

## Speed and Usability Improvements

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24. CL-4297 Misc Bug Fixes

## Speed and Usability Improvements

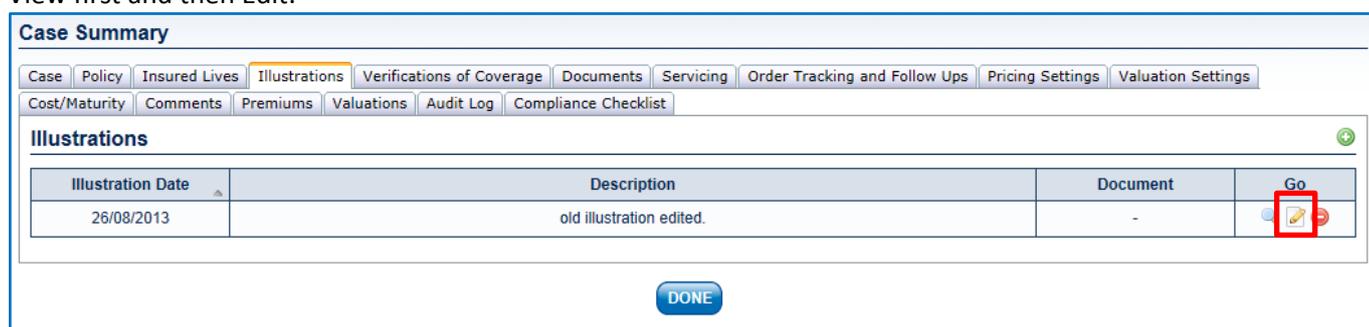
With this release, we are beginning a programme of enhancements to improve the performance of the most commonly used pages on ClariNet. Over the next few months you will notice progressive changes across the platform designed to achieve the following objectives:

- **Reduce the number of clicks to complete a task.** You can now edit an Illustration directly without going through "View" mode. It saves a click, but more importantly, it saves the time it takes to transfer the page across the internet.
- **Reduce the number of popups.** As an example, the Closing Checklist page now employs textboxes, date pickers and dropdown lists directly editable on the page itself, without using pop-ups to edit values.
- **Reduce the size of pages and the number of server requests.** Every time you request a page in ClariNet, data is transferred across the internet from the server to your web browser; when you click a button or save, data is transferred from your web browser to the server. Further, each page is made up of several elements, like images, content, scripts and styling, all of which take time to load. Reducing the volume of data transmitted and the number of these elements on each page will improve speed.
- **Increase inline editing.** A relatively easy way to reduce the number of clicks, popups and data transfer is to use inline editing: clicking an Edit button doesn't change the whole page, but merely changes a part of the screen, transforming text labels into text boxes, dropdown lists or check boxes.

We are expending considerable resources in testing these changes thoroughly. Please do let us know of any unexpected behaviour or if you have any other suggestions to improve speed or general usability.

### 1. CL-4247 Case Summary: Illustration and VOC tabs: add Edit button on each row

We have added Edit buttons on each row of the Illustration and VOC tables. This eliminates the need to click View first and then Edit.



The screenshot shows the 'Case Summary' interface with the 'Illustrations' tab selected. Below the navigation tabs is a table with the following data:

Illustration Date	Description	Document	Go
26/08/2013	old illustration edited.	-	

A red box highlights the 'Go' column for the first row, which contains an edit icon. A 'DONE' button is visible at the bottom of the table area.

## 2. CL-4259 Make some tabs in Case Summary editable in-line

Some of the tabs in the Case Summary are now editable inline – i.e., clicking the Edit icon in the top right corner does not open a new page, but rather switches the tab into Edit mode. The tabs which exhibit this behavior are Policy, Servicing and the Compliance Checklist.

**Case Summary**

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

Cost/Maturity | Comments | Premiums | Valuations | Audit Log | Compliance Checklist

**Policy** 

UPRC: PMY842WFE  
 Policy Number: Policy 4  
 Carrier: AXA Equitable Life Insurance Company [NAIC:62944]  A+ (Superior)  
 Policy Date: 28/08/2007  
 Policy Issue Date: 28/08/2008  
 Issue State: California  
 Policy Type: Universal Life  
 Death Benefit Type: Level

**Case Summary**

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

Cost/Maturity | Comments | Premiums | Valuations | Audit Log | Compliance Checklist

**Policy**

UPRC: PMY842WFE  
 \* Policy Number:   
 Carrier: AXA Equitable Life Insurance Compa  A+ (Superior)  
 \* Policy Date:    
 Policy Issue Date:    
 Issue State:    
 \* Policy Type:    
 \* Death Benefit Type:    
 ...  
 Premium Financed:    
 Bankruptcy:  

You are required to save any changes made on the tab before navigating to a different tab within the Case Summary:



We will be applying this change to the Case, Insured and Documents tabs in an upcoming release.

