

iConnect 201858 Design Approach - Add Quote Activity

Project Overview

This enhancement will create a new activity for Quote and it will leverage the existing quoting module where possible.

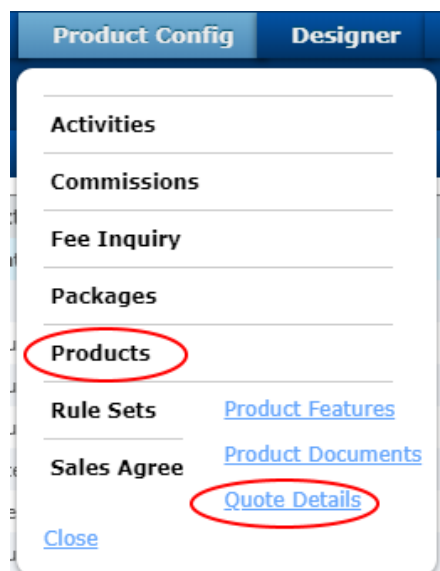
In the Admin tool, quoting currently provides a way to set up term product rates with basic rules that run through a generic calculation engine. This will be updated and expanded to include added product rates and rules, along with the addition of underwriting ratings and riders. The Quote module will be moved and combined with the Products profile. Update the rate file template and generic engine to support changes.

The quote UI will be updated to have the same look and feel of illustrations with the action buttons along the top and it will be wizard based. Underwriting ratings and rider fields will be added. The UI will also be refurbished to display more information on each quote, which includes the ability to launch a static PDF underwriting guide and product guide and to launch into an e-Application. The long term goal will allow a user to launch into a quote from a Presale and to launch to other activities from a quote, such as an illustration. The new UI will support multi-product selection, column sorting and filtering to easily find the appropriate quotes in the list. Once the quotes are selected, you will be able to create a PDF proposal and to send the quote to the client in an email. Save logic will be included for the new activity. An audit will show an entry in the e-Application indicating it was created from a quote.

Requirements / User Stories

Admin: Remove Quoting from Home Page and Toolbar

Currently Quoting is separate of Products. Since quotes are related to the Products, we are moving it into Products.



Acceptance Criteria

- AppPortal\Source\InsTech.EverGreen.Web\Content

Admin: Quote layout changes.

Change to Three tabs:

1. Rates
2. Rules
3. Configuration

Rates -

1. Two buttons: Upload and Save
2. Grid columns: Rate File Name, Rate Type, State Date, Jurisdiction, X delete
3. Jurisdiction will have an Edit link and open dialog to select jurisdictions.
4. Rate File Name and Start Date can be edited.

Rules -

1. By default will show Choose File and Upload buttons.
2. When Upload is selected it will build a display-only table of Product Rules, Risk Class Rules, and Rider Rules.

Configuration -

1. One button: Save
2. Grid columns: Configuration Type, Configuration Value.
3. Configuration Types: Monthly Modal Factor, Quarterly Modal Factor, Semi-Annual Modal Factor, Annual Modal Factor, Policy Fee, and Age Calculation.
4. Age Calculation dropdown list values: Last (default), Nearest, Next.
5. Modal Factors and Policy Fee can be edited and accept numeric only values.

Quote Details

Elite Term

Rates
Rules
Configuration

Rate File Name	Start Date	Jurisdiction	
Elite Term NY Rates	06/01/2019	Edit	X
Elite Term Non-NY Rates	06/01/2019	Edit	X

Upload
Save

Acceptance Criteria

- Layout changes match the design.
- Text changes match the requirements.
- Buttons match the requirements.
- Upload allows selection of file and uploads the correct values.
- Fields that allow edits may be edited.
- Numeric only fields accept only numeric values.

Admin: Add confirmation to Delete Rates option in Quote.

Add a confirmation pop-up when a user selects delete option in Rates to delete a rate file.

Are you sure you want to delete this rate file?

Acceptance Criteria

- Confirmation pop-up to confirm deleting a rate file.
- OK and Cancel options work as expected.
- If the rate file is deleted for a product in the quote, confirm it is excluded from the quotes and does not throw an error.

Admin: Add additional Risk Classes to Rules.

Add three new Risk Classes to the Rules drop-down list.

Existing:

1. Super Preferred
2. Preferred Non-Smoker
3. Standard Non-Smoker
4. Standard Smoker

New:

1. Preferred Smoker
2. Simplified Issue Non-Smoker
3. Simplified Issue Smoker.

Please show in the following order:

Super Preferred

Preferred Non-Smoker

Standard Non-Smoker

Simplified Issue Non-Smoker

Preferred Smoker

Standard Smoker

Simplified Issue Smoker

Acceptance Criteria

- New Risk Classes appear in the dropdown list.
- Risk Classes appear in the correct order.

Admin: Add age calculation to the Configuration section in Quotes.

Add age calculation to the Configuration section in quotes for issue age calculation based on the DOB.

Valid options are: Last, Nearest, Next

Default to Last.

Acceptance Criteria

- Age Calculation dropdown list field in the Product section.
- Add Age Calculation in the configuration and save it.
- Select the three Age Calculation choices.

Admin: Add Product Rules through an upload.

Currently, you need to add the product rules individually for each risk class. As we expand the risk classes and add the rates to include riders and ratings, we need to add the ability to upload all the rules in a single step.

Add the ability to add and update the rules through an upload process.

1. Create the structure of the upload file.
2. Create mappings in the upload file.
3. Create an upload process to generate the rules.

There will be a global product section for entering the Rule Name, Jurisdictions bitwise number, Term Periods bitwise number, Minimum Age and Maximum Age, Minimum Face Amount and Maximum Face Amount.

An additional section will be available to add product rules by Risk Class. The inputs will be Risk Class list value, Minimum Age and Maximum Age, Minimum Face Amount and Maximum Face Amount, Table Ratings bitwise number, and Allow Flat Extras.

An additional section will be available to add rider rules. The inputs will be Rider list value, Jurisdictions bitwise number, Minimum Age and Maximum Age, Minimum Face Amount and Maximum Face Amount, Minimum Rider Amount and Maximum Rider Amount, Table Ratings bitwise number, Allow Flat Extras, and Start Date.

Acceptance Criteria

- Add new rules that include product, rating and rider rules and upload.
- Replace the rules with a new file to be sure the rules are updated where it applies.

Admin: Add new Quote Activity Type and Transaction Type

Add a new Activity Type and Transaction Type for Quote to the Admin Tool.

