
New Life Quote Features Release 2.16

FIRELIGHT BASE



Base Platform

NEW LIFE QUOTE FEATURES RELEASE 2.16

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Insurance Technologies, LLC

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iConnect 209806 Design Approach - New Life Quote Features Release 2.16

This enhancement adds several new features to Life quotes. Solve for Face Amount will be added so you can enter the client's desired modal premium amount and solve for the face amount. Add the actual carrier risk class name on the quote page and the PDF proposal, which can be mapped through the Admin Tool. Also, add the ability to optionally include additional documents with the client PDF proposal; this includes the Product Guide and the Underwriting Guidelines for each quote. In addition to launching into an application, add the ability to launch a Firelight illustration and the load Print Only forms if available for the product.

Note that the wizard and quote page for Life quotes will be extended to full screen to accommodate a more robust quote page to improve the layout and sorting capabilities.

Quote Impacts:

- Admin – Quote Details: Risk Class Mappings; Packages: remove validation for form/wizard; Activities: Disable Bypass New Activity.
- App UI/Wizard – Wizard: Change to expanded view; Wizard: Add solve for Face Amount; Wizard: default Jurisdiction to Preferences; Wizard: Add Agent section; UI: add Sent Email logic Other Actions; UI: Add activity User Share
- App Quote Page – Change to expanded view and update layout and sorts; add mapped Risk Class; update Sort by options for face solve; Add face amount quote to display; add Print Only if available for the product.
- App PDF Output – Add mapped Risk Class; add optional documents to Print and Send Email; add cover page; update for face solve; update sort order to match quote page.
- Engine – Add face solve.

1 Quote Activity: Admin Tool

1.1 Quote Admin: Add risk class option mappings to products.

The carrier often names their risk class choices differently than the FireLight standards. Add the ability to change the options (see other stories for displaying the new options on the Quote Page and the PDF Proposal).

This should be added at the product repository level on Life Quote Details as a new tab. New Mapping tab appears in Life Quote Details after the Configuration tab.

The default values will be the FireLight Risk Class.

Quote Details

PLI Term Life

Rates

Rules

Configuration

Mapping

Risk Class Options	Risk Class Mapping
Super Preferred	<input type="text" value="Super Preferred"/>
Preferred Non-Smoker	<input type="text" value="Preferred Non-Smoker"/>
Standard Non-Smoker	<input type="text" value="Standard Non-Smoker"/>
Simplified Issue Non-Smoker	<input type="text" value="Simplified Issue Non-Smoker"/>
Preferred Smoker	<input type="text" value="Preferred Smoker"/>
Standard Smoker	<input type="text" value="Standard Smoker"/>
Simplified Issue Smoker	<input type="text" value="Simplified Issue Smoker"/>

Save

Acceptance Criteria

- New Mapping tab appears in Life Quote Details after the Configuration tab.
- Set up seven risk class text fields.
- Default to the actual FireLight value; the user can type a new label and save it.
- Support changing some options but not all.

1.2 Quote Admin: Change validation on client product Quote package so no forms and wizards are required.

Change package with a quote ACORD Type of Quote (212) to allow it to be saved with no forms or wizards.

Forms and wizards currently do not apply and are not shown in the quote, so it would be best if this is disabled. Same with the Rule Sets, they do not apply and should be disabled.

Acceptance Criteria

- Packages with ACORD Type Quote (212) can be saved with no forms or wizards in the package.
- Forms/Wizards in Package is disabled (or whatever the developer solution is).
- Rule Sets in Package is disabled (or whatever the developer solution is).
- Verify all other ACORD Types require at least one form or wizard in the package.
- Verify deployment of packages with no forms/wizards.

1.3 Quote Admin: Quote activities should always open to the wizard without regard to the Bypass New Activity Prompts checkbox in Admin\Activities.

The Bypass New Activity Prompts checkbox in Admin\Activities should have no impact on quotes. This applies to the ACORD Type Quote Shell (212 - 21211) activity. A quote should always open to the wizard without regard to admin tool options.

Acceptance Criteria

- Disable Bypass New Activity Prompts checkbox in all organizations but Insurance Technologies.

1.4 Quote Admin: Link quote product to actual product with e-App, illustration, etc.

This applies to carriers self-servicing some product types and quote products maintained by Insurance Technologies. It has to do with access and separating the two.

CUSIPID lookup to link the quote product to the actual product with e-App, illustrations, etc.

