INSURANCE TECHNOLOGIES

Quote 2.18 August

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Platform

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iConnect 227668 Design Approach - Quote 2.18 August

This enhancement adds several new features to Annuity and Life quotes.

1 Quote Admin Tool

1.1 Admin: Add Group option to only show quotes with sales agreement and package with ACORD Type 103

Add a new group option that filters quotes based on if a sales agreement exists for a product with a package that has an ACORD Type of Application 103. When selected, only the quotes with a sales agreement and a package with an ACORD Type of Application 103 will be shown on the Quote page. This applies to carrier sponsored and InsTech Managed products.

Group name = Sales Agreement Products Only

Acceptance Criteria

- New option appears in Groups named Sales Agreement Products Only in the Quote section (shown alphabetically, so it appears last in this section).

1.2 Quote Admin: Add a new document type 'Product Disclosures' to the Life Term quote

Add a new document type 'Product Disclosures' to the Life Term quotes Product Repository, Production Documents option.

The document type list should remain alphabetized, so Product Disclosures will appear first in the dropdown list.

Acceptance Criteria

- Product Disclosures appears as a Document Type in the list.
- Product Disclosures appears in the dropdown list.

1.3 Quote Admin: Update Annuity Rate Quote Email Template

The Product Comparison Proposal will share a template with the Basic Proposal (Quote) for Annuity products. Changes made to the existing template for Annuity Rate Quote will be made to accommodate both the Basic Proposal and Product Comparison Proposal.

Email Category: Quote (same)

Email Template Type: Annuity Rate Quote (same)

Email Subject Line: Annuity Rate Quote Proposal for <AGENT_NAME> Changing to "Annuity Quote Proposal for <AGENT_NAME>"

Email Template: Dear <AGENT_NAME>, (same)

Current first paragraph:

You are receiving this notice in reference to the annuity rate quote comparison you recently requested. Please use the link below to review the rates outlining the products we discussed. This link expires in <EXPIRY_DAYS> days. Please take action prior to the expiration.

New first paragraph:

You are receiving this notice in reference to the annuity quote proposal you recently requested. Please use the link below to review the proposal outlining the products we discussed. This link expires in <EXPIRY_DAYS> days. Please take action prior to the expiration.

Current second paragraph:

This annuity rate quote was prepared based on information provided such as issue state, age and product type. These rates may be different from the final rates from the issuing company.

New second paragraph:

This annuity quote proposal was prepared based on information provided such as issue state, age and product type. These rates may be different from the final rates from the issuing company.

Thank you for your interest in these products. (same)

<USER_NAME> (same)

To review the annuity rate quote, click on the <URL_LINK>. If a new window does not automatically appear, you may have to copy the link and paste it into the address bar of a new browser window. (same)

Acceptance Criteria

- Annuity Rate Quote email template contains updates to support both proposal types.
- Email Subject line contains updated information.
- Email template body contains updated information.
- Changes are made to the annuity email template only; no changes are made to the life quote template.

2 Quote UI / Wizard

2.1 Quote UI: Add No Surrender Charge to Fixed Indexed Annuity Surrender Charge Years Filter

Add 'No Surender Change' to the Filter list on Fixed Indexed Annuity.

Acceptance Criteria

- Add new filter to Fixed Indexed Annuity products, No Surrender Change.
- Connect the new No Surrender Charge filter to Fixed Indexed products if the RiderType in 207 percentage = 0, or there is no RiderType 207 in the repository.

2.2   Quote UI: Add Features and Riders filter to annuity quote wizard

Add new filter to annuity products. Applies to annuity products only when the Search Type is set to Search on Features and Riders. The default is nothing selected in the list so all quotes are returned on the quote page.

