INSURANCE TECHNOLOGIES

Enrollment Workflow - Agent Signature

FIRELIGHT BASE

FireLight®

Platform

ENROLLMENT WORKFLOW - AGENT SIGNATURE

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Insurance Technologies, LLC

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iConnect 258891 Design Approach – Enrollment Workflow: Agent Signature

Project Overview

With this enhancement, we are continuing to work through the Enrollment enhancement by addressing the application of the agent signature to the child applications. There are two potential signature scenarios that can occur with the enrollment process:

- The agent can sign last - The agent will provide a signature that is imported into multiple applications where participant signatures are complete.
- The agent can manually sign each of the child applications individually.

Impacts:

1. FL Admin: New data items will be added to capture the agent sign order, master agreement activity that will be created with parent enrollment along with the agent signatures.
2. FL Admin: Master Agreement activity created for the parent enrollment activity.
3. FL Admin: New status for the child enrollment activity when agent and client signatures are complete.
4. FL App: Added Master Agreement page to Participants section of the parent enrollment activity.
5. FL App: Workflow changes in the enrollment activity when agent signature is to be captured last.
6. FL App: New button on "Participants" page to allow agents to sign the child apps.

1 Admin - Add New Data Items

Three new data items will be created for the purpose of storing the agent signing order, agent signature value and master agreement CUSIPID. Below data items will be created:

1. FLI_AGENT_SIGN_ORDER: This data item (DI) will need to be assigned to the field that captures agent signing order on the plan design page. Value from this DI will be transferred over to the child apps to follow the ordering. This value will override the agent signature order set under the group setting for the org. Agent sign order values will be - "DEFAULT|0" and "LAST|2". The

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initial agent signing order should be set to the value configured at the group setting "Agent Signing Order" for apps under section "Signing: General". The data item can be used for any type of activity to override the default agent sign order.

2. FLI_MASTER_AGREEMENT_CUSIPID: This DI will store the CUSIP ID for the master agreement product to be used with enrollment parent activity. Agent will review this document before their signatures are captured. There can be a separate master agreement per parent enrollment activity. The master agreement product will be of activity "Enrollment Master Agreement" with the Acord Type of 1204-13001.

Acceptance Criteria

- Initial value for the data item FLI_AGENT_SIGN_ORDER should be the users group setting for "Agent Signing Order".
- Value from the date Item FLI_AGENT_SIGN_ORDER will pass on to child enrollments apps.
- Data item FLI_MASTER_AGREEMENT_CUSIPID contains the CUSIPID for the master agreement activity saved based on the Parent Enrollment activity created.
- Value to the data item FLI_MASTER_AGREEMENT_CUSIPID is assigned via a new input on the "Plan Design" page and via writing rules.
- Selecting a Master Agreement CUSIPID is optional and in case it is not selected for a parent enrollment, the Master Agreement activity is not created for that Parent Enrollment activity.
- Data Item FLI_AGENT_SIGN_ORDER is available to write rules to override the default agent sign order for any type of activity.

2 Admin - Select Signing Order from Plan Page

Clients can build the plan page to set the agent sign order for the child apps. They will add a drop-down to set the agent signing order into the data item "FLI_AGENT_SIGN_ORDER".

The drop-down will have values such as:

1. "Default" [0] - Agent will sign the individual child applications as per their convenience.
2. "Last" [2] - Agent signature will be captured last, after the participant signatures are complete on the child app.

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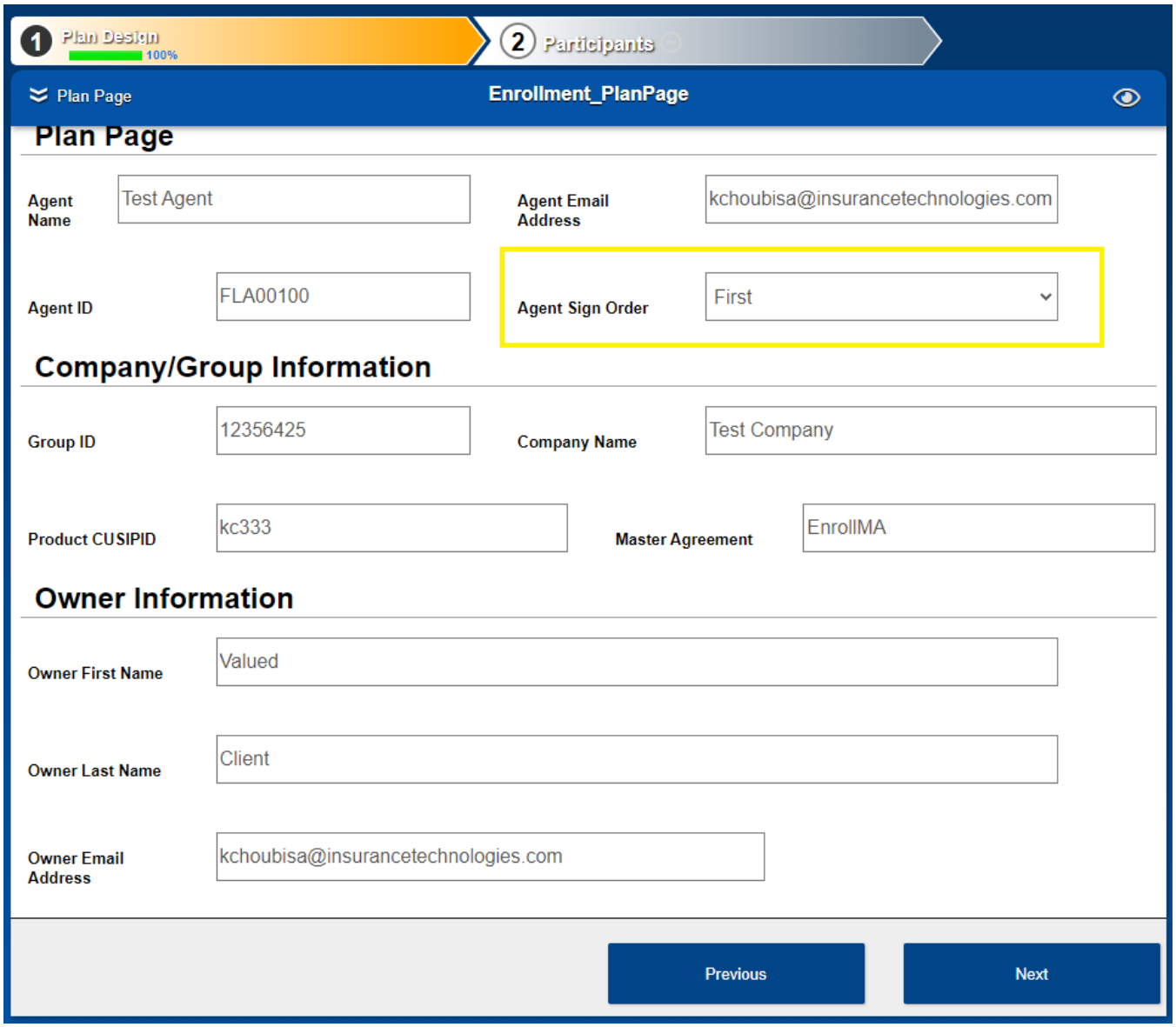

When there is no value assigned to the data item "FLI_AGENT_SIGN_ORDER", the default signing order will be the value set at the group setting "Agent Signing Order" for apps under section "Signing: General".
Value to this data item can also be assigned by writing rules.

