

## **PolicyTrac Overview**

PolicyTrac was developed to do dynamic assembly, printing and distribution of insurance policies. The production of insurance policies is a very complex process that involves a lot of logic to assemble the policies to meet the insurance companies business requirements and the Department of Insurance requirements of each state that the insurance company does business in.

PolicyTrac was designed to minimize the processing requirements on the host application to prepare the data files for JetForm Central processing, through JetForm Central capabilities and the PolicyTrac custom program that is generic to handle any type of insurance policy application. PolicyTrac will dynamically assemble the right pages for each policy to print the proper policies, endorsements, etc.

This document is not a marketing document. It details some of the technical information on how PolicyTrac works.

### **Host application data**

The host application will produce a pipe delimited file that will contain all the information needed to print a complete policy or endorsement. A partial example is:

```
Y|N|Y|Y|Y|Y|N|N|BOB SMITH|123 ACE STREET|HUNTINGTON BEACH CA 92648| |Dear Bob,|Y| |P 191566
```

Processing of this data file would be done by JetForm Central and a custom program to manipulate the data. The purpose of this document is to list the requirements of this program (hereafter known as PolicyTrac). A summary of the processing for this program is:

1. Manage endorsement flags
2. Assign Group Policy Numbers (for bar codes)
3. Assign Bar code values
4. Pull file that contains the header information
5. Manage ini files
6. Manage page ejects, page commands, trayin and trayout comands
7. Count the number of physical pages (taking into account duplex pages), hereafter known as SHEET COUNT so the bar code can be printed with the page count
8. Count pages for certain subsets of a document. For example, if an endorsement is in the middle of a document and the total number of pages of the endorsement needs to be calculated, the page numbers each page of the endorsement need to be printed (e.g. page 1 of 6, 2 of 6, etc).
9. Manage the printing (realtime and batch) and distribution of insurance policies to the insured, agent, lender and company copy.

The process would be as follows:

1. Download data file from host application
2. Run data file through Transformation Agent
3. Run transformed data file through PolicyTrac (as a custom agent in JetForm Central)
4. Run PolicyTrac produced data files through the Print Agent for printing of the policy

### **Terminologies:**

Sheet count = each physical piece of paper

Page count = count of all "sides" of pages

The PolicyTrac program would do the following:

1. Open INI file
2. Start reading data file
3. Count number of pages by looking at all flags for Y values. The duplex flag for each page would also have to be read in order to calculate the total number of physical pages. Here is an example:

## Data File descriptions:

The critical fields in the incoming data file are as follows:

|                 |   |
|-----------------|---|
| NRE_FLAG        | Flag to indicate New, Renewal or Endorsement business               |
| INS_COPY        | Insured Copy (N=Now, L=Later, S=Skip)                               |
| AGENT_COPY      | Agent Copy (N=Now, L=Later, S=Skip)                                 |
| LENDER_COPY     | Lender Copy (N=Now, L=Later, S=Skip)                                |
| COMPANY_COPY    | Company Copy (N=Now, L=Later, S=Skip)                               |
| BILL_FLAG       | Flag to indicate Billing (D=Direct Billing, A=Agency Billing)       |
| LENDER_NUMBER   | Lender number   |
| AGENT_NUMBER    | Agent number  |
| DATE            | Date (CCYYMMDD)   |
| TIME            | Time (HH:MM:SS)   |
| PRIMARY_NAME    | Primary Search Name as entered by end user                          |
| POLICY_NUMBER   | Policy Number (7 digit)   |
| PREFIX          | Prefix to Policy Number, first digit LOB, second and third is State |
| REMOTE          | Flag to indicate this record was entered by Remote Agent            |
| PRINTER_QUEUE   | Network printer queue name (e.g. MIS_Q1)                            |
| NEW_AGENT       | Flag to indicate Agent processing for New Business*                 |
| NEW_INSURED     | Flag to indicate Insured processing for New Business*               |
| NEW_LENDER      | Flag to indicate Lender processing for New Business*                |
| RENEW_AGENT     | Flag to indicate Agent processing for Renewals*                     |
| RENEW_INSURED   | Flag to indicate Insured processing for Renewals*                   |
| RENEW_LENDER    | Flag to indicate Lender processing for Renewals*                    |
| ENDORSE_AGENT   | Flag to indicate Agent processing for Endorsements*                 |
| ENDORSE_INSURED | Flag to indicate Insured processing for Endorsements*               |
| ENDORSE_LENDER  | Flag to indicate Lender processing for Endorsements*                |

Note: The last nine fields are Agency Instructions.

