hexure

E-Delivery Guide

FireLight

firelight

E-DELIVERY GUIDE

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Hexure
Two South Cascade Avenue
Colorado Springs, CO 80903
Phone: 719.442.6400
Internet E-Mail: info@hexure.com
Website: hexure.com

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1 FireLight e-Delivery Activity and Processing Instructions

FireLight® supports three different e-Delivery activities and processing instructions for the many variations of e-Delivery workflows clients need to support.

- e-Delivery Fill and Sign

  Only Agent Directed cases can have an agent signature. If there is an agent signature, you need to send the case through agent directed.

- e-Delivery Sign Only – Sign Only because there are sign requirements that will follow the Pending Signature workflow.
- e-Delivery Deliver Only – Deliver Only because there are no requirements are marked complete upon authenticating.

Additionally, FireLight supports two processing instructions that drive what FireLight does with the case when it is received. Cases can either be Agent Directed or Client Directed. Following is a Visio of the workflow options. (Please note that currently, FireLight does not support Agent Directed Sign Only workflows.)

Determining the correct workflow will depend on what actions need to occur to consider the document delivery to be complete. For example:

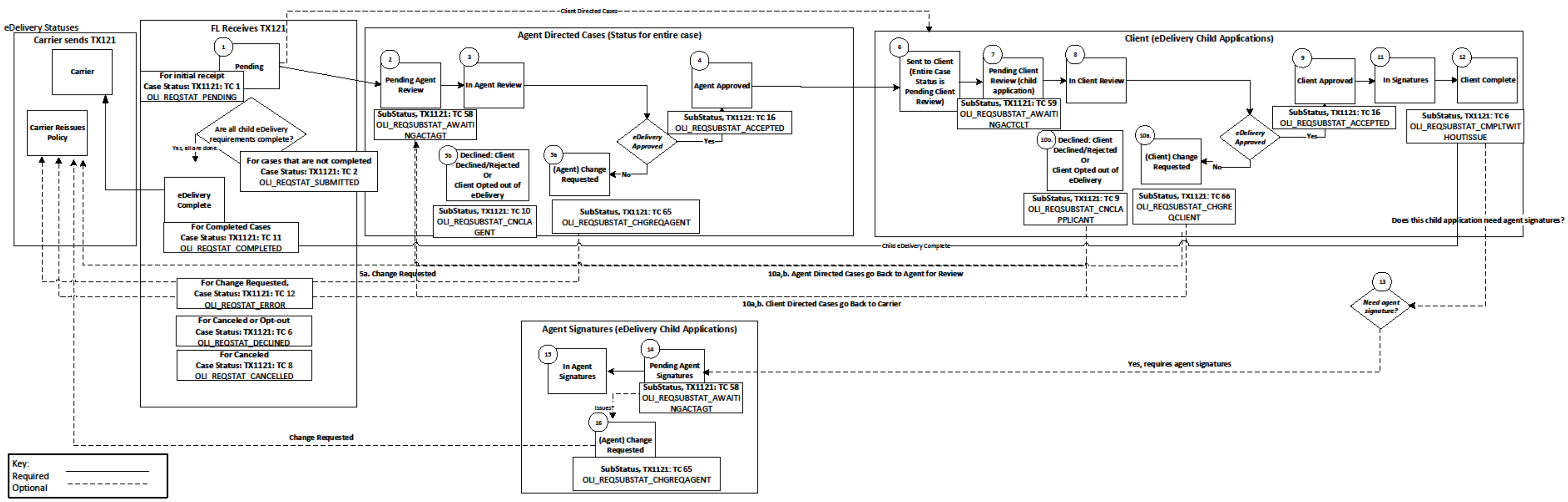
- Do you need to complete data points, ask questions, or upload documents? If the answer is yes, you will need to use e-Delivery Fill and Sign because this is the only workflow that enters FireLight in an editable state. This workflow does not break out the sign requirement. So, if you need to fill out data or upload documents to be considered complete, the client must fill out, lock the case, and then sign.
- Do you need to sign a form to consider e-Delivery complete? If the answer is yes, you will need to use e-Delivery Fill and Sign or Sign Only. The answer to which of these depends on the above question.
- Do you have no signature requirements and no fill requirements and just want to deliver and track the delivery? You will want to use Deliver Only.

Processing Instructions are used to determine what FireLight does with the e-Delivery request upon receiving the 121.

- Does FireLight put the order in a queue for an agent to review and approve the documents to the clients? These cases are considered Agent Directed.
- Does FireLight immediately send the clients their emails to complete their e-Delivery without waiting on an Agent to review and approve? These cases are considered Client Directed.

1.1 Agent Directed

Agent directed cases go into a dashboard view for the agent to manage. The agent must approve the case before it is sent to the clients.



Agent Directed: Fill and Sign e-Delivery, Deliver Only – These workflows go first to an agent to review, approve, and send to the client. Once approved, the emails are sent to the client for the client to complete their requirements.

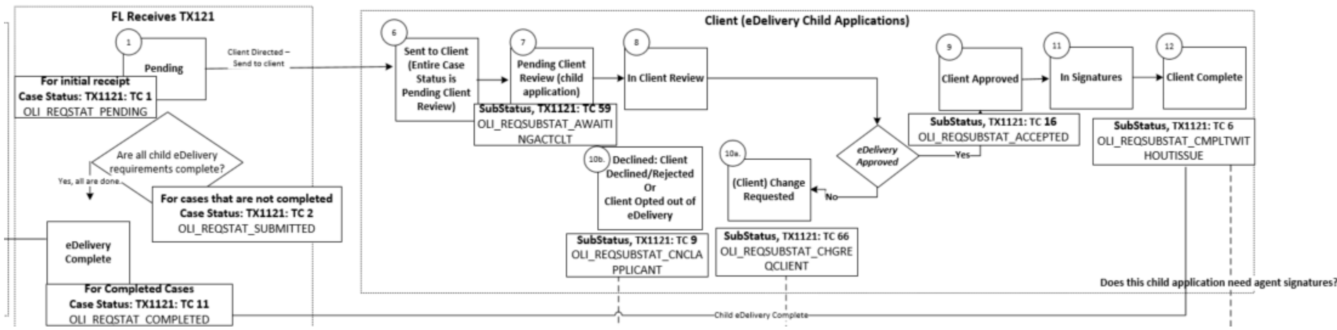
- Fill and Sign Agent directed cases allow the agent to Approve or Request Change or Cancel.
- Deliver Only Agent directed cases allow the agent to Approve or Request Print or Cancel. This is a locked workflow so no edits can be made. The cancel is only available while the case is not complete.
- There is no Sign Only Agent directed workflow.

Once emails are sent to the client, the clients will complete their requirements.

- Fill and Sign client emails require authentication, then the clients can fill, upload documents, and sign. The clients can Request Change and Contact Agent.
- Deliver Only emails require authentication and upon authenticating, the child case is considered delivered. The clients can review and download their forms, but that is not required. This is a locked workflow so no edits can be made. The clients can Request Print and Contact Agent.
- There is no Sign Only Agent Directed workflow.

1.2 Client Directed

Client directed cases go directly to the client and do not require an agent to approve the case.



While the agent does not approve the case prior to sending the client emails, there is always an agent on the case. The agent in this situation may be an Admin. The agent will be able to perform these actions.

- Fill and Sign Client directed cases allow the agent to Request Change or Cancel.
- Sign Only Client directed cases allow the agent to Request Print or Cancel.
- Deliver Only Client directed cases allow the agent to Request Print or Cancel.

Once emails are sent to the client, the clients will complete their requirements.