Acceptance Criteria

- Initial value for the data item FLI_AGENT_SIGN_ORDER should be the users group setting for "Agent Signing Order".
- FLI_AGENT_SIGN_ORDER is required for Enrollment activities that capture agent signatures.

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- When FLI_AGENT_SIGN_ORDER is present, the value will override the group setting in the E-Sign Signers view. This must be recognized in both React and Legacy E-Sign.
- If FLI_AGENT_SIGN_ORDER is not present OR the value is invalid, the order be default, i.e., agent will individually sign each of the child apps.
- FLI_AGENT_SIGN_ORDER will be transferred to child Enrollment activities so enforce any Agent Sign Order override.
- Data Item FLI_AGENT_SIGN_ORDER is available to write rules to set agent sign order for Enrollment child apps.
- Data Item FLI_AGENT_SIGN_ORDER is available to write rules to override the default agent sign order for any type of activity.

3 Admin - Select CUSIPID for Master Agreement from Plan Page

Plan page can also capture CUSIPID for the master agreement activity based on the Parent Enrollment activity or the Child Enrollment activity being created. This CUSIPID will be assigned to the data item "FLI_MASTER_AGREEMENT_CUSIPID". Clients will be able to add an input to the plan page and capture the CUSIPID for the master agreement at the time of data entry of enrollment parent activity. This value can also be assigned via rules.

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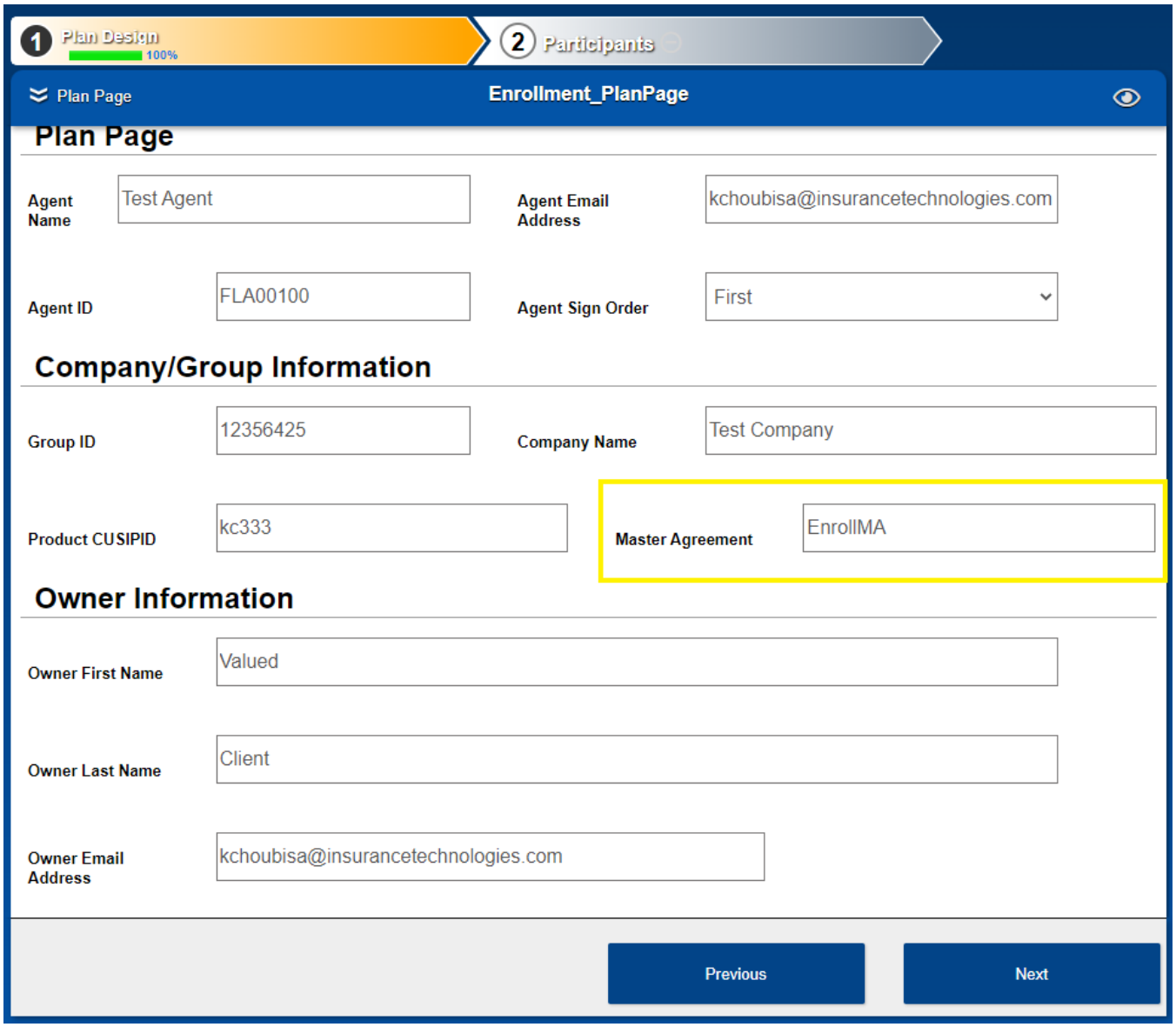

In case an incorrect CUSIP ID for the master agreement is selected, an alert message will be displayed to allow agent to select a valid CUSIP ID for master agreement, continue importing the participants list without adding a master agreement to the parent enrollment activity.

Error message will be: "Product <FLI_MASTER_AGREEMENT_CUSIPID> for organization <ORGNAME> is not a valid product within FireLight. Select a valid product for master agreement or continue without adding a Master Agreement to this enrollment activity."

