Workers' Compensation (WCP) - Policy Level Coverages

IFI Product Requirements Documentation

Document Version: 4.0
Line of Business: Workers' Compensation (WCP)
Feature Area: Policy Level Coverages
Analysis Date: October 2025

EXECUTIVE SUMMARY

This comprehensive requirement document specifies the complete functionality for Workers' Compensation (WCP) Policy Level Coverages, encompassing sophisticated multi-state endorsement architecture, governing state coordination logic, and conditional field management systems.

Key Business Architecture

Multi-State Endorsement System: The WCP coverage system implements governing state precedence combined with individual subquote flexibility, managing eight state-specific endorsements with conditional visibility rules based on state combinations (IN/IL/KY). Each endorsement follows state regulatory requirements with specific form numbers and conditional availability logic.

Kentucky Dual-Mode Architecture: Kentucky WCP operates in dual-mode capability serving both as governing state and individual subquote state, with Kentucky always available in both modes without restrictions (Business Assumption)

Experience Modification Intelligence: Implements conditional business logic where values not equal to 1.0 require effective date input while 1.0 (no modification) disables the date field, designed to prevent common experience rating errors.

DETAILED REQUIREMENTS

1.0 EMPLOYER'S LIABILITY COVERAGE

1.1 Employer's Liability Field Configuration

Field Name: Employer's Liability
Field Type: Dropdown selection list
Field Label: "*Employer's Liability" (asterisk indicates required field)
Required Status: Always required

Dropdown Values Available

- **100/500/100** - Value: 311
- **500/500/500** - Value: 313 (Default selection)
- **500/1,000/500** - Value: 312
- **1000/1000/1000** - Value: 314

UI Text Messages

- **Umbrella Requirement Text:** "We require minimum limits of 500/500/500 when quoting an umbrella."

- **Auto-Upgrade Alert:** "The Employers Liability limit defaulted to 500/500/500, which is the minimum limit required to quote an umbrella."

  This alert appears when:
  o **Existing quote** has Employer's Liability set to 100/500/100
  o **Quote is stale** (requires policy holder restart - typically 61+ days old)
  o **System automatically upgrades** the selection to 500/500/500
  o **User is notified** of the automatic change via JavaScript alert

  This alert Does NOT appear when:
  o New quotes (no existing selection)
  o Recent quotes that don't require policy restart
  o Quotes with Employer's Liability already at 500/500/500 or higher
  o Quotes with no existing Employer's Liability selection

- **Validation Error:** "Missing Employers Liability"
  o **When Error Appears:** No Employer's Liability option is selected despite automatic selection attempts
  o **System Behavior:** Performs three automatic selection methods:

- Searches for "500/500/500" option and sets as default when found
- Restores previously saved Employer's Liability selection when available
- Handles quote age upgrade logic (converts 100/500/100 to 500/500/500 for stale quotes)
  - o **Validation Timing:** Checked during Save and Rate button operations
  - o **Error Display:** Field highlighted with error message in "Policy Level Coverages" validation group

Source Code Details:

Primary Source: ctl_WCP_Coverages.ascx.vb
Secondary Source: ctl_WCP_Coverages.ascx

1.2 Auto-Upgrade Logic

61-Day Quote Age Business Rule:

- **Recent Quotes (≤61 days):** Preserves existing selection
- **Stale Quotes (>61 days):** Triggers automatic limit upgrades when current selection is 100/500/100

Auto-Upgrade Implementation

Trigger Conditions:

- Quote age > 61 days (requires policy holder restart)
- Current selection is 100/500/100 (Value: 311)
- System automatically changes to 500/500/500 (Value: 313)
- Alert message displays explaining the change

Normal Load Behavior

- **When:** Existing quote has previous employer's liability selection AND quote does not require policy restart
- **Result:** Employer's Liability field displays previously selected value

Source Code Details:

Primary Location: ResetEmpLiabilityCheck() method in ctl_WCP_Coverages.ascx.vb
External Dependency: EffectiveDateHelper.doesRequireAPolicyHolderRestart() method

2.0 EXPERIENCE MODIFICATION REQUIREMENTS

2.1 Experience Modification Field

Field Name: Experience Modification
Field Type: Text input field with automatic processing
Field Label: "*Experience Modification" (asterisk indicates required field)
Required Status: Always required

Input Requirements

- **Default Value:** "1" (representing 1.0 experience modification factor)
- **Acceptable Range:** Any positive numeric value greater than 0
- **Decimal Precision:** Supports decimal values
- **Format Validation:** Must be numeric format, prevents non-numeric entry

Value Population Logic

Condition 1: Existing Value Present

- **When:** Quote has existing experience modification factor (not blank and not zero)
- **Result:** Experience Modification field displays saved value

Condition 2: Default Value

- **When:** Quote has no existing experience modification factor (blank or zero)
- **Result:** Experience Modification field displays default value of "1"

2.2 Experience Modification Effective Date Field

Field Name: Experience Modification Effective Date
UI Field Name: "Experience Mod.Eff. Date"
Field Type: Date picker with calendar
Date Format: MM/dd/yyyy

Conditional Enablement Logic

- **Enabled When:** Experience Modification value ≠ 1.0 (any value other than 1)
- **Disabled When:** Experience Modification value = 1.0
- **Label Changes:** Field label updates to include asterisk (*) when required

Date Field Value Population

Condition 1: Existing Rating Date

- **When:** Quote has existing rating effective date
- **Result:** Experience Modification Effective Date field displays saved date