- Fill and Sign client emails require authentication, then the clients can fill, upload documents, and sign. The clients can Request Change and Contact Agent.
- Sign Only client emails require authentication, then the clients can review and sign. This is a locked workflow so no edits can be made. The clients can Request Print, Cancel the Signing (not the same as a cancel button) and Contact Agent.
- Deliver Only emails require authentication and upon authenticating, the child case is considered delivered. The clients can review and download their forms, but that is not required. This is a locked workflow so no edits can be made. The clients can Request Print and Contact Agent.

2 Inbound Message Structure

2.1 TX 121

The ACORD 121 (DocSend) file is the basis for the carrier to send the party and policy details and supporting documents into FireLight. FireLight reads this file to determine how to proceed and generate data items to drive the wizards, forms, and requirements. The following sections describe how to control the wizards, forms, and requirements based on the data passed in the TX121.

2.2 Defining Activity Type Instructions

Use the subtypes to direct FireLight what type of order is entering FireLight. This subtype will drive if the e-Delivery comes in for Fill and Sign (12100); just sign so the case is locked (12122); or just deliver, but track the opening, and again the case is locked (12123). These settings will work in conjunction with the Processing Instructions of Agent Directed or Client Directed.

- 12100 – General Requirement Order Request – Fill and Sign
- 12122 – Sign Only
- 12123 – Deliver Only
- Define Processing Instructions: Agent Directed or Client Directed

Each of these workflows have different functionality.

2.3 Defining Processing Instructions

- The workflow that drives what FireLight does with the case is determined from the ProcessingInstructionType in the TX121.
    - /TXLife/TXLifeRequest/ProcessingInstruction/ProcessingInstructionType = 1 (Workflow)
    - /TXLife/TXLifeRequest/ProcessingInstruction/ProcessingInstructionDesc

- FireLight reads the description to determine the specific workflow. The values FireLight supports are “Client Directed” or “Agent Directed”.
- FireLight sets data item EDELIVERY_WORKFLOW with (“Client Directed”, “Agent Directed”) so that clients can create rules and wizards specific to the processing instructions.
    - Client Directed: Fill and Sign e-Delivery, Sign Only, and Deliver Only – These workflows send the emails to the client immediately upon processing the 121.

2.4 RequirementInfo

- Anyone that will be required to complete actions for the case must have a RequirementInfo aggregate in the TX121. This section tells FireLight to create a package for these parties to review and sign.
- Any party defined in the RequirementInfo must be defined in the Party element with the supporting party details. At a minimum, FireLight requires the name, DOB, SSN, and email for each party. This data is required to send the emails to initiate and authenticate the review/signing sessions.
    - Need one signer per child case or the activity will error.
- The relation role code will tell FireLight the role(s) that party is affiliated with.
    - In the event that 2 roles are the same person, that party will have 2 roles and there should be a relation linking the 2 with the related object of the party.
        - In this case, there will only be one RequirmentInfo in the 121/1122.
- Default name for e-Delivery cases will be “E-Delivery case for [Owner Name]” where Owner name is set in the Owner Party of the 121.

2.5 General 121 Info

Following are a few important 121 nodes to take note of.

- <CompanyProducerID></CompanyProducerID> – This dictates the user the e-Delivery case is sent to (and increases their counter).

- <ProductCode>S10R</ProductCode> – Determines the product. Product code in the 121 will control which e-Delivery configuration is sent into FireLight. For example, if you need separate e-Delivery configurations per product line, you will set up two different “products” in FireLight and send in the appropriate product code.
    - The product code can be set up/found in the FireLight Admin tool at Product Configuration > Products > Product Code.
- <DocumentTag></DocumentTag> – Determines what document type you would like the template to have that you are sending in. **See section 5.1 for more information**.

2.6 Updates, Cancels, and Expiration Updates using 121

2.6.1 Updating (Reversal) Fill and Sign cases via API

To reverse an e-Delivery case via API, the carrier needs to send in a 121 with the same TransRefGUID and the same PolNumber of the case they want to reverse, and adjust the <TransMode tc="2"/> to <TransMode tc="8"/>. An e-Delivery case can only be reversed if the case is in a request reissue status (Display status of Change Requested by Agent/Client). If the case is in any other status, an error will be thrown.

Other updates are supported in a TransMode =8 but we use the Policy Number in the Application Table and it is validated that we are correctly updating the right e-Delivery case. Thus, you can send in updates to the case like name and address, etc., but the policy number needs to remain the same along with the TransRefGUID. If you need to change the Policy Number, you should send a new case.

Deliver Only and Sign Only, because they cannot have edits, do not support a Reversal, unless the update is due to email delivery failure (described in next section).

2.6.2 Updating (Reversal) due to email delivery failures via API

When FireLight receives an event from our email provider that the delivery of an email failed, the cases associated with that email address will be put into a terminal status, except for Agent Directed Fill & Sign, which will go back to the agent to review. A new 1122 will be generated with the parent case having a Display status of Cancelled, and a SubStatus of Other with the ACORD TypeCode of 2147483647. The child case that had a delivery failure will have a

Display Status of Canceled, and SubStatus Undelivered Email, and a new Override for the ACORD TypeCode of 2147483645.

To reverse an e-Delivery case via API, the carrier needs to send in a 121 with the same TransRefGUID and the same PolNumber of the case they want to reverse, and adjust the <TransMode tc="2"/> to <TransMode tc="8"/>. A non-Agent Directed Fill & Sign e-Delivery case can only be reversed if the case is in a status indicating a failed email delivery. If the case is in any other status, an error will be thrown.

Agent Directed Fill & Sign will follow the workflow described in 2.6.1. Some organizations allow agents to make some edits. In the event an agent updates the email address for a client, the new value will be in the Keyed Value in the 1122 when the case is completed.

2.6.3 Cancelling cases via API

To cancel a Fill and Sign, Deliver Only, or Sign Only e-Delivery case via API, the carrier needs to send in a 121 with the same TransRefGUID of the case they want to cancel, and adjust the <TransMode tc="2"/> to <TransMode tc="6"/>. An e-Delivery case can be cancelled at any time.

2.6.4 Update Expiration (TransMode = 5)

The ability to update an expiration date can be done on all workflows. To update an expiration date Fill and Sign, Deliver Only, or Sign Only e-Delivery case via API, the carrier needs to send in a 121 with the same TransRefGUID of the case they want to update the expiration, and adjust the <TransMode tc="2"/> to <TransMode tc="5"/>. Updates for expiration must occur before expiration as child cases are deleted upon expiration.

2.6.5 Resend Client emails via API

The ability to resend the initial client pickup emails that contain the link to login can be done on all workflows. To resend these emails via API, the carrier needs to send in a 121 with the same TransRefGUID of the case they want to resend the emails for, and adjust the <TransMode tc="2"/> to <TransMode tc="10"/>. Only child cases where the parent status is "Sent To Client" with a non-terminal status will have the initial emails sent. No information from the 121 will be used to update these cases.

2.7 Mapping values in the 121 to the Wizard or Forms

2.7.1 Data Items mapped by base

FireLight will create data items for each of the values defined in the DocSend File. **You must use these common tags to ensure the values map into your Policy Summary Screen.** (See references to obtain the latest DocSend file.) *Note any additional data item not defined in the DocSend needs to be added into base or your provider. Please submit a Work Order.

- Data Items are created to populate/prefill into your policy summary wizard. This data can be used to create a snapshot of the policy.
- Data Items can be used to drive corresponding rules to manage the inclusion/exclusion of forms and wizards, as well as managing the input of data within the package.

Following are a few data items that will help to create your wizards for e-Delivery.

