INSURANCE TECHNOLOGIES

Extend Custom Action to support Create User, Transfer Application, and provide Email Access (Concierge Workflow)

FIRELIGHT BASE

FireLight®

Platform

EXTEND CUSTOM ACTION TO SUPPORT CREATE USER, TRANSFER APPLICATION, AND PROVIDE EMAIL ACCESS (CONCIERGE WORKFLOW)

Document Version: 1.x

Published: July 21, 2020

Insurance Technologies, LLC

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Insurance Technologies, LLC
Two South Cascade Avenue
Colorado Springs, CO 80903
USA
Phone: 719.442.6400
FAX: 719.442.0600

Internet E-Mail: info@insurancetechnologies.com
Website: http://www.insurancetechnologies.com

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Design Approach - Extend Custom Action to support Create User, Transfer Application, and provide Email Access (Concierge Workflow)

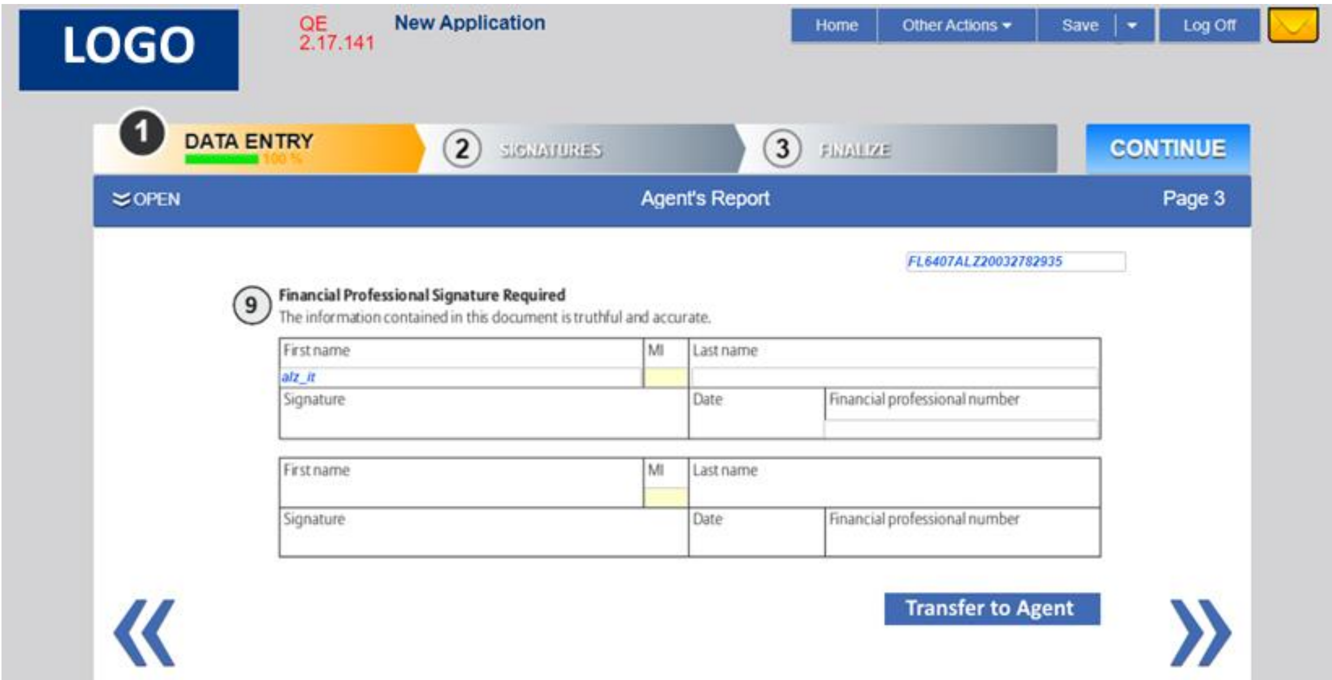
Organizations are looking for a way to convert significant volumes of paper transactions still being submitted into digital transactions. Both carriers and distributors offer support services to key producers that submit paper applications. We will refer to this service as a "Concierge" workflow. The end goal of this enhancement it to introduce non-FireLight users to the platform and eventually convert them to submitting business electronically.

At carriers, these services may be necessary because the agent/adviser's selling organization has not implemented and perhaps may not support the use of an electronic platform for various reasons. In some situations, even if the selling organization supports an electronic platform, they may still forward paper applications to the carrier after a costly manual scrubbing process.

At distributors, case managers typically "scrub" paper applications prior to sending those paper applications off to the carrier. This new workflow offers the ability for those case managers to convert paper applications to digital transactions with a net reduction in the level of effort required in the scrubbing process. At the same time, this workflow offers a way to ease those submitting paper applications into use of FireLight with the potential that they will become more comfortable with its use and convert them to consistent FireLight users.

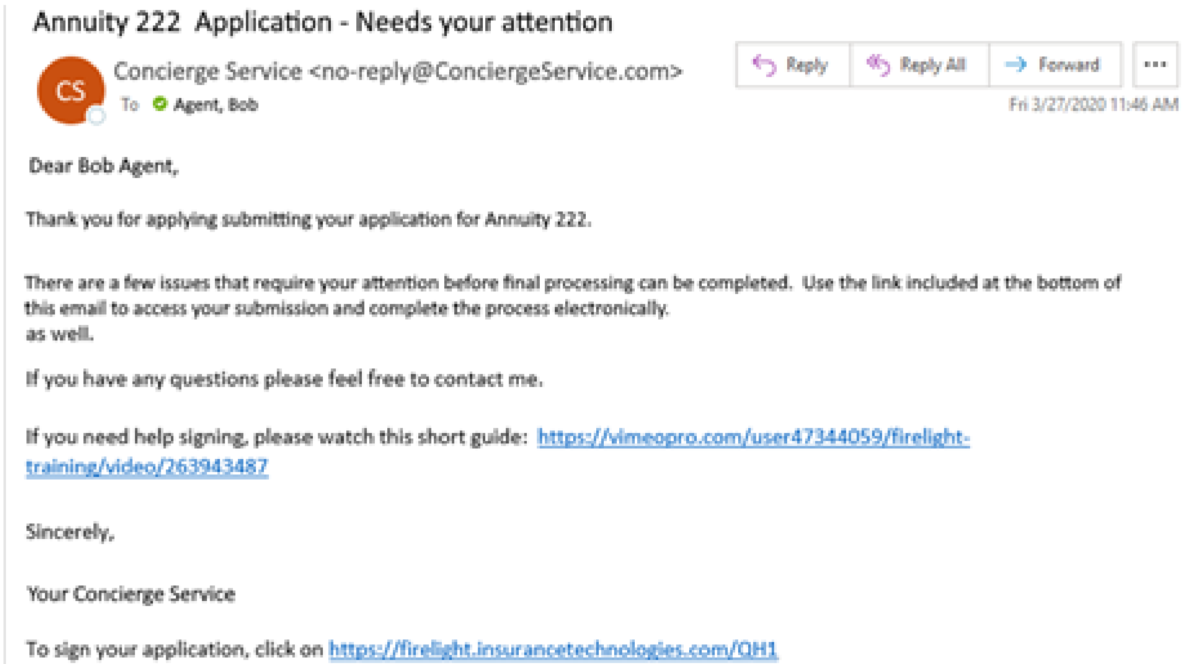
This workflow offers concierge service workflow that is extendable to any FireLight organization. When complete, organizations will be able to manage nearly all functionality related to this workflow through the FireLight Admin tool; availability by organization/role, custom action button configuration, and email design/content through template. The only optional functionality requiring Insurance Technologies involvement would be branding.

It is important that this workflow be supported for both SSO and FireLight Access organizations.



