Pega Underwriting for Insurance

PRODUCT OVERVIEW GUIDE

Version 8.1

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Pega Underwriting for Commercial Insurance features

Pega Underwriting for Commercial Insurance provides a rich set of features designed to enhance the customer experience, improve user productivity, and increase customer satisfaction. This section describes key capabilities and features of the application that you can use as-is or extend to meet your business needs.

End to end Underwriting case management

Pega Underwriting for Commercial Insurance can help your customers achieve their desired goal quickly and with a minimum of steps, ensuring that they complete the interaction positively and with great satisfaction.

Case management guides underwriters, ensures compliance and provides end-to-end visibility into all facets of the underwriting process. Insurers can review the status of submissions, loss control survey, quotes, and renewals in real-time, as well as pinpoint the need for additional work at any point in the lifecycle.

Automated email processing to create cases

When Pega Underwriting for Insurance receives submissions through email, the application uses natural language processing to identify keywords in the email body to create cases. For example, if an agent sends an email request to create a commercial property submission, Pega Underwriting for Insurance determines that a commercial property case needs to be created based on the keywords in the email body. The application then loads the data from the email to the case and routes the case to the appropriate operator for processing. After the case is created, the application sends an automated reply to the agent with the submission ID and status of the request. With this feature, underwriters spend less time responding to email and manually entering data, thereby ensuring that cases are processed quickly and accurately.

Automatically load data from email attachments to cases

Pega Underwriting for Insurance automatically populates cases with data from ACORD eForms and Excel spreadsheets that are attached to emails.

- ACORD eForms: Pega Underwriting for Insurance uses natural language processing to extract the ACORD number and version and load them to a case. Additional data such as the policy effective date and applicant name are captured by using mapping capabilities.
- Excel spreadsheets: By using text analyzer rules, Pega Underwriting for Insurance identifies data for location, employee, driver, and loss history and loads it to a case.

Bulk upload

Ability to upload large sets of schedule data directly within the system through spreadsheets and dynamically map headers into the submission to support fast and efficient data handling.

Clearance

Automated clearance check automatically launches a clearance review workflow to appropriate parties.

Product eligibility questions

You can create standard eligibility questions to include in SIC determination step (right after selecting the customer), and answers to those questions will be used to identify the matching product(s) for which the customer is eligible.

Product selection

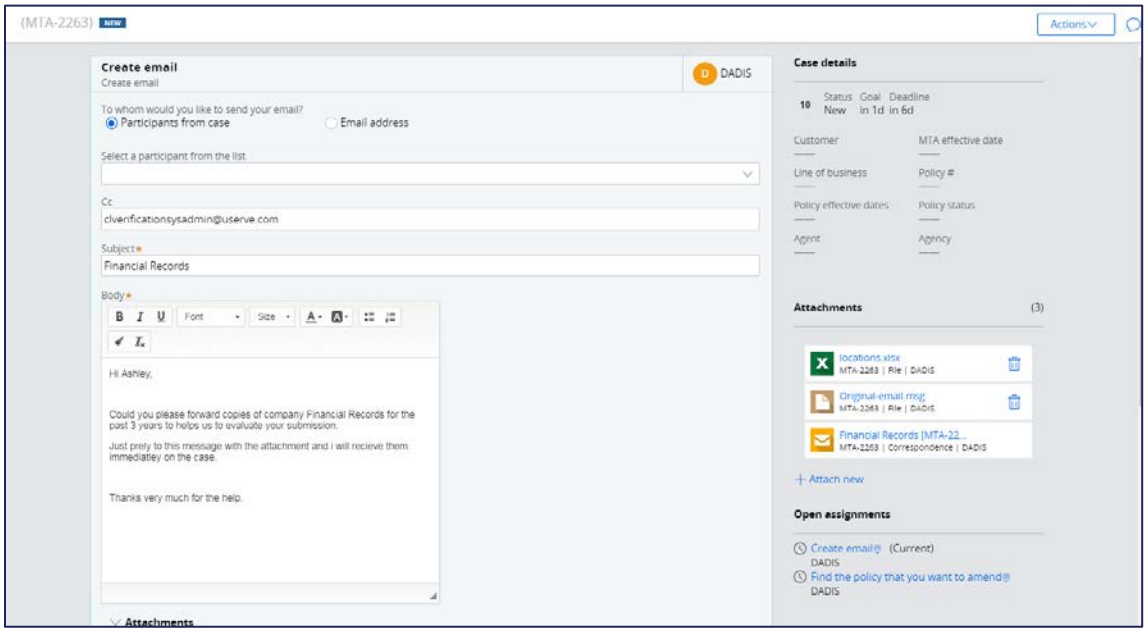
Pega can automatically select or display eligible product options for the user to select the appropriate for submissions based on effective dates, lines of business, jurisdictions, or other configured parameters.

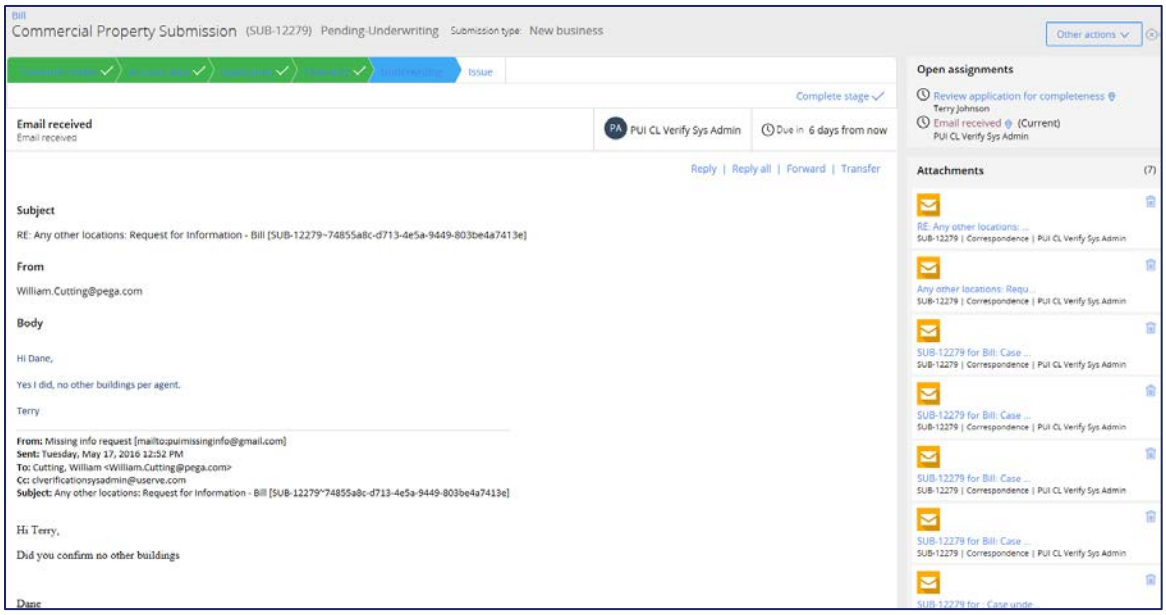
Work assignment

Multiple assignment models are available. For example, you can configure assignments along dimensions such as Territory, Producer, Product Line, Authority, Underwriter Experience, and/or Underwriter availability.

Direct email

Internal operators can correspond with external parties via email directly from Pega Underwriting for Insurance, creating new email correspondence. You can add documents from the submission or from your network. You can receive the replies directly in Pega Underwriting for Insurance and attach to the case creating an assignment for the recipient on the case.





Appetite management

Business rules calculate, and present risk appetite based on industry classifications allowing for routing rules.

Underwriting authority management

Cascading review, management, and approval process when underwriters exceed limits of authority. You can review and respond to approvals via email, as well as assignments within a case.

Underwriting guidelines

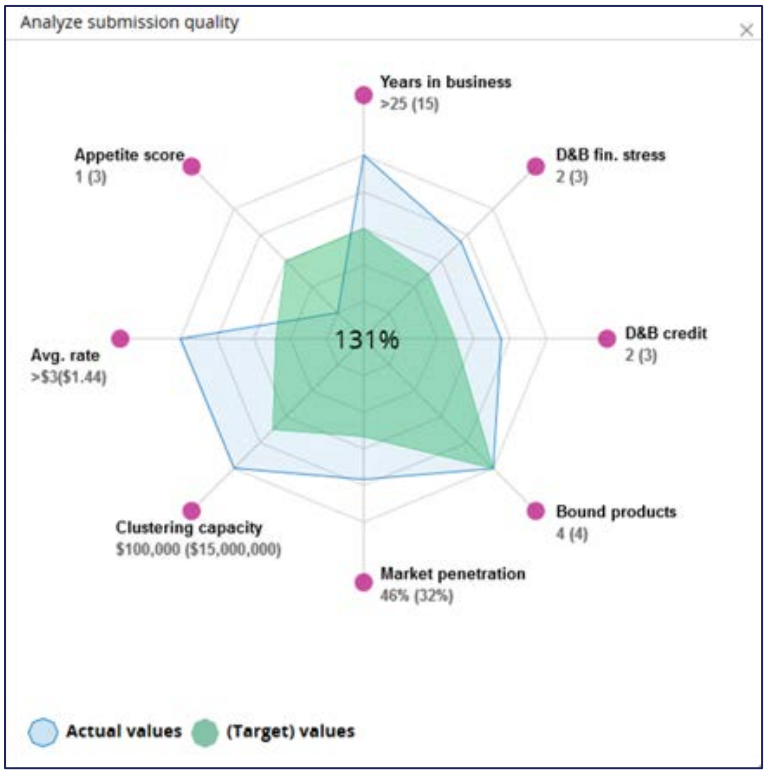
Business users can update and manage underwriting rules within defined parameters. Select underwriting rules can be exposed and managed based on user profile. Business users can configure and automate underwriting checklists, rules, and questions as a part of the underwriting case, to be more proactively lead the market and make for more profitable business.