- Child case change request: FLI_EDELIVERY_CHILD_CHANGE_DESCRIPTION
    - If a child case has a change request, utilize this data item on the agent wizard to display the reason that the child case requested a change.
- Agent change request description: FLI_EDELIVERY_REISSUE_REASON
    - If an agent case has a change request, utilize this data item to send the reason/description back to the carrier.
- Agent change request description: FLI_EDELIVERY_REISSUE_DESCRIPTION
    - If an agent case has a change request, utilize this data item to send the reason/description back to the carrier.
- Workflow type: FLI_EDELIVERY_WORKFLOW
    - Agent Directed vs. Client Directed.
- Expiration date of e-Delivery case: FLI_EDELIVERY_EXPIRATION_DATE which is set using the Agent/parent case RequestedDate. While there is a RequestedDate for the child cases in the 121, the expiration for the e-Delivery package is set for the entire package using the agent/parent RequestedDate.

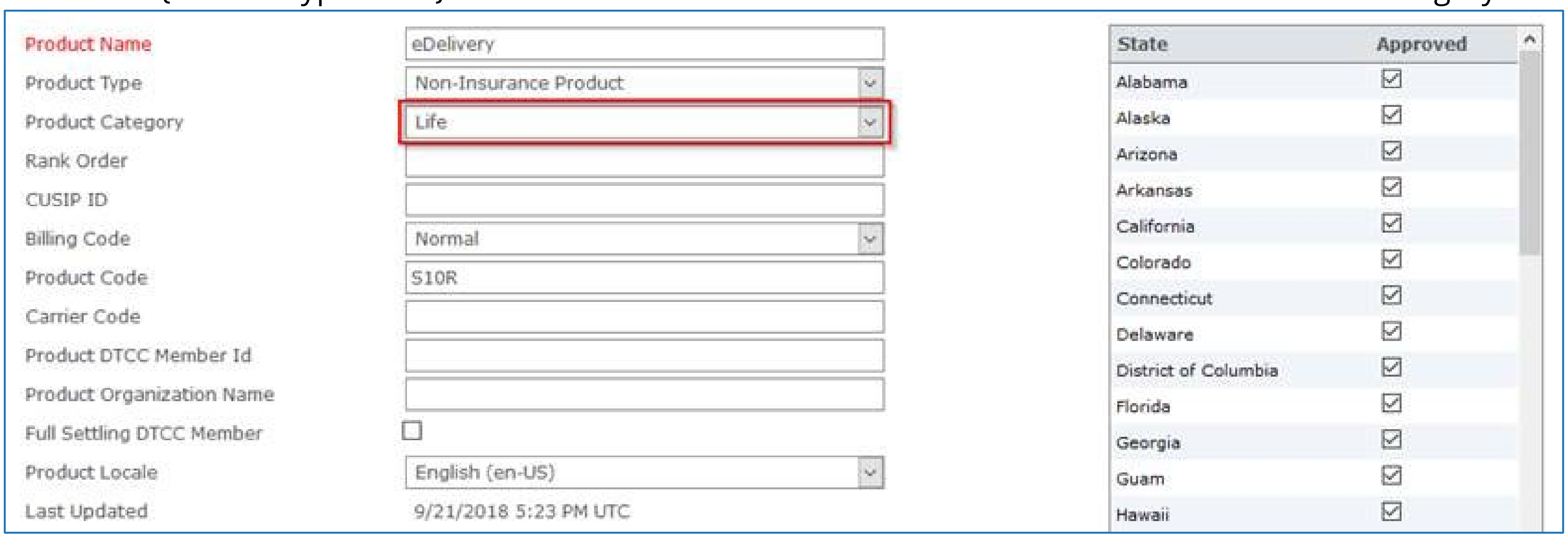
- When the e-Delivery case will expire. This is passed in the 121 under /TXLife/TXLifeRequest/OLifE/Holding/Policy/RequirementInfo/RequestedDate/

- Change Request/Declined e-Sign: FLI_CHANGE_REASON
  - This data item will be populated with “ChangeRequest” if a client requests a change, or “DeclineSign” if a client declines e-Signature.
- Agent ID: FLI_AGENT_ID_NUMBER

Note Policy items such as the mode, method, and amount are mapped as follows:

{ProductTypePrefix}_ModalPremium_Mode
{ProductTypePrefix}_ModalPremium_Amount
{ProductTypePrefix}_ModalPremium_Method

Where the {ProductTypePrefix} is taken from what is selected in the Admin tool under “Product Category”.



These policy item tags would then be:

Life_ModalPremium_Mode

Life_ModalPremium_Amount
Life_ModalPremium_Method

2.7.2 Using Provider to add/manipulate Data Items

The 121 is callable via the provider to use the TXLifeRequest object to customize dataitems in the same manner it does for processing a 103. If clients want to map other values not listed in the DocSend, clients can work with their provider integration to add additional values in an OLIFE extension and map them to a dataitem.

2.8 Mapping values in the 121 to the emails

For special values that clients need in their emails, FireLight can use the Application Search Items. There is a hook into the provider for clients to map client specific items into a data item and then via a support ticket, those can be mapped to Application Search Items. Those Application Search Items can then be added to the eDelivery email templates.

3 Outbound Message Structure (1122)

The ACORD 1122 is the outbound file that is used for e-delivery (similar to an ACORD 103 for New Business). The carrier will receive this file at certain times during an e-Delivery case workflow (**See section 3.2**). Below we cover integration information for the 1122, when 1122 files are sent, and what the file will communicate to the carrier.

3.1 Integration Development

FireLight will send a status transmission and outbound transmission in the ACORD 1122 payload structure. The final 1122 sent out when all signatures are collected will contain the inline documents and name/value pair data.

- Documents will be in the FormInstance in the 1122 per child case and agent/parent case. Each child case and parent case forms are listed separately.
- The RelatedObjectID is set to the child case IDREF for e-Delivery cases.
- PDFs can be optionally embedded using MTOM. Recommended due to the size of the e-Delivery payload.
- Clients can work with integration development to put files in a SFTP site.

Three areas in which integration will need to check the transaction type and create a fork for e-Delivery versus New Business (If e-Delivery, bypass New Business logic):

- Override Dataitems
- Call Client (used for submission)
- Integration class (for mapping inbound data)

3.2 Triggers, Statuses, and Sub-Statuses

FireLight generates the ACORD 1122 based off actions performed within the e-Delivery process and sends a status/sub-status back to the carrier (ReqStatus & ReqSubStatus). Following are the actions within FireLight that will send out an 1122 to the carrier along with example statuses and sub-statuses that the file will have for each party. **Refer to DocSend file for additional information.**

Sample of 1122 Status and Sub-Statuses (Case Scenario – The Owner declined e-Signature)


```xml
<RequirementInfo AppliesToPartyID=”Agent”>
  <RequirementDetails />
  <ReqStatus tc=”2”>Submitted</ReqStatus>
  <RequestedDate>2019-10-01</RequestedDate>
  <StatusDate>2018-10-05</StatusDate>
  <StatusTime>14:39:39.3900000-06:00</StatusTime>
  <RequirementStatusReason />
  <ReqSubStatus tc=”58”>Awaiting action by agent/agency</ReqSubStatus>
</RequirementInfo>

<RequirementInfo AppliesToPartyID=”Owner/Payor”>
  <RequirementDetails />
  <ReqStatus tc=”6”>Declined / Rejected</ReqStatus>
  <RequestedDate>9999-12-31</RequestedDate>
  <StatusDate>2018-10-05</StatusDate>
  <StatusTime>14:39:39.3730000-06:00</StatusTime>
  <ReqSubStatus tc=”58”>Awaiting action by agent/agency</ReqSubStatus>
</RequirementInfo>

<RequirementInfo AppliesToPartyID=”Insured”>
  <RequirementDetails />
  <ReqStatus tc=”2”>Submitted</ReqStatus>
```

```xml
    &lt;RequestedDate&gt;9999-12-31&lt;/RequestedDate&gt;
    &lt;StatusDate&gt;2018-10-05&lt;/StatusDate&gt;
    &lt;StatusTime&gt;14:39:39.3500000-06:00&lt;/StatusTime&gt;
    &lt;RequirementStatusReason /&gt;
    &lt;ReqSubStatus tc="58"&gt;Awaiting action by agent/agency&lt;/ReqSubStatus&gt;
  &lt;/RequirementInfo&gt;
```

3.3 Forms in 1122

FireLight sends the forms for the child cases as separate applications so each child case will have separate forms in the FormsInstance. There is a RefID for each of the child forms with the Requirement Info so carriers can pull the forms you want and associate them with the child cases.