ACORD Transaction Type 212 (Values Inquiry)

ACORD Transaction Subtype 21211 (Premium Mode Change Quote - closest match)

Acceptance Criteria

- Activity shown in Admin Tool.

Admin: Create a new Acord Type for the Quote products.

Clients will need to create a quote package and sales agreement for the quote products. Add a new Acord Type named Quote (212). It will always be visible to all organizations.

Acceptance Criteria

- Verify the new Activity Type of Quote (212) appears in the Activities ACORD Type dropdown list.

Admin: Add quote Package with Sales Agreement.

Need to be able to create a package and sales agreement for the new Quote transaction type.

There are two types of packages and sales agreements.

Packages:

1. ACORD Type Quote Shell (212 - 21211) is the shell activity used in FireLight Base for the new quote wizard, package and sales agreement. This package will be created and managed by Insurance Technologies and is only visible to Insurance Technologies.
2. ACORD Type Quote (212) is used by clients to create a package for a product that can be quoted. A package must be created for all products with this ACORD Type for the product to appear on the Quotes page in FireLight. Note that a form must currently be added to the package; this will be changed in the December 2.16 release to allow no forms or wizards in the package.


Package Detail	Forms/Wizards In Package	Rule Sets In Package
Package Name	Elite Term	
ACORD Type	Quote (212) ▼	
Area Type	Activity ▼	

Sales Agreements:

1. The Quote Shell Sales Agreement will be created and managed by Insurance Technologies and only visible to Insurance Technologies.
2. A Sales Agreement must be created for the Quote package and product.
3. Sales Agreements are based on each product and the package. Products will contain the quote rate file(s), rules and configuration.

Sales Agreements

Insurance Technologies



dfgfdsgfdsgfdsg	False	X
eDelivery	True	X
eDelivery BR Prod	True	X
eDelivery for RW	True	X
eDelivery Randall	True	X
Elite Term	True	X
G Delete Me	True	X
G Dont Delete Me	True	X
G Wiz	True	X
HELLO Product	False	X

Sales Agreement of "Insurance Technologies" for product "Elite Term"

Selling Org Insurance Technologies

Product Name

More Info

Start End

Time Zone

Replace Product Select Replaced Product

Illust Services Role

Last Updated 6/18/2019 10:51 PM UTC

State Approvals **Back Office Script** **Options**

State	Approved
Alabama	<input checked="" type="checkbox"/>
Alaska	<input checked="" type="checkbox"/>
Arizona	<input checked="" type="checkbox"/>
Arkansas	<input checked="" type="checkbox"/>
California	<input checked="" type="checkbox"/>
Colorado	<input checked="" type="checkbox"/>

Available Packages

- AA Application (103)
- AA_EX Application (103)
- AAD PACK Application (103)
- Account Opening Account Opening (106)
- Account Opening Account Opening (106)
- Account Opening Test1 Account Opening (106)
- Account Opening Test2 Account Opening (106)
- Address Search Test Application (103)
- AJL Term App Application (103)
- AJL Term Illust Illustration (111)

Assigned Packages

Elite Term Quote (212)

Package Duty Required

Acceptance Criteria

Quote Shell:

- Only the quote shell package is available in the sales agreement for the quote shell product and is not available for other product types.
- Quote shell product, package and sales agreement should not be visible on the packages and sales agreement pages to client organizations.
- Automatically add quote shell package when the quote shell sales agreement is created.
- Only a single Quote Shell product is set up in sales agreement.
- Package contains a non-editable wizard for the quote shell.
- Quote shell package type is not shown in package drop-down.
- Quote shell rule set is not visible in the rule set window.
- Quote package/wizard is not included in the wizard field report, the package rules or package forms report in the Admin tool.

Quote Product:

- Create a quote package for a quote product with ACORD Type Quote (212). Verify it appears on the Quote page.
- Create a sales agreement for the quote package; do not include other activities, such as applications.
- Create a sales agreement for the quote package; include other activities, such as applications.

Admin: Update deployment for new quote design.

Update the Quote deployment to deploy the quote data with the product.

Acceptance Criteria

- Verify the quote deployment contains the correct components and deploys to another environment correctly.

Admin: Automated creation of Quote activity.

Need the ability to create and update the quote activity and related configuration data in the client organization.

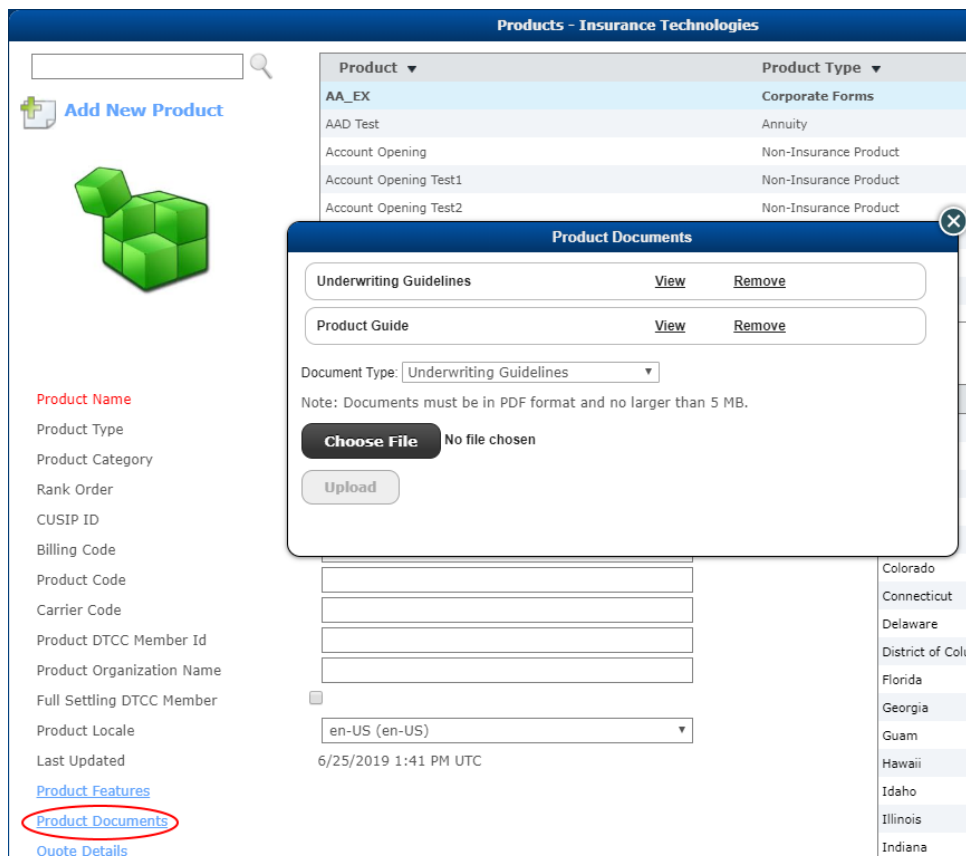
Acceptance Criteria

- Quote activity is created and updated in distributor environments - UAT, Staging, and Production.
- Quote activity is created and updated in carrier environments - UAT, Staging, and Production.