Condition 2: Default Date
- **When:** Quote has no existing rating effective date
- **Result:** Experience Modification Effective Date field displays today's date

Real-Time Text Changed Event

Condition 1: Value = 1
- **When:** User enters "1" in Experience Modification field
- **Date Field Effect:** Experience Modification Effective Date field becomes disabled
- **Label Change:** Field label changes to "Experience Mod.Eff. Date" (removes asterisk)

Condition 2: Value ≠ 1
- **When:** User enters any value other than "1" in Experience Modification field
- **Date Field Effect:** Experience Modification Effective Date field becomes enabled
- **Label Change:** Field label changes to "*Experience Mod.Eff. Date" (adds asterisk to indicate required)

2.3 Validation Rules

Required Field Validation

- **Error Message:** "Missing Experience Modification"
- **Trigger:** Experience Modification field is blank

Numeric Validation

- **Error Message:** "Invalid Experience Modification"
- **Trigger:** Experience Modification field contains non-numeric value or value less than or equal to zero

Conditional Date Validation

- **Error Message:** "Missing Experience Mod. Eff. Date"
- **Trigger:** Experience Modification field value is greater than 1 AND Experience Modification Effective Date field is blank
- **Note:** Date is ONLY required when value > 1

Business Logic

- **No Modification:** Value of 1.0 indicates no experience modification applied
- **Debit Modification:** Values > 1.0 increase premium (poor loss experience)
- **Credit Modification:** Values < 1.0 decrease premium (good loss experience)
- **Effective Date Dependency:** Any modification (≠ 1.0) requires effective date

Commented [TS5]: Is this in code or implied?

Source Code Details:

Primary Source: ctl_WCP_Coverages.ascx.vb
Secondary Source: ctl_WCP_Coverages.ascx

3.0 AUTOMATIC FARM INDICATOR SYSTEM

3.1 Farm Indicator Business Requirements

Business Purpose: Farm indicator system automatically detects agricultural operations requiring specialized workers' compensation handling for risk classification, premium calculation, regulatory compliance, and claims processing. **This is a background business rule implementation that users never directly interact with.**

Farm Indicator NCCI Class Codes

Verified NCCI codes from source: 0005, 0008, 0016, 0034, 0036, 0037, 0050, 0079, 0083, 0113, 0170, 8279

Farm Indicator Detection Logic

Condition: Not Endorsement Quote

- **When:** Quote is not an endorsement transaction
- **Process:** System automatically checks all locations and classifications for farm-related NCCI codes

Detection Algorithm

- **Process:** System examines all quote locations
- **Check:** Each location's worker classifications
- **Match:** Classification codes against farm-related NCCI code list
- **Result:** Farm indicator is set to True if any farm-related codes are found

Application Logic

- **Main Quote:** Farm indicator setting applied to main quote
- **All State Quotes:** Farm indicator setting applied consistently across all state quotes

Source Code Details:

Primary Source: Save() method in ctl_WCP_Coverages.ascx.vb

4.0 MULTI-STATE ENDORSEMENT REQUIREMENTS

4.1 Multi-State Governing State Coordination System

WCP implements sophisticated governing state precedence combined with individual subquote flexibility, enabling complex multi-state workers' compensation policies with centralized policy management and location-specific regulatory compliance.

ENDORSEMENTS

4.2 Inclusion of Sole Proprietors, Partners, and LLC Members

Field Name: Inclusion of Sole Proprietors, Partners, and LLC Members
Field Type: Checkbox (checked = selected, unchecked = not selected)

Dynamic Label Variations

- **Kentucky Present:** "Inclusion of Sole Proprietors, Partners, and LLC Members (WC 00 03 10)(IN/IL/KY)"
- **Kentucky Not Present:** "Inclusion of Sole Proprietors, Partners, and LLC Members (WC 00 03 10)(IN/IL)"

Coverage Logic

- **Governing State Application:** Endorsement applies to governing state quote when selected
- **Multi-State Coordination:** Single selection affects entire policy regardless of number of states
- **Form Reference:** WC 00 03 10 form number

User Interaction Events

Health Insurance Coverage Alert

- **Trigger:** When checkbox is checked (selected)
- **Alert Message:** "Sole Proprietors, Partners & LLC Members who elect to be included must provide written proof of health insurance coverage via the Upload tool in VelociRater or sent to your Underwriter."
- **Message Type:** Informational alert (client-side JavaScript)
- **Business Purpose:** Informs users of regulatory requirement for health insurance documentation

Coverage Deletion Confirmation

- **Trigger:** When attempting to uncheck (deselect) checkbox
- **Confirmation Message:** "Are you sure you want to delete this coverage?"
- **Message Type:** Confirmation dialog (prevents accidental removal)

Commented [TS8]: Where is section 4.1?

Commented [LM9R8]: It marked the above section (4.1 Multi State Governing State Coordination System as 4.1)

- **User Response:** Must confirm "OK" to proceed with unchecking

Checked State Logic

Condition 1: Governing State Exists
- **When:** Quote has a governing state
- **Result:** Checkbox reflects governing state's inclusion setting (checked if included, unchecked if not)

Condition 2: No Governing State
- **When:** Quote has no governing state
- **Result:** Checkbox is unchecked

> **Commented [TS10]:** Quotes must always have a governing state
>
> **Commented [TS11R10]:** Perhaps this is saying whether to show or hide the endorsement based on the governing state?

