INSURANCE TECHNOLOGIES

IXN Life Quote Integration with FireLight 2.20

FIRELIGHT BASE

FireLight®

Platform

IXN LIFE QUOTE INTEGRATION WITH FIRELIGHT 2.20

Document Version: 1.0
Published: March 9, 2021

Insurance Technologies, LLC

Copyright © 2021 Insurance Technologies, LLC, all rights reserved.

Insurance Technologies, ForeSight® and FireLight® are registered or unregistered trademarks of Insurance Technologies, LLC (IT) in the USA and/or other countries.

ACORD, ACORD ObjX, ACORD OLifE, AL3, ACORD Advantage, ACORD XML, and "Association for Cooperative Operations Research and Development" are registered or unregistered trademarks of ACORD Corporation in the USA and/or other countries.

Microsoft, Microsoft SQL Server, Microsoft Internet Information Server, Windows, and other Microsoft names and logos are either registered or unregistered trademarks of Microsoft Corporation in the U.S.A. and/or other countries.

All other trademarks are the property of their respective owners.

The information contained in this document is current as of the date of the publication. Because Insurance Technologies, LLC must respond to changing market conditions and technology advances, Insurance Technologies, LLC cannot guarantee the accuracy of any information presented after the date of publication.

INSURANCE TECHNOLOGIES, LLC MAKES NO WARRANTIES, EXPRESSED OR IMPLIED, IN THIS DOCUMENT AND HEREBY DISCLAIMS ANY AND ALL SUCH WARRANTIES.

The material contained in this document is considered confidential and the intellectual property of Insurance Technologies, LLC. The recipient is given access to this material on the condition that the recipient (1) will keep the information confidential at all times, and (2) will not copy or modify or share the materials, except as expressly authorized by Insurance Technologies, LLC. The recipient should limit its disclosure of the information and materials only to its employees who have a clear business purpose and need to receive such information and materials and who are bound by confidentiality obligations to the recipient that are at least as protective of such information and materials as those contained herein.

Insurance Technologies, LLC
Two South Cascade Avenue
Colorado Springs, CO 80903
USA
Phone: 719.442.6400
FAX: 719.442.0600
Internet E-Mail: info@insurancetechnologies.com
Website: http://www.insurancetechnologies.com

Table of Contents

Design Approach - IXN Life Quote Integration with FireLight 2.20 4
1 Embed IXN Life Quote Solution into FireLight 4
1.1 IXN: Add Quote Buttons for Life and Annuity 4
1.2 IXN: Update Quote Button Font Awesome Icon on Dashboard/Home page 5
1.3 IXN: Review Visual Appearance of Embedded Integration 6
1.4 IXN: Quote Section Page Header 7
1.5 IXN: Remove Quote Type Dropdown 7
1.6 IXN: Hide "Alerts" for Life Quote 8
1.7 IXN: Hide Link for Life Quote Details in Product Repository 9
1.8 IXN: Embed IXN Life Quote 10
1.9 IXN: Third Party Config-Support IXN Quoter ALQ ID 10
1.10 IXN: Product Availability Definition 11
1.11 IXN: Quote Product Availability 11
1.12 IXN: Data support for product toggle 12
1.13 IXN: Ability for data to transfer on product toggle - Life to Annuity 13
1.14 IXN: Ability for data to transfer on product toggle - Annuity to Life 13
1.15 IXN: Default Quote Values for IXN 14
1.16 IXN: Provide IXN with data in "Check Apply Availability" Method for Action Buttons 15
1.17 IXN: Action Button for eApplication 16
1.18 IXN: URL link PDF and Dataitems 17
1.19 IXN: Audit Record 17
1.20 IXN - Error Handling 17
1.21 IXN: Hide Default Product Type for Life in Quote Preferences 18
1.22 IXN: Create new ACORD Type 19
1.23 IXN: Localization 20

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

Design Approach - IXN Life Quote Integration with FireLight 2.20

IXN, Insurance Experts Network, is a SaaS platform offering access to quotes, forms and insurance data to advisors, agents and carriers for life insurance products. Insurance Technologies will work with IXN to embed IXN's quote tool within the FireLight platform, further enhancing the experience for advisors and agents.

Impacts: e-Application-FireLight e-Application is available through IXN's platform, data mapping is used when available for FireLight to IXN and IXN to FireLight

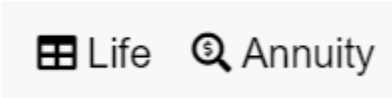
1 Embed IXN Life Quote Solution into FireLight

The data for life quotes will be provided by IXN's tool directly within FireLight, while the FireLight Annuity quote tool remains accessible with no changes.

1.1 IXN: Add Quote Buttons for Life and Annuity

New buttons will be added at the top of the Quote page to allow the user to easily toggle between Life and Annuity Quotes. The buttons will be placed in this position, outside the Quote Wizard. This navigation method will replace the current Dropdown menu within the Wizard for Quote Type. Enhancing the quote page with the button method will provide a mechanism to transfer the data from IXN quoter. When the Life button is selected, the page loads the IXN quoter. When the Annuity button is selected, the page loads the FireLight Annuity quote tool. The change to the navigation method will allow the quote conversion to be seamless for the user, as the flexibility remains to toggle between quotes for Life and Annuity products.

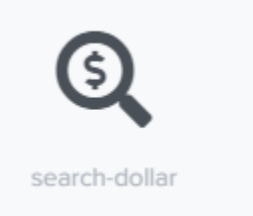
New buttons desired:



Life will use Font Awesome: table

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

Annuity will use Font Awesome: search-dollar



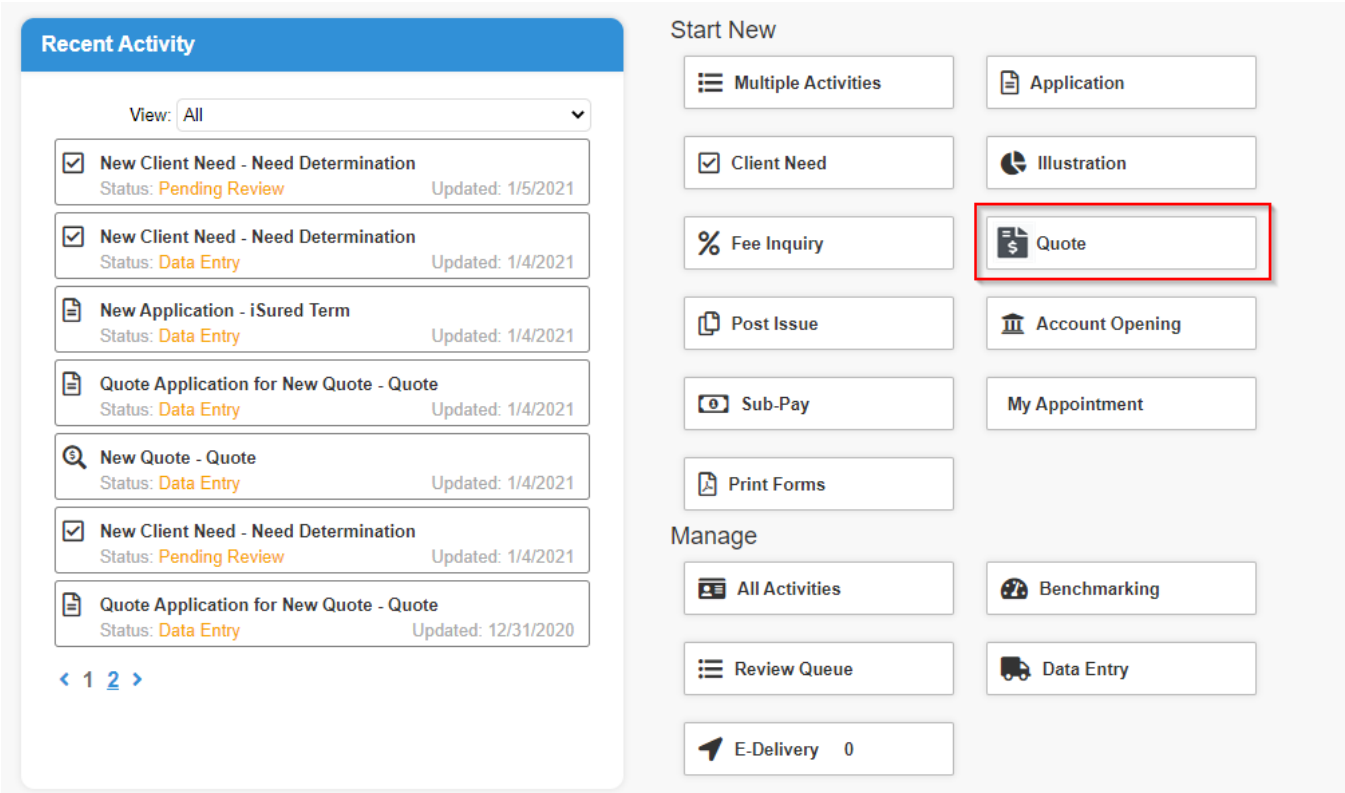
Acceptance Criteria

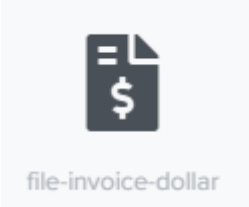
- Quote is accessed through existing button on dashboard.
- Quote screen is displayed with new buttons for "Life" and "Annuity" at the top of the page, next to "Alerts".
- Buttons are easily navigable.
- Buttons are updated with desired Font Awesome icons.

1.2 IXN: Update Quote Button Font Awesome Icon on Dashboard/Home page

The Quote Activity button icon will be updated on the dashboard/home page to use Font Awesome: file-invoice-dollar. This will allow the activities to be differentiated by icon for Life vs. Annuity in the Recent Activity section in a future release.

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.





Acceptance Criteria

- Quote button on dashboard is updated with new Font Awesome icon file-invoice-dollar in all environments.

1.3 IXN: Review Visual Appearance of Embedded Integration

The UI integration for IXN Life Quote will be reviewed, and adjusted as necessary, to accommodate proper page size, header scrolling, etc. within the FireLight Quote page.

Acceptance Criteria

- IXN Life Quote tool fits properly on the page.
- Scrolling within the IXN Life Quote tool is appropriate and accessible.

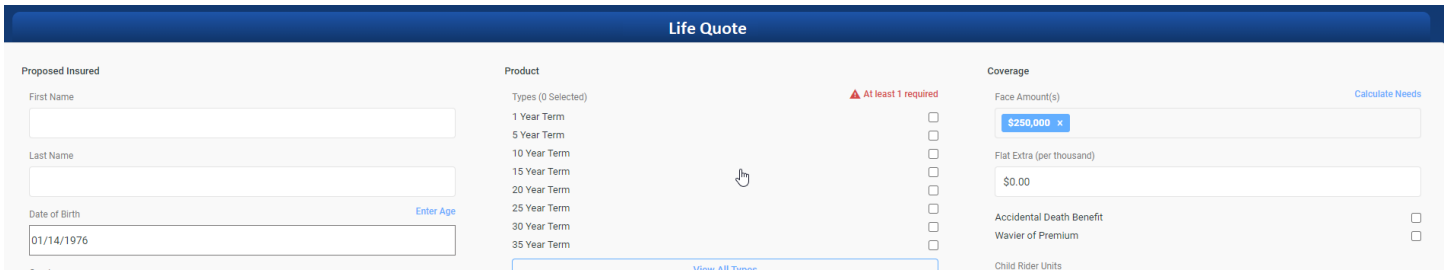
CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

1.4 IXN: Quote Section Page Header

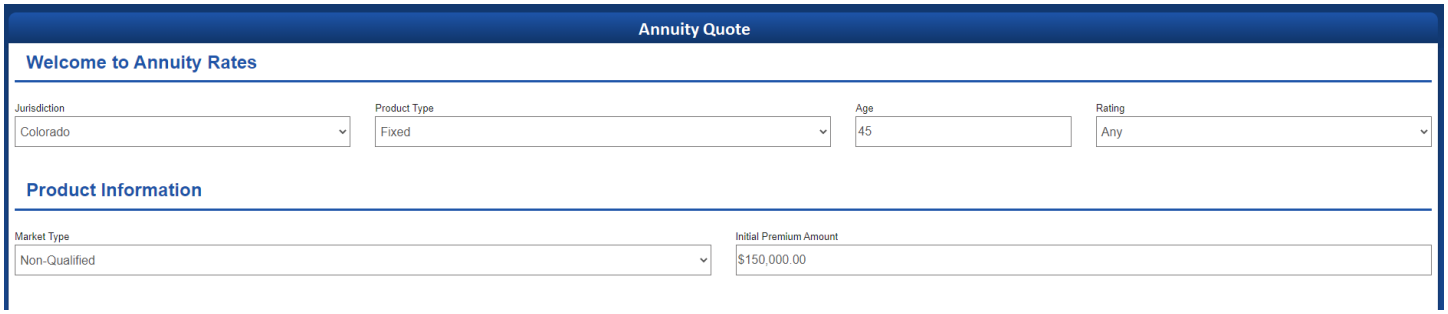
Currently, the page header is "Quote" for both Life and Annuity quotes. The header will be updated to include the product type.