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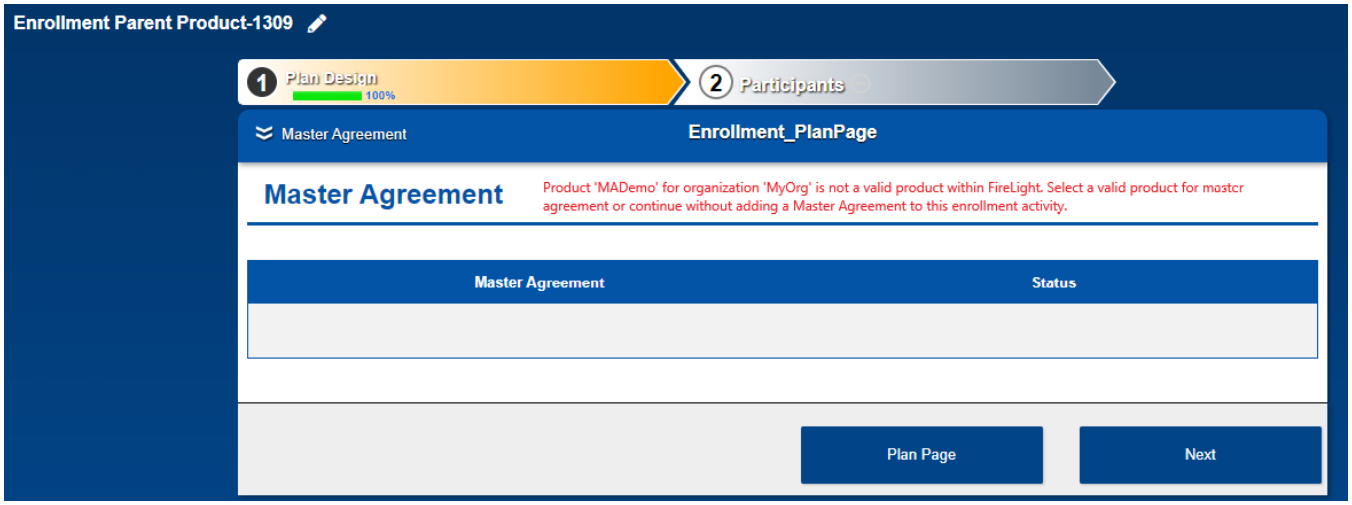

Acceptance Criteria

- Data item FLI_MASTER_AGREEMENT_CUSIPID has the CUSIPID for the master agreement activity saved based on the Parent Enrollment activity and Child activity created.
- Value to the data item FLI_MASTER_AGREEMENT_CUSIPID is assigned via an input on the "Plan Design" page or via rules.
- When no value is assigned to the data item FLI_MASTER_AGREEMENT_CUSIPID, Master Agreement page does not display for the user to generate a Master Agreement activity.
- If FLI_MASTER_AGREEMENT_CUSIPID is invalid, an alert will be prompted to the user when the Master Agreement activity name is clicked.

4 Admin - Generate Master Agreement Activity for Parent Enrollment Activity

A new page "Master Agreement" will be added under "Participants" section, before the "Participants" page where XL is imported to create child apps. This new page will display info about the Master Agreement activity and a button to generate/view the activity for Master Agreement. Master Agreement will be a separate activity than the enrollment parent and child activities. It will only be accessible/viewed from within the enrollment parent activity by clicking the Master Agreement name (link) on the new "Master Agreement" page under "Participants" section. Master Agreement activity

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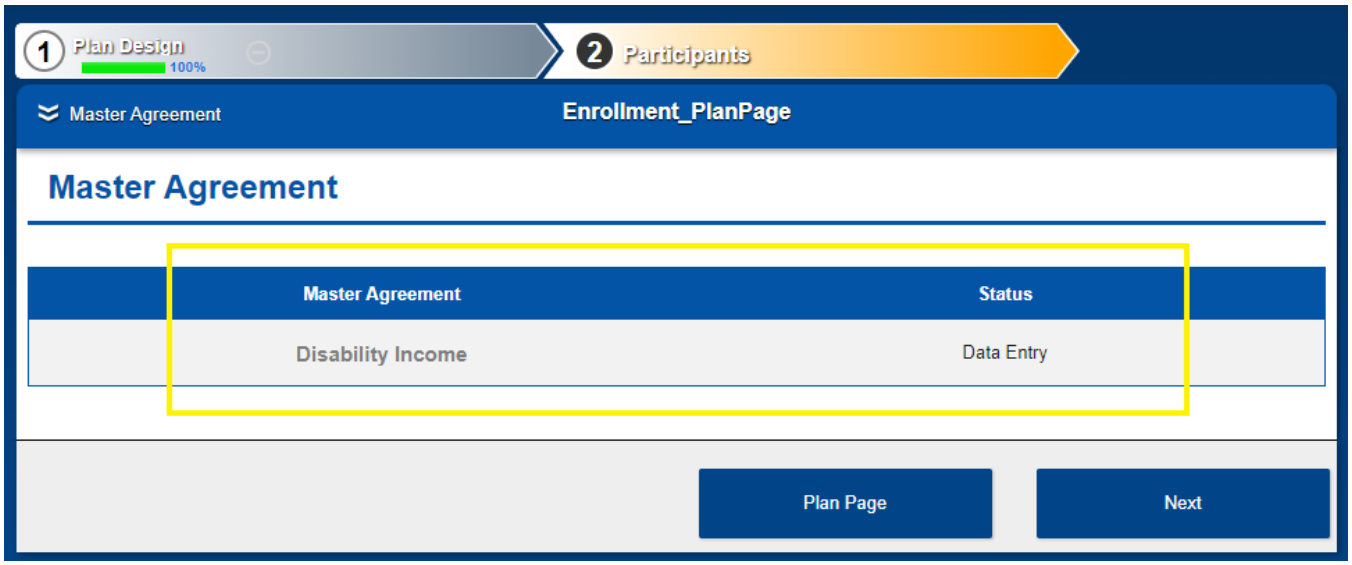
will be generated based on the CUSIPID saved into the data item "FLI_MASTER_AGREEMENT_CUSIPID" from the plan page.

On the new "Master Agreement" page, two columns will display as:

1. "Master Agreement": Name of the Master Agreement activity - that will be created using CUSIPID from data item "FLI_MASTER_AGREEMENT_CUSIPID". This activity name will be hyperlinked. Clicking for the first time in the instance of parent enrollment activity will create the activity and then load it. For the subsequent clicks, the master agreement activity will be loaded to be viewed. User will be able to navigate to the master agreement activity from the parent enrollment activity and complete data entry, sign & submit it.
2. "Status": Status of the Master Agreement activity - this will be the display status of the activity.



Conditions in case a Master Agreement exists for the Parent Enrollment:

- The Master Agreement activity will be accessible from the "Participants" section on Parent Enrollment activity.
- Master Agreement will be "Enrollment Master Agreement" (ACORD 1204-13001) type of activity.
- Naming convention for the Master Agreement application will be "Master Agreement for <Parent Enrollment Activity Name>".
- Master Agreement activity will display a link icon to allow loading the Parent Enrollment activity.

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- Both "Sign Now" and "Send Email Request" options will be available for the signing ceremony of Master Agreement activity.
- User can navigate to and from the Enrollment Parent activity to the Master Agreement activity, but before importing the participant list, a Master Agreement activity should be Created, Completed, Signed and Submitted. To provide this restriction, "Next" button on "Master Agreement" page under "Plan Design" will be enabled only after Master Agreement activity is submitted.
- In case the CUSIPID is invalid and there is an error while creating the Master Agreement activity, there should be an alert displayed to the user to prompt them.
- All common data items from the Parent Enrollment activity will be carried over to the Master Agreement activity.
- All common data items from the Parent Enrollment activity will be carried over to the Child Enrollment activities.
- All common data items from the Master Agreement activity will be carried over to the Child Enrollment activities.