4 E-Delivery Statuses

Following are the possible statuses within the e-Delivery workflow. Not all statuses apply to all workflows and processing instructions. Please use the DocSend file to see when each status applies for each workflow and processing instruction.

Pending Agent Review – In an agent directed workflow, the parent case is set to this status when it is sent into FireLight. It is also set on the parent case if a client clicks “Request Reissue”. This status will not appear in a client directed workflow and will repeat anytime a policy is sent back to the agent for review.

Pending Agent Signatures – For agent directed workflows if agent signatures are required on either the agent portion or the client portion of the e-Delivery case, after the client signatures are captured, the display status changes to “Pending Agent Signatures”. Only Agent Directed cases can have an agent signature. If there is an agent signature, you will need to send the case through agent directed.

Pending Client Review – Once child cases are sent, the parent and child cases are set to Pending Client Review. This status will remain for the parent case until all child cases are complete or a reissue is requested.

Change Requested by Agent – If the agent clicks "Request Reissue" for any reason in the Fill and Sign workflow, the case is set to the terminal status of "Change Requested by Agent". A newly generated, corrected case will need to be sent in by the carrier to proceed. Only the Fill and Sign workflow has this option.

Change Requested by Client – In a Fill and Sign Agent Directed workflow; the child case(s) are set to this status if a client clicks "Request Reissue". Only the Fill and Sign workflow has this option.

In a Client Directed workflow, the parent and child cases are set to this status if the client clicks "Request Reissue". This is considered a terminal status in a Client Directed workflow. A newly generated, corrected case will need to be sent in by the carrier to proceed.

Print Requested – This workflow only applies to the Deliver Only and Sign Only. When the agent or child selects "Request Print", the status is updated to Print Requested.

Policy Canceled – If the agent clicks "Cancel E-Delivery" for any reason, the case is set to the terminal status of "Policy Canceled". A newly generated, corrected case will need to be sent in by the carrier to proceed if applicable. This will also be the status for cases where delivery of an email failed (except for Agent Directed Fill & Sign). The carrier can issue a reversal with an updated email address in this situation (See 2.6.2)

Signatures Complete – Indicates that the child case has been signed and no further actions are required for that child case.

In Signatures - This status triggers on the child cases when any party has started the signature process.

In Agent Signatures – When the agent begins the signing process, the case display status transitions to "In Agent Signatures". This option is only available for Agent Directed workflows.

Download Complete – When the child cases download their documents, the child cases will be set to "Download Complete". This status only applies to the child case display status.

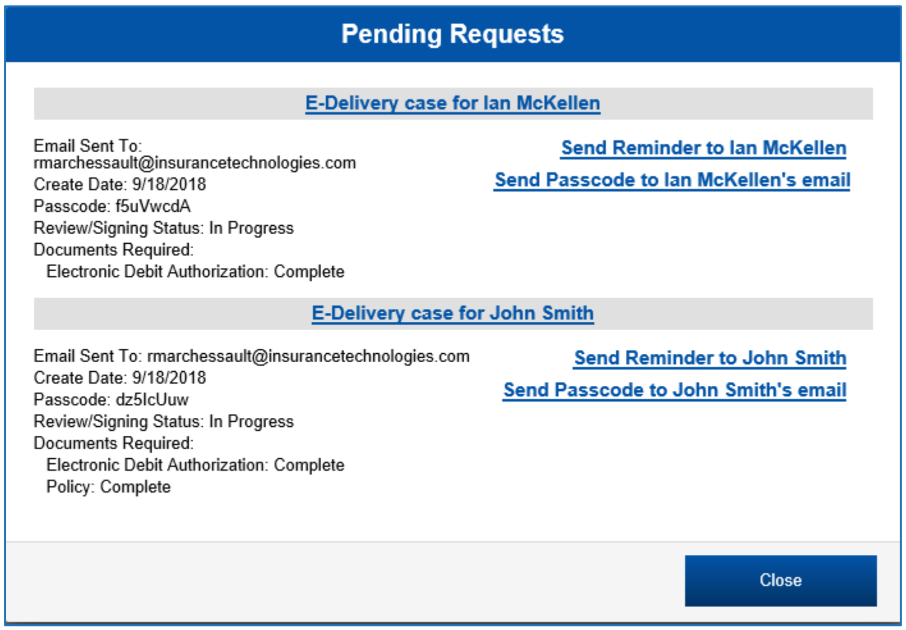
Complete – When all child cases are complete, the parent case will be updated to this status. The case is delivered to the carrier for processing.

Expired – The requested date for the parent case in requirement info (<RequestedDate>2018-10-05</RequestedDate>) sent in the 121 will determine the expiration date. Once this date has passed, if the case is not complete it will be set to a terminal status of expired. A newly generated case would need to be sent in by the carrier to proceed. As noted above, carriers can change the expiration date using the 121 prior to the expiration.

5 Agent View

5.1 Pending Request Dialog Box in e-Delivery

If an agent directed case is approved and the agent sends out e-mail notifications to the parties involved with the case or for Client Directed cases, the agent view will then have access to the Pending Requests dialog box on the parent case's home screen. This view will allow an agent to perform numerous actions that varies based on the e-Delivery workflow. If the case is Client Directed, the Pending Requests dialog is present immediately for the agent when they view that case. If the agent exits out of the dialog box, it can be re-opened by clicking **Requests** on the navigation bar.



The following options are available for the agent in the Pending Requests dialog box:

- **Case Name** (i.e., "E-Delivery case for John Smith") – This opens the party's case where the agent has the ability to review it directly.
- **Send Reminder** – The agent has the ability to send a reminder to the signer's email with an editable message.
- **Send Passcode** – If the signer loses their passcode the agent can resend it to their email with this option.

5.2 Agent Actions

Agent actions depend on the workflow and the processing instruction.

Agent Directed: Fill and Sign e-Delivery, Deliver Only – These workflows go first to an agent to review, approve, and send to the client. Once approved, the emails will be sent to the client for the client to complete their requirements.

- Fill and Sign Agent directed cases allow the agent to Approve or RequestChange or Cancel.
- Deliver Only Agent directed cases allow the agent to Approve or Request Print or Cancel. This is a locked workflow so no edits can be made. Cancel is only available while the case is not complete.
- There is no Sign Only Agent directed workflow.

While the agent does not approve the case prior to sending the client emails, there is always an agent on the case. The agent in this situation may be an Admin. The agent will be able to perform these actions.