Options in the list are:

Death Benefit - Enhanced / Rollup / Growth

Death Benefit - Return of Account

Death Benefit - Return of Premium

Death Benefit - Standard

Death Benefit - Stepped-Up

Income Benefit - Guaranteed Lifetime Income Rider (GLIR)

Income Benefit - Guaranteed Lifetime Withdrawal Benefit (GLWB)

Income Benefit - Guaranteed Minimum Withdrawal Benefit (GMWB)

Interest Rate Option - Return of Premium

Long Term Care Rider

Premium Bonus

Waiver - Surrender Charge

Waiver - Disability Rider

Waiver - Nursing Home Rider

Waiver - Terminal Illness Rider

Acceptance Criteria

- Filter list contains defined options.
- When no filters are selected, then the Get Quote button is still enabled. Riders are not required.

2.3   Quote UI: Add logic to retrieve products matching Features and Riders filter

Add logic to find products in the repository database based on the selections in the Features and Riders filter list.

ACORD and PPfA data location is:

OLife\PolicyProduct\AnnuityProduct\FeatureProduct\RiderTypeCode
OLife\PolicyProduct\AnnuityProduct\FeatureProduct\FeatureOptProduct\RiderSubTypeCode

Rider locations are as follows:
Death Benefit - Return of Account RIDERTYPE 206, OLI_RIDERSUBTYPE_ROVDB 6
Death Benefit - Return of Premium RIDERTYPE 206, OLI_RIDERSUBTYPE_ROPDB 5
Death Benefit - Standard RIDERTYPE 206, OLI_RIDERSUBTYPE_STDDB 28
Death Benefit - Stepped-Up RIDERTYPE 206, OLI_RIDERSUBTYPE_STEPUPDB 4
Income Benefit - Guaranteed Lifetime Income Rider (GLIR) RIDERTYPE 204
Income Benefit - Guaranteed Lifetime Withdrawal Benefit (GLWB) RIDERTYPE 215
Income Benefit - Guaranteed Minimum Withdrawal Benefit (GMWB) RIDERTYPE 336
Interest Rate Option - Return of Premium RIDERTYPE 217, OLI_RIDERSUBTYPE_ROPGUAR 39
Long Term Care Rider RIDERTYPE 213, OLI_RIDERSUBTYPE_LTCHEALTH 21
Premium Bonus RIDERTYPE 212
Waiver - Surrender Charge RIDERTYPE 202
Waiver - Disability Rider RIDERTYPE 202, OLI_RIDERSUBTYPE_DISCW 19
Waiver - Nursing Home Rider RIDERTYPE 202, OLI_RIDERSUBTYPE_NHSCW 16
Waiver - Terminal Illness Rider RIDERTYPE 202, OLI_RIDERSUBTYPE_TISCW 17

Acceptance Criteria

- Products shown on the quote page match the filter selections.
- When no riders are selected, all quotes are shown on the Quote page.
- When a rider is selected, such as the GLWB rider type 215, only quotes with that rider are shown on the Quote page.
- When multiple riders are selected, quotes that have 'any' of the selected riders are shown on the Quote page.

3 Quote Page

3.1 Quote Page: Add expanded row view to drill down to additional annuity index account funds

Currently, the Fixed Indexed Annuity quotes do not display the indexed account funds for the product. Add the ability to expand a single quote to display all the index funds. The default state will be collapsed. Add a plus sign image when collapsed to expand each row and a minus sign to collapse the expanded rows back to the default. Also, add an Expand All Quotes option to expand all quotes with the ability to collapse all as well.