Admin: Attach one or more static PDFs to a product

The client will need a way to store static PDFs for the Underwriting Guidelines, Product Guide, and unknown future PDFs. This will be associated with the product.

It can optionally be opened for each quote.



Product	Product Type
AA_EX	Corporate Forms
AAD Test	Annuity
Account Opening	Non-Insurance Product
Account Opening Test1	Non-Insurance Product
Account Opening Test2	Non-Insurance Product

Product Documents

Underwriting Guidelines	View	Remove
Product Guide	View	Remove

Document Type: Underwriting Guidelines

Note: Documents must be in PDF format and no larger than 5 MB.

[Choose File](#) No file chosen

[Upload](#)

Product Name

Product Type

Product Category

Rank Order

CUSIP ID

Billing Code

Product Code

Carrier Code

Product DTCC Member Id

Product Organization Name

Full Settling DTCC Member

Product Locale

Last Updated

[Product Features](#)

[Product Documents](#)

[Quote Details](#)

Colorado

Connecticut

Delaware

District of Colu

Florida

Georgia

Guam

Hawaii

Idaho

Illinois

Indiana

Acceptance Criteria

- Upload and attach an Underwriting Guidelines static PDF to a product.
- Update the Underwriting Guidelines static PDF and replace with a new PDF.
- Remove the Underwriting Guidelines static PDF.
- Upload and attach a Product Guide static PDF to a product.
- Update the Product Guide static PDF and replace with a new PDF.
- Remove the Product Guide static PDF.

Admin: Add Company Ratings to Organizations.

We currently have company ratings in the Product Features. Since the ratings apply to the Organization, we are also adding them at the organization level.

Add to the Organizations tab.

There are four ratings that can be entered. Labels are:

1. A.M. Best
2. Fitch
3. Moody's
4. Standard & Poor's

Please add a label around all four rating inputs: Company Ratings

Keep the Product Feature level company ratings. This will allow the company ratings to be overridden at the product level.

The ratings shown in the Quote will be shown based on hierarchy.

1. Organization ratings only, show organization level ratings.
2. Product feature ratings only, show only product feature level ratings.
3. Both Organization and Product Feature level ratings, show the lowest level or the Product Feature ratings.
 - a. If there are no Product Feature level rating, default to the organization level rating.

Organization
Security
Activity
Signature
Admin

Organization Name
Insurance Technologies

Organization Type
Carrier

Data Partition
ALL

External Map Code
IT

Shared Key
FireLight#123

DTCC Member ID
6407

Full Settling DTCC Member
☐

App Signout URL Type*
ThankYou

App Site Signout URL*
ThankYou

Deployment Notification Email
test@abc.com

Support Email*
no-reply@firelighteapp.com

Allow Branding of UI
☒

Localization
[Click to Edit](#)

Company Ratings

A.M. Best

A+

Fitch

AA-

Moody's

AA+

Standard & Poor's

AAA

Save Organization

Acceptance Criteria

- Four ratings are available, A.M. Best, Fitch, Moody's and Standard & Poor's.
- Original Company Rating is removed from Organizations/Organization tab.

Admin: Add quote email template for the client.

Add an email template for quotes. This will be directed to the client.

1. Allow sender to modify the template text.
2. Calculate expiration date for the email template. Leverage logic in illustration email.
3. Email template format:

Email Template Type: Client Quote Proposal

Grouping: Quote

Email Subject: Quote Proposal for <Client_Name>

Dear <Client_Name>,

You are receiving this notice in reference to the quote you recently requested. Please use the link below to review the quote outlining the products we discussed. This email link expires in <EXPIRY_DAYS> days. Please take action prior to the expiration.

This quote was prepared based on information provided such as age, gender, risk class, product type, coverage amount and term length. These rates may be different from the final application or approval received from the issuing company.

Thank you for your interest in these products.

<Agent_Name>

To review the quote, click on <URL_LINK>. 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.

Add new data items to email template:

<AGENT_NAME> - existing data item

<CLIENT_NAME> - existing data item (existing in Agent Illustration PDF Output email template).

<URL_LINK> - existing data item

4. Client_Name is mapped to the client name in the Quote Inputs.

Email Template - Insurance Technologies
Insurance Technologies

Email Category	Quote ▼
Email Template Type	Client Quote Proposal ▼
Locale	en-US (en-US) ▼
Branding Firm	(No Branding) ▼

Email Subject Line	Quote Proposal for <CLIENT_NAME>
Email Template	<p>Dear <CLIENT_NAME>, You are receiving this notice in reference to the quote you recently requested. Please use the link below to review the quote outlining the products we discussed. This email link expires in <EXPIRY_DAYS> days. Please take action prior to the expiration.</p> <p>This quote was prepared based on information provided such as age, gender, risk class, product type, coverage amount and term length. These rates may be different from the final application or approval received from the issuing company.</p> <p>Thank you for your interest in these products. <AGENT_NAME></p> <p>To review the quote, click on <URL_LINK>. 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.</p>

Acceptance Criteria

- Sender can modify the email template.
- Email template contains correct language.

Admin: Add quote email expiration to Groups, Activity Access.

Add an expiration date expire the link in the quote email. Leverage the illustration email link expiration logic.

If Quote is not selected in the Activity Access tab, then do not show this option and the label.

Quote Email Expiration sets expiration for the email. Add as a dropdown list with choices of 1 thru 7 days, default 3 days. If set to 3 days, it expires on day 3. For example, email is sent on Monday at 3PM (day 1), then it expires on Thursday at 3PM (3 days later).