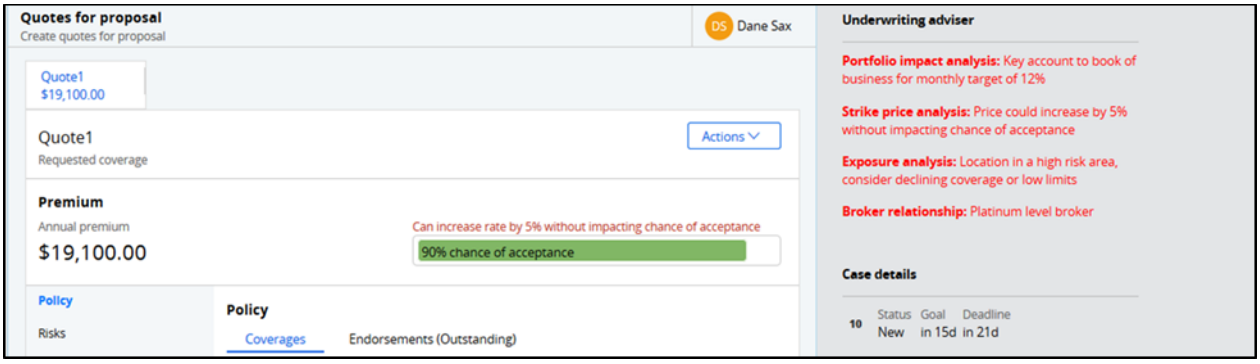
Underwriting notes

Notes are an important capability that enables underwriters to track the work-related comments and updates provided by users across the submission cycle. All the notes entered by users are available at the submission level including the notes entered in a proposal sub case. Users can add notes by category to the submission or proposal at any time during the submission process.

Predictive and adaptive analytics

Underwriting analytics examples deployed directly within the underwriting process guide underwriters to areas of focus, decreasing handling time. These examples include Price-o-Meter, Underwriting adviser, and quality Spider chart, which is a visual report for the submission and quote attributes.

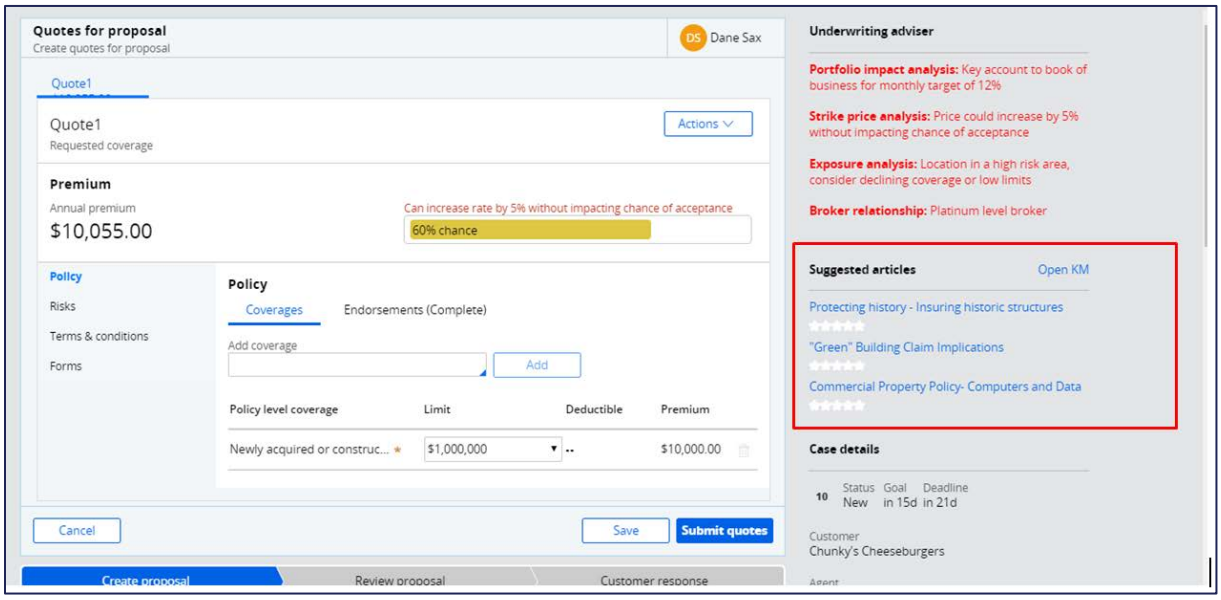




Knowledge Management

Knowledge Management enables access to insightful and guiding articles for underwriting users. Content can be contextually suggested in work flows, providing useful content when and where a user needs it. The authoring portal, or Knowledge Management Portal, provides intuitive content authoring and management tools to effectively manage the full lifecycle of content.

Underwriters can access the Suggested articles widget from a Submission case in the Underwriting stage or, a Proposal case in any stage. The widget displays articles related to the case type that you are processing.



Quotes and proposals

Pega Underwriting for Commercial Insurance can help your customers achieve their desired goal quickly and with a minimum of steps, ensuring that they complete the interaction positively and with great satisfaction.

Quote manipulation

Underwriters can create multiple quotes for customers using the copy feature providing options to better meet customer needs.

Proposal

Underwriters can create a single proposal within which multiple quote options can be provided as a portfolio for better organization.

Terms and Conditions

Ability to define a standard Terms and Conditions library and then reuse them when creating quotes.

Product configuration and management

Pega's application includes the ability to rapidly define and reuse products directly within the system. User-friendly tools simplify complex product definitions and guide users through the configuration process to accelerate deployment of new products or product changes.

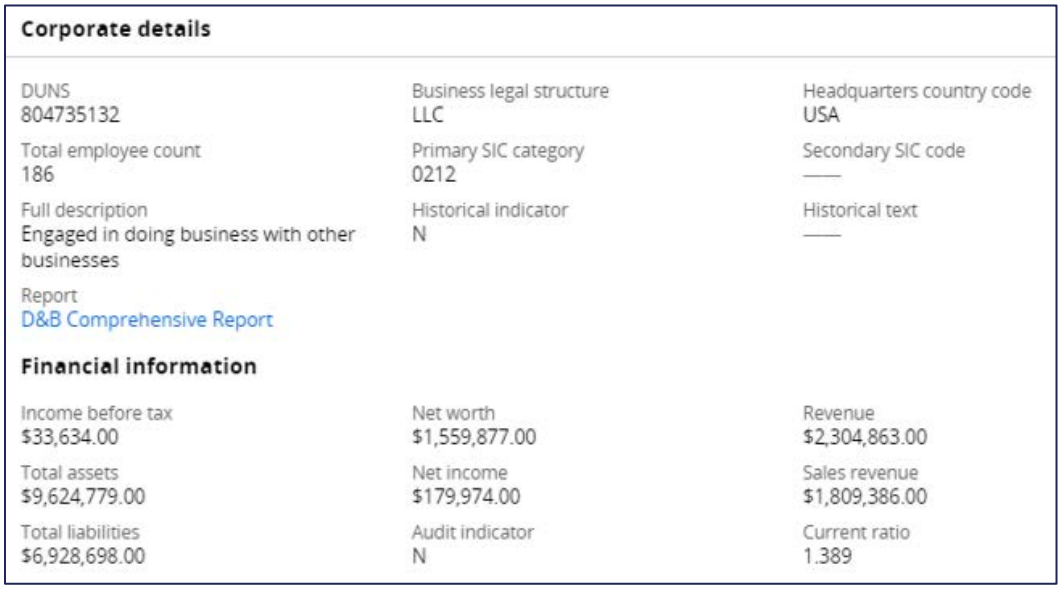
Product configuration also allows for product specific application questions to collect data that may be required for any specific product, in addition to the standard data collected for each line of business.

Pre-defined integration

Pega Underwriting for Commercial insurance can help your customers achieve their desired goal quickly and with a minimum of steps, ensuring that they complete the interaction positively and with great satisfaction.

Dunn & Bradstreet

Pega Underwriting for Insurance now supports integration with Hoover's Dun & Bradstreet Direct 2.0 Data Component. With this integration, you can configure Pega Underwriting for Commercial Insurance to receive customer data from Dun & Bradstreet, and then create a customer record by using the data returned from the service.



