Arch FAC Validations Enhancement Requirements

Policy Decisions

Version 1.0 ● August 17, 2021

Client Name:	**Arch**
PPM Enhancement Number:	**3705164**

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1 Document History & References

1.1 Revision History

Ver.	Rev. Date	Summary of Changes	Author
1.0	06/11/2021	Initial Draft	Dhanraj Kotian

1.2 Review and/or Approvals

Version	Date	Stakeholder	Signature / Email Reference

1.3 Team Contact List

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1.4 Reference Documents and/or Attachments

Note: Paper copies are valid only on the day they are printed. Contact the author if you are in any doubt about the accuracy of this document.

Please see the following documents for more information:

Document Name	Version	Author
FAC Gap-analysis v 0.10.docx		
HLR_FAC_Validations .xlsx		

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2 Policy Decisions

2.1 Business Purpose

The Arch underwriting unit that purchases FAC reinsurance on just about 100% of their book of business is Alternative Markets. This is a Captive book that contains thousands of member policies most of which may have FAC purchased. It is an ever-evolving step in the policy workflow where we customize the fac purchase to either all coverages on a policy or just a portion. We could limit the FAC placement, to a coverage, location or even a building. We are constantly adding new reinsurers to our portfolio, while discontinuing our relationship with others. It is because of this, that the preferred build of some of the field values listed in this document be built in a way that Arch can be a self-service client with respect to the maintenance of these.

2.2 Assumptions/Constraints/Dependencies/Out of Scope

	Mark this box with an “x” if this section is not applicable to the enhancement.

ID	Assumption	Reference
AS01	Except for the changes mentioned in this document, Facultative Reinsurance screen should perform as it currently does.	
AS02	No Rating/RW, Pass1, Pass 2 and forms changes associated with this enhancement.	
AS03		

2.3 Process

2.3.1 Current Process

ID	Description
CP01	The user input fields outlined in this requirement do not have rule/edits enforces that are compatible with their respective WINS field.

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2.3.2 Proposed Process

ID	Description
PP01	Add rule/edits enforces that are compatible with their respective WINS fields to the user input fields outlined in these requirements so that they are compatible with their respective WINS field.

2.4 Business Requirements

ID	Business Requirements	Reference
Category 1	**User Interface**	
BR101	"Reinsurance Program" shall be consistent between the "Miscellaneous Policywriting Information" and "Facultative Reinsurance: Slip" screens.	GAP-002 FR0101, FR0102 **SPRINT 42**
BR102	"Ceding Commission Percent" shall be required on the "Facultative Reinsurance: Slip" screen.	GAP-004, FR0103 **SPRINT 42**
BR103	On the "Facultative Reinsurance: Slip" screen "Limit" shall always be greater than "Losses Excess Of".	GAP-005 FR0104 **SPRINT 42**
BR104	"Limit" on the "Facultative Reinsurance: Slip" screen shall not be greater than the "General Aggregate Limit" on the GL Policy Information screen.	GAP-006 FR0105 **SPRINT 42**
BR105	On the "Facultative Reinsurance: Slip" screen "Incurred from" and "Incurred to" shall be prefilled as follows: Incurred from = Policy inception date Incurred to = Policy expiration date – 1 day. User shall be able to change these values. If a value in either field is changed, the system shall validate, that the new dates does not fall outside of the range between inception and expiration – 1 date. This validation shall be done when a user leaves either one of these fields. Also, "Incurred from" date cannot be after "Incurred to".	GAP-012 FR0106, FR0107 **SPRINT 42**

