Forms Experts Program

Domain Name: Documents Page

Document Control Information

Document Information

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| --- | --- |
| Document Name | Forms Experts Output\_Forms Documents Page Combo |
| Document Author | Ankita Reshu |
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1. Functional Domain

The functional domain covered is the Documents Page with Story ID 880-830[State Identifier]

The State Identifier varies from one state to another. Currently we are leveraging CL version 3.3 of Documents Page Combo to proceed with the state specific Documents Page Combo.

2. Business Justification

Documents Page

Documents play an important role as they communicate the policy terms, conditions, exclusions, endorsements and state laws which the insurance company and the insured are to follow.

Whenever there is an insurance related transaction documents can be generated in the Documents Page using the **Generate Documents** option. It displays both required and conditional forms.

The Documents Page is divided into two major sections:

1. **Documents Available for Printing** – Those documents which are highlighted, can be printed using Central or local print. Also with the **Generate eSignature** **Documents** option , we can send via email the documents which need the Signature of the insured . When this option is selected, a pop-up comes up asking for the e-mail address of the recipient.
2. **Documents Received** : This section is divided into two:
3. **Required to Bind** : This section contains those documents which require the signature of the insured which will result in the policy to be bound. Signature can be physical , eSignature, Voice signature (Generally AA11\_ forms have the option of Voice Signature). “Not Signed” tells us that a particular document has not been signed by insured.
4. **Required to Issue** :This section contains those documents which are required from the insured’s side. For example, documents related to any prior policy the insured had.

There is also an Agreement section which asks the user to take responsibility of the acquisition and storage of these documents and required documents should be submitted to AAA within 15 days.

‘**I agree’** option takes user to next page but ‘**I do not agree’** option results in an error message to be displayed.

**Continue** button fires the business/underwriting rules associated with various documents.

The table below gives a brief description of the various stories to be covered while writing US-VC for Documents Page Combo for any State.

|  |  |
| --- | --- |
| **CL story** | **Description** |
| 880-020CL | Documents always available on the Documents Page for printing. |
| 880-021CL | Documents always available on the Documents page in the required to bind section. These are the ones which require the insured’s signature. Exceptions and errors can be overridden or RFI can be demanded. |
| 880-022CL | Documents always available on the Documents page in the required to issue section to keep track of whether the necessary documents have been received from insured so that policy can be bound. Exceptions and errors can be overridden or RFI can be demanded. |
| 880-023CL | Documents conditionally available on the Documents Page for printing. |
| 880-024CL | Documents conditionally available on the Documents Page in the required to bind section hence ensuring correct documents to be present for binding the policy. |
| 880-026CL | This is the Acknowledgement displayed part. If user goes for ‘I Agree’ in the conditions , he proceeds to the Bind page else he cannot move forward to next page and error message is displayed which cannot be overridden. |
| 880-030CL | Rules/Error message is displayed on error screen after pressing “Continue” button on the Documents page if  1)Signed documents are not received ,i.e. User indicates “Not Signed” in “Required to Bind” Section.  2)Proof of certain documents are not received, i.e. User indicates “No” w.r.t. that document in “Required to Issue” section. |
| 580-028CL | Failed error/rules related to documents data on the error page are viewed, and user can navigate to the original page by clicking on code hyperlink |
| 880-029CL | Override the rules fired when documents Required to Bind and Issue are selected to “Not Signed” or  “Not Received” on Documents page and policy is bound ,hence the system creates tasks in the appropriate queues. User navigates to My Work Page to view those tasks. This includes Task name, description, due date ,escalation date, etc. |

3. List of forms covered under the domain

Here only those forms are listed which are common to all states or mentioned in 880-830CL

| Form No. | State initials | Form Name |
| --- | --- | --- |
| AA11\_\_ | All States | Auto Insurance Applicaation |
| AAIQ\_\_ | All States | Auto Insurance Quote |
| AHAPXX | All States | AutoPay Authorization Form |
| AHPNXX | All States | Personal Information Privacy Notice |
| AATSXX | All States | Critical Information For Teenage Drivers and Their Parents |
| AHAUXX | All States | Consumer Information Notice |
|  |  |  |
|  | | |

