8/11/2025 - Monthly Carrier Advisory Minutes

📅 Date

Aug 11, 2025

👥 Participants

• **American Equity** - Lisa Cavaliere • **Athene** - Adam Test, Lana Nelson • **Corebridge -** Greg Phillips	• **F&G** - Dan Surber • **Mass Mutual** - Melissa Zils, Lesley Williams • **Nationwide** - Patti Elliott • **New York Life** - Craig Fernicola	• **Pacific Life** - Jay Garcia, Randi Gordon • **Principal Life** - Holly Gulling • **iPipeline** - Stephen Johnson, Adam Ducorsky, Denise Madigosky

🗣️ Discussion Topics & Notes

1. Meeting Minutes - We are working on a process to start posting meeting minutes on the customer portal
2. **New Innovation Idea: Forms and Signature Validation - Powered by CHARLi AI**
    a. <u>Problem Statement:</u> 40% of orders are e-sign on AFFIRM, which leave approximately 60% that are wet signed. FA gets forms that are system generated, example: 50 pages but only 8 pages need to be signed. FA prints in one big PDF, meets with client to review, gets wet signatures, scans it in, and then uploads entire PDF (50 pages). Then the carrier reviews the forms to see if they call all of the pages, are they legible, and are all required signatures present. Takes Time and if a signature is missing then the FA must go back to client to obtain causing delay in issuance.
    b. <u>Solution - 2 flavors</u>
        i. Flavor A - Same process, go through the order, you download and print the forms package. Included in the forms package is a form manifest that we will enhance using the current e-signature functionality that will show you which forms require signatures and what signatures you need. (Form A needs Agent, Owner Signature, Form B. needs Owner and Annuitant signatures, etc). You meet with your client to review the package forms, but now you know which forms and who needs to sign. When you scan your documents and then upload the blob, we will do a few things utilizing AI paper to digital.

1. We know what the forms package should be because you downloaded so we will compare and traverse every page to determine if there is a problem and alert you.
    a. Were all the pages scanned
    b. Are all pages legible
    c. If additional pages were included in the scan we would keep them.
2. We know what pages require signature for specific use cases because carriers have signature tags for e-signature functionality.
    a. We can overlay AI and compare those pages to determine if there is a signature present where one is supposed to be.
3. We won't be able to tell you if the signature is the correct signature, but we will be able to tell you if a signature is required whether it is present or if it is missing.

ii. Flavor B - Go through the order, when you get to your forms page you will have two download buttons. One button will be for the entire forms package so that you can take with you to review with your client and the second download button will be a forms package with only the pages from the original forms package that require a signature. You will collect the signatures on those pages, and when you can your documents you will only be scanning those signature pages or any page other page you need to make a correction on (ie. Change subaccount allocations).
1. AI will take those scanned pages and replace only those pages in the original forms package.
2. Again, checking to see if all the applicable pages were scanned and are legible.
3. Validate that all appropriate signature fields contain signatures.

c. Carrier Feedback

i. Great paper app solution- scan quality is good, and pages are good.

ii. If the forms were scanned in a different order, will you be able to recognize?
1. yes.

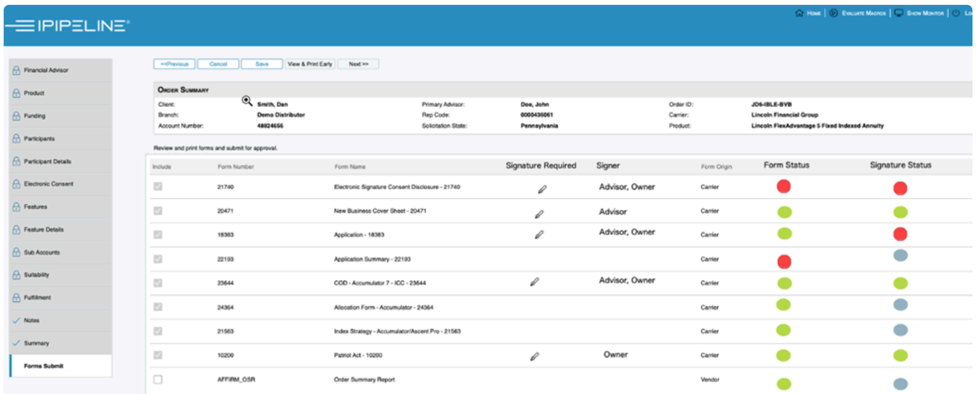
iii. If the Agent updates a single form (subaccounts) manually, that would be able to upload too.
1. Yes, not just restricted to signature pages.