Back Office/Case Manager Workflow

- Back office enters FL and keys in paper application.
  - We are aware that alternative entry methods are being explored by some of our clients, OCR scanning etc. This step need not be manual, but that will depend on the back-office process defined by each client. The significant aspect is that the application is initiated by someone other than the writing agent.
- In Good Order applications are submitted.
- If the application is NIGO and the agent is not an existing FireLight user, the back-office initiates creation of the agent in FireLight, transfers ownership of application to that agent, and notifies and provides access to the application through an email to agent. All actions stated will be triggered though a single click of a custom action button. If the agent/user already exists as a user in FireLight, based on the User ID entered, then the activity will still be transferred to that user.
  - The Email content will be defined in an admin template.
  - The email will contain a link that will include the AppID.
  - If the user does exist in FireLight, the transfer will still be executed and an email notification will be sent to the user.



Annuity 222 Application - Needs your attention

CS Concierge Service <no-reply@ConciergeService.com>
To Agent, Bob

Reply | Reply All | Forward | ...

Fri 3/27/2020 11:46 AM

Dear Bob Agent,

Thank you for applying submitting your application for Annuity 222.

There are a few issues that require your attention before final processing can be completed. Use the link included at the bottom of this email to access your submission and complete the process electronically.
as well.

If you have any questions please feel free to contact me.

If you need help signing, please watch this short guide: https://vimeopro.com/user47344059/firelight-training/video/263943487

Sincerely,

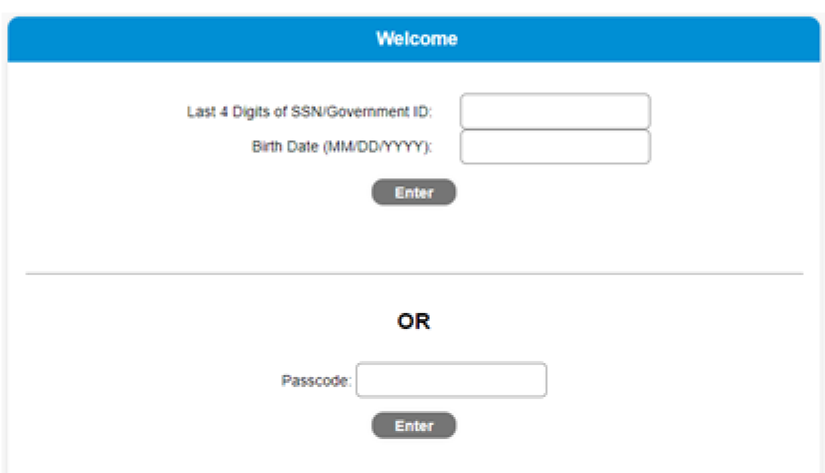
Your Concierge Service

To sign your application, click on https://firelight.insurancetechnologies.com/QH1

Agent/Adviser Experience

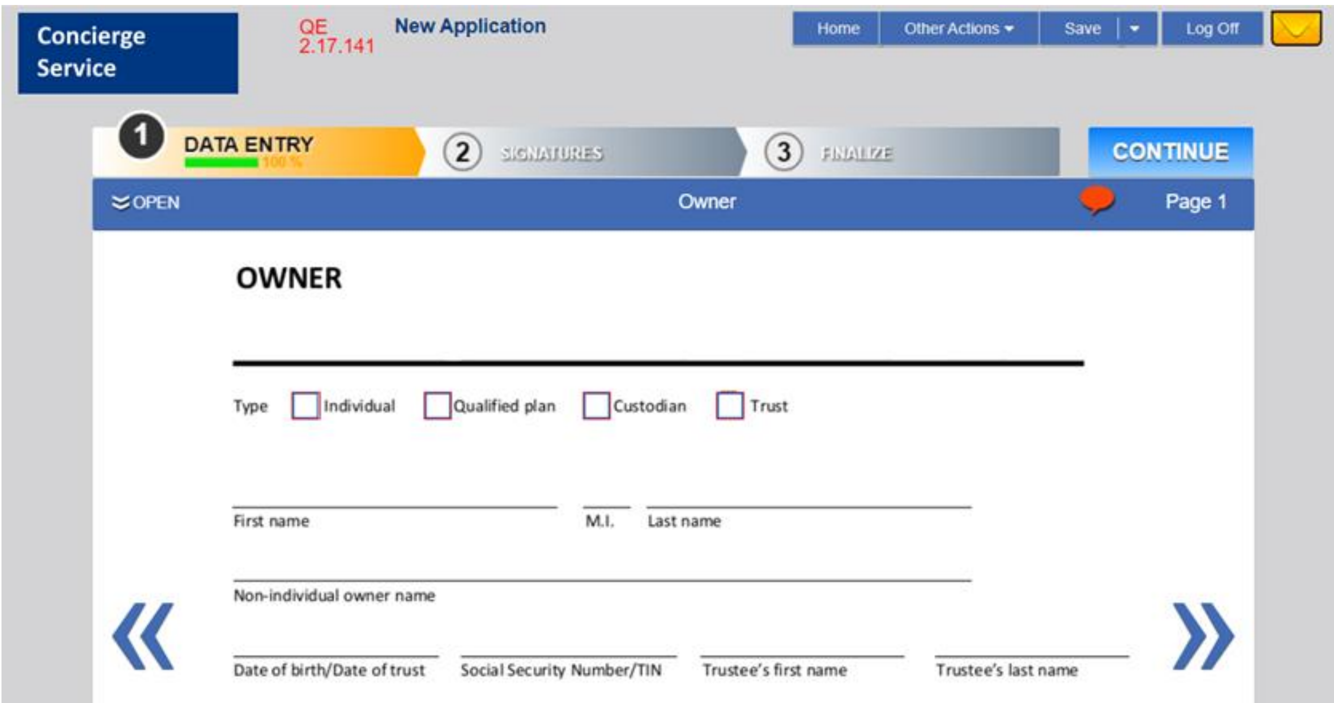
Agent - Access to FireLight

- Agent Receives an email similar to the one above
    - Organization to define verbiage in content of email through new Email template to be added in the FireLight admin tool
- Agent clicks on the link and is presented with a brand-able login page requesting information known by and unique to the agent.

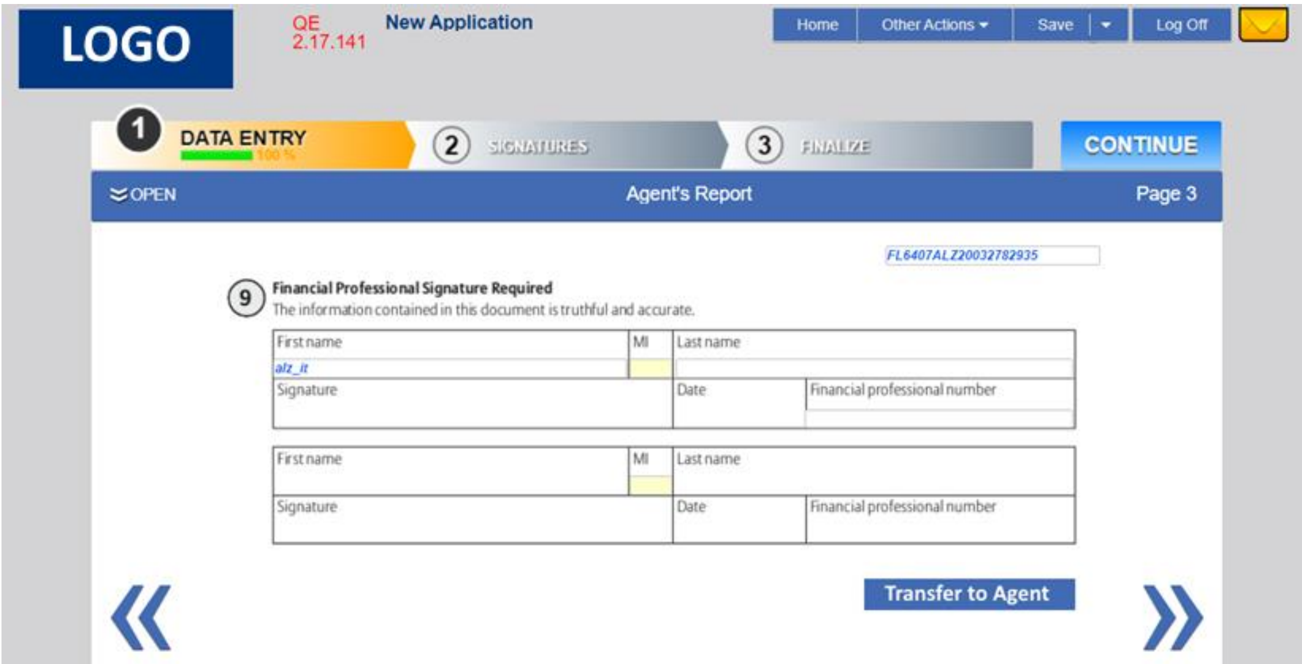


Agent – In FireLight

- After clicking on the Login link, the email, the agent is taken directly to Data Entry for the specific application that requires their attention.
- If desired, a branding code could be passed in the login to modify the branding in FireLight.
- Agent completes the requested changes and follows the workflow defined by the Organization for this particular scenario.