Current header for Life and Annuity:

Enhanced header for Life:



Enhanced header for Annuity:



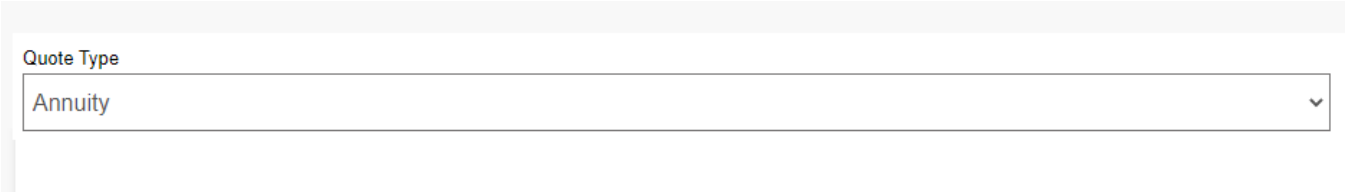
Acceptance Criteria

- Quote page header displays "Life Quote" for Life product selection.
- Quote page header displays "Annuity Quote" for Annuity product selection.

1.5 IXN: Remove Quote Type Dropdown

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

There are now buttons for Life and Annuity outside the Quote Wizard. The dropdown selections for Quote Type will be removed within the Wizard.



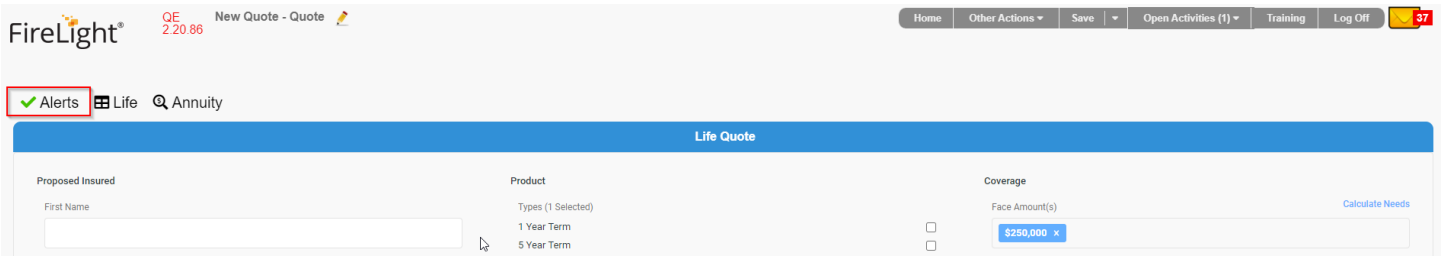
Acceptance Criteria

- Quote Type dropdown menu is removed from the Quote Wizard.

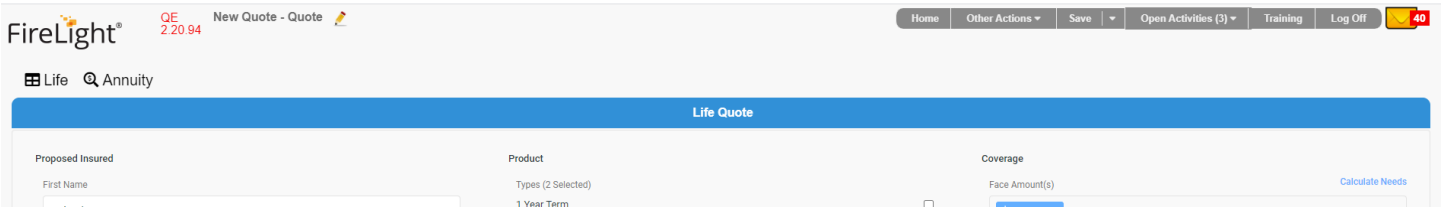
1.6 IXN: Hide "Alerts" for Life Quote

The "Alerts" notification at the top of the page will no longer be necessarily to display for Life Quotes. IXN has their own error/alert notification. The current "Alerts" notification will be hidden for Life Quotes. Annuity Quotes will continue to display "Alerts". For Annuity Quotes, the positioning will be updated for "Alerts" to be on the right of "Annuity". This will allow "Life" and "Annuity" to be shifted to the left, visually correcting the page when we hide "Alerts" when "Life" is selected.

Current Life View

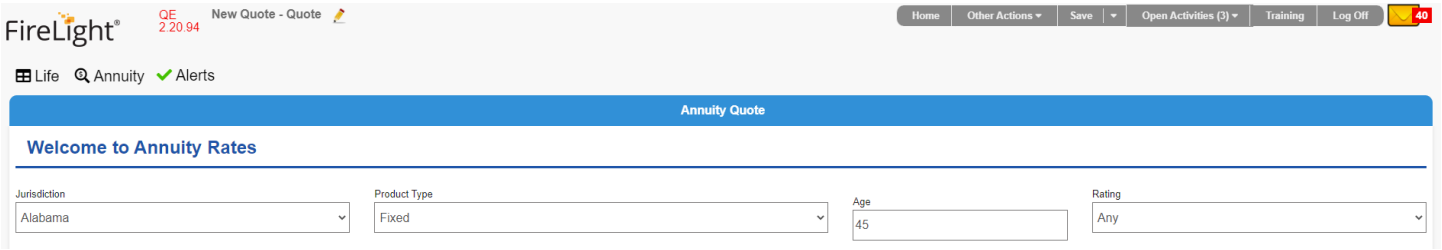


After Enhancement - Life View



After Enhancement - Annuity View ("Alerts" moved to the right)

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.