4. Analysis of Business Requirements

**4.1 Common Requirements**

| Form No. | Form Name | Form Description and its Business Use |
| --- | --- | --- |
| AA11\_\_ | Auto Insurance Application | * This form is always Available for Printing and always displayed in the Required to Bind section * The rule number for this form is 200040 and Task ID = 200040T * It is covered in 880-020, 880-021, 880-029, 880-030 and 580-028 stories |
| AAIQ\_\_ | Auto Insurance Quote | * This form is always Available for Printing * It is covered in 880-020 and 880-095 stories |
| AHAPXX | AutoPay Authorization Form | * This form is always Available for Printing * It is covered in 880-020, 880-030 and 880-085 stories |
| AHPNXX | Personal Information Privacy Notice | * It does not display as a standalone document but instead is always attached with the Auto Insurance Application. * It is covered in 880-020, 880-030 stories |
| AATSXX | Critical Information For Teenage Drivers and Their Parents | * It is covered in 880-023 story ,i.e. conditionally Available for Printing |
| AHAUXX | Consumer Information Notice | * It is covered in 880-023 story ,i.e. conditionally Available for Printing |
|  |  |  |
|  | | |

**Leveraging UW Rules sheet for 880-029, 880-030 and 580-028 VCs :**

Whenever user selects “Not Signed” in the ‘Required to Bind’ section and “No” in the ‘Required to Issue’ section , rules are fired. These rules need to be captured in the state specific Documents Page Combo exactly from the UW Rules sheet. The error message displayed on the error screen as well as the task created when rules are overridden should be provided to the design team in the UW Rules sheet.

Even the CL version captures this information from this sheet.

The Underwriting and Product Rules tab talks about rules related to the common forms.

The error message in 880-030 VCs is to be captured from Business Rule column in the state specific Delta tab.

The details about the Task generated in My Work Page is to be captured from state specific Task Delta and Delta tab which contains the following information besides the Task number for a specific rule fired:

* + Type = Policy/Driver/Vehicle; capture from Delta tab
  + Process = capture from Task Delta tab from the Business Process column
  + Task Name = capture from Task Delta tab from the Task name column
  + Reference = Policy #
  + Priority = capture from Task Delta tab from the Priority column
  + Task Description =
  + Assigned to = capture from Task Delta tab from the Task Generated for column ; Generally task is generated for User queue till the Due date is over and at escalation for UW queue
  + Due Date = capture from Task Delta tab from Due Default (Days) column
  + Escalation Date = capture from Task Delta tab from Escalation on Default (days) column

Due date is generally equal to current system date + some specified number of calendar days. The task is handled by the User till the due date is over and he can make the required changes in the priority of tasks.He can Update, Assign or Complete the task. When the due date is reached, then the task is escalated and assigned to UW Shared Queue since the received task was generated but user did not close the task in the due date period.

PAS Screenshots of Documents Page and My Work Page for a CT Policy.