Acceptance Criteria

- If data item "FLI_MASTER_AGREEMENT_CUSIPID" has no value stored, new page to create/view Master Agreement activity is not displayed.
- When Master Agreement hyperlink is clicked, it generates Master Agreement activity using the value from data item "FLI_MASTER_AGREEMENT_CUSIPID" and then loads that activity for fill and sign.
- When "Generate/View Master Agreement" link is clicked subsequently, Master Agreement activity is loaded for view, fill and sign.
- Parent Enrollment activity is accessible from the Master Agreement activity via the link icon.
- User will be prompted with an error message in case there is an issue while creating the Master Agreement activity.

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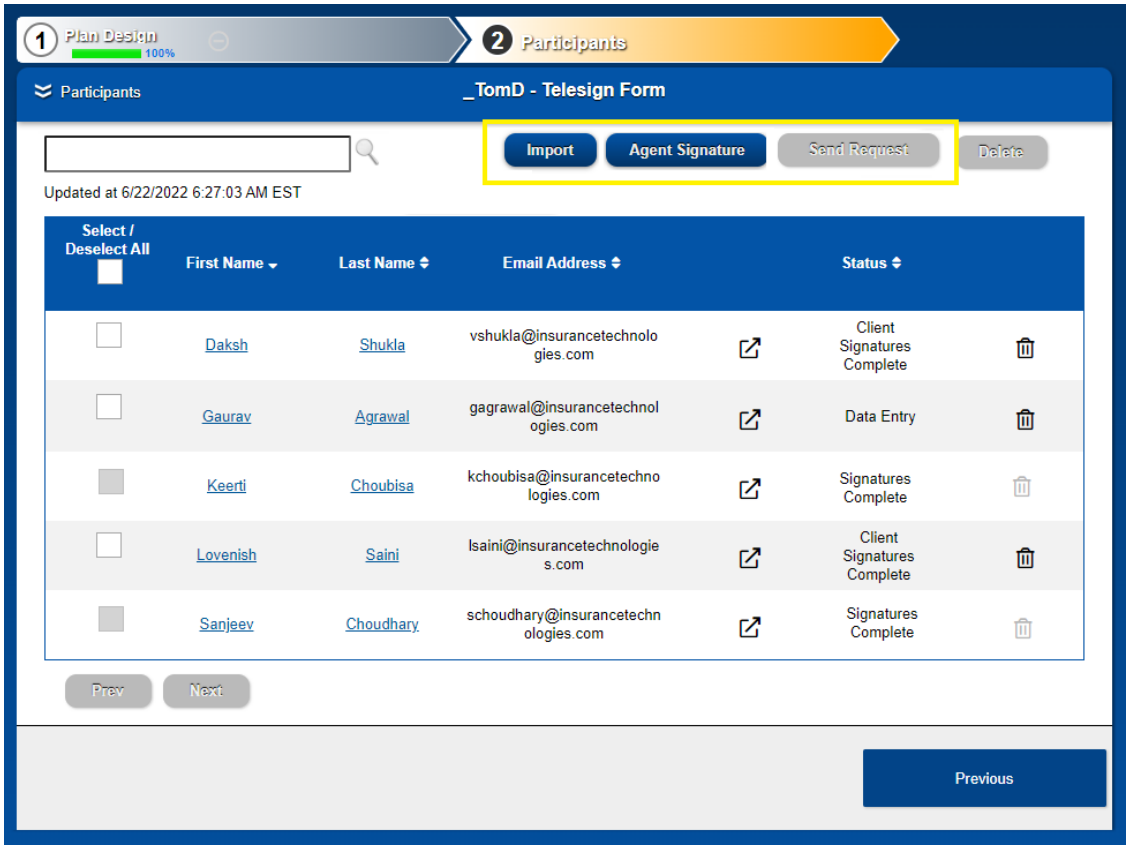
5 Admin - Agent Sign Last: New display status for child apps

To indicate when agents signing will happen after client signatures are complete, a new app status will be added. This status "Client Signatures Complete" will be set for the child enrollment apps as well as other type of activities when all the required client signatures on the activity are complete.

"Client Signatures Complete" (ClientSignaturesComplete = 3300): Once the participants have completed their signature on the child apps, status of those app will be set to "Client Signatures Complete". This status will be required to indicate that the child app is ready for the agents to sign. In this case, since the agent can sign child apps into batches, they can select all the child apps with the status "Client Signatures Complete" and proceed for agent signatures by clicking at "Agent Signatures" button.

After the participant and agent signatures are completed on a child app, display status will be "Signatures Complete".



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If "Agent Sign Order" group setting is "Default" then these new statuses will not be used, and Display Status is set to "In Signatures" until signatures are finished.
There are a couple of events where this status would be re-evaluated - After every signature completion, after a signature is revoked.

There are two events where this status would be re-evaluated:

- After every signature completion
- After a signature is revoked.

Acceptance Criteria

- A new child enrollment app status is added - "Client Signatures Complete".
- After all the participants have completed their signatures on the child app, the status for that child app shows as "Client Signatures Complete".
- When signatures for agents and participants is complete on the child app, status of the child app shows "Signatures Complete".
- For any type of activity, when all the required client signatures on the activity are complete, it shows the status as "Client Signatures Complete".

6 App - Add Agent Signature button on Participant page

Participant page will have a new button "Agent Signature" added to allow agents to capture their signatures for the child apps. This new button will be placed between the "Import" and "Send Request" buttons.