1 Application: Concierge Workflow Back Office

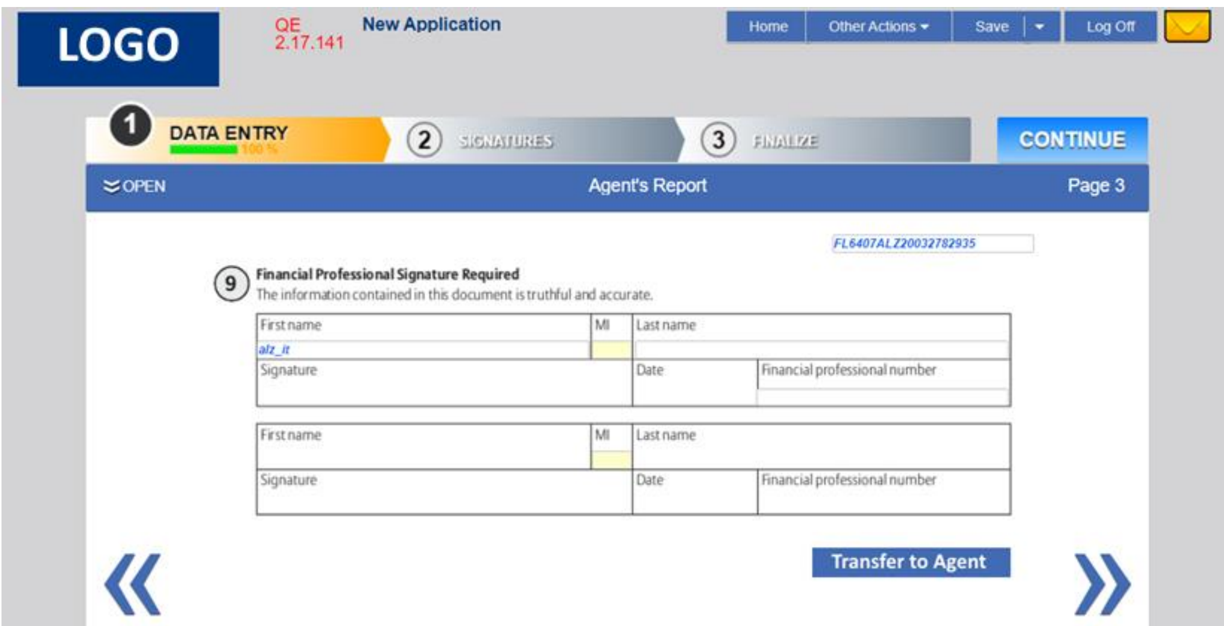


Back Office/Case Manager Workflow

- Back office enters FL and keys in paper application.
- In Good Order applications are Submitted
- If the application is NIGO and the agent is not an existing FireLight user, the back-office initiates creation of the agent in FireLight, transfers ownership of application to that agent, and notifies and provides access to the application through an email to agent. All actions stated will be triggered though a single click of a custom action button.
  - The Email content will be defined in an admin template.
  - The email will contain a link that will include the Org Code and AppID.
    - Payload will be encrypted

1.1 Concierge: Application: Concierge/Back Office Work Flow

- The data collection required by each client will be defined by that client; whether wizard or legacy forms.
- Data items may include, but are not limited to:
    - Role Code to be used for the agent/adviser
    - FirmID
    - Identifiers necessary for execution of Can-Sell checks; NIPR, Carrier specific ID, etc.
    - If the individual is identified as a current FireLight user, the ID used should match and the transfer will still be executed. Use of a different ID will result in another user being created in FireLight. That user's activities will be separate from those created under the original ID and will likely cause confusion for that user. This should be avoided.



Back Office/Case Manager Workflow

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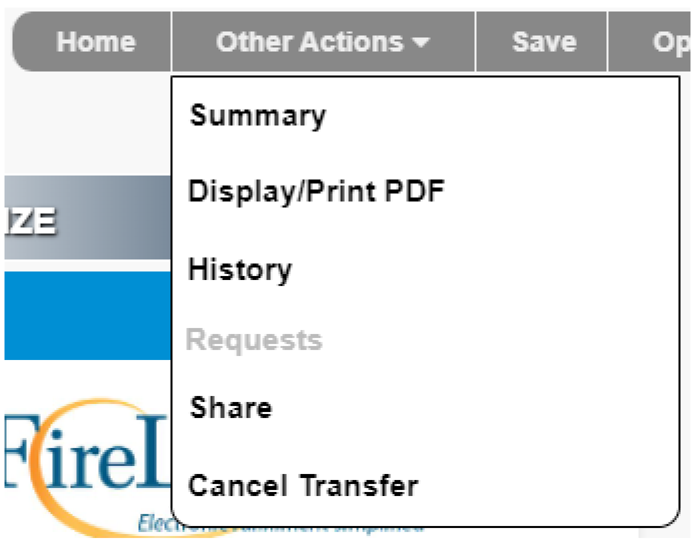
    - The Email content will be defined in an admin template.
    - The email will contain a link that will include the AppID.
        - Payload will likely be encrypted

Acceptance Criteria

- Back office workflow is standard FireLight experience
- Custom Action buttons to create user, transfer activity, and send email will likely be hidden except for back office role
- When activity is transferred, the activity should be saved automatically
- Back office personnel should also have visibility and case access to cases they have created and transferred.
  - Requires proper configuration of roles in the admin.

1.2 Concierge: Cancellation of Activity Transfer

When an activity transfer is initiated through a Custom Action button, the cancellation of the transfer will be handled in the same way as a typical transfer. Under the "Other Actions" tab, Cancel Transfer will appear in the dropdown menu.



In the case of a transfer initiated through a custom action that is accompanied by an email being set to the user with an access link, two actions must take place:

- FireLight will generate an email to the user to notify them that the transfer has been cancelled.
- The link that is included in the original email must be disabled.

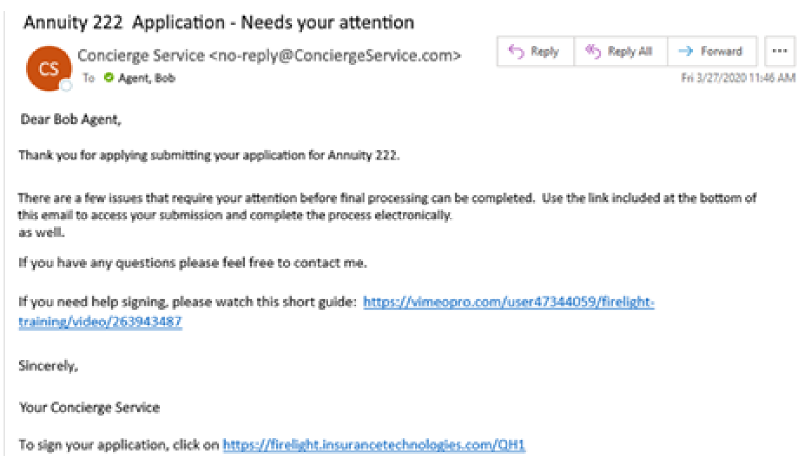
Acceptance Criteria

- On selection of Cancel Transfer, an email is generated by FireLight and the user is notified of the cancellation.
- The link in the original email notifying the user of the transfer and giving them access to the case will no longer work.

