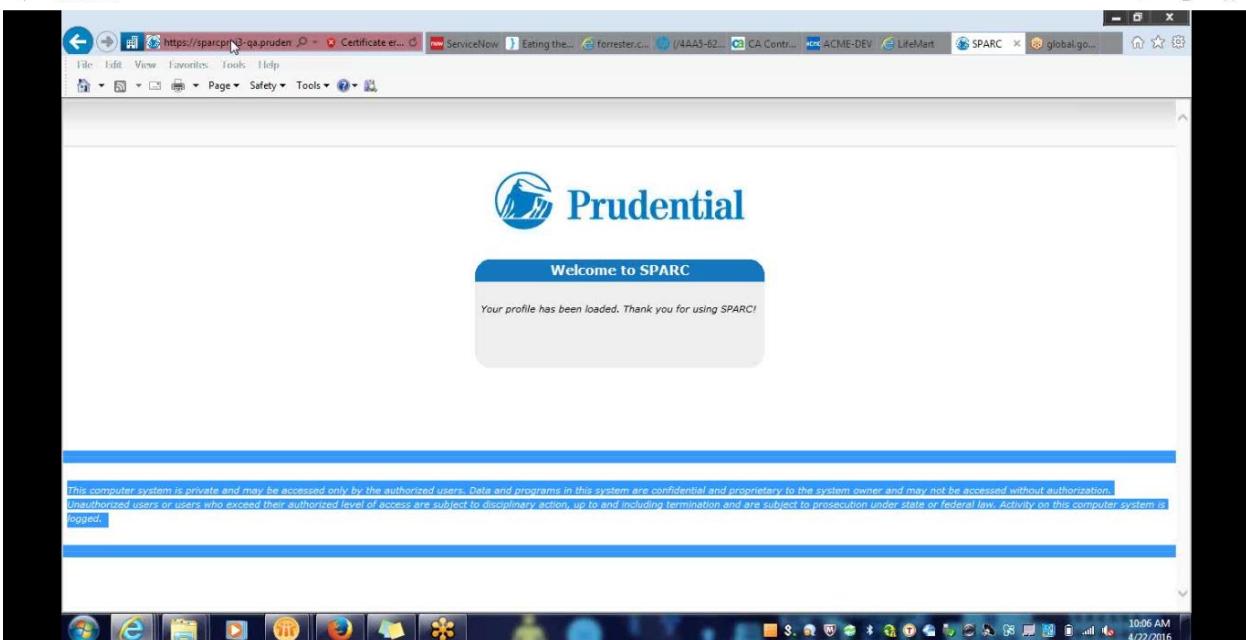
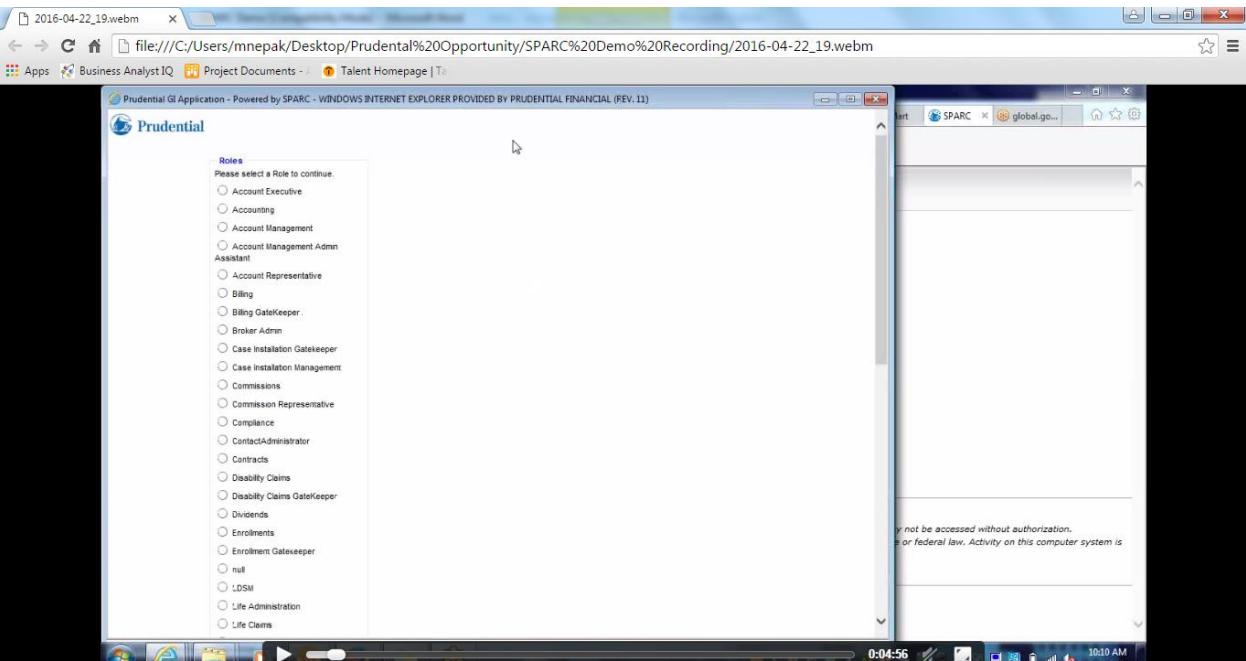
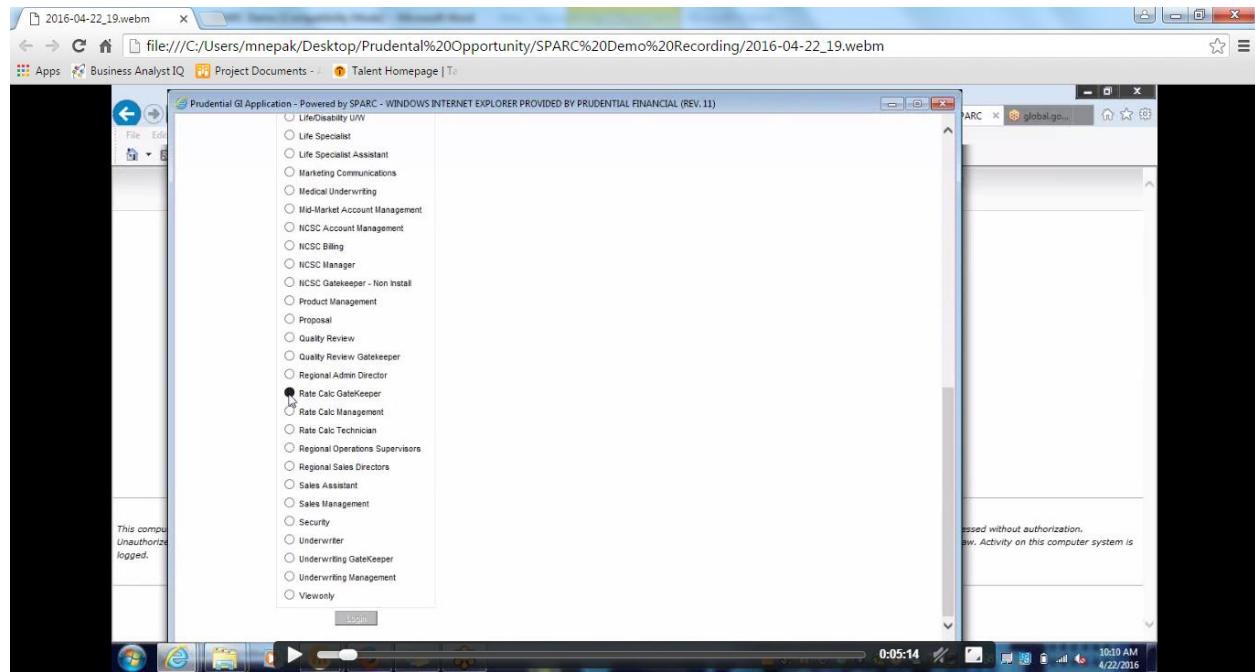


SPARC Application Demo

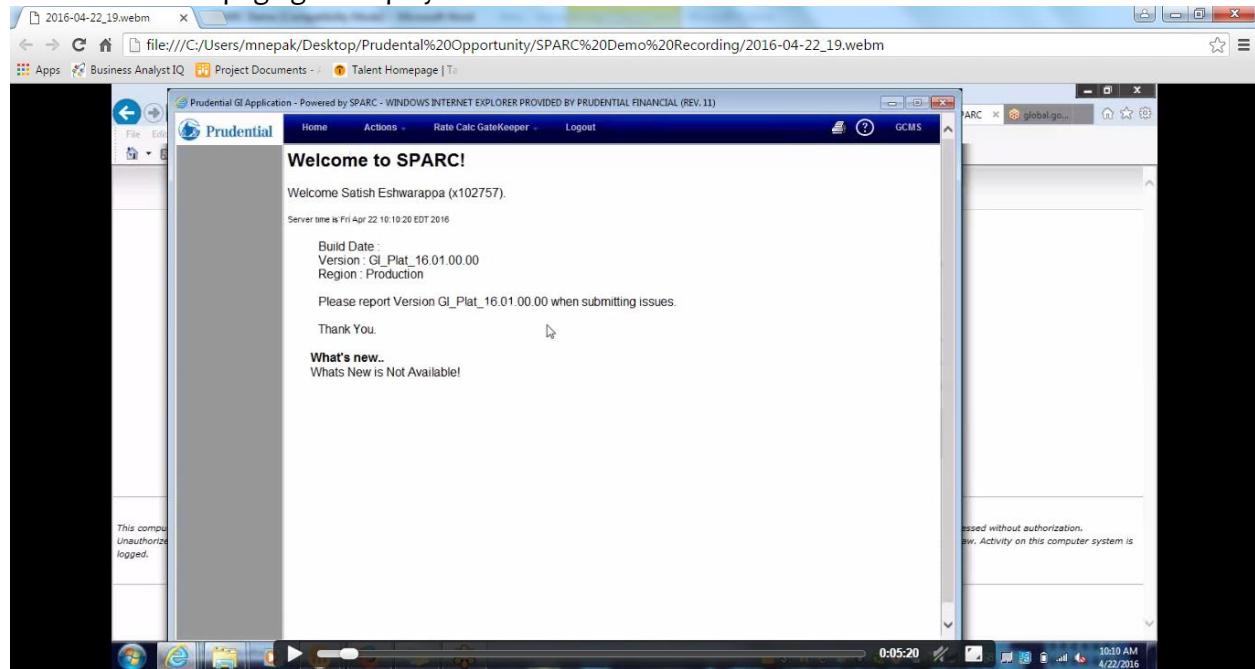
Date: 04/22/2016

Sr#	Description
1	<p>SPARC Launch Screen</p>  <p>This computer system is private and may be accessed only by the authorized users. Data and programs in this system are confidential and proprietary to the system owner and may not be accessed without authorization. Unauthorized users or users who exceed their authorized level of access are subject to disciplinary action, up to and including termination and are subject to prosecution under state or federal law. Activity on this computer system is logged.</p>
2	<p>Select A Role</p>  <p>Please select a Role to continue:</p> <ul style="list-style-type: none"> <input type="radio"/> Account Executive <input type="radio"/> Accounting <input type="radio"/> Account Management <input type="radio"/> Account Management Admin Assistant <input type="radio"/> Account Representative <input type="radio"/> Billing <input type="radio"/> Billing Gatekeeper <input type="radio"/> Broker Admin <input type="radio"/> Case Installation Gatekeeper <input type="radio"/> Case Installation Management <input type="radio"/> Commissions <input type="radio"/> Commission Representative <input type="radio"/> Compliance <input type="radio"/> ContactAdministrator <input type="radio"/> Contracts <input type="radio"/> Disability Claims <input type="radio"/> Disability Claims Gatekeeper <input type="radio"/> Dividends <input type="radio"/> Enrollments <input type="radio"/> Enrollment Gatekeeper <input type="radio"/> null <input type="radio"/> LDSM <input type="radio"/> Life Administration <input type="radio"/> Life Claims

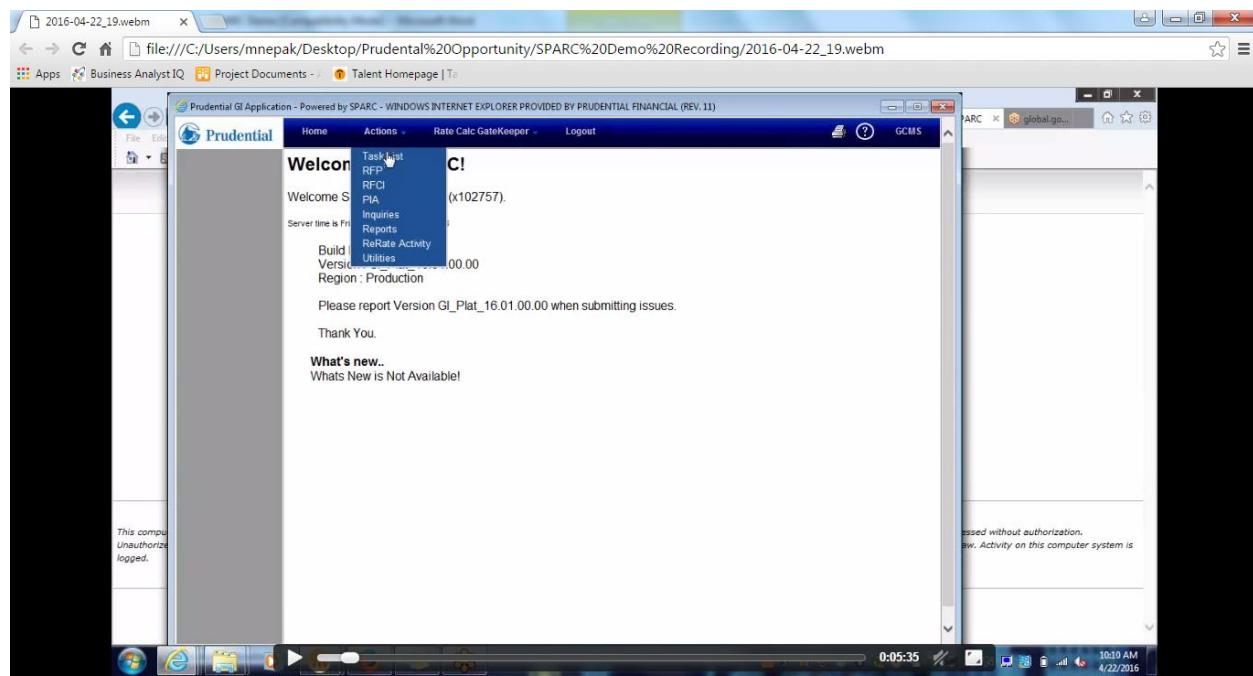
Rate Calc GateKeeper is the role is to be considered in-scope for the PoC.



