newgen

A Leading Caribbean Life Insurer Transformed New Business, Underwriting, and Medical Operations with Newgen



Customer Overview

At a Glance

Category	Details
Industry	Life Insurance
Lines of Business	Individual Life, Group Life, Credit Life
Geography	Jamaica and the Caribbean
Core Environment	Fragmented, manual new business and underwriting processes across multiple legacy systems
Transformation Focus	End-to-end automation of Life New Business, Underwriting and Paramedic Medical Examination processes

The insurer is one of the Caribbean's most prominent life insurer, managing a significant portfolio of individual and group life policies. Despite its scale, the insurer's new business operations relied on fragmented workflows, manual handoffs across teams, and disconnected systems with limited process visibility. Policy applications moved through multiple departments without a unified tracking mechanism, creating bottlenecks in underwriting decisions and medical examination scheduling.

To modernize its core new business operations and improve turnaround times, the insurer selected Newgen to automate its end-to-end New Business, Underwriting, and Paramedic Medical Examination processes.



Business Challenges



Fragmented Intake and Visibility

Proposals were processed across disconnected systems with no unified workflow or real-time status tracking.

Manual and Uniform Underwriting

Heavy reliance on manual coordination, with all cases following the same path. Case allocation was manual, leading to workload imbalance and delays.





Paper-based Medical Journey

Paramedic and medical processes were fully paper-driven, with no tracking of requirements or external reports, causing delays.

Limited Operational Control

Lack of real-time dashboards and reporting made it difficult to monitor SLAs and identify bottlenecks.



These challenges collectively increased the time from proposal submission to policy issuance and impacted the experience of customers, agents, and internal teams alike.

Orchestrating New Business, Underwriting, and Medical Operations with NewgenONE

The insurer implemented the NewgenONE Digital Transformation Platform across two integrated areas: Life New Business and Automated Underwriting, and Paramedic Medical Examination digitization, together enabling a seamless, end-to-end journey from policy proposal to issuance.

The platform unified Business Process Management, Enterprise Content Management, Business Rules Management, Master Data Management, and Business Activity Monitoring into a single environment, seamlessly integrated with existing core systems through open APIs.

End-to-end New Business and Medical Journey



Intake & Case Creation

- Proposals automatically ingested from front-end systems
- No manual case creation



Intelligent Underwriting & Decisioning

- Rules-driven classification (clear / underwriting / medical)
- Structured underwriting workbench with end-to-end processing
- Requirement tracking and decision execution



Medical & Paramedic Orchestration

- Digital paramedic workflows (tablet-enabled)
- Pre-populated medical requirements
- Specialist routing and report tracking



Issuance & Communication

- Automated policy issuance / refund routing
- Event-driven communication to advisors and customers



Monitoring & Control

- Real-time dashboards and TAT visibility

Process Transformation

Process Area	Before	After
Case Intake	Proposals manually logged with no unified entry point	Automated ingestion with prefilled data, eliminating manual case creation
Underwriting Classification	All cases manually reviewed regardless of complexity	Rules-driven classification enables straight-through processing and intelligent routing
Underwriting Execution	Manual coordination across teams with limited tracking	Structured digital worksteps with integrated decisioning and requirement management
Medical Journey	Fully paper-based with no tracking of requirements or reports	Digitized workflows with structured forms and tracked medical requirements
Document & Report Management	Documents and reports managed in silos with low traceability	Centralized document management with real-time tracking and integration
Issuance & Refunds	Manual processing with no system-driven confirmation or communication	Automated issuance and refund workflows with triggered communications
Operational Visibility	Limited reporting with no real-time insight into performance	Real-time dashboards for SLA tracking, bottlenecks, and performance monitoring

Impact Delivered

Focus Area	*Outcome*
Faster Underwriting & Issuance	Reduced turnaround time through automated classification and intelligent routing.
Increased Straight-Through Processing	Low-risk cases processed and issued instantly without manual intervention.
Paperless Medical Operations	End-to-end digitization of paramedic workflows and medical data capture.
End-to-end Visibility & Control	Real-time tracking of cases, medical reports, and operational performance.
Improved Experience	Proactive, event-driven communication for advisors and customers.
Stronger Governance & Compliance	Complete audit trails and traceability across every decision point.

Building a Faster, Smarter New Business Operation

By transforming its new business, underwriting, and medical operations into a connected digital journey, the insurer has evolved beyond process automation into a more intelligent operating model.

Decisioning is faster, workflows are more adaptive, and every stage of the journey is visible and controlled, enabling the organization to scale efficiently while delivering a more consistent and responsive experience.



About Newgen

Newgen Software Orchestrates Intelligent Enterprises at scale. The NewgenONE Platform unifies content, processes, and communications into an orchestration layer where intelligence is embedded into how enterprises operate, with trust, governance, and control built in. Enterprises move beyond fragmented initiatives to continuously adaptive, production ready operations. Decisions, workflows, and experiences evolve in real time, shaped by context, data, and embedded AI. Trusted by leading organizations worldwide, Newgen defines how modern enterprises operate, intelligently and at scale.
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