2 Concierge Application: Concierge Workflow Agent_Adviser

2.1 Concierge: Application: Concierge Workflow, Agent-Adviser

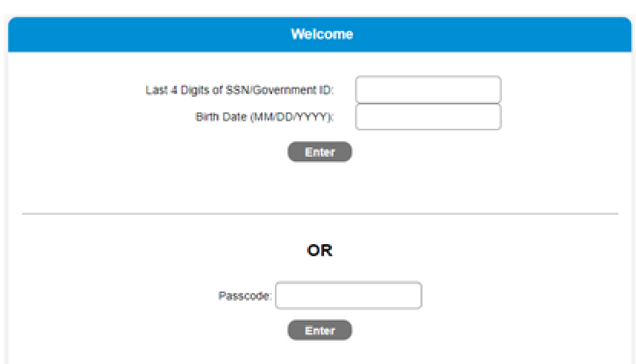
In this workflow, the email that the agent-adviser receives may be the first time that they become aware that an electronic application submission option, let alone that FireLight even exist. The content of the email must make it clear that it is directed specifically to them and that it is specific to a piece of business that they have submitted to/through the FireLight client. It must also make it clear that the activity/application requires action on their part and that it is easy and quick in FireLight.



Agent/Adviser Experience

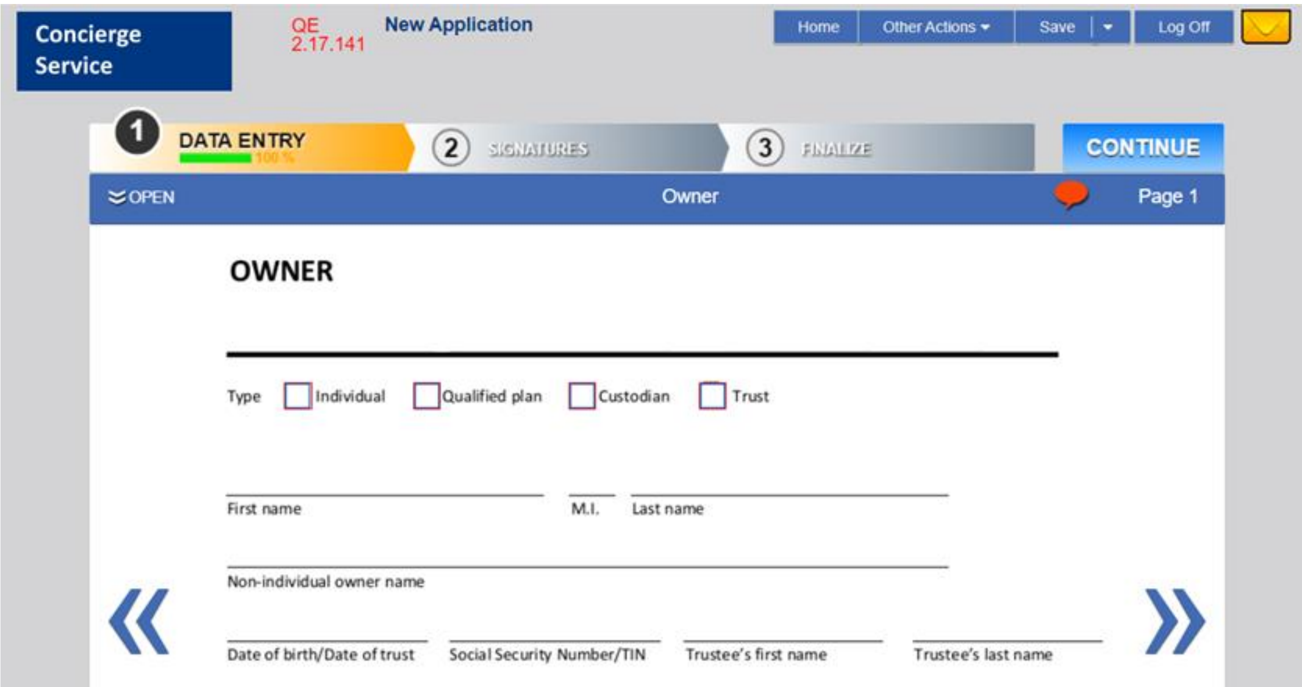
Agent - Access to FireLight

- Agent Receives an email similar to the one above
  - Organization to define verbiage in content of email through new Email template to be added in the FireLight admin tool
- Agent clicks on the link and is presented with a brand-able login page requesting information known by and unique to the agent.



Agent – In FireLight

- After clicking on the Login link, the email, the agent is taken directly to Data Entry for the specific application that requires their attention.
- If desired, a branding code could be passed in the login to modify FireLight.
- Agent completes the requested changes and follows the workflow defined by the Organization for this particular workflow.



Acceptance Criteria

- Selecting the link in the Agent/Adviser email directs the user to the login page
- Upon login, Agent/Adviser is taken directly to the application that requires attention by way of the application ID included in the link
- The Agent/Adviser's role is recognized as the same one defined in the user creation process
- Functionality available to this user is consistent with the role code settings
- Verify that the process works for both SSO and FireLight Access clients

3 Admin: Concierge Workflow Custom Action

The Custom Action functionality for Concierge Workflow may vary based on organization and specific workflow. As a reminder, one premise of the Concierge Workflow is the desire to convert an application submitted on paper to a digital application in FireLight. Back office personnel at the carrier or Case Managers at a Distributor will manually enter information from the paper application into FireLight. Business rules in FireLight will identify if the Application as entered is "In Good Order" (IGO). IGO applications will be submitted at the time the application entry is complete. "Not In Good Order"

(NIGO) applications will be transferred to the Agent/Adviser through FireLight for correction and final submission.

Agents/Advisers submitting business on paper may never have submitted business in FireLight and therefore would not have a User ID in FireLight. A prerequisite to transferring a case to someone for completion in FireLight is that they must first be established as a FireLight user with a User ID. So, user creation the first activity that must be able to be defined in the admin related to a custom action button. When creating the user in FireLight, the system will need to leverage data items collected in the activity for definition of that user. These data items will include, but are not limited to basic demographic and system information such as Name, Email, Org Code, Role Code, NIPR, Organization Specific ID, etc. This functionality should parallel the user creation functionality that is executed when a new user comes into the system through SSO with a 1228 payload. It will be up to the administering organization to define and include the necessary data items in their forms/wizard data collection.

FireLight already supports the ability to transfer an activity from one user to another. The admin tool should allow for selection of "Transfer Activity" in addition to User Creation when configuring the custom action button. The transfer of the activity would need to occur sequentially after creation of the user in FireLight.