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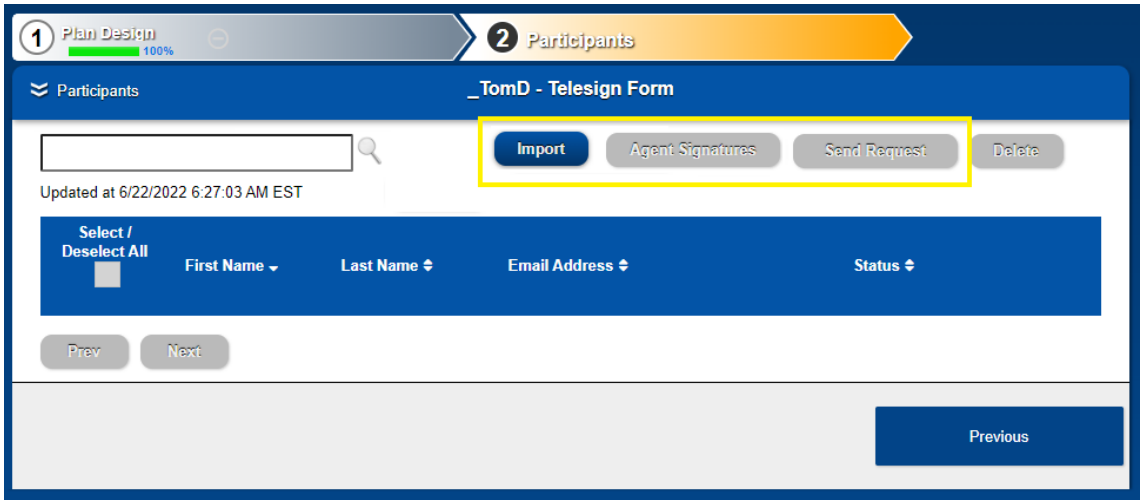
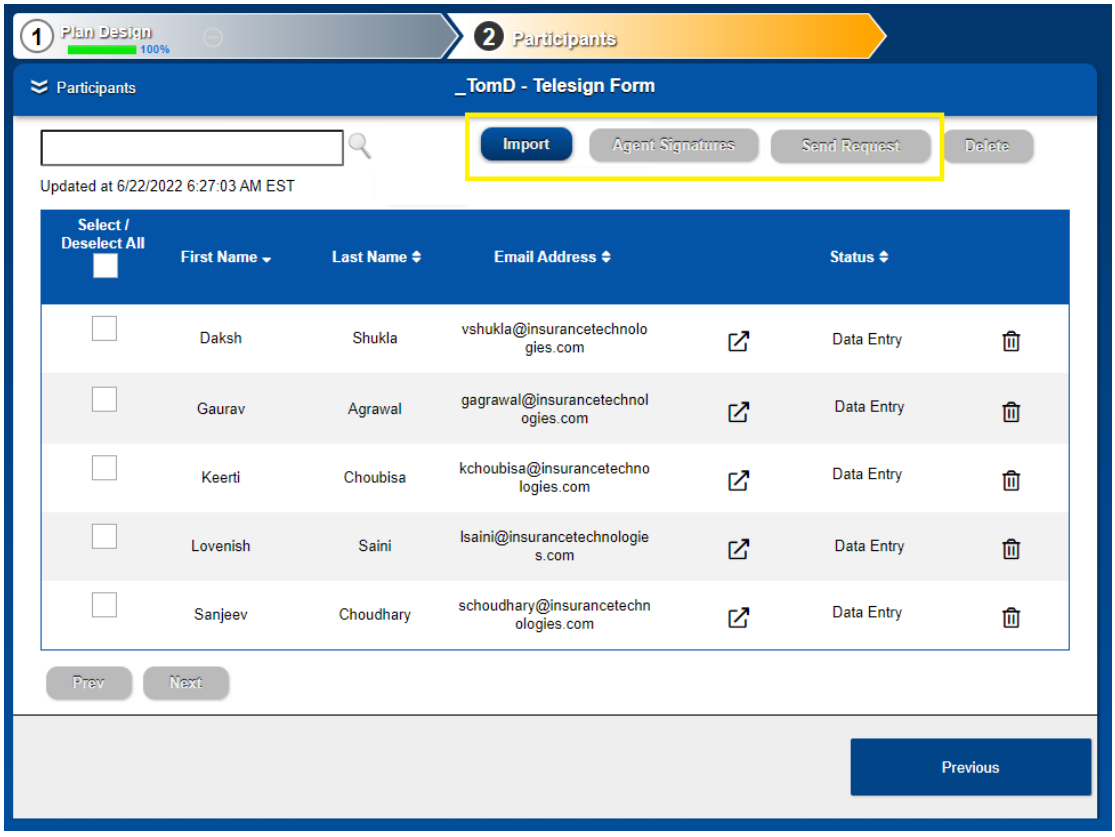


In case of agent sign last, "Agent Signature" button will be disabled till the time participants have completed their signatures. Hence, after the participant list is imported to create child apps, "Send Request" button will be enabled. Button "Agent Signature" will remain disabled till the status for any of the child apps is Client Signatures Complete, i.e., when participant signatures are complete on any of the child apps.



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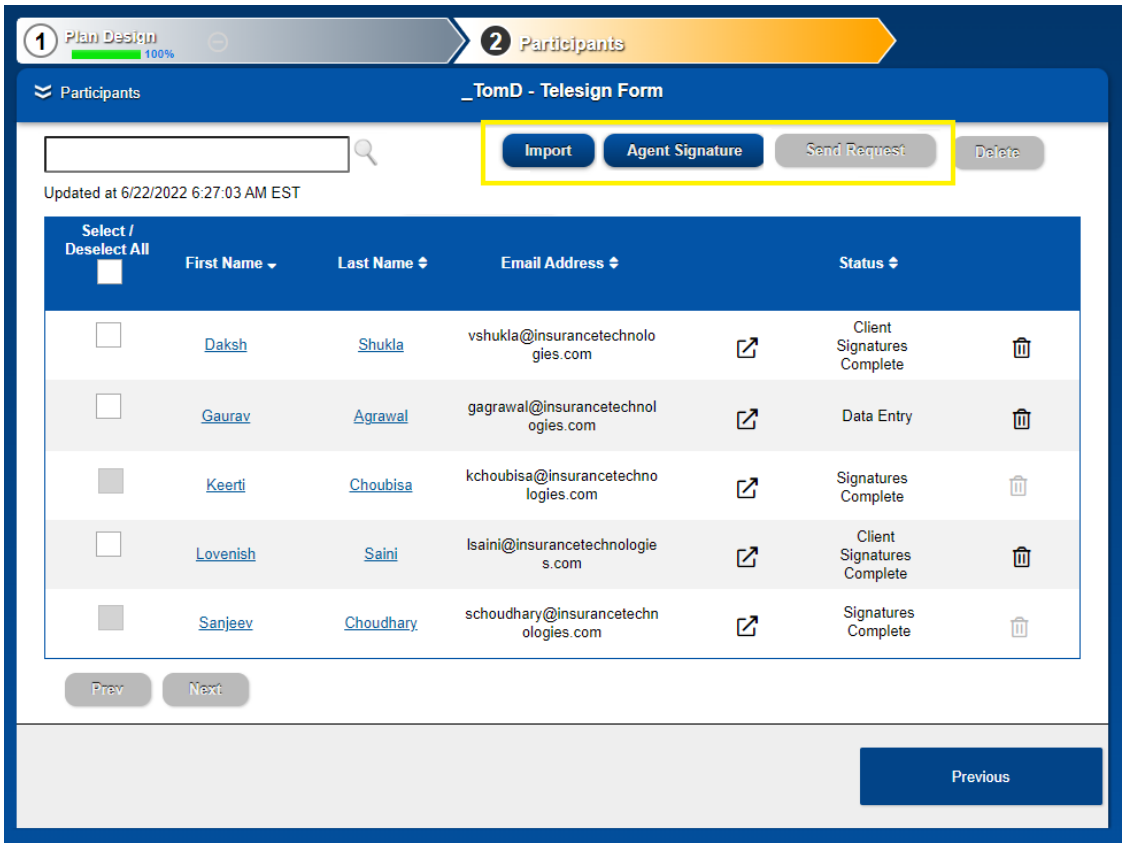

Acceptance Criteria

- New button "Agent Signature" is added between "Import" and "Send Request" buttons on Participants page.
- In case of agent sign order last
    - Clicking "Agent Signature" button loads the E-Sign screen to allow agent to capture their signature for the selected child apps with status as "Client Signatures Complete".
    - Signature will be imported into each selected app with status "Client Signatures Complete".
- In case of agent sign order is last, "Agent Signature" button is enabled after any of the child apps show that participants have completed their signatures.
- Once both agent and participant signatures are complete on child apps, display status for the app shows "Signatures Complete".