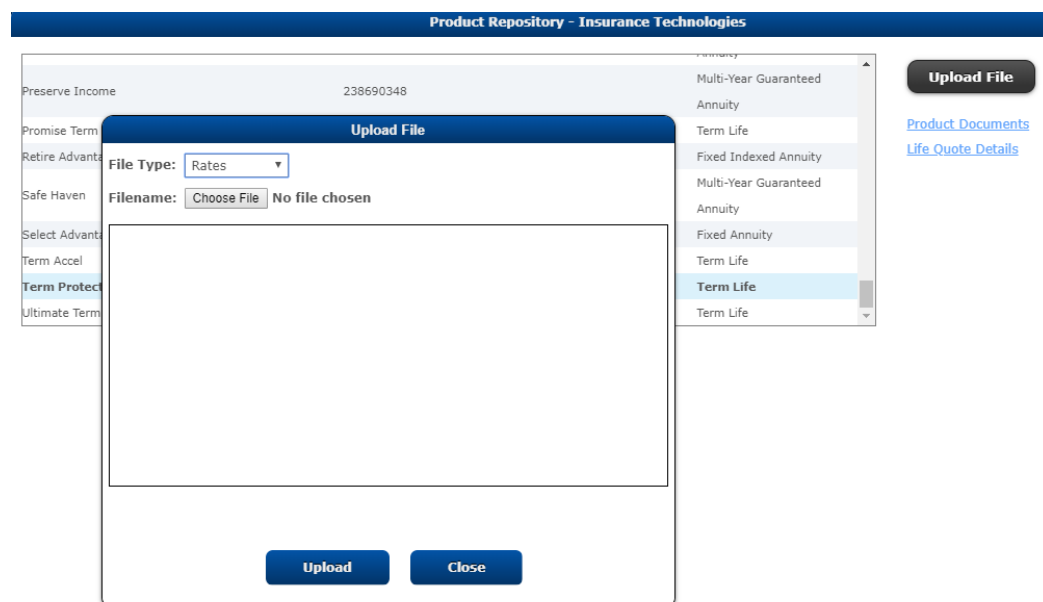
Link quote product to actual product with e-App, illustration, etc.

Acceptance Criteria

- Verify products maintained by the carrier can be linked-to quote products maintained by Insurance Technologies.

1.5 Change the Life Quote rate file upload from the Upload button on Product Repository page.

Change the Life Quote rate file upload to work off the Upload button on Product Repository page rather than through Life Quote Details.



The screenshot shows the 'Product Repository - Insurance Technologies' interface. A modal dialog titled 'Upload File' is open. The dialog has a 'File Type' dropdown set to 'Rates' and a 'Filename' field with a 'Choose File' button and the text 'No file chosen'. Below the filename field is a large empty box for the file content. At the bottom of the dialog are 'Upload' and 'Close' buttons. In the background, the 'Product Repository' page is visible, showing a list of products with columns for 'Product Name', 'Product ID', and 'Product Type'. The 'Product Type' column is expanded, showing a list of product types including 'Multi-Year Guaranteed Annuity', 'Term Life', 'Fixed Indexed Annuity', 'Multi-Year Guaranteed Annuity', 'Annuity', 'Fixed Annuity', 'Term Life', and 'Term Life'. An 'Upload File' button is visible in the top right corner of the background page.

Acceptance Criteria

- Life rate file uploads when Upload, Rates is selected.

1.6 Change the Rates tab in Quote Details to display the rate files that are loaded with no editing.

Life rate file upload will be done through the primary Upload button on the Product Repository page. The rate file format is being altered so all data is included in the rate file that was on the Rates tab. This includes the Start Date and the Jurisdictions. Therefore the rate file will be in display format only.

Acceptance Criteria

- Rates tab in Quote Details displays details only, no editing allowed.

1.7 Remove Quote Details and Product Documents from Products page.

Quote Details and Product Documents will be removed from the Products page and only appear on the Product Repository page. Links will be added back in a future release.

Acceptance Criteria

- Quote Details link is removed from the Products page.
- Product Documents is removed from the Products page.

2 Quote Activity: Wizard / UI

2.1 Quote Wizard: Add new wizard fields for solve for face amount.

Add two new wizard fields for the solve for face amount.