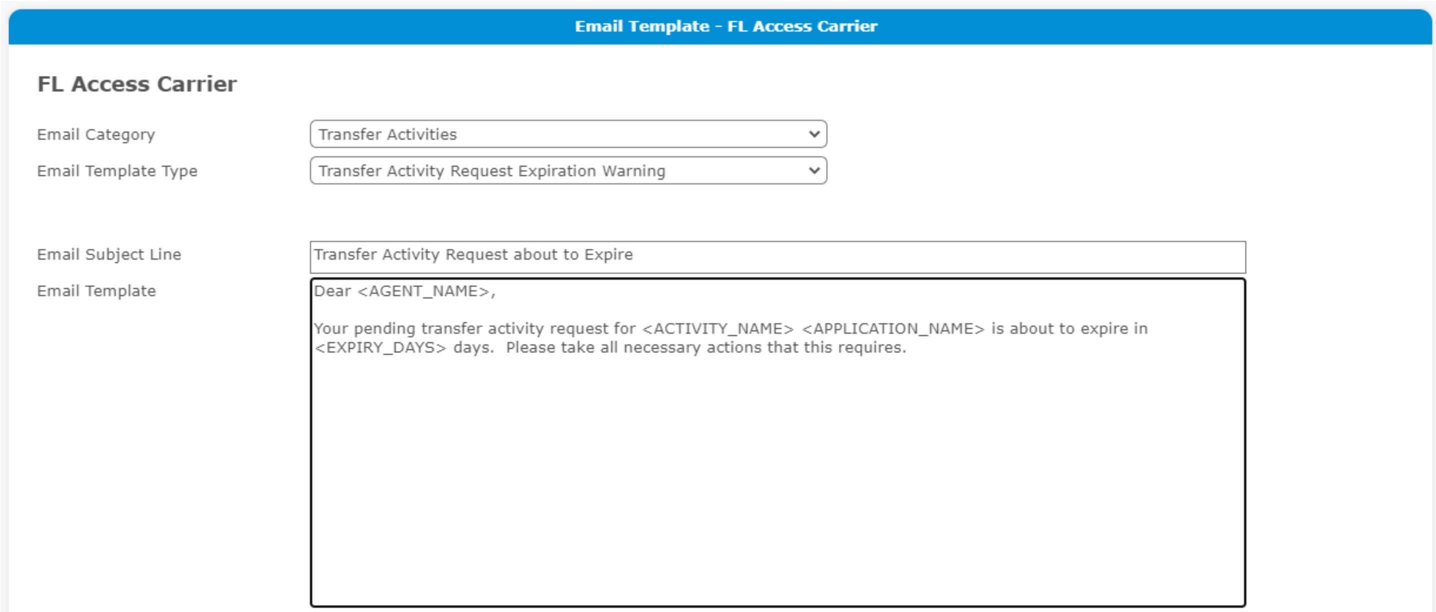
The notification to the Agent/Adviser that an application requires their attention prior to its completion and submission to the carrier will require a new email template be created. This template will be managed by the organization in the same way as all other email templates in the admin tool. In a similar fashion to "Client Fill" and "Client Fill and Sign", an email will be generated and sent to the Agent/Adviser sequentially after the transfer of the activity. This email will include a dynamic link that will allow the Agent/Adviser to select the link to be taken directly to a login page. Credentials know to the Agent/Adviser will be entered for authentication into FireLight (Last four digits of SSN and Date of Birth). Direct access to FireLight through a link is completely new functionality to FireLight as the platform has never allowed Agent/Adviser authentication into FireLight other than through SSO or FireLight Access. In addition to credentials entered by the Agent/Adviser, the link will contain encrypted data that will assure that the advisor enters the correct environment and lands in the specific application requiring their attention.

Stories:

- Admin/Definition of Custom Action Button
- Actions included
- Sequence of Actions
- Email Template
- Email Content
- Dynamic Link
- Link Content
- Link Encryption

3.1 Concierge Service - Request Expiration Email

Add request expiration email under Transfer Activity Requests in the email admin.