Corporate details

DUNS 804735132	Business legal structure LLC	Headquarters country code USA
Total employee count 186	Primary SIC category 0212	Secondary SIC code ——
Full description Engaged in doing business with other businesses	Historical indicator N	Historical text ——
Report D&B Comprehensive Report		

Financial information

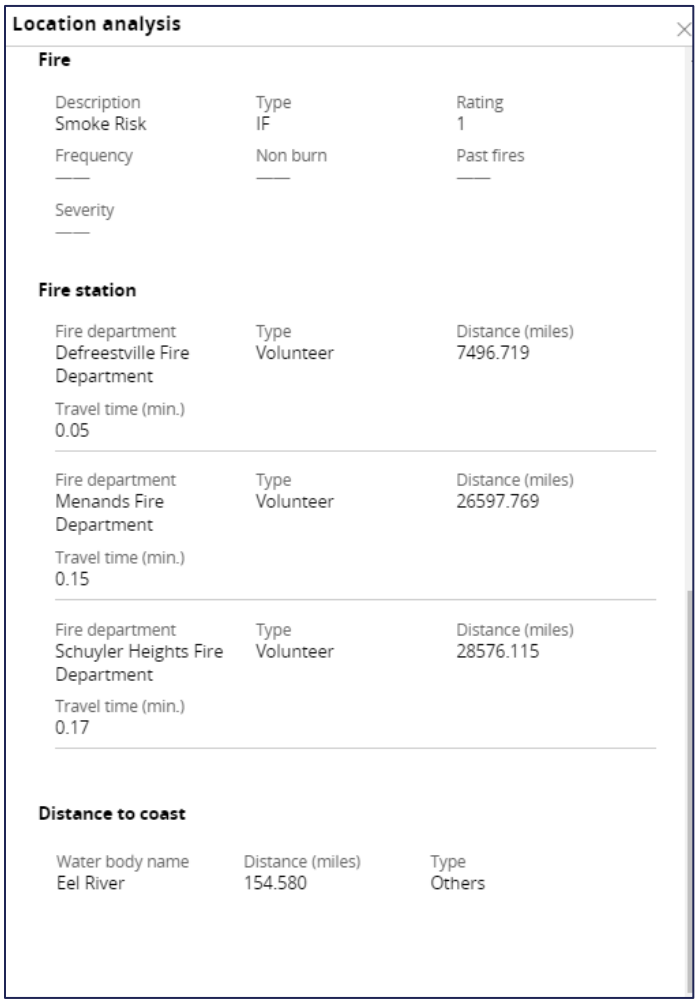
Income before tax $33,634.00	Net worth $1,559,877.00	Revenue $2,304,863.00
Total assets $9,624,779.00	Net income $179,974.00	Sales revenue $1,809,386.00
Total liabilities $6,928,698.00	Audit indicator N	Current ratio 1.389

Pitney Bowes

Pitney Bowes integration with Pega Underwriting for Insurance enables to fetch information about commercial property, including address, number of buildings, stories, and apartments, condition, construction type, exterior finish, assessed value, year built, and square footage risk factors for a commercial location, including data about crime, earthquakes, floods, fires, proximity to fire stations, and distance to the coast. With this integration, you can configure Pega Underwriting for Commercial Insurance to receive property information and risk data for Commercial Property and General Liability submissions.

The GeoProperty web service provides information about a commercial property, including address, number of buildings, stories, and apartments, condition, construction type, exterior finish, assessed value, year built, and square footage.

The GeoRisk web service provides information about risk factors for a commercial location, including data about crime, earthquakes, floods, fires, proximity to fire stations, and distance to the coast.



ISO Electronic Rating

Pega Underwriting for Insurance now supports integration with Verisk's ISO Electronic Rating service. Initially, we have built out the base integration for Commercial Property and General Liability to integrate with the base countrywide ISO rating engine and return premium.

Multinational submission

Pega simplifies the management of large multinational commercial property risk submissions with an application that can intake and upload risk information, set up initial program structure and manage exposures or pricing at the individual country and program levels.

Deployment options

Cloud Choice and Pega Cloud

Pega Underwriting for Commercial Insurance is available on Pega Cloud as well as other configurations (either third-party cloud or managed private cloud etc.) through Pega hosting partners.

Pega Cloud provides industry-leading infrastructure, enterprise-grade services, and operational excellence. Realize a faster time-to-value for your Pega investments and take advantage of the complete range of Pega Cloud services, from development and testing sandbox environments to fully managed production environments. You can even migrate applications from the cloud to your data centers as needed. On-premise deployment Pega supports a range of on-premise deployment options, including several supported database, application, and web server deployment options. See https://community.pega.com/knowledgebase/products/platform for details.

***Optional feature. Additional license fees may apply.**

Pega Underwriting for Commercial Insurance case types and workflows

This section describes the standard policy transactions (also referred to as case types) that are included with Pega Underwriting for Commercial Insurance and are available for selection within the New Application wizard when you create your application. Depending on your organization's needs, you may include all or a subset of these case types in your application.

Example case types

The examples shown here represent some of the key features of Pega Underwriting for Commercial Insurance.

Example 1: New Commercial Property submission

Pega's Underwriting for Commercial Insurance application empowers commercial lines carriers to automate underwriting processes and eliminate manual work at an enterprise scale. Pega delivers a reusable underwriting solution that simplifies and streamlines submissions, accommodates unique requirements by the line of business, geography, or any other business factor, and delivers the agility needed to rapidly adapt business processes to changes in market and regulatory conditions. The new submission case is used to collect application data required to underwrite and issue a policy covering the presented risks. Submissions can come directly from insureds, agents, or brokers.

Example 2: Proposal

Underwriters create the Proposal case to create and manage quote options to be provided to customers. A Proposal case is used as a portfolio for all the quotes.

Example 3: Renewal

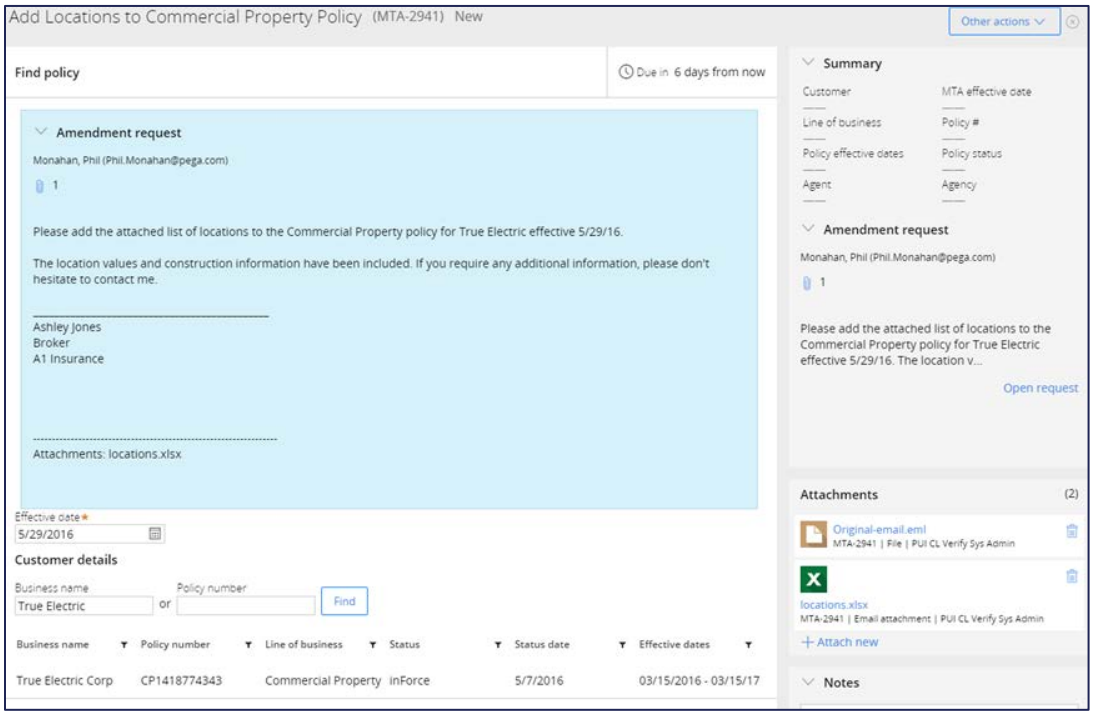
The Renewal case is used to allow insurance carrier resources to review and update policies at renewal prior to their issuance. Renewal cases are generated automatically at a specific time prior to expiration configured by customers. The policy renewal can issue automatically upon expiration. The Renewal case follows the same format as the Submission case with all data of the expiring policy pre-loaded.

Example 4: Mid Term Amendment

The Midterm Amendment (MTA) enables the user to add, modify and delete policy information with Pega Underwriting for Insurance. In addition to these changes, MTA also enables policy cancellation, reinstatement, and rewriting.

The MTA case can be created in two ways, manually or automatically from an incoming email to a special email address. To create the case manually select Midterm Amendment from the New case menu.

Alternatively, brokers can send an email request to an email account that receives the request and creates an MTA work object in a workbasket for an internal user to process.



Standard case types

Case Type	Description
Commercial Property Submission	New business or remarket submission for monoline Commercial Property.
General Liability Submission	New business or remarket submission for monoline General Liability.
Commercial Auto Submission	New business or remarket submission for monoline Commercial Auto.
Commercial Package	New business submission for package policies that contain more than one line of business.
ACORD Commercial submission	New business submission for package policies that contain more than one line of business where a completed ACORD eform is uploaded to enter the application data.
Workers Compensation Submission	New business or remarket submission for monoline Workers Compensation coverage.
Proposal	Sub-case to submission cases where an Underwriter creates a proposal to the client for coverage as requested in the submission.
Renewal	Case to review Renewals prior to issuance in accordance with company underwriting guidelines.
Loss Control Survey	Sub-case to submission cases for loss control inspection surveys of locations on the application.
Mid Term Amendment	Changes made to policies effective during the term of the policy that may or may not impact premium.