4.3 Blanket Waiver of Subrogation

Field Name: Blanket Waiver of Subrogation
Field Type: Checkbox (checked = selected, unchecked = not selected)
Field Label: "Blanket Waiver of Subrogation (WCP 1001)(IN/IL)"

Conditional Visibility
- **Visible When:** Quote contains Indiana (IN) OR Illinois (IL) states
- **Hidden When:** Quote contains only Kentucky (KY) state

State-Specific Logic

State Combination	Visibility	Business Logic
IN only	VISIBLE	Indiana regulatory availability
IL only	VISIBLE	Illinois regulatory availability
KY only	HIDDEN	Not available for Kentucky-only quotes
IN + IL	VISIBLE	Multi-state IN/IL availability
IN + KY	VISIBLE	Available when IN present
IL + KY	VISIBLE	Available when IL present
IN + IL + KY	VISIBLE	Multi-state availability with IN or IL

User Interaction Events

Coverage Deletion Confirmation
- **Trigger:** When attempting to uncheck (deselect) checkbox
- **Confirmation Message:** "Are you sure you want to delete this coverage?"
- **Message Type:** Confirmation dialog (prevents accidental removal)
- **User Response:** Must confirm "OK" to proceed with unchecking

Coverage Logic

- **Governing State Application:** Applied to governing state quote when selected
- **Value Assignment:** When checked, sets BlanketWaiverOfSubrogation = "4" on governing state quote
- **Clear Logic:** When unchecked, sets BlanketWaiverOfSubrogation = "" (empty)

Checked State Logic

Condition 1: Blanket Waiver Set

- **When:** Governing state has blanket waiver of subrogation enabled
- **Result:** Checkbox is checked

Condition 2: Blanket Waiver Not Set

- **When:** Governing state does not have blanket waiver of subrogation enabled
- **Result:** Checkbox is unchecked

4.4 Waiver of Subrogation and Number of Waivers

Waiver of Subrogation Field

Field Name: Waiver of Subrogation
Field Type: Checkbox (checked = selected, unchecked = not selected)
Field Label: "Waiver of Subrogation (WC 00 03 13)(IN/IL)"

Visibility Logic: Same visibility conditions as Blanket Waiver of Subrogation

Number of Waivers Field

Field Name: Number of Waivers
Field Type: Text input field (numeric only)
Field Label: "*Number of Waivers" (asterisk indicates required when applicable)
Input Restriction: Only numbers (0-9) can be entered

User Interaction Events

Coverage Deletion Confirmation (Waiver of Subrogation)

- **Trigger:** When attempting to uncheck "Waiver of Subrogation" checkbox
- **Confirmation Message:** "Are you sure you want to delete this coverage?"
- **Message Type:** Confirmation dialog (prevents accidental removal)
- **User Response:** Must confirm "OK" to proceed with unchecking

Dependent Field Integration

When Waiver of Subrogation is **CHECKED:**

- Number of Waivers field becomes **VISIBLE**

- Number of Waivers becomes **REQUIRED**
- Premium calculation includes waiver charges

When Waiver of Subrogation is **UNCHECKED:**

- Number of Waivers field becomes **HIDDEN**
- Number of Waivers value cleared
- No waiver premium charges

Number of Waivers Visibility

Condition 1: Waiver Checked
- **When:** "Waiver of Subrogation" checkbox is checked
- **Result:** "Number of Waivers" field becomes visible

Condition 2: Waiver Unchecked
- **When:** "Waiver of Subrogation" checkbox is unchecked
- **Result:** "Number of Waivers" field becomes hidden

Coverage Logic

- **Governing State Application:** Applied to governing state quote when selected
- **Has Waiver Assignment:** Sets HasWaiverOfSubrogation = True/False on governing state
- **Premium ID Assignment:** Sets WaiverOfSubrogationPremiumId = "3" ($50) when active
- **Waiver Count:** Stores number of waivers in WaiverOfSubrogationNumberOfWaivers

> **Commented [TS15]:** Code source?

Validation Rules

Missing Number Validation
- **Error Message:** "Missing Number of Waivers"
- **Trigger:** "Waiver of Subrogation" checkbox is checked AND "Number of Waivers" field is blank
- **Message Type:** Blocking server-side validation error
- **Validation Group:** "Policy Level Coverages"

Invalid Number Validation
- **Error Message:** "Invalid Number of Waivers"
- **Trigger:** "Waiver of Subrogation" checkbox is checked AND "Number of Waivers" field contains non-numeric value or value less than or equal to zero
- **Message Type:** Blocking server-side validation error
- **Validation Group:** "Policy Level Coverages"

4.5 Exclusion of Amish Workers (Indiana)

Field Name: Exclusion of Amish Workers
Field Type: Checkbox (checked = selected, unchecked = not selected)
Field Label: "Exclusion of Amish Workers (WC 00 03 08)(IN)"
Initial State: Hidden by default

State-Specific Availability

- **Visible When:** Quote contains Indiana (IN) state
- **Hidden When:** Quote does not include Indiana

User Interaction Events

Coverage Deletion Confirmation

- **Trigger:** When attempting to uncheck (deselect) checkbox
- **Confirmation Message:** "Are you sure you want to delete this coverage?"
- **Message Type:** Confirmation dialog (prevents accidental removal)
- **User Response:** Must confirm "OK" to proceed with unchecking

Coverage Logic

- **Indiana Subquote Application:** Applied specifically to Indiana subquote when selected
- **State-Specific Requirement:** Meets Indiana regulatory requirements for Amish worker exclusions
- **Regulatory Compliance:** Supports Indiana workers' compensation religious exemption provisions

Checked State Logic

Condition 1: Indiana Quote with Exclusion

- **When:** Indiana state has exclusion of Amish workers enabled
- **Result:** Checkbox is checked