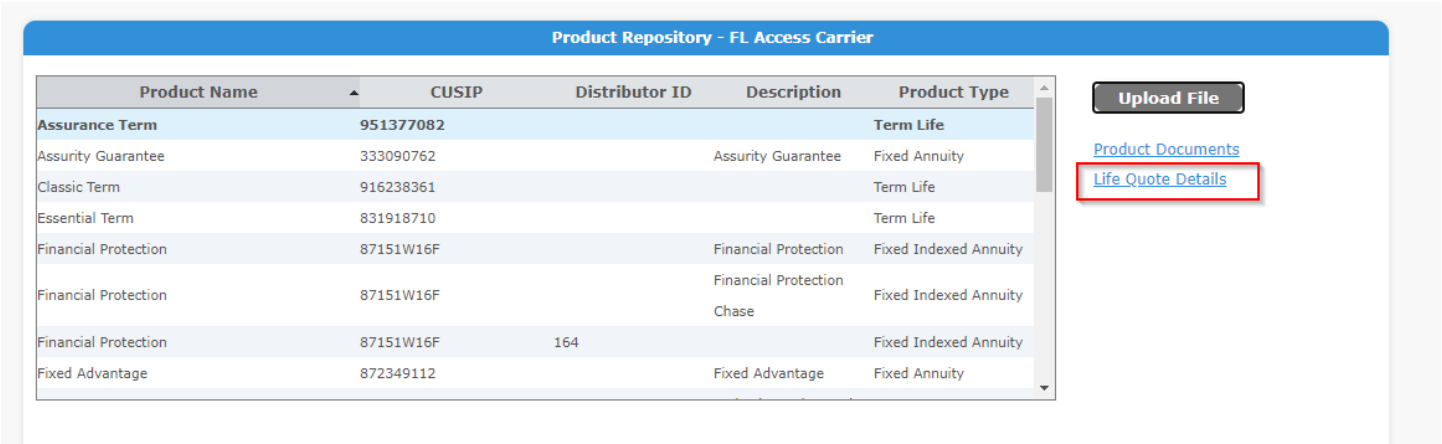
Acceptance Criteria

- "Alerts" is hidden for Life Quotes.
- "Alerts" is displayed for Annuity Quotes to the right.

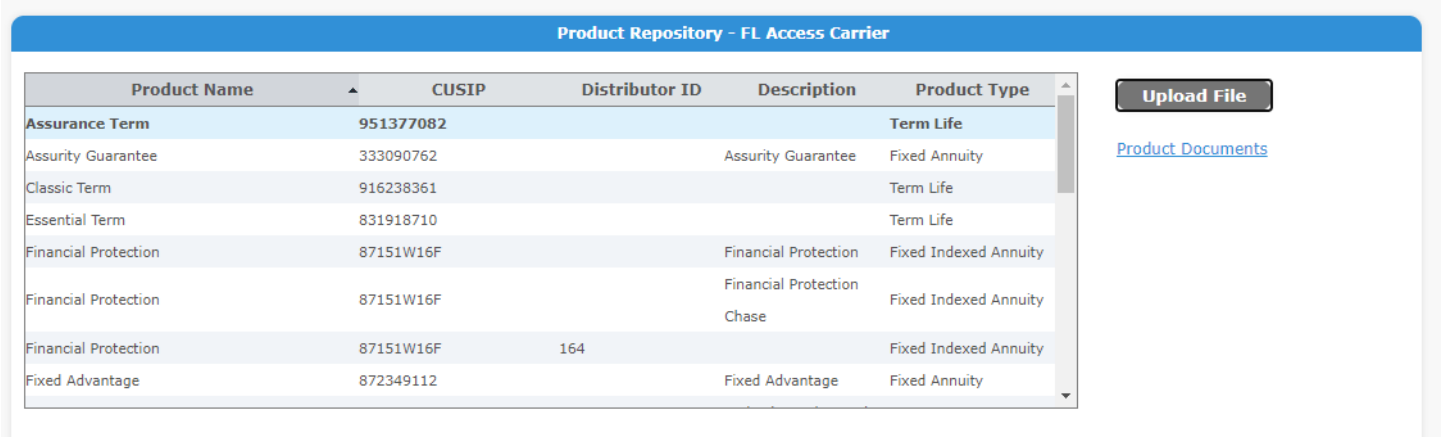
1.7 IXN: Hide Link for Life Quote Details in Product Repository

With the change to use IXN's Life Quote system, we will no longer use FireLight's Life Quote capabilities. The "Life Quote Details" link needs to be removed from view on the Product Repository page in the Admin.

Current view:



View of page after change:



Acceptance Criteria

- "Life Quote Details" link is hidden from view in Admin, Product Repository.

1.8 IXN: Embed IXN Life Quote

Using the new "Life" and "Annuity" Quote buttons at the top of the Quote page, the user can navigate to the desired quote tool. Life selection will navigate the user to the embedded IXN Quoting tool. Annuity selection will navigate the user to the FireLight Annuity Quote Wizard.

Acceptance Criteria

- Clicking on the "Life" button loads the IXN Quote tool.
- Clicking on the "Annuity" button loads the FireLight Quote tool.

1.9 IXN: Third Party Config-Support IXN Quoter ALQ ID

Add support for a new identifier to support credentials for IXN's Life quoter in the Organization settings. The value stored will be an IXN ALQ ID (GUID value). We will store this information in FireLight on the Organization settings as a Third Party Service Configuration.

Acceptance Criteria

- FireLight Organization Settings, Admin, Third Party Service Config allows support for IXN ALQ_ID.
- Third Party Config Name: ALQ_ID
- Third Party Config Value: Enter ALQ_ID provided by IXN
- If no IXN Quoter ID is provided, the quote screen does not display IXN Quote tool.

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

1.10 IXN: Product Availability Definition

Insurance Technologies will establish a way to define products/mapping to determine when products are available in FireLight. Providing IXN with "show logic" for the products will allow only the products available to display for IXN quoting.