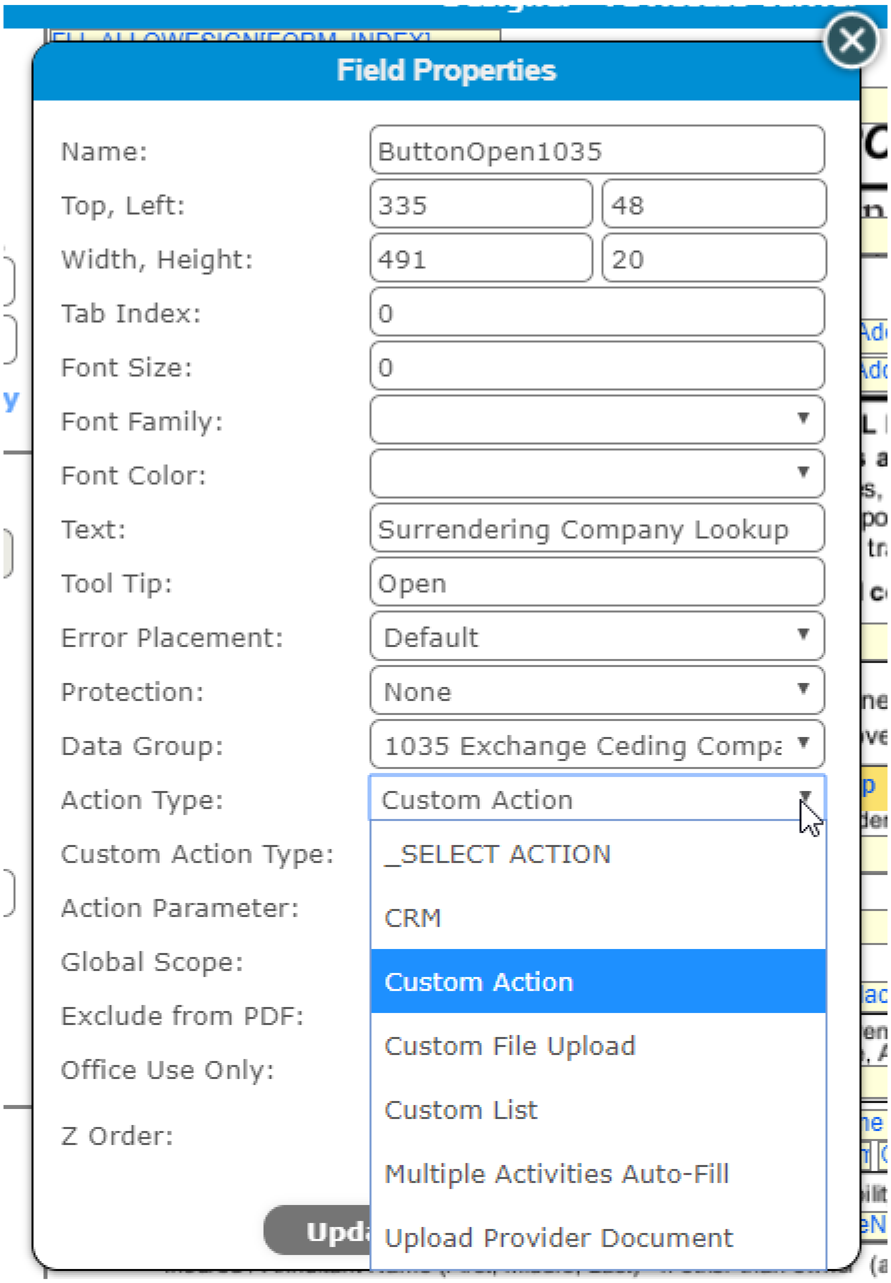
Acceptance Criteria

- Email generated at time set in the admin for expiration of requests

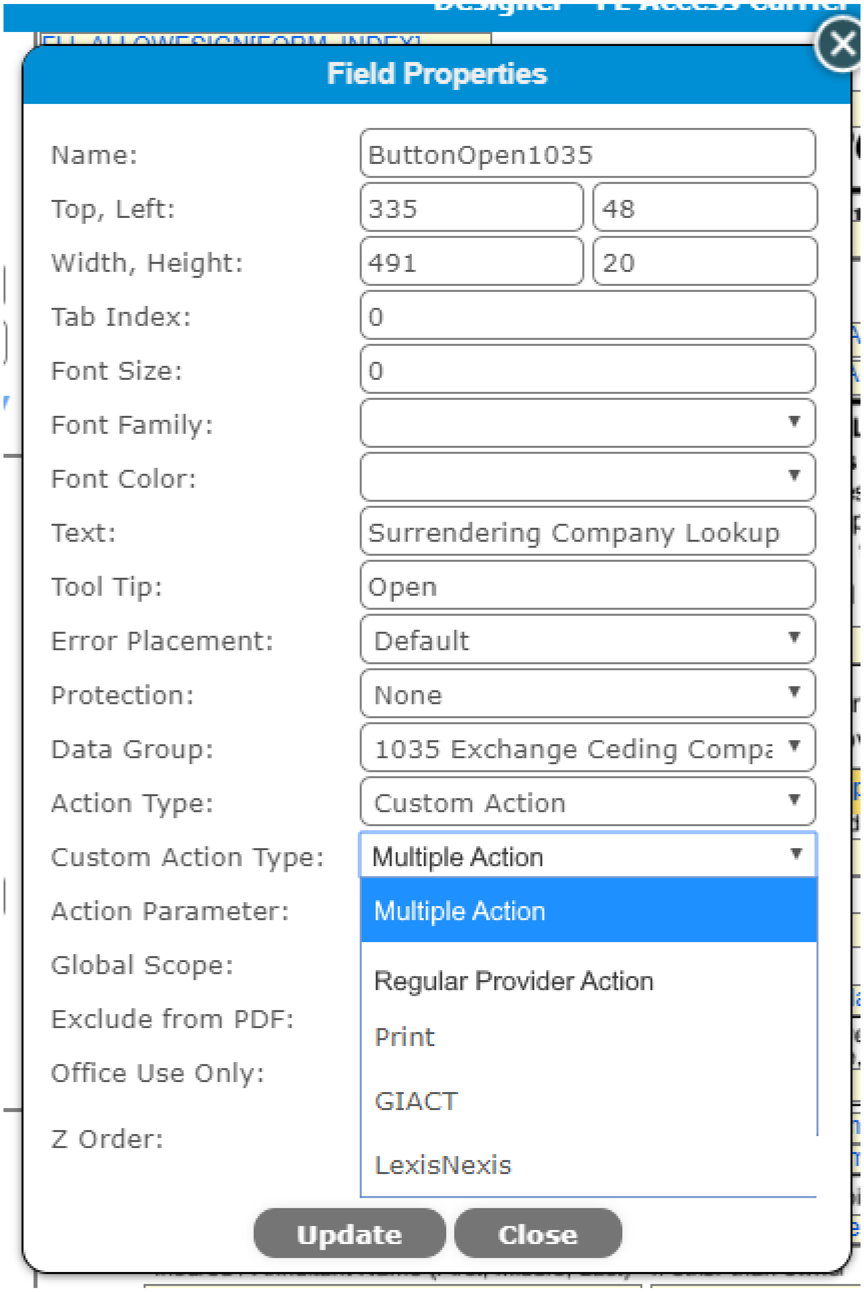
3.2 Concierge: Admin: Multi-Parameter Configurable Custom Action Button

The Concierge/Paper workflow requires that multiple actions be triggered based on the selection of a single custom action button. The actions that are desired may differ from organization to organization. The desired functionality would allow the admin user to identify the action type (Custom Action), identify that there will be multiple parameters to this custom action in the Custom Action Type field (Multiple Action), Selection of Multiple Action would trigger an instruction dialog that contains text outlining the process for identifying the desired actions and their sequence of execution. See setup steps in the mock-ups below.

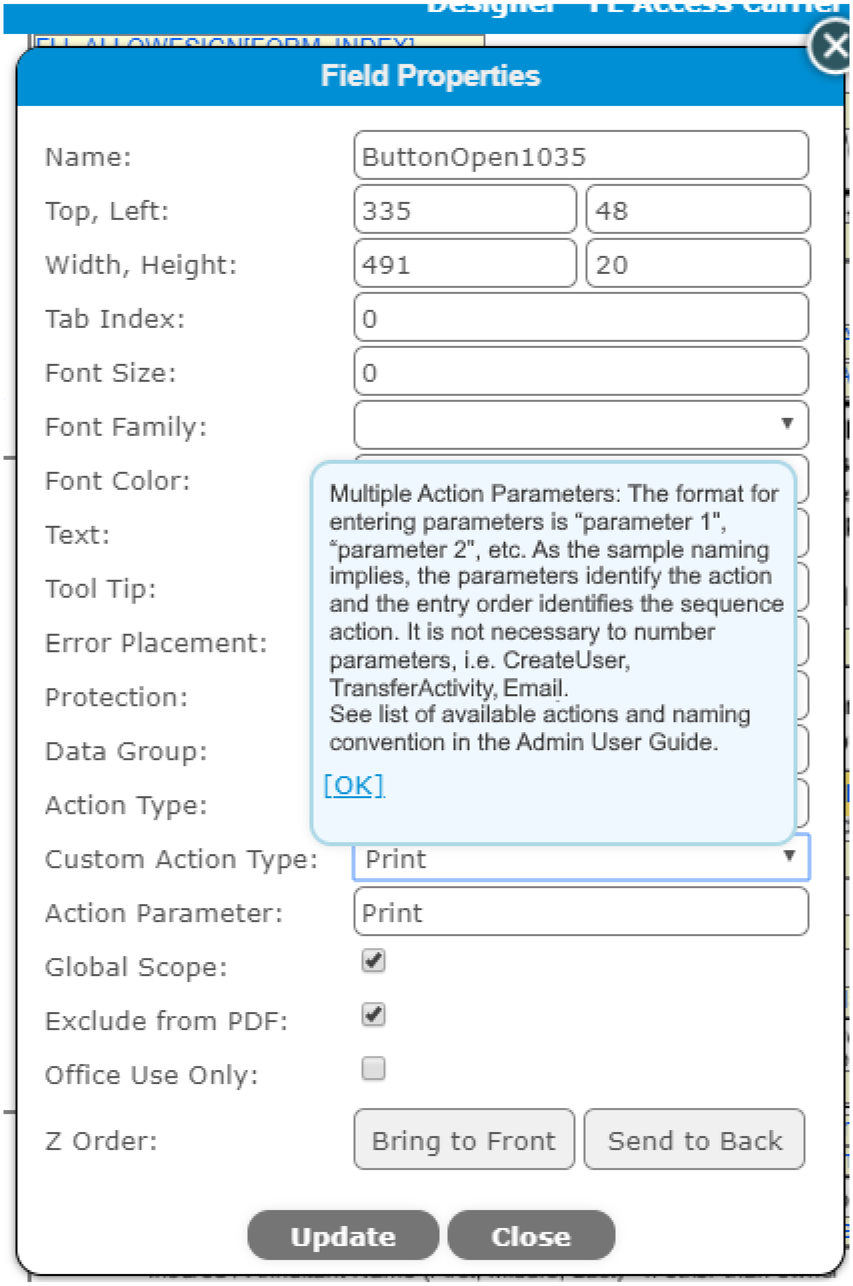
The Action Type to be selected for the Field Properties dialog for the button control will be "Custom Action".