Condition 2: No Indiana Quote or No Exclusion

- **When:** Indiana state does not have exclusion of Amish workers enabled
- **Result:** Checkbox is unchecked

4.6 Exclusion of Executive Officer (Indiana/Kentucky)

Field Name: Exclusion of Executive Officer
Field Type: Checkbox (checked = selected, unchecked = not selected)
Default Field Label: "Exclusion of Executive Officer (WC 00 03 08)(IN)"
Initial State: Hidden by default

Dynamic Label Updates

Kentucky Present

- **When:** Quote includes Kentucky state
- **Field Label:** "Exclusion of Executive Officer (WC 00 03 08)(IN/KY)"

Kentucky Not Present

- **When:** Quote does not include Kentucky state
- **Field Label:** "Exclusion of Executive Officer (WC 00 03 08)(IN)"

State-Specific Availability

- **Visible When:** Quote contains Indiana (IN) OR Kentucky (KY) states
- **Hidden When:** Quote contains only Illinois (IL)

User Interaction Events

Coverage Deletion Confirmation

- **Trigger:** When attempting to uncheck (deselect) checkbox
- **Confirmation Message:** "Are you sure you want to delete this coverage?"
- **Message Type:** Confirmation dialog (prevents accidental removal)
- **User Response:** Must confirm "OK" to proceed with unchecking

Complex State Assignment Logic

When checkbox is **CHECKED**, system determines state assignment:

1. **Previous State Detection:** Identifies if exclusion was previously set on IN or KY subquote
2. **State Priority Logic:**
   - If both IN and KY present, applies to state that previously had exclusion
   - If no previous setting and both states present, applies to Indiana (IN) subquote
   - If only one state present, applies to that state's subquote

Checked State Logic

Condition 1: Indiana Quote Exists

- **When:** Quote includes Indiana state
- **Result:** Checkbox reflects Indiana state's exclusion setting

Condition 2: Only Kentucky Quote Exists

- **When:** Quote does not include Indiana state AND includes Kentucky state
- **Result:** Checkbox reflects Kentucky state's exclusion setting

Condition 3: Neither Quote Exists

- **When:** Quote includes neither Indiana nor Kentucky states

- **Result:** Checkbox is unchecked

Indiana Form 36097 Integration

- **Informational Message:** When Indiana present and exclusion selected, displays regulatory notice
- **Form Requirement:** "The State of Indiana requires that you complete and submit form 36097 (Notice For Workers Compensation And Occupational Diseases Coverage) when excluding officers from workers compensation coverage. For your convenience this form can be found [here]. Please mail the form to the WC board as instructed, also submit a copy to your underwriter."
- **Link:** https://agent.ifmig.net/docs/VRHelpFeatureDocs/Work%20Comp%20State%20Form.pdf
- **Conditional Display:** Only shows when Indiana on quote AND exclusion checkbox checked

4.7 Exclusion of Sole Proprietors, Partners, Officers, LLC Members & others (Illinois)

Field Name: Exclusion of Sole Proprietors, Partners, Officers, LLC Members & others (IL)
Field Type: Checkbox (checked = selected, unchecked = not selected)
Field Label: "Exclusion of Sole Proprietors, Partners, Officers, LLC Members & others (WC 12 03 07)(IL)"
Initial State: Hidden by default

Illinois-Specific Logic

- **Visible When:** Quote has multistate capability enabled AND includes Illinois state
- **Hidden When:** Quote does not include Illinois or not multistate capable
- **Form Reference:** WC 12 03 07 (IL) - Illinois-specific endorsement form

User Interaction Events

Coverage Deletion Confirmation

- **Trigger:** When attempting to uncheck (deselect) checkbox
- **Confirmation Message:** "Are you sure you want to delete this coverage?"
- **Message Type:** Confirmation dialog (prevents accidental removal)
- **User Response:** Must confirm "OK" to proceed with unchecking

Regulatory Distinction

- **Illinois-Specific Form:** Different form number (WC 12 03 07) from Indiana/Kentucky version
- **Separate Business Logic:** Distinct property and processing from IN/KY exclusions

- **Illinois Regulatory Compliance:** Meets Illinois workers' compensation regulatory requirements

Checked State Logic

Condition 1: Illinois Quote with Exclusion
- **When:** Illinois state has exclusion of sole proprietors enabled
- **Result:** Checkbox is checked

Condition 2: All Other Cases
- **When:** Illinois state does not have exclusion of sole proprietors enabled
- **Result:** Checkbox is unchecked

4.8 Rejection of Coverage Endorsement (Kentucky)

Field Name: Rejection of Coverage Endorsement
Field Type: Checkbox (checked = selected, unchecked = not selected)
Field Label: "Rejection of Coverage Endorsement (WC 16 03 01)(KY)"
Initial State: Hidden by default

Kentucky-Specific Availability
- **Visible When:** Quote includes Kentucky state OR Quote governing state is Kentucky
- **Hidden When:** Kentucky not on quote
- **Form Reference:** WC 16 03 01 (KY) - Kentucky-specific rejection endorsement

User Interaction Events

Coverage Deletion Confirmation
- **Trigger:** When attempting to uncheck (deselect) checkbox
- **Confirmation Message:** "Are you sure you want to delete this coverage?"
- **Message Type:** Confirmation dialog (prevents accidental removal)
- **User Response:** Must confirm "OK" to proceed with unchecking

Dual-Mode Operation
- **Kentucky Governing State:** Available when Kentucky is governing state
- **Kentucky Subquote:** Available when Kentucky is subquote state
- **Always Available:** Kentucky functionality available without date restrictions

Checked State Logic

Condition 1: Kentucky Quote with Rejection
- **When:** Kentucky state has rejection of coverage endorsement enabled
- **Result:** Checkbox is checked

Condition 2: Kentucky Quote without Rejection
- **When:** Kentucky state does not have rejection of coverage endorsement enabled
- **Result:** Checkbox is unchecked

Condition 3: Kentucky Not Visible
- **When:** Kentucky visibility criteria are not met
- **Result:** Checkbox is unchecked

Section 5 - Kentucky Integration Configuration Architecture

The Kentucky Integration system manages when Kentucky becomes available for Workers' Compensation quotes based on effective date comparisons. The system uses three configuration flags to control Kentucky availability and automatically updates endorsement labels when Kentucky criteria are met.