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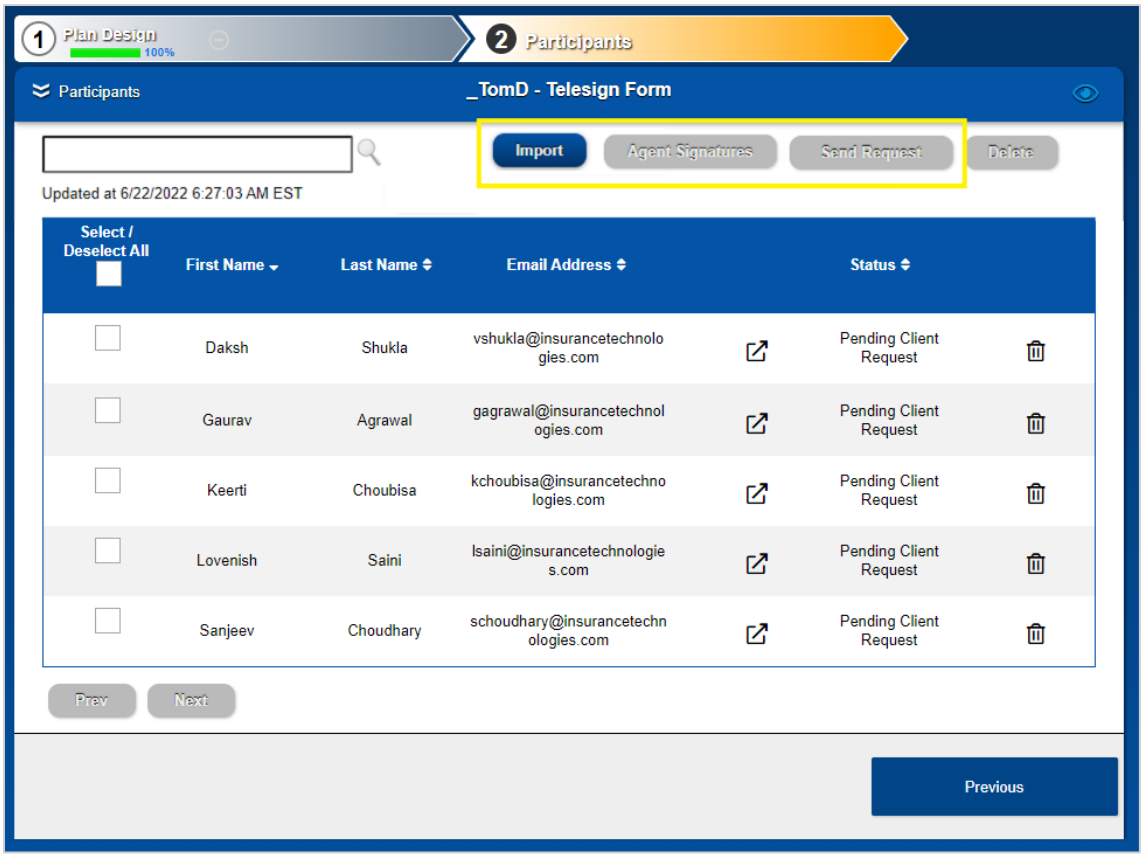
7 App - Agent Sign Last: Signing Ceremony

In case of agent signing last, after the agent is brought back to the Participants screen from Master Agreement activity, participants list can be imported to create child apps.
Client fill and sign request can be sent to the applicants without capturing the agent signature in this case.



Once the participants complete the application and complete their signatures on the application, status of those child apps will change to “Client Signatures Complete”. Agent can select the applications and click "Agent Signature" button. Only the applications with status "Client Signatures Complete" will have the agent signature imported on them.

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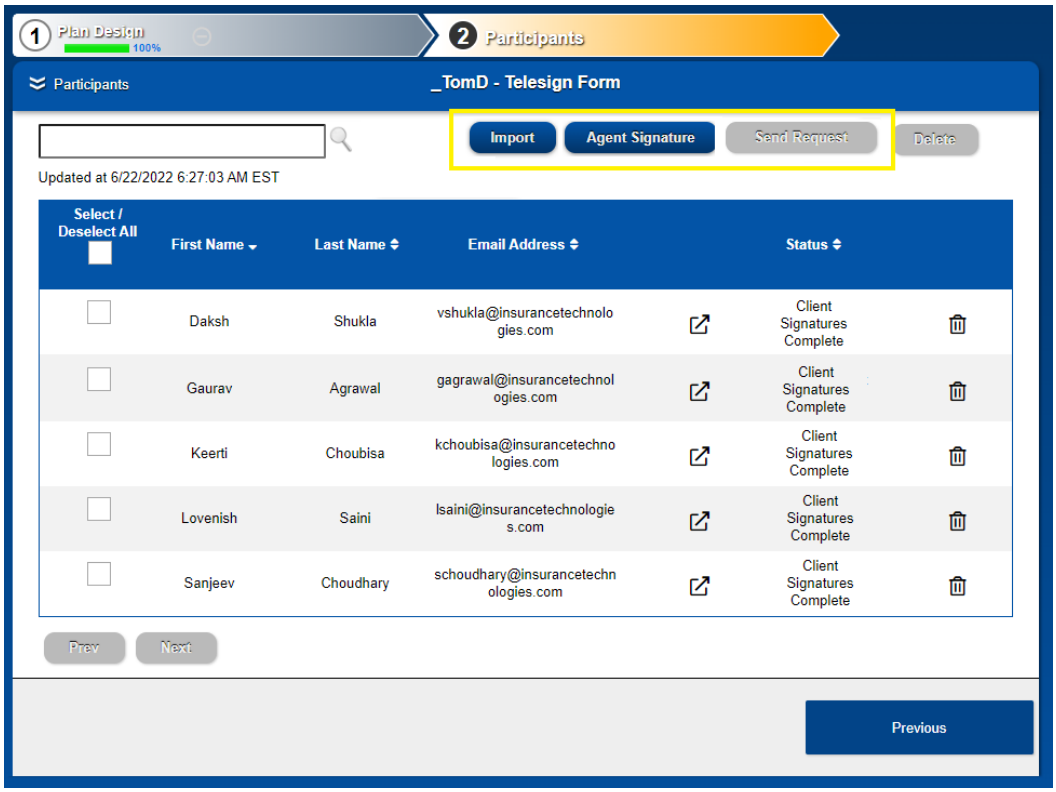

From the participants screen, agents can select the child apps with status “Client Signatures Complete” and then proceed to capture agent signature by clicking “Agent Signature” button.
Clicking "Agent Signature" button for the first time will load the E-Sign screen for the agent to capture their sign. Agent Signature captured on this screen will be saved into the database to be imported onto the qualified child apps.