Roles, portals, and dashboards in Pega Underwriting for Commercial Insurance

Pega Underwriting for Commercial Insurance supports key roles associated with your day-to-day use of the application. The table below describes the key access roles provided with Pega Underwriting for Commercial Insurance.

Role name	Description
Underwriting Assistant	Each Underwriter is matched up to an Underwriting Assistant that reviews submissions for completeness prior to presentation to the Underwriter. The UA also prepares binders for issuance.
Underwriter	Underwriters do the heavy lifting of reviewing submissions and preparing proposals.
Underwriting Manager	Supervisors of Underwriters that may be required to approve proposals based on Underwriters' Letters of Authority.
VP Underwriting	Head of Underwriting that may be required to approve proposals based on the Underwriting Manager’s authority.
Account Owner	The Account Owner is responsible for specific customer accounts assigned based on the Agency or Broker of a submission. The Account Owner is ultimately responsible for the sale.
Business Analyst	Users that are designated to maintain certain configuration within the application.
CSR	Users that provide back office assistance to the underwriting group in support of work baskets and other manual tasks.
Agent/Broker	User that has access to enter submission application data directly into the system for pushing to the underwriting group.

Pega Underwriting for Group Benefits Insurance features

Pega Underwriting for Group Benefits Insurance provides a rich set of features designed to enhance the customer experience, improve user productivity, and increase customer satisfaction. This section describes key capabilities and features of the application that you can use as-is or extend to meet your business needs.

End-to-end process

Pega Underwriting for Group Benefits Insurance can help your customers achieve their desired goal quickly and with a minimum of steps, ensuring that they complete the interaction positively and with great satisfaction.

Pega Underwriting for Insurance empowers group insurance carriers to automate underwriting processes and eliminate manual work activities at an enterprise scale. Pega delivers a truly reusable underwriting solution that simplifies and streamlines submissions, accommodates unique requirements by line of business, geography, or any other business factor, and delivers the agility needed to rapidly adapt business processes to changes in market and regulatory conditions.

Case management guides underwriters, ensuring compliance and providing end-to-end visibility into all facets of the underwriting process. Insurers can review the status of submissions, quotes, and renewals in real-time, as well as pinpoint where additional work is needed at any point in the lifecycle.

Quick quote

Quick quote is a single-stage process in which you gather customer data, select the benefits, and generate the quote. Upon generating the quote, the agent can choose to convert the quote to a GP case or to cancel the quote.

Quote/proposal management

Underwriters can configure multiple quote options and proposals.

Product selection

Pega can automatically select the appropriate product for submissions based on effective dates, lines of business, jurisdictions, or other configured parameters.

Excel upload

Ability to upload multiple Excel files directly within the system and dynamically map headers to required data within the system (e.g. census upload).

Direct email

Internal operators can correspond with external parties via email directly from within Pega Underwriting for Insurance, creating new email correspondence. Replies are received directly in the application and attached to the case creating an assignment for the recipient on the case.

Multiple SIC code selection

You may enter multiple SIC codes for benefit plans selection by selecting the Add another SIC code. If there are multiple SIC codes, you may then designate which SIC will be primary for risk appetite determination by selecting the Set as primary link. To delete a SIC, select the delete icon.

Predictive/adaptive analytics

Underwriting analytics examples deployed directly within the underwriting process.

DNQ workflow

An underwriter can choose to DNQ (do not quote) the BEN-, which puts the BEN- in a resolved state.

Case assumed lost

If the Proposed Start Date in a GP- case is more than 30 days in the past, the system automatically resolves the GP- case (and its child Benefit cases) to ResolvedResponseUnknown.

Underwriting rules management

Business users can update and manage underwriting rules within defined parameters. Select underwriting rules can be exposed and managed based on user profile.

Work assignment

Multiple assignment models are available. For example, assignments can be configured along dimensions such as Territory, Producer, Product Line, Authority, Underwriter Experience, and/or Underwriter availability.

Underwriting authority management

Cascading review, management, and approval process when underwriters exceed limits of authority. Approvals and be reviewed and responded to via email, as well as assignments within a case.

Risk appetite management

Business rules calculate, and present risk appetite based on industry classifications allowing for routing rules.

Manage Group Size wizard

The Manage Group Size wizard sets the minimum and maximum for the group sizes Small, Medium, and Large. This wizard helps to provide DNQ recommendations based on the given eligible lives to Intake

operator or instantiation operator during the DNQ Determination step of the Applicant Identification stage.

SLA management

The SLA management of this release of Pega Underwriting for Group Benefits is very minimal. However, if a deadline has been missed, users will be alerted.

Product configuration and management

The Pega application includes the ability to rapidly define and reuse products directly within the system. User-friendly tools simplify complex product definitions and guide users through the configuration process to accelerate deployment of new products/product changes.

Role-based access and dashboards

Pre-built roles and dashboards for Account Managers, Underwriting Assistants, Underwriters and Underwriting Managers.

Underwriter desktop

The Pega application provides a single, unified, familiar interface for underwriters that's integrated within your existing underwriting ecosystem. The application allows for Underwriters to modify coverages and limits, adjust endorsements and exclusions, perform schedule rating, and so on.

Underwriting guidelines

Underwriting checklists, rules, and questions can be configured and automated as part of the underwriting case.

Customer/producer management

Pre-defined customer/producer search and customer compare.

Pega cloud

The Pega scaled, tiered cloud environment supports the licensed Pega Platform, applications, and transactional use cases for customer-configured Pega solutions.

Renewal management

Renewal process is included and can be configured based on the appropriate expiration dates.

Pega Underwriting for Group Benefits Insurance case types and workflows

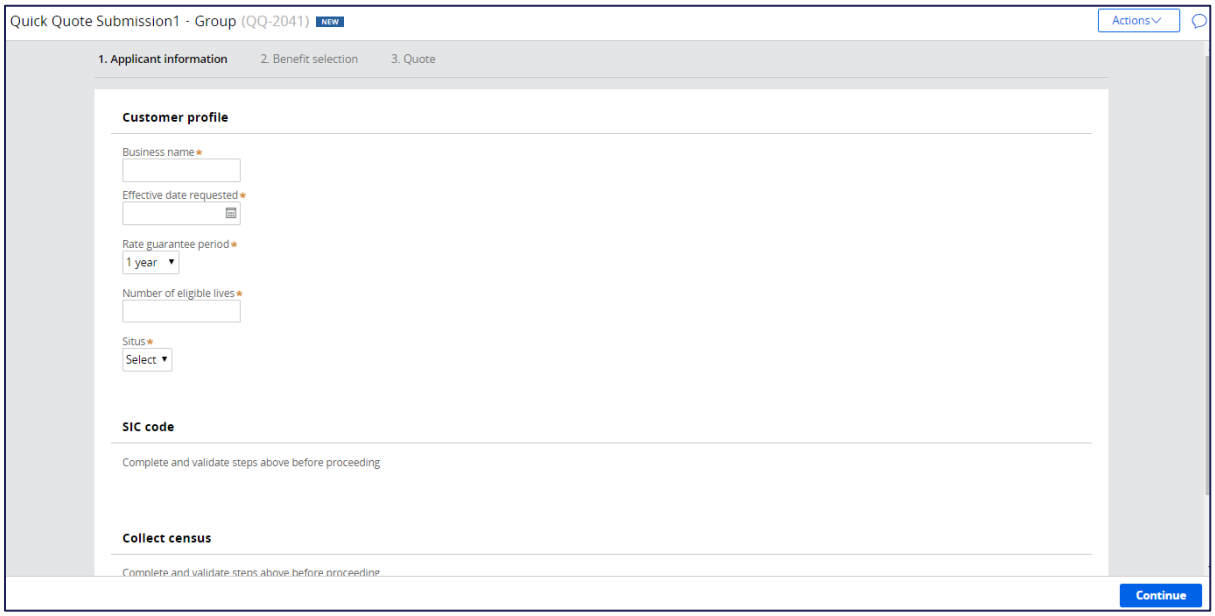
This section describes the standard benefit flows (also referred to as case types) that are included with Pega Underwriting for Group Benefits and are available for selection within the New Application wizard when you create your Pega Underwriting for Group Benefits application. Depending on your organization's needs, you may include all or a subset of these case types in your application.

Example case types

The examples shown here represent some of the key features of Pega Underwriting for Group Benefits.