SPARC Welcome page gets displayed

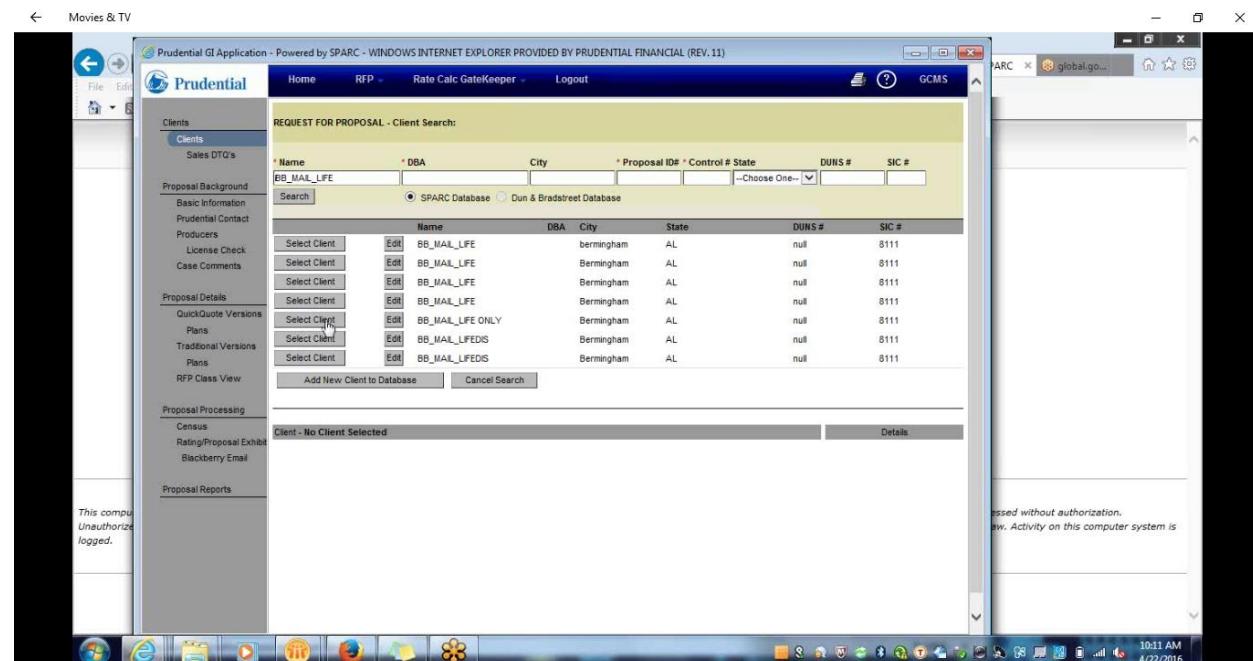


Select RFP



- 3 Prudential will provide model customer as part of the PoC which will consists of few SIC codes and few states. PoC will demonstrate addition and retrieval of the customer.

Retrieve Client



Edit Client

Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV. 11)

Home RFP Rate Calc GateKeeper Logout GCMS

Edit Client:

Company Information

Name: BB_Mail_Life Only
Parent Company:
Full Legal Name: BB_Mail_Life Only
DBA:
Client ID: 512286
DIB #:
SIC #: 8111
Nature of Business: Services/Legal Services/Legal Services
Contract State: Alabama
Non-ERISA:
TIN #:
Contact Name:
Contact Email:

Address Information

Address:
Address2:
City: Birmingham
State: Alabama
Zip/Postal Code: 35223
Country: United States
Phone:
Fax:

Clients
Sales DTO's
Proposal Background
Basic Information
Prudential Contact
Producers
License Check
Case Comments
Proposal Details
QuickQuote Versions
Plans
Traditional Versions
Plans
RFP Class View
Proposal Processing
Census
Rating/Proposal Exhibit
Blackberry Email
Proposal Reports

This computer was accessed without authorization.
Activity on this computer system is monitored.

10:11 AM 4/22/2016

Create a new Proposal (Small Market, 100-500 Lives)

PoC will demonstrate ability to create a new proposal for the selected client. Creation of a small market proposal to be considered in-scope as part of PoC.

Selecting a client from Client Search screen would bring the below screen.

Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV. 11)

Home RFP Rate Calc GateKeeper Logout GCMS

REQUEST FOR PROPOSAL - Selected Client:

Name	State	DUNS #	SIC #
BB_Mail_Life Only	AL		8111

Search for client Create new Proposal Create 500-999 Proposal Create 1000+ Proposal Update DUNS

Client - BB_MAIL_LIFE ONLY
Details
Proposal Activity
Inforce Relationship
Retrieve Historical Data
Financial Data

Clients
Sales DTO's
Proposal Background
Basic Information
Prudential Contact
Producers
License Check
Case Comments
Proposal Details
QuickQuote Versions
Plans
Traditional Versions
Plans
RFP Class View
Proposal Processing
Census
Rating/Proposal Exhibit
Blackberry Email
Proposal Reports

This computer was accessed without authorization.
Activity on this computer system is monitored.

10:17 AM 4/22/2016

5	<h2>Basic Information Screen</h2> <p>Selecting the small market proposal for the client will open Basic Information screen with default values. User should be able to change the default values. Basic information screen will generate proposal id/number which is combination of Julian date and a sequence number.</p>
6	<p>The screen will have navigational wizard like functions which will allow user to go the next step, previous step and save to the task list. Next step and save to task list will persist data. Save to task list not required for the PoC.</p>

Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV.11)

Proposal ID: 2016113016 (Small) Client Name: BB_MAIL_LIFE ONLY Proposal Status: OPEN

Basic Information for Proposal 2016113016

Proposal Description: New Proposal
Case Effective Date: 01/01/2017
Sales Office: Atlanta
Proposal Contract State: Alabama
Proposal Status: OPEN
Task Owner: -- N/A --
Control Number:
Small Business Indicator: Small
Aggregator: None
Federal Contract Client: No
State Contract Client: No
Local Contract Client: No
Exchange Quote: No
Multi National Pooling:
Proposal Comments:

Deliverable Dates

RFP Items	Received from Client	Date Required	Sent to Client
Proposal to Client	04/22/2016	04/22/2016	
Proposal to Broker			

Quality Case Features

Previous Step ⏪ Next Step ⏩ Save to Task List

7 RFP Contact Point screen

Next step should bring RFP Contact Point screen

Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV.11)

Home RFP Rate Calc GateKeeper Logout GCMS

RFP Contact Points

Proposal ID: 2016113016 (Small) Client Name: BB_MAIL_LIFE ONLY Proposal Status: OPEN

Sales Region: South Sales Office: Atlanta

Name	Office	Phone Number
LDSM	—Choose One—	
LDSM Assistant	—Choose One—	
Life Specialist	—Choose One—	
Life Specialist Assistant	—Choose One—	
Underwriter	—Choose One—	
RateCalc Technician	Eshwarappa, Salish	
Account Manager	—Choose One—	
Mid-Market Account Manager	—Choose One—	
Regional Admin Director	—Choose One—	
Account Executive	—Choose One—	
External Agent		

Internal Contacts: Select the fields above to assign Prudential contacts.

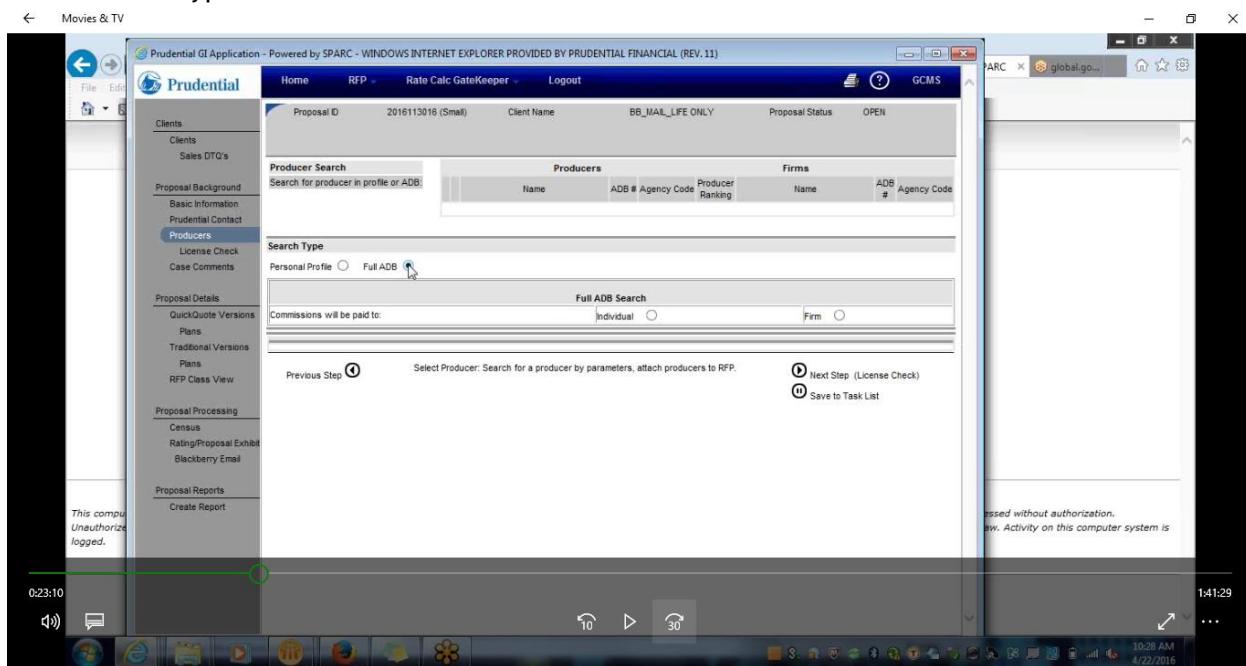
Previous Step ⏪ Next Step ⏩ Save to Task List

It is required to implement the must have fields. Required contacts in RFP are :

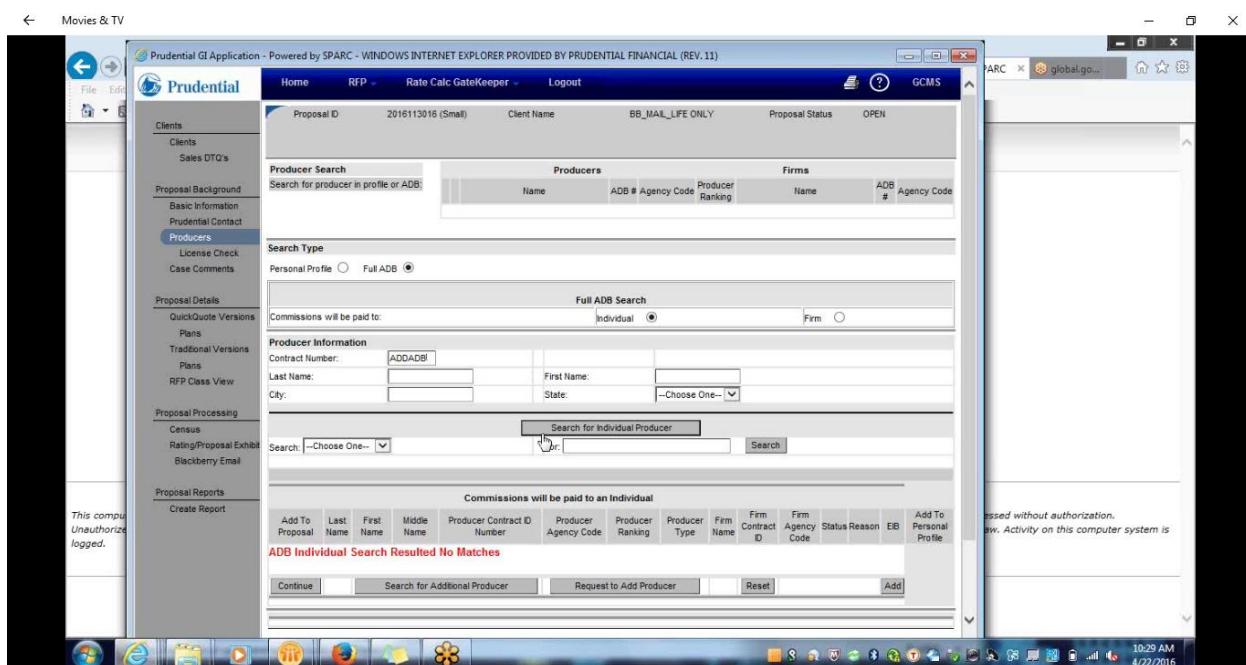
- LDSM
- Underwriter

	<ul style="list-style-type: none"> • Rate Calc Tech • Account Manager <p>Separate admin portal manages all contact and roles. Admin portal not in scope of PoC.</p>
8	<h2>Producer Assignment</h2> <p>Next screen is for producer assignment. If a single producer is associated, then commissions will be paid 100%, if multiple producers, then commission will be split among them. Split calculation among multiple producers not required as part of PoC.</p> <p>For PoC, there will be couple of producers provided to be used. Creation of producers or brokers no required as part of PoC. There are currently two options present; Personal Profile & Full ADB. Expectation is around having to use any one for setting up the screen. Capability to add a new producer to the database is out of scope of PoC.</p>

Select Search Type as “Full ADB”



Select Commissions will be paid to as “Individual” and perform search using contract number.



Select Producer

Movies & TV

Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV.11)

Search Type
Personal Profile Full ADB

Full ADB Search

Commissions will be paid to: Individual Firm

Producer Information

Contract Number: ADDADB
Last Name:
First Name:
City: State: --Choose One--

Search for Individual Producer
Search: --Choose One-- For: Search

Commissions will be paid to an Individual

Add To Proposal	Last Name	First Name	Middle Name	Producer Contract ID Number	Producer Agency Code	Producer Ranking	Producer Type	Firm Name	Firm Contract ID	Firm Agency Status Reason	EIB	Add To Personal Profile
<input type="checkbox"/>	ASDAS	ASEDA	ASO	ADDADB	1234	New	Individual	No Firm Affiliation	A	00	No	<input type="checkbox"/>
<input checked="" type="checkbox"/>	BLOGGS	JOE		ADDADB	CNAX	New	Individual	No Firm Affiliation	A	00	No	<input type="checkbox"/>
<input type="checkbox"/>	C	C		ADDADB		New	PSI Financial Advisor	No Firm Affiliation	A	00	No	<input type="checkbox"/>
<input type="checkbox"/>	CHAMBERS	PATRICIA		ADDADB	CMAX	New	Individual	No Firm Affiliation	A	00	No	<input type="checkbox"/>
<input type="checkbox"/>	CODES2	ACTIVE2		ADDADB	CNAX	Silver	Ordinary Agent	No Firm Affiliation	A	00	No	<input type="checkbox"/>
<input type="checkbox"/>	CODES4	ACTIVE4		ADDADB	CNAX	New	PSI Financial Advisor	No Firm Affiliation	A	00	No	<input type="checkbox"/>
<input type="checkbox"/>	COSEREANU	ANA MARIA		ADDADB	1020	New	Individual	No Firm Affiliation	A	00	No	<input type="checkbox"/>
<input type="checkbox"/>	DOC	CA		ADDADB	CADA	New	Individual	No Firm Affiliation	A	00	No	<input type="checkbox"/>
<input type="checkbox"/>	DOHERTY	ADAM A		ADDADB	CNAX	Gold	District Agent	No Firm Affiliation	A	00	No	<input type="checkbox"/>
<input type="checkbox"/>	DOHERTY	THERESA		ADDADB	CNAX	Gold	Individual	No Firm Affiliation	A	00	No	<input type="checkbox"/>

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Press "Continue" to associate Producer.