### 3. CL-4200 Closing Checklist: Allow all fields to be entered in one pass

The Closing Checklist page has been reformatted as a table, to allow for all values to be entered in one pass without the use of popups. Things to remember:

- If you enter a date on a Closing Event (or waive a Closing Event) and there are subsidiary Closing Items that don't have a Completed date entered, then ClariNet will save those Closing Items with the same Completed date, Comment and Waived value as that Closing Event;
- Waiving a Closing Event or Closing Item will use the current date if you don't enter a Completed date;
- A comment is required when you waive a Closing Event or Closing Item; and
- Comments cannot exceed 1,000 characters.

Here's the Closing Checklist in Edit mode:

Closing Checklist						
	Completed	Comment	Waived	Documents	Visible	
<b>Closing Event: Escrow Opened</b>						
	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>			
Documents generated	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>			
Documents signed	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>			
<b>Closing Event: Escrow Funded</b>						
	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>			
Documents generated	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>			
Documents signed	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>			
<b>Closing Event: Change Forms</b>						
	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>			
Change forms generated	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>			
Change forms sent to Carrier	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>			
Change forms received back from Carrier	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>			

Note that the Edit icon still brings up a small popup window, where you can edit the "Title" of the event or sub-item and the "Visible to Counter-Party" property of a sub-item. These are not editable inline as they are generally defined in a template by the Administrator and are very rarely changed.

### 4. CL-4248 Improve loading time of Case Summary

Prior to this release, clicking a button (such as an Add icon) on any page in the Case Summary resulted in a large amount of data being exchanged between your computer and the ClariNet server. We have changed this process so that data is only exchanged with the server when it is being created or modified. This should accelerate transitions between different tabs in the Case Summary and between those tabs and associated pages.

### 5. CL-4296 Fix Bid Management page to avoid full page refresh

On the Bid Management page, showing the "Send Case" Wizard would reload the whole page behind the popup. Clicking the Cancel button in the popup was also reloading the whole page unnecessarily. This has been adjusted and should result in better usability.

## Other New Features & Improvements

### 6. CL-4241 Changes to LE Report Aging

We have added a new option to the Valuation Template, to accommodate an alternative approach to aging LE reports:

User defined NDB collection lag interest rate	0.00 %
Use Fasano Tables if Available	<input type="checkbox"/>
Age LEs Independently	<input type="checkbox"/>
Age Underwriter Reports Before Blending	<input type="checkbox"/>

- If “Age LEs Independently” is checked AND the new “Age Underwriter Reports Before Blending” is checked, then any older LE Reports which are selected will be aged to the LE Report Date of the newest selected LE Report and then blended from that date.
- If “Age Underwriter Reports Before Blending” is not checked, then all selected LE Reports are aged independently of each other and the periodic mxq values blended accordingly.

### 7. CL-4244 Ability to use any mortality table in the Portfolio model without changing LE selection

We have added a new parameter on the Portfolio Valuation page, named “Actuarial Table Override”:

**Portfolio Valuation: Test Portfolio**

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**Portfolio Summary**

Number of Insured Lives: 2
Total Face: \$5,000,000
Number of Policies: 1

	Min	Avg	Max
Face Amount (\$)	5,000,000	5,000,000	5,000,000
Insured Life Expectancy (months)	72	85	99
Policy Life Expectancy (months)	134	134	134
Attained Age (years)	80	83	86

**Valuation Parameters**

\* Valuation Template Standard Valuation

\* Pricing Type Probabilistic

\* LE Report Selection None

\* Actuarial Table Override None

\* Value Date 02/28/2014

Premium Schedules Override

\* Premium Calculator Standard Premium Calculator

\* Premiums Start Date 02/28/2014

Calculate Realized LE

\* Risk Scenario None

The dropdown lists all of the Mortality Tables included in your ClariNet subscription, as well as any user-defined tables you have uploaded. If the dropdown is set to any value other than “None”, then the Mortality Table setting in your Valuation Settings for each Case in the selected Portfolio will be temporarily overridden with the value selected in the dropdown for the purpose of running the Valuation.

