

OpenQuote 1.0 User Guide v0.1

OpenQuote 1.0 User Guide

Version: 0.1

Author: Matthew Tomlinson

Table of Contents

Introduction.....	3
Getting Started.....	4
Developer Portal.....	4
Developer Login.....	4
Developer Home.....	5
Creating a New Product.....	6
Product Manager Portal.....	6
Alfresco Content Management System Login.....	6
CMS Product Spaces.....	7
Product Templates.....	8
Creating New CMS Spaces.....	9
Creating a Product Using a Template.....	10
Viewing a Product.....	12
Registering a Product.....	13
Testing a Product.....	14
Editing a Product.....	16
Product Space.....	16
Adding a Quotation Question.....	17

Introduction

Welcome to the OpenQuote user guide. This document is designed to help you learn how to use the OpenQuote system and understand all its various aspects of operation.

OpenQuote is designed to allow insurance companies, agents and brokers to quickly and effectively create and edit insurance products, including risk assessment and rating rules. The system is design to enable this without the need for large amounts of IT intervention. OpenQuote delivers these products to market via the internet (or internally to a company via an intranet).

At present OpenQuote does not offer any policy administration functionality, it is designed simply to get the business to market as quickly as possible, thus enabling the business to remain competitive in any line of insurance.

OpenQuote is a server side system, this means it does not run locally on your PC, the system runs on a server and you access it using a web browser (Microsoft's Internet Explorer for example). This allows access from anywhere, from any PC, without the need to install or update the software on individual PC's.

OpenQuote is distributed under the The GNU General Public License (GPL), an open source licence. Open source software is free to use, although commercial support and licensing is available from Applied Industrial Logic (<http://www.ail-ltd.com/>) if required. For more details regarding open source and the OpenQuote licence please visit <http://openquote.opensourceinsurance.org/opensource.php>.

This user guide is written in the form of a tutorial, the functionality provide by OpenQuote will be described in different sections, but if followed from start to end will show an insurance product being created in full.

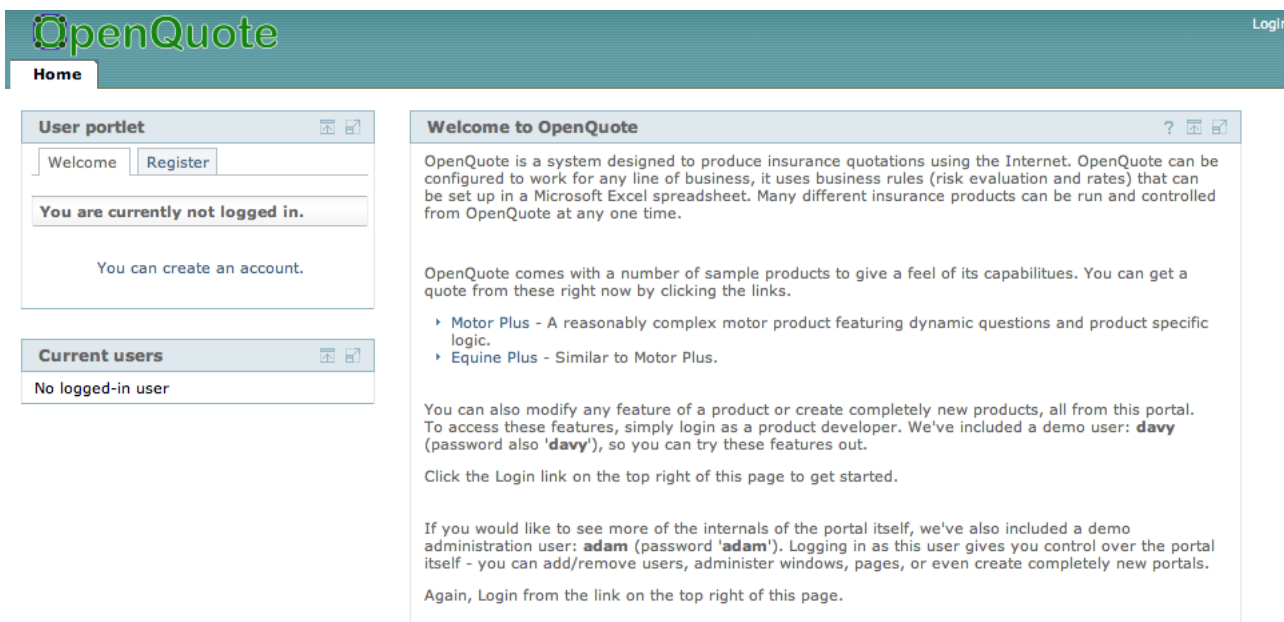
Getting Started

Developer Portal

To start, go to the developer area on the system, using a web browser go to:

<http://<server name>:8080/portal/portal/developer>

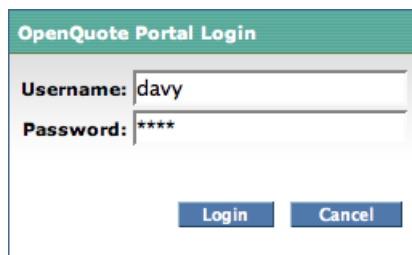
* Replace <server name> with the name of the pc you installed OpenQuote on. If you installed it on your desktop PC, replace <server name> with *localhost*.



Developer Login


At this point we can use the default user name and password for the development of an insurance product, however if this installation is being used for anything more than training, new users and passwords should be set up and the default user removed.

Select “*Login*” at the top right of the page, now enter a user name and password and click the “*Login*” button:



* The default OpenQuote development user name is “*davy*” and the password is also “*davy*”.

Developer Home

Logged In as: davy
Dashboard | Logout

Home Product Manager Sandpit

User portlet

? ? ?
View profile Edit profile

View profile

Username: davy
E-Mail: davy@portal.com
Firstname: Davy
Lastname: Loper

Current users

? ? ?

There is **1** logged-in user:

[davy]

Welcome to OpenQuote

? ? ?

OpenQuote is a system designed to produce insurance quotations using the Internet. OpenQuote can be configured to work for any line of business, it uses business rules (risk evaluation and rates) that can be set up in a Microsoft Excel spreadsheet. Many different insurance products can be run and controlled from OpenQuote at any one time.

OpenQuote comes with a number of sample products to give a feel of its capabilities. You can get a quote from these right now by clicking the links.

- ▶ **Motor Plus** - A reasonably complex motor product featuring dynamic questions and product specific logic.
- ▶ **Equine Plus** - Similar to Motor Plus.

You can also modify any feature of a product or create completely new products, all from this portal. To access these features, simply login as a product developer. We've included a demo user: **davy** (password also '**davy**'), so you can try these features out.

Click the Login link on the top right of this page to get started.