		Carrier	Product / Index	A.M. Best	SC Years	Fixed Rate ∧	Premium Bonus	Index Rate Cap	Cap Type →	Available Riders	Actions		
☑ Select All ☐ Expand All													
☑	—	FL Access Carrier	Ascent Pro 10	A++						Riders			Documents
			1 Year No Cap Point-to-Point										
			1-Year Monthly Cap						Monthly				
			1-Year Point-to-Point										
			2-Year Point-to-Point BNPP										
			2-Year Point-to-Point MSTAR										
			Fixed			1.70%							
☑	+	FL Access Carrier	Symetra Edge 7 Fixed Indexed Annuity	A++	7	3.00%				Riders			Documents
☑	—	FL Access Carrier	Secure Index Growth	A++	8					Riders	Apply	Illustrate	Documents
			Fixed Account			4.12%	7.70%	7.88%	Monthly Sum				
			MSCI EAFE Annual PTP with Cap			4.12%	7.70%	7.88%	Monthly Sum				
			S&P 500® Index Annual PTP Participation Rate			4.12%	7.70%	7.88%	Annual PTP				
☑	+	FL Access Carrier	Financial Security Plus	A++		4.80%		3.50%		Riders			Documents
☑	+	FL Access Carrier	Financial Guard	A++		4.80%		1.20%		Riders			Documents
☑	+	FL Access Carrier	Financial Protection	A++	7	5.50%	7.70%	7.50%		Riders	Apply	Illustrate	Documents
☑	+	FL Access Carrier	ForeIncome II Advisory	A++	7	5.50%	7.70%	8.00%		Riders			Documents
☑	+	FL Access Carrier	EDGE 7 General	A++	7	8.00%	6.50%	8.50%		Riders			

Change the Product column header to Product / Index Name.

Data in the collapsed 'product row' is unchanged from 2.17. The 'product row' default rates displayed in the scrollable section will be the maximum value from all the expanded index fund rows. For example, assume there are 5 index funds for a product and the Index Rate Cap applies to 3 funds, 2 are blank. If the highest Index Rate Cap is from fund 2 is 7%, then that is what will be shown in the product row. The values shown in the product row do not need to map to the same fund. For example, the Fixed Rate only applies to fund 5, therefore it will appear in the product row. The applicable columns are: Fixed Rate, Premium Bonus, Index Rate Cap.

Data in the expanded rows displayed in the scrollable section for the product row and the index funds are as follows:

Product Row only: A.M. Best, SC Years, Max Issue Age, Minimum Premium, Features, Riders, Actions.

Index Fund Rows: Fixed Rate, Premium Bonus, Index Rate Cap, Cap Type, Free Withdrawal Yr 1 | Yrs 2+ (note that data values may be blank).

Acceptance Criteria

- Single row expands on Fixed Indexed annuity products only if it contains one or more index funds.
- Single row collapses on Fixed Indexed annuity products when expanded.
- Expand All option is available on Fixed Indexed annuity products to expand all quotes. When unchecked it will collapse all quotes.
- The Product column header is renamed Product / Index Name on Fixed Indexed annuity products.
- The product row contains the maximum value for Fixed Rate, Premium Bonus, Index Rate Cap from all related indexed funds.
- The index fund rows contain the actual values from the rate file, which may be blank. These are Fixed Rate, Premium Bonus, Index Rate Cap, Cap Type, Free Withdrawal Yr 1 | Yrs 2+.

3.2   Quote Page: Add column sort for expanded row functionality

Add column sort functionality to support row expansion on the Fixed Indexed annuity product indexed account funds.

Requirements:

1. A user can sort with any collapsed or expanded row or rows.

2. The collapsed product row will display the highest values for all columns, such as Index rate Cap.

3. The sort will pre-sort all indexed fund rows prior to expansion so the sort for the selected column is always in the correct order.

4. The sort will show the highest value, such as Index Rate Cap, in the top sorted Index Fund position. The second highest shown will be for the next product and may not be the second-highest overall (see next item).

5. The Product and Index Funds will always be grouped together with the product.

Acceptance Criteria

- Column sorting works on the sortable columns in collapsed and expanded rows, for all combinations of collapsed/expansion.
- Expanded rows will be pre-sorted to contain the highest column sort value for the product/index fund group.

3.3   Quote Page Refactoring

The quote page design needs to be updated to handle continued expansions and upcoming projects. We are going to redesign the page to allow for new functionality.

The current and upcoming projects to date are:

1. Add expanded rows for Fixed Indexed Annuity products to display all the indexed funds.

2. Display each product type in its own tab to support searching of product features rather than product types.

3. Add different views to the quote page, Rates and Features.

4. Allow customized column selection and ordering.

5. Additional product types with different data layout.

6. Add Product dialog that opens from a link on the product name.

Acceptance Criteria

- Verify quote page for term life products.
- Verify quote page for fixed/MYGA annuity products.
- Verify quote page for fixed indexed annuity products.
- Verify column scrollable section.
- Verify hover over items.
- Verify action buttons launch to next activity.
- Verify data is correct.
- Verify column sorting, including fixed indexed annuity products with expanded funds.
- Verify row expansion on fixed indexed annuity products.