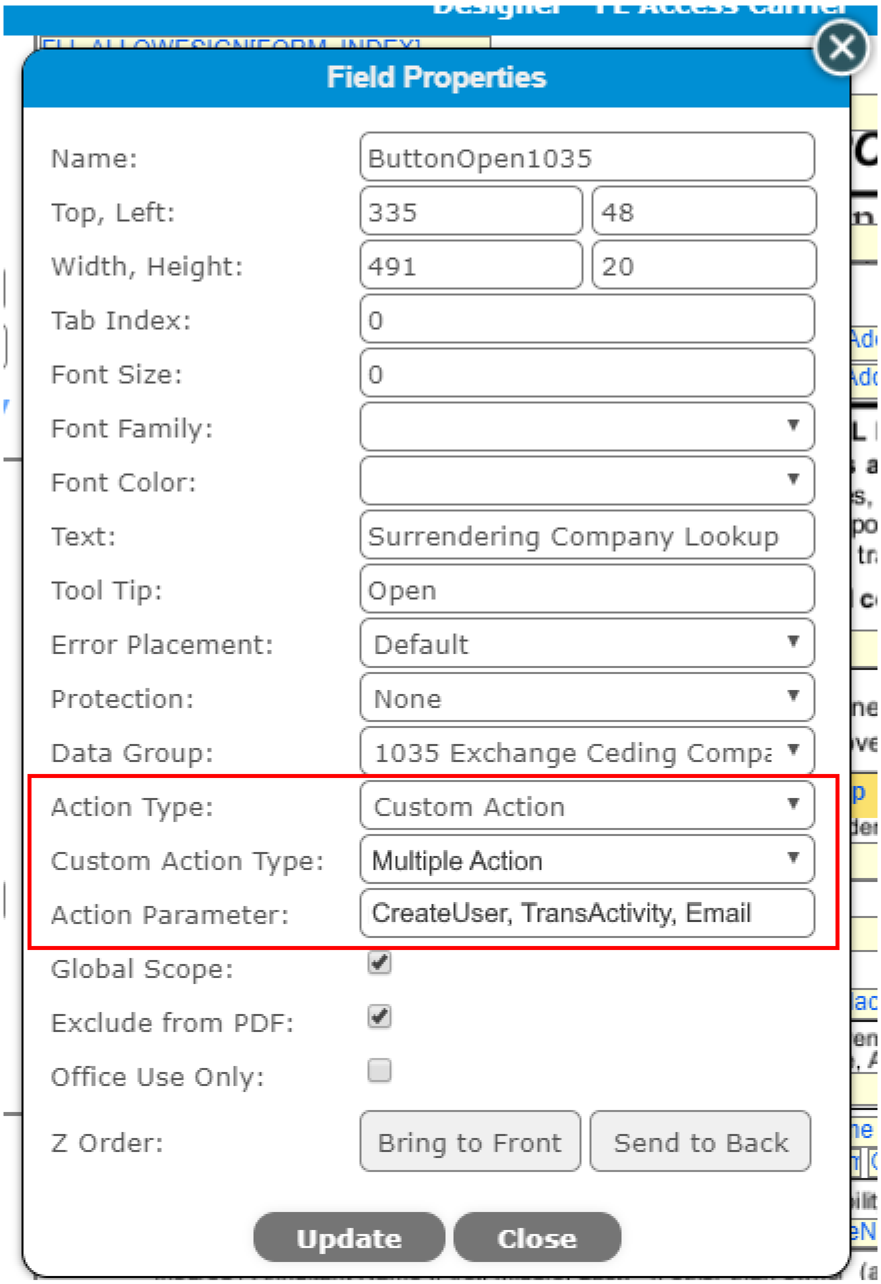
In the dropdown list for Custom Action Type, select "Multiple Action".



On Selection of Multiple Action, a dialog appears providing instruction on use of the "Action Parameter" field when Multiple Actions are required.



In the "Action Parameter" field, the admin will enter the desired action by name in the sequence desired in a comma delimited format.



Acceptance Criteria

- "Multiple Action" is added to the "Custom Action Type" dialog.
- "Action Parameter" field accepts the entry of actions in a comma delimited format
- Custom Action button must support show/hide functionality based on role code of user, i.e. show custom action button only if role code = back office.
- Selections and Entries are saved
- Custom Action button visibility must be controllable through form/wizard business rules

3.3 Concierge: Base: Create User Supported by Multiple Action

The initial workflow defined for this functionality requires that a case be transferred in FireLight to an Agent/Adviser that has never used FireLight before. In order for the transfer to be possible, they must first have a User ID established. The new functionality required for this implementation is to mirror the functionality of user creation when a SSO message is passed into FireLight that contains new user information. Essentially, this functionality needs to emulate the creation of a user based on SAML/1228 data received in the SSO. If the user already exists in FireLight, no new user is necessary, but all subsequent actions (transfer of activity and email notification) will be executed.

Data Items that must be collected on forms/wizard to support user creation and authentication through link access.

- CompanyProducerID - to be collected in field tagged FLI_NEW_USER_MAP_CODE
- RelationRoleCode - to be collected in field tagged FLI_NEW_USER_ROLE_CODE
- EMailAddress - to be collected in field tagged FLI_NEW_USER_EMAIL
- FullName - to be collected in field tagged FLI_NEW_USER_NAME

If you intend to use Last four of Gov't ID and DOB for authentication into FireLight, you must also collect those data items in:

- FLI_NEW_USER_DOB
- FLI_NEW_USER_SSN_LASTFOUR

If the user includes "CreateUser" as one of the parameters in the "Action Parameter", then the action described above would be executed. In this workflow, this action will be combined with other actions. Creation of the user must happen in advance of the other actions. The system will need to be able to handle any latency issues in certain actions when the actions must be sequential. We will need to determine if it is possible to delay and execute the subsequent call(s) when possible.

Acceptance Criteria

- System creates user when CreateUser is included as an Action Parameter
- If the user already exists in FireLight, no new user is necessary. However, the subsequent actions will still be executed.
- System enforces sequence of Action Parameters
- System handles potential latency of actions and messages the user appropriately

3.4 Concierge: Base: Transfer Activity Supported by Custom Action

One of the actions that will need to be supported for Custom Action/Multiple Action is Transfer Activity. This will transfer ownership of an activity from the Back Office user to a specified FireLight user.

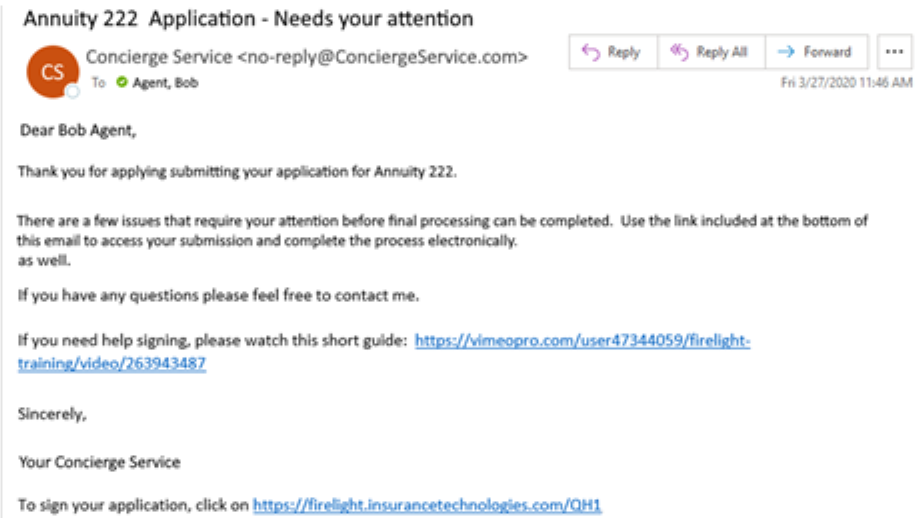
- The transfer action will be triggered on selection of the custom action button when the Action Parameter of "TransferAct" exists
- Transfer Activity will require that a valid FireLight User ID exists.
- The FireLight User ID may have only been created milliseconds prior to triggering of the transfer action.
- Availability of transfer activity is still dependent upon role driven permissions configured in the admin tool
- This action simply automates the existing transfer activity functionality through selection of the custom action button

Acceptance Criteria

- When the new user receives an email from FireLight and the user logs into FireLight, the user will have access to and ownership of the activity that was transferred as a result of the back office selecting the custom action button.

3.5 Concierge: Base: Trigger Email Notification on Transfer Supported by Custom Action

There should be an email notification of actions taken as a result of clicking on the custom action button in the Concierge workflow.



Annuity 222 Application - Needs your attention

Concierge Service <no-reply@ConciergeService.com>

To Agent, Bob

Reply | Reply All | Forward | ...

Fri 3/27/2020 11:46 AM

Dear Bob Agent,

Thank you for applying submitting your application for Annuity 222.

There are a few issues that require your attention before final processing can be completed. Use the link included at the bottom of this email to access your submission and complete the process electronically.
as well.

If you have any questions please feel free to contact me.

