User Story ID: - XXXXXX

User Story Title: US Import Tool: Auto / Home – Data and Rules to Support Premium Capping

User Story Description:-

The scope of this user story is to enhance the Policy Import Tool in PAS to support capping related changes. Following are the impacts addressed as part of this story:

* Addition of new fields to Import process to support Capping
* Modifications to Premium Compare process and Exception processing

User Story Assumptions:-

* Functionality is based on existing AAA Exigen Base Behavior
* Functionality is based on existing conversion framework and process and policy upload utility
* The design of the capping framework in Exigen will impact the requirements for the Import tool. This user story assumes a broad and generic Exigen Framework for Capping is designed and developed. Since the development of this user story and design for the capping framework are being executed in parallel, a retrofitting of the requirements will be required once the design of the PAS capping framework is complete.
* This user story assumes that additional data fields will be necessary to differentiate capping for conversion policies and capping in general in the PAS system. Program code is one such attribute, not currently available in Legacy systems and need to be set in the conversion process prior to Import Tool to support conversion requiring product rationalization.
* This user story assumes that the definition/configuration of the additional data attributes needed for Capping is configured in Exigen PAS for the products impacted.
* The data dictionary section for this story needs to be retrofitted and completed once the design for Capping is complete and the user stories supporting data capture of capping related attributes is complete.
* Existing data attributes should continue to be imported as part of existing conversion process.

In Scope:-

* This story is applicable to all polices/products that require capping as part of their conversion in to PAS. This includes non-SS products administered currently in SIS and COGEN for multiple states. It will also apply to future acquisitions and book rolls.

Out of Scope:-

* The scope of this story is limited to enhancements to Import tool capability of the additional attributes to support Capping behavior. The following are outside the scope of this user story –
  + Changes to core PAS Modules (base and customizations)
  + Changes to the conversion process, existing ETL framework and its supporting systems
  + Changes to Source systems for data extraction

Supporting Info:-

|  |  |
| --- | --- |
| State – Product | CW – HO / Auto |
| Actor / Role | System |
| Preceding User Story | None |
| Includes User Story | None |
| Extends User Story | User stories/Business Requirements written for the current upload utility and Premium Variance handling |
| Related User Story | Proposed user stories for developing the capping framework *Note: Need to replace the actual story names here once the full design for Capping is complete* |

Acceptance Criteria:-

| **No** | **AC Title** | **Context or Precondition** | **Events** | **Expected Result** |
| --- | --- | --- | --- | --- |
| ﻿﻿1 | BASIC:-1  Data attributes that drive capping are imported to PAS. | 1. Policy selected for conversion and require capping is extracted from the source legacy systems and the conversion layer generates an XML containing the policy data. | 1. Import process is initiated, which processes the Policy XML and imports policy data into PAS | 1. The policy is imported into PAS successfully. 2. The following attributes required for Capping is successfully populated in PAS for the imported Policy:  * Carrier Code * Underwriting company code * State * LOB * Product Code * Form Type (applicable only for property LOB) * Program Code * Policy Term * Policy Effective Date * Legacy Renewal Full Term Premium which does not include * Fees/Taxes * PUP endorsement premium for Property LOB * Premiums for individual Coverage/Endorsement Level for each vehicle/Unit  1. The imported data has been persisted in the PAS system. |
| 2 | BASIC -2  Handling premium variation in policies requiring premium cap. | The current conversion process expects policy premiums to match between source legacy systems and PAS. Any exceptions are flagged for manual intervention, This process is governed by 3 levels of pre-defined premium variation threshold limits that drive corrective action based on the level of premium variation.  Polices that require capping will follow a modified process | 1. Import process is run and the policy XML is successfully imported from legacy to PAS 2. PAS calculates the premium for the imported policy 3. Premium validation rules are run as part of the Import/conversion process   Note: The actual threshold limits for reporting variation will be provided by product teams. | * Policy is successfully imported into PAS as described in AC# 1 * Policies that are automatically converted should always follow automatic renewal process when premium variation is the only error during conversion. * Policies that have premium variation above the acceptable limit should be listed in the premium variation reports |

Data Requirements:-

Data Dictionary should have the details of the following attributes:-

*Note: The data requirements table below needs to be updated once the PAS capping framework design is complete.*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Attribute Name** | **Existing/**  **New?** | **PAS Data ID (if Existing)** | **PAS Attribute Name (if Existing)** | **Comments** |
| Carrier Code | TBD |  |  | Not to be confused with ‘Prior Carrier Code’ |
| Underwriting  Company code | TBD |  |  |  |
| State | Existing | TBD | TBD |  |
| LOB | Existing | TBD | TBD |  |
| Product Code | Existing | TBD | TBD |  |
| Form Type | Existing | TBD | TBD | This attributes is needed only for HO Line of Business |
| Policy Term | Existing | TBD | TBD |  |
| Policy Effective Date | Existing | TBD | TBD |  |
| Program Code | New |  |  |  |
| Renewal Full Term Premium which does not include   * Fees/Taxes * PUP endorsement premium for Property LOB | New |  |  | This premium will be used for Capping factor calculation |
| Premiums for individual Coverage/Endorsement Level for each vehicle/Unit | Existing | TBD | TBD | The actual list of attributes needs to be elaborated based on Product/Form Type. |