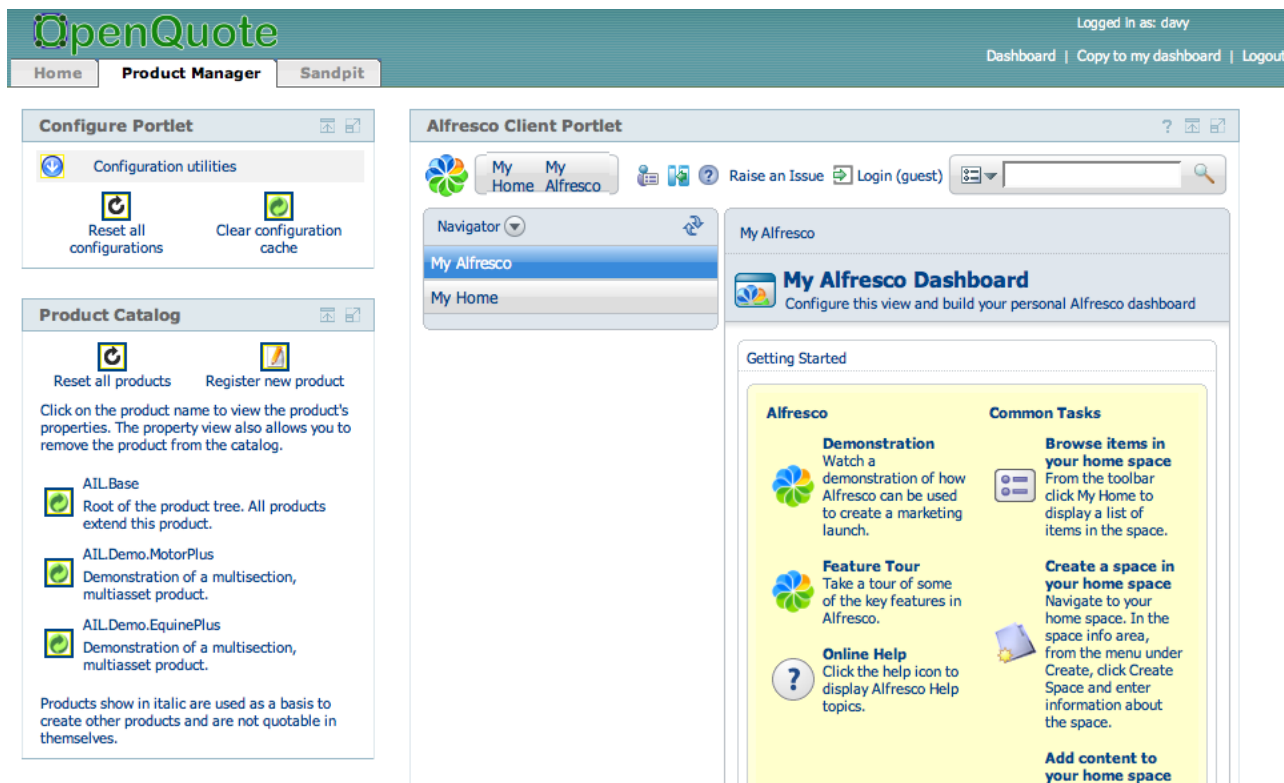
If you would like to see more of the internals of the portal itself, we've also included a demo administration user: **adam** (password '**adam**'). Logging in as this user gives you control over the portal itself - you can add/remove users, administer windows, pages, or even create completely new portals.

Again, Login from the link on the top right of this page.

Creating a New Product

Product Manager Portal

From the Developer Home page select the *Product Manager* menu option, this will take you to the Product Manager page:



This page lists registered product, but before they can be edited you need to login to the Alfresco Content Management System (CMS).

- In future versions of OpenQuote this additional login will not be required as portal and CMS user profiles will be unified.

Alfresco Content Management System Login


* Before you can log into the CMS, you must be logged in as a Developer.

Select *Login* at the top of the Content Manager Portal, enter a user name and password and click the “*Login*” button:




* The default OpenQuote CMS user name is “*admin*” and the password is also “*admin*”.






CMS Product Spaces

Once logged into the CMS, maximise the Alfresco client portal by clicking the  symbol, this will expand the portal making it easier to use.

Go to the Company Home area by clicking on the “Company Home” menu item at the top of the Content Manager Portal. From here you have access to everything needed to create and maintain insurance products.




































Company Home





Company Home 

This view allows you to browse the items in this space.  (0)  Add Content Create  More Actions  Icon View 

The company root space





Browse Spaces Items Per Page

 Data Dictionary  User managed definitions 31 March 2008 20:11     	 Guest Home  The guest root space 31 March 2008 20:11     	 Product  Space for defining the products managed by OpenQuote 1 April 2008 07:51     
 Projects  Project Collaboration Spaces 31 March 2008 20:11     	 User Homes  User Homes 31 March 2008 20:11     	

Page 1 of 1   1  

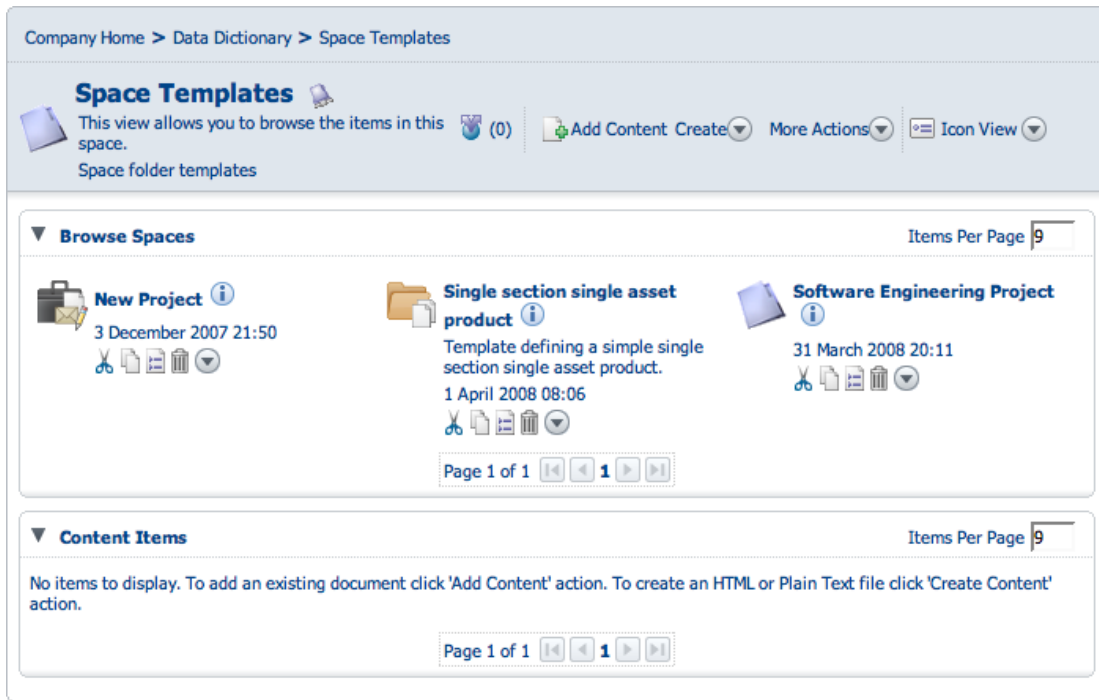
Content Items Items Per Page

No items to display. To add an existing document click 'Add Content' action. To create an HTML or Plain Text file click 'Create Content' action.

