



2025 was a remarkable year for PSG, marked by innovation, collaboration, and meaningful progress. We are pleased to share highlights from the past year along with our plans for 2026—showcasing advancements, partnerships, and industry engagement that helped our clients streamline workflows, accelerate underwriting, and enhance the overall application experience.



eValueate

In 2025, eValueate underwent its most significant evolution yet, driven by close collaboration with carrier partners and the eValueate Advisory Board. Major rules enrichment, expanded carrier integrations, and powerful new features set a new standard for field underwriting - delivering faster, more accurate

PSG **eValueate**SM is a powerful field underwriting tool that carriers, BGAs, IMO's or agents can use to simplify the process of gathering vital information, and to accurately estimate risk class and

quotes and streamlining complex workflows.

pricing based on carrier provided underwriting rules.

Product Highlights From 2025

- Carriers can supply tips or extra information to agencies using an 'infotip' icon, displaying further details on hover.
- Agencies can designate which carrier quotes are included in the PDF Case Summary.
- Critical entry fields are now highlighted, with pop-up notices for incomplete entries.
- Rules can be differentiated by age and face amount, enabling more precise quotes.
- An enhanced UI streamlines navigation and offers easier access to information.
- Insights into user activity and commonly researched conditions are available on the single-carrier version of eValueate, with plans to add this feature to the multi-carrier version in 2026.

Rules Enrichment

- Added detailed guidelines for several carriers including, Lincoln Financial, Banner Life, Mass Mutual, Securian, and Protective. Updated rules for Mutual of Omaha, Pacific Life, SBLI, Prudential, Nationwide, and Corebridge.
- Enhanced support for medical conditions and impairments, including anorexia, asthma, bulimia, criminal history (felonies and misdemeanors), gestational diabetes, pre-diabetes, type-1 and type-2 diabetes, prostate cancer, sleep apnea, mental health conditions, and more.

- Built new questions for smoking rules to further differentiate date of last use by type.
- Incorporated the ability to calculate table ratings combined with flat extras to ensure quotes do not exceed carrier's max ratings for comorbidities.

Looking Ahead

We remain dedicated to collaborating with our clients to refine our suite of medical and non-medical impairment rules, to continue to advance the accuracy of our system. The ongoing support from our carrier partners, contributing medical directors, agency customers, and the eValue Advisory Board, consisting of several key distribution firms, is invaluable, and we thank you for your partnership.

In 2026, we will improve eValue's front end by incorporating AI, without impacting any decision logic. This change will enable users to make free-form, interactive inquiries, all while still ensuring that essential information is collected and using carrier rules to support high-quality quotations.

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



eValue PLUS

eEvaluate PLUS is intentionally not a turnkey product. It's an integration-led, point-of-sale tool designed around each client's underwriting process and decisioning approach. As a result, enhancements in 2025 centered on expanding how we can connect—advancing our UI and API capabilities so that each client can move more efficiently from design to production.

PSG **eEvaluate PLUS**SM is a flexible underwriting decision tool that automates data-driven analysis across multiple products using carrier-managed rules to protect underwriting confidentiality.

Looking Ahead

In 2026 we will continue working with partners, like Munich Re alitheia, and new clients to strengthen the core building blocks that power each deployment, with enhanced integration options, reusable workflow components, and expanded ways to apply carrier rules and data.

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

eRequirement

In 2025, we enhanced eRequirement to offer greater flexibility for package customization and workflow/document management by

PSG **eRequirement**SM allows any party the ability to collect additional information or forms through a fully digitized

BGAs, advisors, and other stakeholders. These improvements further strengthen the system's ability to streamline requirement gathering, boost efficiency, and help keep applications and documentation organized.

process, enabling the quick and easy gathering of requirements while optimizing the customer experience.

Product Highlights From 2025

- Implemented the ability to assign document management to other parties within a document's workflow, providing added flexibility and customization.
- Enhanced the forms library, enabling BGAs/agencies the ability to customize agent access and limit forms to only the carriers and products most relevant to them. For example, agencies can focus on forms for the specific carriers/products they sell, removing all others.
- Added functionality to search for forms via keyword, eliminating the need to scroll through lists.
- Enabled pre-population of agent signatures, streamlining the process by bypassing the need for agent signature capture in the eSignature workflow.
- Supported unlimited signers and allowed for a customizable signing order.
- Updated the user interface to improve usability.

Additionally, eRequirement benefits from the robust eSignature capabilities of eXpedite (see below) which is fully integrated into the platform.

Looking Ahead

In 2026, eRequirement will receive the same upgrades as eXpedite, our eSignature and workflow management tool that supports key platform functions. Please see our eXpedite update for more information. We also look forward to new opportunities for continued integrations between eRequirement and our eApplication solution to simplify data collection before, during, and after the application process.

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



PSG eSignature: eXpedite

2025 marked the official launch of PSG eXpedite, a new solution that raised the bar for flexibility, compliance and affordability for eSignature and workflow solutions for the life insurance industry. Leveraging proven eSignature technology from PSG, the platform can be used for any insurance process (new business, agent contracting, PHS, claims, etc.) or core function (HR, vendor contracting and more) requiring an electronic signature.

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

Before renewing your existing eSignature contract, be sure to talk to us – we can likely save you time and money!

Product Highlights From 2025

Going into 2025, we already accomplished significant development work to enable eXpedite to deliver key features needed by the life insurance industry - including designated signing sequences, customizable email templates and questionnaires...and more! During the year, we continued to enhance the platform's capabilities to further meet our industry's unique needs:

- Enabled admins to set and override default package lifecycle and expiration timing.
- Added package expiration date to the status page, with options to extend or reactivate expired packages.
- Implemented automatic purging of expired packages, with customizable lifetime criteria at both admin and document levels.
- Added email status tracking (bounced, opened, etc.) for improved package monitoring.

Looking Ahead

We have a number of enhancements scheduled for 2026 including:

- The ability for the bi-directional feed of data and images so that items can be sent to a user and provided back inside a secure platform.
- The option for automated package creation, allowing multiple items to be added from various sources and merged into a single packet prior to being sent to a user.
- A new self-manage interface, allowing members to establish logic to allow for bi-directional document capture and capabilities.

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



Digital Solutions for Canada

This year, PSG expanded our Canadian presence by hosting all our solutions on AWS Canada. This ensures Canadian clients' data remains within the Canadian jurisdiction, complying with local privacy laws while enhancing security and trust. Consequently, all PSG solutions are now available to the Canadian marketplace, and we look forward to continuing conversations with partners and clients across the region.

Additionally, we have been actively partnering with Canadian carriers to enhance eValueate's capabilities and meet the unique needs of the local market. Watch for additional announcements in the coming months as this work progresses.



Industry Involvement



MUD, LIDMA, AHOU and more!

We enjoyed visiting with many of our clients in NYC at the MUD meeting this past January. We look forward to seeing many of you at AHOU, Levinson EXPO, and various agency group meetings this spring.

In addition, we are proud to have MIB President, Jeff McCauley, reappointed for his 10th year as Treasurer of LIDMA.

PSG Blog Series


As part of the MIB Digital Solutions portfolio, PSG contributed expert insights to industry blogs and publications throughout 2025, including:

- [Key Learnings from LIDMA 2025—AI, Human Touch, and Technology Outcomes](#)
- [The Blurring of Lines Between Direct-to-Consumer and Agent-Driven Sales in Life Insurance](#)
- [6 Critical Areas to Explore When Evaluating Digital Solutions Partners](#)



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