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ID	Business Requirements	Reference
BR106	On the “Product” tab of ‘Facultative Reinsurance” screen, PDE shall add system control over the selection of “Product”, “ASLOB” and “Subline” to ensure that the user has selected the right combination acceptable by WINS. This will replace manual entry of this data which is prone to errors.	GAP-001 FR0108 **SPRINT 43**
BR107	“Product” and “ASLOB” shall be mandatory input on the “Facultative Reinsurance: Product” screen.	GAP-007 FR0109 **SPRINT 43**
BR108	“Subline” value on the “Facultative Reinsurance: Product” screen shall be derived based on “Product”/ “ASLOB” combination.	GAP-008, BR 106. FR0110 **SPRINT 43**
BR109	“Reinsurer” on the “Facultative Reinsurance: Reinsurer” screen shall be a dropdown list.	GAP-009 FR0111 TBD
BR110	Table of approved Reinsurers shall be available to maintain in Utilities. *Option: just like Producers table*.	GAP-009 FR0111 TBD
BR111	User shall be able to reinsure more than 1 location/building by adding another product with the same ASLOB.	GAP-014 FR0112 TBD
BR112	“Ceding Premium Amount” on the “Facultative Reinsurance: Slip” screen shall not exceed “Policy Total” (Written Premium).	GAP-011 FR0113 **SPRINT 43**
Category 2	**Pass 2**	
BR201	“FAC slip description” from the “Facultative Reinsurance: Slip” screen should be passed to “FAC Slip” field in WINS in lieu of “Reinsurance Program Code”.	GAP-015 TBD

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2.5 Functional Requirements

2.5.1 General Information

	Topic/Requirement
Writing Companies	
FR0001	All
States	
FR0002	All
Line of Business	
FR0003	All
Effective Date	
FR0004	10/01/2021
User Types – Agents/Brokers, Insureds/Consumers, Internal Users Only	
FR0005	N/A
Organizational Structure – Are there any specific requirements to implement this change for a particular program, business unit, regional office or other customer-specific organizational structure?	
FR0006	N/A
Product/Area of Impact – Policy, Billing, Claims, Reporting Decisions, DataHouse	
FR0007	PDE

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2.5.2 User Interface Changes