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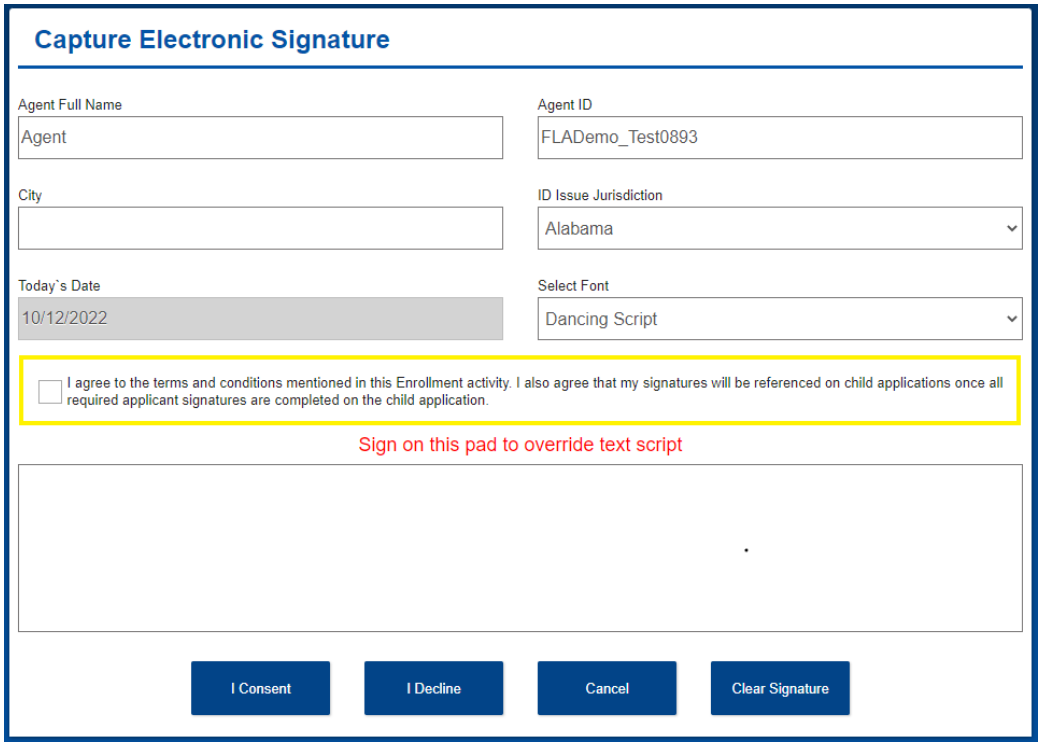

On Agent signature capture screen, a check box will appear for the agent to agree upon the TnC for shared signatures. Check box text will be "I agree to the terms and conditions mentioned in this Enrollment activity. I also agree that my signatures will be referenced on child applications once all required applicant signatures are completed on the child application."

Agent will proceed to capture their signatures after agreeing to the terms. Hence, unless the check box is selected, "I Consent" button will remain disabled.

When agent signs the pad and clicks at “I Consent” button, agent signature will be imported to the selected batch of child apps.
When the remaining child apps are ready for agent signature (i.e., their status is "Client Signatures Complete"), and the agent clicks at "Agent Signature" button, the signature captured will be imported directly to the batch of qualified child apps.

Conditions:

- Status of these apps with signature captured for both participant and the agent will be changed to “Signatures Complete”.
- After the agent signatures are complete, application will be submitted to the carrier (assuming it will bypass the review queue process).
- Process of capturing agent signatures for the selected child apps with status “Client Signatures Complete” can be done in batches as they appear available.

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- After agent signature is captured, it will be saved into the database in the InterestedPartyGUID table. Agent signature from this table will then be transferred into the qualified child apps.
- Agent signature on the child apps (Application PDF) will appear when the applicant completes data entry and locks the app for E-Sign.
- Captured agent signature will be imported onto the primary Agent Signer control for selected/qualified child apps. In case there are separate signature controls (split/additional agents) on the child app with signer type Agent, Agent 2, Agent 3, Agent 4, Agent 5, then the captured signature will be imported only on to the primary Agent signature control (Signer Type = Agent).
- In case there are groups created for agent signature controls in the child app, the captured signature will be imported onto the Agent signature control without any group created. If there are no Agent signature control present without any group, signature will not be imported.
- If there are agent initials fields present on the child app, they will not be captured from the parent Enrollment app. Only agent signatures will be captured to be imported into the child apps.

After both participant and agent signatures are complete, status of the child app in this case will be set to “Signatures Completed” and the further process from this point will be the same how it happens currently.

Acceptance Criteria

- In case of agent sign last, Agent Signatures button is only enabled when status for any of the child apps is "Client Signatures Complete".
- When selecting multiple child apps to proceed for agent signatures, only the apps with status "Client Signatures Complete" has the agent signature imported on them.
- Signature capture screen for agents display a check box to consent that the signatures are going to be shared with the selected apps.
- After agent signature is captured, user is redirected back to Enrollment and signature is imported into selected child apps.
- After user is redirected back to Enrollment, user lands on Participants view.
- After signature is captured for both client and agent signers, status of the child app displays as "Signatures Complete".
- Agent can sign the child apps in batches after they display the status as "Client Signatures Complete".
- GUID for agent signature is saved into the database to be shared into the qualified child apps.
- When "Agent Signature" button is clicked, user is redirected to E-Sign where only the Signature Capture view is displayed for the Agent.
- Captured signature is imported to the primary Agent signature control (Signer Type: Agent) and not to Agent 2, Agent 3, Agent 4, Agent 5 signature control on the child app.

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- Captured signature is imported to the Agent signature control without any group set. Captured agent signature is not imported to the child app if there are no agent signature controls present with a blank group set.
- Agent initials field present on the child app are to be completed manually and are not captured from the parent Enrollment app.
- Capturing the shared agent signature would only be done in the React eSign. This would be handled like embedded where the host transitions from eApp to eSign modules

8 App - Agent Sign Default: Signing Ceremony

Verify when data item "FLI_AGENT_SIGN_ORDER" has the value "Default", below workflow is followed.

1. If data item "FLI_MASTER_AGREEMENT_CUSIPID" is not NULL/Empty, "Master Agreement" page is presented under the "Plan Design" page.
2. When the user gets to the "Participants" page, participant list can be imported to generate child apps.
3. When data entry for a child app is completed and locked in E-Sign, agent can select that child app to load and proceed to capture their signature on it.
4. Agent signatures can be captured at any instance - after the participants have completed their signatures or before participant signatures are complete. Data Entry for the child app should be completed.