Business Requirement: System must check quote effective dates against Kentucky configuration flags to determine when Kentucky options become visible to users.

Configuration Flag Specifications

Configuration Flag Details - Technical
- **KentuckyWCPEffectiveDate:** System compares quote effective date to this configuration date
- **VR_WCP_KY_GS_EffectiveDate:** System compares quote effective date to this configuration date for governing state functionality
- **VR_WCP_KY_GS_Enabled:** System checks if this flag is set to True
- **Field Type:** System configuration values stored in application settings
- **Usage:** Date comparison operations and boolean flag evaluation

User Experience & Validation

User Action Scenarios

Kentucky Subquote Date Check
- **System Action:** System compares quote effective date to KentuckyWCPEffectiveDate value

- **Date Comparison Logic:** Quote effective date greater than or equal to configuration date
- **System Response:** Kentucky becomes available as state option when date criteria met
- **User Experience:** Kentucky appears in state selection options

Kentucky Governing State Date Check

- **System Action:** System checks VR_WCP_KY_GS_Enabled flag AND compares quote effective date to VR_WCP_KY_GS_EffectiveDate
- **Boolean Logic:** Both VR_WCP_KY_GS_Enabled must be True AND quote effective date must meet configuration date
- **System Response:** Kentucky becomes available as governing state option when both criteria met
- **User Experience:** Kentucky appears as governing state selection

Endorsement Label Updates

- **System Action:** System updates label text when Kentucky date criteria are met
- **Label Change:** Labels change from "(IN/IL)" to "(IN/IL/KY)" when Kentucky available
- **Update Trigger:** Date comparison determines which label text displays
- **User Experience:** Users see current available states reflected in endorsement labels

Date Comparison Processing

Kentucky Subquote Date Logic

- **Date Check:** System evaluates if quote effective date is greater than or equal to KentuckyWCPEffectiveDate
- **Processing:** `CDate(Quote.EffectiveDate).Date >= CDate(KentuckyWCPEffectiveDate).Date`
- **Result:** Returns True or False based on date comparison
- **System Action:** Kentucky subquote functionality available when True

Kentucky Governing State Date Logic

- **Flag Check:** System first verifies VR_WCP_KY_GS_Enabled equals True
- **Date Check:** System then evaluates if quote effective date meets VR_WCP_KY_GS_EffectiveDate
- **Processing:** `VR_WCP_KY_GS_Enabled AndAlso CDate(Quote.EffectiveDate).Date >= CDate(VR_WCP_KY_GS_EffectiveDate).Date`
- **Result:** Returns True only when both flag is enabled AND date criteria met
- **System Action:** Kentucky governing state functionality available when True

Date Validation Processing

- **Date Format Check:** System verifies quote effective date is valid date format using IsDate function
- **Date Conversion:** System converts date strings to Date objects for comparison using CDate function
- **Comparison Operation:** System performs greater than or equal to comparison between dates
- **Boolean Result:** Date comparison returns True or False value

Label Text Management

Label Text Updates

Inclusion of Sole Proprietors Label

- **When Kentucky Available:** System sets label text to "Inclusion of Sole Proprietors, Partners, and LLC Members (WC 00 03 10)(IN/IL/KY)"
- **When Kentucky Not Available:** System sets label text to "Inclusion of Sole Proprietors, Partners, and LLC Members (WC 00 03 10)(IN/IL)"
- **Label Control:** lblInclusionOfSoleProp.Text property receives text assignment
- **Update Condition:** Based on Kentucky date comparison result

Executive Officer Exclusion Label

- **When Kentucky Available:** System sets label text to "Exclusion of Executive Officer (WC 00 03 08)(IN/KY)"
- **When Kentucky Not Available:** System sets label text to "Exclusion of Executive Officer (WC 00 03 08)(IN)"
- **Label Control:** lblExclusionOfExecutiveOfficer.Text property receives text assignment
- **Update Condition:** Based on Kentucky date comparison result

Label Assignment Logic

- **Date Evaluation:** System first performs Kentucky effective date comparison
- **Conditional Assignment:** IF date criteria met THEN assign Kentucky-inclusive labels ELSE assign standard labels
- **Text Property Update:** System directly assigns text strings to label control Text properties
- **Label Display:** Updated label text becomes visible to users on interface

Configuration Flag Processing

Flag Evaluation Order

- **Step 1:** System reads VR_WCP_KY_GS_Enabled configuration flag value
- **Step 2:** System reads VR_WCP_KY_GS_EffectiveDate configuration value
- **Step 3:** System reads KentuckyWCPEffectiveDate configuration value
- **Step 4:** System performs date comparisons and boolean evaluations
- **Step 5:** System determines Kentucky availability based on evaluation results