Add new input field: Solve Option

Label: Solve For

Drop-down list field

Options Premium, Face Amount

Default = Premium

Common Tag Life_Term_Solve_Option

ListName List_TermSolveOption, list values:

Premium, -1

Face Amount, -2

Add new input field: Premium Amount

Label: Modal Premium Amount

Text field

Format \$###,### (no decimals)

Default \$1,000

Common Tag: Life_ModalPremium_Amount

Validation:

Minimum = 10, Message = Premium must be at least \$10.

There is no maximum.

Rules:

If Solve Option = Premium, then hide Modal Premium Amount.

If Solve Option = Face Amount, then hide Face Amount.

Wizard field order changes:

Add Solve Option on the same line as Face Amount in the first field position. Slide Face Amount and Premium Mode to the right.

Product

Solve For	Face Amount	Premium Mode
Premium ▼	\$250,000	Annual ▼

When Solve Option = Face Amount, replace Modal Premium Amount field with the Face Amount field.

Product

Solve For	Modal Premium Amount	Premium Mode
Face Amount ▼	\$250,000	Annual ▼

Acceptance Criteria

- New Solve Option field appears with 2 choices, default Premium.
- New Premium Amount field appears if Solve Option = Face Amount.
- Premium Amount default = 1,000, minimum 10, no maximum.
- Face Amount field appears if Solve Option = Premium, else Modal Premium Amount field appears if Solve Option = Face Amount.

2.2 Quote UI: Implement Sent Emails logic in Other Actions menu as implemented in illustrations.

Add Sent Emails logic similar to illustrations in the Other Actions menu, minor December 2.13 release (iConnect 189803).

Requirements:

Applies to illustration (existing logic) and quote activities.

When an email is sent to the client, add Sent Emails to Other Actions to retrieve the emails sent to the client.

Disable menu option if no active Sent Emails exist.

Contain each email request that is not expired or canceled sent with the quote.

No cancelation email is sent when the email request is canceled.

Acceptance Criteria

- Sent Emails option only appears in Other Actions if an active email exists.
- Multiple emails can be seen if it applies.
- Each email shows Sent To name and Created date/timestamp.
- Cancel option is available to cancel an active email request (no email is sent to the client).

2.3 Quote Wizard: Add confirmation toast when email is successfully sent.

Add a confirmation toast when the quote email is successfully sent to the client. Leverage logic in illustrations.

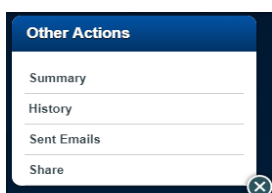
Toast = Email successfully sent. (Please update illustrations to match)

Acceptance Criteria

- Confirm the toast appears after the quote email is successfully sent.
- Confirm toast text matches on Quote and Illustrations.

2.4 Quote UI: Add activity user share to Quote.

Add activity user share to Quote. It will be implemented like the Illustration activity user share. If enabled for the Group, appears in Other Actions menu on saved quotes (does not appear until the quote is saved).



Share My Activities

Search My Contacts:

flademo_it (B348A086-0A21-4511-8C6E-167E686829 ...

Read Only Activity Share Request Sent on 8/6/2019

(Remove Share)

Acceptance Criteria

- Activity user share appears in an open Quote Activity in the Other Actions menu for saved quotes if the Group option Allow Activity Share is enabled.
- Activity user share does not appear in Other Actions if the group option is not enabled; it also does not appear on unsaved quote activities with the group option enabled.
- Activity user share works correctly for read-only and full share control options.
- Activity user share emails are generated.

2.5 FLApp Quote Wizard: Add Agent section.

Add an Agent section to the quote wizard as the last section, which is below the Product section on Annuity and below the Riders section on Life.

Welcome to Annuity Rates

Jurisdiction

Colorado

Product Type

Fixed Indexed

Age

60

Product Rating

A++

Quote Type

Annuity Rates

Product

Market Type

Non-Qualified

Initial Premium Amount

\$100,000.00

Agent

☒ Enter Agent Name

First Name

Joe

Last Name

Jackson

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Agent section will contain three fields.

1. Agent checkbox - if true show Agent First Name and Agent Last Name, else hide agent names.
2. Agent First Name and Last Name - default to the data values in Preferences Agent section if applicable; may also be passed in the SSO.

The fields, field properties are as follows:

1. Enter Agent Name
Label Enter Agent Name
Checkbox
Default false (unchecked)
No common tag, tag name Show_Agent_Name
2. First Name
Label First Name
Text field
Default Valued
Common Tag Agent_FirstName
Not required
3. Last Name
Label Last Name
Text field
Default Client
Common Tag Agent_LastName
Not required

Acceptance Criteria

- The agent first and last name fields appear when agent checkbox = true, else hidden.
- The agent first and last name fields default to the value in Preferences when entered.
- The agent first and last name fields default to the value passed in the SSO.
- The agent first and last name fields are blank when Preferences and SSO values are blank.