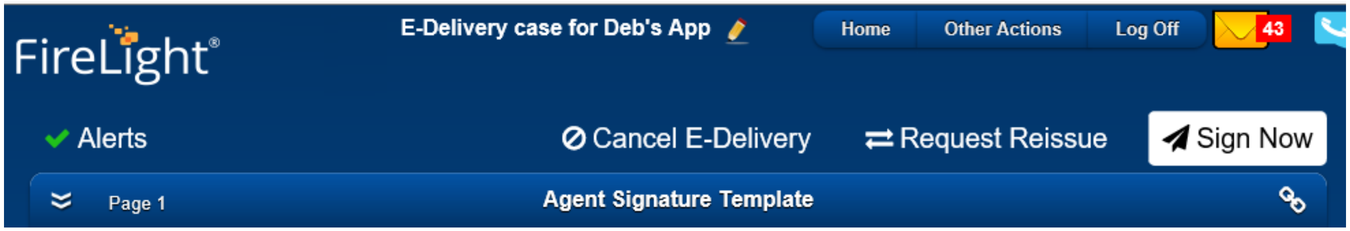
- Fill and Sign Client directed cases allow the agent to RequestChange or Cancel.
- Sign Only Client directed cases allow the agent to Request Print or Cancel
- Deliver Only Client directed cases allow the agent to Request Print or Cancel. Cancel is only available while the case is not complete.

5.3 Agent Signing in e-Delivery

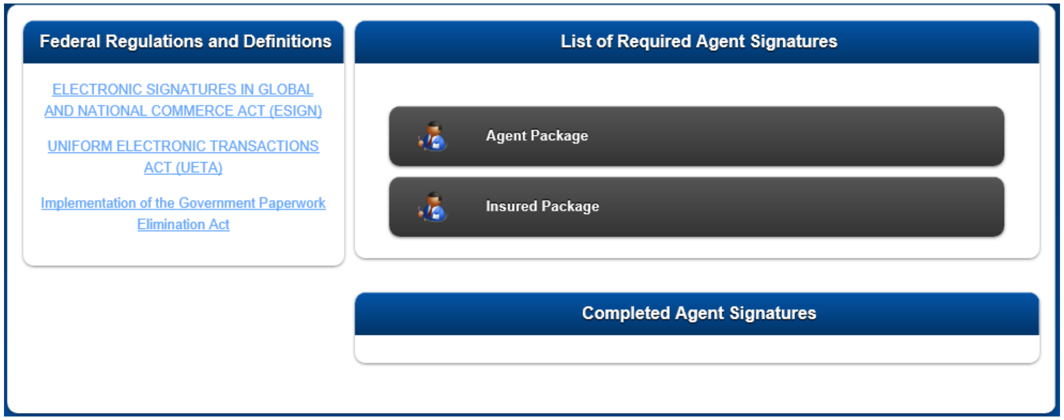
If the agent's signature is required for an e-Delivery case, the processing instructions must be Agent Directed. Agent signing is NOT supported for Client Directed cases. The agent will sign all child cases at 1 time after all clients have reviewed, approved and signed their e-Delivery client requests. After all child cases are done, the agent will receive an email similar to the following:

> Dear [AGENT_NAME],
>
> Please login to FireLight at your earliest convenience to review & sign the transaction E-Delivery case for [CASE_NAME].

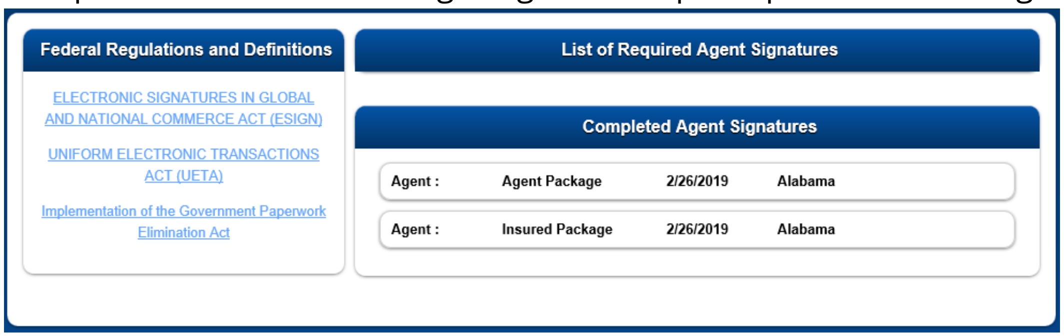
1. Log on to FireLight and open the e-Delivery case.
2. On the right of the e-Delivery navigation bar, click the **Sign Now** button.



3. In the **List of Required Agent Signatures**, click a button to begin the agent signature process. The agent will need to sign for each package that requires a signature.



4. Complete the standard FireLight signature capture process for the agent.



When all signatures are complete, the agent will receive an email similar to the following:

> Dear [AGENT_NAME],
>
> The E-Delivery process has completed and 'E-Delivery case for [CASE_NAME] has been automatically submitted.

Note: The case will not go into Agent Signing unless the case is Agent Directed.

6 Admin Basics for Setting Up E-Delivery in FireLight

E-Delivery is the process of taking the Agent and all included parties through reviewing and submitting a policy electronically. This section reviews the basics for an admin to get started on setting up an e-Delivery activity within FireLight.

6.1 Library

- Create a wizard(s) for your e-Delivery implementation.
- Create template(s) for your wizard. See How to set up and send in a template form for e-Delivery below.

6.2 Activities

- Add a new activity for each applicable e-Delivery workflow and select the applicable **ACORD Type** for each e-Delivery activity:
  - E-Delivery Fill and Sign (121-12100)
  - E-Delivery Deliver Only (121-12123)
  - E-Delivery Sign Only (121-12122)
- Enter values for the following settings.
  - **Complete Purge Policy** – Enter the number of days after an E-Delivery case was finished (this includes Expired, Cancelled, Re-Issued and Completed cases). The number of days allowable before purge of completed E-Delivery cases is a minimum of 5 days.
  - **Incomplete Purge Policy** – Enter the number of days since an E-Delivery case was last updated. The number of days allowable before purge of completed E-Delivery cases is a minimum of 5 days.

6.3 Product

- When adding a new product for e-Delivery, change the **Product Type** and **Product Category** to **Non-Insurance Product**.
- To ensure the proper billing is used for the eDelivery, the implementation team must make a request to Tier 3 to add the correct billing code to the eDelivery product(s). The Tier 3 request should also verify the billing report to ensure it includes the billing summary report by billing code.

Billing Codes to be added to the Product Billing Code
e-Policy Delivery – (including data collection with e-signature, e-signature (no data collection), and deliver only) – billing code Normal
Document Delivery--data collection with e-signature – billing code Normal
Document Delivery – e-signature (no data collection) – billing code Normal 2
Document Delivery – Deliver Only – billing code Normal 3

- The implementation team will need to make a request to Tier 3 to add these codes to the proper eDelivery products. The Tier 3 request should also verify the billing report to ensure it includes the billing summary report by billing code.

6.4 Package

- When setting up the package, change the **Package Type** to **E-Delivery**.
- Assign the appropriate wizard(s) and template(s) to the package.
- Assign the appropriate rule set(s) to the package.

6.5 Sales Agreement

- Assign the appropriate package to the product (no different than any other activity).

6.6 Groups

- Navigate to the **Activity Access** tab.
    - Select the applicable E-Delivery check boxes: **E-Delivery** (Fill and Sign), **E-Delivery Deliver Only**, **E-Delivery Sign Only**.
    - In the **eDelivery** section, select the following check box if applicable:

      Disable Approve Button – When selected, the user will not be able to see the "Approve" button in the parent case. For example, if the carrier allows visibility to multiple agents, they can use this role code setting to disable the Approve button. They will still have the ability to reject the case.

- Navigate to the **Product Access** tab. Select the check box for the e-Delivery product(s) on each role code for which you would like to enable this product(s).