App	Admin	Review Queue	Activity Access	Product Access	Case Access	Review Queue Access	Needs Filter	Debugging Tools
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☒ Check / Uncheck All

<input checked="" type="checkbox"/> Account Opening	<input checked="" type="checkbox"/> Application	<input checked="" type="checkbox"/> E-Delivery
<input checked="" type="checkbox"/> Fee Inquiry	<input checked="" type="checkbox"/> Guided Illustration	<input checked="" type="checkbox"/> Illustration
<input checked="" type="checkbox"/> Needs Determination	<input checked="" type="checkbox"/> Post Issue	<input checked="" type="checkbox"/> Print Forms
<input checked="" type="checkbox"/> Quote	<input checked="" type="checkbox"/> SubPay	

Illustration

☐ Enable Illustration Send Email

Illustration Email Expiration days

Quote

Quote Email Expiration days

Acceptance Criteria

- Leverage existing illustration email expiration.
- Quote expiration option is shown in the Activity Access tab if 'Quote' is selected for the Group.
- Includes a dropdown list 1 Day through 7 Days options, default 3 Days.

Add a standard quote proposal template.

Add a standard quote proposal. Need to add the layout and the common tags.

The page will be in landscape mode.

Header, Body, and Footer sections.

Header section - repeats on every page.

Left, Center and Right header sections.

Add underline at bottom of all 3 sections (see attached).

Center (see attached example) - optional organization logo, align with the text in sections left and right.

Left section -

Line 1: **Client Information**, format bold and underline

Line 2: {Insured_Fullname}

Line 3: Issue Age {Insured_IssueAge}, {Insured_Gender}

Line 4: {Illustration_State_Fullname}, mapped to state full name

Line 5: {Insured_Underwriting_RiskClass}

Right section -

Line 1: **Product Information**, format bold and underline.

Line 2: Face Amount {Life_FaceAmount_Amount}, format \$###,###'## (2 decimals)

Line 3: {Life_ModalPremium_Mode} Premiums

Line 4: Rated {Insured_Underwriting_TableRating}; conditional if entered in quote

Line 5: Flat Extra {Insured_Underwriting_FlatExtraRating}, format \$##.##,
{Insured_Underwriting_FlatExtraRatingDuration} Years, format ##; conditional if entered in quote;
move up to Line 4 position if no table rating.

Example:

Client Information

Robert Davis
Issue Age 45, Male
Colorado
Preferred Non-Smoker



Product Information

Face Amount \$500,000
Monthly Premiums
Rated Table B
Flat Extra \$5.00, 5 Years

Add two or more blank lines between the header and body section.

Body section

Columns Headers =Company Name, Product Name, Premium, Term Period, A.M. Best, Fitch, Moody's, Std & Poor's

Column Header format **bold**, centered, add underline at bottom of all column headers.

Column values left justified: Company Name, Product Name, Term Period, A.M. Best, Fitch, Moody's, Std & Poor's

Column values right justified: Premium

*Where Premium format \$#,###.##.

Footer section - repeats on every page. There are two sections, disclosure section, and last line with the page number, date and agent name.

Footer disclosure text appears directly above the page number at the bottom of the page. There should be at least one blank line between the last quote and the disclosure text.

Footer text is as follows:

All term insurance quotes and products are shown through FireLight Quote.

The quote(s) are estimates based on age, gender, risk class, coverage amount and term length. Premium rates are current as of {current date} and provided by the insurance companies in the above quote(s). Final premium rates may differ from quoted premium rates and will be determined by the insurance company, which may differ based on underwriting results and other factors.

This report contains non-guaranteed values that are supplemental to life Insurance illustrations and are not valid unless preceded or accompanied by a Basic Illustration from your representative, {Agent_Name}. Refer to the Basic Illustration for guaranteed elements and other important information.

Before submitting business with a company, the representative must be appointed with the company and a licensed agent in the state that you are soliciting business.

{end text}

Text will be left justified.

Current Date format = mm/dd/yyyy.

Last footer line will contain a left, center and a right section.

1. Left section will contain the Agent_FirstName, Agent_LastName from the Agent section in Preferences (not the User Full Name from the General section, and the Agent_Business_PhoneNumber from the Agent section in Preferences. Format: email, phone number. If only one exists, then email or phone number. If neither exist, then do not display.

Example:

Acceptance Criteria

- HTML for proposal PDF has been created.

Admin: Add branding logo to proposal.

The client may want to add their logo to the proposal. It will be positioned in the top center of the header section on the proposal.

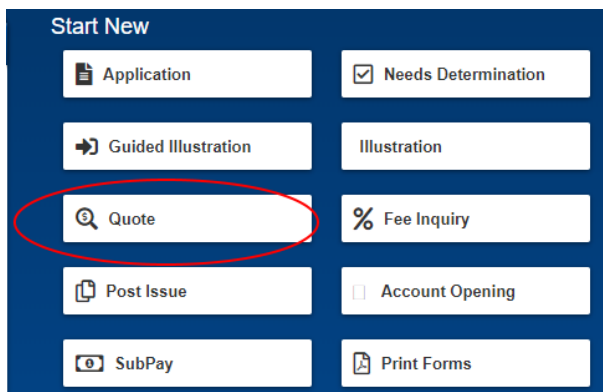
Acceptance Criteria

- The branding logo appears in the proposal is designated location.

FLApp: Move Quoting from top menu to Activities, rename Quote.

Need to move Quoting from the top menu down to be included with the other Activities.

Rename from Quoting to Quote.

**Acceptance Criteria**

- If enabled through the Admin, location is with other activities in the Start New section and in the New Activities menu.
- Removed Quoting from the top menu.
- Renamed from Quoting to Quote.

FLApp: Create New Quote

Add new activity for Quote.

When new quote opens, exclude the Carrier, Product, and State selections. The quote will open directly to the quote inputs.

Hide the Open Page list, does not apply to Quote.

Rename Next/Previous navigation buttons. Next will be Get Quote. Previous will be Back to Inputs.

Other Actions add 'Summary' and 'History' options.

Set default activity name = New {Transaction Type} or New Quote - Quote.

Acceptance Criteria

- Quote opens directly to the quote inputs page.
- Open page list is not shown.
- Next and Previous navigation buttons are renamed.
- Other Actions menu displays History.
- Default activity name appears at top of the open quote page.

FLApp: Add Quote icon.

Add icon for Quote.

The font awesome icon is search-dollar:



Acceptance Criteria

- Correct icon appears on Quote activity on the Home page.
- Correct icon appears on Quote in Recent List.
- Correct icon appears on Quote in All Activities.

FLApp: Update Quote UI layout.

Model after illustration activity UI that displays an inputs section with the action buttons along the top.