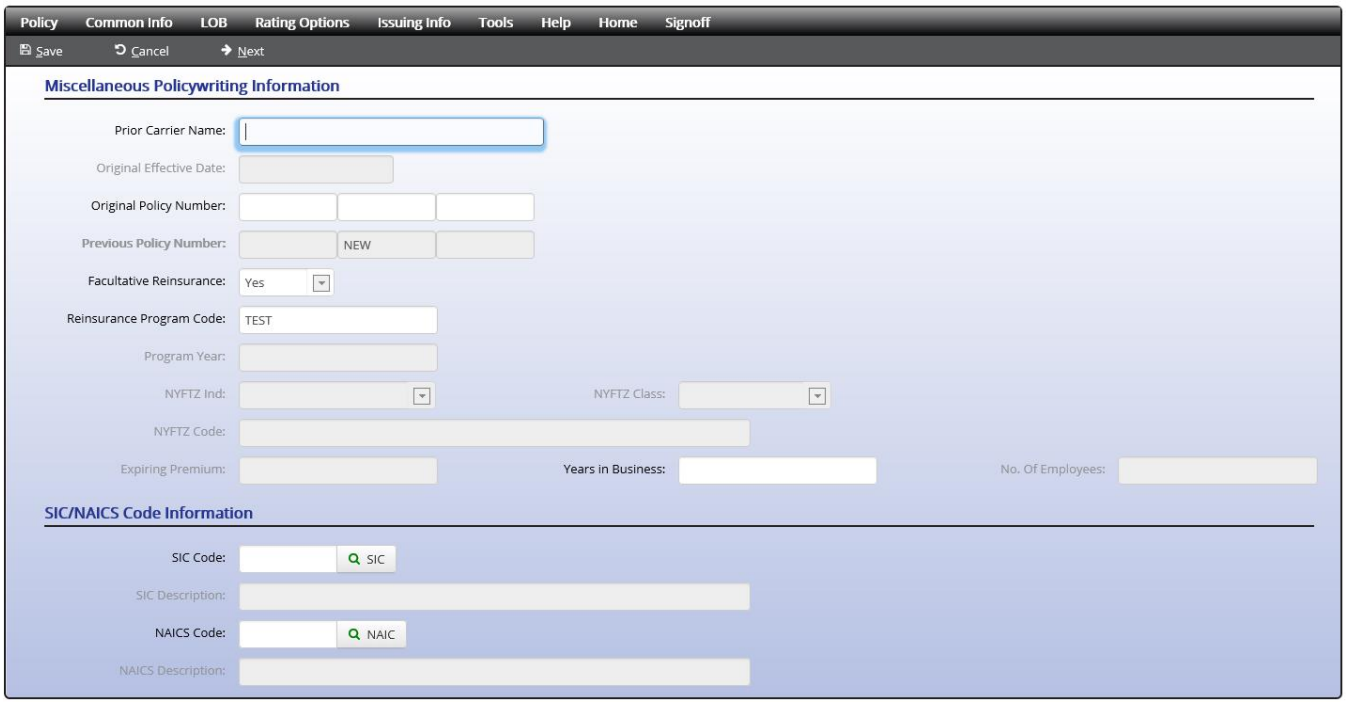

Exhibit 1

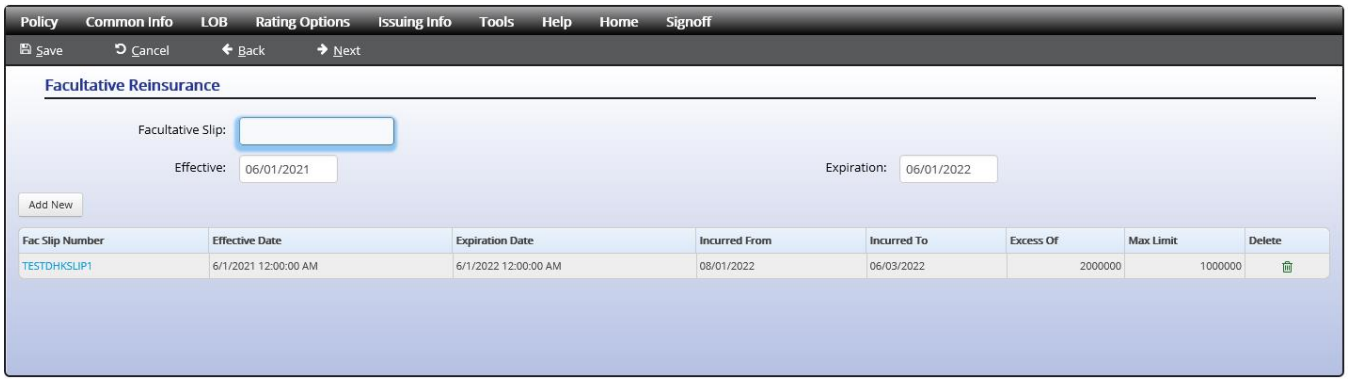