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<input type="checkbox"/>	SEARCH2	PROD2	E	ADDADB	CNAX	New	Individual	No Firm Affiliation	A	00	No	<input type="checkbox"/>
<input type="checkbox"/>	SMITH	ALAN		ADDADB	BDQS	Gold	Individual	No Firm Affiliation	A	00	No	<input type="checkbox"/>
<input type="checkbox"/>	SMITH	JIM		ADDADB		Platinum	Individual	No Firm Affiliation	A	00	No	<input type="checkbox"/>
<input type="checkbox"/>	SWEENEY	BRENDAN		ADDADB		Bronze	Individual	No Firm Affiliation	A	00	No	<input type="checkbox"/>
<input type="checkbox"/>	TEST	EDDIE1		ADDADB		Gold	Individual	No Firm Affiliation	A	00	No	<input type="checkbox"/>
<input type="checkbox"/>	TEST	JAMES		ADDADB	CNAX	Platinum	Individual	No Firm Affiliation	A	00	No	<input type="checkbox"/>
<input type="checkbox"/>	TEST	TEST		ADDADB		Platinum	Individual	No Firm Affiliation	A	00	No	<input type="checkbox"/>
<input type="checkbox"/>	TEST 1	TEST 1		ADDADB	CMAX	New	Individual	No Firm Affiliation	A	00	No	<input type="checkbox"/>
<input type="checkbox"/>	TEST 2	TEST 2							A	00	No	<input type="checkbox"/>
<input type="checkbox"/>	TEST1	PADDY							A	00	No	<input type="checkbox"/>
<input type="checkbox"/>	TEST123	ALICIA							A	00	No	<input type="checkbox"/>
<input type="checkbox"/>	TEST123	JAMES							A	00	No	<input type="checkbox"/>
<input type="checkbox"/>	TEST1234	PAUL							A	00	No	<input type="checkbox"/>
<input type="checkbox"/>	TIAN	VICKI							A	00	No	<input type="checkbox"/>
<input type="checkbox"/>	TIAN	VICKI							A	00	No	<input type="checkbox"/>
<input type="checkbox"/>	TRY2	TRY1							A	00	No	<input type="checkbox"/>
<input type="checkbox"/>	ZANE	BILL		ADDADB	ENG1	Gold	Individual	No Firm Affiliation	A	00	No	<input type="checkbox"/>

Message from webpage

The following producers have been selected:
1. BLOGGS JOE ADDADB CNAX

Commissions will be paid to the Individual unless the commission arrangement is Direct or None.

Continue?

OK Cancel

Continue Search for Additional Producer Request to Add Producer Reset Add

Previous Step (1) Select Producer: Search for a producer by parameters, attach producers to RFP Next Step (License Check)
Save to Task List

10:30 AM 4/22/2016

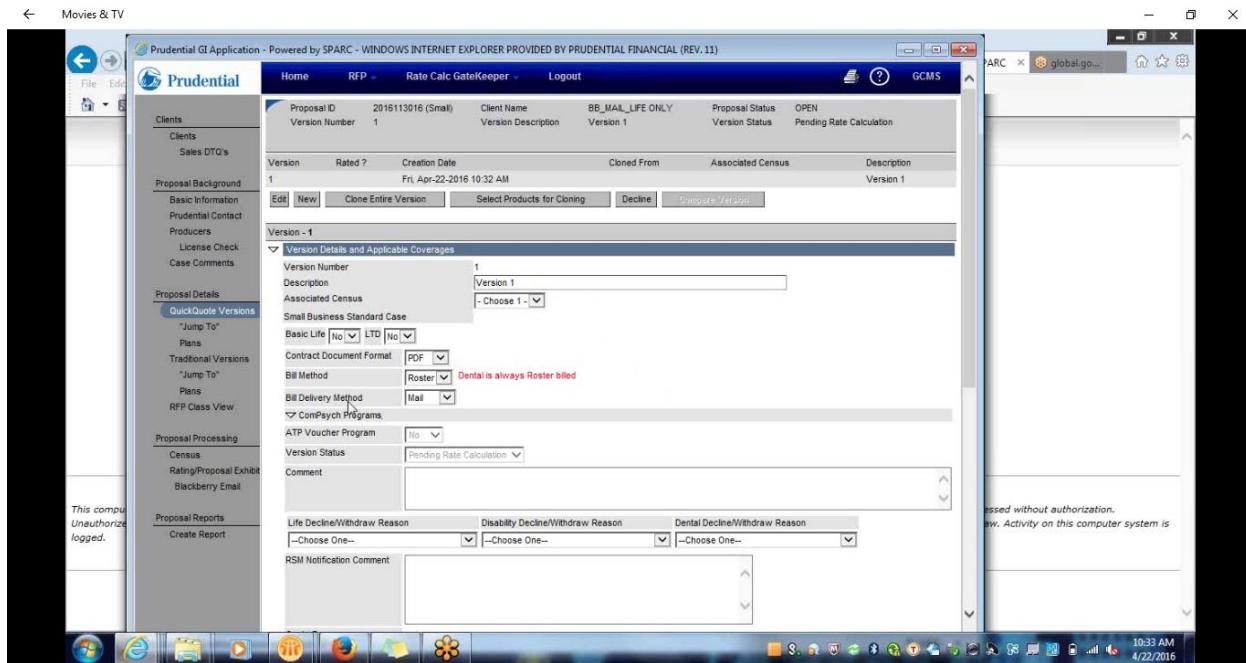
Producer search showing the selected Producer.

- 9 License check screen is not used currently and is out of scope for PoC. We will need to display a placeholder screen as part of PoC.

10 QuickQuote screen

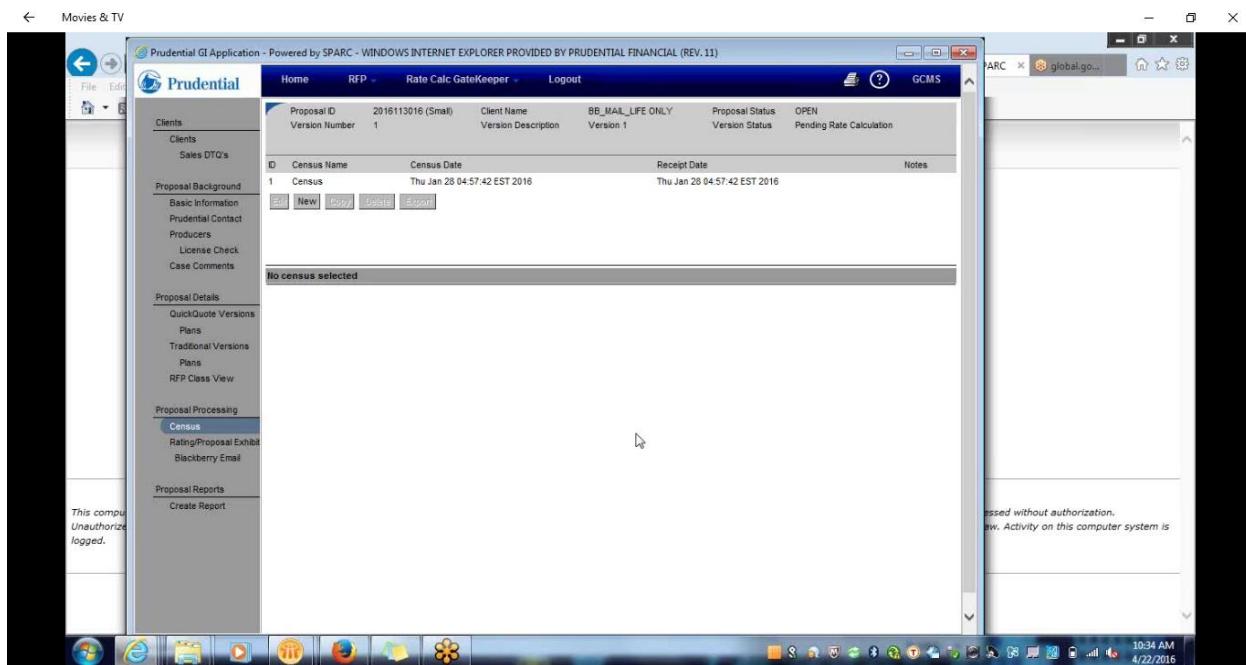
Next would bring the QuickQuote screen with Version 1 created with default values. PoC should

demonstrate the ability to create multiple versions.



12 Census

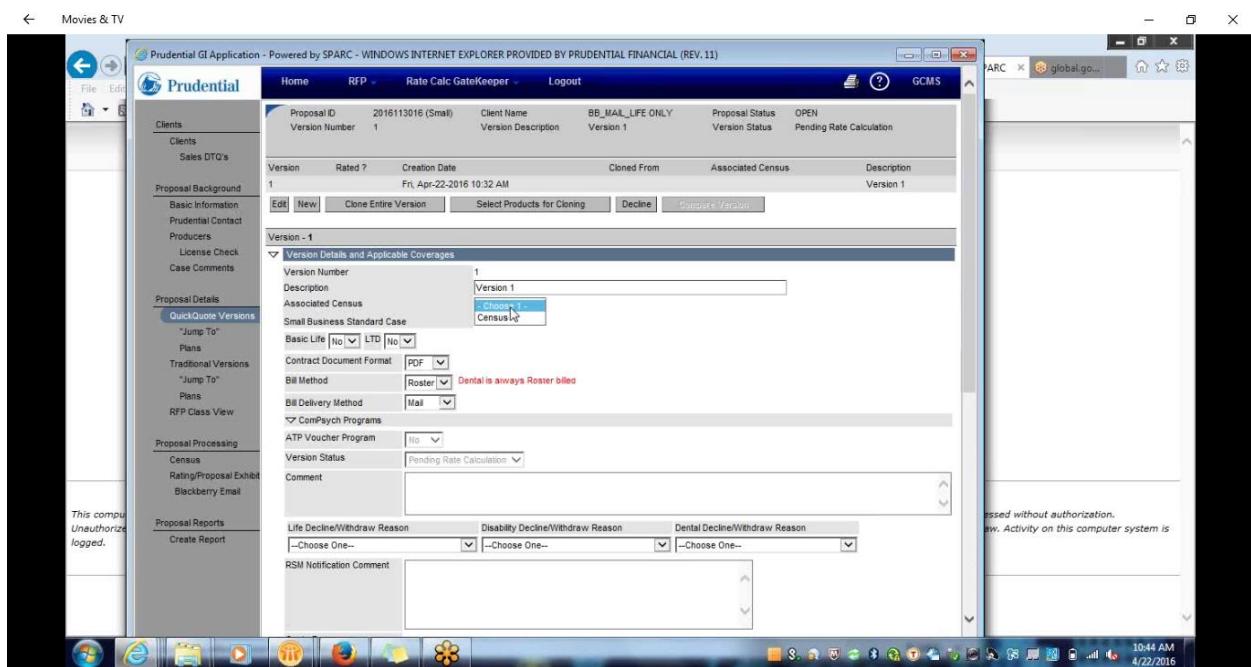
Before proceeding with QuickQuote, census data need to be uploaded. Selecting Census from the left navigation would land to the below screen.



Census classes and allocation of lives influence rating. Census data will be provided as part of the PoC. It will contain multiple classes, each census class should map to a plan. The feature of loading census file need not be demonstrated as part of PoC. Census data can be loaded behind the scene. Provided Census data will be all valid data. A second census file will be provided at the end of PoC to confirm the calculations. All possible combinations of classes and allocation of lives need to be taken into consideration while creating proposal.

13 QuickQuote screen

Once census is created, you will be able to see it in QuickQuote screen under “Associated Census”. Cloning Entire Version is part of the PoC scope. Cloning of a Product is out of scope.



Select “Quote Reason”

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This computer unauthorized user has logged in.

Proposal Details
QuickQuote Versions
"Jump To"
Plans
Traditional Versions
"Jump To"
Plans
RFP Class View

Proposal Processing
Census
Rating/Proposal Exhibit
Blackberry Email

Proposal Reports
Create Report

Description: Version 1
Associated Census: Census
Small Business Standard Case
Basic Life: No LTD: No
Contract Document Format: PDF
Bill Method: Roster: Dental is always Roster billed
Bill Delivery Method: Mail
CompPsych Programs
ATP Voucher Program: No
Version Status: Pending Rate Calculation
Comments:

Life Decline/Withdraw Reason: --Choose One--
Disability Decline/Withdraw Reason: --Choose One--
Dental Decline/Withdraw Reason: --Choose One--
RSM Notification Comment:

Quote Reason:
 Add Product
 Census: New or Change to Existing
 Commission Change
 Plan Design Change
 Rate Relife/Rate Change
 STD Experience
 Create Sold Version
 Broker Change
 Class Change
 Error
 Plan Design Exception Needed
 Remove Product
 Initial Quote

Products Plan Products Plan
 Basic Life
 Dependent Life
 Optional AD&D
 Long Term Disability
 Optional Life
 Basic AD&D
 Short Term Disability
 Dental

10:45 AM 4/22/2016

Associate Product

Movies & TV

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This computer unauthorized user has logged in.

Proposal Details
Census
Rating/Proposal Exhibit
Blackberry Email

Proposal Reports
Create Report

ATP Voucher Program: No
Version Status: Pending Rate Calculation
Comment:

Life Decline/Withdraw Reason: --Choose One--
Disability Decline/Withdraw Reason: --Choose One--
Dental Decline/Withdraw Reason: --Choose One--
RSM Notification Comment:

Quote Reason:
 Add Product
 Census: New or Change to Existing
 Commission Change
 Plan Design Change
 Rate Relife/Rate Change
 STD Experience
 Create Sold Version
 Broker Change
 Class Change
 Error
 Plan Design Exception Needed
 Remove Product
 Initial Quote

Products Plan Products Plan
 Basic Life
 Dependent Life
 Optional AD&D
 Long Term Disability
 Optional Life
 Basic AD&D
 Short Term Disability
 Dental

Short Term Disability Experience
Long Term Disability Experience
Save | Cancel
Commissions
Performance Guarantees

Previous Step Save to Task List

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Assign Commissions

PoC Should be able to demonstrate commissions calculations.