3 Quote Activity: Quote Page

3.1 Quote Page: Change the Risk Class to display the mapped options from the product.

Change the Risk Class displayed on the Quote Page to the mapped option entered in the Admin Tool\Product Config\Products. Display the original value if there is no mapped option. In the example below, the standard FireLight risk class is Preferred Non-Smoker; three products have changed the standard.

Ultimate Term (20)	Preferred Non-Smoker
Essential Term (20)	Preferred Non-Smoker
Elite Term (20)	Preferred Plus Non-Smoker
Classic Term (20)	Preferred Non-Tobacco
Term Protect (20)	Preferred II Non-Smoker

Acceptance Criteria

- The mapped value appears when it exists.
- Existing FireLight risk class appears when there is no mapped option.

3.2 Quote Page: Add ability to optionally select product documents.

Add the ability to optionally select the documents on the quote page that are attached to the product through the product Config\Products option in the Admin Tool so they can be included in the client proposal. Currently, this is the Product Guide and the Underwriting Guidelines documents.

These documents will appear for each product included in the quote. Display a union of all selected documents. Note: You can get duplicate documents (e.g. the underwriting guidelines will appear twice for two products from the same carrier). This may need to be enhanced in a future release.

The document selection for Print and Send Email are as follows:

Print: A dialog will appear prior to the proposal PDF.

Email: Document selection will be on the Send Email dialog.

Retain the options selected if previously selected for the quote activity in either Print or Send Email. For example, if Print is selected and the Underwriting Guidelines is selected and then Send Email is selected, Underwriting Guidelines should be pre-selected.

Acceptance Criteria

- Quote has the ability to select the documents to go with the Print and Email options.
- When select Print a document selection dialog appears.
- When select Send Email, document selection will be on Send Email dialog.
- When either Print or Send Email is selected and then another option (or the same option) is selected, the prior documents selections are pre-selected.

3.3 Quote Page: Change Sort By drop-down options with solve for face amount.

Update the Quote page Sort By sort options with solve for face amount.

1. Remove the premium mode options if Solve Option = Face Amount.

Remove: Annual Premium, Semi-Annual Premium, Quarterly Premium and Monthly Premium.

2. Add a new sort option: Face Amount and set as the default if Solve Option = Face Amount.

Acceptance Criteria

- New face amount sort option appears in sort by dropdown if solve option = Face Amount and is the default value.
- Sort by face amount sorts correctly in Ascending and Descending order.
- Existing premium mode sort options appear in the sort by dropdown if solve option = Premium.

3.4 Quote Page: Add Face Amount on each quote with solve for face amount.

Add Face Amount to each quote with solve for face amount. Position label above Annual premium label.

If mode = Monthly, Quarterly or Semi-Annual, display Annual premium plus selected mode premium. If mode = Annual, only display Annual premium.

If Solve Option = Face Amount then display the face amount label, else if Solve Option = Premium, do not display the face amount label.

A.M. Best	Fitch	Moody's	S&P	Face Amount ▼	Annual
A+	AA-	AA+	AAA	\$378,547.00	\$500.00
A	Aaa	A-	AA-	\$368,705.00	\$500.00
A+	AA-	AA+	AAA	\$363,200.00	\$500.00
A	Aaa	A-	AA-	\$362,533.00	\$500.00

Acceptance Criteria

- Face Amount appears with solve for Face Amount.
- Face Amount does not appear with solve for Premium.
- Annual only premium appears with Mode Annual.
- Annual plus selected mode premiums appear with Mode Monthly or Quarterly or Semi-Annual.

4 Quote Activity: Print PDF

4.1 Quote Proposal: Add risk class to the proposal as a column and display mapped label.

Add the Risk class as a column on the proposal.

The proposal currently contains the risk class in the header which will be removed and added as a column. We are out of space in the body so we will be adjusting this to make room. Currently, we have two columns, Company Name, and Product Name. Combine these into one column concatenating the company name to the product name. Column header will be Product Name. The column header and column value should be left-justified. See the example below.

The risk class column will appear after the Product Name column. It will display the mapped option if it exists, otherwise, it will display the FireLight risk class. The example below is for Super Preferred, two are mapped to a new label, one is the default value. The column header and column value should be centered.