Page 1 of 1   1  

Product Templates

In the Content Manager, use the Browse Spaces area to navigate into the “*Data Dictionary*” space and then into the “*Space Templates*” space, it is in here that the product templates reside:

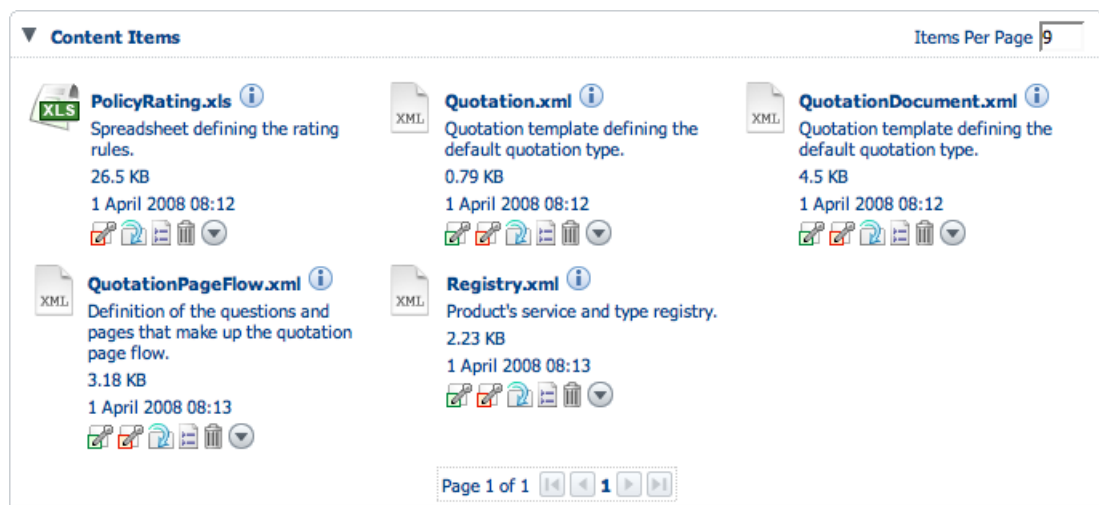


Product templates can be used as a starting point for creating basic insurance product definitions, these can then be edited to form products for whatever line of business required.

Currently only one template exists, this is a simple single section product template, however more templates will be added in the future to aide the creation of many different types of product.

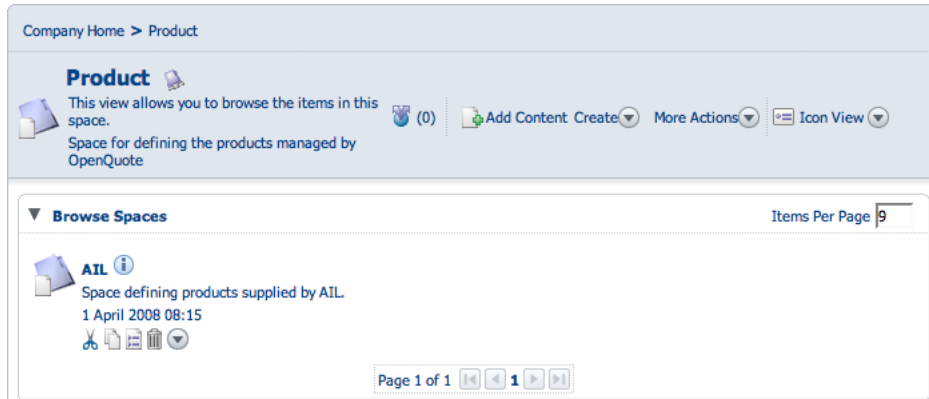
Product templates can be created and edited in exactly the same way as products. The only difference is that they do not have to be a complete working product.

Navigating into the “*Single section single asset product*” space allows you to see the contents of the template:

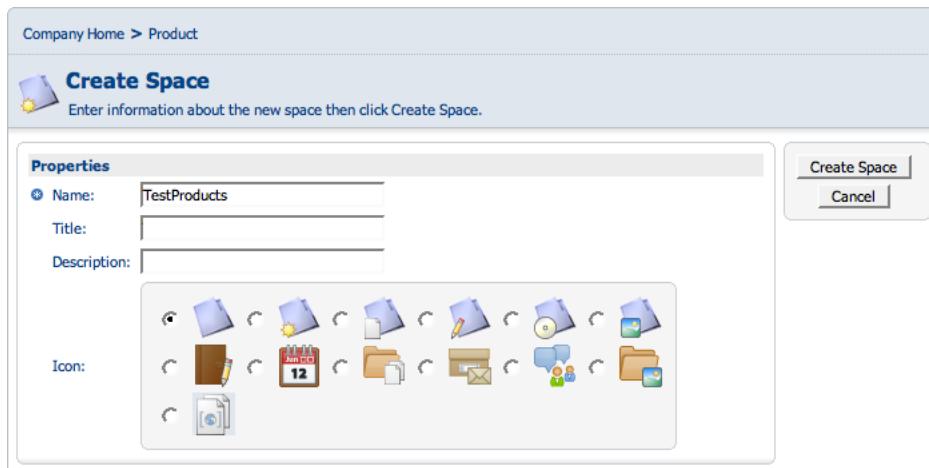


Creating New CMS Spaces

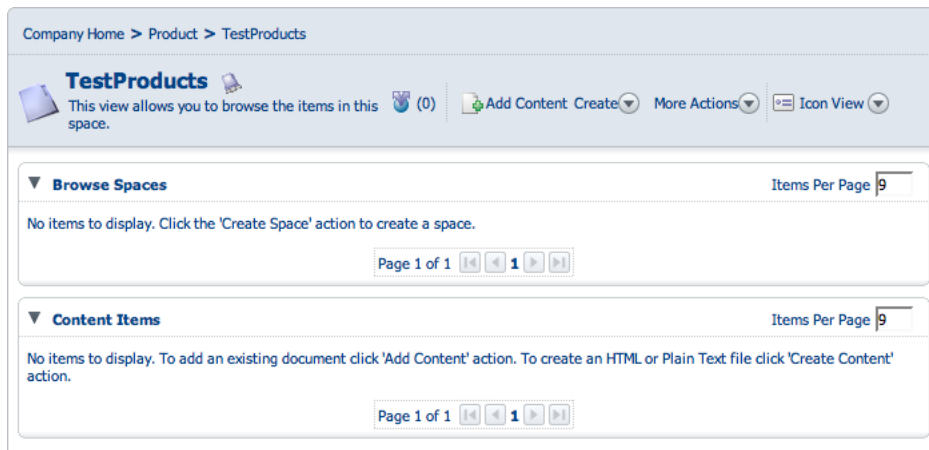
Before you start creating new products, it may be useful to create a new space to put these products in although you can also use an existing space. In the Content Manager, return to **“Company Home”** and use the Browse Spaces area to navigate into the **“Product”** space.



Click on **“Create”** and select the **“Create Space”** menu item. Now enter a Name for your space (do not use spaces or special characters), the other fields are optional. Once complete click **“Create Space”**.



The new space will now appear in the Content Manager's Browse Spaces area. When you enter the new space it will be empty.



Creating a Product Using a Template

Before creating a product, you must first navigate to the CMS space you want the product to be created in. Once you have done this click on **“Create”** and select the **“Advanced Space Wizard”** menu item. Now enter a Name for your space, the other fields are optional. Once complete click **“Create Space”**.

The screenshot shows the 'Create Space Wizard' interface. At the top, there is a breadcrumb trail: 'Company Home > Product > TestProducts'. Below this is the wizard title 'Create Space Wizard' with a sub-header 'This wizard helps you to create a new space.' On the left, a 'Steps' sidebar lists: 1. Starting Space (highlighted), 2. Space Options, 3. Space Details, and 4. Summary. The main content area is titled 'Step One - Starting Space' and contains the instruction 'Choose how you want to create your space.' followed by the question 'How do you want to create your space?'. Three radio button options are listed: 'From scratch', 'Based on an existing space', and 'Using a template' (which is selected). Below the options, it says 'To continue click Next.' On the right side, there are four buttons: 'Next', 'Back', 'Finish', and 'Cancel'.