## 8. CL-4243 Ability to use Fasano mortality table on any underwriter

If your subscription includes access to the Fasano Associates’ mortality tables, these can now be selected in the single policy and Portfolio pricing models as the Base Mortality Table for any LE Report, not just those issued by Fasano Associates.

## 9. CL-4245 Risk Scenario: ability to extend LEs by % on Case-by Case basis

We have added an additional parameter to the Risk Scenario settings, named “LE 50 Multiplier”. This extends the scenario options for changes to the LE50 and makes it consistent with other parameters in the Risk Scenario. You can now change the LE50 for each LE Report by applying a multiplier and/or a stated number of months. For example, to extend all LE50s by 20%, you would set the LE50 Multiplier to 1.20 and leave the LE 50 Bump (now renamed “LE 50 Addition” for consistency) at zero; to extend all LE50s by six months, you leave the LE 50 Multiplier at 1.00 and set the LE 50 Addition to 6 months.

Risk Scenario	
* Name	Demo Risk Scenario
NDB IRR Bump	0.00 %
Premium IRR Bump	0.00 %
Fees IRR Bump	0.00 %
<b>LE 50 Multiplier</b>	<b>1.05</b>
LE 50 Addition	10 months
MF Multiplier	1.00
MF Addition	0.00
Crediting Rate Multiplier	1.00
Crediting Rate Addition	0.00 %
COI Rate Multiplier	1.00
COI Rate Addition	0.00 per \$1000

## 10. CL-4262 Manual PS: default dates to monthiversaries/anniversaries after Start Date

When creating a Premium Schedule of type “Manual”, the Start Date now defaults to being the first Policy monthiversary after the date on which you are creating the Premium Schedule. When creating the table of values, the dates after the first row are all driven by the Start Date and the Frequency set at the top of the page. You are able to change the dates to a value other than the monthiversary by changing the Start Date.

# ClariNet Release Notes - March 2014

## 11. CL-4261 Premium Schedules: add "Create a Copy" icon

The Premium Schedules table on the Premiums tab now includes an icon labelled "Create a Copy" next to each entry. The icon looks like this  and is shown in the table below:

Pricing Date	Start Date	Description	Illustration	VOC	Use?	Go
2/27/2014	2/27/2014				<input type="radio"/>	

## 12. CL-4292 Policy tab: make Policy Issue Date optional

Policy Issue Date is no longer a required field on the Policy tab. This reflects the Case Setup Form where this value is not even requested on the form.

UPRC	PMIY842WFE
* Policy Number	Policy 4
Carrier	AXA Equitable Life Insurance Comp  A+ (Superior)
* Policy Date	08/28/2007
Policy Issue Date	08/28/2008

## 13. CL-4293 State Reporting CSV: replace Policy Issue Date with Policy Date

Since the Policy Issue Date is optional (see CL-4292), we have replaced Policy Issue Date with Policy Date in the State Reporting CSV file.

## 14. CL-4291 CRM dropdowns: display Individuals as "Last, First MiddleInitial" instead of "First Last"

We have changed the display order of Individual names in the CRM dropdown to make it easier to search by last name. Depending on your web browser, you can type the first letter to go to that position in a long list (type "S" for example to get to "Saunders"). Some web browsers allow you to type more than one letter and automatically scroll the list to find a match (typing "SMI" could scroll straight to "Smith", ignoring "Saunders"). However, other web browsers will just scroll to the first item starting with the letters as you type them (typing "SMI" will scroll to "Saunders" first, then maybe "Mitchell", then the first name starting with letter "I"). This is browser specific and not something controlled by ClariNet.

Contact Details	
Name	<div style="border: 1px solid #ccc; padding: 2px;"> <div style="background-color: #f0f0f0; padding: 2px;">-- please select --</div> <div style="background-color: #e0e0e0; padding: 2px;">-- please select --</div> <div style="padding: 2px;">Adler, Nancy</div> <div style="padding: 2px;">Andreou, Matt</div> <div style="padding: 2px;">Dettweiler, Deirdre</div> <div style="padding: 2px;">Elijah, Sean</div> <div style="padding: 2px;">Estades, Henry</div> <div style="padding: 2px;">Fuller, Dave</div> <div style="padding: 2px;">Jones, Jenny</div> <div style="padding: 2px;">Karin, Amy</div> <div style="padding: 2px;">Myrick, Carlos</div> <div style="padding: 2px;">Nevins, Mark</div> <div style="padding: 2px;">Nugent, Martha</div> <div style="padding: 2px;">Oliver, Peter</div> </div>

## 15. CL-4290 Add Document Types: "Death Benefit Check", "Premium History" and "History of Ownership"

These have been added to the Document Type dropdown on the Documents page and the Add Document pop-up.

