

A summary of the latest developments in support of the life insurance industry



Summer is upon us and many organizations will soon begin budget planning for the new year. As you consider incorporating further digitalization efforts into your upcoming budget planning, PSG is here to help. Our services and tools digitalize workflows to help improve the speed and efficiency of the application experience, underwriting process and more.

We are dedicated to ensuring that our suite of digital solutions meets the ever-evolving needs of the life insurance industry. In this newsletter, we are pleased to present some highlights of our latest developments, as well as planned future enhancements.



eValueateSM

We continuously collaborate with our carrier customers to integrate additional detailed guidelines into the eValueate platform. This improves the system's ability to provide accurate preliminary quotes and reduce the frequency of a 'refer to underwriter' result. Below is an

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

update of a few recent accomplishments.

pricing based on underwriting logic.

Product Highlights

Since our last newsletter, we have partnered with **Lincoln Financial, Protective, LGA (Banner Life) and Securian** to enhance over 25 conditions and impairments in the system, including recently adding support for comorbidities in many cases, and also supporting credits where appropriate:

- Anorexia
- Asthma
- Bulimia
- Criminal history – Felonies
- Criminal history – misdemeanors
- Gestational Diabetes
- Pre-Diabetes
- Sleep Apnea
- Type 1 Diabetes
- Type 2 Diabetes

We will continuously expand this list based on ongoing feedback from our users.

We are also working with **MassMutual** to incorporate recent changes to their underwriting guidelines. During this interim phase you may see more ‘refer to underwriter’ kickouts as we partner with them to ensure accurate quotes.

Looking Ahead

- We are working with several carriers to add **new rules tied to prostate cancer.**

- Field guide updates for **Pacific Life** and **Prudential** are underway, and we will be adding **Nationwide**'s field guide criteria very soon!

Did you know... We are currently working on adding Canadian carriers to the eValuate system and look forward to continuing to expand our capabilities for the Canadian marketplace.

Thank you to our carrier underwriting partners, contributing medical directors, agency customers, and the eValuate Advisory Board, consisting of several key distribution firms, for your continuing support and valuable input.

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



eRequirementSM

Our latest improvements provide additional flexibility to allow for package customization by BGAs, advisors, or others - further enhancing eRequirement's ability to streamline requirement gathering, increase efficiency, and keep your applications and documents progressing.

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

- 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. Here's an example:



- eRequirement also now supports as many signers as needed based on the document and allows you to establish the signing order.

These updates, combined with a refreshed UI and full eSignature capabilities from eXpedite (see below), make eRequirement a valuable addition for your data collection process.

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

PSG e-signature: eXpediteSM

PSG eXpedite is an affordable and compliant solution that can lower costs and add efficiencies to any insurance process (new business, agent contracting, PHS, claims, etc.) involving an e-signature. It also supports core functions such as HR, vendor contracting and more. Be sure to talk to us on how to save time and money before renewing your existing e-signature contract!

PSG eXpedite provides eSignature capability and workflow support specifically designed to meet the needs of the life insurance industry.

Product Highlights

Based on feedback from our users, we continue to expand the features available on eXpedite to make your experience more robust. Enhancements over the past few months include:

- Admins can now establish an **organizational default for the package lifecycle** (a package can include multiple documents) including initial expiration timing and maximum package lifetime. These defaults can be overridden for any individual package.
- **Package expiration date will now appear on the status page, making it easier for users to find this information at a glance.**
- A package's **expiration date can now be extended** and **expired packages can be reactivated**, to allow the client more time when needed.
- **Automatic purging** will occur for packages that have exceeded their organization's maximum package lifetime. Organizations can customize package lifetime to adjust the purge criteria, both at the admin and document level.
- **Tracking capabilities** have been included for email status (bounced, opened, etc.), providing more detailed insights into the progression of a package.

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



Industry Involvement



AHOU, SEHOUA, LIDMA, and more!

The PSG team was excited to see many of our clients at the recent AHOU & SEHOUA conferences. We look forward to seeing many of you at LIDMA, NAILBA and many agency group meetings later this year.

Digital Solutions for Canada

Paperless Solutions Group is dedicated to collaborating with our Canadian partners to tailor our solutions based on their unique needs, including hosting all PSG solutions on AWS Canada.

PSG eApplication, eRequirement, and eXpedite are currently available in Canada. We are partnering with several Canadian based carriers to add their rules to our highly successful eEvaluate product for smart field underwriting. We look forward to providing these valued field underwriting insights to enhance the accuracy of preliminary quotes.

[Did you know that APEXA has been using eXpedite in Canada for over 16 months to manage their e-signatures? This means that most Canadian carriers, MGAs and agents have already experienced eXpedite's ease of use when performing contracting through APEXA.](#)

Read our recent blog which outlines APEXA's experience in working with PSG to replace their legacy e-signature tool with eXpedite.

[Read Blog](#)



**Automate applications with straight-through-processing offered via
Powerful UI + Rules + Data**

Paperless Solutions Group eValueate PLUSSM provides carriers with the ability to digitalize the application process, automate underwriting, reduce cycle time, enhance customer experience, and increase placement – all at the point of sale!

Watch our video to learn more about this flexible and powerful decision tool that can work with carrier specific underwriting rules to create a complete end-to-end experience.

[Watch Video](#)



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.



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