3.4   Quote Page: Filter quotes shown based on group option Sales Agreement Products Only

Quotes shown on the quote page need to be filtered based on the Group Option, Sales Agreement Products Only, which filters quotes based on if a sales agreement exists for a product with a package that has an ACORD Type of Application 103 and the logged-in user has access to the product. When selected, only the quotes with a sales agreement and a package with an ACORD Type of Application 103 and product access will be shown on the Quote page. This applies to carrier sponsored and InsTech Managed products.

Acceptance Criteria

- Verify if Sales Agreement Products Only is selected for a Group, only products with a sales agreement for a product with a package that has an ACORD Type of Application 103 and product access are shown on the Quote Page. Also, verify InsTech Managed products also appear.
    - Verify if Sales Agreement Products Only is selected for a Group, products with a sales agreement for products and packages without an ACORD Type of Application 103 and have product access are not shown on the Quote Page.
    - Verify if Sales Agreement Products Only is selected for a Group, products with a sales agreement for products and a package with an ACORD Type of Application 103 but do not have product access are not shown on the Quote Page.
    - Verify if Sales Agreement Products Only is not selected for a Group, all Quotes appear on the Quote page without regard to products with a sales agreement with a product and a package that has an ACORD Type of Application 103 and product access.

3.5   Quote Proposal: Attach quote proposal to e-Application and Illustration

When a user selects Apply or Illustrate from the Actions section on the Quote page for a quote, attach the basic proposal (term life) or the basic proposal and comparison proposal (annuity).

The proposal should be only the corresponding quote and should not include all the selected quotes. This is the product plus the term period on Term Life. On annuity, it corresponds to the selected annuity quote.

When Documents is selected in Other Actions from the e-Application or Illustration, the Quote Proposal(s) should be attached.

The standard logic applies, the quote proposal can be viewed and removed.