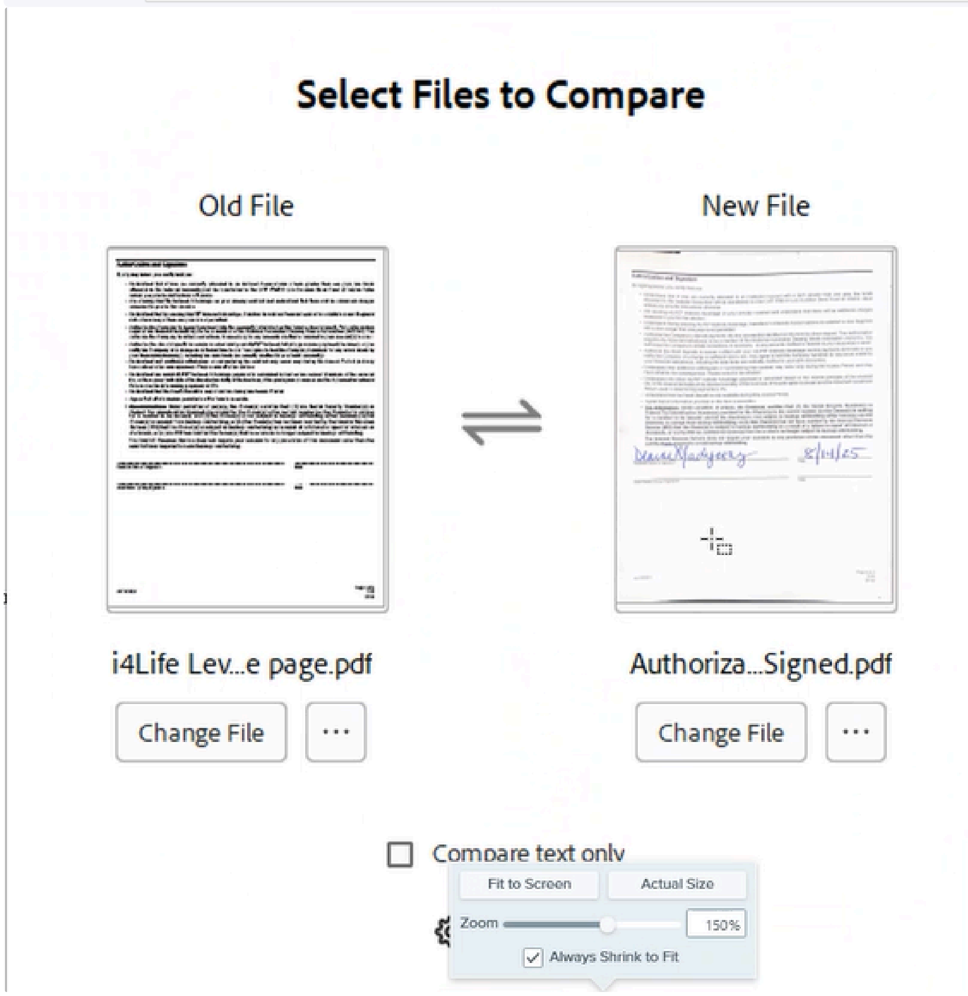
iv. For flavor B: Legal attestation, you have read, and you attest. If agents have a quick way they may download and not show all the forms.
1. We can put rules in place where they can't print the signature pages unless they print the entire bundle.

v. Actual Solve: Print only the Full forms packet – must include a forms manifest, enhanced to include a signature manifest. When the FA comes back they only need scan and to upload what was signed or forms that were changed/updated. Using the AI functionality we can replace those pages in the forms package and do the same validation checks.

