



# FireLight Helpful Implementation Options

firelight

## **FIRELIGHT HELPFUL IMPLEMENTATION OPTIONS**

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# FireLight Helpful Implementation Options

The following topics include some helpful FireLight® implementation options for carriers and distributors.

## 1 Introduction Page

- 1.1 Introduction page – carriers or distributors may create an introduction page. This page can include details on the process the agents will be completing, details on the product, or both.
- 1.2 Include Links to Product Guides, Training, etc.
- 1.3 Include contact phone number for questions.

**1 DATA ENTRY** 97% **2 SIGNATURES** **3 REVIEW** **4 FINALIZE** **CONTINUE**

**Instructions** **iSured Lifetime Income Applications**

**Instructions**

Using FireLight, you will be guided to complete your firm's compliant workflow. FireLight provides a step by step process from Pre-Sale, Sale, and Post Sale that captures all of the required information, runs rules to ensure completion, collects eSignatures, records everything in an audit, and when it is completed, it will be submitted to the carrier electronically. All you need to do is collect the information and follow the prompts.

**Pre-Sale Functions** **Quoting & Illustration** **e-Application** **e-Delivery** **Post-Sale Services**

**Additional Detail**

**Presale Solutions** **Quote Solutions**

**Do you need assistance?**

Contact your call center for assistance: 888-454-sale

**Next**

## 2 Include Helpful Links to Guide Agents

- 2.1 Links to Home page
- 2.2 Links to an Additional Detail page
- 2.3 Links to the Product page on the carrier website
- 2.4 Links to download the Product Brochure
- 2.5 Links to Training Videos in FireLight

The screenshot displays a web application interface for "iSured Lifetime Income Applications". At the top, a progress bar shows four steps: 1. DATA ENTRY (19%), 2. SIGNATURES, 3. REVIEW, and 4. FINALIZE. A "CONTINUE" button is located to the right of the progress bar. Below the progress bar, the page title "iSured Product Intro" is visible on the left, and "iSured Lifetime Income Applications" is centered. The main content area is titled "Product Features" and includes a link to "Print Product Feature Brochure" with a document icon. Below this, a section titled "Do you need assistance?" provides contact information: "Contact your call center for assistance: 888-454-sale". A "Video Tutorials" section follows, listing four topics: "How to Create an eApplication", "How to pull data from your CRM.", "How to Print and Upload documents.", and "How to store my agent details for next time.". At the bottom right, there are "Previous" and "Next" navigation buttons.

1 DATA ENTRY100%

2 SIGNATURES

3 REVIEW

4 FINALIZE

CONTINUE

Client

iSured Lifetime Income Applications

iSured

Enter the below information for the Owner. ?

Owner Type ?

Annuitant ?

☒ Individual Owner

☐ Joint Owner

☒ Owner and Annuitant are the same person.

☐ Trust Owned

☐ Corporate Owned

☐ The Annuitant is not the same person as the owner.

Owner Information

Lookup Owner in CRM

How to pull data from your CRM.

First Name ?

Last Name

Karen

Bohen

Address

City

State ?

10759 115TH ST

Pacific Palisades

Phone Number

Date of Birth

(208) 555-1212

2/27/1961 1:00:00 AM

Previous

Next

### 3 Dynamic Upload Buttons

Create dynamic (rule driven) upload buttons that support an easy upload of the outside documents. Use templates to make these outside documents required.

The screenshot displays a multi-step application process for iSured Lifetime Income Applications. The progress bar at the top shows four steps: 1. DATA ENTRY (97% complete), 2. SIGNATURES, 3. REVIEW, and 4. FINALIZE. A 'CONTINUE' button is located at the end of the progress bar. Below the progress bar, the form title is 'iSured Lifetime Income Applications'. The main heading reads: 'Please answer the below questions regarding the use of outside data to determine the product recommendation.' There are three checkboxes with corresponding text:   
- ☒ An outside tool was used to determine the Product recommendation.   
- ☐ Recommendation was based on carrier Product Guide.   
- ☐ The product recommendation was not solicited.   
A blue button labeled 'Upload Outside Recommendation Guide' is positioned to the right of the first checkbox. At the bottom of the form, there are two blue buttons: 'Previous' and 'Next'.

### 4 Integrations

The following integrations can occur inside any activity during the edit phase.