Boolean Logic Operations

- **AND Logic:** VR_WCP_KY_GS_Enabled AND date criteria both must be True
- **Date Comparison:** Greater than or equal to operation between dates
- **Result Processing:** Boolean results determine Kentucky functionality availability
- **System Branching:** IF-THEN logic controls which Kentucky features become available

Source Code Details:

Primary Location: IFM.VR.Common.Helpers.MultiState.General (KentuckyWCPEffectiveDate configuration flag storage and date comparison logic), ctl_WCP_Coverages.ascx.vb (label text assignment and conditional logic processing)
Secondary Location: Configuration flag evaluation methods (VR_WCP_KY_GS_EffectiveDate and VR_WCP_KY_GS_Enabled processing)
External Dependencies: System configuration storage for Kentucky WCP flags, Date conversion and comparison utilities (CDate, IsDate functions)

6.0 STATE-SPECIFIC REGULATORY COMPLIANCE FRAMEWORK

Section 6.1 - Indiana State Processing

Business Purpose

Indiana state processing manages two specific endorsements and one regulatory notice when Indiana is detected on the Workers' Compensation quote through SubQuotesContainsState evaluation.

Business Requirement: When SubQuotesContainsState function returns True for Indiana, system must display Indiana-specific endorsements and Form 36097 notice when applicable.

Field Specifications

Exclusion of Amish Workers Checkbox
- **Field Type:** Checkbox control (chkExclusionOfAmishWorkers)
- **Label Text:** "Exclusion of Amish Workers (WC 00 03 08)(IN)"
- **Default Visibility:** Hidden (style="display:none")
- **Conditional Visibility:** Visible when Indiana state detected on quote
- **Form Number:** WC 00 03 08 (Indiana-specific form)

Executive Officer Exclusion Checkbox
- **Field Type:** Checkbox control (chkExclusionOfExecutiveOfficer)
- **Label Text:** "Exclusion of Executive Officer (WC 00 03 08)(IN)" or "(IN/KY)" when both states present
- **Default Visibility:** Hidden (style="display:none")
- **Conditional Visibility:** Visible when Indiana OR Kentucky detected on quote
- **Form Number:** WC 00 03 08 (shared Indiana/Kentucky form)

User Experience & Validation

User Action Scenarios

Indiana State Detection Processing
- **System Action:** System executes SubQuotesContainsState method with "IN" parameter
- **Boolean Evaluation:** Function returns True or False for Indiana presence
- **Visibility Control:** `trExclusionOfAmishWorkers_row.Attributes.Add("style", "display:''")` when True
- **User Experience:** Exclusion of Amish Workers checkbox becomes visible when Indiana present

Form 36097 Notice Display Logic
- **System Action:** System checks if Indiana is present on quote AND Executive Officer checkbox is selected
- **Display Condition:** Both Indiana must be present AND Executive Officer exclusion must be selected
- **Visibility Control:** System displays Form 36097 notice when both conditions met
- **Notice Text: "The State of Indiana requires that you complete and submit form 36097 (Notice For Workers Compensation And Occupational Diseases Coverage) when excluding officers from workers compensation coverage."**

Indiana Endorsement Selection Processing
- **System Action:** System records endorsement selection for Indiana when checkbox selected
- **Data Storage:** System saves endorsement selection to Indiana state information
- **State Processing:** Selection applies specifically to Indiana coverage
- **Storage Location:** Indiana-specific endorsement settings

Line of Business Behavior

Indiana Endorsement Processing
- **State Detection Method:** System checks if Indiana is present on quote
- **State Information Access:** System retrieves Indiana-specific coverage information
- **Endorsement Settings:** System manages Amish Workers exclusion and Executive Officer exclusion settings
- **Visibility Management:** System dynamically shows/hides endorsements based on state presence

Indiana Executive Officer Priority Logic
- **Priority Rule:** When both Indiana and Kentucky present, Executive Officer exclusion applies to Indiana coverage
- **Fallback Logic:** When only Kentucky present, exclusion applies to Kentucky coverage
- **Selection Recording:** System saves Executive Officer exclusion selection for appropriate state
- **State Priority Processing:** Indiana takes precedence over Kentucky for Executive Officer exclusion

Source Code Details:

Primary Location: ctl_WCP_Coverages.ascx.vb (Indiana state detection and checkbox visibility logic, Indiana endorsement selection processing)
Secondary Location: ctl_WCP_Coverages.ascx (Indiana checkbox user interface controls, Form 36097 regulatory notice display)
External Dependencies: State detection system, Indiana coverage information management system

Section 6.2 - Illinois State Processing

Business Purpose

Illinois state processing manages one specific endorsement that becomes available when Illinois state presence is detected AND multistate capability criteria are satisfied through IsMultistateCapableEffectiveDate validation.

Business Requirement: When both IsMultistateCapableEffectiveDate returns True AND SubQuotesContainsState returns True for Illinois, system must display Illinois-specific exclusion endorsement.