Example 1: Quick Quote

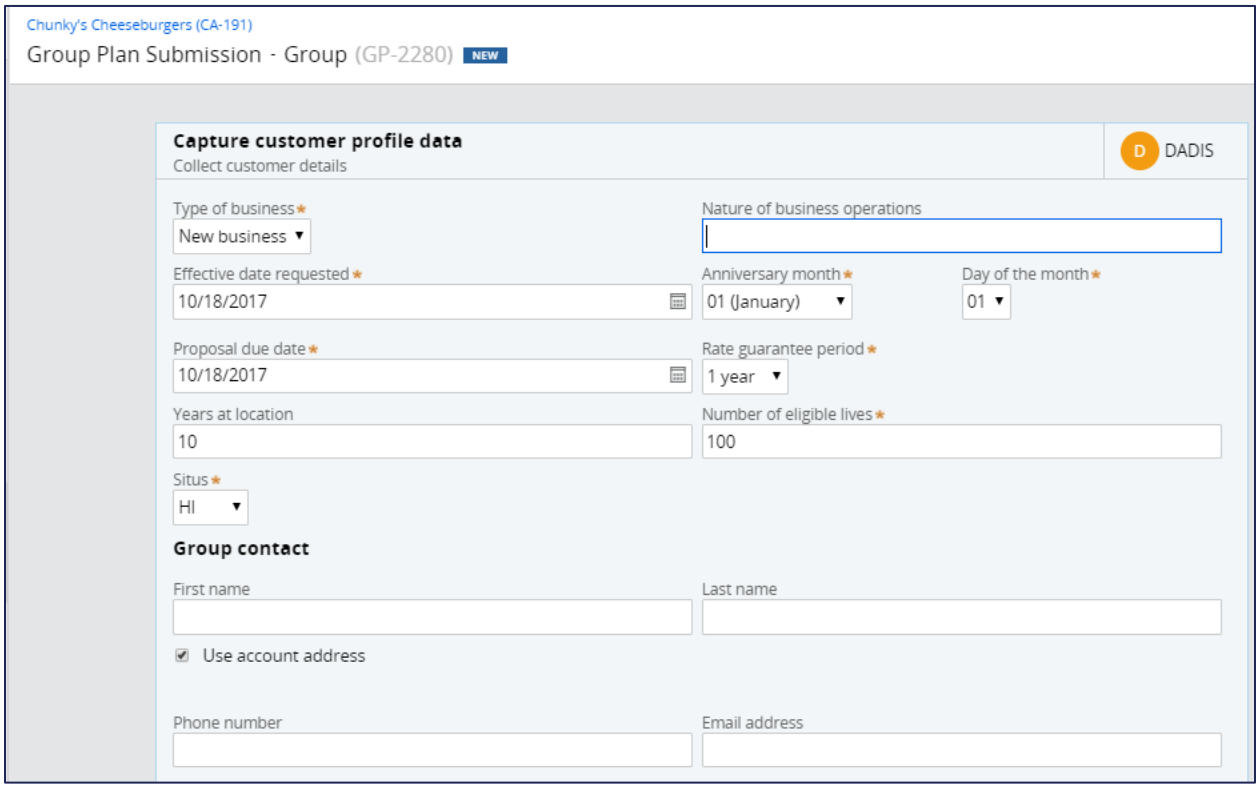
Quick Quote is a single stage process with case type (QQ-), in which the Agent gathers customer data, selects the benefits, and generates the quote. Upon generation of the quote the Agent can choose to convert the quote to a GP case or can cancel the quote.



Example 2: Group Plan

A Group Plan submission enables the carrier to collect submission data from the applicant more conveniently by grouping all the requested benefits.

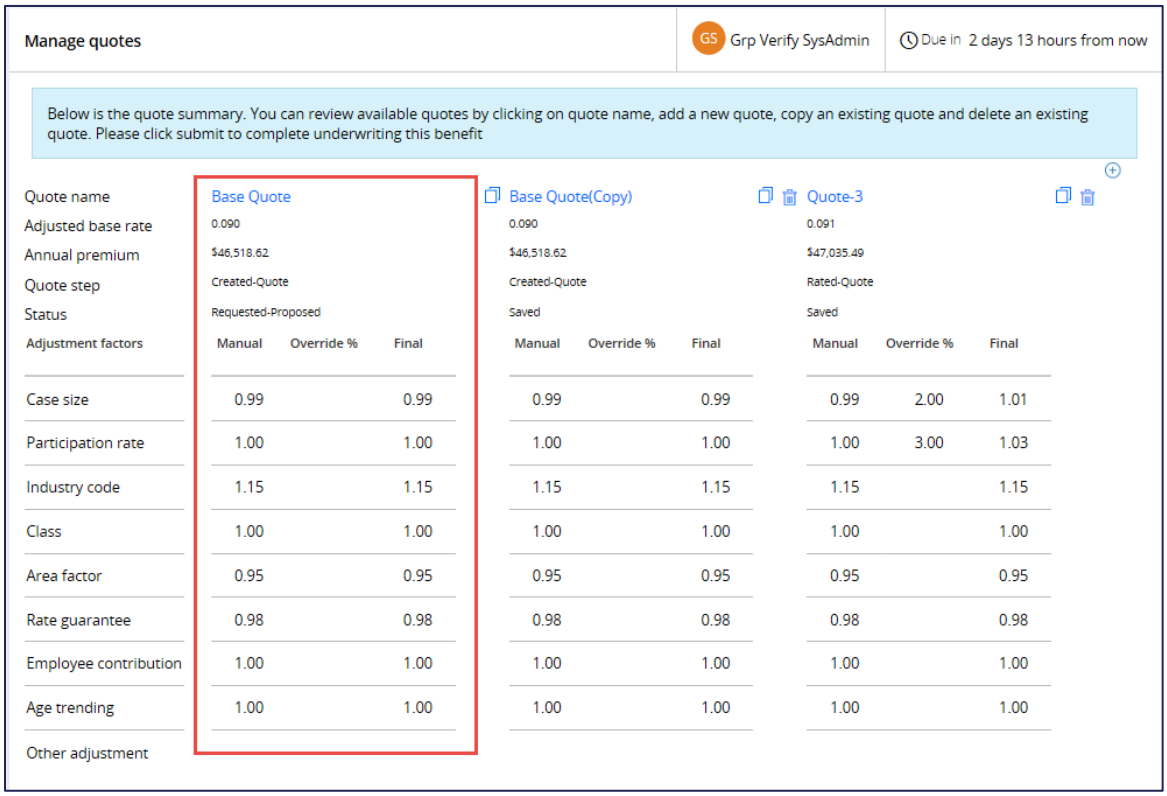
The Group Proposal (GP-) is the top-level case type, and it will contain one or more benefit (BEN-) subcases.



Example 3: Benefit

The underwriting user pulls Benefit sub-cases from the Underwriting workbasket by opening a BEN- and reviewing the benefit details and deciding whether to rate the BEN-.

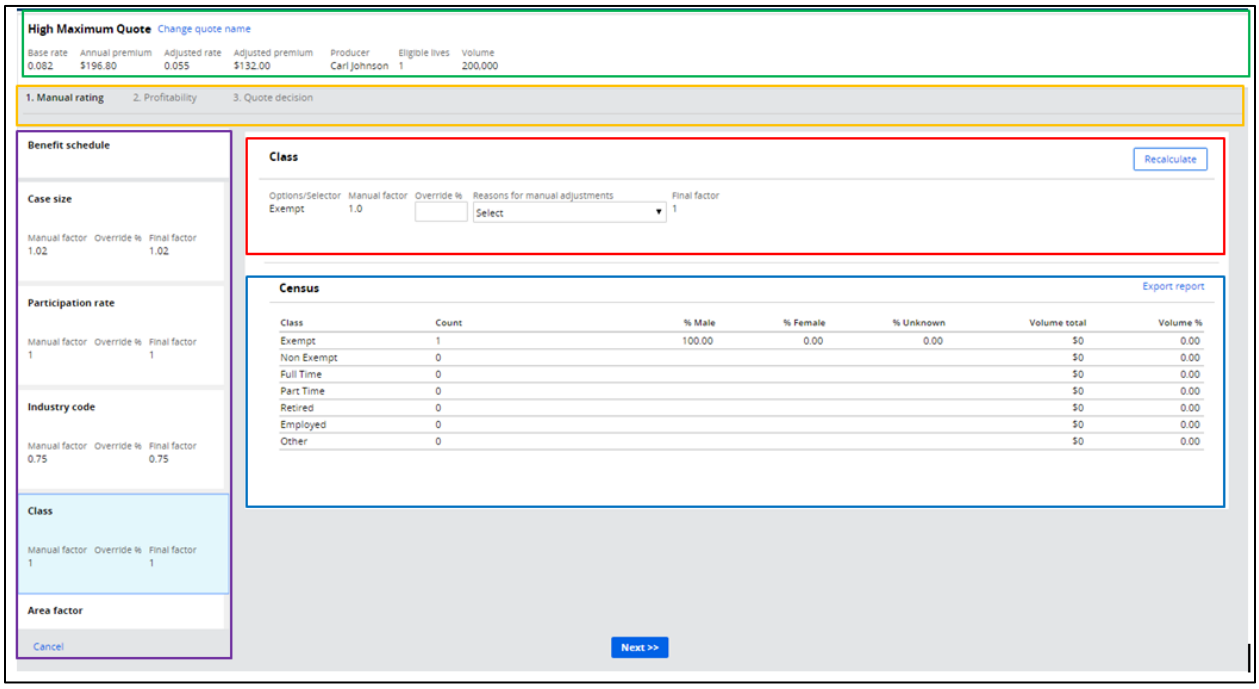
The Manage quotes screen shows all the benefit quotes that have been created for the benefit thus far. When a benefit is created, a base quote is created that reflects what the group customer requested.



Manual rating

While the benefit options are not really adjustment factors, they can change the adjusted rate and volume. The color borders around each section of the screen indicate the following:

- Yellow – Quote navigation.
- Green – Common information for the quote (stays the same for all four steps).
- Purple – Buttons to adjust the benefit schedule and override system-recommended adjustment factors.
- Red – Work area for the quote. This is where changes are made and the Recalculate button will be located if the item in focus can be adjusted. This area will be blank for the benefit schedule.
- Blue – Research area for adjustments, see information that helps explain the system recommended adjustment factor in focus.