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Create Sold Version

Products	Plan	Products	Plan
<input checked="" type="checkbox"/> Basic Life	Details	<input type="checkbox"/> Optional Life	Details
<input type="checkbox"/> Dependent Life	Details	<input type="checkbox"/> Basic AD&D	Details
<input type="checkbox"/> Optional AD&D	Details	<input type="checkbox"/> Short Term Disability	Details
<input type="checkbox"/> Long Term Disability	Details	<input type="checkbox"/> Dental	Details

Short Term Disability Experience
Long Term Disability Experience

Save | Cancel

Commissions

Life Commission	Disability Commission	Dental Commission
Select Producer: JOE BLOGGS	Producer: JOE BLOGGS Commission Split: 100% Arrangement: Level Scale Total Split: 0.0 %	
Arrangement: Level Scale	Flat Amount: <input type="text"/> Flat Percent: <input type="text"/> %	
Commissions Paid To: Individual		
Commissions Advanced: Yes	Advanced commission occurs: First Year Advanced commission: 0 %	

ASC List

<input type="checkbox"/> Design of policy holder's benefit administration system.	3.0%
<input type="checkbox"/> Participation in programs of communication and education for control.	2.0%
<input type="checkbox"/> Consultation in correction with rate change or alternate plans of insurance.	2.0%
<input type="checkbox"/> Review of contractual provisions.	3.0%
<input type="checkbox"/> Assistance in enrollment meeting (not related to trade association or multiple employer groups) or site visits to managed medical operations.	2.0%
<input type="checkbox"/> Assembly and analysis of claim experience.	2.0%
<input type="checkbox"/> Assistance in the development and preparation of plan announcement material, employee benefit booklets or other plan documents.	2.0%
<input type="checkbox"/> Customer Satisfaction Monitors	2.0%
<input type="checkbox"/> Maintain Premium and Statistic Records	3.0%
<input type="checkbox"/> Supervising General Agent	3.0%
<input type="checkbox"/> Collective Bargaining Consultation	3.0%

10:45 AM 4/22/2016

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Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV.11)

Commissions

Life Commission	Disability Commission	Dental Commission
Select Producer: JOE BLOGGS	Producer: JOE BLOGGS Commission Split: 100% Arrangement: Level Scale Total Split: 0.0 %	
Arrangement: Level Scale	Flat Amount: <input type="text"/> Flat Percent: <input type="text"/> %	
Commissions Paid To: Individual		
Commissions Advanced: Yes	Advanced commission occurs: First Year Advanced commission: 0 %	

ASC List

<input type="checkbox"/> Design of policy holder's benefit administration system.	3.0%
<input type="checkbox"/> Participation in programs of communication and education for control.	2.0%
<input type="checkbox"/> Consultation in correction with rate change or alternate plans of insurance.	2.0%
<input type="checkbox"/> Review of contractual provisions.	3.0%
<input type="checkbox"/> Assistance in enrollment meeting (not related to trade association or multiple employer groups) or site visits to managed medical operations.	2.0%
<input type="checkbox"/> Assembly and analysis of claim experience.	2.0%
<input type="checkbox"/> Assistance in the development and preparation of plan announcement material, employee benefit booklets or other plan documents.	2.0%
<input type="checkbox"/> Customer Satisfaction Monitors	2.0%
<input type="checkbox"/> Maintain Premium and Statistic Records	3.0%
<input type="checkbox"/> Supervising General Agent	3.0%
<input type="checkbox"/> Collective Bargaining Consultation	2.0%

Total ASC %: 0 %

Save | Cancel | Performance Guarantees

Previous Step

Save to Task List

10:45 AM 4/22/2016

Define Performance Guarantees

Performance guarantee values are hard coded or static for PoC. Experience fields are not in scope.

This screenshot shows the 'Performance Guarantees' section of the Prudential GI Application. The interface is a Windows-based application window titled 'Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV. 11)'. The main content area displays various performance guarantee items with their corresponding values and descriptions. For example, 'Claim Processing' is set at 95% of all complete life claims paid within 5 working days. Other items include Transactional Quality (98%), Financial Accuracy (99%), Management Reports (Released no more than [redacted] days after the end of [redacted] quarter year), Renewals (Timely delivery of renewals), Medical Underwriting (Approve/Reject or Request additional information on [redacted] % of all applications within [redacted] Business days of our receipt), Immediate Payment Option (100% of checks issued under this option are delivered within 24 hours), Contracts (Draft documents out within [redacted] days of the effective date of the case and finalized documents within [redacted] days), and Call Center (80 % of all calls answered within 20 seconds, Abandonment rate less than 5 %). On the right side of the screen, there is a browser window showing a login page for 'PARC' with a message about unauthorized activity.

14

Plan Details for Basic Life

This screenshot shows the 'Basic Life' product selection screen of the Prudential GI Application. The window title is 'Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV. 11)'. The left sidebar lists 'Plans', 'RFP Class View', 'Proposal Processing' (with sub-options like 'Census', 'Rating/Proposal Exhibit', 'Blackberry Email'), and 'Proposal Reports' (with 'Create Report'). The main content area shows a grid of products under 'Products' and 'Plan'. The 'Products' column includes 'Basic Life' (selected with a checked checkbox), 'Dependent Life', 'Optional AD&D', and 'Long Term Disability'. The 'Plan' column includes 'Optional Life', 'Short Term Disability', and 'Dental'. Below the grid, there are sections for 'Life Decline/Withdraw Reason', 'Disability Decline/Withdraw Reason', 'Dental Decline/Withdraw Reason', 'RSM Notification Comment', and 'Quote Reason' with a list of checkboxes. A note at the bottom of the screen states 'This computer was last logged in on [redacted]'.

Plan Detail Screen

For small market, the plan screen will have default values which are canned or pre-configured. It can be edited. For a contract state and effective date, the default values are rule based. There are multiple validations occurs here. The screen is created using a rule engine which defines all the rules, product config and it matches with all fields. All plan benefit features has a forward rule or backward rule. It is a dynamic screen. The configuration model will be provided by Prudential. The model will constitutes of all the data attributes and rules around it. It's a XML based model.

Values on the screen have various validation such as:

Max

Min

Range

Define your default

Also define dependent upon

Also can define when it is effective from

Versata Components:

Plan Configuration: tying product features to product

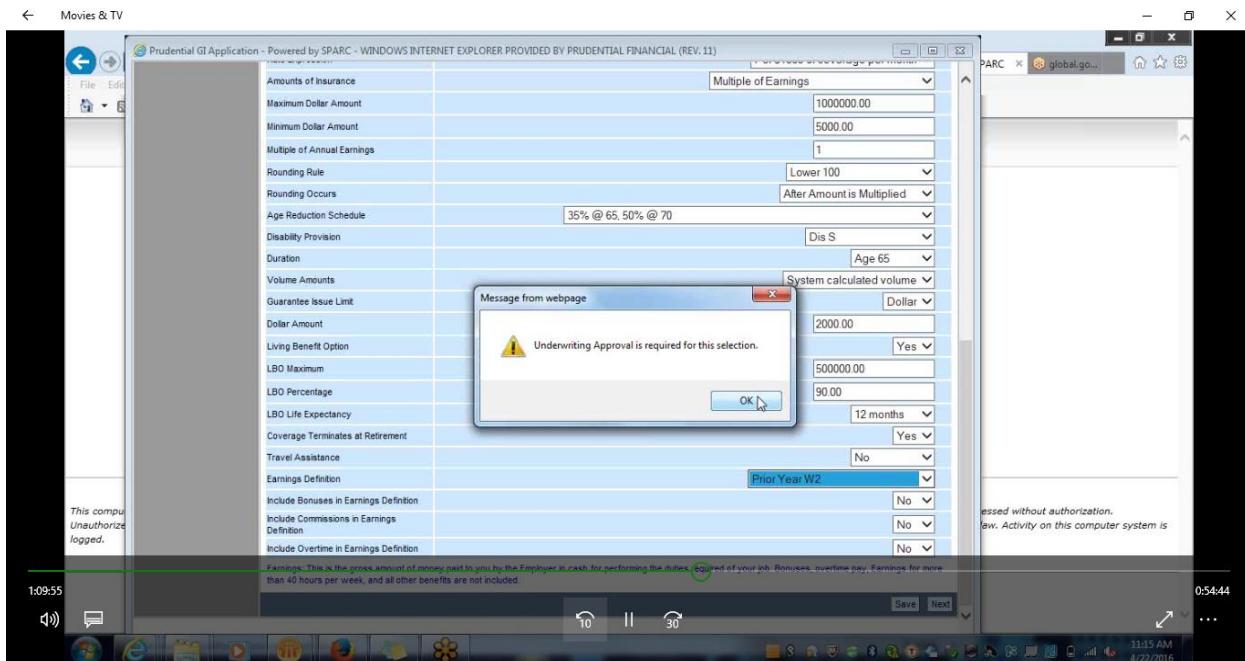
Rating engine

Deduction Calculation

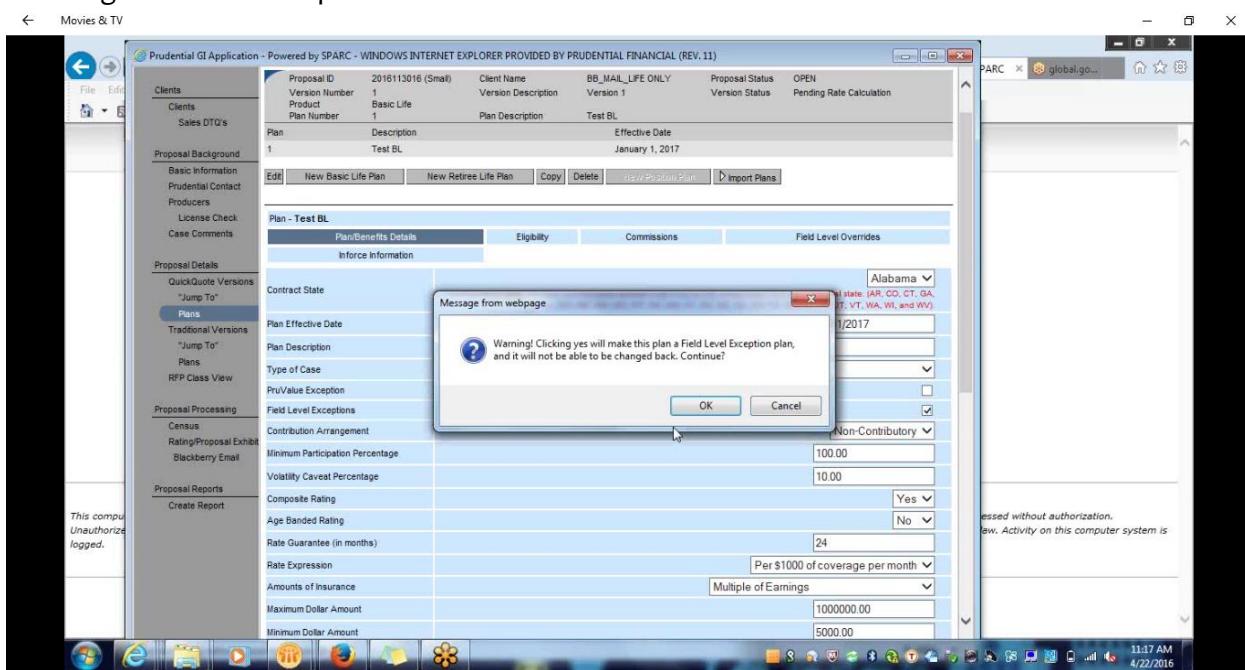
The screenshot shows a Windows Internet Explorer window titled "Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV. 11)". The main content area displays a "Basic Life Plan" configuration screen. The left sidebar contains navigation links such as Client Sales OTQ's, Proposal Background, Basic Information, Prudential Contact, Producers, License Check, Case Comments, Proposal Details, QuickQuote Versions, "Jump To", Plans, Traditional Versions, "Jump To", Plans, RFP Class View, Proposal Processing, Census, Rating/Proposal Exhibit, BlackBerry Email, and Proposal Reports. The right side of the screen shows a detailed form for a "Plan Benefits Details" tab, which includes fields for Contract State (Alabama), Plan Effective Date (01/01/2017), Plan Description, Type of Case (PrValue LDSM), PrValue Exception, Field Level Exceptions, Contribution Arrangement (Non-Contributory), Minimum Participation Percentage (100.00), Volatility Caveat Percentage (10.00), Composite Rating (Yes), Age Banded Rating (No), Rate Guarantee (In months) (24), Rate Expression (Per \$1000 of coverage per month), Amounts of insurance (Multiple of Earnings), Maximum Dollar Amount (0.00), Minimum Dollar Amount (5000.00), and Multiple of Annual Earnings (1.00). A status message at the bottom right indicates "Access without authorization. New Activity on this computer system is". The taskbar at the bottom shows various application icons, and the system tray shows the date and time as 10:59 AM 4/22/2016.

Exception for Underwriting Approval

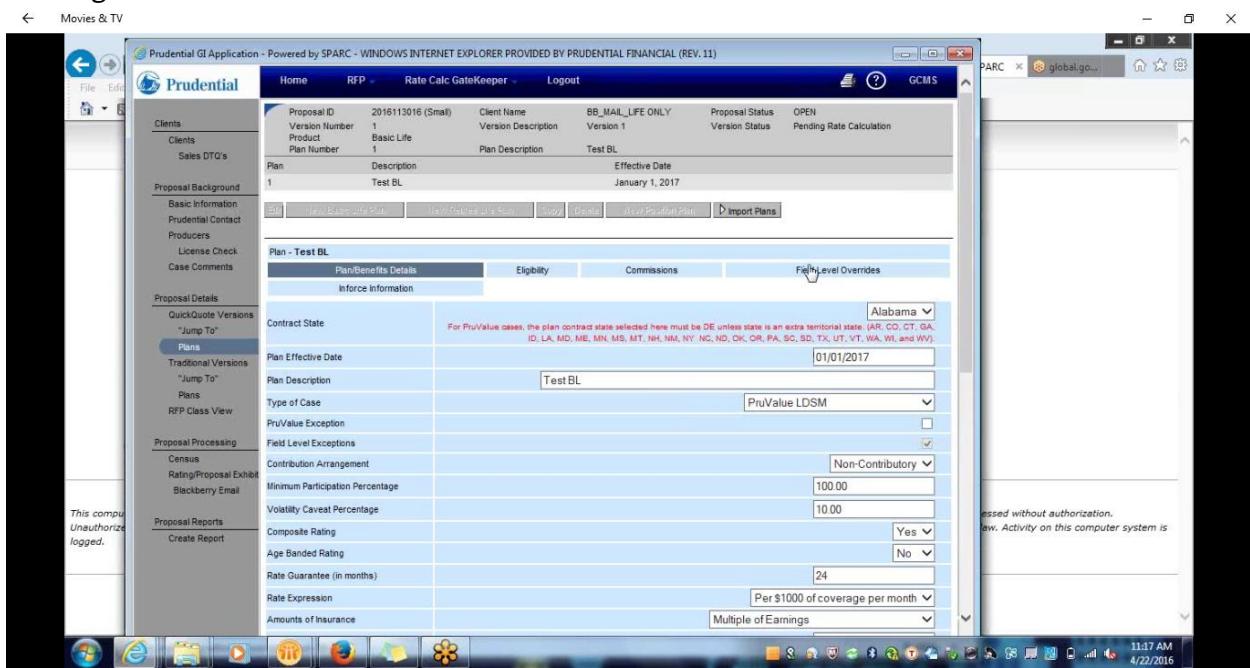
Validation/checks requiring underwriting approval need to be in place, but the associated workflow to route the proposal for underwriting approval is not in scope.