In the wizard select **“Using a template”** and click **“Next”**.

The screenshot shows the 'Create Space Wizard' interface at Step Two. The breadcrumb trail remains 'Company Home > Product > TestProducts'. The wizard title is 'Create Space Wizard' with the sub-header 'This wizard helps you to create a new space.' The 'Steps' sidebar now highlights '2. Space Options'. The main content area is titled 'Step Two - Space Options' and contains the instruction 'Select space options.' followed by the section header 'Template Space' and the instruction 'Select the template you want to use.' Below this is a dropdown menu with 'Single section single asset product' selected. A note below the dropdown states: 'Note: Any content rules for spaces will also be copied.' At the bottom, it says 'To continue click Next.' On the right side, there are four buttons: 'Next', 'Back', 'Finish', and 'Cancel'.

In step two select **“Single section single asset product”** (or any other required template) and click **“Next”** to proceed to the next step of the wizard.

From the next step you can enter a product name (do not use spaces or special characters), title, description and select an icon, only the name is mandatory and once the details are completed you can click **“Finish”** to create the product.

The screenshot shows the 'Create Space Wizard' interface. At the top, there is a breadcrumb trail: 'Company Home > Product > TestProducts'. Below this is the wizard title 'Create Space Wizard' with a sub-header 'This wizard helps you to create a new space.' On the left, a 'Steps' sidebar lists: 1. Starting Space, 2. Space Options, 3. Space Details (highlighted), and 4. Summary. The main area is titled 'Step Three - Space Details' and contains the instruction 'Enter information about the space.' Below this is a 'Space Details' section with three input fields: 'Name' (containing 'TestInsuranceProduct'), 'Title', and 'Description'. An 'Icon' section displays a grid of various icons for selection. On the right side, there are four buttons: 'Next', 'Back', 'Finish', and 'Cancel'. At the bottom left of the main area, it says 'To continue click Next.'

If you choose to click “Next” instead of “Finish” a final summary page is displayed.

The screenshot shows the 'TestProducts' space view. At the top, there is a breadcrumb trail: 'Company Home > Product > TestProducts'. Below this is the space title 'TestProducts' with a sub-header 'This view allows you to browse the items in this space.' To the right of the title are several icons and controls: a purple icon, a blue icon with '(0)', an 'Add Content' button, a 'Create' dropdown menu, a 'More Actions' dropdown menu, and an 'Icon View' dropdown menu. Below this is a 'Browse Spaces' section with a 'Items Per Page' dropdown set to '9'. It displays one item: 'TestInsuranceProduct' with a blue icon, an information icon, and a timestamp '28 May 2008 08:28'. Below the item are icons for copy, paste, delete, and refresh. At the bottom of this section is a pagination control showing 'Page 1 of 1'. Below the 'Browse Spaces' section is a 'Content Items' section with a 'Items Per Page' dropdown set to '9'. It contains the text: 'No items to display. To add an existing document click 'Add Content' action. To create an HTML or Plain Text file click 'Create Content' action.' At the bottom of this section is a pagination control showing 'Page 1 of 1'.

Viewing a Product

Select the product you want to edit in the Browse Spaces area of the Content Manager. Click the product to see its contents. If the product is new and was created using the single section single asset template, the CMS space will look like this:

Company Home > Product > TestProducts > TestInsuranceProduct

TestInsuranceProduct
This view allows you to browse the items in this space. (0) Add Content Create More Actions Icon View


Browse Spaces Items Per Page 9
No items to display. Click the 'Create Space' action to create a space.
Page 1 of 1

Content Items Items Per Page 9

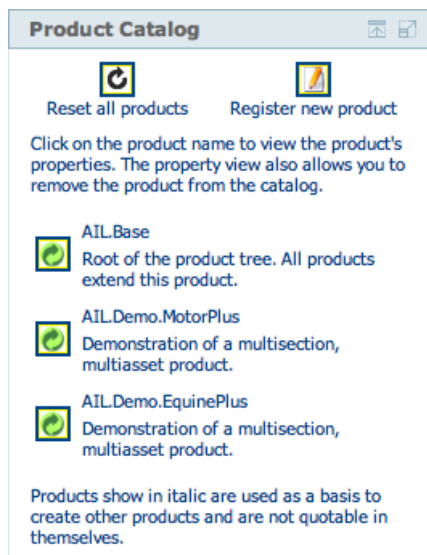
PolicyRating.xls Spreadsheet defining the rating rules. 26.5 KB 28 May 2008 08:28	Quotation.xml Quotation template defining the default quotation type. 0.79 KB 28 May 2008 08:28	QuotationDocument.xml Quotation template defining the default quotation type. 4.5 KB 28 May 2008 08:28
QuotationPageFlow.xml Definition of the questions and pages that make up the quotation page flow. 3.18 KB 28 May 2008 08:28	Registry.xml Product's service and type registry. 2.23 KB 28 May 2008 08:28	

Page 1 of 1

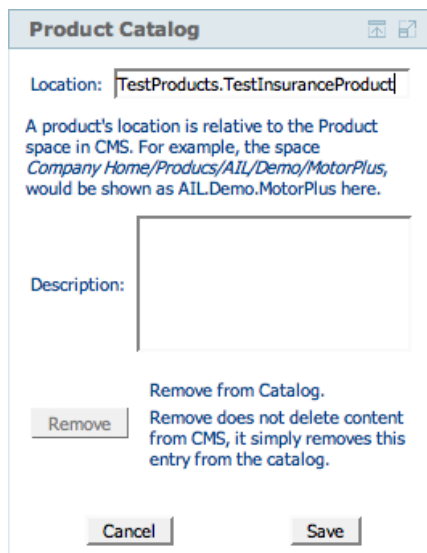
Registering a Product

Before a product can be used or tested it must be registered. Firstly the Product Catalog portal must be visible, if it is not you probably have another portal maximised on the display. If this is the case click the normal icon  in the top right corner of the visible portal, enabling all available portals.

To register a new product click **“Register new product”** in the Product Catalog portal.



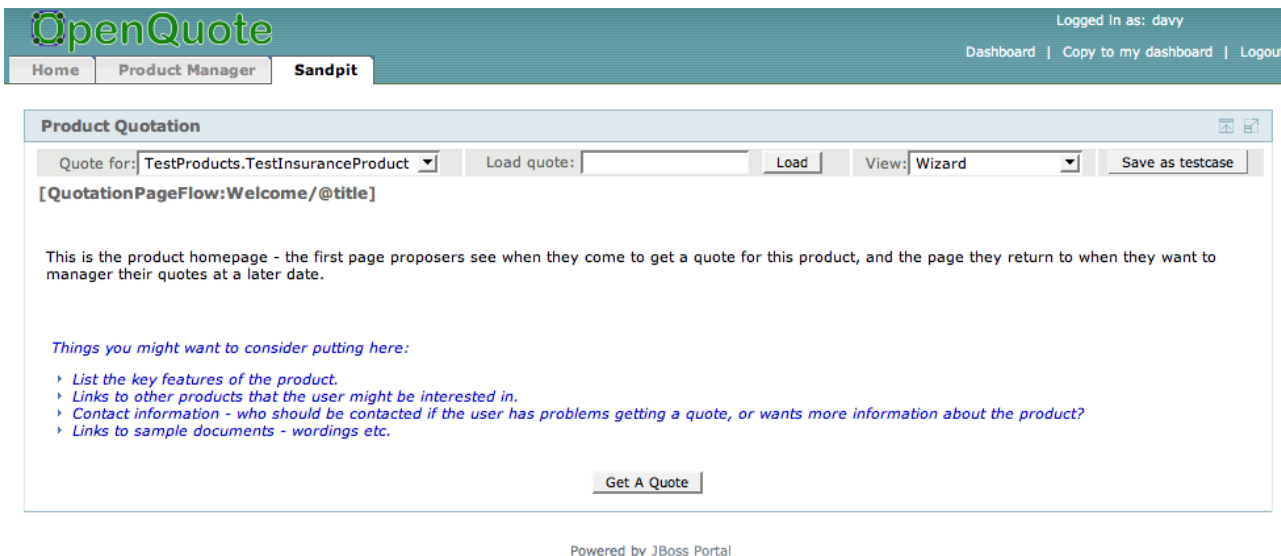
Enter the location of the Product and click **“Save”**. The location consists of the folder names containing the product and the Product space name, separated by dots:



Once registered, click **“Reset all products”**. The product is now ready for use,

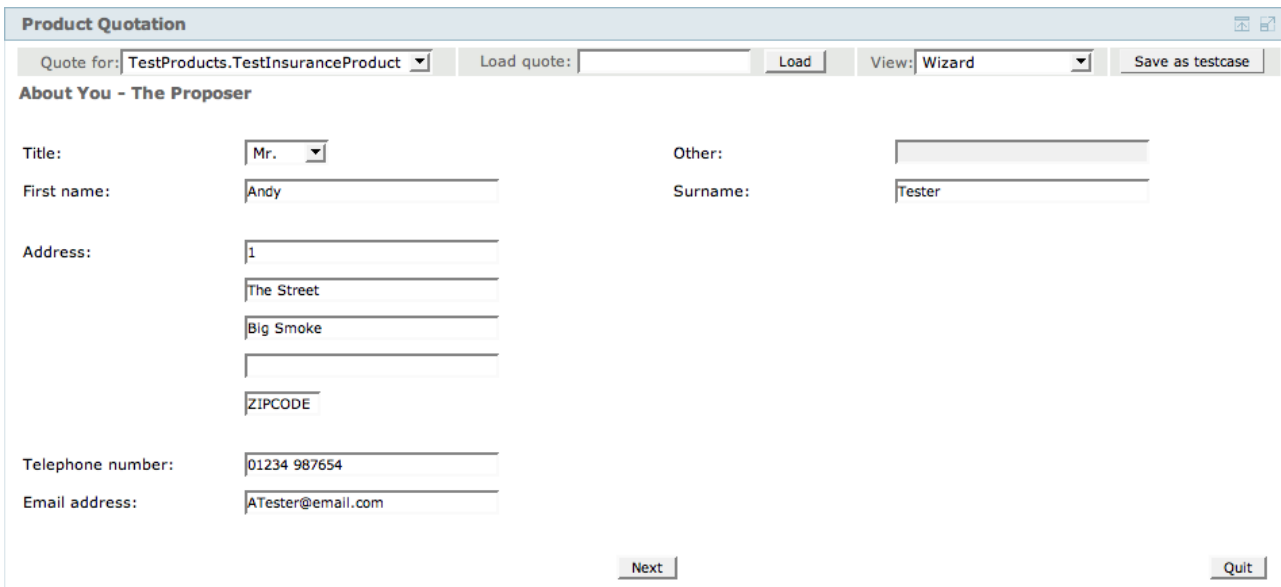
Testing a Product

Once a product is registered it can be run in the Sandpit, this is test area for products. To start testing select the “*Sandpit*” menu item.



The sandpit allows you to walk through the quotation screens for any registered product.

By default all products use a generic proposer contact details screen, this is the first screen in the information capture process for a quote (screen order can be altered later):



Next (in the default configuration for screen order) are the risk information screens. New products based upon the Single Section Single Asset product template do have some basic data entry and risk assessment rules set-up for example purposes:

The screenshot shows the 'Product Quotation' interface. At the top, there is a header with the title 'Product Quotation' and a 'Save as testcase' button. Below the header, there is a navigation bar with a dropdown menu for 'Quote for:' (set to 'TestProducts.TestInsuranceProduct'), a 'Load quote:' field, a 'Load' button, a 'View:' dropdown (set to 'Wizard'), and another 'Save as testcase' button. The main content area is titled '[QuotationPageFlow:QuestionPage/@title]' and contains the text 'Some questions to help us:'. There are two questions: 'How old is the thing you are insuring?' with a text input field containing '10', and 'Have you had insurance before?' with a dropdown menu set to 'Yes'. At the bottom, there are 'Previous', 'Quote', and 'Quit' buttons.

Assuming the risk assessment rules are happy with the previously entered details you will get a quoted premium:

The screenshot shows the 'Product Quotation' interface after the risk assessment. The header and navigation bar are the same as in the previous screenshot. The main content area displays the 'Your Quotation: £583.54' in bold. Below this, there are several bullet points: 'Your quote number: QF0001', 'This quote is valid for 30 days, until 2 July, 2008.', and 'This quote is inclusive of Insurance Premium Tax at 5%'. To the right, there is a 'Summary of your cover' section with the following details: 'Start date: 2 June, 2008', 'End date: 1 June, 2009', and 'Excess: 50.00'. Below the summary, there is an 'Asset(s)' section with 'Age: 10'. At the bottom, there are 'Save', 'Requote', 'Confirm and Pay', 'View', and 'Quit' buttons.

If the risk assessment rules are not happy the risk will be referred or declined. Clicking “**Requote**” on any of these screens allows you to go back and change the risk details.

Once a quote has been given, the proposer has a number of options:







1. The quote can be saved allowing the proposer to return at a later date.
2. The quote can be accepted and payment details entered.
3. The risk details can be changed (Requote).
4. The quote can be viewed (the current screen).
5. The proposer can quit – losing the quote (the quote is saved, but the proposer will not be able to access it).

Editing a Product

Product Space

Select the product space that you want to edit.


Company Home > Product > TestProducts > TestInsuranceProduct

TestInsuranceProduct   (0)  Add Content Create  More Actions  Icon View 
















This view allows you to browse the items in this space.


Browse Spaces Items Per Page

No items to display. Click the 'Create Space' action to create a space.

Page 1 of 1 

Content Items Items Per Page

 PolicyRating.xls  Spreadsheet defining the rating rules. 26.5 KB 28 May 2008 08:28 	 Quotation.xml  Quotation template defining the default quotation type. 0.79 KB 28 May 2008 08:28 	 QuotationDocument.xml  Quotation template defining the default quotation type. 4.5 KB 28 May 2008 08:28 
 QuotationPageFlow.xml  Definition of the questions and pages that make up the quotation page flow. 3.18 KB 28 May 2008 08:28 	 Registry.xml  Product's service and type registry. 2.23 KB 28 May 2008 08:28 	