Types of Product Availability:

- Products with a Sales Agreement (Products agent can sell)
- State availability
- Group access to a product (Role Code)

IXN will be provided with an array of objects/rules for each product by Insurance Technologies to determine what products can be quoted.

1.11 IXN: Quote Product Availability

Availability for Life and Annuity buttons in Quote tool needs to be able to display and select by:

- Prior activity
- Group settings (Groups, App, Quote and Groups, Activity Access)
- Preferences

Prior activity will allow the IXN Life Quote and FireLight Annuity Quote tools to display. The quote tool displayed upon entering Quote as the Next Activity will be based on user preference settings.

There are two Group settings related to the visibility for Quote. These Group settings will continue to drive the user's ability to view the Quote functionality for Life and Annuity. The setting featured under Groups, App tab, Quote section will continue to allow the user to Disable Life Quotes, Disable Annuity Quotes and show Sales Agreement Products Only. The overall activity access for Quote will continue to drive the ability to Quote Life and/or Annuity products. This setting is located in Groups, Activity Access. No changes will be made to the Quote Group settings; they will continue to allow access to the Life Quote (now through IXN) and FireLight Annuity Quote tools.

The Quote page will continue to display based on the desired selection for "Default Line of Business" under Quote on Preferences. If the Preferences page is set as Life default, the IXN Quoter will be defaulted as the quote page. If the Preferences indicates an Annuity default, the FireLight Quote will be defaulted as the quote page view. If the "Default Line of Business" is not selected, the quote page will auto default to Life. Ability to change from one line of business to the next remains at the top of the quote page for users to change as desired.

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

Acceptance Criteria

- Quote product type loads/displays based on Prior Activity. Example: When previous activity is Life, and transition to quote for next activity, should load Life Quote and not default to Annuity Quote.
- Quote product type loads/displays based on availability in Groups, App, Quote.
- Quote option displays based on selection of "Quote" in Groups, Activity Access.
- Preferences "Default Line of Business" when set to "Life" displays the IXN Life Quoter as the default view of the quote page.
- Preferences "Default Line of Business" when set to "Annuity" displays the FireLight Annuity Quote Wizard as the default view of the quote page.
- Preferences "Default Line of Business" when not selected displays the IXN Life Quoter as the default view of the quote page.

1.12 IXN: Data support for product toggle

Map common tag data items from Quote Wizard to advanced IXN values. This process will map existing data items accordingly for both the Life and Annuity. If a user enters the quote tool from a pre-sale, any data items that do not map will exist in the background to be pulled into a future activity if the data value can be mapped. Example: Pre-Sale to Life quote, Life Quote to Annuity Quote, Annuity Quote to Life Quote to Life Application - Data items would be carried from the Pre-Sale activity to the Life Application so data can be pre-filled as much as possible from previous activity(ies). Masks can be applied to the Insured_DOB for formatting. The Read-Only functionality can also be selected in the Forms Designer to make the DOB a Read-Only field.

FLI Data Item Value	IXN Data Item Value
Illustration_State_Fullname FLI_Issued_State_Code FLI_Issued_State_Abbrev	State
Insured_FirstName	Client, First_Name
Insured_LastName	Client, Last_Name
Agent_FirstName	Agent, First_Name
Agent_LastName	Agent, Last_Name
Agent_Primary_PhoneNumber	Phone
Agent_Primary_EmailAddress	Email
Insured_DOB	DOB_Year, DOB_Month, DOB_Day (Parsed values from Insured_DOB)
Insured_Gender	Gender
Insured_IssueAge, Annuitant_IssueAge	Current_Age
Insured_Underwriting_RiskClass	Combined value with Insured_Underwriting_TableRating for Health Categories

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

Insured_Underwriting_TableRating	Combined value with Insured_Underwriting_RiskClass for Health Categories
Life_FaceAmount_Amount	Face_Amount

Acceptance Criteria

- FireLight common tag items are mapped successfully to IXN data values.
- IXN data values successfully map back to FireLight common tag values.
- Sample scenarios for data toggle validation: Needs Determination to Quote (Life or Annuity Quote page that opens will default according to Preferences), Life Quote to Annuity Quote, Annuity Quote to Life Quote, Life Quote to Life Application, Life Quote to Annuity Quote to Annuity Application

1.13 IXN: Ability for data to transfer on product toggle - Life to Annuity

Allow the user to toggle the product selection from Life to Annuity. When the selection is made to change from Life to Annuity, the data entered will be carried over to the other product selection. Data can be put into IXN Life Quote tool from the FireLight Annuity quote tool. This will allow the user to toggle product types and carry data, which will enhance user experience. This would happen at the time the user makes the selection from one product to another.

Acceptance Criteria

- Clicking on the "Life" button loads the IXN Quote tool for Life.
- Clicking on the "Annuity" button loads the FireLight Quote tool for Annuity.
- User begins Life quote, enters data and then changes to an Annuity quote. Data entered is displayed/pre-filled in Annuity quote as user entered in IXN Life quote tool.

1.14 IXN: Ability for data to transfer on product toggle - Annuity to Life

Allow the user to toggle the product selection from Annuity to Life. When the selection is made to change from Annuity Quote to Life Quote, the data entered will be carried over from FireLight Annuity Quote to IXN Life Quote. This will allow the user to toggle product types and carry data, which will enhance user experience. This would happen at the time the user makes the selection from one product to another.

Acceptance Criteria

- Clicking on the "Life" button loads the IXN Quote tool for Life.
- Clicking on the "Annuity" button loads the FireLight Quote tool for Annuity.
- User begins Annuity quote, enters data and then changes to a Life quote. Data entered is displayed/pre-filled in IXN Life quote tool as user entered in Annuity quote for Jurisdiction and Age. Year will only be carried over from Annuity to Life quote tool when toggling, due to

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

Annuity Quote not having the ability to enter full birthdate. Due to other dataitems that do not match, we will only be carrying dataitems for Jurisdiction and Age (Year Only to equal age).