Exhibit 2

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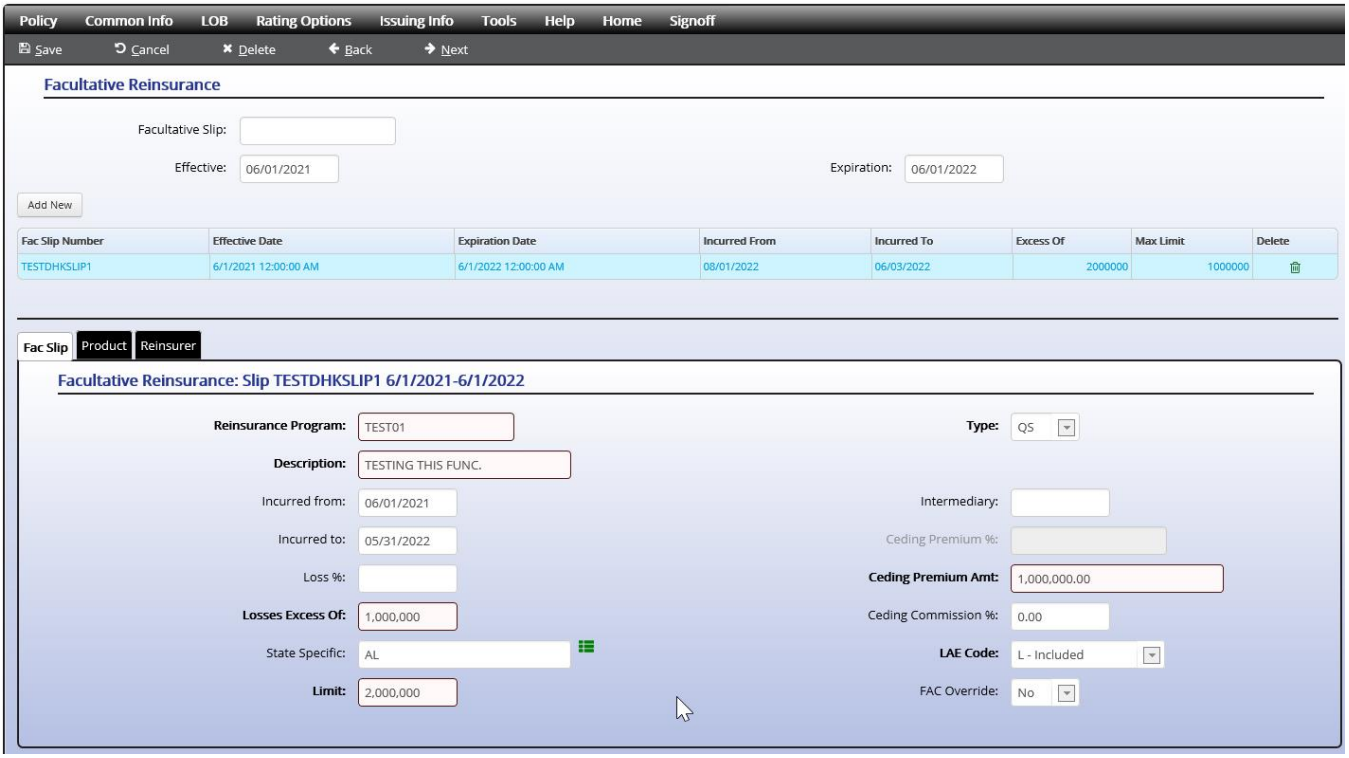