Page 1 of 1 

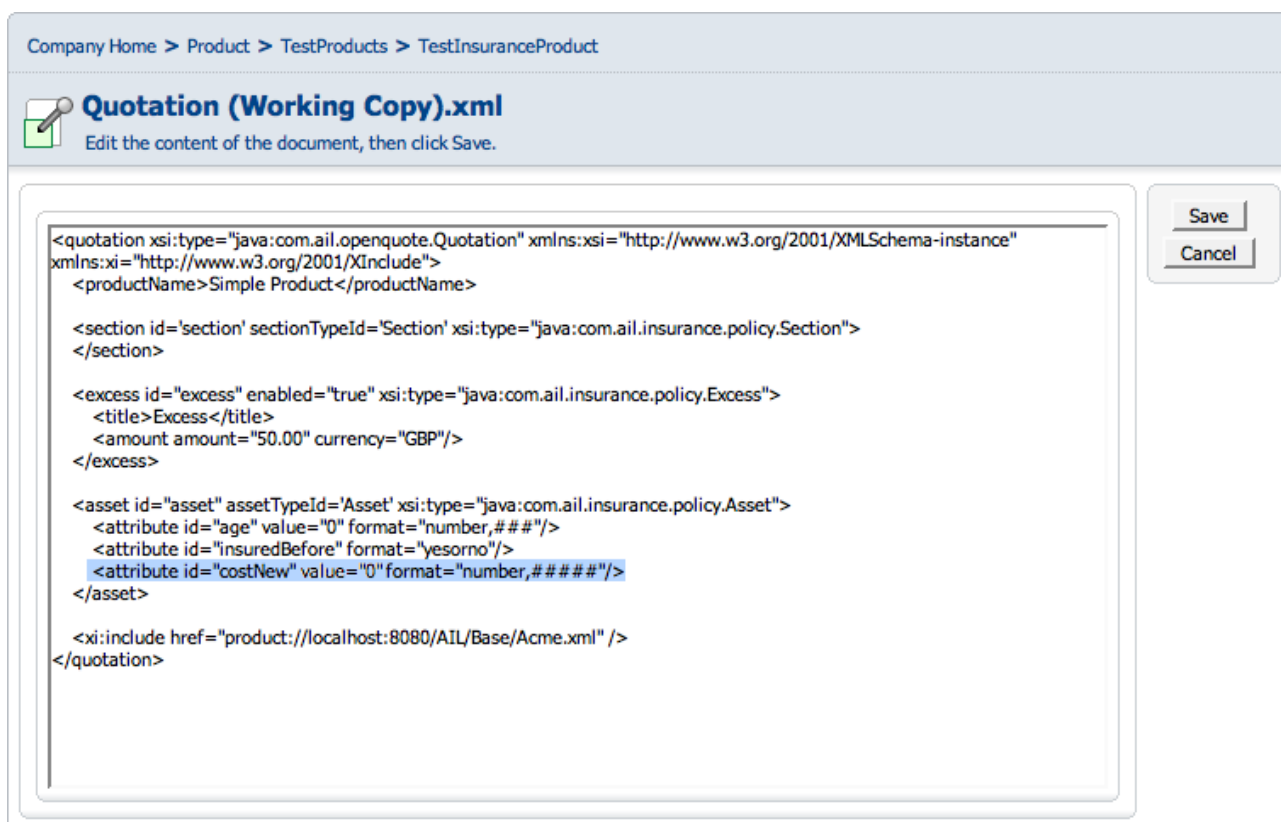
Adding a Quotation Question

There are a number of steps involved in adding a question to you quotation process. Currently the process involves editing xml files manually, future releases of OpenQuote will introduce a more user friendly approach using configuration screens and wizards.

Step 1 – Edit Quotation.xml (policy/quotation structure)

The Quotation.xml file specifies the structure of the policy quote, detailing sections, assets, attributes etc..


In the product space, click the green pencil icon  beneath the Quotation.xml file, this opens the file ready for editing on-line, creating a working copy of it:

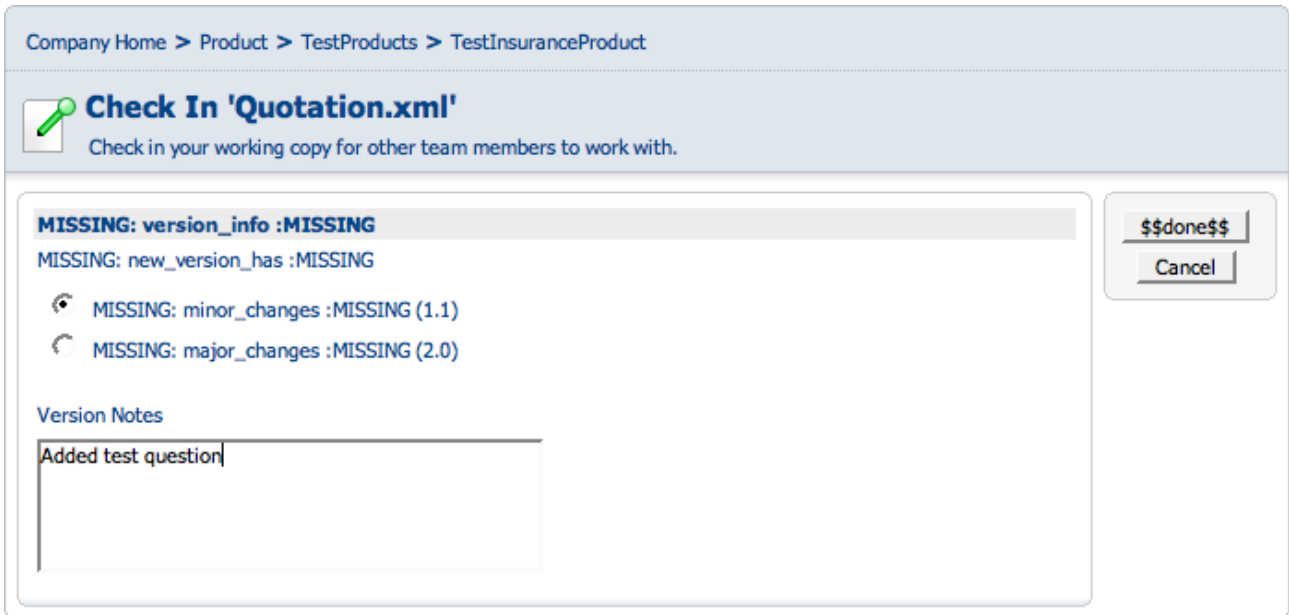


In this example a new “Cost when new” information field is being added, this is done by adding the line:

```
<attribute id="costNew" value="0" format="number,#####"/>
```

The field is given an identifier of “costNew” and a 5 digit numeric format.

Once the new field details have been entered, click on **“Save”**. Once back in the product space, click the check in icon  beneath the Quotation.xml (working copy) file, this creates a version controlled trail of the changes made.