1.15 IXN: Default Quote Values for IXN

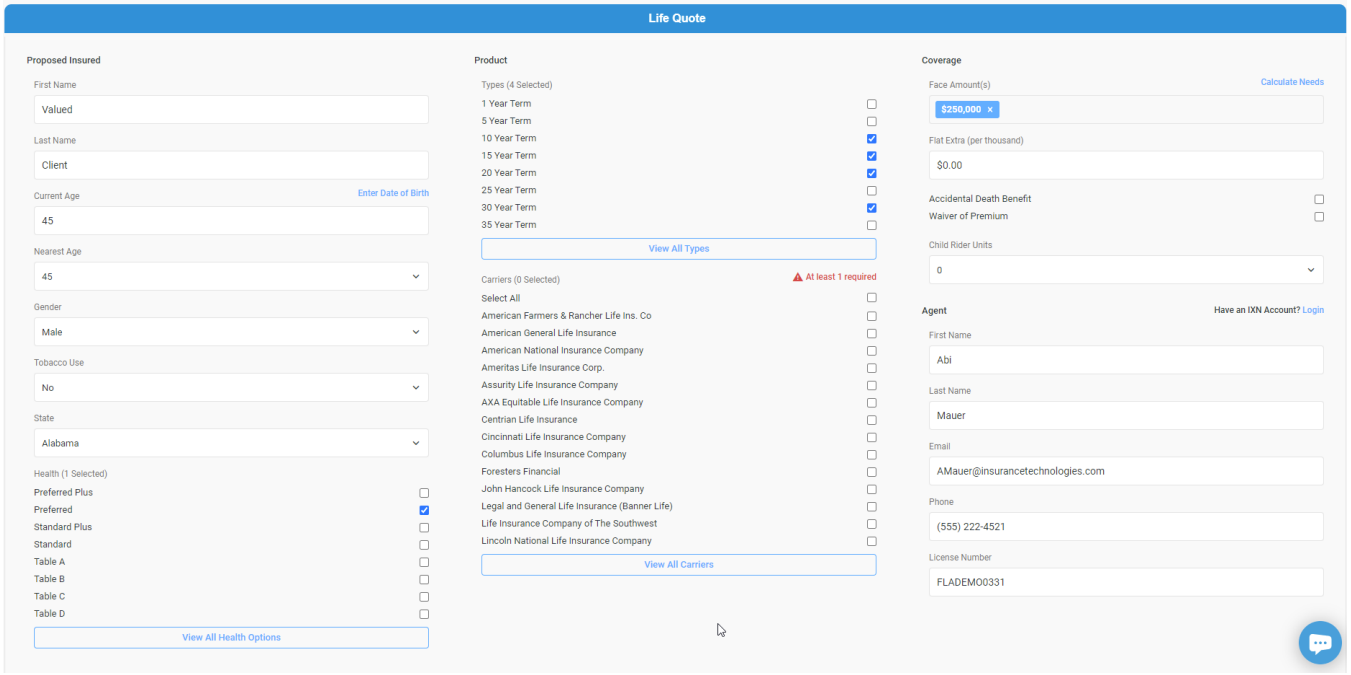
When a user opens the Life Quote page, there will be pre-selected values defaulted. The values pre-determined can be overridden but are based on common quote criteria. These defaults remain the same as the original defaults on the FireLight Life Quote tool that is now replaced with IXN Life Quote.

Default values are:

- First Name: Valued
- Last Name: Client
- Date of Birth: Today's Date (Month, Day), Year to equal age of 45 (Example: If today's date is 2/5/2021, Default for today would display 2/5/1976)
- Gender: Male
- Tobacco Use: No
- State: Alabama
- Health: Preferred
- Product Type: 10 Year Term, 15 Year Term, 20 Year Term, 30 Year Term
- Carriers: No Default Value Selected
- Face Amount(s): $250,000
- Flat Extra (per thousand) $0.00
- Accidental Death Benefit: Not selected
- Waiver of Premium: Not selected
- Child Rider Units: 0
- Agent: First Name, Last Name, Email, Phone, License Number all default from FireLight Preferences page and login information

Example Default Selection:

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.



Acceptance Criteria

- Default values for IXN Life Quote are as expected.
- Default values are displayed when opening Life Quote.

Acceptance Criteria

- Data is provided to IXN for Life products to determine product availability for quoting products with a Sales Agreement.
- Data is provided to IXN for Life products to determine product availability for quoting products by state availability.
- Data is provided to IXN for Life products based on Group access to a product by Role Code.

1.16 IXN: Provide IXN with data in "Check Apply Availability" Method for Action Buttons

"Check apply availability" method was provided by IXN. This method will be called by IXN to determine if the Apply Action button can be displayed.

Acceptance Criteria

- "Check Apply Availability" is provided to IXN in a method that can be called to determine if Apply Action button is displayed.
- Action button is displayed on IXN platform if FireLight product is available for e-Application.

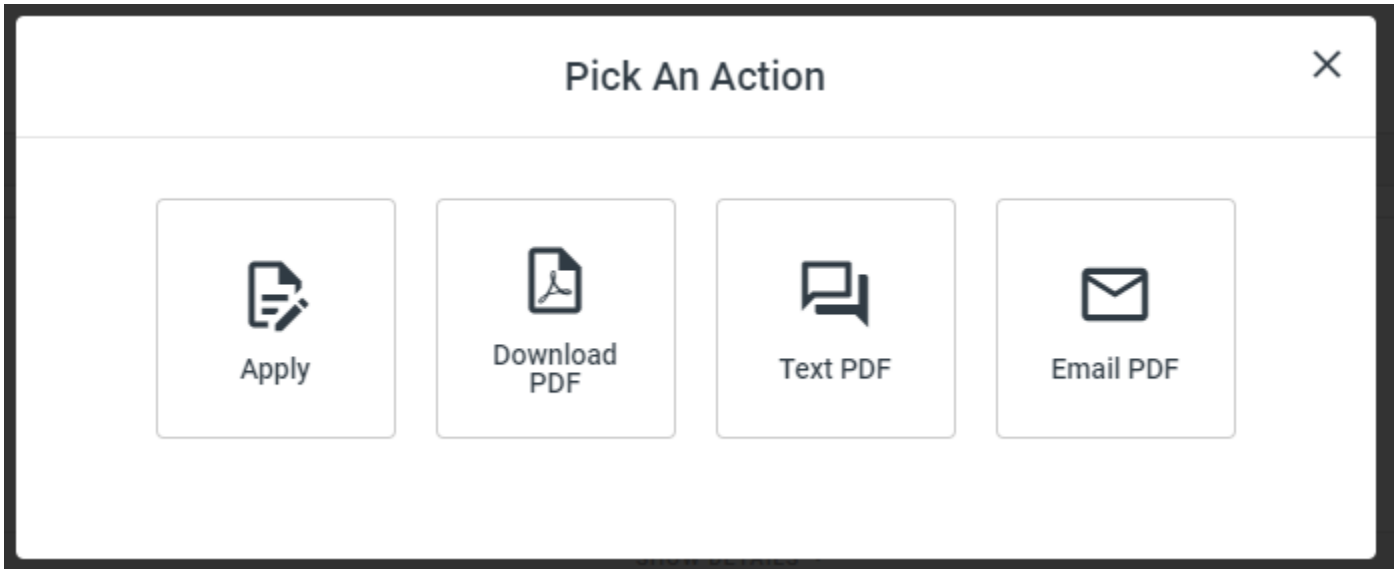
CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