Exhibit 3

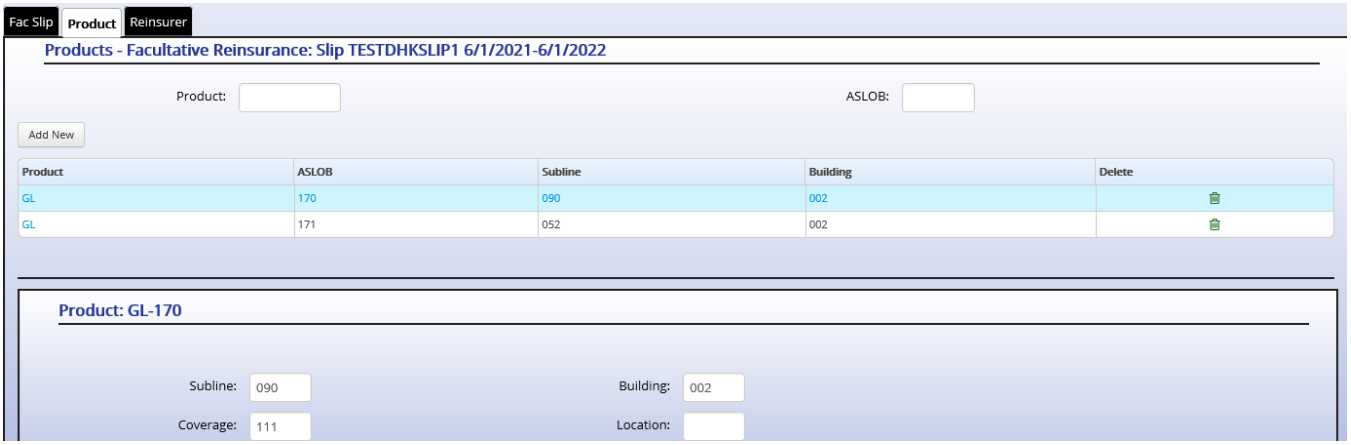

Exhibit 4

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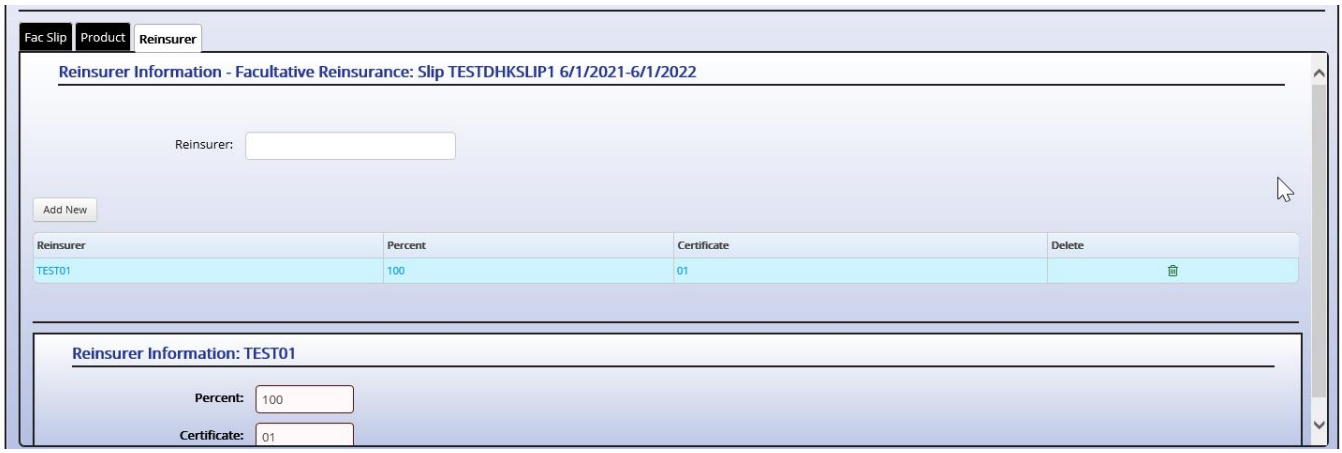

Exhibit 5

FR0101	**Screen**	Miscellaneous Policywriting Information (See exhibit 1)	
	Field Name	Reinsurance Program Code	
	Database Field (*Internal)3ed4r*	*CoAJInfo.ReinPrgCd.* *(To be completed by Dev)*	
	Tool Tip/Hover Help	No Change	
	Enabled / Required (Y/N)	Enabled and required if Fac Reinsurance = Yes.	
	Values	**Display**	**Data** (*Internal)*
		See description.	
	Description: (GAP-002) This field will be changed from always optional and blank TO enabled and required if Fac Reinsurance << CoPolicy.FacReinsuranceInd >> = Yes.		
FR0102	**Screen**	Facultative Reinsurance: Slip (See exhibit 3)	
	Field Name	Change from “Reinsurance Program” to “Reinsurance Program Code”	
	Database Field (*Internal)*	CoFacReinsuranceInfo.FacReinsProgDesc	
	Tool Tip/Hover Help	No change.	
	Enabled / Required (Y/N)	See description	
	Values	**Display**	**Data** (*Internal)*
		See description	
	Description: (GAP-002)		

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<table>
<tr><td></td><td colspan="3"></td></tr>
<tr><td></td><td colspan="3">The value for this field should prefill from data entered by user in the “Reinsurance Program Code” field on the “Miscellaneous Policywriting Information” screen. Field should remain optional and disabled, should display the prefilled value.

This prefill should occur for every instance of Reinsurance Program Code <<CoFacReinsuranceInfo.FacReinsProgDesc>> when the user adds multiple FAC Slips on the policy.</td></tr>
<tr><td rowspan="9">FR0103</td><td>Screen</td><td colspan="2">Facultative Reinsurance: Slip (See exhibit 3)</td></tr>
<tr><td>Field Name</td><td colspan="2">Ceding Commission Percent</td></tr>
<tr><td>Database Field (Internal)</td><td colspan="2">CoFacReinsuranceInfo.CedingCommPct</td></tr>
<tr><td>Tool Tip/Hover Help</td><td colspan="2">No change.</td></tr>
<tr><td>Enabled / Required (Y/N)</td><td colspan="2">Enabled and required.</td></tr>
<tr><td rowspan="3">Values</td><td>Display</td><td>Data (Internal)</td></tr>
<tr><td>No change.</td><td></td></tr>
<tr><td></td><td></td></tr>
<tr><td colspan="3">Description: (GAP-004)

Change field from optional to required.</td></tr>
<tr><td rowspan="7">FR0104</td><td>Screen</td><td colspan="2">Facultative Reinsurance: Slip (See exhibit 3)</td></tr>
<tr><td>Field Name</td><td colspan="2">Limit, Losses Excess Of</td></tr>
<tr><td>Database Field (Internal)</td><td colspan="2">CoFacReinsuranceInfo.FacLmt,
CoFacReinsuranceInfo.LossExcessAmt</td></tr>
<tr><td>Tool Tip/Hover Help</td><td colspan="2">No change</td></tr>
<tr><td>Enabled / Required (Y/N)</td><td colspan="2">No change</td></tr>
<tr><td rowspan="3">Values</td><td>Display</td><td>Data (Internal)</td></tr>
<tr><td>No change</td><td></td></tr>
<tr><td></td><td></td></tr>
<tr><td colspan="3"><b>Description:</b> (GAP-005)