- 4.1 CRM Integrations (e.g., Salesforce and Redtail)
- 4.2 Doctor Lookup
- 4.3 Address Validation
- 4.4 ACH Account Number Validations (GIACT)
- 4.5 Cooperative Technologies integration for Ceding Carrier E-Signature requirements
- 4.6 Custom Integrations that use the Provider:

With the integration team, build a custom call out to your system to validate information, pull back information into the activity, change status, or update a status. These custom integrations can occur at any phase of the activity.

- 4.6.1 Inside an Activity – Pull back data from an outside source to update the activity or provide validations.
- o Licensing and Contracting – Pull back the agent’s licensing, contracting, and appointment data to display on the screen.
  - o Funds Availability – With the integration team, build a custom call out to your system to validate the funds are in the client’s account before proceeding.
- 4.6.2 Post Submission
- o Carrier Status post submission
  - o Underwriting Status post submission
- 4.6.3 Poll for the update – FireLight can create logic inside the custom integration call to poll for the outside system’s update. A frequency for how often to poll for the update can be defined along with logic to abort the check.

## 5 Workflow

- 5.1 L&A and Training check – Work with Carriers to support an L&A and Training call inside of FireLight to ensure the agent is licensed, appointed, and trained for the product they are selling.
- 5.2 Create an entire workflow with the FireLight activities.



- Add workflow steps using the configurable presale.
- Add next steps to move data into an illustration or quote.
- Move all data into an application.



## 6 Instruction Page

Do you need to provide additional instructions to agents? You can do that with a dynamic instruction page. You can make an entire page or just a section to provide instructions.

- 6.1 Replacement Instruction Page - Include a Print button and an Upload button to print forms that must be wet signed and uploaded.
- 6.2 After Submit, "What to Expect Next".
- 6.3 Trigger an instruction page when the app reaches a certain percentage (e.g., 96%) complete to see if the user is going to agree to e-signature to trigger document template forms. This will allow you to trigger instruction pages with Print and Upload if the user is going to wet sign.

## 7 Scoring and Presale

Following is a summary of what was demoed and discussed during the 2/6/2020 Spotlight.

- 7.1 Use data collected in FireLight and rules to create scoring based on the answers and/or combination of the answers.
- 7.2 You can hide the scores from the agent and control the workflow based on the answers and scores. It was also suggested that you can lock down the answers if you are concerned about agents manipulating the answers to receive a pass. Another option is to hide the score and use the score to move the order into a heightened review queue. Agents do not see the review queues.
- 7.3 You have many options where you can use the scores.
  - Use the score inside a presale (please note this is a licensed product) to perform pre-suitability.
  - Use the score inside an application to stop the order
  - Use the score to automate the review queue or place the order in heightened review queue
  - Carriers and distributors can both use this concept of scoring based on answers.

- 7.4 A best practice was identified for the carrier to include their suitability questions in their rules and can collect additional information if the answers merit additional details.
- 7.5 Presale options:
- 7.5.1 If you are using the scoring in a presale, you can use that to stop the agent before they go through the effort of an application.
  - 7.5.2 Or, with a presale you can drive the product type or product selection based on the answers/score.
  - 7.5.3 A presale can be used for Product selection. You can use the presale to filter products inside the presale and then move the agent from the presale to the application with the product already selected. That can be done with rules and setting the Next Activity data items: The next steps are driven by first the activity type of the current activity and its activity type's Admin configuration, then the user permissions in the role code based user group, then finally by the data items in the current activity.
    - o When the Known DataItems FLI\_NEXT\_ACTIVITY\_JURISDICTION, FLI\_NEXT\_ACTIVITY\_PRODUCT\_CUSIP and FLI\_NEXT\_ACTIVITY\_ACORDTYPE are set and valid, then it is possible for no options to be presented, but have the user redirected immediately to the new application.
    - o If only FLI\_NEXT\_ACTIVITY\_JURISDICTION and FLI\_NEXT\_ACTIVITY\_PRODUCT\_CUSIP are filled and valid and there are multiple Activity Types for that product, then the user will be asked to select which Activity type to proceed to on that product.
    - o If only FLI\_NEXT\_ACTIVITY\_ACORDTYPE is filled and valid then the user will be redirected to the new activity page and asked to select a product.
    - o If none of those data items are filled or valid then the user will be presented an intersection of the Activity Types the User has access to and the next Activity Types selected for the current activity type.

More on this can be found in the online help. Search for Configurable Activity or refer to the help guide:

<https://firelight.insurancetechnologies.com/EGAdmin/Help/Online%20Output/PDFGuides/FireLight%20Configurable%20Presale%20Guide%20v1.pdf>

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