Selecting Field Level Exception

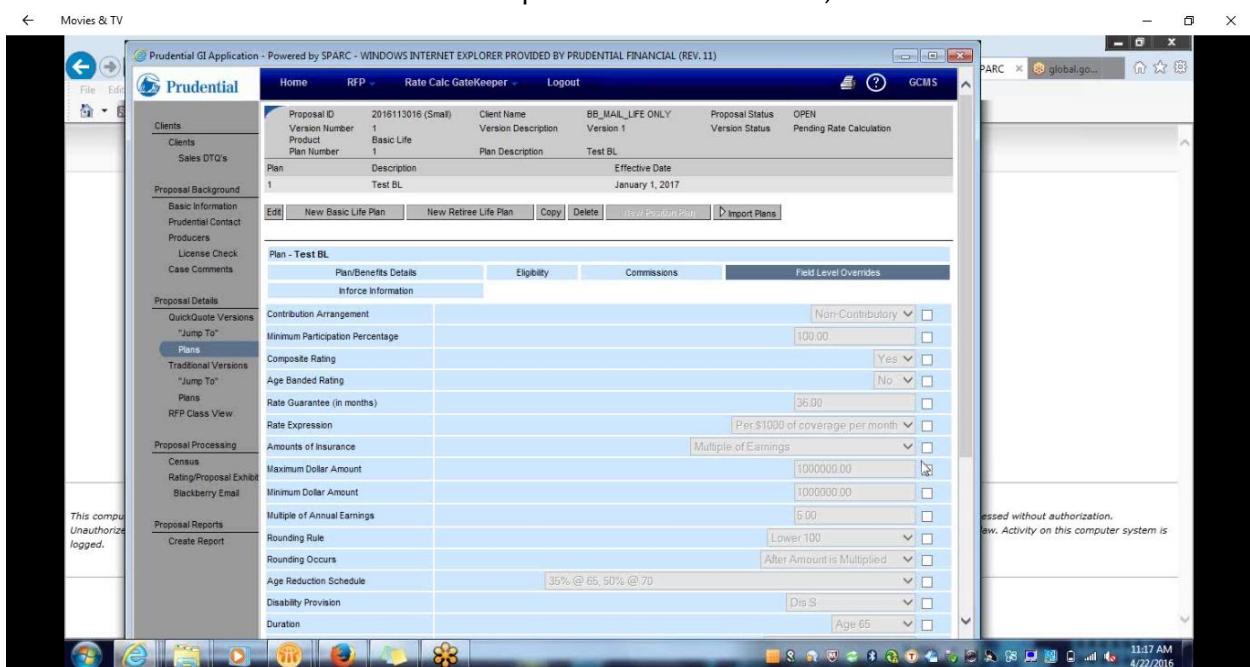


Defining Field Level Overrides



Field Level Overrides Screen

Field level overrides are stored in a table which gets plugged into the model. The model will have definition of which all fields can have exceptions. For all such fields, value will reside outside the model.



Defining Field Level Override for “Minimum Dollar Amount”

This screenshot shows the 'Prudential GI Application - Powered by SPARC' window. The main menu includes Home, RFP, Rate Calc, Gatekeeper, and Logout. On the left, a sidebar lists Clients, Sales DTO's, Proposal Background, Basic Information, Prudential Contact, Producers, License Check, Case Comments, Proposal Details, QuickQuote Versions, "Jump To", Plans, Traditional Versions, "Jump To", Plans, RFP Class View, Proposal Processing, Census, Rating/Proposal Exhibit, Blackberry Email, and Proposal Reports, Create Report. The 'Plans' section is currently selected. The main content area displays a table for 'Plan - Test BL' with columns for Plan/Benefits Details, Eligibility, Commissions, and Field Level Overrides. Under 'Field Level Overrides', the 'Maximum Dollar Amount' field is set to '1000000.00' with a checked checkbox. The status bar at the bottom shows '11:18 AM 4/22/2016'.

Save Field Level Override

This screenshot shows the same application window after saving the changes. The 'Save' button at the bottom right of the form is highlighted with a cursor. The status bar at the bottom shows '11:20 AM 4/22/2016'.

Next.

Movies & TV

Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV. 11)

Contribution Arrangement: Non-Contributory

Minimum Participation Percentage: 100.00

Composite Rating: Yes

Age Banded Rating: No

Rate Guarantee (in months): 36.00

Rate Expression: Per \$1000 of coverage per month

Amounts of Insurance: Multiple of Earnings

Maximum Dollar Amount: 1000000.00

Minimum Dollar Amount: 1000000.00

Multiple of Annual Earnings: 5.00

Rounding Rule: Lower 100

Rounding Occur: After Amount is Multiplied

Age Reduction Schedule: 35% @ 65, 50% @ 70

Disability Provision: Dis S

Duration: Age 65

Volume Amount: System calculated volume

Guarantee Issue Limit: Dollar

Dollar Amount: 1000000.00

Living Benefit Option: Yes

LBO Maximum: 500000.00

LBO Percentage: 99.00

LBO Life Expectancy: 12 months

Coverage Terminates at Retirement: Yes

Travel Assistance: No

Save Next

This computer unauthorized logged.

1:18:34 04:05

PARC global.go... 11:23 AM 4/29/2016

Plan Screen

Movies & TV

Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV. 11)

Home RFP Rate Calc GateKeeper Logout GCMs

Proposal ID: 2016113016 (Small) Client Name: BB_MAIL_LIFE ONLY Version Description: Version 1 Proposal Status: OPEN Version Status: Pending Rate Calculation

Version Number: 1 Product: Basic Life Plan Number: 1 Plan Description: Test BL

Plan: Description: Test BL Effective Date: January 1, 2017

Edit New Basic Life Plan New Retiree Life Plan Copy Delete Import Plans

Plan - Test BL

Plan/Benefits Details Eligibility Commissions Field Level Overrides

Infoforce Information

No infoforce carriers have been added to this proposal

Infoforce Carrier Rate: 0.000

Renewal Carrier Rate: 0.000

Add Delete Save

Proposal Background

Basic Information Prudential Contact Producers License Check Case Comments

Proposal Details

QuickQuote Versions "Jump To" **Plans** Traditional Versions "Jump To" Plans RFP Class View

Proposal Processing

Census Rating/Proposal Exhibit BlackBerry Email

Proposal Reports Create Report

This computer unauthorized logged.

1:18:44 04:55

PARC global.go... 11:23 AM 4/29/2016

Plan Benefits Details screen

Movies & TV

Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV. 11)

Home RFP Rate Calc GateKeeper Logout GCMS

Proposal ID: 2016113016 (Small) Client Name: BB_MAIL_LIFE ONLY
Version Number: 1 Version Description: Version 1 Proposal Status: OPEN
Product: Basic Life Version Status: Pending Rate Calculation
Plan Number: 1 Plan Description: Test BL

Plan: Description Effective Date
1 Test BL January 1, 2017

Edit New Basic Life Plan New Retiree Life Plan Copy Delete Import Plans

Plan - Test BL

Plan/Benefits Details	Eligibility	Commissions	Field Level Overrides
Inforce Information			
Contract State: Alabama	For PruValue cases, the plan contract state selected here must be DE unless state is an extra territorial state (AR, CO, CT, GA, ID, LA, MD, ME, MN, MS, MT, NH, NM, NY, NC, ND, OK, OR, PA, SC, SD, TX, UT, VT, WA, WI, and WV).		
Plan Effective Date: 01/01/2017			
Plan Description: Test BL			
Type of Case: PruValue LDSM			
PruValue Exception:			
Field Level Exceptions:			
Contribution Arrangement: Non-Contributory			
Minimum Participation Percentage: 100.00			
Volatility Caveat Percentage: 10.00			
Composite Rating: Yes			
Age Banded Rating: No			
Rate Guarantee (in months): 24			
Rate Expression: Per \$1000 of coverage per month			
Amounts of Insurance: Multiple of Earnings			

1:19:09 04:53:00

This computer was accessed without authorization.
Activity on this computer system is monitored.

Movies & TV

Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV. 11)

Home RFP Rate Calc GateKeeper Logout GCMS

Proposal ID: 2016113016 (Small) Client Name: BB_MAIL_LIFE ONLY
Version Number: 1 Version Description: Version 1 Proposal Status: OPEN
Product: Basic Life Version Status: Pending Rate Calculation
Plan Number: 1 Plan Description: Test BL

Plan: Description Effective Date
1 Test BL January 1, 2017

Edit New Basic Life Plan New Retiree Life Plan Copy Delete Import Plans

Plan - Test BL

Plan/Benefits Details	Eligibility	Commissions	Field Level Overrides
Inforce Information			
Contract State: Alabama	For PruValue cases, the plan contract state selected here must be DE unless state is an extra territorial state (AR, CO, CT, GA, ID, LA, MD, ME, MN, MS, MT, NH, NM, NY, NC, ND, OK, OR, PA, SC, SD, TX, UT, VT, WA, WI, and WV).		
Plan Effective Date: 01/01/2017			
Plan Description: Test BL			
Type of Case: PruValue LDSM			
PruValue Exception:			
Field Level Exceptions:			
Contribution Arrangement: Non-Contributory			
Minimum Participation Percentage: 100.00			
Volatility Caveat Percentage: 10.00			
Composite Rating: Yes			
Age Banded Rating: No			
Rate Guarantee (in months): 24			
Rate Expression: Per \$1000 of coverage per month			
Amounts of Insurance: Multiple of Earnings			
Maximum Dollar Amount: 1000000.00			
Minimum Dollar Amount: 5000.00			
Multiple of Annual Earnings: 5.00			
Rounding Rule: Lower 100			
Rounding Occurs: After Amount is Multiplied			
Age Reduction Schedule: 35% @ 65, 50% @ 70			
Disability Provision: Dis S			
Duration: Age 65			
Volume Amounts: System calculated volume			
Guarantee Issue Limit: Dollar			

1:19:18 04:52:01

This computer was accessed without authorization.
Activity on this computer system is monitored.

Eligibility Screen

This screenshot shows the Prudential GI Application interface. The main window title is "Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV. 11)". The left sidebar contains navigation links such as Clients, Sales DTO's, Proposal Background, Basic Information, Prudential Contact, Producers, License Check, Case Comments, Proposal Details, QuickQuote Versions, "Jump To", Plans, Traditional Versions, "Jump To", Plans, RFP Class View, Proposal Processing, Census, Rating/Proposal Exhibit, BlackBerry Email, and Proposal Reports. A message at the bottom left says "This computer unauthorized user has logged in." The main content area displays a proposal for "Test BL" with version 1, basic life product, plan number 1, client name "BB_MAIL_LIFE ONLY", and version 1. The proposal status is OPEN and pending rate calculation. The "Eligibility" tab is selected in the "Plan - Test BL" section. It shows "All Employees" as the eligible class with an estimated lives count of 300. A minimum hours required of 30.0 is specified. Buttons for Save and Next are visible.

Commissions Screen

This screenshot shows the Prudential GI Application interface, similar to the previous one but with different active tabs. The main window title is "Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV. 11)". The left sidebar includes the same navigation links as the previous screenshot. The main content area displays a proposal for "Test BL" with version 1, basic life product, plan number 1, client name "BB_MAIL_LIFE ONLY", and version 1. The proposal status is OPEN and pending rate calculation. The "Commissions" tab is selected in the "Plan - Test BL" section. It shows "JOE BLOGGS" as the producer with a commission split of 100% and level scale. An arrangement is set to "Individual". Commissions paid to "Individual" and advanced commission occurs in "First Year". The ASC List table lists various services and their percentages:

Description	Percentage
Design of policyholders benefit administration system.	3.0%
Participation in programs of communication and education for control.	2.0%
Consultation in connection with rate change or alternate plans of insurance.	2.0%
Review of contractual provisions.	3.0%
Assistance in enrollment meeting (not related to trade association or multiple employer group) or site visits to managed medical operations.	2.0%
Assembly and analysis of claim experience.	2.0%
Assistance in the development and preparation of plan documentation materials, benefit booklets or other plan documents.	2.0%
Customer Satisfaction Monitors	2.0%
Maintain Premium and Statistic Records	3.0%
Supervising General Agent	3.0%

Rating / Proposal Exhibit

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The screenshot shows the Prudential GI Application interface. The main window displays a proposal for a "Basic Life" plan under "Plan - Test BL". The plan is set for the state of Alabama. Various fields are filled out, including the effective date as 01/01/2017 and the type of case as "PruValue LDSM". The proposal status is listed as "OPEN" with a note for "Pending Rate Calculation". On the left sidebar, the "Plans" section is currently selected. A status bar at the bottom indicates "This computer was last accessed without authorization. New Activity on this computer system is being tracked." The taskbar at the bottom shows various open applications.

The screenshot shows the Prudential GI Application interface. The main window displays a proposal for "Proposal Part: 2016113016" titled "New Proposal". The "Basic Information" section includes fields for Client Name (BB_MAIL_LIFE ONLY), Proposal Description (New Proposal), Proposal Status (OPEN), Effective Date (01/01/2017), Due Date (04/22/2016), Producer Name (JDE BEGGS), Producer Contract # (ACAD9), Rate Calc Technician (Satish Eshwarappa), LDSM (Satish Eshwarappa), Life/Disability UW (Satish Eshwarappa), Account Management (Satish Eshwarappa), and External Agent (Satish Eshwarappa). The "Workflow Summary" section shows "Decline", "Install Proposal", "Submit To Broker Admin", "Submit To Sales", and "Submit To Underwriting" as workflow actions. The "Workflow Actions:" dropdown menu lists "Date Pended", "Reason Pended" (with a "Choose One" dropdown), "Other Reason for Pended", and a "Save" button. On the left sidebar, under "Clients", there are links for "View Proposal Exhibit" and "View Plan Summary". Under "Proposal Background", there are links for "PostCalcOverrides" and "Set Rate as Override". Under "Version 1", there is a link for "Basic Life". At the bottom of the sidebar, there are links for "Plan 1" and "Test BL". The status bar at the bottom right shows the date and time: "11:29 AM 4/22/2016".

Select Version

Movies & TV

Prudential

Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV. 11)

Home RFP Rate Calc GateKeeper Logout GCMS

Clients
Clients Sales DTO's

Proposal Background
Basic Information
Prudential Contact
Producers
License Check
Case Comments

Proposal Details
QuickQuote Versions
Plans
Traditional Versions
Plans
RFP Class View

Proposal Processing
Census
Rating/Proposal Exhibit
Blackberry Email

Proposal Reports
Create Report

This computer is unauthorized and has been logged.

Proposal Part: 2016113016 Description: New Proposal

View Proposal Exhibit View Enrollment Form View Plan Summary

Version 1 PostCalcOverrides Set Rate as Override

Basic Life Plan 1 Test BL

Basic Information for Proposal 2016113016

BB_MAIL_LIFE ONLY
New Proposal
OPEN
01/01/2017
04/28/2017
JOE BLOOGS
ACDADB
Satish Eswarappa
Satish Eswarappa
Satish Eswarappa
Satish Eswarappa

Producer Name: Producer Contract #: Rate Calc Technician: LDSM
Life/Critical UW Account Management External Agent:

Workflow Summary

Workflow Actions:
Decline Insert "Process"
Submit To Underwriting Admin
Submit To Underwriting
Submit To Underwriting

Date Pending Reason Pending Other Reason for Pending Save

11:29 AM 4/22/2016

PARC global.go... PARC

Access without authorization.
Activity on this computer system is monitored.

Movies & TV

Prudential

Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV. 11)

Home RFP Rate Calc GateKeeper Logout GCMS

Clients
Clients Sales DTO's

Proposal Background
Basic Information
Prudential Contact
Producers
License Check
Case Comments

Proposal Details
QuickQuote Versions
Plans
Traditional Versions
Plans
RFP Class View

Proposal Processing
Census
Rating/Proposal Exhibit
Blackberry Email

Proposal Reports
Create Report

This computer is unauthorized and has been logged.