Note that when Apply or Illustrate is selected from a quote, it generates a new quote each time. So the proposal is only attached the initial time when Apply / Illustrate is selected. There is no link and an update process in a quote like there is in an illustration to an application.
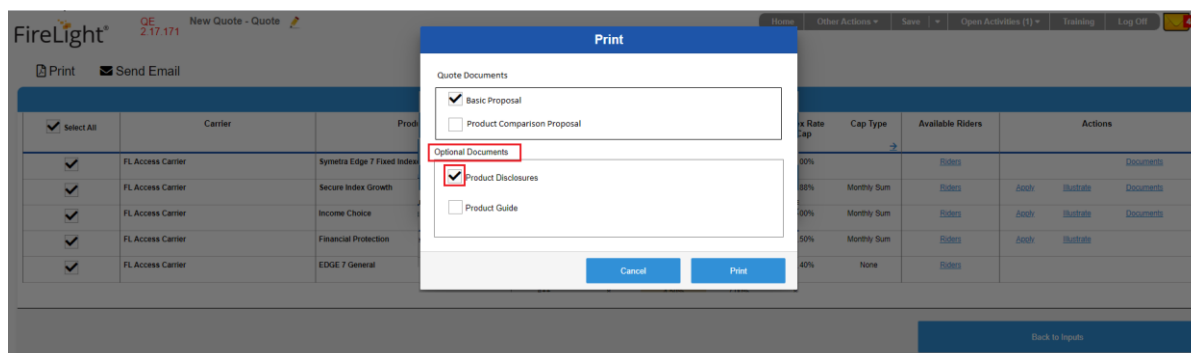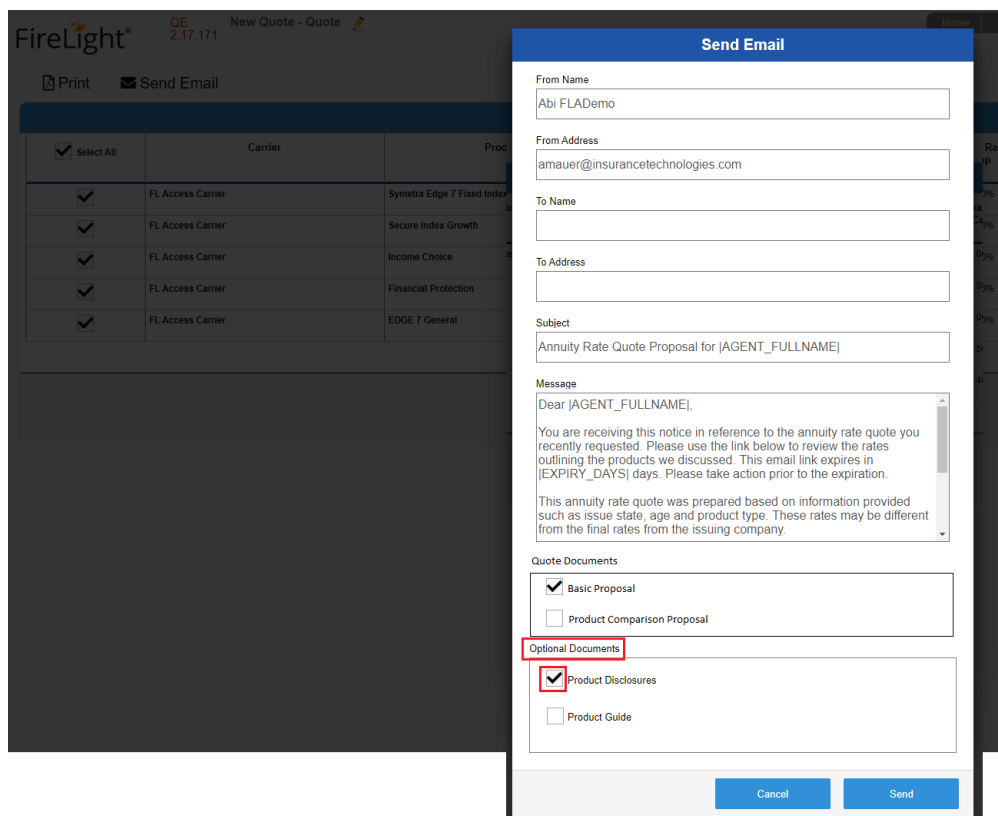
Acceptance Criteria

- Verify the basic quote proposal is attached to the term life application when Apply is selected through Other Actions/Documents.
- Verify the basic and comparison quote proposals are attached to the annuity application when Apply is selected through Other Actions/Documents.
- Verify the basic quote proposal is attached to the term life illustration when Illustrate is selected through Other Actions/Documents.
- Verify the basic and comparison quote proposals are attached to the annuity illustration when Illustrate is selected through Other Actions/Documents.
- The proposal contains only the quote that matches the illustration or application.
- The proposal PDF document can be viewed in the next activity.
- The proposal PDF document can be removed from the next activity.
- Verify that a new document type of Linked Quote exists
- Only one Linked Quote can be added to an activity

3.6 Quote Page Documents: Set Product Disclosures document type to true in Print and Email dialog

Set Product Disclosures selection under Optional Documents to true (checked) in both the print and email dialogs. Product Disclosures option is enabled and can be deselected and selected by the user. This applies to both Annuity and Term Life quotes.