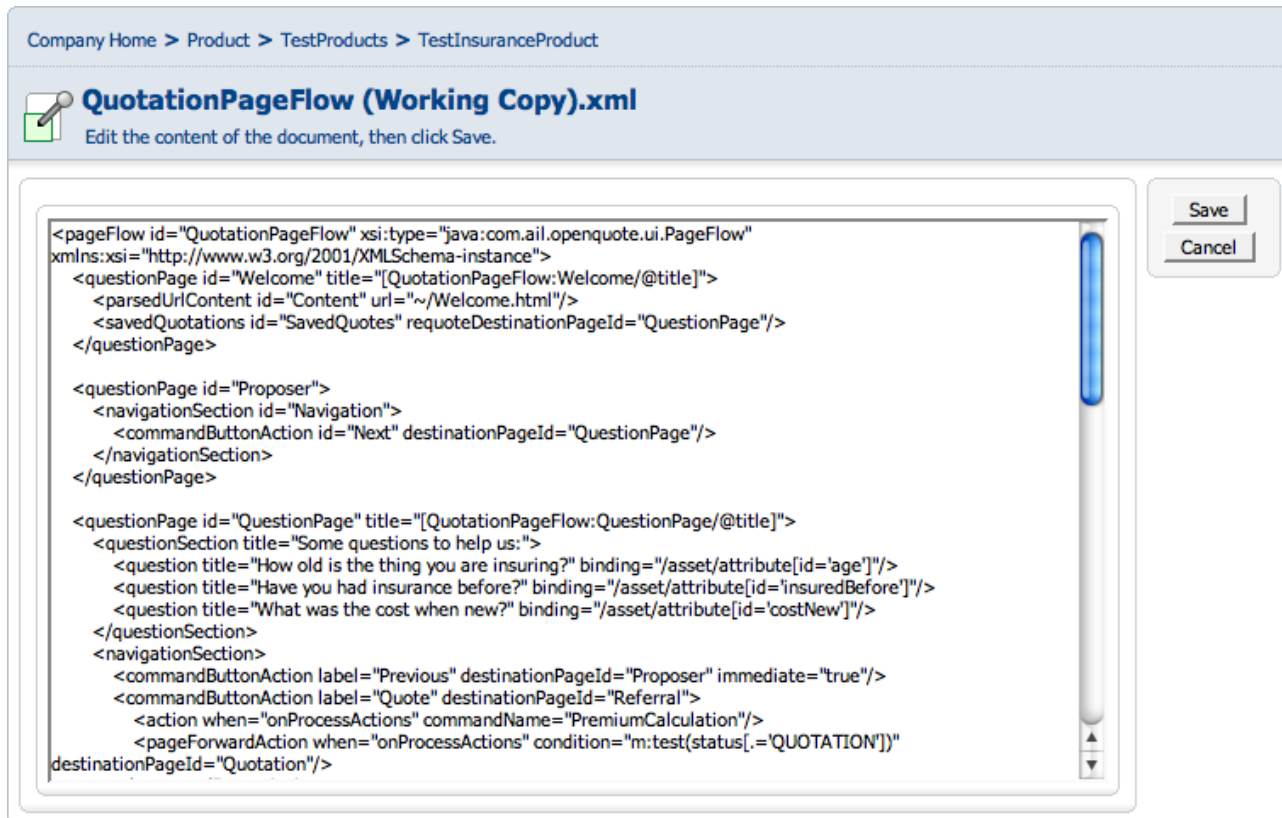
The screenshot shows a web interface for checking in a working copy. At the top, a breadcrumb trail reads: Company Home > Product > TestProducts > TestInsuranceProduct. Below this is a header bar with a green checkmark icon and the text "Check In 'Quotation.xml'". Underneath the header, it says "Check in your working copy for other team members to work with." The main content area is divided into two sections. The left section contains a list of fields with their current status: "MISSING: version_info :MISSING", "MISSING: new_version_has :MISSING", "MISSING: minor_changes :MISSING (1.1)", and "MISSING: major_changes :MISSING (2.0)". The "minor_changes" field is selected with a radio button. Below this list is a "Version Notes" section with a text input field containing the text "Added test question". The right section of the dialog contains two buttons: "\$done\$" and "Cancel".

In this example the changes are considered minor, once ready click the **“\$done\$”** button.

Step 2 – Edit QuotationPageFlow.xml (web page order and layout)

The QuotationPageFlow.xml file specifies where and how questions are asked and information is displayed during the quotation process.

In the product space, click the green pencil icon beneath the QuotationPageFlow.xml file:



Following on with the “Cost when new” information field that was added to the Quotation.xml file, we now need to add the details describing where the question will be asked to populated this field. Add the highlighted line to the file:

```
<questionPage id="QuestionPage" title="[QuotationPageFlow:QuestionPage/@title]">
  <questionSection title="Some questions to help us:">
    <question title="How old is the thing you are insuring?" binding="/asset/attribute[id='age']"/>
    <question title="Have you had insurance before?" binding="/asset/attribute[id='insuredBefore']"/>
    <question title="What was the cost when new?" binding="/asset/attribute[id='costNew']"/>
  </questionSection>
  <navigationSection>
    <commandButtonAction label="Previous" destinationPageId="Proposer" immediate="true"/>
    <commandButtonAction label="Quote" destinationPageId="Referral">
      <action when="onProcessActions" commandName="PremiumCalculation"/>
      <pageForwardAction when="onProcessActions" condition="m:test(status[.='QUOTATION'])" destinationPageId="Quotation"/>
    </commandButtonAction>
  </navigationSection>
</questionPage>
```

Here the “costNew” information field defined in the Quotation.xml file is bound to a question on the same page as the existing quotation questions.

OpenQuote 1.0 User Guide v0.1

Next the new field can be added to the quotation page as part of the quote summary:

```
<informationPage id="Quotation">
  <action when="onRenderResponse" commandName="SendNotificationAction"/>
  <quotationSummary requoteDestinationPageId="QuestionPage" saveDestinationPageId="SavedQuotes"
    confirmAndPayDestinationPageId="SelectPaymentOption">

    <answerSection title="Summary of your cover">
      <answer title="Start date" binding="/inceptionDate"/>
      <answer title="End date" binding="/expiryDate"/>
      <answer titleBinding="/excess/title" binding="/excess/amount/amountAsString"/>
    </answerSection>


    <answerSection title="Asset(s)">
      <answerScroller binding="/asset">
        <answer title="Age" binding="attribute[id='age']"/>
        <answer title="Cost" binding="attribute[id='costNew']"/>
      </answerScroller>
    </answerSection>
  </quotationSummary>
</informationPage>
```

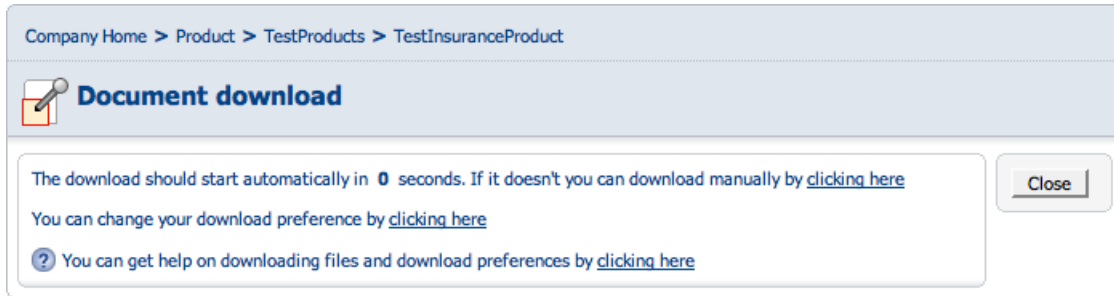
By editing the QuotationPageFlow.xml further a similar summary can be added to the referral page in case of a quotation referral occurring.

Once the new field details have been entered, click on **“Save”**. Next select the **“Check in”** icon beneath the QuotationPageFlow.xml (working copy) file and complete the check in process (as describe when saving the Quotation.xml file previously).

Step 3 – Edit PolicyRating.xls (assessment rules spreadsheet)

The PolicyRating.xls is a Microsoft Excel spreadsheet (most good spreadsheet programs will work well with Excel files). The spreadsheet details the assessment rules, these include rating and referrals.

In the product space, click the **“Check out”** menu option icon  beneath the PolicyRating.xls file, this will check the file out (creating an editable copy):



Click on the file and save. When the download is complete click **“Close”**.