Action button requirements:

Add buttons to the navigation bar in an open quote activity.

Use the same icons on the buttons as Illustration (there is no Illustrate option).

Action buttons will be:

1. Alerts - lists validation errors on input fields. Inputs page only.
2. Print - open PDF Proposal. Quote page only.
3. Send Email - opens email. Quote page only.


The inputs will be a wizard controlled by Insurance Technologies.

Disable Inputs page Next button if there are Alerts. Note Next button label will be Get Quote.

Disable Print when no quotes are selected on the Quote page.

Disable Send Email when no quotes are selected on the Quote page.

Disable Send Email if the activity is not saved.

 Alerts

Quote

Welcome to Quote

Jurisdiction
 Colorado

Client Information

First Name
 Valued

Last Name
 Client

Gender
 Male

Date of Birth
 06/26/1974

Issue Age
 45

☐ Enter Issue Age

Underwriting

Risk Class
 Preferred Non-Smoker

Table Rating
 None

Flat Extra Amount

Product

Get Quote

Acceptance Criteria

- UI looks like a wizard layout.
- Three Action buttons.
- Alerts shows red X when and validation errors exist on inputs.
- Next navigation button is disabled if there are any alerts.
- Print launches PDF Proposal (test after PDF is available).
- Send Email opens email dialog.
- Print and Send Email buttons are disabled if no quotes are selected on the Quote page.
- Send Email button is disabled if the activity is not saved.

FLApp: Add quote input fields.

The fields and field properties and field order in the Quote Inputs are as follows:

1. Jurisdiction

Label Jurisdiction

Drop-down list field

Build a list with full names of states including Guam, Puerto Rico, and the Virgin Islands.

No Default

Tag Name to be used will be Illustration_State_Fullname

*Note we cannot use the FLI common tag because it is set to read-only on the wizard.

Validation: Required field, Message = Jurisdiction is required.

2. First Name

Label First Name

Text field

Default Valued

Common Tag Insured_FirstName

Validation: Required field, message, First name is required.

3. Last Name

Label Last Name

Text field

Default Client

Common Tag Insured_LastName

Validation: Required field, Message = Last name is required.

4. Gender

Label Gender

Drop-down list field

Options: Male, Female

Default Male

Common Tag Insured_Gender

Common Tag List Values:

1 Male

2 Female

5. Date of Birth

Label Date of Birth

Calendar Control

Default Current Month/current day/Current year - 45

Common Tag Insured_DOB

Validation: Required field, Message = Date of Birth is required.

6. Issue Age

Label Issue Age

Set to Disabled

Format numeric whole number 2 digit.

Text Field

Default calculated from DOB and is your actual age.

Common Tag Insured_IssueAge

7. Override Age

Checkbox field

Label Enter Issue Age

Position to the right of Issue Age field.

If True, enable Issue Age field, disable DOB field, allow the user to enter age.

Validation on Issue Age if Override Age = True: Required field, Message = Issue age is required.

Validation on Issue Age if Override Age = True: Minimum = 0, maximum = 99, Message = Issue age must be between 0 and 99.

8. Risk Class

Label Risk Class

Drop-down list field

Options (Please show in the following order)

Super Preferred

Preferred Non-Smoker

Standard Non-Smoker

Simplified Issue Non-Smoker

Preferred Smoker

Standard Smoker

Simplified Issue Smoker

Default Preferred Non-Smoker

Common Tag Insured_Underwriting_RiskClass

Common Tag List Values (does not map to ACORD):

-1 Super Preferred

-2 Preferred Non-Smoker

-4 Standard Non-Smoker

-6 Simplified Issue Non-Smoker

-3 Preferred Smoker

-5 Standard Smoker

-7 Simplified Issue Smoker

9. Table Rating

Label Table Rating.

Dropdown list field.

Default is None.

List Options:

None

Table A

Table B

Table C

Table D

Table E

Table F

Table G

Table H

Table I

Table J

Table K

Table L

Table M

Table N

Table O

Table P

Common Tag is Insured_Underwriting_TableRating.

Common Tag List Values:

1 None

2 Table A

4 Table B

6 Table C

7 Table D

8 Table E

9 Table F

10 Table G

11 Table H

12 Table I

13 Table J

14 Table K

15 Table L

16 Table M

17 Table N

18 Table O

19 Table P

20 Table U

10. Flat Extra Rating Amount

Label Flat Extra Amount.

Dollar amount field with 2 decimals.

Default is blank.

Common Tag is Insured_Underwriting_FlatExtraRating.

Validation: Minimum = 0.00, Message = Flat extra rating must be at least \$0.00.

There is no maximum.

11. Face Amount

Label Face Amount

Text field

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

Default 250000

Common Tag Life_FaceAmount_Amount

Validation: Minimum = 10,000, Message = Face amount must be at least \$10,000.

There is no maximum.

12. Premium Mode

Label Premium Mode

Drop-down list field

Options: Annual, Semi-Annual, Quarterly, Monthly

Default Annual

Common Tag Life_ModalPremium_Mode

Common Tag List Values:

1 Annual

2 Semi-Annual

3 Quarterly

4 Monthly

13. Accidental Death Benefit

Label ADB.

Checkbox field.

Default unchecked.

Common Tag is Life_Rider_AccidentalDeathBenefit_YesNo.

14. Accidental Death Benefit Amount

Label Amount

*Label assumes you can tell it is associated with the ADB checkbox.

If ADB = true, then Amount is visible, else hidden.

Dollar amount field with 2 decimals.

Default is blank.

Common Tag is Life_Rider_AccidentalDeathBenefit_Amount.

Validation: Minimum = \$1,000, Message = Accidental death benefit amount must be at least \$1,000.

There is no maximum.

15. Child Rider

Label Child.

Checkbox field.

Default unchecked.

Common Tag is Life_Rider_Child_YesNo.

16. Child Rider Amount

Label Amount.

*Label assumes you can tell it is associated with the Child checkbox.

If Child = true, then Amount is visible, else hidden.

Dollar amount field with 2 decimals.

Default is blank.

Common Tag is Life_Rider_Child_Amount.

Validation: Minimum = \$1,000, Message= Child rider amount must be at least \$1,000.

There is no maximum.

17. Waiver of Premium

Label Waiver.

Checkbox field.

Default unchecked.

Common Tag is Life_Rider_WaiverofPremium_YesNo.

18. Client name

Hidden Textbox field.