Note that the first dialog that is opened will have Product Disclosures set to true. Once a user changes that selection, subsequent dialogs opened will default to the prior selection. For example, a user opens the Print dialog and unchecks Product Disclosures and checks the Product Guide. Next, the email dialog is opened. In this example, Product Disclosures will be unchecked and the Product Guide will be checked. The changes made to the default selection will reset when a new quote is requested.
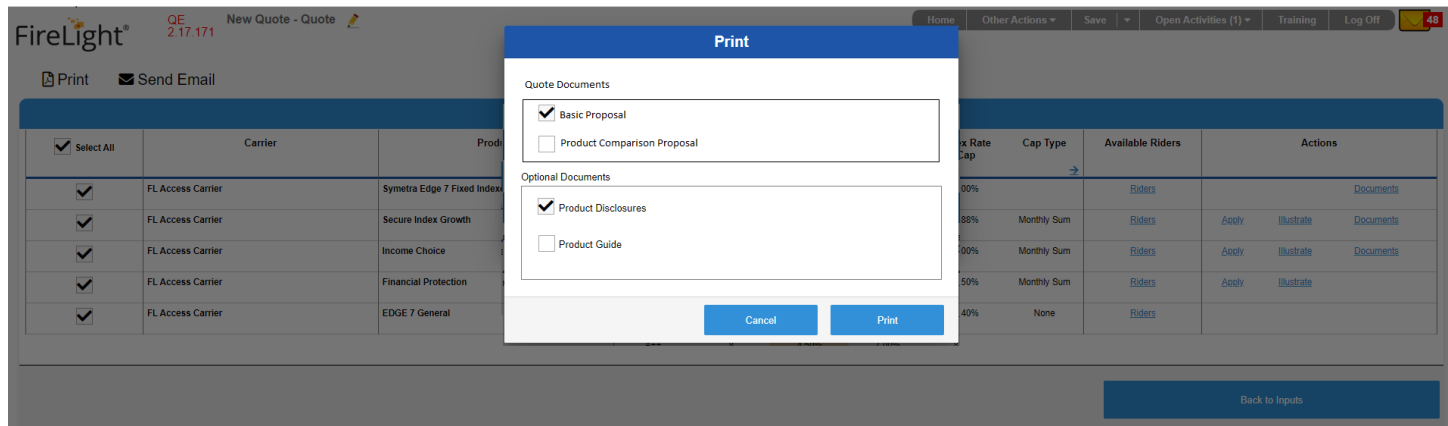
Acceptance Criteria

- Product Disclosures defaults as selected in the Print dialog when it is first opened.
- Product Disclosures can be manually deselected in the Print dialog.
- Product Disclosures defaults as selected on the Email menu when the dialog is first opened.
- Product Disclosures can be manually deselected on the Email dialog.
- Changes made to the Print dialog apply to both annuity and term life quotes.
- Once a user changes that selection, subsequent dialogs opened will default to the prior selection until a new quote is requested.

3.7   Quote Page: Add Selection for Product Comparison Quote Output to Print dialog

Agents will have the ability to request a product comparison proposal PDF document to be printed from the quote output page for annuity products. An option will be added to the print selection page with a document header of Quote Documents for the user to select the Basic Proposal and/or Product Comparison Proposal. The user has the ability to select the Basic Proposal and Product Comparison Proposal in conjunction to produce both documents to print. Basic Proposal will be the default selection. Optional documents can also be included with both proposal types.

Basic Proposal selection will print the rate quote set up currently, and Product Comparison Proposal will print the new comparison document.

If the user does not make a proposal selection, the "Print" button will not be enabled.

Acceptance Criteria

- Print selection from Quote results page includes a selection for Basic Proposal and Comparison Proposal.
- Default selection is Basic Proposal.
- Basic Proposal and Comparison Proposal can be selected in tandem for print selection.
- Optional documents can be selected when Basic Proposal is selected.
- Optional documents can be selected when Comparison Quote is selected to be printed.
- Basic Proposal and Comparison Proposal can be selected for print, along with optional documents. All documents are presented for user to print.
- Documents presented to user for print match up to selection made in print window.
- When no document selection is made, the "Print" button is disabled.
- Changes made to the print selection window only apply to annuity quote products; no changes were made to the life print selection window.
- If a proposal is not selected, the "Print" button is not enabled.