1.17 IXN: Action Button for eApplication

IXN will provide an Apply button to allow seamless navigation from the IXN Life Quote to FireLight eApplication. The new action button on IXN's platform will require Insurance Technologies to properly link up the button to the FireLight eApplication platform. When the user clicks the button to apply in IXN, the link will exist to call into FireLight. The product the user is applying for will be selected as default, so the user does not need to select the product again in FireLight eApplication.

The action button displayed will feature "file-object" icon from http://materialdesignicons.com/.

Sample Action Button:



User navigation:

1. Life Quote produced in IXN.

2. User determines product to apply for.

3. Product is determined to be available in FireLight eApplication.

4. Apply (eApplication) action button is available on IXN quote platform.

5. Selecting the Apply button will bring the user into FireLight eApplication for the product pre-determined by their previous actions.

Acceptance Criteria

- When the user clicks the Apply button on IXN platform, they are navigated seamlessly to FireLight's eApplication.
- FireLight eApplication process is for the product pre-determined by user's previous actions in IXN.

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

1.18 IXN: URL link PDF and Dataitems

Insurance Technologies will receive a PDF URL link and data provided from IXN. The PDF URL link provided will allow the PDF single quote document to be passed from IXN to Insurance Technologies for attachment with the "Apply" Action selected in the IXN quote. This functionality will pass the documents provided during the quote process to be included with the documents for e-Application. The PDF document will provide the quote values for the product the applicant is applying for. Data will be converted to FireLight dataitems to allow data to be pre-filled, where available, within the FireLight e-Application. Refer to section 1.12 for a complete list of dataitems.

Acceptance Criteria

- URL link for PDF is provided from IXN to Insurance Technologies, allowing the PDF document of the quote provided by IXN to be attached/included with the FireLight e-Application process.
- Data passed from IXN are converted to FireLight dataitems passed into FireLight to pre-fill e-Application where applicable.

1.19 IXN: Audit Record

Audit records will need updated for quotes run within FireLight using the IXN embedded platform. The audit message displayed in History will be, " FireLight made a Quote request on behalf of {0} to IXN for activity '{1}'." Data for {0} will be username, data for {1} will be activity name.

Example Audit Message: "FireLight made a Quote request on behalf of Agent Kim to IXN for activity John Doe Quote."

Acceptance Criteria

- New audit message is added to FireLight.
- Audit records display correctly in History based on quote actions.
- Data for {0} is username.
- Data for {1} is activity name.

1.20 IXN - Error Handling

Error handling will be the responsibility of IXN if an error occurs within their platform. Insurance Technologies will provide additional error handling actions for IXN's Life Quote platform for limited scenarios.

FireLight will provide an exception error when an issue arises that cannot be resolved by the end user.

Example Exception Scenarios:

- Product cannot be found based on jurisdiction and CUSIP ID when selecting Apply Action in IXN

Error handling will continue to be evaluated for potential additions in future releases.

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

Acceptance Criteria

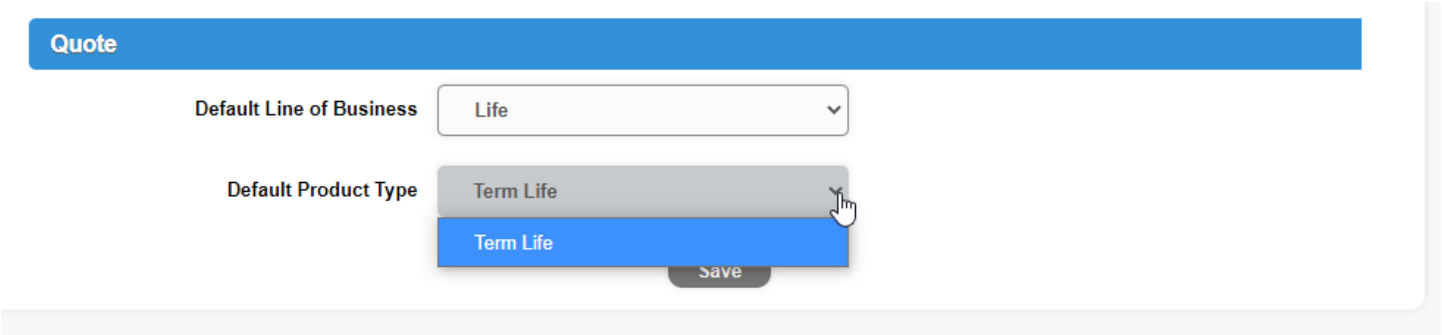
- Exception error is provided in FireLight for scenarios when a data configuration error occurs. Example: Product cannot be found based on Jurisdiction and CUSIP ID when selecting Apply Action in IXN.