**4.2 Related Change Requests (if any)**

| CR No. | CR Name | States Impacted | CR Description and its Business Use |
| --- | --- | --- | --- |
| CR 361 | VCs of SR-22 and Courtesy Coverage Notice struck-off from Documents Page | CL | * Change - Removal of SR22 and the Courtesy Coverage Notice VCs from the Documents page. * Reason - These forms should be present only in the GODD page after a quote has been bound that is in the Policy Consolidated view of GODD Page. |
| BSS798 | eSignature to PAS Integration | PA, CL | * Change - On documents page under Required to Bind section the options displayed were "Yes" and "No". * Reason - As part of BSS798 the options were changed to:   Physically Signed  Electronically Signed  Voice Signed  Not Signed   * This was done to provide ways to send the document via email to applicant and avail the facility of eSignature and Voice signature. |
| CR 112 | Application added to Required to Bind section | CL | * Change - VC added to cover Application document in Required to Bind section * Reason – It was present earlier in the Required to Issue section. Since it has Signature lines ,VC in Required to Issue section has been struck-off and included in Required to Bind section. |
| CR 144 | Consumer Information Notice VC struck-off from  880-022CL | CL | * Removed CIN from Required to Issue section |
| CR 432 | AHCAAG Coverage Acceptance Statement | IN,KS,OH,  KY,CT | * Added AHCAAG form to 880-023 and 880-024 stories in the Documents Page Combo of the Impacted States |
| CR 0050 | VC removal of Named Driver Exclusion Endorsement and UM & UIM Coverage Selection forms from  880-023CL | CL | * Removed VCs for Named Driver Exclusion Endorsement and UM & UIM Coverage Selection form from 880-023CL since they are state specific forms |
| CR 0112 | VC removal of Named Driver Exclusion Endorsement and UM & UIM Coverage Selection forms from  880-024CL | CL | * Removed VCs for Namd Driver Exclusion Endorsement and UM & UIM Coverage Selection form from 880-024CL since they are state specific forms |

5. Key Understanding of Design requirements

### System/UI Impact

| Page |  | Correlation with other UI Pages |
| --- | --- | --- |
| Forms | |  | The Forms page is different from the Documents Page.It is divided into three sections wwhere the Policy, Vehicle and Driver forms are listed. All documents are listed in the Forms page but their generation is possible only from the Documents Page. | |
|  | |
| Documents | |  | Area of concern is the Documents Page itself. | |
|  | |
| GODD | |  | Both Documents Page and GODD Page provide the facility of Ad-hoc generation of documents at the time of Quote creation as well as after policy is bound. Documents generated Ad-hoc get stored in the Fastlane/Miscellaneous eFolder. | |
|  | |
| Related UW Rule/Task | |  | Error is thrown and related rules are fired which when overridden result in the creation of tasks in the appropriate queues. | |
|  | |

### Signature Rules(if any)

* Auto Insurance Application is the only form to which Voice Signed is applicable thus in the Required to Bind section, Voice Signed option is applicable only to AA11\_
* For most of the forms eSignature is applicable but we can refer to the Doc\_Matrix\_PAS\_Signature\_Series\_E-Signature\_Candidates document to verify the forms where eSignature is applicable.

### Document Content and Applicable Triggers

* The Documents Page is navigated through @ Quote, New Business, Endorsement, Renewal.
* One can generate a document Ad-hoc from Documents Page which then gets saved in the Fastlane/Miscellaneous eFolder
* Before binding a policy, the documents generated from Documents Page get saved in the Miscellaneous eFolder.
* After binding the policy at New Business/Endorsement/Renewal, the documents get saved in Fastlane/New Business OR Fastlane/Endorsement OR Fastlane/Renewal eFolder.

### Key Pointers to keep in mind

* The error message displayed when Rules are fired should exactly match with the error message captured in the UW Rules sheet . Sometimes even the CL version needs to be updated if there is no synchronization with the UW Rules sheet.
* The latest version of 880-830CL should be downloaded from EKM and leveraged.
* At escalation, the assignment should be made to UW queue. This should be specifically mentioned by the Combo owner since this information is not captured in the UW Rules sheet for all forms.

**6. Reference to Documents**

| Document Name | Document Description |
| --- | --- |
| <https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-830CL_Consolidated_Form_Stories_-_Documents_Page> | EKM link to Commol Library documents or 880-830CL |
| [**https://ekm1.stage.exigengroup.com/EKMWiki/index.php/Product\_Rules\_-\_CL\_and\_Delta\_States**](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/Product_Rules_-_CL_and_Delta_States) | EKM link to Product Rules and State Deltas |

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