Standard case types

Case Type <or app-specific name>	Description
Quick Quote (QQ-)	Gives an estimated value of the rate and premium before an RFP. Agents usually use this to get a quick estimate for the benefits requested by the customer.
Group Plan (GP-)	Used to collect data about a group customer that is requesting benefits for its employees or members, typically from an RFP.
Benefit (BEN-)	Sub-case created for each benefit type requested (at least one, at most five). The BEN- work objects go to an Underwriting work queue for review and underwriting, but the parent GP- case is still assigned to the sales user that pulled it from the Sales work queue.

Roles, portals, and dashboards in Pega Underwriting for Group Benefits

Pega Underwriting for Group Benefits Insurance supports key roles associated with your day-to-day use of the application. The table below describes the key access roles provided with the Pega Underwriting for Group Benefits Insurance.

Role name	Description
Intake	Intake users handle back office data entry and review. They can enter new business submission data and other non-customer facing functions.
Sales	The Sales users are responsible for presenting the proposals to the Agents and closing the sale.
Underwriter	Underwriters do the heavy lifting of reviewing submissions and preparing proposals.
Underwriting Manager	Supervisors of Underwriters that may be required to approve proposals based on Underwriters' Letters of Authority.
Agent	The Agent will send requests for proposal to the carrier and provide all the necessary data on behalf of the customer to allow the carrier to price the risk.

Pega Underwriting for Personal Insurance features

Pega Underwriting for Personal Insurance provides a rich set of features designed to enhance the customer experience, improve user productivity, and increase customer satisfaction. This section describes key capabilities and features of the application that you can use as-is or extend to meet your business needs.

New Business Submissions

Pega Underwriting for Personal Insurance can help your customers achieve their desired goal quickly and with a minimum of steps, ensuring that they complete the interaction positively and with great satisfaction.

Case management guides customers and underwriters, ensures compliance and provides end-to-end visibility into all facets of the underwriting process. Insurers can review the status of submissions, quotes, and renewals in real-time, as well as pinpoint the need for additional work at any point in the lifecycle.

Product eligibility questions

Standard eligibility questions can be created to be included in SIC determination step (right after selecting the customer) and answers to those questions will be used to identify the matching product(s) for which the customer is eligible.

Product Selection

Pega can automatically select or display eligible product options for the user to select the appropriate for submissions based on effective dates, lines of business, jurisdictions, or other configured parameters.

Payment and Billing

The case flow includes the collection of billing and payment information to integrate with PayPal, credit card and ACH systems.

Mid Term Amendments

Mid Term amendments allow insureds to make changes to an issued policy, whether in-force or expired.

Renewals

Renewal cases will allow existing policies to replenish upon expiration with the same coverages unless a change is requested.

Pega Underwriting for Personal Insurance case types and workflows

This section describes the standard submission applications, also referred to as case types) that are included with Pega Underwriting for Personal Insurance and are available for selection within the New Application wizard when you create your Pega Underwriting for Personal Insurance application. Depending on your organization's needs, you may include all or a subset of these case types in your application.

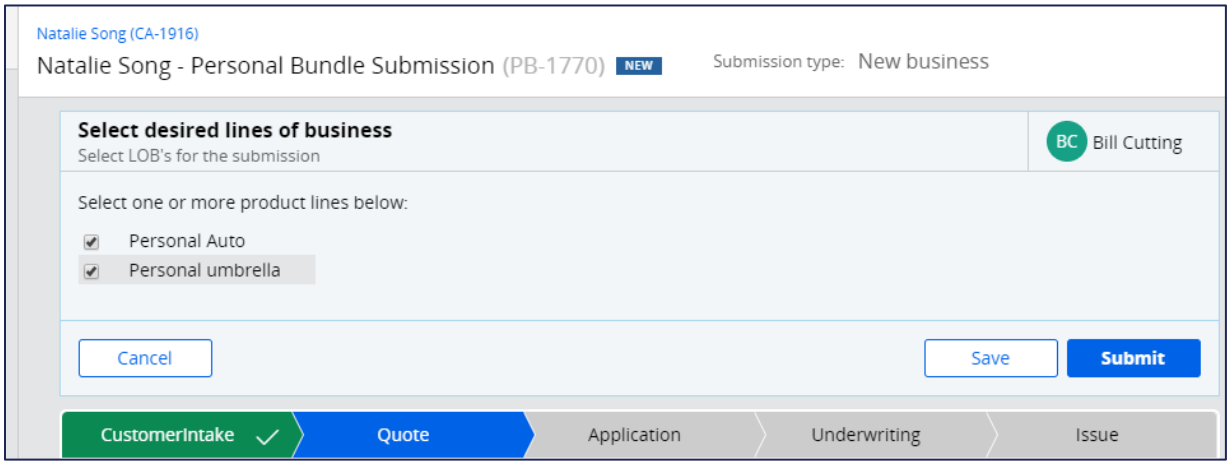
Example case types

The examples shown here represent some of the key features of Pega Underwriting for Personal Insurance.

Example 1: Personal bundle submission

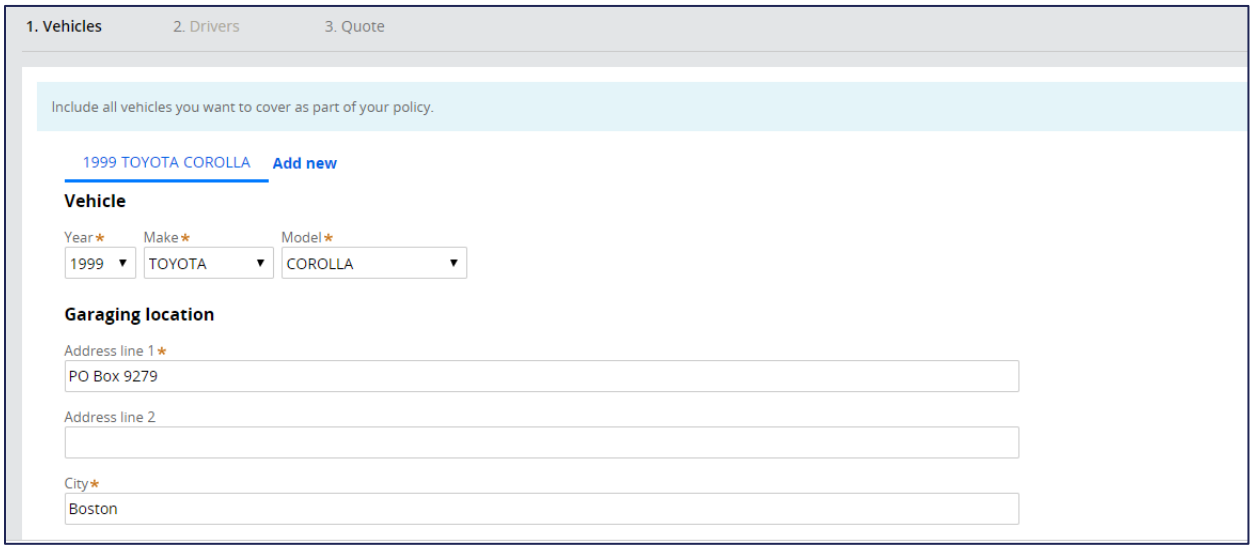
Some carriers may offer a personal bundle policy containing coverage for one or more LOBs such as personal auto and personal umbrella within the same policy contract. The personal bundle policy allows for great flexibility to design a policy specifically for the needs of each individual customer, enabling carriers to provide almost all their coverage in one convenient package.

The Personal Bundle Submission is the top-level case and it may contain one or more application subcases for other lines such as auto and umbrella. Applications may also then contain subcases.



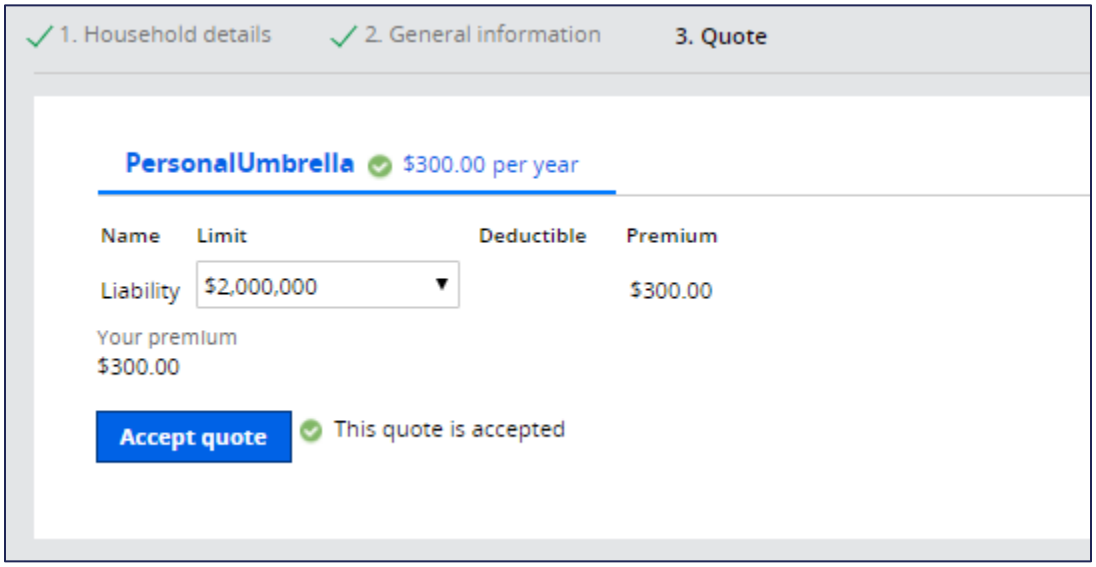
Example 2: Personal auto submission

Personal auto insurance is very often purchased directly by the consumer via an online sales portal. The case flow in PUI is directly setup to support that use case where the customer will fill in some initial information regarding themselves, the vehicle(s) to be covered, and the driver(s) to be covered on the policy, before providing an initial estimate. After the customer is interested, the flow will then request additional details and perform checks with the external sources, such as MVR, which will incur costs, to avoid these expenses before the customer is qualified.



