

1 Overview

- Case Summary PDF for submissions.
- Allow users to include Case Reference when submitting Cases.
- Case Setup Form improvements.
- Documents no longer required when creating underwriter reports.
- New FAQ page added to Help menu.
- Lump sum premium option added to Premium Calculator.
- New Anti-Fraud/Compliance page added to Case Summary View.
- Retained Death Benefit added to pricing.
- ICD9 codes added to Insured Information.
- Fees simplified in Pricing Model.

2 Case Summary PDF for Submissions

After you have submitted a Case to a recipient, you can view a snapshot of the Case data and documents that were sent to that recipient. To do this, click the View icon next to the recipient on the Bid Management page to open the Bid Summary page:

Bid Management

ClariNet Bidding

Company	Licensing	Business	Bidding Status	Custom Bidding Status	Date	Gross Price (\$)	Conditions	Go
Demo Investor			Open for Bidding	N/A	26/07/2011			

External Bidding

You have no External Contacts configured. You can set them up in 'Interaction' in the Administration Menu.

Competitive Bidding Information

You have not added any Competitive Bidding Information.

The Bid Summary page now includes a new section called Submissions. This contains a list of documents which were sent with the submission, as well as a new Case Summary document which contains all of the Case data as sent:

Bid History

Date and Time	Event Type	From	To	Gross Price (\$)	Message	Bid Conditions
26/07/2011 11:30	Case Submitted	Broker All Inc	Demo Investor	-		

Submissions

Submission on 26/07/2011 10:30:38

Document Type	File Name	Go
Case Summary	SubmittedCaseSummary.pdf	
HIPAA Release	Empty.pdf	
HIPAA Release	Empty.pdf	
Illustration	Empty.pdf	

DONE

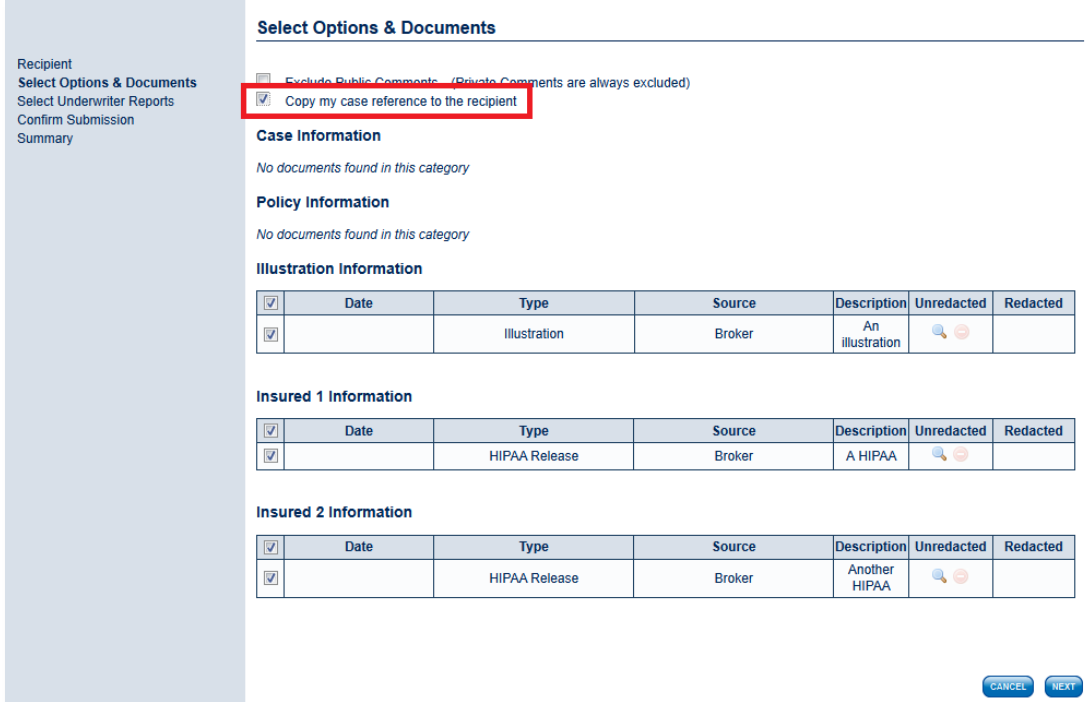
3 Case Setup Form Improvements

The number of required fields has been reduced on the Case Setup Form page. In addition:

- When an SSN is recognised, the Insured information is automatically populated.
- Any number of underwriter reports can be added to an Insured.
- Medical records and HIPAA documents can be added.
- All other document types can be added.
- Internal Medical Underwriting reports can be added.