3.8 Quote Page: Add Documents to Other Actions menu to the illustration activity

Add Documents dialog to Illustration activity. It should function as it does in other activities, such as Presale.
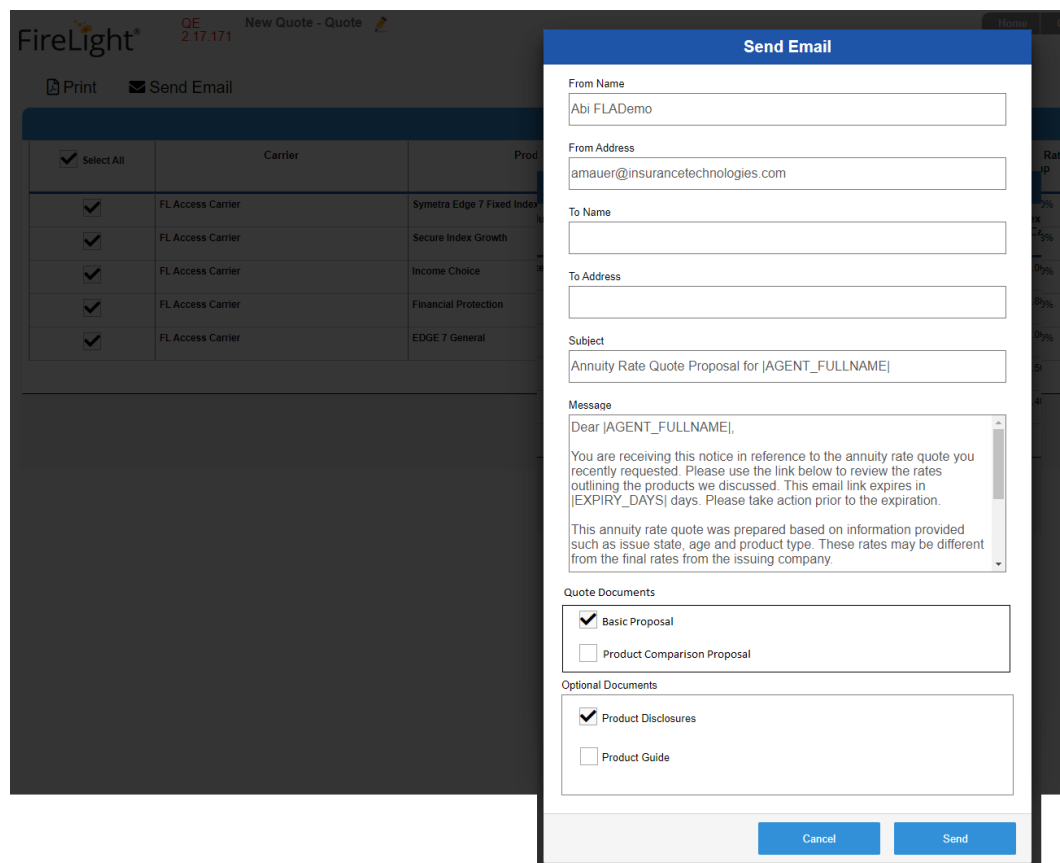
Acceptance Criteria

- Documents menu option appears in all illustration activities.
- Standard functionality applies, View and Remove documents.

3.9   Quote Page: Add Selection for Product Comparison Quote Output to Email dialog

Agents will have the ability to request a Product Comparison Proposal PDF document from the quote output page via email. An option will be added to the email selection with a document header of Quote Documents for the user to select the Basic Proposal and/or Product Comparison Proposal. The user has the ability to select the Basic Proposal and Product Comparison Proposal in conjunction to produce both documents for email. Basic Proposal will be the default selection. Optional documents can also be included with both proposal types.

Basic Proposal selection will email the rate quote set up currently, and Product Comparison Proposal will email the new comparison document.

If the user does not make a proposal selection, the Send button will not be enabled.

Acceptance Criteria

- Email selection from Quote results page includes a heading of Quote Documents for Basic Proposal and Product Comparison Proposal.
- Basic Proposal and Product Comparison Proposal can be selected in conjunction for email selection.
- Basic Proposal is the default selection.
- Optional documents can be selected when Basic Proposal is selected.
- Optional documents can be selected when Product Comparison Quote is selected to be emailed.
- Basic Proposal and Product Comparison Proposal can be selected for email, along with optional documents.
- Emailed documents accessed through the email link match with documents selected.
- Changes made to the email selection window only apply to annuity quote products; no changes were made to the life email selection window.
- If no proposal is selected, the "Send" button will not be enabled.