Example 3: Personal umbrella submission

Personal umbrella coverage is a separate policy to provide coverage limits over and above all other liability policies, such as homeowners and personal auto. Personal umbrella coverage is purchased online directly by the customer or via an agent.



Standard case types

Case Type	Description
Personal auto submission	The case flow collects the data necessary from the applicant for the insurer to issue a personal auto policy. The case flow can be used over any channel including online direct or agent access.
Personal umbrella submission	The case flow collects the data necessary from the applicant for the insurer to issue a personal umbrella policy. The case flow can be used over any channel including online direct or agent access.

Case Type	Description
Personal bundle submission	The Personal Bundle Submission enables the carrier to collect submission data from the applicant more conveniently by grouping all the lines of business (LOBs) together.

Roles, portals, and dashboards in Pega Underwriting for Personal Insurance

Pega Underwriting for Personal Insurance supports key roles associated with your day-to-day use of the application. The table below describes the key access roles provided with the Pega Underwriting for Personal Insurance.

Role name	Description
Agent	The individual presenting the application to the insurer either directly or by providing a completed application.
Agency	The organization presenting the business to the insurer.
Applicant	The party applying for the insurance.
Underwriter	The party that will review the application and ultimately accept or deny coverage for a specified premium.
Policyholder	The party covered by the issued policy.

Pega Underwriting for Individual Life Insurance features

Pega Underwriting for Individual Life Insurance provides a rich set of features designed to enhance the customer experience, improve user productivity, and increase customer satisfaction. This section describes key capabilities and features of the application that you can use as-is or extend to meet your business needs.

Application

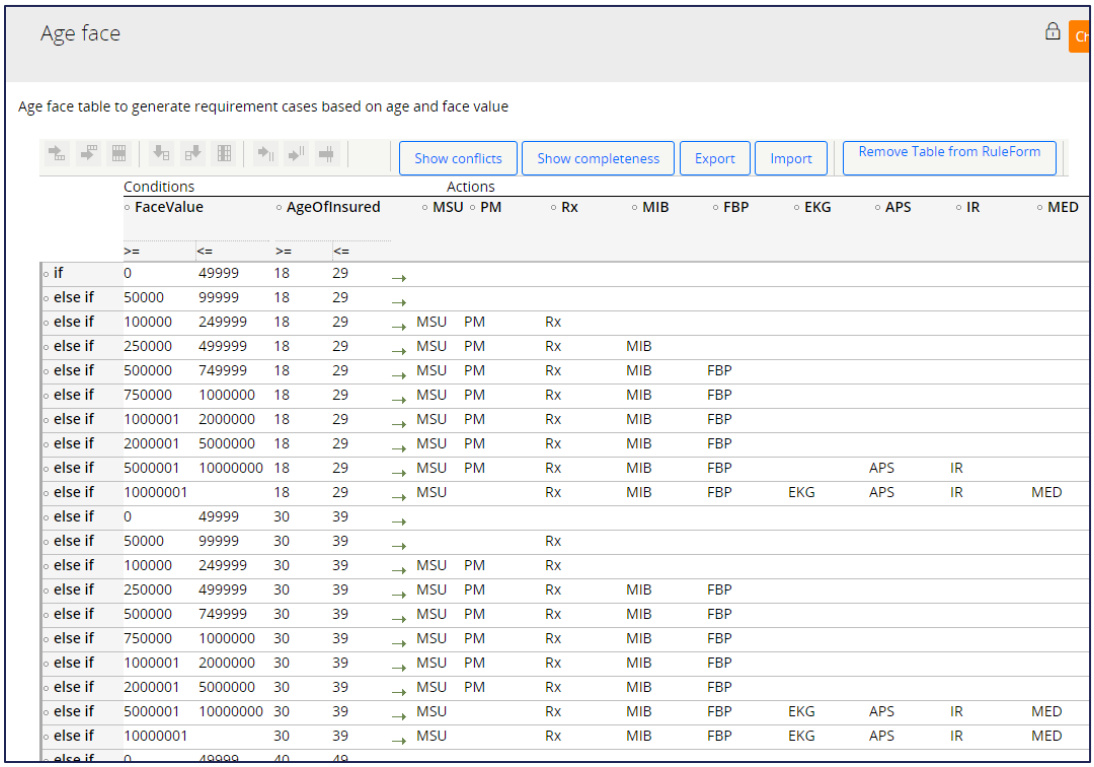
Pega Underwriting for Individual Life Insurance can help your customers achieve their desired goal quickly and with a minimum of steps, ensuring that they complete the interaction positively and with great satisfaction.

The Pega Underwriting for Individual Life Insurance application enables the carrier to collect application data from the applicant(s) more conveniently by grouping all the related questions for each applicant.

The Application (APP-) is the top-level case type, and it will contain one or more submission (SUB-) subcases which in turn may contain one or more requirement (REQ-) subcases.

Generate requirements

The system will automatically create Requirements for the risk in which application data is compared with the **Age face table** to determine which requirement are systematically generated for each applicant. The sample age face table uses the applicant's face value and age to determine which requirements are systematically generated.



Age face

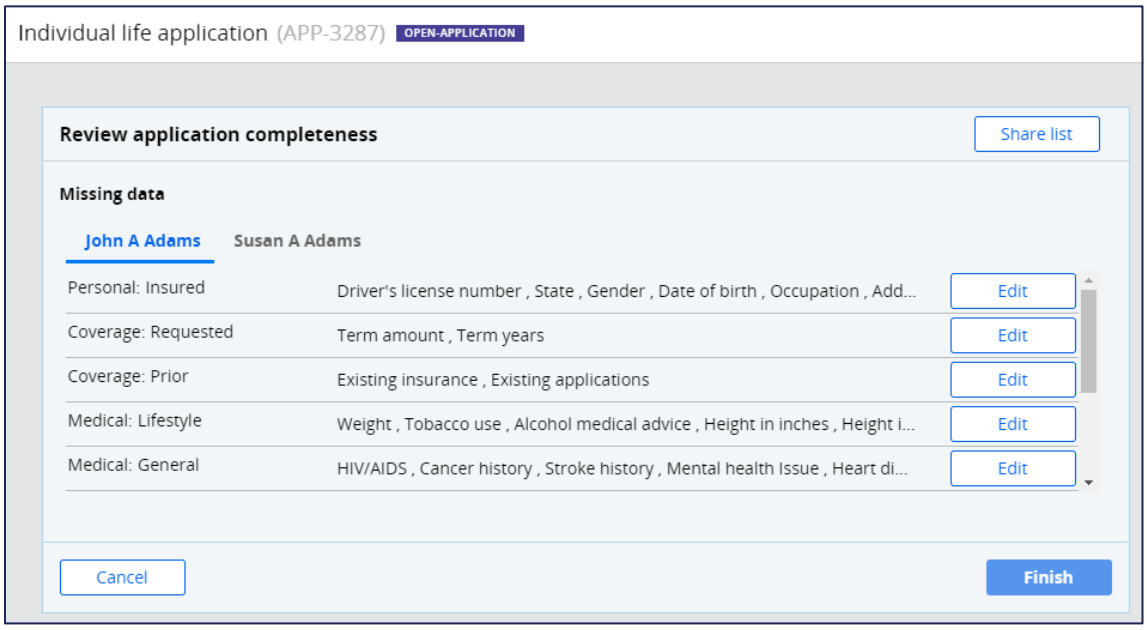
Age face table to generate requirement cases based on age and face value

Show conflicts | Show completeness | Export | Import | Remove Table from RuleForm

	Conditions				Actions								
	FaceValue		AgeOfInsured		MSU	PM	Rx	MIB	FBP	EKG	APS	IR	MED
	>=	<=	>=	<=									
if	0	49999	18	29									
else if	50000	99999	18	29									
else if	100000	249999	18	29	MSU	PM	Rx						
else if	250000	499999	18	29	MSU	PM	Rx	MIB					
else if	500000	749999	18	29	MSU	PM	Rx	MIB	FBP				
else if	750000	1000000	18	29	MSU	PM	Rx	MIB	FBP				
else if	1000001	2000000	18	29	MSU	PM	Rx	MIB	FBP				
else if	2000001	5000000	18	29	MSU	PM	Rx	MIB	FBP				
else if	5000001	10000000	18	29	MSU	PM	Rx	MIB	FBP		APS	IR	
else if	10000001		18	29	MSU		Rx	MIB	FBP	EKG	APS	IR	MED
else if	0	49999	30	39									
else if	50000	99999	30	39			Rx						
else if	100000	249999	30	39	MSU	PM	Rx						
else if	250000	499999	30	39	MSU	PM	Rx	MIB	FBP				
else if	500000	749999	30	39	MSU	PM	Rx	MIB	FBP				
else if	750000	1000000	30	39	MSU	PM	Rx	MIB	FBP				
else if	1000001	2000000	30	39	MSU	PM	Rx	MIB	FBP				
else if	2000001	5000000	30	39	MSU	PM	Rx	MIB	FBP				
else if	5000001	10000000	30	39	MSU		Rx	MIB	FBP	EKG	APS	IR	MED
else if	10000001		30	39	MSU		Rx	MIB	FBP	EKG	APS	IR	MED
else if	0	49999	40	49									

Review application completeness

The system will determine if there are any incomplete fields required to generate a submission and issue a policy. Information about these incomplete fields will display in the **Missing data** section on the **Review application completeness** screen.