Acceptance Criteria

- When data item "FLI_AGENT_SIGN_ORDER" has the value as "Default" and data entry on the child app is completed, agent can sign the app before or after the participants signatures.

9 App - Update Application History for Parent Enrollment Activity

With the addition of agent signing process into the Enrollment activity, events of agent signature capture in both the cases will also be recorded into the application history for the parent enrollment activity.

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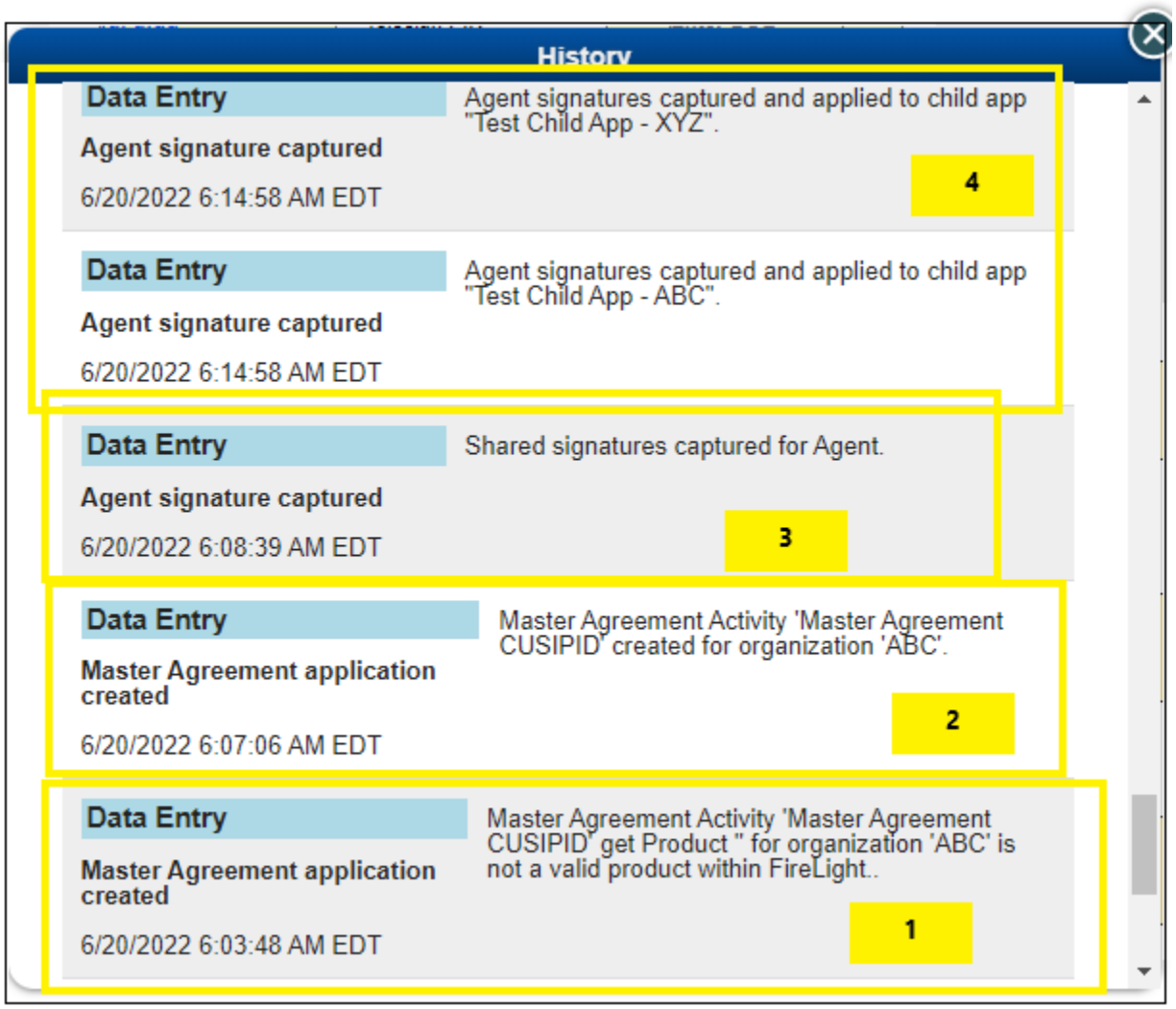
1. When there is an attempt to create the Master Agreement activity but there is an issue with the CUSIP ID, it will be recorded into the application history as "Master Agreement Activity 'FLI_MASTER_AGREEMENT_CUSIPID' for organization '<organization name>' is not a valid product within FireLight."
2. When Master Agreement activity is created, application history will record the event as "Master Agreement Activity '<Name of the Master Agreement activity>' created for organization '<organization name>'".
3. In case of agent signing last, when the user clicks at "Agent Signature" button on "Participants" page after selecting the child apps, the event will be recorded as "Agent signatures captured for Agent <Agent Name> and applied to child app '<name of the child enrollment app'.". This message will appear in the history for all the child applications (from the batch selected) to which the agent signature is applied.



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Acceptance Criteria

- When there is an issue in creating the master agreement activity, this event is recorded into the application history table.
- When master agreement application is created from the "Master Agreement" page from "Participants" section, the event is recorded into the parent enrollment application history.
- Agent's signature capture event is captured into the parent enrollment application history:
    - When agent signatures are captured last, i.e., after the participants have completed their signatures, it will be recorded as "Agent signatures captured for Agent <Agent Name> and applied to child app '<name of the child enrollment app'.", for each of the child app.

10 App - Update Audit for Child Enrollment Apps

When the agent captures their signatures for the child enrollments apps, this event will be recorded into the audit of the child apps.

In case of agent signing last, agent signature section on the audit report for child app will show authentication text as "Imported from Parent Enrollment App".

Highlighted section on below mockup shows where the new verification text will show at the Signature Summary section for the Agent signature in Audit Report.

Participant Identifier	b8035cff-d3fb-4b72-bb99-4b7ff1eb84f0	
Signature Identifier	8677bd59-29bf-4019-b3b1-70de4e016ccc	**Timeline**
Signing as	Agent	7/1/2022 7:35:59
Captured Name	Keerti Agent	
Captured State	Colorado	
Captured City Name	suncity	
Captured Signature		
Identity Check Type		
	Agent ID:	
	Identification Type:	
	Identification Number:	
	Identification State:	
Using IP Address	10.20.1.115	

Acceptance Criteria

- Application audit report for child enrollment app shows if the agent was imported from parent enrollment activity in case of agent signing last.

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11 App - Update Audit for Master Agreement Activity

History for the master agreement activity will show a reference of the Parent Enrollment activity with which it is linked. Under the Other Actions > History menu for the master agreement activity, anew row will be added to show the linkage between the Parent Enrollment activity and the Master Agreement activity.

Acceptance Criteria

- History for Master Agreement activity indicates about the application being created.
- History for Master Agreement activity shows reference of the Parent Enrollment activity.

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