\*Possible values are A=Agent, D=Direct, L=Lender

## POLTRAC.INI

|   |   |
|---|---|
| k:\eforms\centnatl\poltrac\7\                 | Directory to store files 7 pages and less (LESS)              |
| k:\eforms\centnatl\poltrac\8\                 | Directory to store files more than 8 pages (MORE)             |
| k:\eforms\centnatl\EOM                        | Directory to store EOM (Evidence of Mailing) documents (EOMB) |
| f:\collect\1                                  | Collector Directory (process now) (NOWB)                      |
| f:\collect\2                                  | Collector Directory (process later) (LATE)                    |
| f:\collect\3                                  | Future (COL3)   |
| f:\collect\4                                  | Future (COL4)   |
| f:\collect\5                                  | Future (COL5)   |
| f:\collect\NEW                                | Directory for Bulk New Company Copy (BNCC)                    |
| f:\collect\RENEW                              | Directory for Bulk Renew Company Copy (BRCC)                  |
| f:\collect\ENDORSE                            | Directory for Bulk Endorsements Company Copy (BECC)           |
| f:\collect>Error                              | Directory to hold Error files (ERRO)                          |
| f:\agent                                      | High level directory for Agent Bulk Bins (AGEN)               |
| f:\lender                                     | Misc. Lender Bulk Mail Directory (LEND)                       |
| PAGES=7                                       | Maximum pages for GBR   |
| BINS=14                                       | Bin number for insert   |
| Prefix+Policy+Agent+Date+Time+EOM Fields+User | Concatenated field for file naming*                           |
| INDEX=POLICY                                  | Index field   |

- Note: PolicyTrac produces output files with long filenames that have a lot of information in it. This was designed for audit purposes to prove Evidence of Mailing. Here is an example of a filename:

000000001111111112222222223333333334444444445555555556  
 123456789012345678901234567890123456789012345678901234567890

BNCCIHCA123456712345619980529101523XXYYXX00ROTH

| <u>Columns</u> | <u>Field Name</u> | <u>Value</u>                               |
|----------------|-------------------|--|
| 1-4            | BinName           | e.g. BNCC for Bulk New Company Copy        |
| 5-5            | Copy ID           | C=Company, I=Insured, L=Lender, A=Agent    |
| 6-8            | Prefix            | first digit LOB, second and third is State |
| 9-15           | Policy_Number     | Policy Number                              |
| 16-21          | Agent_Number      | Agent Number                               |
| 22-35          | Date and time     | Date in CCYYMMDDHHMMSS format              |
| 36-41          | EOM fields        | EOM fields                                 |
| 42-43          | ERROR             | ERROR code                                 |
| 44-55          | Primary_Name      | Primary search name                        |

| <u>!Desc</u> | <u>Page</u> | <u>Duplex</u> | <u>TravIn</u> | <u>Travout</u> | <u>SLF</u> | <u>Lender</u> | <u>Ins</u> | <u>Agent</u> | <u>Comp</u> | <u>EOM</u> | <u>EOMPos.</u> |
|--------------|-------------|---------------|---------------|----------------|------------|---------------|------------|--------------|-------------|------------|----------------|
| wltr_flag    | 1           | N             | 5             | 1              | N          | N             | Y          | Y            | Y           | 0          | 1              |
| dec_flag     | 2           | Y             | 5             | 2              | S          | Y             | Y          | Y            | Y           | 1          | 2              |
| sup_flag     | 3           | Y             | 5             | 1              | E          | N             | N          | Y            | Y           | 2          | 3              |

**AGENT.INI file**

| <u>Agent</u> | <u>PNBin</u> | <u>New Letter</u> | <u>Renewal Letter</u> | <u>Signature</u> | <u>Logo</u>     | <u>PDF/FNF</u> | <u>Adv. Form</u> |
|--------------|--------------|-------------------|-----------------------|------------------|-----------------|----------------|------------------|
| 111111       | f:\1111      | f:\...\1111N.txt  | f:\...\1111R.txt      | f:\...\1111.bmp  | f:\...\1111.bmp | P              | N                |
| 222222       | f:\2222      | f:\...\2222N.txt  | f:\...\2222R.txt      | f:\...\2222.bmp  | f:\...\2222.bmp | F              | F:\222222.mdf    |

Note: IF Adv. Form = to "N" flag not being used.