If you need help signing, please watch this short guide: https://vimeopro.com/user47344059/firelight-training/video/263943487

Sincerely,

Your Concierge Service

To sign your application, click on https://firelight.insurancetechnologies.com/QH1

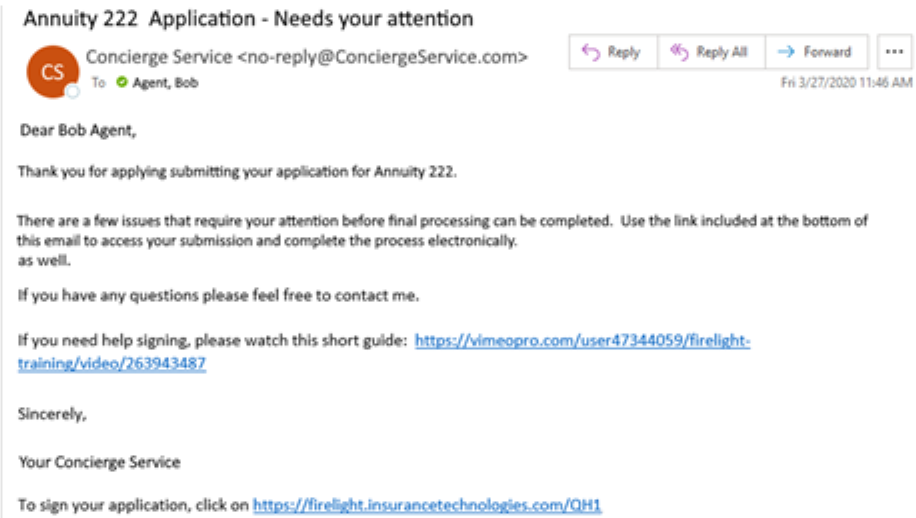
Acceptance Criteria

- Two new email templates have been created to address activity transfers.
- Transfer Activity Request
- This is a new template for standard transfer notification. Prior to this, the notification was a system email and not editable through the admin tool. Organizations will need to review the content of the template and modify it as needed for standard transfers.
- Transfer Activity with Direct Login Link
- This email is specific to activity transfer through custom action.

3.6 Concierge: Base: Create New Notification Email Template

The initial use case for the multi-action custom action button involves FireLight use/interaction by non-users. As such, the user would have to be notified outside of FireLight messaging that:

- They have been given access (a user ID) in FireLight
- An application that they had submitted in paper requires attention and it has been transferred to them.
  - something in notification should identify the case so that they recognize it as their business - Not Spam
- Instructions for selecting the link in the email
  - Brief instructions or tutorial videos link access to help them navigate FireLight as a first-time user
- Instructions on submission
- Contact information for support
  - Support conditional text blocks in order to properly configure the email content based on different configurations of multi-action custom action buttons.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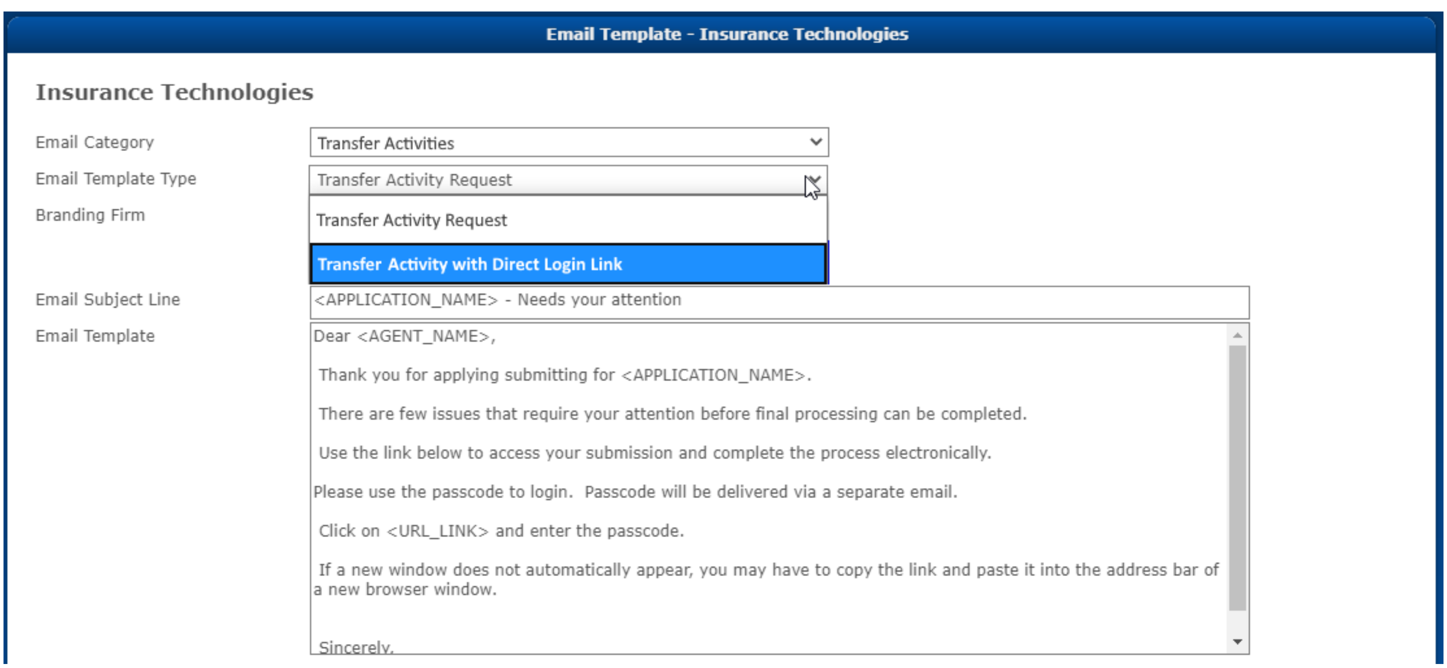
Create the following as regards new Transfer template functionality:

- Add Email Category of "Transfer Activities"
    - Add two new email templates
        - Transfer Activity Request (remove the old email that is being sent using the message center and replace with the new Transfer Activity Request email template)
        - Transfer Activity with Direct Login Link



For Transfer Activity with Direct Login Link:

Dear $$AGENT_NAME$$,

Thank you for applying submitting for $$APPLICATION_NAME$$.

There are few issues that require your attention before final processing can be completed.

Use the link below to access your submission and complete the process electronically.

Please use the passcode to login. Passcode will be delivered via a separate email.

Click on $$URL_LINK$$ and enter the passcode.

If a new window does not automatically appear, you may have to copy the link and paste it into the address bar of a new browser window.

Sincerely,

Your Concierge Service.

For Transfer Activity Request:

Dear $$AGENT_NAME$$,

Thank you for applying submitting for $$APPLICATION_NAME$$.

Ownership of this application has been transferred to you. There are some items that require your attention on this application. Please access FireLight to have visibility of this application and make the necessary corrections.

Sincerely,

Your Concierge Service

Acceptance Criteria

- Email content varies by custom action design
- Subject line has variables to identify topic/content
- Email contains link for direct login to FireLight
- The link will remain active until the activity is completed/submitted

3.7 Concierge Paper Workflow: Add Tags to be supported in Transfer Activity Email Template

Please add the following tags to be supported in the email template for transfers.

- <CLIENT_NAME>

Normally, in email templates, this is associated with the signer type selected and to whom the email is going to be sent. Since we are not at the point of signing in the FireLight workflow, the system should use the values for common tag Owner_FullName

<PRODUCT_NAME>

<APPLICATION_NAME>

Acceptance Criteria

- If any of these tags are used in the transfer activity email templates, the data items from the activity corresponding to these tags will be displayed in the email when sent.

4 Admin: Concierge Workflow FireLight Direct Login

4.1 Concierge: Base: Create Secure Direct Login via Email Link

Other than through FireLight Access, FireLight has never provided direct login for Agent-Users in FireLight. With the concierge paper workflow, agents/advisers that have never used FireLight need to be given access to the platform via a link in an email. We need to determine the most secure means to allow an agent to login to FireLight via a link. What are the link contents? Are the contents encrypted?

In addition to agents/advisers that have never used FireLight, are there modification necessary handle users that exist in FireLight that have submitted a paper application for whatever reason? Is there any reason that adviser could not access FireLight via a link as well?

System should support existing two factor authentication functionality if desired by the client. System should also support pass code in lieu of entry of two data items.

Acceptance Criteria

- Selection of the link and entry of data points, pass code, etc. should allow the user to access FireLight
- The user should on the specific application/activity requiring their attention
- The method used must be blessed by those responsible for FireLight security.