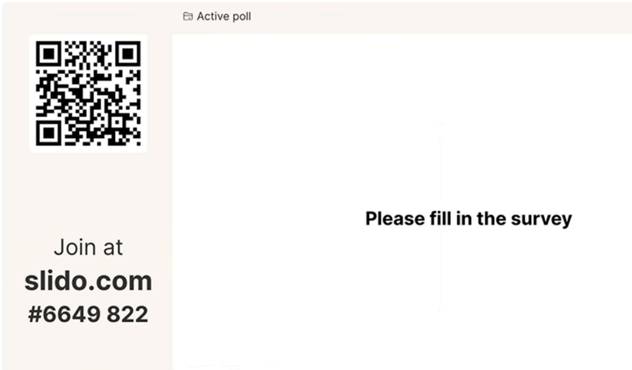
vi. Could you have those forms renamed back to the form name that we call them in self-service.
  1. Yes we can. We can split the succinct forms from the blob forms
  2. Some carriers can only accept the blob vs individual forms.
     a. This can be flavor A succinct forms, flavor B Blob form and can be handled via a configuration.

d. Initial rough mockups





3. Slido - At Connections clients voted on priorities, please revote



   a. Forms and Signature Validation - as stated above
   b. Paper to Digital (1035 Exchange)
      i. Pre-populate the 1035 exchanges screens through the orders in Book of business, but sometimes you aren't the book of record, so the data has to be manually entered in because every distributor has a side by side comparison. In this scenario there usually is a requirement to upload the last statement from the other carrier. We want to take that scanned statement and use AI to look at the statement for certain fields and if found then pre-populate the values on the funding pages.
      ii. What checks and balances are in place to make sure AI didn't interpret and make a mistake?
         1. Fields are not locked down and can be updated
         2. Order needs to go through a review process and the reviewer will compare it to the uploaded statement.
      iii. Looks nice but how do these impact other priority items?
         1. We implement small increments that provide value. What can I deliver to you in a quarter. We have aligned our team, so we have more developers. We work in true Agile format. Team works collective on an epic.
      iv. DTCC is working on this too.
         1. It is limited to only DTCC clients.
         2. A lot of firms require upload of client's last statement.
      v. Is it going do the same thing to scrape the document for the data that's needed for suitability for the distributor and or to pass on to the carrier versus, putting what the ceding carrier working group at IRI is looking at today, going and getting the data either from DTCC or from their IIAX database or there's there will be a direct option to go to the carrier or the entity who's releasing funds. The request from your platform to the DTCC IIEX hit, is that in scope?

1. Not that it is separate. Layer 1 what is typically in the book of business, POV. Layer 2 is what DTCC and IRI are working on, but they must be clients of the DTCC. This is layer 3 its not on our books in the BOB and they are not with the DTCC.

vi. Where is that DTCC part in this? We as a carrier would want you there for DTCC/IIEX hit.

1. That would be a separate initiative

c. Speed Score

i. Once we get OneView going – getting momentum. Once we get data, we will know NIGO. We can provide NIGO reporting for carriers, benchmark against other distributors, Benchmark with you with your carriers. Etc. Once we have all the issues we can solve those issues. We can also do predictive submission – Your average time, it will take for this order. Look at order, cycle type, for predictive NIGO 95% time you forget your trust document etc.

ii. How many months' worth of data would you need to have to start doing this?

1. Once we start getting the data and then start flushing out the requirements we will have plenty of data. You would see your trend over time.

d. Grand Central

i. log in to manage all your self-service tools. One location all your collateral, be able to move from one environment to the next without having to log in, log, out upload, download etc.

e. Macro Builder

i. Self-service tool. How do you use regular language to build your macro language using AI. (Marco the Macro Builder) Upload an order to validate your expression. You want to be where you are working to use this. (upload test order within forms management)

f. AFFIRM Marketplace

i. Common Platform. Keep you current. So when we build features, we give you the ability to turn on turn off features- not have to engage PS. If you are taking out of the box. Self-Subscribe.

g. Headless Order Entry

i. moving forward anyway. Get API's for order entry. We still need to create a more modern front end AFFIRM user experience. If you don't want to build your own screen, if you are moderate, you can take our base and slap your skin on it. If you are advanced, you can just take our API and build your own. Relevant to carriers for testing and self-service tools. Also for WebDirect headless that uses all the AFFIRM content.

h. Rate Integration

i. Cannex, Luma, Annuity Rate watch. What can we do to integrate it into your system.

        i. For the other items on your roadmap, do these items not replace them? Do we need to rank these in with the whole backlog?
            i. No we do not replace them we have delivered most of them already.
4. **Connections Feedback** what do you want to see, how do you want it structured etc.
5. Discussion on the IRI rewrite of existing files, such as IFT, and Activity Status.
    a. We support a platform standard already we are not going to rewrite items that we have already implemented. It’s not moving industry ahead.
    b. AFFIRM is a data model tool where we can convert anything to ACORD.

✅ Action items

- [ ]

Decisions

Type /decision to add a new decision