4 Allow Users to include Case Reference when submitting Cases

In this release, we have renamed "Case Identifier" to "Case Reference". We have added an option in the Case Submission wizard to send the Case Reference to the recipient:



Select Options & Documents

Exclude Public Comments (Private Comments are always excluded)

Copy my case reference to the recipient

Case Information
No documents found in this category

Policy Information
No documents found in this category

Illustration Information

<input checked="" type="checkbox"/>	Date	Type	Source	Description	Unredacted	Redacted
<input checked="" type="checkbox"/>		Illustration	Broker	An illustration		

Insured 1 Information

<input checked="" type="checkbox"/>	Date	Type	Source	Description	Unredacted	Redacted
<input checked="" type="checkbox"/>		HIPAA Release	Broker	A HIPAA		

Insured 2 Information

<input checked="" type="checkbox"/>	Date	Type	Source	Description	Unredacted	Redacted
<input checked="" type="checkbox"/>		HIPAA Release	Broker	Another HIPAA		

CANCEL NEXT

5 Documents no Longer Required when Creating Underwriter Reports

When an underwriter report is added to an insured, it was previously necessary to always upload a document. In ClariNet 1.18, the document has become optional.

6 New FAQ Section Added to Help Menu

A new entry has been added to the Help menu, where frequently asked questions will be stored. This will be populated with documents describing how to carry out common tasks in ClariNet.



7 Lump Sum Premium Option Added to Premium Calculator

Premium Schedule

Description

* Illustration -- please select --

* Verification of Coverage None

* Premium Calculator Standard Premium Calculator

* Start Date 26/07/2011

Override Premium Payment Between AV Date and Start Date -- please select --

Lump Sum Premium Payment Date

Lump Sum Premium Payment Amount \$

Force Estimation of Initial AV

It is now possible to specify a lump sum payment of premium before the Start Date (when the Premium optimization starts). The lump sum payment will not affect the COI calculation but will be taken into account in the calculation of the Premium Schedule.

8 New Anti-Fraud/Compliance Section

A new feature in ClariNet 1.18 is the inclusion of anti-fraud checks. The default checks can be set in the **Anti-Fraud Setup** page in the Administration Menu. Access to this page requires that the user be in the Data Administrator role.



Anti-Fraud Check Setup

Section 1: Initial checks ↑ ↓ ↗ ✖

Checklist:

Order	Text	Go
1	Documents are	↑ ↓ ↗ ✖
2	Medical terminolog	↑ ↓ ↗ ✖

Administration Menu

- Contract Package Defaults 1

Anti-fraud checklist items are split into sections. New sections can be added by clicking the plus button marked **1**. Within a section, checklist items can be added using the button marked **2**. Items can be moved up and down in order using the up/down arrows at the end of each row. The ordering of sections can be modified using the up/down arrows next to the section title.

The Anti-Fraud/Compliance checklist can be accessed from the Anti-Fraud/Compliance tab on a case.

Case Summary

Case | Policy | Insured Lives | Illustrations | Verifications of Coverage | Documents | Servicing | Order Tracking and Follow Ups | Pricing Settings | Price Allocation

Valuation Settings | Comments | Premium Schedules | Valuations | Audit Log | **Anti-Fraud/Compliance**

Anti-Fraud Checks

Section 1: Initial checks

Order	Check	Done	Comment
1	Is the HIPAA signed?	<input type="checkbox"/>	-

Section 2: Detailed checks

Order	Check	Done	Comment
1	Is there a copy of the drivers license?	<input type="checkbox"/>	-