Set value to the concatenation of Insured_FirstName and Insured_LastName

Common Tag is CLIENT_NAME

Used for the client email.

Field groups and section titles:

No Grouping over Jurisdiction.

1. Jurisdiction

Group 1

Section Title Client Information

2. First Name

3. Last Name

4. Gender

5. Date of Birth

6. Issue Age

7. Override Age

Group 2

Section Title Underwriting

8. Risk Class

9. Table Rating

10. Flat Extra Amount

Group 3

Section Title Product

11. Face Amount

12. Premium Mode

Group 4

Section Title Riders

13. Accidental Death Benefit

14. Accidental Death Benefit Amount

15. Child Rider

16. Child Rider Amount

17. Waiver of Premium

Acceptance Criteria

- Labels are correct.
- Field types are correct.
- List options and order are correct.
- Defaults are correct.
- Field Hints are correct.
- Common tags are correct.
- Validation works where applicable and messages are correct.
- Fields appear in the correct order.
- Fields are grouped correctly.
- Section Titles are correct and appear with the correct fields.

- Client name replaces the email tag <CLIENT_NAME> in the quote proposal email.
- Date of Birth and Issue Age:
- Issue age is calculated based on your 'actual' age.
- Date of Birth is enabled and Issue Age is disabled if Override Age = false.
- Date of Birth is disabled and Issue Age is enabled if Override Age = true.
- If Override Age = true can enter the issue age.
- If Override Age = false can enter the date of birth.
- When unchecking the Override Age field, recalculate the issue age based on the DOB.

FLApp: Add filtering by carrier and product term period selection to inputs prior to quotes.

Add the ability to filter and multi-select by the carrier. For example, open list and displays all carriers, select Allianz, Lincoln, PacLife. This will filter the available products list. Add Select All and Unselect All options.

* Validation: If none are selected then Message, At least one carrier must be selected.

Add filtering and product term period selection to refine and limit the quotes that will be shown for the client. The filters will appear on the Quote inputs page.

Add the ability to multi-select term product term periods. Choices will be Select All, 1 Year, 5 Year, 10 Year, 15 Year, 20 Year, 25 Year, 30 Year. This will filter the available products list. We also need a Select All and Unselect All option.

* Validation: If none are selected then Message, At least one option must be selected.

Carriers	Term Periods
<input checked="" type="checkbox"/> Select All <input checked="" type="checkbox"/> Insurance Technologies	<input checked="" type="checkbox"/> Select All <input checked="" type="checkbox"/> 1 Year <input checked="" type="checkbox"/> 5 Years <input checked="" type="checkbox"/> 10 Years <input checked="" type="checkbox"/> 15 Years <input checked="" type="checkbox"/> 20 Years <input checked="" type="checkbox"/> 25 Years
<div>Get Quote</div>	

Acceptance Criteria

- Term Period selections function.
- Carrier selection filters function.
- Select All and unselect All options work correctly in both filters.
- Validation appears if no term periods are selected.
- Validation appears if no carrier is selected.
- Validation wording is correct.

FLApp: Products displayed on the Quote page will be based on Term Period.

Create a consistent method to show products on the Quote page based on term period. Products will be listed as Product Name + Term Period.

Products can be set up using two different methods.

1. One product with multiple term periods.
2. A separate product for each term period.

Example 1: A carrier has a term product with 4 term periods, 10 Year, 15 Year, 20 Year and 30 Year. Although it is set up as one product, it will be displayed four times in the available product selection list:

Elite Term 10

Elite Term 15

Elite Term 20

Elite Term 30

Example 2: Products are set up separately by the term period. Assume a carrier has two products, Express Term 10 and Express Term 20. Each product will appear in the product selection list:

Express Term 10

Express Term 20

Acceptance Criteria

- Product list displays individual products in the product selection list for each term period available on the product.
- Product list displays individual products in the product selection list for each product set up by term period.

FLApp: Exclude products from the quote page that fail the rules or have no rates.

Exclude products quotes that fail the product rules, rating rules and/or rider rules.

Exclude product quotes that do not have a rate in the rate file and returns a zero premium. This assumes there was no rule.

Acceptance Criteria

- Products that fail rules are excluded from the Quote list of products. For example, the minimum face amount on a product is 100,000. The Min Face Amount rule is 100,000. You input \$125,000 face amount in the inputs. This product should be excluded from the quote. You enter a face amount of \$100,000 or less it will be included.
- Products that do not have a rate in the rate file and calculate a \$0.00 premium are excluded. For example, the minimum face amount is 100,000 and there is no Min Face Amount rule for a product. You enter a \$50,000 face amount and the calculated premium is \$0.00. This product should be excluded from the quote.

FLApp: Quote page layout definition for quote values and details.

Set up the quote page layout for the quote values.

Add ability to select All Products, Unselect All and to multi-select products. The default is all products selected. This will be a checkbox column on the left.

Add sort options at the top of the Quote page.

Sort:

Label - Sort By:

Sort options in the dropdown will be:

Annual Premium (default sort)

Semi-Annual Premium

Quarterly Premium

Monthly Premium

Carrier

Product Name

A.M. Best Rating

Fitch Rating

Moody's Rating

Standard & Poor's Rating

Order direction:

Label Sort Order:

Sort options in the dropdown will be:

Ascending (default)

Descending

Add the field definitions for the quotes.

1. Company - this will be the carrier icon; associate it with an organization so we can sort off the organization name.

2. Product Name



3. Risk Class

4. Premium Amount - display 4 modal amounts
(Annual, Semi-Annual, Quarterly, Monthly)

5. Rating - display 4 ratings
(A.M. Best, Fitch, Moody's, Standard & Poor's)

6. Apply button for products that have e-App set up, else blank.

7. Link (or another launch type) to open static PDF's, Underwriting Guidelines and Product Guide.

 Print
  Send Email

Quote







☒ Select All
 Sort By:

Product Name

 Sort Order:

Ascending

Quote Results

<input checked="" type="checkbox"/>		Elite Term 20 Preferred Non-Smoker Documents	Annual: \$449.75 Semi-Annual: \$224.88 Quarterly: \$112.44 Monthly: \$37.48	A.M. Best: A+ Fitch: AA- Moody's: AA+ S&P: AAA	<div>Apply</div>
<input checked="" type="checkbox"/>		Elite Term 30 Preferred Non-Smoker Documents	Annual: \$690.75 Semi-Annual: \$345.38 Quarterly: \$172.69 Monthly: \$57.56	A.M. Best: A+ Fitch: AA- Moody's: AA+ S&P: AAA	<div>Apply</div>
<input checked="" type="checkbox"/>		Term Choice 20 Preferred Non-Smoker Documents	Annual: \$297.50 Semi-Annual: \$148.75 Quarterly: \$74.38 Monthly: \$0.00	A.M. Best: A+ Fitch: AA- Moody's: AA+ S&P: AAA	<div>Apply</div>
<input checked="" type="checkbox"/>		Term Choice 30 Preferred Non-Smoker Documents	Annual: \$358.33 Semi-Annual: \$179.17 Quarterly: \$89.58 Monthly: \$0.00	A.M. Best: A+ Fitch: AA- Moody's: AA+ S&P: AAA	<div>Apply</div>
<input checked="" type="checkbox"/>		Ultimate Term 20 Preferred Non-Smoker Documents	Annual: \$628.00 Semi-Annual: \$314.00 Quarterly: \$157.00 Monthly: \$52.33	A.M. Best: A+ Fitch: AA- Moody's: AA+ S&P: AAA	<div>Apply</div>
<input checked="" type="checkbox"/>		Ultimate Term 30 Preferred Non-Smoker Documents	Annual: \$995.58 Semi-Annual: \$497.79 Quarterly: \$248.90 Monthly: \$82.97	A.M. Best: A+ Fitch: AA- Moody's: AA+ S&P: AAA	<div>Apply</div>

Back to Inputs

Acceptance Criteria

- Product selection available to select all and to unselect all quotes, and to select individual quotes.
- Sort options in list that match the requirements.
- Default Sort by is by Annual Premium.
- Various sort options change the sort order to match the option, such as by Monthly Premium.
- Sort in Ascending order (default) and Descending order correctly sorts the quotes. For example, sort by Carrier is Ascending order, then switch to Descending order.
- Each quote contains the correct details (company icon, product name, etc.)
- Quotes with no Application Activity should not display an Apply button.
- Acceptance Criteria for Ratings Hierarchy rules:
 - Organization ratings only, organization level ratings are shown.
 - Product feature ratings only, product feature level ratings are shown.
 - Both Organization and Product Feature level ratings, lowest level or the Product Feature ratings are shown.

- Both Organization and Product Feature level ratings and there are no Product Feature level rating, default to the organization level rating. FLApp: Add ability to launch static Product Guide and Underwriting Guideline PDF for each quote.

Add a way to launch the static Product Guide and the Underwriting Guidelines PDF for each quote on the Quote page.

If there are product documents, a Document link is listed below the quoted product. The document links can be viewed by hovering over the Document link. Clicking a document link opens the document in a new tab.

Acceptance Criteria

- Attach differing product guides and underwriting guidelines PDF files to term products in Admin and launch in FL app.
- Update product guide and underwriting guidelines PDF files on term product in the Admin and confirm it appears when launched.
- No product guide and underwriting guidelines PDF files on a term product in the Admin.
- Delete product guide and underwriting guidelines PDF files on a term product in the Admin.

FLApp: Generate proposal PDF for the selected quotes.

When Print is selected for the quote, generate the proposal PDF. This includes all selected products in the quote.

Client Information

Robert Davis
Issue Age 45, Male
Colorado
Preferred Non-Smoker



Product Information

Face Amount \$250,000
Annual Premiums

Company Name	Product Name	Premium	Term Period	A.M. Best	Fitch	Moody's	Std & Poor's
Insurance Technologies	Term Choice	\$297.50	20 Years	A+	AA-	AA+	AAA
Insurance Technologies	Term Choice	\$358.33	30 Years	A+	AA-	AA+	AAA

All term insurance quotes and products are shown through FireLight® Quote.

The quote(s) are estimates based on age, gender, risk class, coverage amount and term length. Premium rates are current as of 6/26/2019 and provided by the insurance companies in the above quote(s). Final premium rates may differ from quoted premium rates, and will be determined by the insurance company, which may differ based on underwriting results and other factors.

This report contains non-guaranteed values that are supplemental to life insurance illustrations and are not valid unless preceded or accompanied by a Basic Illustration from your representative, Mark Agent. Refer to the Basic Illustration for guaranteed elements and other important information.

Before submitting business with a company, the representative must be appointed with the company and a licensed agent in the state that you are soliciting business.

Acceptance Criteria

- Launch proposal for one quote.
- Launch proposal for several quotes.
- Launch proposal for numerous quotes that span more than one page.
- Confirm proposal only contains selected quotes.
- Confirm pagination.
- Proposal page layout is landscape.
- Proposal header matches requirements.
- Proposal body section matches requirements.
- Proposal footer section matches requirements.

FLApp: Generate email for the selected quotes.

When Send Email is selected for the quote, generate the email. This includes all selected products in the quote.

Email format will be a FireLight email with a blank Send to when opened. The [From] email address will be what the sender types into the email request; it defaults to the Preferences user email.

Send Email event generates a URL link to the location of the Quote PDF Proposal.

Clicking the Send Email button generates the actual PDF Proposal and saves it for retrieval.

Send Email

From Name

From Address

To Name

To Address

Subject

Message

Dear [CLIENT_NAME],

You are receiving this notice in reference to the quote you recently requested. Please use the link below to review the quote outlining the products we discussed. This email link expires in [EXPIRY_DAYS] days. Please take action prior to the expiration.

This quote was prepared based on information provided such as age, gender, risk class, product type, coverage amount and term length. These rates may be different from the final application or approval received from the issuing company.

Cancel

Send

Acceptance Criteria

- Send email is available on the Quote page.
- [Send To] email address is blank.
- [From] email address is set to Preferences email or blank if an email address is not entered in preferences.
- URL Link to the Proposal PDF.
- Email text can be changed.
- Send multiple emails from the same quote.
- Email contains a valid URL.
- Clicking on email URL link opens the saved PDF proposal. When multiple emails are sent, verify the proposal link is to the correct PDF.
- Client_Name data item can be mapped to the insured full name in the rules for the replacement value in the email template.
- Agent name from preferences appears.
- Email contains the correct expiration date set in the Admin/Groups/Activity.
- Email expiry days matches the setting in Groups\Activity.

FLApp: PDF Proposal is saved with the quote activity.

When the proposal PDF is generated with the email, it needs to be stored with the saved quote activity.

When the quote email expires, delete all saved PDF's with the activity.

When the quote activity is purged, delete all saved PDF's with the activity.

