



With Q4 upon us, our industry enters its busiest season with increased application activity and teams working hard to hit their year-end goals. This demanding period frequently brings to light opportunities to streamline multiple processes. PSG is able to help, providing services and tools that improve the speed and efficiency of the application experience, underwriting process and more.

We are committed to working closely with our clients to understand your unique needs and help you achieve your goals. In this newsletter you will find highlights of our latest developments, as well as planned future enhancements, as we close out 2025 and welcome 2026!

eValueate

Carrier collaboration ensures that our platform is best positioned to provide accurate field underwriting assessments for simple to complex medical concerns, ensuring a confident quote assessment in real-time.

We are pleased to report ongoing progress in rules enrichment on the Paperless Solutions Group eValueateSM platform - which improves our ability to provide accurate preliminary

PSG **eValueate** is a powerful field underwriting tool that carriers can offer to their BGAs / IMOs or agents to simplify the process of gathering vital information and properly estimating risk class and pricing based on underwriting logic.

quotes for additional single impairments and comorbidities.



Product Highlights

New features:

- [Carriers have the option to supply tips or extra information to agencies using an "infotip."](#) Indicated by an "i" icon, this feature displays further details when users hover over it.
- [Agencies are now able to designate which carrier quotes are included in the PDF Case Summary.](#)
- Fields that are critical to an accurate quotation are now highlighted, and a pop-up notification will be displayed when they are left incomplete.
- Rules can now be differentiated by face amount, providing for more precise quotes.

Rules Enrichment:

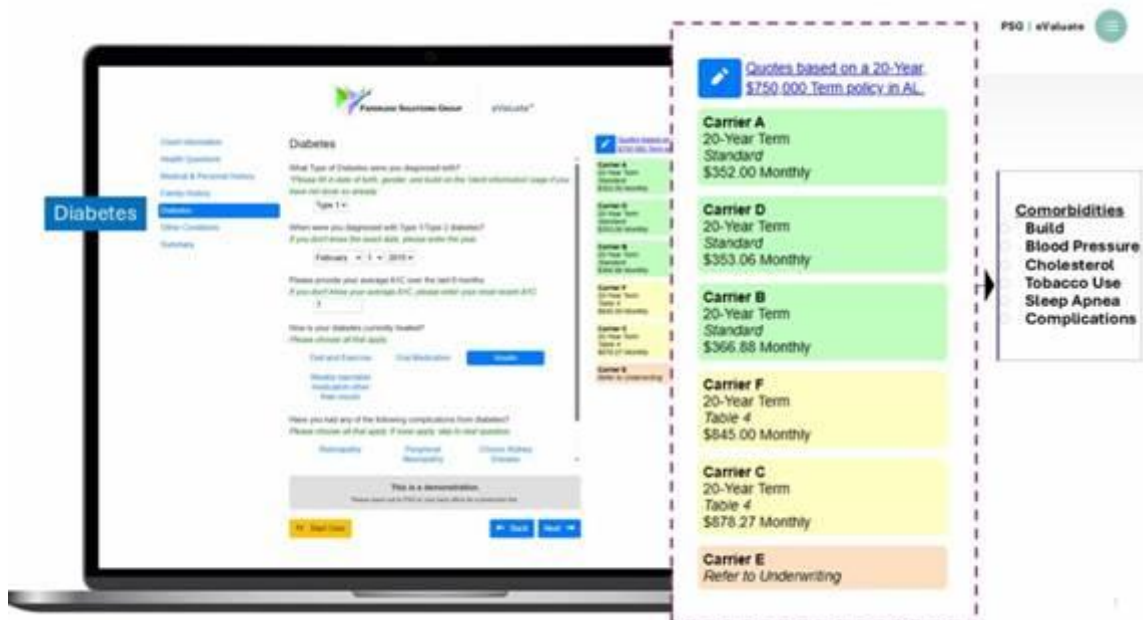
2025 has been a strong year for rules enrichment, adding detailed guidelines for several carriers and enhancing numerous conditions and impairments, including adding support for comorbidities, debits and credits where appropriate. In addition to prior enhancements, we have made these updates since our last newsletter:

- Enhanced rules for:
 - Gestational diabetes
 - Pre-diabetes
 - Type 1 diabetes
 - Type 2 diabetes, including crediting for favorable A1C and cholesterol
 - Prostate cancer
 - Sleep apnea
- Built-in new questions for smoking rules to further define date of last use.

- Incorporated **Nationwide's** Field Guide information and updated Field Guide for Principal.
- Enhanced rules for **Lincoln, SBLI, Pacific Life, Corebridge, and Mutual of Omaha.**
- Received a commitment from **Prudential** and are beginning work to add their detailed guidelines to the platform.