1.21 IXN: Hide Default Product Type for Life in Quote Preferences

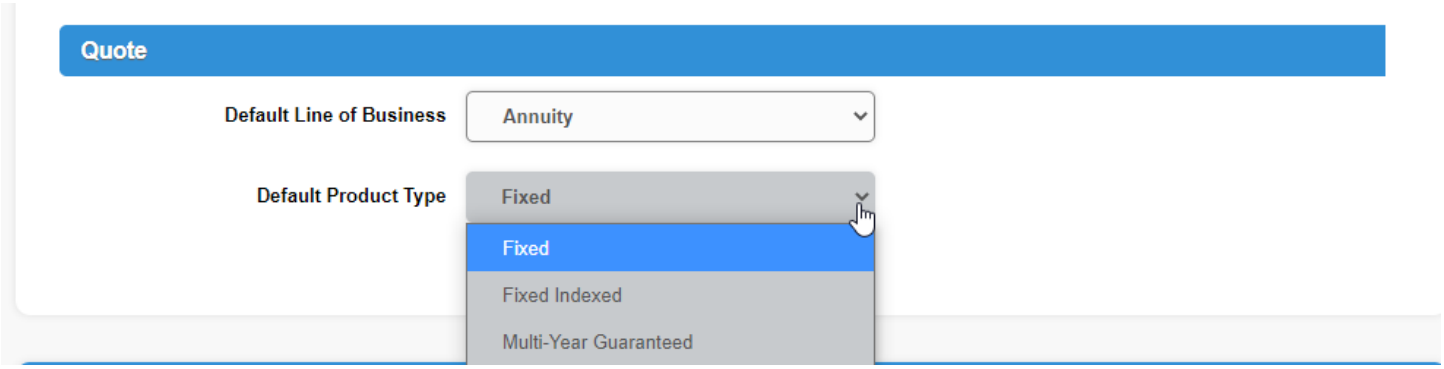
On the Preferences page for Quote, there is a second dropdown option when the Default Line of Business is selected. The Default Product Type is currently "Term Life" when the Default Line of Business is "Life". This option will no longer apply with the integration of IXN Life quote, so we need to hide the Default Product Type when the Default Line of Business is selected as "Life". This option will continue to be available when the Default Line of Business is "Annuity", so there will be no changes when Annuity is selected.

Current view before enhancement

Life



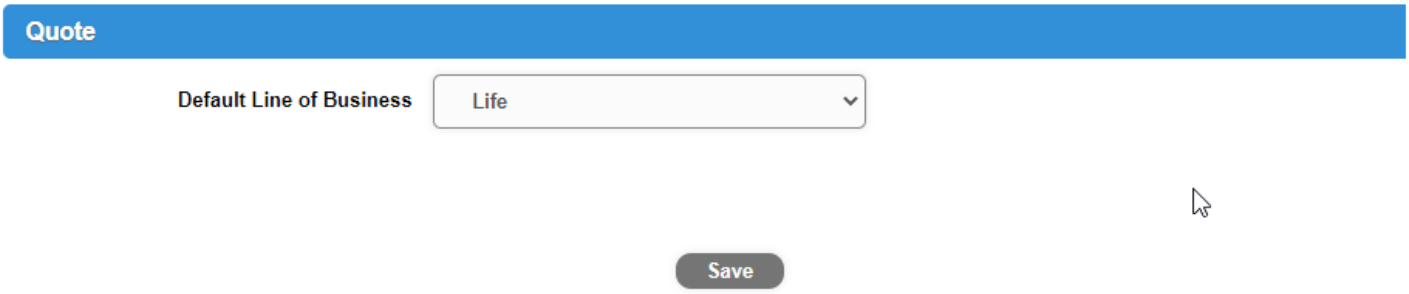
Annuity



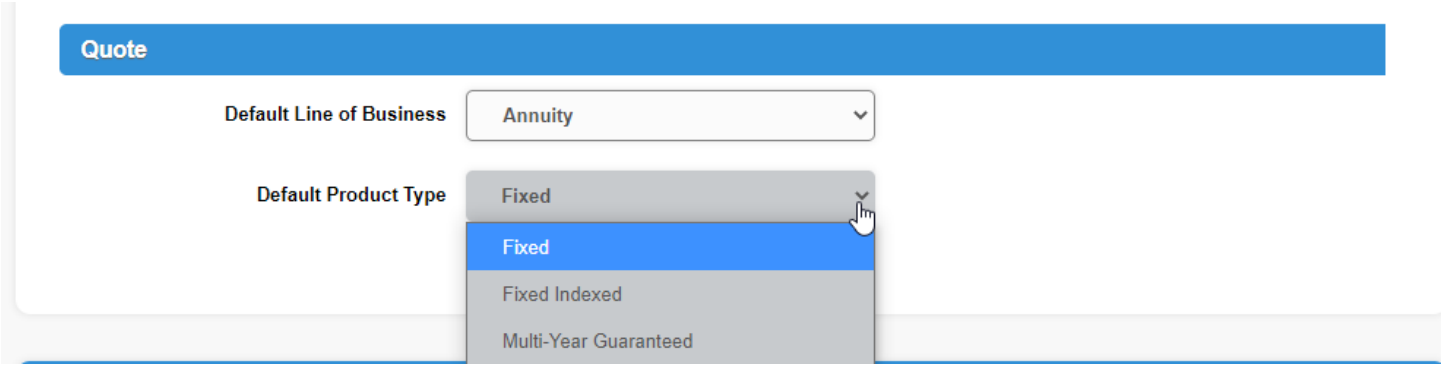
CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

View after enhancement

Life



Annuity (no changes)



Acceptance Criteria

- Preferences page for Quote features dropdown selections for Default Line of Business and Default Product Type does not display when "Life" is selected for Default Line of Business.
- Preferences page for Quote features dropdown selections for Default Line of Business and Default Product Type when "Annuity" is selected for Default Line of Business.
- Selecting "New Quote" will navigate the user back to the IXN Life Quote screen with data previously entered. The page will not be reset to default quote selections in this scenario.

1.22 IXN: Create new ACORD Type

Create a new ACORD type called, "Ticket App" to the Activity List. This will use a type of 103 with a subtype of 10301 (Life Insurance New Business Submission Transaction). This new activity will be used to support IXN's Drop Ticket Action in a future release.

The Font Awesome Icon will be 'Bolt', as this matches what IXN platform uses today for E-Ticket.

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

Acceptance Criteria

- New Activity created with an ACORD type of 103, subtype of 10301 (Will display in ACORD type dropdown list as "Ticket App (103-10301)" .
- Font Awesome Icon 'Bolt' is displayed for Activity Type.
- Activity can be added in Admin
- Ticket App is available in Group settings under Activity Access.
- Activity is available, but functionality will not be used until a future FireLight release.

1.23 IXN: Localization

IXN does not currently support Localization. We will work with IXN to support Localization based on FireLight settings in a future release.

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.