“Limit” <<<i>CoFacReinsuranceInfo.FacLmt</i>>> should always be greater than “Losses Excess Of” << <i>CoFacReinsuranceInfo.LossExcessAmt</i>>>. Add standard cross field UI edit.</td></tr>
</table>

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FR0105	**Screen**	Facultative Reinsurance: Slip (See exhibit 3)	
	Field Name	General Aggregate Limit	
	Database Field (*Internal)*	CoFacReinsuranceInfo.FacLmt, GlPolInput.GeneralAggLmt	
	Tool Tip/Hover Help	No change	
	Enabled / Required (Y/N)	No change	
	Values	**Display**	**Data** (*Internal)*
		No change	
	Description: (GAP-006) "Limit" << CoFacReinsuranceInfo.FacLmt >> on the Facultative Reinsurance: Slip screen cannot be greater than the "General Aggregate Limit" << GlPolInput.GeneralAggLmt >> on the GL Policy Information screen. Please note it can be equal to. Add standard cross field UI edit.		
FR0106	**Screen**	Facultative Reinsurance: Slip (See exhibit 3)	
	Field Name	Incurred from	
	Database Field (*Internal)*	*CoFacReinsuranceInfo.IncurredFromDt*	
	Tool Tip/Hover Help	No chance	
	Enabled / Required (Y/N)	No chance	
	Values	**Display**	**Data** (*Internal)*
		See description	
	Description: (GAP-012) Prefill "Incurred from" <<CoFacReinsuranceInfo.IncurredFromDt>> with "Policy effective date" <<DynamicStore2.DynEffectiveDt????>>. Allow user to change, value should not fall outside of the range between inception and (expiration – 1 date). This validation must be done when a user leaves either one of these fields. Also, "Incurred from" date cannot be after "Incurred to".		

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FR0107	**Screen**	Facultative Reinsurance: Slip (See exhibit 3)	
	Field Name	Incurred to	
	Database Field (*Internal)*	*CoFacReinsuranceInfo.IncurredToDt*	
	Tool Tip/Hover Help	No change	
	Enabled / Required (Y/N)	No change	
	Values	**Display**	**Data** (*Internal)*
		See description	
	Description: (GAP-012) Prefill "Incurred to" <<CoFacReinsuranceInfo.IncurredToDt>> with "Policy expiration date" <<DynamicStore2.DynExpirationDate??>> – 1 day. Allow user to change, value should not fall outside of the range between inception and (expiration – 1 date). This validation be done when a user leaves either one of these fields. Also, "Incurred from" date cannot be after "Incurred to".		
FR0108	**Screen**	Facultative Reinsurance: Product (See exhibit 4)	
	Field Name	**Product**	
	Database Field (*Internal)*	~~*CoFacReinsuranceInfo.FacReinsProgDesc,*~~ ~~*CoFacReinsuranceInfo.FacReinsDesc*~~ *<<DynamicStore.ProductCd>>*	
	Tool Tip/Hover Help	No change	
	Enabled / Required (Y/N)	Enabled and required	
	Values	**Display**	**Data** (*Internal)*
		See spreadsheet in description.	
	Description: (GAP-001) On the "Product" tab of 'Facultative Reinsurance" screen, PDE shall add system control over the selection of "Product", "ASLOB" and "Subline" to ensure that the user has selected the right		

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<table>
<tr><td></td><td></td></tr>
<tr><td></td><td>combination acceptable by WINS. This will replace manual entry of this data which is prone to errors.

Product-ASLOB_Subline.xlsx

The drop-down for “Product” should display “Product” + “Product Code Description” but should only save “Product” to the database.