Client Information

Valued Client
Issue Age 36, Male
Colorado



Product Information

Face Amount \$500,000
Monthly Premiums

Product Name	Risk Class	Premium	Term Period	A.M. Best	Fitch	Moody's	Std & Poor's
Lincoln Financial Group Elite Term	Elite Plus Non-Smoker	\$37.07	20 Years	B-	Baa	A-	BBB
Insurance Technologies Term Protect 20	Super Preferred	\$24.60	20 Years	A+	AA-	Aa1	AAA
Nationwide Life Insurance Company Ultimate Term	Select Preferred	\$37.07	20 Years	A+	AA-	Aa1	AAA

Acceptance Criteria

- Risk class is removed from the left header.
- Company Name column is removed.
- Company Name and Product Name are concatenated together and appear as the first column with a column header of Product Name. Header and column are left-justified.
- Risk class appears as a column.
- Risk class value = mapped option or the FireLight default if there is no mapped option.

4.2 Quote Proposal: Add optional documents to the proposal.

If any documents are selected on the Quote page, they will be concatenated to the PDF after the proposal page(s). Currently, this can be the Product Guide and the Underwriting Guidelines.

Note that there can potentially be a product guide and underwriting guidelines documents for each product in the proposal. If a document does not exist then it will not be included. For example, an agent is sending a proposal for 3 carrier products and the agent selects the Product Guides. If one carrier product does not have the product guide, it will not be included with the proposal, only the two that exist will be included.

Document order appended to the proposal will be the order of the products in the proposal with the Underwriting Guidelines followed by the Product Guide. For example, an agent is sending a proposal for 3 carrier products and the agent selects the Underwriting Guidelines and the Product Guide. Assume all 3 products include both documents. The order will be:

Cover Page (new in 2.16)

Proposal

Product 1 Underwriting Guidelines

Product 1 Product Guide

Product 2 Underwriting Guidelines

Product 2 Product Guide

Product 3 Underwriting Guidelines

Product 3 Product Guide

Acceptance Criteria

- A proposal can be generated, through Print and Email, with the correct selected optional documents and in the correct order.
- Each time a proposal is generated, the correct documents are attached (test with different documents on the quote page).
- A proposal can be generated, through Print and Email, with no optional documents selected (as it currently exists in 2.15).

4.3 Quote Cover Page: Create generic required cover page.

Add a generic cover page. This cannot be modified by clients. It is a required page and will always appear before the proposal.

Page order:

Cover Page

Proposal

Documents

Line 7 - Date Prepared: Month, dd, yyyy



Term Life Insurance Proposal

Prepared for:
Robert Davis

Agent Name
Agency Name
Street Address Line 1
City State, Zip
Phone: ###-###-####
Email: xxxxx@xxxx.com
Date Prepared: Month dd, yyyy

Acceptance Criteria

- HTML for cover page PDF has been created.
- Cover page appears prior to the proposal in Print and through an email link.
- Cover page layout matches the design.
- Verify agent data appears as designed.

4.4 Quote Proposal: Change proposal header and columns with solve for face amount.

The proposal will need to be adjusted to support the new solve for face amount.

The right header line for the Face Amount will be replaced with the UI entered modal premium amount. The format of the header is \$#,###.## (2 decimals). For example Premium Amount \$50.00.

The premium column will be replaced with the face amount column. The format of the column is \$###,### (no decimals), right-justified like the premium column.

Rule: If Solve Option = Premium, then show face amount header and premium column, else if Solve Option = Face Amount, then show premium header and face amount column.

Client Information
Valued Client
Issue Age 36, Male
Colorado



Product Information
Premium Amount \$50.00
Monthly Premiums

Product Name	Risk Class	Face Amount	Term Period	A.M. Best	Fitch	Moody's	Std & Poor's
Lincoln Financial Group Elite Term	Elite Plus Non-Smoker	\$123,911	20 Years	B-	Baa	A-	BBB
Insurance Technologies Term Protect 20	Super Preferred	\$116,899	20 Years	A+	AA-	Aa1	AAA
Nationwide Life Insurance Company Ultimate Term	Select Preferred	\$118,927	20 Years	A+	AA-	Aa1	AAA

Acceptance Criteria

- The right header line displays the modal premium amount instead of the face amount if the Solve Option = Face Amount.
- The right header line displays the Face Amount if the Solve Option = Premium.
- The Face Amount column appears after the risk class in the correct format if the Solve Option = Face Amount.
- The Premium column appears after the risk class if the Solve Option = Premium.