Proposal Part: 2016113016 Description: New Proposal

View Proposal Exhibit View Enrollment Form View Plan Summary

Version 1 PostCalcOverrides Set Rate as Override

Basic Life Plan 1 Test BL

Version 1 Summary for All Products

Version Description: Version 1
Version Status: Pending Rate Calculation
Attached Census Name: Census
Attached Census Date: 01/28/2016

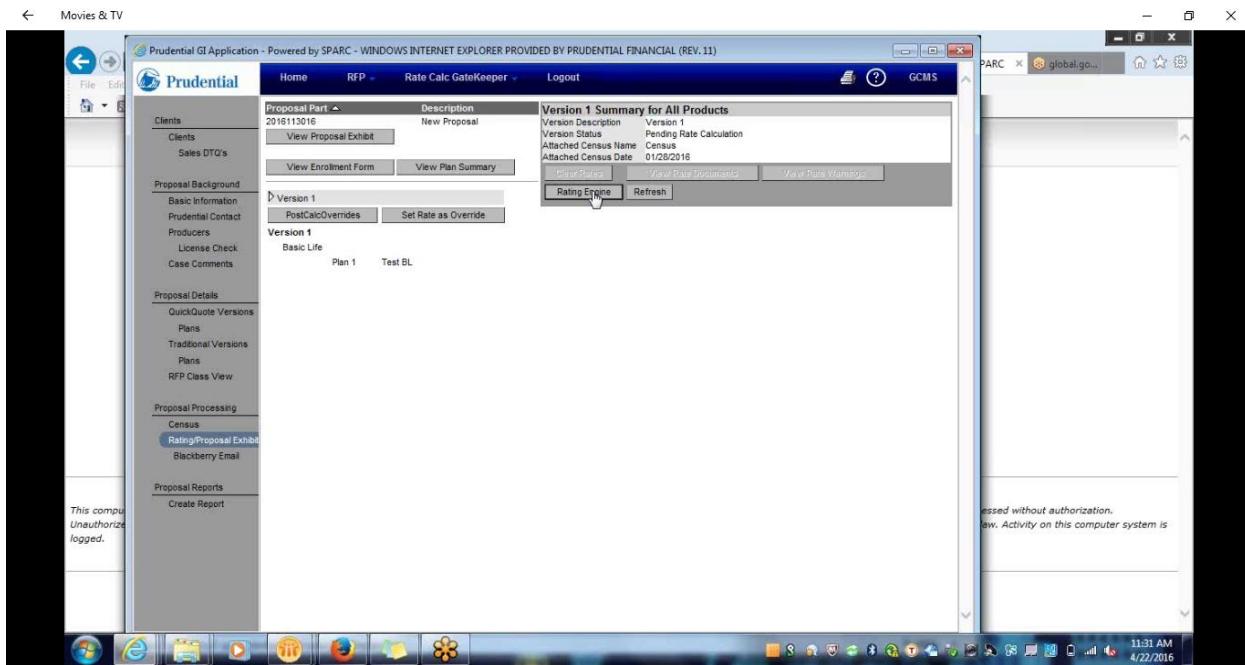
Rating Engine Refresh

11:29 AM 4/22/2016

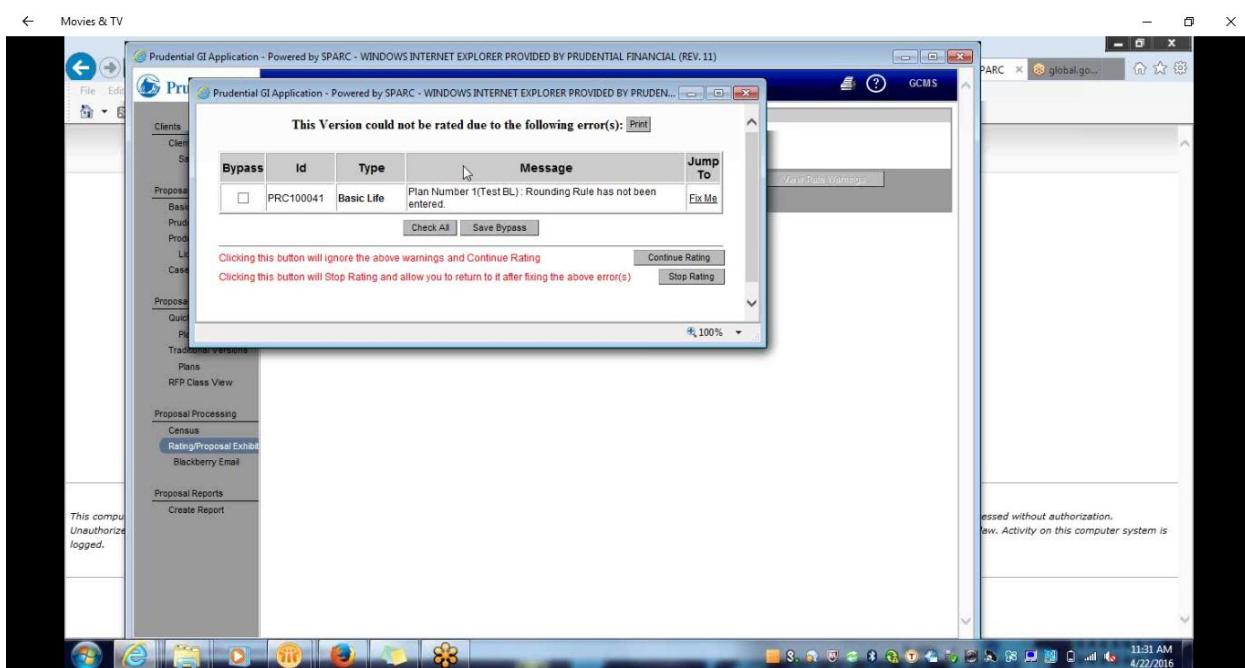
PARC global.go... PARC

Access without authorization.
Activity on this computer system is monitored.

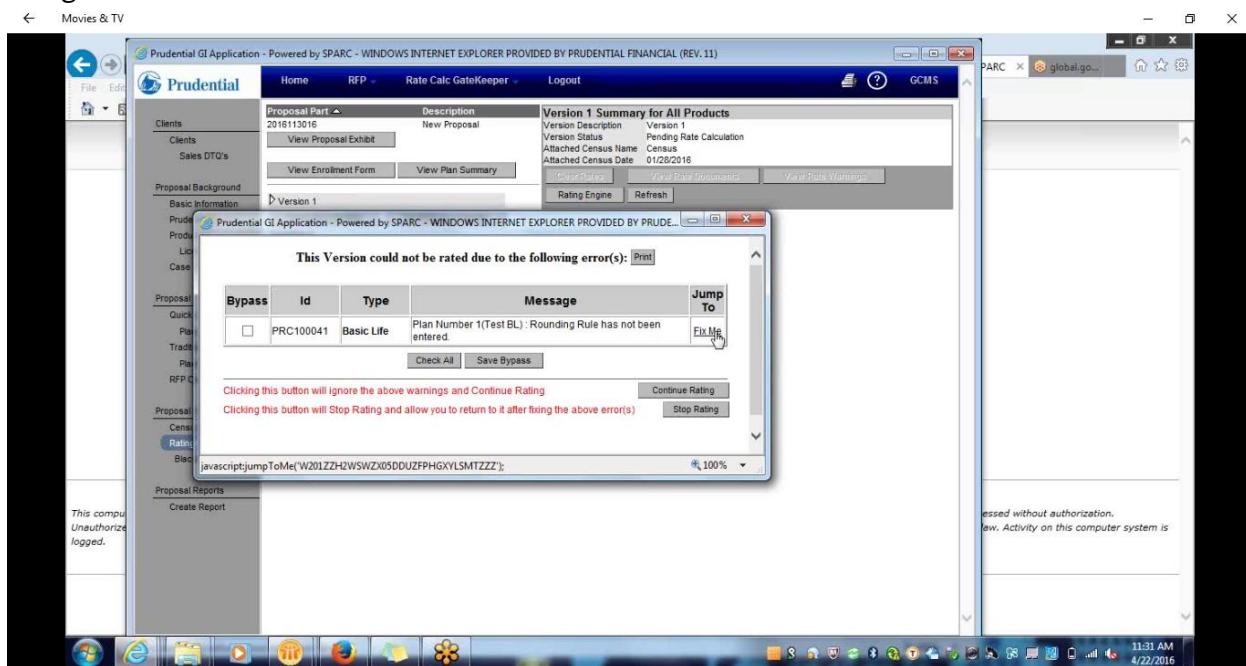
Perform rating using “Rating Engine” button.



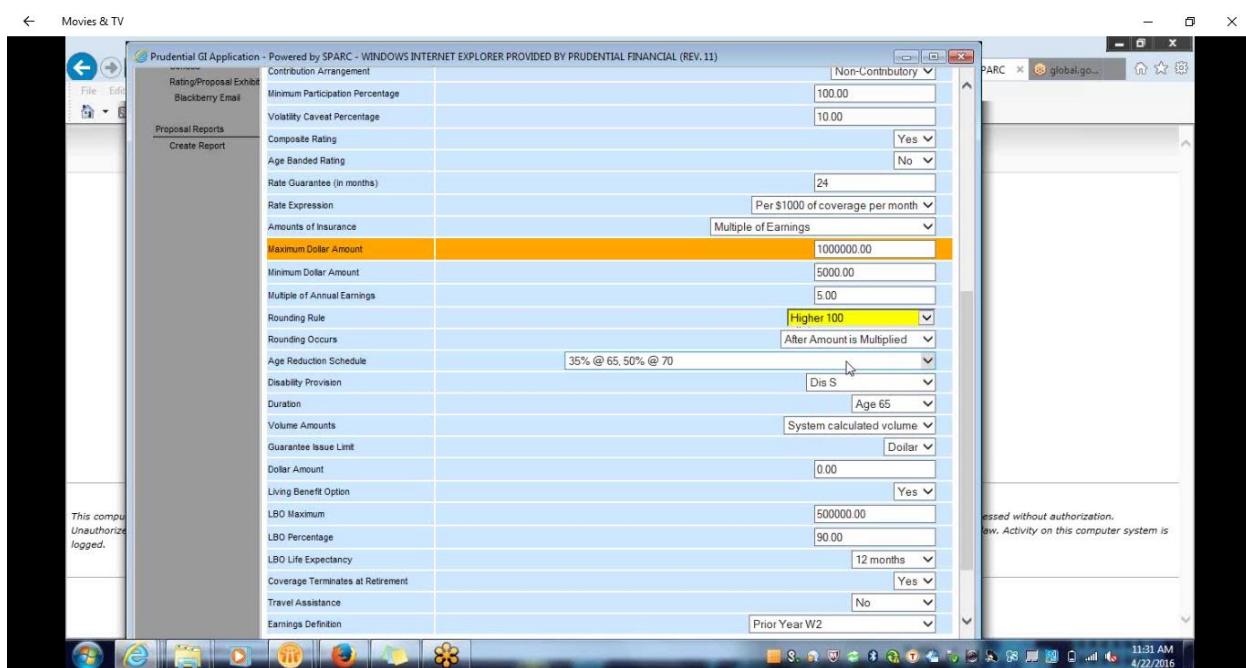
Pre-Calc Validation Error



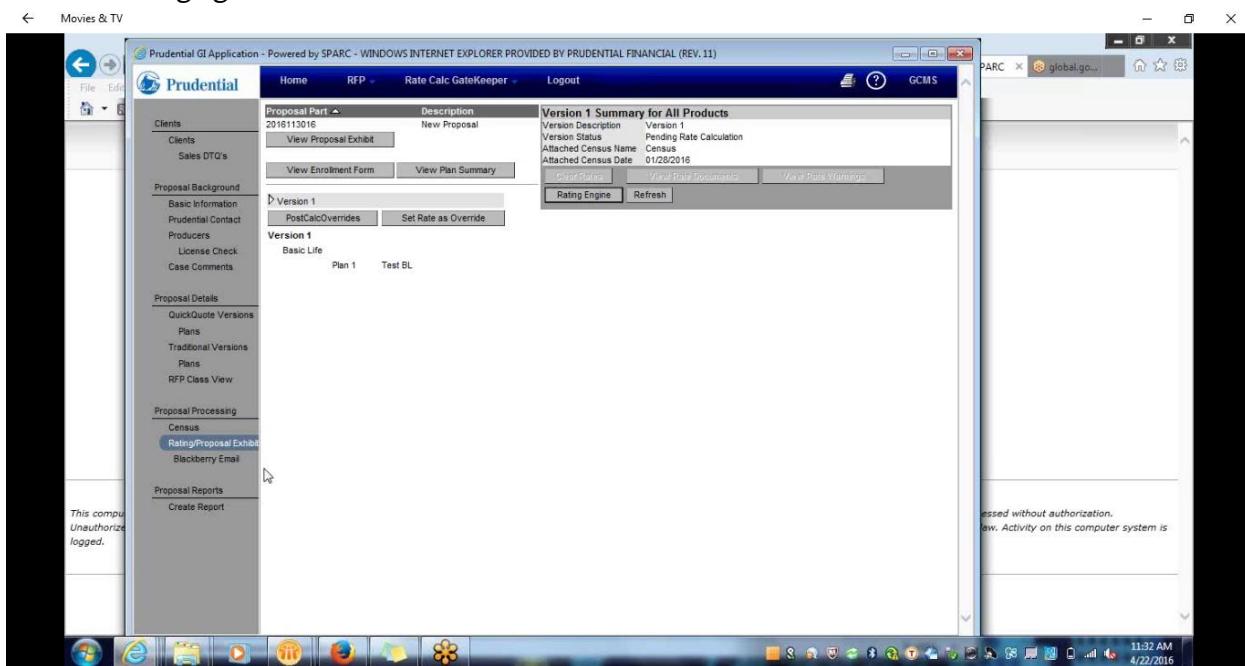
Fixing Pre-Calc Validation Error



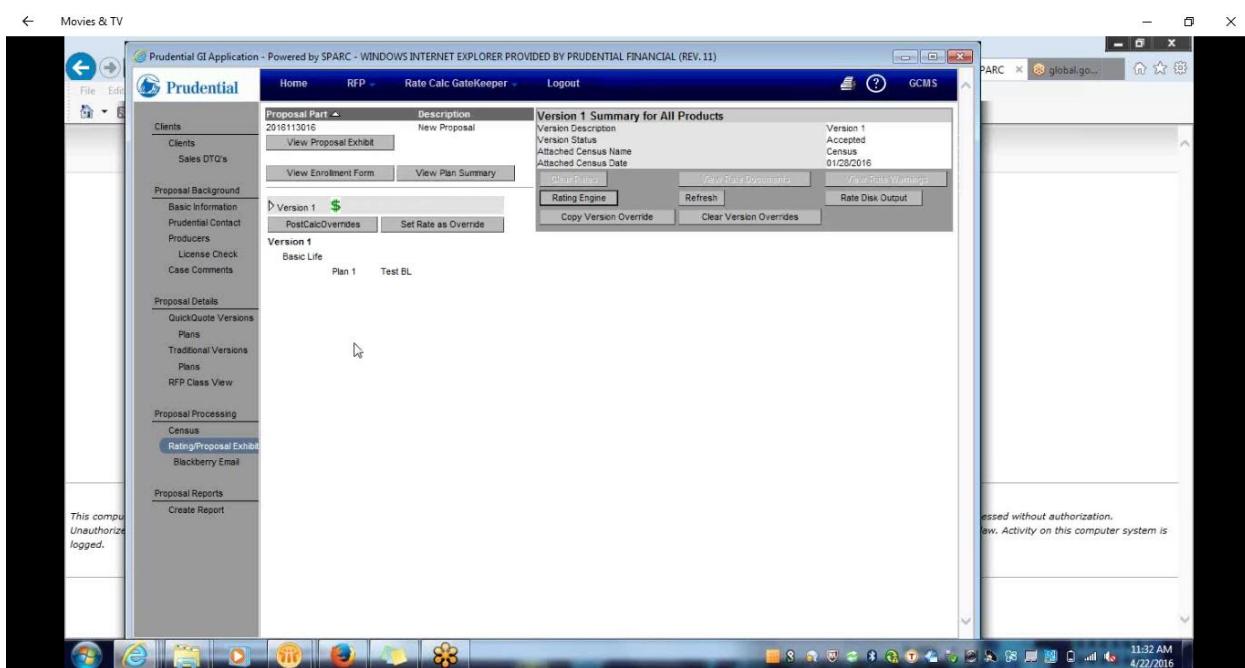
Plan benefits details screen



Perform Rating again.