Product Spotlight

Several enhancements have been made to diabetes rules, including co-morbidities and credits. The visual below demonstrates the power of eEvaluate to use these rules to guide agents in determining the best class and carrier for the client - enhancing efficiency for both the agent, BGA and carrier while increasing the likelihood of a placed policy!



We will continue to enhance our platform through adding and updating impairments, based on client and user feedback. We sincerely thank our contributing carrier underwriting partners, medical directors, and agency customers as well as the eEvaluate Advisory Board (consisting of several key distribution firms) for your continuing support and valuable advice.

[Watch our video overview](#) to learn more about eEvaluate.



eRequirement

[We continue to enhance the features in Paperless Solutions Group eRequirementSM](#) to deliver an improved user experience and provide customizable options that drive greater efficiency.

PSG **eRequirement** allows any party the ability to collect additional information or forms through a fully digitized process, enabling the quick and easy gathering of requirements while optimizing the customer experience.

Product Highlights

- [The forms library is now customizable by BGAs/Agencies to limit agent access to the carriers and carrier forms most relevant to them. For example, focus only on forms for the carrier/products a specific agency sells, removing all others.](#)
- New search feature enabling forms to be found via keyword search, eliminating the need for scrolling through the forms list.
- Agent signature can be pre-populated, rather than captured as part of the e-signature workflow, adding convenience and efficiency.

Product Spotlight

As a reminder - in our last newsletter, we reported that eRequirement now supports the ability to assign document management to other parties within a document's workflow, allowing additional flexibility and customization along the way. [This feature was requested by several clients, as it aligns with the unique workflows of the insurance industry - which often involve channeling documents through multiple parties before reaching the end consumer.](#) Here's an example:



Additionally, eRequirement leverages the advanced eSignature and workflow management features of PSG eXpedite, which is seamlessly integrated into the system (refer to the section below for additional details).

[Watch our video overview](#) to learn more about eRequirement.



Industry Involvement



LIDMA, NAILBA and More!

The PSG team loved spending time with those of you who attended LIDMA, and looks forward to the NAILBA conference as well as the MUD meeting in early 2026!



Tailor Your e-Signature Workflows

Most e-signature tools are out-of-the-box, designed for general purposes and are unable to be customized. Often expensive, these tools can fall short of meeting the unique workflow needs of various insurance processes. PSG eXpedite is different. Designed specifically to support multiple insurance processes involving an e-signature (new business, agent contracting, PHS, claims, etc.), it is an affordable and compliant solution that can lower costs while adding efficiencies.

Key features of eXpedite that set us apart:

- **Best Pricing** for PSG clients, allowing you to save money on a critical tool.
- **Unlimited** signature parties.
- Workflow controls allowing you to **designate the sequence of signatories**.
- Email templates and questionnaires can be **customized** to suit your needs and communication style.
- **Document control** that can be delegated to advisors, who can then add fields, questions, or a cover letter before sending documents for signature.
- **Organizational specific defaults** for the package lifecycle that can be set by admins (a package can include multiple documents) including initial expiration timing and maximum package lifetime.
- Ability to **extend a package's expiration date and reactivate expired packages**, allowing the client more time when needed.
- **Automatic purging** for packages that have exceeded their organization's maximum package lifetime.
- **Tracking capabilities** providing detailed insights into the progression of a package.
- **Secure and compliant platform** - Troutman Pepper Locke LLP reviewed and approved.

And at an affordable per transaction pricing level with no minimums, maximums, annual fees, or hidden costs – PSG eXpedite can often save you money while simultaneously improving efficiencies. Watch our video to learn more.

[Watch Video](#)

Automate Underwriting with Powerful UI + Rules + Data

Paperless Solutions Group eEvaluate PLUSSM is a flexible and powerful point-of-sale decision tool that leverages carrier specific underwriting rules to enable straight-through processing from application experience through underwriting. With it, carriers can reduce cycle time, improve the customer experience, and boost placement rates.

We are partnering with multiple carriers to incorporate eEvaluate PLUSSM, including seamless integrations with their underwriting systems, to improve their client experience.

Watch our video to learn more about how eEvaluate PLUS can help you meet your automated underwriting needs.

[Watch Video](#)

MIB and PSG in the News



Digital Disruption Reshapes Life Insurance Operations

In this article from the July 2025 edition of BizTechReports, MIB's COO Andrea Caruso discusses how digital technologies are reshaping the life insurance industry.

Take a look and let us know how we can help with your efforts to digitalize to stay competitive in the evolving insurance landscape.

[Read Article](#)

Need More Information?

Please visit our website at www.paperlessolutions.net and follow us on LinkedIn or X. Or contact us at PSGinfo@mib.com | (352) 331-6262 x225.



PSG Update Notice, October 2025

Paperless Solutions Group, an MIB business, is part of the MIB Digital Solutions area.

© Copyright 2025 MIB Group Holdings, Inc. All Rights Reserved.