Open the locally saved version of the spreadsheet. Next the new quote information field details need to be incorporated into the assessment rules. Firstly add the field reference details:

17	RuleTable : Facts							
18	NAME	CONDITION	ACTION	ACTION	ACTION	ACTION	ACTION	ACTION
19								
20		quote: Quotation()						Functions.assertFact(droot
21	Name	Location						
22	Age	asset/attribute[id='age']						Age,asset/attribute[id='age']
23	Insured Before	asset/attribute[id='insuredBefore']						insuredBefore]
24	Cost New	asset/attribute[id='costNew']						New]

Here a row has been added into the **“Facts”** rule table. The row contains the following details:

Name - name given to the fact, in this case “Cost New”.

Location – location of field in the quotation model (defined in Quotation.xml), in this case “asset/attribute[id='costNew']”.

Action – Action to perform, in this case “Cost New,asset/attribute[id='costNew']”.

Next we need to add the rules for the new field. In this example the following rule table is added to the end of the spreadsheet (it may be simpler to copy an existing rule table and edit it):

RuleTable : Cost New			
CONDITION	ACTION	ACTION	ACTION
Fact			
name=="Cost New", numericValue > \$1, numericValue <= \$2	\$AssessmentSheetArgRet.addDiscount("\$2", null, "total premium", "total premium", new Rate("\$1"));	\$AssessmentSheetArgRet.addReferral("\$1", null);	
Cost New?	Apply a Discount <n%>, because <reason>	Referral Because <reason>	
0, 500	5%, Below 500		
501, 99999		Over 500	

This table looks at the “Cost New” field (defined previously in the Facts rule table on the spreadsheet). Values entered into the “Cost New” between 0 and 500 allow a 5% discount to be applied to the premium. Values between 501 and 99999 are not rateable and get referred back to the underwriter.

Next the spreadsheet and the changes made to it need to be checked into the product space. Click the **“Upload new version”** menu option icon (📁) beneath the **“PolicyRating (working copy).xls”** file, this will allow you to upload the file from your computer (with the changes you have made):



The screenshot shows a web interface for uploading a file. At the top, there is a breadcrumb trail: "Company Home > Product > TestProducts > TestInsuranceProduct". Below this is a header bar with a folder icon and the text "Upload new version of 'PolicyRating (Working Copy).xls'". The main area is titled "Local copy location" and contains the instruction "Locate your document for upload". There is a text input field labeled "Location:" followed by a "Browse..." button. To the right of the input field are two buttons: "Done" and "Cancel".

Browse and select the copy of the file downloaded to your computer and then click **“Done”**.

Next **“Check In”** the file. Make certain the **“Check this file in too”** box is ticked.

Company Home > Product > TestProducts > TestInsuranceProduct

Upload new version of 'PolicyRating (Working Copy).xls'

'PolicyRating(2).xls' was uploaded successfully.

Version information

How would you like to increment the version number?

- The changes are major, use a new major number (1.1)
- The changes are minor, only increment the minor number (2.0)

Version Notes

Field Added

Other Options

Check this file in too

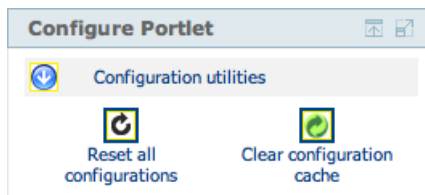
Done

Cancel

The changes will now be applied to the original spreadsheet.

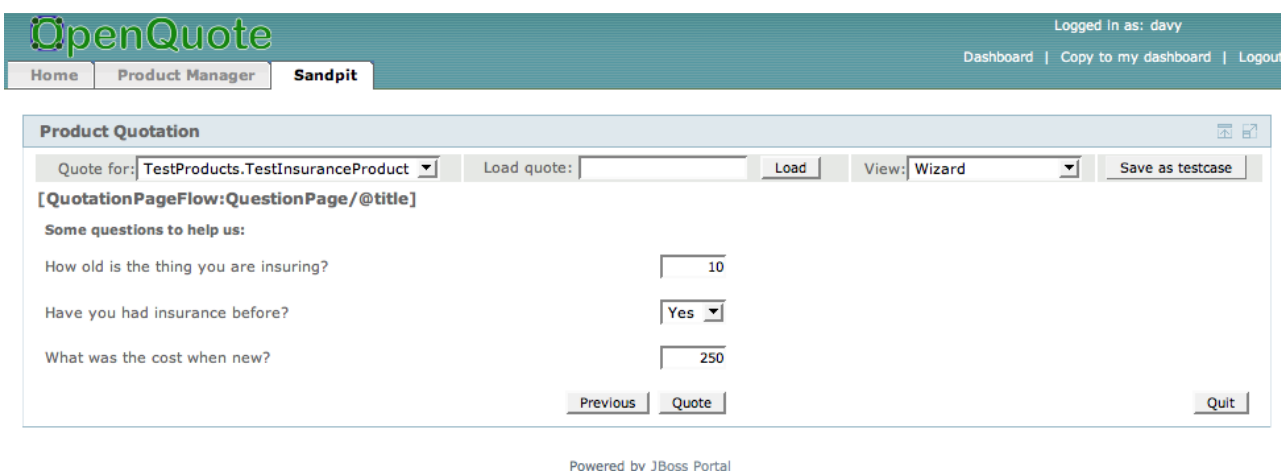
Step 4– Make changes available for testing

Once all changes are made click the **“Clear configuration cache”** in the **“Configuration Portlet”** to reload the product configurations.

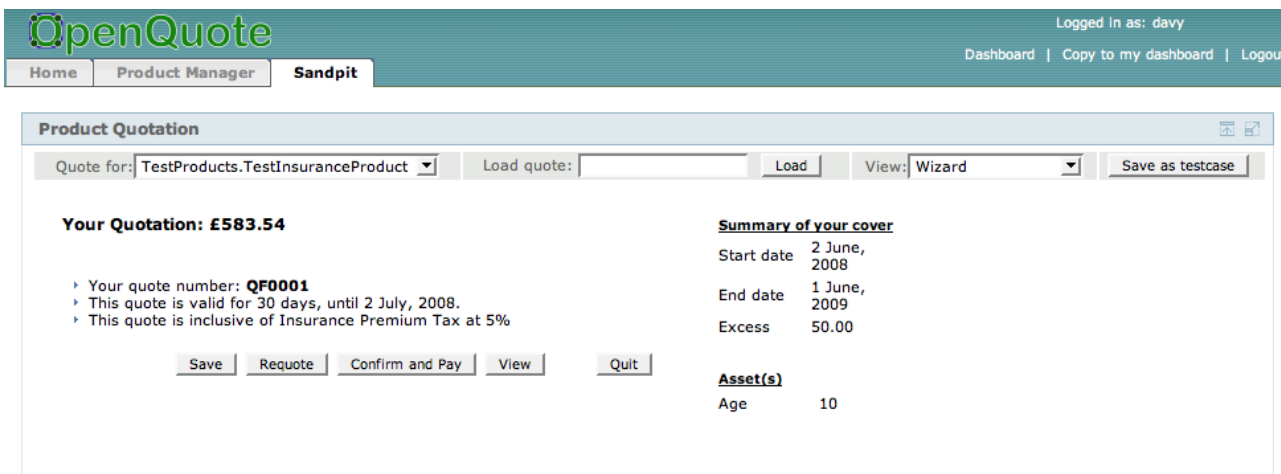


Step 5 – Testing the changes

Test the changes to the product by going to the Sandpit. Here you can select and run the amended product, testing that the changes made are working correctly.



Powered by JBoss Portal



Powered by OpenQuote Community