Click on “Refresh”



Click on Plan name to view the rate result.

The screenshot shows the Prudential GI Application interface. The main window title is "Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV. 11)". The top menu bar includes "Home", "RFP", "Rate Calc GateKeeper", and "Logout". On the left, a sidebar menu lists "Clients", "Proposal Background", "Proposal Details", "Proposal Processing", and "Proposal Reports". The main content area displays "Version 1 Summary for All Products" for "Basic Life". It shows a table with columns for "Version", "Product", "Plan", "Effect. Date", "Contract State", and "Rate Information". A specific row is selected for "Test BL". Below this, there's a section titled "Rate Expression : Per \$1000 of coverage per month" with several tables for "Acknowledgement of High Premium Discount Field", "Field Adjustment", "Compsych Rate Override", "Regional VP Adjustment Original Rate", "Regional VP Adjustment Desired Rate", "Advocate Adjustment Original Rate", and "Advocate Adjustment Desired Rate". The status bar at the bottom shows "11:32 AM 4/22/2016".

Rate Result screen

This screenshot shows the same Prudential GI Application interface, but the "Rate Calc GateKeeper" screen has been expanded to show the "Summary for Basic Life Plan 1, Test BL". The main content area now displays detailed information for the selected plan. The status bar at the bottom shows "11:32 AM 4/22/2016".

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Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV. 11)

Underwriting							
Advocate Adjustment	0.000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Desired Rate							
Final Underwriter Adjustment	0.000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Original Rate							
Final Underwriter Adjustment Desired Rate	0.000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Proposal Exhibit Lives	300	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Proposal Exhibit Volume	69497100 000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Proposal Exhibit Rate	0.089	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Proposal Exhibit Premium	6165.242	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Guarantee Issue Amount	2000.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Estimated Lives for BL	300	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Estimated Volume for BL	69497100	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Monthly Rates for BL	0.089	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Monthly Premium for BL	6165.24	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Commission Percentage	0.070	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Total Annual Premium for BL	74222.90	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Action	Renewal Rate Action	Override	Override Value	UWApproval	ApprovingUW	ApprovDate	JWEvaluation
Action	Renewal Rate Action	0.000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Action	Renewal Final Rate Action	0.000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Action	Inforce Volume Action	69497100 00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Action	Renewal Manual Rate	0.089	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Action	Renewal RAT	0.089	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This computer has been accessed without authorization. No new activity on this computer system is allowed.							

11:32 AM
4/22/2016

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Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV. 11)

Additional Administer Factor	0.000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Travel Assistance Factor	0.000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Manual Retention % / Adjusted Retention %	0.3121	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Competitive Window for Reporting	1.0	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Total Annual Premium for Reporting	74222.9028	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Rule 1	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Rules 2 and 3	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Rule 4	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Rule 5	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Old Rule 5	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Invalid Rates Warning	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Age Banded Composite Selection	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Age Banded Selections Match	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
BL Advocate Adjustment Overrides Selections Match	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
BL Regional VP Overrides Selections Match	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
BL Final UW Adjustment Overrides Selections Match	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
BL Advocate Adjustment Maximum Cap	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
BL Final UW Adjustment Maximum Cap	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
BL Field Adjustment and Regional VP Adjustment Combined Maximum Check	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Basic Life Minimum Rate Violation	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Retiree Life Volume Exceeds 40%	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Retiree Life Lives Exceeds 40%	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Volume Overrides Selections Match	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Premium Overrides Selections Match	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Life Overrides Selections Match	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Age Banded Overrides Match	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Acknowledgement of High Premium Discount Field	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Acknowledgement of High Premium Discount Field	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Invalid Payable Rate Warning	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Requested Commissions are higher than Maximum Allowable	Passed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
This computer has been accessed without authorization. No new activity on this computer system is allowed.							

Save Overrides View Original Rates Download Copy Overrides Clear Product Overrides

11:33 AM
4/22/2016

Override

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Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV. 11)

Rate Expression : Per \$1000 of coverage per month

	Override	Override Value	UWApproval	ApprovingUW	ApprovDate	UWEvaluation
Acknowledgement of High Premium Discount Field	0.0	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Field Adjustment	0.000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Compeych Rate	0.000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Blackberry Email						
Regional VP Adjustment Original Rate	0.000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Regional VP Adjustment Desired Rate	0.000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Advocate Adjustment Original Rate	0.000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Advocate Adjustment Desired Rate	0.000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Final Underwriter Adjustment Original Rate	0.000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Final Underwriter Adjustment Desired Rate	0.000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proposal Exhibit Lives	300	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proposal Exhibit Volume	69497100.000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proposal Exhibit Rate	0.089					
Proposal Exhibit Premium	6165.242					
Guarantee Issue Amount	2000.00					
Estimated Lives for BL	300					

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PARC global.go... 11:34 AM 4/22/2016

Save Overrides

Movies & TV

Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV. 11)

Adjusted Retention % [0.3121]

Competitive Window for Reporting: 1.0

Total Annual Premium for Reporting: 74222.9028

Rule 1	Passed
Rules 2 and 3	Passed
Rule 4	Passed
Rule 5	Passed
Old Rule 5	Passed
Invalid Rates Warning	Passed
Age Banded Composite Selection	Passed
Age Banded Selections Match	Passed
BL Advocate Adjustment Overrides Selections Match	Passed
BL Regional VP Overrides Selections Match	Passed
BL Final UW Adjustment Overrides Selections Match	Passed
BL Advocate Adjustment Maximum Cap	Passed
BL Final UW Adjustment Maximum Cap	Passed
BL Field Adjustment and Regional VP Adjustment Combined Maximum Check	Passed
Basic Life Minimum Rate Violation	Passed
Retiree Life Volume Exceeds 40%	Passed
Retiree Life Lives Exceeds 40%	Passed
Volume Overrides Selections Match	Passed
Premium Overrides Selections Match	Passed
Life Overrides Selections Match	Passed
Age Banded Overrides Match	Passed
Acknowledgement of High Premium Discount Field	Passed
Acknowledgement of High Premium Discount Field	Passed
Invalid Payable Rate Warning	Passed
Requested Commissions are higher than Maximum Allowable	Passed

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Rate again.

← Movies & TV

Prudential

Home RFP Rate Calc GateKeeper Logout GCMS

Proposal Part ▾ Description 2016113016 New Proposal

Summary for Basic Life Plan 1, Test BL

Version	1	Basic Life
Product	Test BL	01/01/2017
Plan		AL
Effect. Date		
Contract State		
Rate Information		

View Proposal Exhibit

View Enrollment Form View Plan Summary

Version 1 \$ PostCalcOverrides Set Rate as Override

Version 1 Basic Life

Plan 1 Test BL

Rate Expression : Per \$1000 of coverage per month

	Override	Override Value	UWApproval	ApprovingUW	ApprovDate	UWEvaluation
Acknowledgement of High Premium Discount Field	0.0	<input type="checkbox"/>				
Field Adjustment	0.000	<input type="checkbox"/>				
Compsych Rate	0.000	<input type="checkbox"/>				
Regional VP Adjustment Original Rate	0.000	<input type="checkbox"/>				
Regional VP Adjustment Desired Rate	0.000	<input type="checkbox"/>				
Advocate Adjustment Original Rate	0.000	<input type="checkbox"/>				
Advocate Adjustment Desired Rate	0.000	<input type="checkbox"/>				

Rating/Proposal Exhibit Blackberry Email

Proposal Reports Create Report

This computer unauthorized user has logged in.

11:35 AM 4/22/2016

← Movies & TV

Prudential

Home RFP Rate Calc GateKeeper Logout GCMS

Proposal Part ▾ Description 2016113016 New Proposal

Version 1 Summary for All Products

Version Description	Version 1
Version Status	Pending Rate Calculation
Attached Census Name	Census
Attached Census Date	01/28/2016

PostCalcOverrides Set Rate as Override

Rating Engine Refresh

Version 1 Basic Life

Plan 1 Test BL

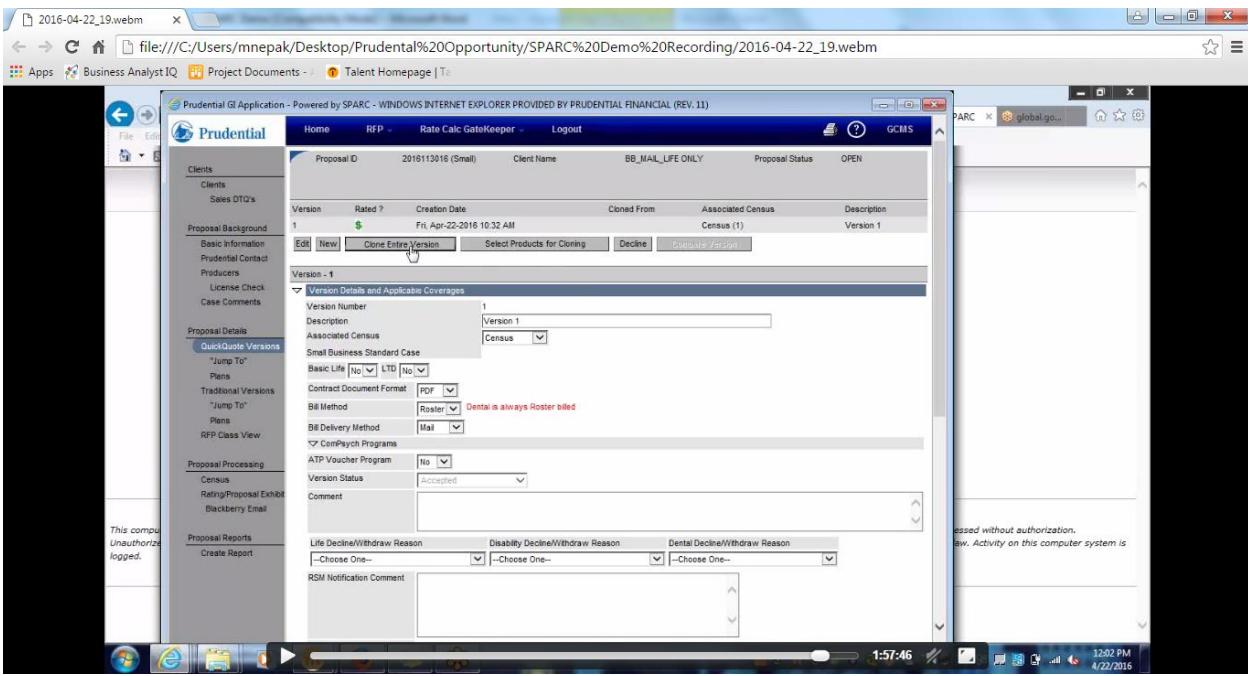
This computer unauthorized user has logged in.

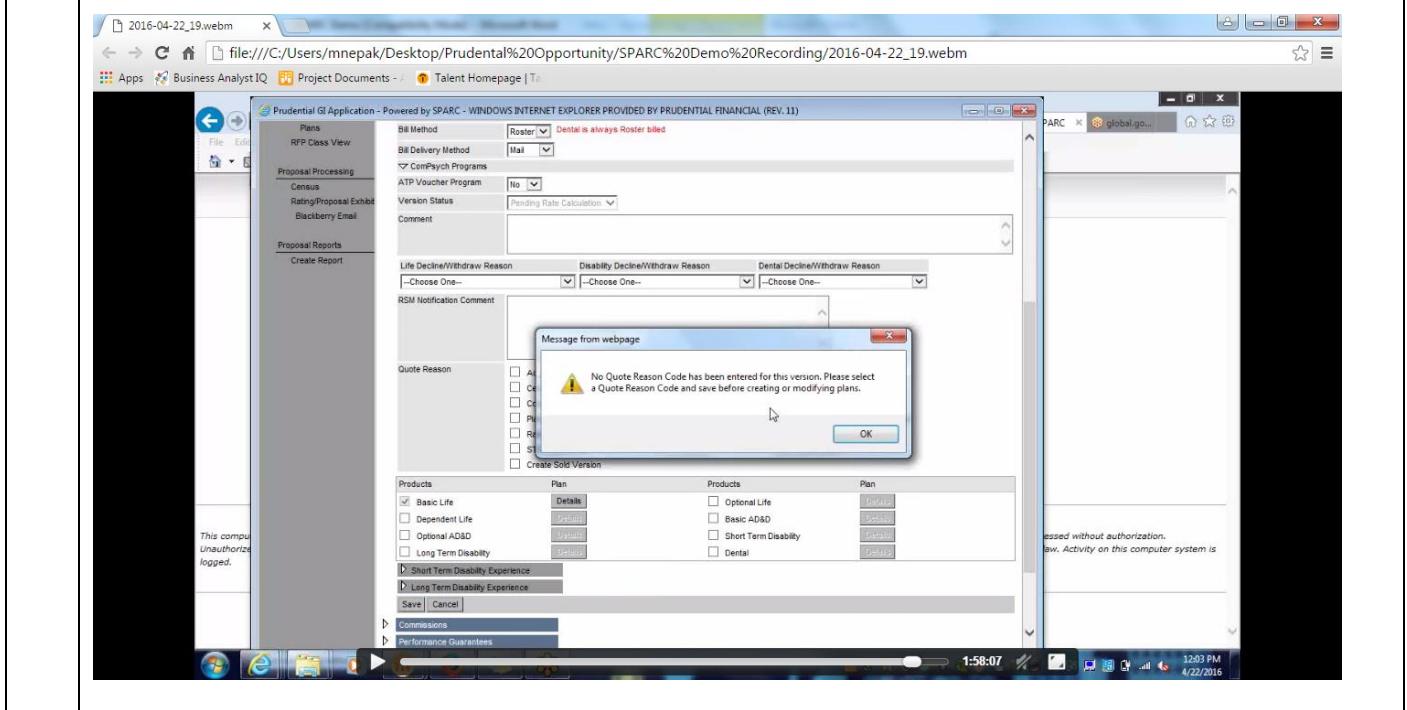
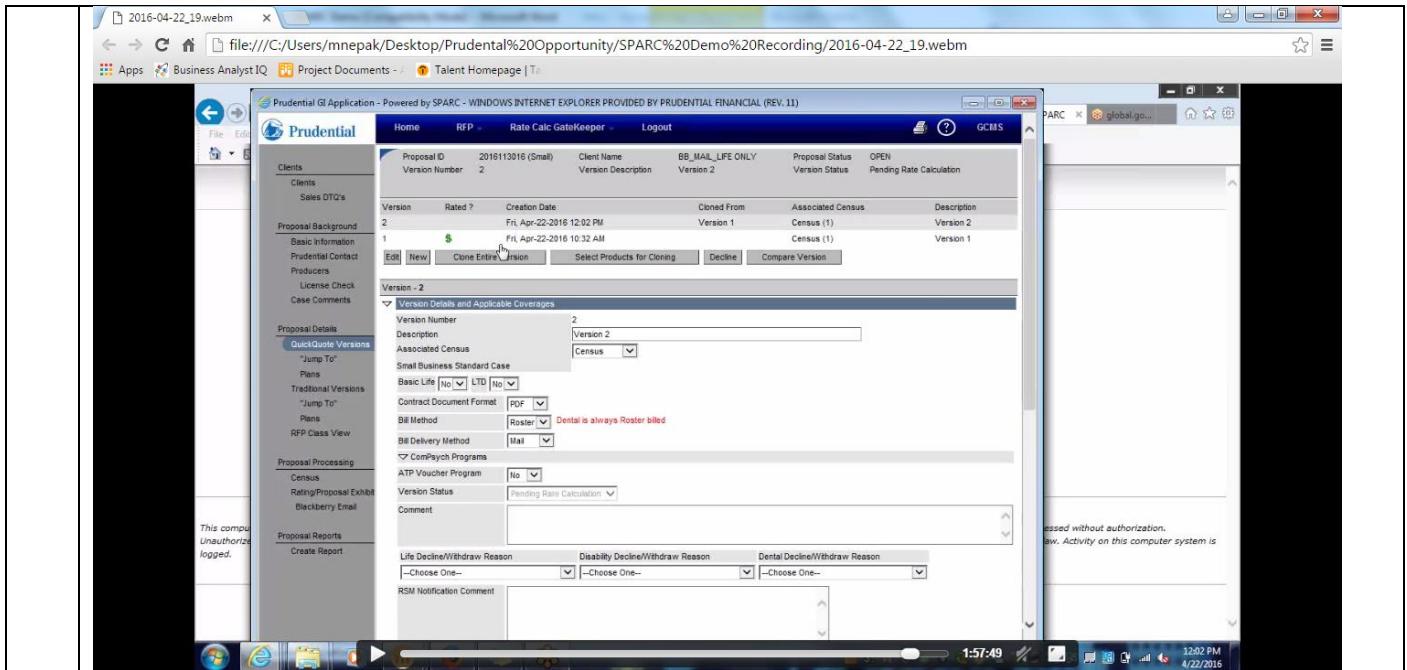
11:35 AM 4/22/2016