\*PNBin = Print Now Bin

**LENDER.INI file**

| <u>Lender Number</u> | <u>Directory</u> |
|----------------------|------------------|
| 90102                | f:\lender\90102  |
| 90521                | f:\lender\90521  |

**STATE.INI file**

| <u>State</u> | <u>Directory</u> | <u>Process Flag</u> | <u>Evidenceflag</u> |
|--------------|------------------|---------------------|---------------------|
| CA           | f:\states\CA     | N                   | Y                   |
| NV           | f:\states\NV     | Y                   | N                   |
| AZ           | f:\states\AZ     | N                   | N                   |
| OR           | f:\states\OR     | N                   | N                   |

The PolicyTrac logic will look at the PREFIX field (which is the prefix to the Policy Number. This is a separate field in the data file). The PREFIX field is a 3 character field where the first character is an F (for Fire) or an H (for Homeowners). The second and third character is the State abbreviation. Based on this State abbreviation, look up the appropriate record in the STATE.INI file and look at the PROCESS flag. If the flag is N, go on with the normal processing of PolicyTrac. If the flag is Y, then all copies of the policies (Company, Insured, Agent and Lienholder) will be written to the Directory specified for that record in the AGENT.INI file (in other words, all distribution logic in PolicyTrac is bypassed).

NOTE: There will be separate files created for the four copies in the State Bin, each with a unique filename indicating the copy (I, A, L, C)

### Output data file formats:

- **DAT format #1** Company Copy - this data file would include all pages that have a Y flag in the incoming data file and the Company column in the POLTRAC.INI file for that page has a Y.
- **DAT format #2** Insured Copy - this data file would include all pages that have a Y flag in the incoming data file and the Insured column in the POLTRAC.INI file for that page has a Y.
- **DAT format #3** Agent Copy - this data file would include all pages that have a Y flag in the incoming data file and the Agent column in the POLTRAC.INI file for that page has a Y.
- **DAT format #4** Lender Copy - this data file would include all pages that have a Y flag in the incoming data file and the Lender column in the POLTRAC.INI file for that page has a Y.
- **DAT format #5** EOM Copy - this data file would include all pages that have a value of greater than zero in the EOM column in the POLTRAC.INI file.

### Summary of PolicyTrac processing:

10. The Line of Business application accumulates data input from user. When user is ready to print, a button is pushed and Bill Shorn's program will produce the pipe delimited data file with the necessary flags and data fields.
20. This pipe delimited data file will be FTP'd to the NT Server in the JetForm Central Collector Directory 1.
30. The JetForm Central Transformation Agent is automatically run when the data file hits the collector directory and a Field Nominated data file (FNF) is produced.
40. JetForm Central calls PolicyTrac after the Field Nominated data file is created and the PolicyTrac processing begins.

Open all files (input data file, POLTRAC.INI, AGENT.INI, LENDER.INI and STATE.INI).

### **50. PRINT TIMING.**

#### **If Print Now,**

If STATE = "Y" in STATE.INI file, create all 4 data files (C, I, A, L) copies and send to local printer.

If STATE = "N" in State.INI file, and REMOTE = "Y" create all 4 data files (C,I, A, L) copies.

Take the three data files (I, A, L) copies and Do STEP 100 for EOM processing. Check AGENT.INI file for PDF/FNF flag.

If the PDF/FNF flag = "F" THEN take the three data files (I, A, L) NOT including any pages with EOM = "Y" and copy to the Print Now Bin as specified in the AGENT.INI file for that Agent record.

If the PDF/FNF flag = "P" THEN take the three data files (I, A, L) NOT Including any pages with EOM="Y" and copy to the CollDir1. Pre-pend a job card as follows: ^JOB PDF -z<Print Now Bin as specified in the AGENT.INI file for that Agent record with the same long filename>, e.g.

```
.^JOB PDF -  
zf:\agent\1111\BNCCIHCAL1234567123419980529101523XXYYXXROTH.PDF
```

Take the fourth data file, Company Copy and PolTrac will then look at the NRE flag coming down from CBS.

If NRE\_FLAG = N, Create DAT format #1 in Directory specified in INI file for BNCC

If NRE\_FLAG = R, Create DAT format #1 in Directory specified in

INI file for BRCC  
If NRE\_FLAG = E, Create DAT format #1 in Directory specified in  
INI file for BECC

If STATE = "N" in State.INI file, and REMOTE = "N" Copy all four copies (C, I, A, L) to the  
CollDir1.