Example:

<table>
<tr><th>Product</th><th>Product Code Description</th></tr>
<tr><td>CMP</td><td>COMMERCIAL PACKAGE POLICY</td></tr>
</table>
<table>
<tr><td>Display</td><td>Data</td></tr>
<tr><td>CMP - COMMERCIAL PACKAGE POLICY</td><td>Corresponding expected WINS code to be saved in DB – to be passed via Pass 2 to WINS. Continue doing what the field currently does with respect to saving to DB.</td></tr>
</table></td></tr>
<tr><td>FR0109</td><td>
<table>
<tr><td>Screen</td><td colspan="2">Facultative Reinsurance (See exhibit 4)</td></tr>
<tr><td>Field Name</td><td colspan="2">ASLOB</td></tr>
<tr><td>Database Field (Internal)</td><td colspan="2">Internal use during development. (To be completed by Dev)
DynamicStore.ASLOBCd</td></tr>
<tr><td>Tool Tip/Hover Help</td><td colspan="2">No change</td></tr>
<tr><td>Enabled / Required (Y/N)</td><td colspan="2">Enabled and required</td></tr>
<tr><td rowspan="3">Values</td><td>Display</td><td>Data (Internal)</td></tr>
<tr><td>See spreadsheet in description.</td><td></td></tr>
<tr><td></td><td></td></tr>
<tr><td colspan="3">Description: (GAP-001)

On the “Product” tab of ‘Facultative Reinsurance” screen, PDE should add system control over the selection of “ASLOB” to ensure that the user has selected the right combination acceptable by WINS. This will replace manual entry of this data which is prone to errors.</td></tr>
</table>
</td></tr>
</table>

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<table>
<tr><td></td><td></td></tr>
<tr><td></td><td>
“ASLOB” shall be mandatory input on the “Facultative Reinsurance: Product” screen.

The drop-down for “Product” should display “Product” + “Product Code Description” but should only save “Product” to the database.

Example:

<table>
<tr><th>ASLOB</th><th>ASLOB Code Description</th></tr>
<tr><td>051</td><td>CMP NON-LIABILITY</td></tr>
<tr><td>051</td><td>CMP NON-LIABILITY</td></tr>
<tr><td>051</td><td>CMP NON-LIABILITY</td></tr>
<tr><td>051</td><td>PHYSICAL DAMAGE COMM'L AUTO</td></tr>
<tr><td>051</td><td>PHYSICAL DAMAGE COMM'L AUTO</td></tr>
</table>
<table>
<tr><td>Display</td><td>Data</td></tr>
<tr><td>051 - CMP NON-LIABILITY</td><td>Corresponding expected WINS code to be saved in DB – to be passed via Pass 2 to WINS. Continue doing what the field currently does with respect to saving to DB.</td></tr>
</table>
</td></tr>
<tr><td>FR0110</td><td>
<table>
<tr><td>Screen</td><td colspan="2">Facultative Reinsurance: Product</td></tr>
<tr><td>Field Name</td><td colspan="2">Subline</td></tr>
<tr><td>Database Field (Internal)</td><td colspan="2">CoFacReinsuranceCovgInfo.SublineCd. (To be completed by Dev)</td></tr>
<tr><td>Tool Tip/Hover Help</td><td colspan="2">No change</td></tr>
<tr><td>Enabled / Required (Y/N)</td><td colspan="2"></td></tr>
<tr><td rowspan="3">Values</td><td>Display</td><td>Data (Internal)</td></tr>
<tr><td></td><td></td></tr>
<tr><td></td><td></td></tr>
</table>
Description: (GAP-008)

On the “Product” tab of ‘Facultative Reinsurance” screen, PDE should add system control over the selection of “Subline” to ensure that the user has selected the right combination acceptable by WINS. This will replace manual entry of this data which is prone to errors.

“Subline” value on the “Facultative Reinsurance: Product” screen shall be derived based on “Product”/”ASLOB” combination.

The drop-down for “Product” should display “Product” + “Product Code Description” but should only save “Product” to the database.

Example:
</td></tr>
</table>

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	E / F Subline / Subline Description 970 BOILER & MACHINERY 336 PRODUCTS/COMPLETED OPERATIONS 618 AUTO PHYSICAL DAMAGE 618 COMM'L AUTO PHYSICAL DAMAGE 638 ASSIGN RISK PHYSICAL DAMAGE Display: 970 - BOILER & MACHINERY Data: *Corresponding expected WINS code to be saved in DB – to be passed via Pass 2 to WINS. Continue doing what the field currently does with respect to saving to DB.*
FR0111	**Screen**: Facultative Reinsurance: Reinsurer **Field Name**: Reinsurer **Database Field** (*Internal*): *DynamicStore.FacReinsurerCd. (To be completed by Dev)* **Tool Tip/Hover Help**: No change **Enabled / Required (Y/N)**: **Values**: **Display** / **Data** (*Internal*) **Description:** (GAP-009) "Reinsurer" on the "Facultative Reinsurance: Reinsurer" screen shall be a dropdown list. *Options: (follow same "type in" functionality as on the "Underwriter" field on the "Underwriter/Operator Information" screen OR "Producer" look up on the "Common Information" screen. Reinsurer can be found by Name or Reinsurer Code for both options)* Table of approved Reinsurers shall be available to maintain in Utilities. Option: just like Producers table. Reinsurer.xlsx
FR0112	**Screen**: Facultative Reinsurance: Product **Field Name**: Product, ASLOB **Database Field** (*Internal*): *DynamicStore.ProductCd,*