Individual life application (APP-3287) OPEN-APPLICATION

Review application completeness Share list

Missing data

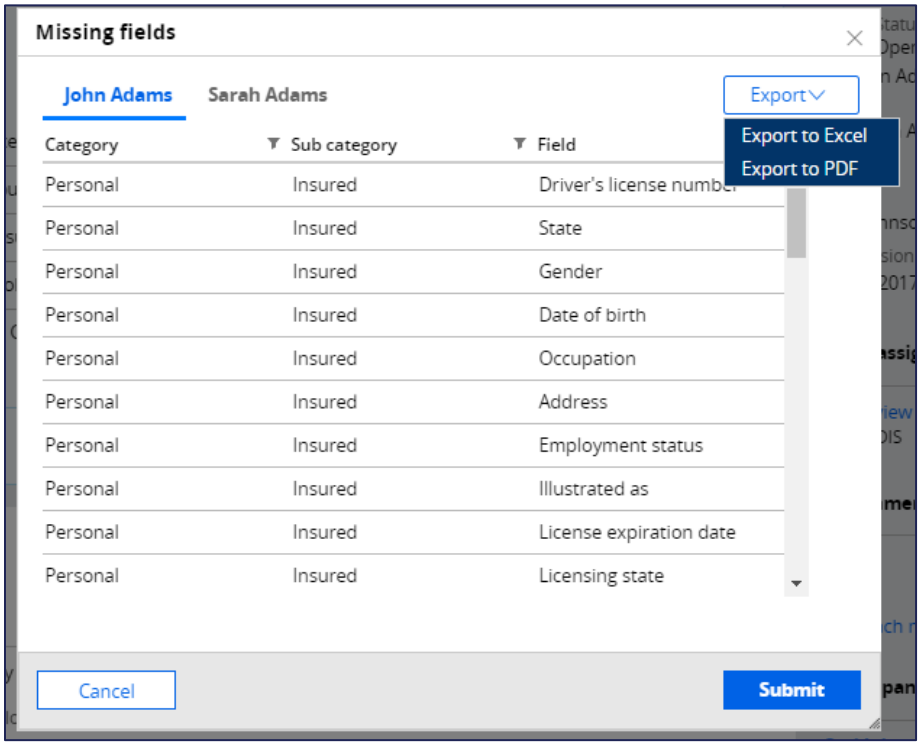
John A Adams | Susan A Adams

Personal: Insured	Driver's license number , State , Gender , Date of birth , Occupation , Add...	Edit
Coverage: Requested	Term amount , Term years	Edit
Coverage: Prior	Existing insurance , Existing applications	Edit
Medical: Lifestyle	Weight , Tobacco use , Alcohol medical advice , Height in inches , Height i...	Edit
Medical: General	HIV/AIDS , Cancer history , Stroke history , Mental health Issue , Heart di...	Edit

Cancel | Finish

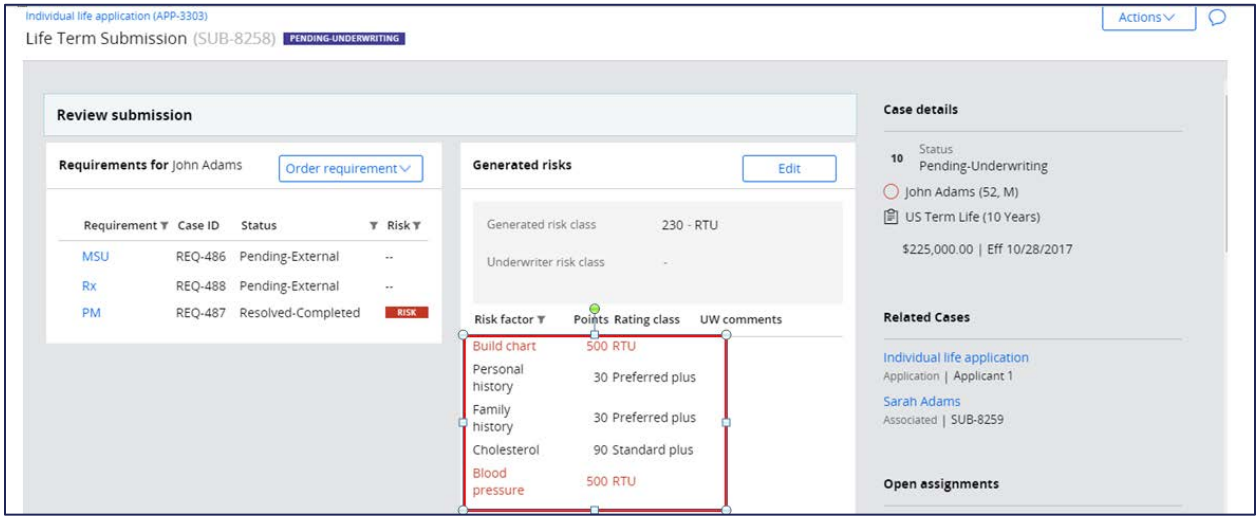
Share list of missing items

The New Business Case Manager may generate a list of all the incomplete fields on the application to help the Agent identify and return the required data. The user may choose to Export the list to Excel or PDF to be emailed to the Agent.



Risk factor scoring

The Generated risk factor table contains risk evaluation that compares application and requirement data, to system tables and scoring rules configured by the carrier. Upon submission creation the system generates a default set of risk factors.



The Underwriter can apply adjustments to the system generated risk factor points.

Automatically disqualify

Those applicants that don’t meet minimum underwriting requirements will have their application automatically denied with an email to the Agent explaining why, avoiding unnecessary underwriting attention.

Pega Underwriting for Individual Life Insurance case types and workflows

This section describes the standard flows (also referred to as case types) that are included with Pega Underwriting for Individual Life Insurance and are available for selection within the New Application wizard when you create your Pega Underwriting for Individual Life Insurance application. Depending on your organization's needs, you may include all or a subset of these case types in your application.

Standard case types

Case Type	Description
Application	The Application (APP-) is the top-level case type, and it will contain one or more submissions. It is the parent case for all risks contained in the application presented by the Agent.
Submission	The Submission (SUB-) case is created for each applicant from the parent Application case.
Requirement	The Requirement (REQ-) subcase is attached to each applicant submission case to track all the required and requested tests and/or reports needed to underwrite each risk.

Roles, portals, and dashboards in Pega Underwriting for Individual Life Insurance

Pega Underwriting for Individual Life Insurance supports key roles associated with your day-to-day use of the application. The table below describes the key access roles provided with the Pega Underwriting for Individual Life Insurance.

Role name	Description
New Business Case Manager	Party assigned to manage the application case from end to end upon receipt of the application from the Agent.
Agent	The party representing the agency who is submitting the application for coverage for the prospective risk.
Agency	The organization for whom the Agent works that is submitting the application.
Insured Person	The person who is requesting life insurance coverage for their life.
Owner	The party that is presenting the application to the insurance carrier who will be responsible for premium payment. They owner may, or may not, be a beneficiary on the policy.
Underwriter	The party responsible for reviewing the application and ultimately its profitability, prior to policy issuance.

Primary data entities

This section describes the data types that are used by Pega Underwriting stored in external systems or, where appropriate, internally to the Pega system.

Name	Description	System of record (SOR)
Agency/Brokerage	An organization that conducts business with the insurer representing either the insurer or the insured to bind insurance coverage for their customer.	Pega or External
Agent/Broker	The individual Agency/Brokerage representative that works with the insured and insurer.	Pega or External
Customer	An individual or organization that is a prospect or customer. For business selling, they are usually employees of the organization to whom you are selling. For Individual selling, they are the person interested in making a personal purchase.	Pega or External
Policy	A legal contract issued by the insurer agreeing to accept the transfer of risk for the contracted insured customer.	Pega or External
Products	Products being sold and serviced to prospects and customers as separate products or as part of bundles. Includes the product's pricing, eligibility, and benefits.	Pega or External

Further reading

For more information about Pega Underwriting for Insurance see:

https://community.pega.com/knowledgebase/products/underwriting-insurance-commercial

https://community.pega.com/knowledgebase/products/underwriting-insurance-group

https://community.pega.com/knowledgebase/products/underwriting-insurance-individual

https://community.pega.com/knowledgebase/products/underwriting-insurance-personal