**If Print Later**

If STATE = "Y" in STATE.INI file, copy all four files to the state specified directory, then to batch  
printer. In other words, all distribution logic in PolicyTrac is bypassed.

If STATE = "N", go on with the normal processing of PolicyTrac.

**60. Logic for Company Copy:**

If NRE\_FLAG = N, Create DAT format #1 in Directory specified in INI file for BNCC  
If NRE\_FLAG = R, Create DAT format #1 in Directory specified in INI file for BRCC  
If NRE\_FLAG = E, Create DAT format #1 in Directory specified in INI file for BECC

NOTE: Pre-pend a job card as follows: ^JOB PRINT

Go to Step 70

If SKIP, go to Step 70

**70. Logic for Insured Copy:**

If BILL\_FLAG = "D" - Direct Bill

If NRE\_FLAG = "N" look at New Insured flag value sent by CBS

If NRE\_FLAG = "R" look at Renew Insured flag value sent by CBS

If value = "A" Do step 100 for EOM processing AND copy output format #2 to Agent  
Bulk Mail Directory

If value = "D" go to step 110

If Value <> A or D, copy output format #2 to Error Directory

If NRE\_FLAG = "E" look at Endorse Insured flag value sent by CBS

If value = "A" copy output format #2 to Agent Bulk Mail Directory

If value = "D" go to step 110

If Value <> A or D, copy output format #2 to Error Directory

Go to Step 80

If BILL\_FLAG = "A"

Do step 100 for EOM processing

AND Copy output format #2 to Agent Bulk Mail Directory

\*\*\*NOTE: If the value of BILL\_FLAG is not A or D, write the FNF file to the Error Collector  
Directory.

Note: Pre-pend a job card for the above files of ^JOB PRINT

If SKIP, go to Step 80

**NOTE: EOM processing to take place on New, Renewal only.**

**80. Logic for Agent Copy:**

If BILL\_FLAG = "D"

If NRE\_FLAG = "N" look at NEW AGENT flag value sent by CBS

If NRE\_FLAG = "R" look at RENEW AGENT flag value sent by CBS

If NRE\_FLAG = "E" look at ENDORSE AGENT flag value sent by CBS

If value = "A" or "D" Copy output format #3 to Agent Bulk Mail Directory

If Value <> A or D, copy output format #3 to Error Directory

Go to Step 90

If BILL\_FLAG = "A"

Copy output format #3 to Agent Bulk Mail Directory

Note: Pre-pend a job card for the above files of ^JOB PRINT

If SKIP, go to Step 90

### 90. Logic for Lender Copy:

If BILL\_FLAG = "D"

If NRE\_FLAG = "N" look at NEW LENDER flag value sent by CBS

If NRE\_FLAG = "R" look at RENEW LENDER flag value sent by CBS

If NRE\_FLAG = "E" look at ENDORSE LENDER flag value sent by CBS

If value = "A" copy output format #4 to Agent Bulk Mail Directory

If value = "D" go to step 110

If value = "L" lookup Lender Code in LENDER.INI file.

If Lender Code found, copy output format #4 to Lender Bin

If Lender Code not found, go to Step 110 for further processing

If Value <> A or D or L, copy output format #4 to Error Directory

If BILL\_FLAG = "A"

Copy output format #4 to Agent Bulk Mail Directory

Note: Pre-pend a job card for the above files of ^JOB PRINT

If SKIP, end process

### 100. EOM processing

Take the state identifier (2nd & 3<sup>rd</sup> characters ) from the prefix in the CBS file and make a call to the state.ini file and look at the value of the Evidence flag.

IF Evidence flag = "Y"

Read through the input data file for all Flags = Y AND the EOM flag >0, (from POLTRAC.INI file).

When all records in the PolTrac.INI have been read, create DAT format #5 and write the file to the EOM directory specified in the POLTRAC.INI file. Filename should include the EOM flags as referenced above.

There can be multiple pages for an EOM document. Normal processing of Duplex, SLF, etc. applies.

The EOM Position will be used to indicate the column in the file name for that specific document. There are 6 columns in the file name from position 34-39. The EOM position field will have values from 1-6. When the file name is written the values in EOM will be placed in the EOM position indicated.

IF Evidence flag = "N"

Continue with no EOM processing.