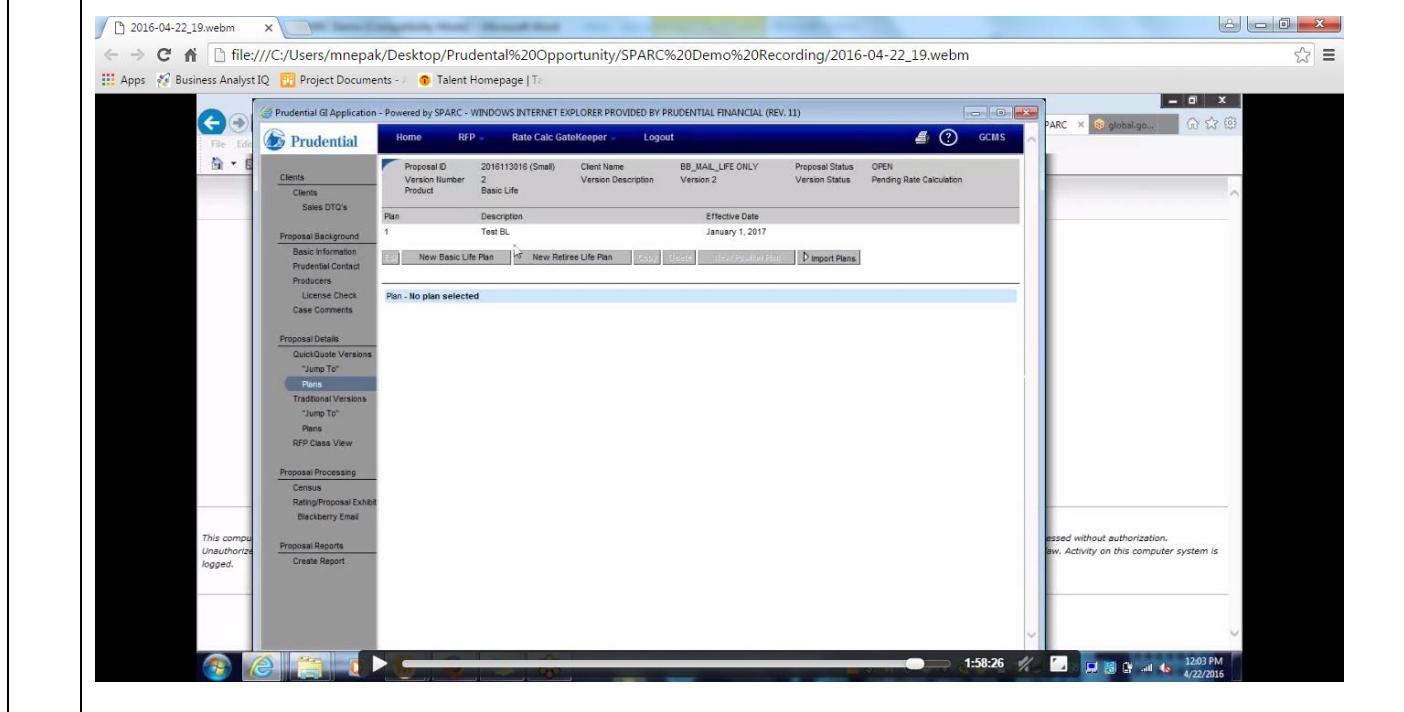
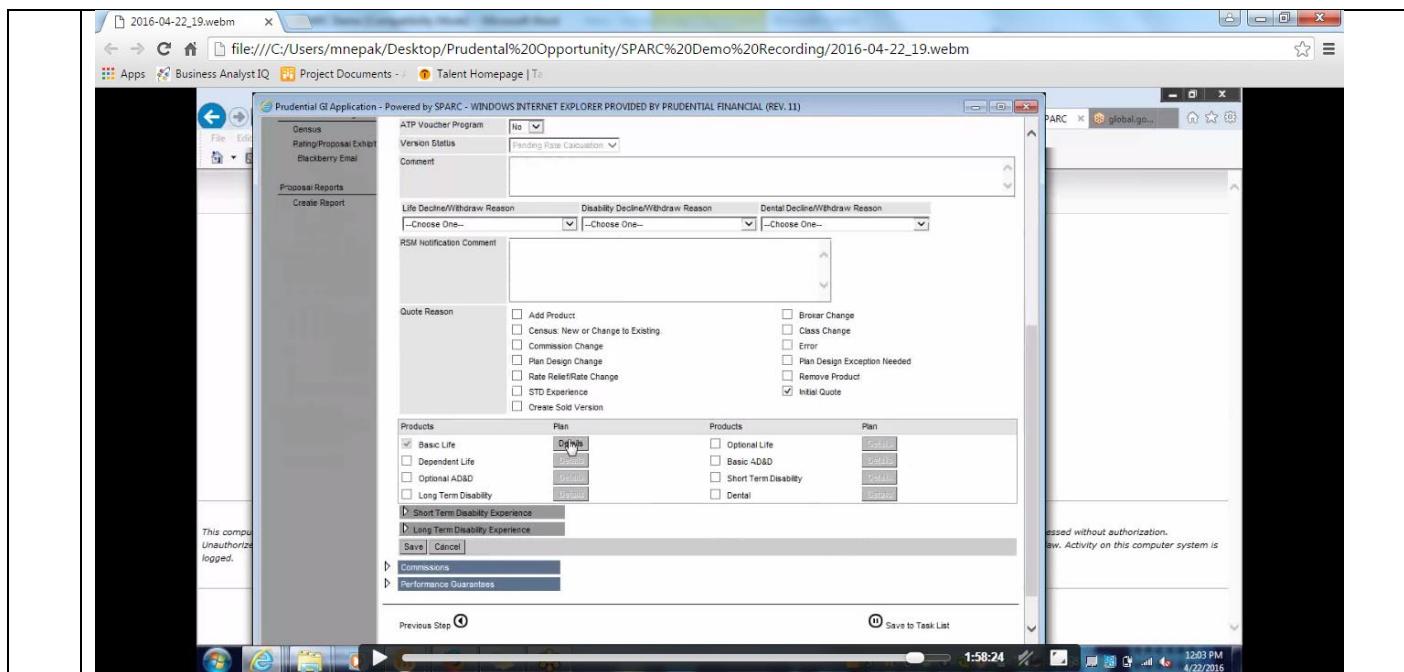
Revised Rate result.

Post Calc Overrides

- | | |
|----|--|
| 16 | Only rules that will be tested are of Basic life Quick Quote screen. Vendor will evaluate and let Prudential know if it is not attainable entirely. It will determine at Prudential end if to share the configuration file ahead of the PoC. |
| 17 | Exclusion need to convey if something cannot be implemented. Model need to be maintainable. Tool for updating the model not in scope of PoC. The rules need to be updatable. Minimum level of maintenance |

	required to get the application going for couple of years.
18	Pre Calc and Post Calc is not in-scope.
19	Overrides are in scope.
20	Template for the UI will be provided as part of PoC.
21	Audit trail / log not part of PoC.
22	Generation of control number is considered out of scope.
23	The rates and rules should be maintainable through the solution.
24	Workflow functionalities are not required as part of PoC.
25	Basic Life Retiree model is out of scope.
26	Clone Entire Version
	 <p>The screenshot shows a Windows Internet Explorer window titled 'Prudential GI Application - Powered by SPARC'. The main content area displays a proposal form for 'Proposal ID: 2016113018 (Small)'. A button labeled 'Clone Entire Version' is highlighted with a mouse cursor. The right side of the screen shows a partially visible 'PARC' application window.</p>





file:///C:/Users/mnepak/Desktop/Prudential%20Opportunity/SPARC%20Demo%20Recording/2016-04-22_19.webm

file:///C:/Users/mnepak/Desktop/Prudential%20Opportunity/SPARC%20Demo%20Recording/2016-04-22_19.webm

Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV. 11)

Home RFP Rate Calc GateKeeper Logout GCMS

Clients
Clients Sales DTO's

Proposal Background
Basic Information
Prudential Contact
Producers
License Check
Case Comments

Proposal Details
QuickQuote Versions
"Jump To":
Plans

Traditional Versions
"Jump To":
Plans
RFP Class View

Proposal Processing
Census
Rating/Proposal Exhibit
Blackberry Email

Proposal Reports
Create Report

This computer
Unauthenticated.
logged.

Proposal ID: 2016113016 (Small) Client Name: BB_MAIL_LIFE ONLY
Version Number: 2 Version Description: Version 2 Proposal Status: OPEN
Product: Basic Life Version Status: Pending Rate Calculation
Plan Number: 1 Plan Description: Test BL

Plan: Description Effective Date
1 Test BL January 1, 2017

Edit New Basic Life Plan New Retiree Life Plan Copy Delete Import Plan Import Plans

Plan - Test BL

Plan/Benefits Details Eligibility Commissions Field Level Overrides

Inforce Information Alabama

Contract State: For PruValue cases, the plan contract state selected here must be DE unless state is an extra territorial state: (AR, CO, CT, GA, ID, LA, MD, MB, MN, MS, MT, NH, NM, NY, NC, ND, OK, OR, PA, SC, SD, TX, UT, VT, WA, WI, and WV).

Plan Effective Date: 01/01/2017

Plan Description: Test BL

Type of Case: PruValue LDSM

PruValue Exception:

Field Level Exceptions:

Contribution Arrangement: Non-Contributory

Minimum Participation Percentage: 100.00

Volatility Caveat Percentage: 10.00

Composite Rating: Yes

Age Banded Rating: No

Rate Guarantee (in months): 24

Rate Expression: Per \$1000 of coverage per month

Amounts of Insurance: Multiple of Earnings

Eligibility

All Employees Estimated Lives: 300

Select All Minimum Hours Required: 30.0

Save Next

PARC global.go... 12:03 PM 4/22/2016

1:58:29

1:58:36

32:03 PM 4/22/2016

file:///C:/Users/mnepak/Desktop/Prudential%20Opportunity/SPARC%20Demo%20Recording/2016-04-22_19.webm

file:///C:/Users/mnepak/Desktop/Prudential%20Opportunity/SPARC%20Demo%20Recording/2016-04-22_19.webm

Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV. 11)

Home RFP Rate Calc GateKeeper Logout GCMS

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Proposal Details:
QuickQuote Versions
"Jump To":
Plans
RFP Class View

Proposal Processing:
Census
Rating/Proposal Exhibit
Blackberry Email

Proposal Reports
Create Report

This computer unauthorized logged.

Proposal ID: 2016113016 (Small) Client Name: BB_MAIL_LIFE ONLY
Version Number: 2 Version Description: Version 2 Proposal Status: OPEN
Product: Basic Life Version Status: Pending Rate Calculation
Plan Number: 1 Plan Description: Test BL
Plan Description: Test BL Effective Date: January 1, 2017

Edit New Basic Life Plan New Retire Life Plan Copy Delete Import Plans Import Plans

Plan - Test BL

Plan/Benefits Details Eligibility Commissions Field Level Overrides

Infoce Information Producer Commission (Structure/Splits)

Select Producer:	JOE BLOGGS	Producer	Commission Split	Arrangement
		JOE BLOGGS	100 %	Level Scale
			Total Split	100.0 %

Arrangement Level Scale Fat Amount Fat Percent

Commissions Paid To: Individual
Commissions Advanced
Advanced commission occurs
Advanced commission

ASC List
Design of policy holder's benefit administration system 3.0 %
Participation in programs of communication and education for control 2.0 %
Consultation in connection with rate change or alteration plans of insurance 2.0 %
Review of claims 3.0 %
Assistance in enrollment meeting (not related to trade association or multiple employer groups) or site visits to managed medical operations 2.0 %
Assembly and analysis of claim 2.0 %

1:58:42 32:03 PM 4/22/2016

Prudential GI Application - Powered by SPARC - WINDOWS INTERNET EXPLORER PROVIDED BY PRUDENTIAL FINANCIAL (REV. 11)

Home RFP Rate Calc GateKeeper Logout GCMS

Clients
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Proposal Background
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Proposal Details:
QuickQuote Versions
Plans
Traditional Versions
Plans
RFP Class View

Proposal Processing:
Census
Rating/Proposal Exhibit
Blackberry Email

Proposal Reports
Create Report

This computer unauthorized logged.

Proposal Part: 2016113016 Description: New Proposal

View Proposal Exhibit View Enrollment Form View Plan Summary

Version 1: \$

Version 1 Summary for All Products

Version Description	Version Status	Attached Census Name	Attached Census Date	Version 1	Accepted	Census
New Proposal				Version 1		01/29/2016

Post Calc Overrides Set Rate as Override

Version 1 Basic Life Plan 1 Test BL

Version 2 \$

Version 2 Basic Life Plan 1 Test BL

Post Calc Overrides Set Rate as Override

Version 2 Basic Life Plan 1 Test BL

Rating Engine Refresh Copy Version Overrides Clear Version Overrides

1:58:44 32:03 PM 4/22/2016