6.7 Organizations

For e-Delivery, FireLight uses the e-Delivery expiration threshold and the reminder frequency that are set in FireLight Admin\Organizations. If you have the expiration threshold set to 2 days and the frequency set to daily, FireLight will send the reminder daily starting two days before the expiration.

- Navigate to the **Activity** tab. Enter values for the following settings

  E-Delivery Expiration Warning Threshold – Enter the number of days prior to the expiration of a pending e-Delivery request an email will be sent to the agent and/or client. This email will warn of the impending expiration of the client signature(s), case expiration, etc. If 0 is entered, no email will be sent. Go to Groups > Email to see the associated e-Delivery request expiration email templates for the client and agent.

  E-Delivery Reminder Frequency – Select the frequency (Never, Daily, Weekly) that FireLight will send reminder e-mails to the agent to complete outstanding e-Delivery cases.
  See below for a sample system generated "E-Delivery Submission Reminder" report. The expiration is set for e-Delivery using the Agent/parent case RequestedDate. While there is a RequestedDate for the child cases in the 121, FireLight will only look at the parent RequestedDate. The expiration for the e-Delivery package is set for the entire package using the agent/parent RequestedDate.

Dear Katherine Dease,

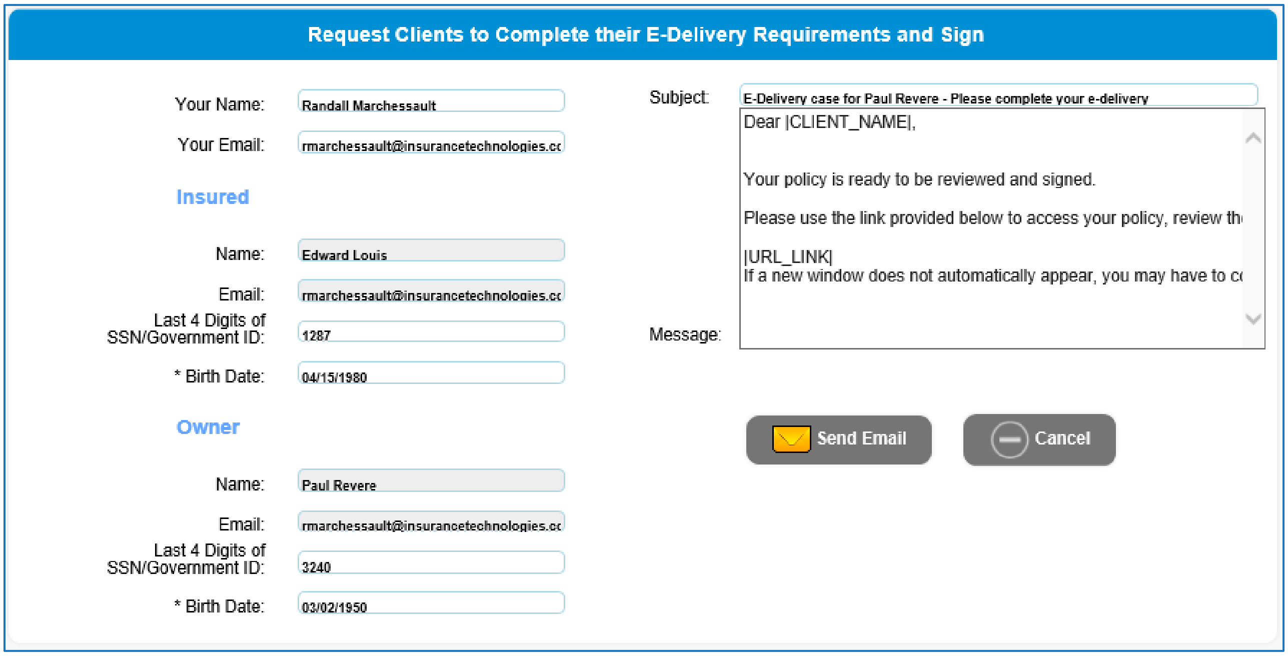
The following E-Delivery transactions are ready for completion:

-E-Delivery case for Jeff Goldbloom	6407FSEB18110100485	Agent Directed	Pending Agent Review
-E-Delivery case for Sandy Gallet	6407FSEB18110100479	Agent Directed	Pending Client Review
-E-Delivery case for Hellen Boher	6407FSEB18110100473	Client Directed	Pending Client Review
-E-Delivery case for Molly Henderson	6407FSEB18110100475	Client Directed	Pending Signatures
-E-Delivery case for James Gallet	6407FSEB18111300538	Agent Directed	Pending Agent Review
-E-Delivery case for John Boher	6407FSEB18111300534	Agent Directed	Pending Client Review

The "from" address in this automated email is the support email defined in the organization settings.

6.8 Mappings

In this section we set up mappings within FireLight that ensure the party information in the 121 message is pre-filled as expected in the requests sent to the involved parties. See below screenshot for example:



1. Navigate to **Organization Config > Mapping**.
2. Select **(All Product Types)** in **Product Type**.
3. Select **Party** in **Area**.
4. Update the value in the **Form Data Item ID** column to match the following:

   Owner Mappings
   FLI_OWNER_BDATE - Owner_DOB
   FLI_OWNER_EMAIL - Owner_EmailAddress
   FLI_OWNER_FNAME - Owner_FirstName
   FLI_OWNER_LNAME - Owner_LastName
   FLI_OWNER_SSN - Owner_SSN

   Insured Mappings
   FLI_INSURED_BDATE - Insured_DOB
   FLI_INSURED_EMAIL - Insured_EmailAddress
   FLI_INSURED_FNAME - Insured_FirstName
   FLI_INSURED_LNAME - Insured_LastName
   FLI_INSURED_SSN - Insured_SSN

Payor Mappings
FLI_PAYOR_BDATE - Payor_DOB
FLI_PAYOR_EMAIL - Payor_EmailAddress
FLI_PAYOR_FNAME - Payor_FirstName
FLI_PAYOR_LNAME - Payor_LastName
FLI_PAYOR_SSN - Payor_SSN

Note: Any additional parties would follow the same naming convention (i.e. Annuitant_DOB, Annuitant_EmailAddress, etc.

6.9 Emails

There are specific email templates for eDelivery. Clients can edit those email templates using the admin guide to fit their specific needs. The standard email template replacement text options are available for eDelivery. (Please see the admin help for the standard email replacement text options.)

6.9.1 Mapping values in the 121 to the emails

For special values that clients need in their emails, FireLight can use the Application Search Items. There is a hook into the provider for clients to map client specific items into a data item and then via a support ticket, those can be mapped to Application Search Items. Those Application Search Items can then be added to the eDelivery email templates.

7 Managing Form Requirements in E-Delivery

Forms to be presented or enabled can be defined in this section. There are different types of forms that FireLight supports. The attachments sent in and forms being enabled will be defined in the FormInstance of the TX121.

- Forms to be sent in the TX121 and presented in FireLight (example, the Policy). The actual PDF forms are sent in the TX121 with a document tag identifying the form. FireLight will present these un-editable forms and require a template with a matching DocumentTag to correctly associate the PDF in the TX121 with the form requirements in FireLight. **See section 5.1.**
- Forms to be conditionally uploaded in FireLight. The TX121 can tell FireLight when to require this upload or it can be defined within the wizard rules (i.e., copy of voided check). **See section 5.2.**

- Forms generated from FireLight that are conditional based on data sent in the TX121. For example, a payment authorization form that is only presented in the signing ceremony if it was not previously signed. **See section 5.3.**
- Forms generated from within FireLight that are required. These will not require any data from the TX121, but be included in the signing ceremony if they have a signing or review signature control. If they do not have either of these, they will only be viewable by going to **Other Actions > Display/Print PDF**.