DONE

The default anti-fraud checks for a case are populated when the Case is created. If new checks are added to the Anti-Fraud Setup page after a Case has been created, they can be added to the Anti-Fraud/Compliance tab by clicking the Reload icon at the top right corner of the page:

Anti-Fraud Checks

Section 1: Initial checks

Order	Check	Done	Comment
1	Is the HIPAA signed?	<input type="checkbox"/>	<input type="text"/>

Section 2: Detailed checks

Order	Check	Done	Comment
1	Is there a copy of the drivers license?	<input type="checkbox"/>	<input type="text"/>

CANCEL SAVE

9 Retained Death Benefit Added to Pricing

A Case can now be priced with a retained death benefit component. On the Valuation page, there are two new input fields:

Valuation

Valuation Template: Standard Valuation

Value Date: 27/07/2011

Description:

Retained DB Amount: \$

Retained DB Percentage: %

Only one of these values can be entered. Entering a US\$ amount or a percentage will reduce the NDB leg by the specified amount in the net present value calculation.

These values can also be specified on the Valuation Settings tab of the Case Summary. This allows retained death benefit settings to be maintained when valuing a Case as part of a Portfolio and includes the settings by default on the single policy Valuation page.

ClariNet 1.18 Release Notes



10 ICD9 codes added to Insured Information

It is now possible to specify medical impairments for an Insured using the relevant ICD9 codes. This feature is accessed from the Insured tab in the Case Summary View.

Insured Life 1

CLID	IPPQ668SSJ	Medical Records Dates
Insured Identifier	-	Medical Records
First Name	Anakin	Medical Record Summary
Middle Name	-	HIPAA
Last Name	Skywalker	
SSN	154-55-6489	
Date of Birth	16/10/1923 (Age Today: 87)	
Date of Death		
Gender	Male	
Country of Residence	United States	
State	New York	

Life Expectancy Information

Underwriter Reports

No underwriter life expectancy reports found

User-defined

Description	Created By	Underwriting Date	Smoking Status	Life Expectancy (months)	Mortality (%)	Mortality Table Name	Go
		15/05/2009	Non-Smoker	108.00			

ICD9 Impairments

Code	Title	Go
401 (primary)	Essential hypertension	
272.7	Lipidoses	
172	Malignant melanoma of skin	

After clicking the Edit icon, impairments can be added by entering either the text describing the impairment or the ICD-9 code. ClariNet will search through the database and show matches, from which a selection can be made.

Select ICD9 Impairment

Search by code or keyword

- 017.1 Erythema nodosum with hypersensitivity reaction in tuberculosis
- 102.3 Hyperkeratosis
- 249.2 Secondary diabetes mellitus with hyperosmolarity
- 250.2 Diabetes with hyperosmolarity
- 252.0 Hyperparathyroidism
- 252.00 Hyperparathyroidism, unspecified
- 252.01 Primary hyperparathyroidism

Select ICD9 Impairment

Search by code or keyword

- 405 Secondary hypertension
- 405.0 Malignant
- 405.01 Renovascular
- 405.09 Other
- 405.1 Benign
- 405.11 Renovascular
- 405.19 Other
- 405.9 Unspecified
- 405.91 Renovascular
- 405.99 Other

11 Fees Simplified in Pricing Model

Fees Template

Details

Name

Running Fees

	Minimum	Fixed	Per NDB	Payment Frequency
Trustee or Custodian Fees	<input type="text" value="0.00"/> \$	<input type="text" value="0.00"/> \$	<input type="text" value="0.00"/> %	Annual ▾
	Minimum	Fixed	Per Acquisition	Payment Frequency
Servicing Fees	<input type="text" value="0.00"/> \$	<input type="text" value="0.00"/> \$	<input type="text" value="0.00"/> %	Annual ▾

Upfront fees have been removed as these can be specified as part of Bid Splits and Price Allocations. Only running fees are now supported. The specified fees are included in the Case NPV calculations and are shown in the output of all the various Case export methods.

The specified amount is applied at the specified frequency and can be both a percentage of NDB and a fixed dollar amount. A minimum can also be applied.