Acceptance Criteria

- PDF proposal is stored with the activity in the database.
- Delete PDF proposals saved with the activity when the quote email expires.
- Delete PDF proposals saved with the activity when it is purged.

FLApp: Launch new application from [Apply] button on the quote.

User can create a new application from a quote that has the Apply button enabled.

Audit: Application generated from Quote Activity named {Activity Name}.

Acceptance Criteria

- Application opens with inputs pre-filled from the quote on the applicable application fields using common tags.
- Audit appears in application generated from a quote.
- Apps will be linked to quote as "linked activities" but will not affect quote UI.

FLApp: Add quote activity display statuses.

Quote statuses are:

1. Data entry - applies to all quote activities once it is opened.
2. Purged

*The following statuses do not apply to quote:

1. Console
2. Client Fill / Client Fill n Sign
3. Signatures
4. Review Queue
5. Application Generated / Application Locked
6. Submit/ Transmit
7. Complete

Acceptance Criteria

- Data entry status appears when a quote is active.
- Purged status appears when a quote has been purged.

FLApp: Update Other Actions Summary option in Quote.

Update the Summary dialog that appears from the Other Actions menu.

Name: New Quote
Status: Data Entry
HIDE -> Carrier: COS QE (Carrier)
HIDE -> Product: Fixed Annuity Illustration Template
Activity Name: Quote
Jurisdiction: Colorado
HIDE -> Policy Number: ed297e9a-c901-4265-8603-c017caabe6f7
HIDE -> Errors On Forms: No Error
Created: 4/29/2019 3:00:47 PM
Last Updated: 5/1/2019 4:13:57 PM

Acceptance Criteria

- Summary dialog updated to match requirements.
- Hide removed options in the dialog for Quote activity.

FLApp: Add audits to Quote Activity.

Add audits to quote activity.

1. Data Entry - Created.

New Quote created by agent `broker_cosc`. Quote is currently Active.

2. Data Entry - Updated.

Activity was updated by `broker_cosc`.

3. Data Entry - Agent Email Sent.

'Broker Role COSC' sent an email containing a link to the quote PDF output to 'send to name' at address 'send to email@insurancetechnologies.com'.

4. Data Entry - Agent Email Link Initiated

Link to the quote PDF output opened by '{0}'.

5. Data Entry - Activity Copied As Is

Activity was copied as is from `New Quote`.

6. Data Entry- Activity Auto Created

Activity automatically created from data specified on source activity. CUSIP: {0} Jurisdiction: {1}

Back Office Message does not apply.

Acceptance Criteria

- Audit entries appear for various quote tasks with the correct text.

FLApp: Add Save and Save As options to Quote.

Add Save logic to Quote. It will follow the same save logic as Illustrations, which is to only save it if the user elects to save.

Add Save As logic to Quote. It will follow the same save logic for other activities, which is a Copy As Is.

Save and Save As only saves the Quote Inputs page, it does not save any selections on the Quote Output page.

Acceptance Criteria

- Save appears in the top menu options.
- Save As appears in the top menu options.
- Save Quote dialog appears when clicked.
- Save As Quote dialog appears when clicked.
- Quote is not saved unless Save is selected.
- Save As on an unsaved quote acts like Save.
- All Inputs are saved. All selections on the Quote output page are not saved.

FLApp: Add Quote to Recent list.

When a Quote is saved, it will be added to the Recent List.

Acceptance Criteria

- Quote appears in the Recent List when it is saved.

FLApp: Add Quote to All Activities.

Add Quote activity to All Activities when it is saved.

Options that apply to the activity are:

1. View
2. Delete
3. Copy As Is (Copy with Changes does not apply)

Add Quote to Activity Type dropdown list.

Acceptance Criteria

- Quote activity appears in All Activities when it is saved.
- View option opens saved quote.
- Delete option deletes quote.
- Copy option offers Copy As is only and copies quote activity.
- Quote appears in Activity dropdown list after one or more quotes are saved.

Rate File: Modify rate file template to accommodate new rate types.

Update the current rate file template layout to accommodate the following new information:

1. Update rate file structure to include a primary key to distinguish rate type as the first column in the file.
2. Add 'Product' rate type.
3. Add 'Table Rating' rate type.
4. Add 'ADB Rider' rate type.
5. Add 'Waiver Rider' rate type.
6. Add 'Child Rider' rate type.

News Columns Are:

Rate Type	Gender	Risk Class	Term Period	Issue Age	Band	Rates
-----------	--------	------------	-------------	-----------	------	-------

Rate Types

0 = Base Rates

3 = Accidental Death Benefit

6 = Child Rider

8 = Wavier of Premium

Note: Table ratings are a percentage of the base product premium (less policy fee). This excludes rider premiums.

Table A 125%

Table B 150%

Table C 175%

Table D 200%

Table E 225%

Table F 250%

Table G 275%

Table H 300%

Table I 325%

Table J 350%

Table K 375%

Table L 400%

Table M 425%

Table N 450%

Table O 475%

Table P 500%

Acceptance Criteria

- Rate file layout is modified to meet new requirements.

Engine: Update generic engine to support new rate file layout.

Update generic engine to read the new rate file layout for the rate type, ratings, and riders.

Acceptance Criteria

- Generic engine is modified to handle rate type, ratings, and riders.
- To test need to be able to generate quotes.

Engine: Update generic engine to calculate quote based on gender.

Update the generic calculation engine to calculate quotes based on gender.

Acceptance Criteria

- Generic engine calculates quotes based on correct gender.

Engine: Generate all four modal premiums.

Currently the generic quote engine calculates a single quote based on one mode.

The generic engine needs to be updated to calculate all four modal premium quotes.

Acceptance Criteria

- All premium mode quotes are calculated (if they are available)

Engine: Update engine to handle unisex rates.

Carriers will be supplying unisex rates in their rate files. The engine needs to use the unisex rates in the state of Montana if unisex rates exist in the rate file.

Acceptance Criteria

- Unisex rates are quoted for the state of MT if unisex rates exist in the rate file.
- Gender-specific rates are quoted for the state of MT if unisex rates do not exist in the rate file.

Engine: Update engine to calculate issue age for each product based on Age Calculation method.

Add issue age calculation based on the Age Calculation set in the Product Configuration.

Acceptance Criteria

- Issue age is calculated based on Product Configuration 'Last' option.
- Issue age is calculated based on Product Configuration 'Nearest' option.
- Issue age is calculated based on Product Configuration 'Next' option.