3.10 Quote Page: Annuity Product Comparison Proposal Generation for Print and Email Selections

The Annuity Product Comparison Proposal is a new document type available for the quote output selection. We need to create the logic for the comparison proposal to generate when selected in the print and email dialogues.

Acceptance Criteria

- Product Comparison Proposal generates when selected on the Print dialog.
- Product Comparison Proposal generates when selected on the Email dialog.
- Product Comparison Proposal does not generate if not selected on the Print dialog.
- Product Comparison Proposal does not generate if not selected on the Email dialog.

3.11 Quote Proposal: Update proposal to be in the sort order on the Quote page

Update proposal to be in the sort order on the Quote page.

Create a known data item for retaining the sort.

Acceptance Criteria

- Proposal sort order matches quote page sort order.

3.12 Quote Page: Add a Print link

Add a new link/button on the Quote page to launch Print Forms. This will be for InsTech Managed products located in the new InsTech Managed database partition. These products must have a package with an ACORD Type of Application 103 and a Sales Agreement for the product and package.

Default link/button name = Print

Actions		
Apply	Illustrate	Documents
		Documents
Print		Documents
		Documents
Print		
Apply	Illustrate	Documents

Acceptance Criteria

- Print link/button appears on an InsTech Managed product with a product and a package with an ACORD Type of Application 103 and a Sales Agreement for the product and package.
- Print link/button does not appear on carrier sponsored products with a product and a package with an ACORD Type of Application 103 and a Sales Agreement for the product and package.
- Print link/button does not appear on InsTech Managed products with a product and packages that are not ACORD Type Application and a Sales Agreement for the product and package.
- When Print is selected it opens the application for the selected quote and displays a Print button.

3.13 Quote Page: Single Generation of Optional Documents

Optional documents selected will only be generated once per product for the Annuity proposal documents.

Example: Basic Proposal and Product Comparison Proposal are both selected, as well as Product Disclosures; the Product Disclosure(s) will only generate one copy per product in the document set provided either via print or email. FireLight will not provide a copy of the Product Disclosures for the product in the Basic Proposal and a duplicate of the Product Disclosures for the same products in the Product Comparison Proposal.

Acceptance Criteria

- Applies only to annuity quotes.
- One set of Product Disclosures generates when Basic Proposal and Product Comparison Proposal are selected, and the default selection remains on the Print menu. No duplicate Product Disclosures are presented.
- One set of Product Guides generates when Basic Proposal and Product Comparison Proposal are selected, and the default selection remains on the Print menu. No duplicate Product Guides are presented.
- One set of Product Disclosures generates when Basic Proposal and Product Comparison Proposal are selected, and the default selection remains on the Email menu. No duplicate Product Disclosures are presented.
- One set of Product Guides generates when Basic Proposal and Product Comparison Proposal are selected, and the default selection remains on the Email menu. No duplicate Product Guides are presented.
- One set of Policy Specimen generates when Basic Proposal and Product Comparison Proposal are selected, and the default selection remains on the Email menu. No duplicate Policy Specimen is presented.
- One set of Policy Specimen generates when Basic Proposal and Product Comparison Proposal are selected, and the default selection remains on the Email menu. No duplicate Policy Specimen is presented.

3.14 Quote Page: Minor clean up

Remove the Select All and Expand All checkboxes/labels. Replace with Checkbox (default is unselected) and Plus Sign on Fixed Indexed Annuity only.

Current:

Replace with:

Acceptance Criteria

- Verify the Select All has been replaced with a checkbox that is unchecked by default.
- Verify the Expand All has been replaced with a + symbol and all rows are collapsed.
- Verify the select all checkbox works as expected.
- Verify the expand add + works as expected.