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		DynamicStore.ASLOBCd	
	Tool Tip/Hover Help		
	Enabled / Required (Y/N)		
	Values	**Display**	**Data** (*Internal)*
	Description: (GAP-014) User shall be able to reinsure more than 1 location/building by adding another product with the same ASLOB.		
FR0113	**Screen**	Facultative Reinsurance: Slip (See exhibit 3)	
	Field Name	Ceding Premium Amount	
	Database Field (*Internal)*	*CoFacReinsuranceInfo.CedingPremAmt ((Dev to confirm))*	
	Tool Tip/Hover Help	No change	
	Enabled / Required (Y/N)	No change	
	Values	**Display**	**Data** (*Internal)*
		N/A	
	Description: (GAP-011) “Ceding Premium Amount” << CoFacReinsuranceInfo.CedingPremAmt >> cannot be greater than “Policy Total” (Written Premium). If the policy is rated and if the user tries to enter a value greater than the Policy Total (Written Premium), then display UI edit message: “Ceding Premium Amount” cannot be greater than Policy Total (Written Premium). If the policy is not rated and if the user tries to enter a value in Ceding Premium Amount field, then display UI edit message “Policy must be rated before entering Ceding Premium Amount”.		

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2.5.3 Rate Tables

Not Applicable

2.5.4 Rating Formulas

	Rating Formulas
FR0301	Not Applicable
FR0302	

2.5.5 Worksheets

	Worksheet Changes
FR0401	Not Applicable
FR0402	

2.5.6 Forms (if no separate Forms Requirements Document)

	Forms Changes
FR0501	Not Applicable
FR0502	

2.5.7 Change Narratives

	Change Narrative
FR0601	Not Applicable
FR0602	

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2.5.8 Underwriting

	Underwriting Rule Change
FR0701	Not Applicable
FR0702	

2.5.9 Interfaces

2.5.10 Impact to Existing Policies

Will this modification use an SRV? Probably – because we are changing few fields from optional to required. TBD by Dev team.

If an SRV will not be used, what is the impact to Existing Policies?

If an SRV will not be used, what is the impact to Existing Quotes?

2.5.11 Impact to Other Systems

Does information identified in this requirement need to be passed to Billing Decisions? No

Does information identified in this requirement need to be passed to Claims Decisions? No

Does information identified in this requirement need to be passed to ACORD / DataHouse? No

2.5.12 Other Requirements

	Requirement
FR0901	
FR0902	

2.6 Testing Requirements

The Testing Requirements section lists the test cases this document contains. It also provides a summary of those test cases by describing them as a set of activities specific to a business scenario. These use cases will be very specific to your enhancement.

Please provide scenarios for testing in the table below.

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Scenario	Description	Expected Result	Requirement Reference
TS100			
TS101			
TS102			
TS103			
TS104			
TS105			

2.7 Technical Considerations (*Internal use during development)*

2.7.1 Configuration

2.7.2 Reference Table Updates

2.7.3 Database Fields

2.7.4 Stored Procedures

2.7.5 Pre and Post Rating Validation

2.7.6 Exceptions to Standards Document

2.7.7 Rating Formulas

Calculation Information

Step	Rating Logic	Comments

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3 Sign-Off

Insurity

The information contained within this document accurately reflects the requirements for the requested functionality and adhere to the requirements needs for the represented functional domains. These requirements formulate the baseline against which change is managed.

Signature of Reviewer	Date
Name/Position	
Signature of Reviewer	Date
Name/Position	

Customer

The information contained within this document accurately reflects the business requirements for the requested functionality.

Signature of Reviewer	Date
Name/Position	

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