7.1 How to set up and send in a template form for e-Delivery

Navigate to **FireLight Admin**.

1. Go to **Library > Form Library** within the Admin Tool and click **Upload Forms**.
2. Click **Add Files** and then select your template form to upload. Click **Start** and then **Back**.
3. Find your template form in the Form Library and select the **Is Template Form** check box.
4. Select the appropriate **Document Tag** for this template form.
   - Contact your FireLight PM to request the document tag(s) you would like set up.
   - The Document Tag must be unique.
   - FireLight will allow multiple forms with the same DocumentTag in a package, but when the forms generate, you cannot have the same template DocumentTag or the order will not open.
5. Make sure all of the appropriate states are selected for this template form.
6. Go To **Product Configuration > Packages** and locate the e-Delivery package you are looking for.
7. In the **All Forms/Wizards** list, locate the template. Move the template into the **Forms/Wizards in Package** list and set it to **Required**.

Navigate to the **ACORD 121 file.**

1. Send the attached form in the 121 FormInstance with the AttachmentLocation of inline. The DocumentTag defined in the FireLight package must be in <OLifEExtension VendorCode="25">. For example:

```
<OLifEExtension VendorCode="25">
      <DocumentTag>Policy</DocumentTag>
</OLifEExtension>.
```

2. When FireLight processes the 121 and determines which wizard fields to show, the template will match the DocumentTag and generate the form in the package.

7.2 How to set up a template form to upload in e-Delivery

1. Follow steps 1 – 7 in section 7.1 above. **Note:** For step 7, the template can be set to Required or Conditional. If the template is conditional, a rule will need to be set up to define when the template should trigger and require an upload. If Required, the template will always require an upload.
2. Add an upload custom action button to the template. **Refer to "Add a Button Control" in the FireLight Admin Help** for information on setting this up.
3. The template can be tagged with Signature Tags to define who will sign or review the uploaded form. If the uploaded document only needs to be reviewed, add a signature control, navigate to "Field Properties" and select **Review Use Only**. The user will not need to sign the document, only review.

   Each child case can have only one signer. Therefore, if Owner is same as Payor, the payor signature controls should be disabled. If the payor signature controls are not disabled, a request would be sent for the payor even though it is the same person as the Owner (this will cause the case to break). **See section 8.2 for additional information.**

7.3 How to set up and include FireLight forms sent in 121

The following shows how to set up and include forms already in the FireLight system (not templates). If the e-Delivery package contains form(s) with data that needs to be completed, you need to create a wizard/conditional wizard fields that will trigger if the form is present to gather the necessary information. The information entered will then be reviewed in the signing ceremony.

The 121 can send in the form that you would like included in the package. /TXLife/TXLifeRequest/OLifE/FormInstance/ProviderFormNumber will indicate a specific form. This would equate back to a FireLight form number. Following is an example of how this would look in the 121:

```xml
<FormInstance id="FormInstance_60bd354c-b111-423a-8038-9500fb4ff845">
      <FormName>28835 Automatic Withdrawal Services Election</FormName>
      <ProviderFormNumber>28835</ProviderFormNumber>
      <OriginatingTransType tc="510">FormInstance Update</OriginatingTransType>
</FormInstance>
```

Note: You need to have this form set to Conditional in the e-Delivery package, otherwise the 121 will return an error that it is not included.

- Form(s) will not be shown until the signing ceremony.
- You will need to have at least one signature control on the form (sign/review).

- The dataitem “FLI_FORMS_TO_INCLUDE” will be generated which will contain all forms sent in, separated by a “|”.

See below for an example rule of how to trigger the appropriate form(s) in the package.

```
<setformstate name="28835">
  <stringcontains>
    <diget dataitemid="FLI_FORMS_TO_INCLUDE" failvalue="" />
    <const value="|28835|" type="String" />
  </stringcontains>
</setformstate>
```

8 Rules for e-Delivery

Roles for Deliver Only

As Deliver Only does not include signature controls, requests are created by using the known dataitem FLI_OLIFE_ROLE and the ACORD mapping in the List Profile for signerTypes in the Master config. A few base signer types (Agent, Owner, Insured, and Payer) have been mapped. If an organization needs new signer types, they can contact their FireLight project manager to put in a work order to add new signer types to the List Profile in the database. This is a database update, so it would not be limited to base release timelines.

If the organization has their own signer type list (very few do), they would need to put in a work order to have their own signer type list updated. If the organization is using the default signer list, and they are adding new signer types other than the few we have mapped, they would need to put in a work order to have the ACORD mappings added to the default list.

Following is an example of an entry in the List Profile for the “Insured” signer type:

```
<ListProfileEntity Value="8" Description="Insured"
AcordPartyType="OLI_REL_INSURED"/>
```

Rules for Fill and Sign and Sign Only

8.1 (REQUIRED) Adding signature rules for each party involved in an e-Delivery case

Carriers must set a rule for each party required to sign in a Fill and Sign or Sign Only workflow to match the RequirementInfo FLI_OLIFE_ROLE and the FireLight signature tags. Clients can use rules to ensure that the signature control is enabled when signing is required. If this rule is not set up, FireLight will not know how to relate the 121 RequirementInfo to the FireLight signature controls on a form. These rules are included in the default e-Delivery rule set, but if you do not utilize this you will need to put them in manually. See below example rule for the owner party:

```
<setcontrolstate dataitemid="Owner_Signature" clearondisable="true">
  <stringcontains>
    <diget dataitemid="FLI_OLIFE_ROLE" failvalue="" />
    <const value="OLI_REL_OWNER" />
  </stringcontains>
</setcontrolstate>
```

Please note that if the owner and payor are the same person, “OLI_REL_OWNER, OLI_REL_PAYOR” will be passed in for “FLI_OLIFE_ROLE”. The above rule will still work as expected utilizing <stringcontains>. In the scenario that the payor is different than the owner, the rule to enable the payor should look like the following:

```
<setcontrolstate dataitemid="Payor_Signature" clearondisable="true">
  <compare op="==">
    <diget dataitemid="FLI_OLIFE_ROLE" />
    <const value="OLI_REL_PAYOR" />
  </compare>
</setcontrolstate>
```

Using a compare instead of a stringcontains node ensures that the payor signature will only be enabled if the payor is different from the owner. This applies to other parties as well.

8.2 Signing Requirements and the 121

For the Fill and Sign and Sign Only workflows, the cases are created based on the requirements in the 121 and the party relations associated with them using the above rules. FireLight creates the child cases and assigns a dataitem for FLI_OLIFE_ROLE based on the relation in the 121 and the RequirementInfo. (For testing purposes, you can put a field on your apps in order for you to see the role assigned to the case.)

For signing, FireLight uses the signature controls that were enabled using your rules and the RequirementInfo. For each RequirementInfo role (except the agent), you must have a signature control enabled in the form and the rule that matches the FLI_OLIFE_ROLE value. All other signature controls that are not needed should be disabled.

The agent in the 121 is the exception. The agent does not have to sign but the 121 RequirementInfo must have an agent. FireLight always requires an agent in every workflow for every processing instruction (agent and client directed) because that is the owner of the case for the Admin dashboard view and that is the parent case level in FireLight to know when each of the child cases are done. So, even if there is no agent signature, you will need the parent case.

8.3 Details for what to use to write a rule that applies to a specific party.

Use the relationship role code value (FLI_OLIFE_ROLE) to set a rule specific to that person (example: OLI_REL_OWNER, OLI_REL_PAYOR, OLI_REL_AGENT, OLI_REL_INSURED).