Field Specifications

Exclusion of Sole Proprietors, Partners, Officers, LLC Members Checkbox

- **Field Type:** Checkbox control (chkExclusionOfSoleProprietorsEtc_IL)
- **Label Text:** "Exclusion of Sole Proprietors, Partners, Officers, LLC Members & others (WC 12 03 07)(IL)"
- **Default Visibility:** Hidden (style="display:none")
- **Conditional Visibility:** Visible when Illinois present AND multistate capable effective date met
- **Form Number:** WC 12 03 07 (Illinois-specific form, distinct from Indiana/Kentucky)

User Experience & Validation

User Action Scenarios

Illinois Multistate Availability Check

- **System Action:** System performs dual-criteria evaluation for Illinois endorsement availability
- **Multistate Check:** System verifies quote supports multistate functionality
- **State Check:** System verifies Illinois is present on quote
- **Combined Logic:** Both multistate capability AND Illinois presence must be confirmed
- **System Response:** Illinois exclusion endorsement becomes visible when both conditions met

Illinois Endorsement Selection Processing

- **System Action:** System records Illinois-specific endorsement when checkbox selected
- **Data Storage:** System saves Illinois exclusion selection to Illinois-specific settings
- **Setting Distinction:** Uses separate Illinois endorsement setting (distinct from other states)
- **State Processing:** Selection applies specifically to Illinois coverage

Illinois Visibility Control Processing

- **Visible Condition:** System makes Illinois endorsement checkbox visible to user
- **Hidden Condition:** System hides Illinois endorsement checkbox from user
- **Control Method:** System dynamically shows/hides checkbox based on evaluation results
- **User Experience:** Checkbox appears/disappears based on dual criteria evaluation

Line of Business Behavior

Illinois Dual-Criteria Processing

- **Effective Date Check:** System validates quote effective date supports multistate functionality
- **State Detection Check:** System validates Illinois is present on quote
- **Combined Requirements:** Both conditions must be satisfied for endorsement availability
- **Setting Management:** Illinois uses distinct endorsement settings from Indiana/Kentucky endorsements

Illinois Form Number Management

- **Form Identifier:** WC 12 03 07 (Illinois regulatory form)
- **Form Distinction:** Different from WC 00 03 08 used by Indiana/Kentucky endorsements
- **State Requirements:** Illinois-specific form number addresses Illinois regulatory requirements
- **Setting Names:** Illinois endorsement settings are separate from other states

Source Code Details:

Primary Location: ctl_WCP_Coverages.ascx.vb (Illinois dual-criteria evaluation and visibility control, Illinois endorsement selection processing)
Secondary Location: ctl_WCP_Coverages.ascx (Illinois checkbox user interface control), Multistate capability validation system
External Dependencies: Multistate capability validation system, Illinois state detection system

Section 6.3 - Kentucky State Processing

Business Purpose

Kentucky state processing manages one specific endorsement that becomes available based on complex date and state evaluation logic combining Kentucky effective date comparison with state presence detection.

Business Requirement: System must evaluate Kentucky effective date criteria using CDate comparison operations and state presence detection to determine Rejection of Coverage Endorsement availability.

Field Specifications

Rejection of Coverage Endorsement Checkbox

- **Field Type:** Checkbox control (chkRejectionOfCoverageEndorsement)
- **Label Text:** "Rejection of Coverage Endorsement (WC 16 03 01)(KY)"
- **Default Visibility:** Hidden (style="display:none")
- **Conditional Visibility:** Complex boolean logic evaluation for Kentucky availability
- **Form Number:** WC 16 03 01 (Kentucky-specific regulatory form)

User Experience & Validation

User Action Scenarios

Kentucky Complex Availability Evaluation

- **System Action:** System performs complex evaluation for Kentucky endorsement availability
- **Date Evaluation:** System compares quote effective date against Kentucky activation date
- **State Evaluation:** System checks if Kentucky is present on quote
- **Governing State Check:** System checks if Kentucky is the primary state controlling the policy
- **Combined Logic:** Either (date criteria AND Kentucky present) OR (Kentucky as primary state)

Kentucky Endorsement Selection Processing

- **System Action:** System records Kentucky-specific endorsement when checkbox selected
- **Data Storage:** System saves Kentucky rejection endorsement selection to Kentucky settings
- **State Processing:** Selection applies specifically to Kentucky coverage
- **Setting Name:** Kentucky Rejection of Coverage endorsement (Kentucky-specific setting)

- **Visible Condition:** System makes Kentucky endorsement checkbox visible to user
- **Hidden Condition:** System hides Kentucky endorsement checkbox from user
- **Evaluation Trigger:** Complex evaluation combining date/state criteria OR primary state status
- **User Experience:** Checkbox visibility changes based on multi-condition evaluation results

Line of Business Behavior

Kentucky Date Comparison Processing

- **Configuration Access:** System retrieves Kentucky activation date from system settings
- **Date Handling:** System converts dates to comparable format for evaluation
- **Comparison Operation:** System checks if quote effective date meets or exceeds Kentucky activation date
- **Evaluation Result:** Date comparison determines whether Kentucky functionality is available

Kentucky Dual-Mode Support Logic

- **Individual State Mode:** Available when Kentucky present as individual state (with date criteria)
- **Primary State Mode:** Available when Kentucky serves as primary policy controlling state
- **Alternative Availability:** Either condition can trigger endorsement availability
- **State Detection:** System checks Kentucky presence for individual state mode evaluation

Kentucky Label Management System

- **Label Updates:** Kentucky presence affects other endorsement labels
- **Label Text Changes:** "(IN/IL)" becomes "(IN/IL/KY)" when Kentucky available
- **Dynamic Updates:** Inclusion of Sole Proprietors and Executive Officer labels updated automatically
- **Update Logic:** Based on Kentucky activation date criteria and state presence

Source Code Details:

Primary Location: ctl_WCP_Coverages.ascx.vb (Kentucky complex availability evaluation, Kentucky endorsement selection processing)
Secondary Location: ctl_WCP_Coverages.ascx (Kentucky checkbox user interface control), Kentucky activation date configuration system

External Dependencies: Date handling and comparison system, Kentucky state detection system, Kentucky configuration management system