Note: DAT format #5 is determined by EOM-FLAG="Y" in the POLTRAC.INI file and the corresponding page flag from CBS = "Y"

### **110. Page Sort routine**

If the physical page count is less than or equal to the PAGES= number in the POLTRAC.INI file, copy the appropriate data file to the "Less" directory. If the physical page count is greater than the PAGES= number in the POLTRAC.INI file, copy the appropriate data file to the "More" directory.

**ABC Insurance Company  
Specs for`SortTrac**

**Overview:**

After all the processing is done in PolicyTrac per the above specifications, we have a bunch of “buckets” or “bins” or “Collector Directories” with these files sitting there. All the files in these buckets need to be batch processed (most likely at night) by an operator. The SortTrac program prioritizes the various buckets and be able to sort them separately, then copy them to the “Main” Collector Directory so JetForm Central can process them.

**Here is a typical scenario of files:**

LESS (7 pages or less collector directory)

```
LESSHCA1234567123419980529101523XXYYXXROTH, DAN  
LESSHCA1234568123519980529113253XXYYXXBALICKI, LOU  
LESSHCA1234569123619980529134346XXYYXXRIVERA, JOSE
```

MORE (8 pages or more collector directory)

```
MOREHCA1234561123719980529101523XXYYXXCAPARULA, DEBBIE  
MOREHCA1234562123819980529113253XXYYXXARAMBULA, BECKY  
MOREHCA1234563123919980529134346XXYYXXDOSA, LORI
```

(and the list goes on for each bin. I’m tired of cutting, pasting and changing the data!! I think we all get the point)

The program will have a GUI interface that will allow the operator to quickly and easily specify what order they want to print the bins documents and how the documents should be sorted within each bin.

The program would have an INI file that would be read in and populate the GUI interface. The operator can change anything they want and when they are ready to run, they can click a button that would start this whole process.

**Here’s how it would look to the operator:**

| <u>Order</u> | <u>Bin</u> | <u>Sort 1</u> | <u>Input Dir</u> | <u>Collector Dir</u> | <u>Pause</u> | <u>Backup</u>  |
|--------------|------------|---------------|------------------|----------------------|--------------|----------------|
| 10           | MORE       | Policy_Number | c:\more          | c:\collect           | N            | F:\backup\more |
| 20           | BNCC       | Agent_Number  | c:\bncc          | c:\collect1          | Y            | F:\backup\bncc |
| 30           | BECC       | etc....       |                  |                      |              |                |
| 40           | LEND       |               |                  |                      |              |                |
| 50           | AGEN1111   |               |                  |                      |              |                |
| 60           | AGEN3333   |               |                  |                      |              |                |
| 70           | AGEN2222   |               |                  |                      |              |                |
| 80           | ERRO       |               |                  |                      |              |                |
| 90           | LESS       |               |                  |                      |              |                |
| 100          | EOMB       |               |                  |                      |              |                |
| 110          | NOWB       |               |                  |                      |              |                |
| 120          | BRCC       |               |                  |                      |              |                |
| 130          | BECC       |               |                  |                      |              |                |
| 140          | LEND9999   |               |                  |                      |              |                |
| 150          | LEND6666   |               |                  |                      |              |                |
| 160          | LEND2222   |               |                  |                      |              |                |

**Note: The Sort keys would have the following values:**

| <u>Columns</u> | <u>Sort Name</u> | <u>Value</u>                            |
|----------------|------------------|---|
| 1-4            | BinName          | e.g. BNCC for Bulk New Company Copy     |
| 5-5            | Copy ID          | C=Company, I=Insured, L=Lender, A=Agent |

|       |               |  |
|-------|---------------|--|
| 6-8   | Prefix        | first digit LOB, second and third is State |
| 9-15  | Policy_Number | Policy Number                              |
| 16-21 | Agent_Number  | Agent Number                               |
| 22-35 | Date and time | Date in CCYYMMDDHHMMSS format              |
| 36-41 | EOM fields    | EOM fields                                 |
| 42-43 | ERROR         | ERROR code                                 |
| 44-55 | Primary_Name  | Primary search name                        |

Note: We probably need a SORTKEY.INI file that would have the above values.

**Logic of the SortTrac program:**

What the program would do is read all the records in the INI file, sort them by Sequence Number and process all the records starting with the lowest sequence number. The location of the “Input” bin and “Collector Directory” is in the SORTTRAC.INI file.

All the files in each directory would need to be read into an array and sorted according to the sort keys specified, then the files would be written to the specified Collector Directory in the correct order.

Note: As the files are being copied to the collector directory, there is a pause of 1 second during the copying process so the time stamp in Central will process the files in the intended order.