- These values will be set in the 121 via the relationship role code. They are the ACORD OLI_REL codes. We are parsing all of them so if you have other roles, you will use the ACORD OLI_REL value for that role. Example: if you pass the Relation Role code of 8 for owner, the value you will use in the rule will be OLI_REL_OWNER.
- FireLight is defining a FLI_OLIFE_ROLE with the export value that matches the ACORD RelationRoleCode value.
- This can be used for SetVisability for a single data item, to require a data item by role, to control an entire wizard, and numerous other rules based on requirements.

Example rule for setting a required field for the owner party

```
<if>
  <condition>
    <and>
      <isnullorwhitespace>
        <diget dataitemid="Owner_Age" />
      </isnullorwhitespace>
      <stringcontains>
        <diget dataitemid="FLI_OLIFE_ROLE" />
        <const value="OLI_REL_OWNER" />
      </stringcontains>
    </and>
```

```
    </condition>
    <postmessage dataitemid="Owner_Age">
      <const value="This field is required." />
    </postmessage>
    <else />
    <removemessage dataitemid="Owner_Age" />
  </if>
```

Example rule for enabling a wizard by role

```
  <setformstate name="Money Source Wizard">
    <stringcontains>
      <diget dataitemid="FLI_OLIFE_ROLE" />
      <const value="OLI_REL_OWNER" />
    </stringcontains>
  </setformstate>
```

8.4 How to indicate what cannot be changed in the Agent Wizard, without sending the Policy back to the carrier to reissue

For Fill and Sign cases, these cases are not in a locked status and data can be entered as part of the agent or client session. Carriers can set a rule for any data item that if changed, will require a Reissue. Examples of this are where the carrier supports changes to the Mode, Method, or Duration without reissue, but anything else on the Policy screen requires a reissue. The carrier needs to write a rule for any data item that cannot be changed. So, in this example, you write a rule for all values on the Policy Summary screen except the Mode, Method, and Modal Premium.

The rule is written as such:

```
  <if>
    <condition>
      <compare op="==">
        <diget version="Original" dataitemid="Insured_Age" />
        <diget version="Current" dataitemid="Insured_Age" />
      </compare>
    </condition>
    <removemessage dataitemid="Insured_Age" />
    <else />
    <postmessage dataitemid="Insured_Age">
      <const value="Insured Age has changed, please re-issue Policy." />
    </postmessage>
  </if>
```

8.5 Concatenating riders within an e-Delivery policy

The carrier will want to make sure the rider(s) are sent in the 121 properly. See below for an example of a rider in the 121.

121 sample

```
<Coverage>
  <ShortName>Accidental Death and Dismemberment</ShortName>
  <LifeCovTypeCode tc="133">Accidental Death and Dismemberment</LifeCovTypeCode>
  <IndicatorCode tc="2" />
</Coverage>
```

Once they are being sent in the 121 the carrier can implement a rule similar to the following that is listing out four different riders to one data item. **Note:** The carrier will want to include all possible riders that can be sent in the 121 in this rule to ensure that they are included in the list.

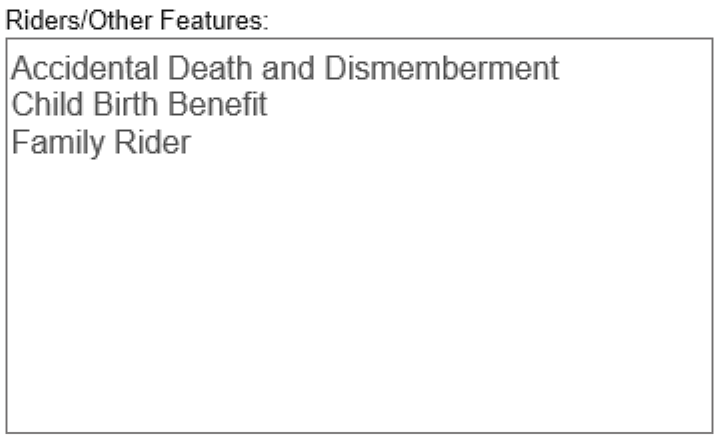
```
<block>
  <set name="RiderString">
    <const value="" />
  </set>
  <set name="RiderNum">
    <const value="0" />
  </set>
  <while>
    <do />
    <set name="CurrentRider">
      <const value="" />
    </set>
    <set name="RiderNum">
      <math op="+">
        <const value="1" />
        <get name="RiderNum" />
      </math>
    </set>
    <if>
      <condition>
        <compare op="==">
          <const value="1" />
          <get name="RiderNum" />
        </compare>
      </condition>
      <set name="CurrentRider">
        <diget dataitemid="Life_Coverage_133_CoverageName" addifnotfound="true" />
      </set>
      <elseif>
        <condition>
          <compare op="==">
            <const value="2" />
            <get name="RiderNum" />
          </compare>
        </condition>
      </elseif>
      <set name="CurrentRider">
        <diget dataitemid="Life_Coverage_71_CoverageName" addifnotfound="true" />
      </set>
      <elseif>
```

hexure

```
        <condition>
          <compare op="==">
            <const value="3" />
            <get name="RiderNum" />
          </compare>
        </condition>
      </elseif>
      <set name="CurrentRider">
        <diget dataitemid="Life_Coverage_138_CoverageName" addifnotfound="true" />
      </set>
      <elseif>
        <condition>
          <compare op="==">
            <const value="4" />
            <get name="RiderNum" />
          </compare>
        </condition>
      </elseif>
      <set name="CurrentRider">
        <diget dataitemid="Life_Coverage_155_CoverageName" addifnotfound="true" />
      </set>
    </if>
    <if>
      <condition>
        <not>
          <isnullorwhitespace>
            <get name="CurrentRider" />
          </isnullorwhitespace>
        </not>
      </condition>
      <if>
        <condition>
          <isnullorwhitespace>
            <get name="RiderString" />
          </isnullorwhitespace>
        </condition>
        <set name="RiderString">
          <get name="CurrentRider" />
        </set>
        <else />
        <set name="RiderString">
          <concat>
            <get name="RiderString" />
            <const value="&#xA;" />
            <get name="CurrentRider" />
          </concat>
        </set>
      </if>
    </if>
    <condition>
      <compare op="&gt;">
        <const value="4" />
        <get name="RiderNum" />
      </compare>
    </condition>
```

```
    </while>
    <diset dataitemid="Riders_Other_Features">
      <get name="RiderString" />
    </diset>
  </block>
```

This will insert the riders into the wizard as shown below.



9 Troubleshooting in E-Delivery

1. API Insights – when you load a case in FireLight, you can use the API Insights to triage API errors that occurred during the load. If you receive a BusinessLayer error, that is usually a result of the Admin setup not being correct. Examples, the 121 TransSubType may not have a product, package, and sales agreement set up. If those are set up, validate that the ProductCode in the 121 matches the ProductCode in FireLight Products.

2. Upon completion (all child case signatures complete), child cases should be in a **Submit Requested** status when you view them in the E-Delivery activities view. If they are in **Pending Signatures** after completing the signing process for the external requests, a form most likely has a signature control that should not have been enabled on that child case.

    - The admin will need to look through the forms and rules associated with that child case to see if any signature controls are enabled that shouldn't be.

3. After all the child cases have been signed, the parent case should transition to **Complete**. If the child cases transitioned to **Submit Requested**, but the parent case does not transition to **Complete**, it is likely that a signature control has not been disabled on an agent form.

- The admin will need to look through the forms and rules associated with that parent case to see if any signature controls are enabled that shouldn't be.

4. If a child case is created for a party in the 121, but a request to complete is not created for the party, it is because it does not have the associated signature control with the OLIFE rule to enable it in the package. The admin will see the child case in the E-Delivery view in the related cases pop-up, but will not see a request being created for it when the user clicks **Approve** in the agent case.