---

Cross-State Label Management

Dynamic Label Update System

Kentucky Impact on Labels
- **Inclusion of Sole Proprietors Label:** Changes from "(IN/IL)" to "(IN/IL/KY)" when Kentucky available
- **Executive Officer Label:** Changes from "(IN)" to "(IN/KY)" when Kentucky available
- **Update Trigger:** Kentucky effective date comparison and state presence evaluation
- **Label Controls:** lblInclusionOfSoleProp.Text and lblExclusionOfExecutiveOfficer.Text properties

Label Update Logic Processing
- **Condition Check:** System compares quote effective date against Kentucky activation date
- **Kentucky Available:** Labels updated to include "(IN/IL/KY)" and "(IN/KY)" text
- **Kentucky Not Available:** Labels display "(IN/IL)" and "(IN)" text
- **Dynamic Updates:** System automatically updates label text based on availability

State Detection Integration

Universal State Detection Method
- **Detection Method:** System uses consistent method to check state presence across all endorsements
- **State Identification:** Two-character state codes ("IN", "IL", "KY")
- **Result Format:** Yes/No determination indicating whether state is present on quote
- **Usage Pattern:** Same detection approach used for all three state-specific endorsement processing

Form Number Assignment System
- **Indiana/Kentucky Shared:** WC 00 03 08 form used by both Exclusion of Amish Workers and Executive Officer
- **Illinois Unique:** WC 12 03 07 form specific to Illinois Sole Proprietors exclusion
- **Kentucky Unique:** WC 16 03 01 form exclusive to Kentucky Rejection of Coverage
- **Property Integration:** Form numbers displayed in checkbox label text

Source Code Details:

Primary Location: ctl_WCP_Coverages.ascx.vb (Kentucky primary state label updates, standard state label logic)

Secondary Location: Universal state detection system, Label text management system
External Dependencies: State detection and Kentucky configuration system, Form number display system for regulatory compliance

---

7.0 JAVASCRIPT CLIENT-SIDE EVENTS

7.1 Coverage Checkbox Events

Standard Coverage Checkboxes

- **"Inclusion of Sole Proprietors, Partners, and LLC Members" checkbox:** Triggers client-side processing when checked/unchecked
- **"Blanket Waiver of Subrogation" checkbox:** Triggers client-side processing when checked/unchecked
- **"Waiver of Subrogation" checkbox:** Triggers client-side processing and controls "Number of Waivers" field visibility
- **"Exclusion of Amish Workers" checkbox:** Triggers client-side processing when checked/unchecked
- **"Exclusion of Sole Proprietors (IL)" checkbox:** Triggers client-side processing when checked/unchecked

Executive Officer Conditional Events

Condition 1: Multistate with Indiana Present

- **When:** Quote has multistate capability AND includes Indiana state
- **Event:** "Exclusion of Executive Officer" checkbox triggers client-side processing AND controls Indiana Form 36097 information visibility

Condition 2: Non-Multistate or Indiana Not Present

- **When:** Quote does not have multistate capability OR does not include Indiana state
- **Event:** "Exclusion of Executive Officer" checkbox triggers client-side processing only (no information message control)

7.2 Experience Modification Events

- **"Experience Modification" field:** Triggers real-time processing as user types, controlling "Experience Modification Effective Date" field enablement

7.3 Employer's Liability Events

- **"Employer's Liability" dropdown:** Triggers client-side processing when selection changes

JavaScript Function Names from Source:

- `Wcp.CoverageCheckboxChanged()` - Coverage checkbox processing
- `Wcp.EmployersLiabilityLimitsChanged()` - Employer's liability changes
- `Wcp.ExperienceModificationValueChanged()` - Experience modification real-time processing

Note: Client-side processing function implementations are not defined in the server-side source code files examined.

8.0 SAVE OPERATION LOGIC

8.1 Experience Modification Save Logic

Top-Level Processing

- **Main Quote:** Experience modification factor saved from "Experience Modification" field
- **Rating Date:** Experience modification effective date saved from "Experience Modification Effective Date" field (when date is selected)
- **Production Date:** Modification production date handling

Date Clearing Logic

- **When:** "Experience Modification" field contains "0" OR "1"
- **Result:** Experience modification dates are cleared (no effective date required)

State Quote Processing

- **All State Quotes:** Employer's liability selection applied from "Employer's Liability" dropdown
- **Anniversary Date:** Anniversary rating effective date set from "Experience Modification Effective Date" field

SOURCE CODE REFERENCES

Primary Source Files

UI Control Structure:

- `ctl_WCP_Coverages.ascx` - Policy level coverage controls, multi-state endorsement checkboxes, conditional field structures

- `ctl_WCP_Coverages.ascx.vb` - Multi-state endorsement logic, governing state coordination, state-specific subquote processing, Kentucky integration management

JavaScript Business Logic:

- `vrWCP.js` - Coverage checkbox management, experience modification validation, dynamic field enablement, cross-field coordination

Business Rule Helper Classes:

- `WCPClassCodeHelper.vb` - Farm indicator calculation, NCCI class code validation, automatic indicator assignment, cross-quote application
- `IFM.VR.Common.Helpers.MultiState.General` - Kentucky integration, multi-state coordination, effective date management
- `EffectiveDateHelper.vb` - Policy restart logic and quote age validation

Integration Components:

- `BasicDatePicker` integration - Experience Modification Effective Date conditional enablement
- Classification integration - Farm indicator coordination with classification entry and modification
- Configuration management - Kentucky dual-mode integration with always-available functionality