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

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

Create a known data item for retaining the sort.

Acceptance Criteria

- Proposal sort order matches quote page sort order.

5 Quote Activity: Engine

5.1 Quote Engine: Add solve for face amount to quote engine.

Add solve for face amount calculation based on desired modal premium and selected Premium Mode.

1. Determine face amount band, starting with the highest band and working downward.

Annual example:

Total Annual Amount - Policy Fee = PX Amount

PX Amount / Rate = Face Amount

Round Face Amount to nearest dollar.

Example - \$500 - 20 = 480

480 / .003019 = 158,993.0441, rounded 158,993

Monthly example:

Total Monthly Amount / modal factor = Total Annual Amount (round to nearest 2 decimals)

Total Annual Amount - Policy Fee = PX Amount

PX Amount / Rate = Face Amount

Round Face Amount to nearest dollar.

Example - \$50 / .08333333 = 600.00

600 - 20 = 580

580 / .003019 = 192,116.5949, rounded 192,117

2. Add Riders into the face amount solve. Riders are banded rates.
3. Add Ratings to the face amount solve. Table Ratings are banded rates. Flat extra premiums are a flat dollar amount * face amount.

Acceptance Criteria

- Face amount calculation matches modal premium example.
- Face amount calculation matches annual premium example.
- Face amount example calculation matches with all premium modes.
- Face amount example matches with Policy Fee 0 and Policy > 0.

6 Quote Activity: Rate File

6.1 Modify the Term Life rate file to align with the annuity rate file layout.

Modifications need to be made to the existing life rate file layout so it can be uploaded without an existing product in FireLight and better align with the annuity products. To accomplish this we are adding a total of five columns to the rate file.

The 13 columns in order after the new columns are added are Product Type, Product Name, Cusip, Jurisdiction, Product Code, Rate Type, Gender, Risk Class, Term Period, Issue Age, Band, Rates, and Effective Date.

Three columns will be added to identify the product in the Product Repository:

1. Product Type - this will align with the FLI-PRODUCT_TYPE list values that match FireLight, not ACORD. The Product Type for Term Life products is 7.
2. Product Name - if a product does not exist in FireLight this will be the product name added to the product.
3. Cusip - if the Cusip does not exist for the product it will be added to the product.

One column will be added to identify the firm ID if applicable to the rates.

4. Distributor ID – if a product has firm-specific rates, use the Product Code to display the product and associated rates only to the applicable firm ID passed in through the SSO sign-in.

Two other columns will be added to the rate file to eliminate two existing fields in the Quote Details.

5. Jurisdiction - this will use the bitwise numbering method to uniquely identify the jurisdiction group.
6. Effective Date - this will be renamed Effective Date to align with the Annuity rate file template.

Other changes:

7. Risk Class - we are eliminating the Risk Class dialog that appeared in the rate file upload so there is no data entry dependency on the rate file upload. To accomplish this, the risk classes will now be mapped to the standard common tag list values. The supported Risk Classes and list values are:

Super Preferred|-1
Preferred Non-Smoker|-2
Preferred Smoker|-3
Standard Non-Smoker|-4
Standard Smoker|-5
Simplified Issue Non-Smoker|-6
Simplified Issue Smoker|-7

Acceptance Criteria

- The Product Type is added to the rate file with a numeric list value of 7 for term life products.
- The Product Name is added to the rate file as a string value.
- The Cusip is added to the rate file. This is a text string value that can be numeric or alpha-numeric.
- The Jurisdiction is added to the rate file with a bitwise number schema.
- The Effective Date is added to the rate file as the start date of the rates.
- Risk Class values are changed to the standard common tag list values.
- The new columns function when loading products in the Quote wizard and Quote page.

6.2 Change Life Rider types to map to ACORD Type Codes.

The rider types being used in Term Quote do not map to ACORD. We need to change them in the rate file rate type and the rules rider types so they map to ACORD.

Mappings:

OLI_LU_COVTYPE: Coverage Type

Accidental Death Benefit:

OLI_COVTYPE_ACCDTHBENE, type code 23

Child Term Rider:

OLI_COVTYPE_CHILDTerm, type code 116

Waiver of Premium (using what they use in ForeSight):

OLI_COVTYPE_WAIVSCHED, type code 21

Acceptance Criteria

- Rider types changed to align with ACORD.