## 16. CL-4275 Change EMSI form to require Mean OR Median LE

Entering an LE Report with EMSI as the Underwriter now requires that you enter either the mean or the median LE50. Previously, the median LE50 was always a required value, such that ClariNet would not allow an EMSI report to be saved if it only had a mean LE50 value entered.

## Bugs

## 17. CL-4229 LE Report Weightings issue in Valuation Settings (fix data)

Due to another bug (CL-4288, see below), a small number of cases ended up with LE Report Weightings exceeding 100%, resulting in failing Case Valuation and Portfolio Valuations. However, this wasn't apparent at first on the site as the "excess weighting" wasn't displayed properly, making it impossible for users to fix the data themselves. We applied a data fix to all these cases to adjust the weightings back to 100%.

## 18. CL-4288 Excel portfolio upload of Underwriter Weightings can cause more than 100%

Importing LE Reports weightings with the Excel Uploader could, in some circumstances, cause the total LE Report Weightings for a Case to exceed 100%. The Import Wizard validation has been improved and now checks for correct Weightings.

## 19. CL-4300 Fix "Who controls the Closing Process" dropdown when accepting a Bid.

Only users with the Role "Allow Control of Closing Process" could access the Company Setting "Who does Case Closing by default" (Case Setup Admin page). Users who didn't have that role couldn't change the default read-only value shown as "Them" even though the default Company Setting was set to "Me". Users without that Role cannot change the Company Setting, however it is now accessible to them and the read-only value shown on the Bidding page is shown correctly.

## 20. CL-4271 Premium Payment History: adjust error message row numbers (sometimes out by 1)

Where ClariNet's validation process captured an error in a Premium Payment History CSV, the row number identified in the error message was out by one.

## 21. CL-4281 Excel Export template: VOC COI rate shown as % instead of \$

COI rates in a VOC were incorrectly labelled as percentages in the Excel Case Export template rather than dollar values.

## 22. CL-4282 Auto Import: invalid file extension errors, second error shows same text as first one

The Auto Import log was displaying duplicate error messages when an invalid file extension was found (such as .db, for the Windows thumbs.db file automatically generated in folders). The second and subsequent error messages were the same as the first one, showing the wrong folder.

## 23. CL-4286 AVS LE Report allows calculated age to be any value but XML constrains it to 130

A validation error on the AVS LE report page was allowing the Underwriter Age to be set to a value in excess of 130 years. This conflicted with the XML generator, which requires that all ages are less than 130 years. The LE Report Age on an AVS LE Report is now constrained to be less than or equal to 130 years.

## 24. CL-4297 Misc Bug Fixes

Various items have been fixed across the site:

- Don't show Uncategorized Document drop-down when it's not needed.
- CRM pager gets stuck on a specific page
- Clarinet overrides the case ref in the import file by the auto generated name from the rule, but on import, the insured name is not available and results in a crash.
- CustomIRR XML import goes to Whoops instead of showing error to user
- Fixed Survival Probabilities showing incorrect warnings (>1000!) when it is exactly 1000.
- Fixed issues with ICD9 popup which didn't always show, for example during Case Setup Wizard or from Case Summary after adding LSIG stuff it stops working.
- Improved Closing Supervisor warnings order on Document Verification.
- Contract Package Admin page: made Test button return an empty doc even when there are no ms word template documents
- Typo in Case Participants, missing space for "Original Owner" and "Original Beneficiary" in dropdown list.
- Excluding "Auto Import..." portfolios from SmartSearch Portfolio name search
- Excluding "Auto Import..." portfolios from the State Report (1st column is list of portfolio names that contains the case for that row)
- From Portfolio list (or case list control), if you do a report that generates an error, the portfolio list shows lots of empty folders and rows + the error message is "unhandled error", now showing correct error
- Sorting by Insured Name on case list doesn't work when insured doesn't have a middle name
- Clicking PLAY icon against a case with Status=Closing from a portfolio composition page goes to Whoops
- Layout issue on insured page with long CRM postal addresses