higher weighted score is the stronger overall fit, not just the lower monthly number.

| Criterion | Weight | Example A | Example C |
|---|---|---|---|
| What it actually costs you | 22 | 1 | 3 |
| Coverage breadth | 16 | 1 | 5 |
| Exclusions & waiting periods | 16 | 1 | 2 |
| Reimbursement & deductible terms | 14 | 2 | 5 |
| Payout limits | 12 | 2 | 5 |
| Weighted score (1-5) | | 1.33 | 3.85 |
| Rank (1 = best fit) | | 2 | 1 |

What each criterion means: What it actually costs you — your real year-one net cost, not the quoted premium; Coverage breadth — what's actually covered beyond routine accident and illness care; Exclusions & waiting periods — what's carved out, how long before it pays, what counts as pre-existing; Reimbursement & deductible terms — the rate, the deductible type, and what it's reimbursed against; Payout limits — annual, per-condition, and lifetime caps on what it will pay.

On these five criteria, Example C outscores Example A on every one, 3.85 of 5 against 1.33, including “what it actually costs you” even though its premium is higher — that criterion is rated from real net cost, not the sticker price. The full workbook's Claim Scenarios tab computes that net cost from six sample vet bills, run once with waiting periods in force and again once they are served; this free starter doesn't do that arithmetic, so rate it from your own quotes and any past claims. Example A and Example C are fictional, and every figure attached to them is invented; no insurer is named.

**WHAT THIS STARTER DOES NOT DO**

It does not compute what a plan would actually pay back on a real vet bill, project the premium over your pet's life, suggest a rating for either money criterion, or compare more than two plans across all eight criteria. The full workbook does all four.

# Two plans is a start, not the decision

This starter proves the method computes something real the moment you open it, a weighted score and a rank from two plans and five criteria. The decision itself needs the arithmetic on what a plan actually pays back.

**THE FULL DECISION HELPER**

The full Pet-Insurance Plan Decision Helper compares up to four plans across all eight criteria, with weights you set yourself. Its Claim Scenarios engine computes what each plan would actually pay back on real vet bills — the deductible once, then the reimbursement rate, then the annual cap, with a condition still inside its waiting period or excluded outright paying nothing — run twice, once in year one and again in year two once the waits are served. A Lifetime Cost tab projects the premium across fifteen years against what the same money would be worth saved instead, and the Decision Scorecard suggests a rating for the two money criteria from what those tabs compute. A Results and Ranking tab orders your plans, and three guides totaling thirty-seven pages walk through the method, the questions to ask, and a printable checklist. Get it at ardentworkshop.com/products/pet-insurance-plan-decision-helper/, or see the rest of the shelf at ardentworkshop.com.

See the full range at **ardentworkshop.com**.

A decision-making and planning template, not insurance, financial, veterinary or legal advice, and no substitute for reading the policy document. Example A and Example C are fictional, and every figure attached to them is invented. No insurer is named or recommended, and nothing here earns an affiliate or referral fee. Filled in, this scorecard holds your own quotes and ratings — clear them before you pass a copy on.