US Patent & Trademark Office
Patent Public Search | Text View

United States Patent Application Publication	20250265658
Kind Code	A1
Publication Date	August 21, 2025
Inventor(s)	EWALD; Michael Edward et al.

PROXY TO PRICE GROUP BENEFITS

Abstract

A system and method for providing and utilizing a proxy to provide group benefits products is disclosed. The system and method include providing at least one variable for calculating applicability and cost of a group benefits product by proxy, wherein the proxy is provided by information included in at least a workers compensation (WC) system. The at least one variable may include WC average salary, area, industry, blue score and/or median household age. The group benefit product may be a long term disability insurance product and/or a life insurance product.

Inventors: **EWALD; Michael Edward (Hartford, CT), Aloi; Stephen J. (Glastonbury, CT), Marek; Alexander David (Wallingford, CT), Mangene; Brian D. (Southington, CT), Monaco; Donato L. (Cromwell, CT), Papa; Stacey W. (Tolland, CT), Wang; Qiao (Avon, CT), Lavallee; Paul Renaud (Falmouth, ME), Coslett; Mark Alan (West Simsbury, CT)**

Applicant: **HARTFORD FIRE INSURANCE COMPANY** (Hartford, CT)

Family ID: **1000008578441**

Assignee: **HARTFORD FIRE INSURANCE COMPANY (Hartford, CT)**

Appl. No.: **19/201477**

Filed: **May 07, 2025**

Related U.S. Application Data

parent US continuation 15826506 20171129 PENDING child US 19201477

Publication Classification

Int. Cl.: **G06Q40/08** (20120101); **G06Q10/1057** (20230101)

U.S. Cl.:

CPC **G06Q40/08** (20130101); **G06Q10/1057** (20130101);

Background/Summary

CROSS-REFERENCE TO RELATED APPLICATIONS [0001] This application is a continuation of U.S. patent application Ser. No. 15/826,506, filed Nov. 29, 2017, the contents of which are incorporated herein by reference.

FIELD OF INVENTION
[0002] The present invention is directed to reducing the need for information in pricing group benefits, and more particularly, to using proxies in pricing group benefits.
BACKGROUND
[0003] In providing group benefits, provider companies prefer to identify information regarding numerous variables before providing pricing information for such benefits. Such variables may include age, salary and gender, for example. These variables are required to properly assess the liability and risk associated with the benefits. As the cost for the benefits is related to the risk associated with benefits, assessment of the variables to properly quantify risk factors is essential to providing proper benefit products. Often these variables are unknown or may require additional interaction with potential insureds in order to form a quote for the benefits. Therefore, a need exists to provide quotes and pricing information absent the need for information regarding the numerous variables.
SUMMARY
[0004] A system and method for providing and utilizing a proxy to provide group benefits products is disclosed. The system and method include providing at least one variable for calculating applicability and cost of a group benefits product by proxy, wherein the proxy is provided by information included in at least a workers compensation (WC) system. The at least one variable may include WC average salary, area, industry, blue score and/or median household age. The group benefit product may be a long term disability insurance product and/or a life insurance product.
[0005] The system and method operating to repurpose the WC system information to proxy for a group benefit (GB) product offer. The system and method providing feedback to cause self-tuning of the proxy system. The system and method further using third party data to fill in gaps and/or proxy information to provide the GB product offer.

Description

BRIEF DESCRIPTION OF THE DRAWINGS
[0006] A more detailed understanding may be had from the following description, given by way of example in conjunction with the accompanying drawings wherein:
[0007] FIG. **1** illustrates a system for providing and utilizing a proxy to provide group benefits;
[0008] FIG. **2** illustrates an information flow within the system of FIG. **1**;
[0009] FIG. **3** illustrates a table of variables, the source of the proxy for each variable, and an explanation of how each proxy represents the variables used in a group benefits (GB) system;
[0010] FIG. **4** illustrates a method for creating the proxy for use as variables in the pricing, product design and monitoring of the system of FIGS. **1** and **2**;
[0011] FIG. **5** illustrates a method for providing and utilizing a proxy to provide group benefits;
[0012] FIG. **6** illustrates a plot of the life and term disability (LTD) results using the proxy information;

[0013] FIG. **7** illustrates a plot of the life results using the proxy information;
[0014] FIG. **8** illustrates a plot of the actual and expected LTD claims by experience mod;
[0015] FIG. **9** illustrates a plot of the actual and expected LTD claims by National Council on Compensation Insurance (NCCI) rate;
[0016] FIG. **10** illustrates a plot of the actual and expected life claims by experience mod;
[0017] FIG. **11** illustrates a dashboard that may be provided within the transition layer of FIGS. **1** and **2**;
[0018] FIGS. **12-15** provide illustrations of presentable quotes from the quoting and submission system of FIGS. **1** and **2**; and
[0019] FIGS. **16-18** provide illustrations on the feedback within the system of FIGS. **1** and **2**.

DETAILED DESCRIPTION

[0020] In the following description, numerous specific details are set forth, such as particular structures, components, materials, dimensions, processing steps, and techniques, in order to provide a thorough understanding of the present embodiments. However, it will be appreciated by one of ordinary skill of the art that the embodiments may be practiced without these specific details. In other instances, well-known structures or processing steps have not been described in detail in order to avoid obscuring the embodiments. It will be understood that when an element such as a layer, region, or substrate is referred to as being “on” or “over” another element, it can be directly on the other element or intervening elements may also be present. In contrast, when an element is referred to as being “directly on” or “directly” over another element, there are no intervening elements present. It will also be understood that when an element is referred to as being “beneath,” “below,” or “under” another element, it can be directly beneath or under the other element, or intervening elements may be present. In contrast, when an element is referred to as being “directly beneath” or “directly under” another element, there are no intervening elements present.
[0021] In the interest of not obscuring the presentation of embodiments in the following detailed description, some structures, components, materials, dimensions, processing steps, and techniques that are known in the art may have been combined together for presentation and for illustration purposes and in some instances may have not been described in detail. In other instances, some structures, components, materials, dimensions, processing steps and techniques that are known in the art may not be described at all. It should be understood that the following description is rather focused on the distinctive features or elements of various embodiments described herein.
[0022] The present system and method are directed to providing a product offering with appropriate pricing and using monitoring and feedback to ensure that the product and associated offering are complementary. The product offering with the appropriate pricing of the product may be determined using proxy for information normally used to provide the product and pricing. For example, workers' compensation information may be leveraged to offer binding long term disability and life insurance quotes even if the information needed to make such quotes remain unknown.
[0023] The products offered in the present system and method may be low benefit levels with simplified plan design. These products may be attractive to new buyers and may reduce the anti-selection risk where nearly two-thirds of small businesses do not have long term disability and/or life insurance.
[0024] The pricing associated with the products may utilize proxy information in place of unknown information. For example, the underlying census of the employer may be approximated by using the census model as an input. Other variables may be used to enhance risk selection, possibly exceeding that currently achieved.
[0025] The monitoring associated with the system and method may occur by monitoring manually priced cases and comparing those to the census modeled cases. Further, the policies may be time limited to allow deviation from the current strategy based on the monitoring.
[0026] FIG. **1** illustrates a system **100** for providing and utilizing a proxy to provide group benefits

as described herein. System **100** includes a quoting and submission system (QS) **110**, a workers compensation system (WC) **120**, a traditional group benefits system (GB) **130**, and a transition layer **140**. System **100** operates to provide quotes and other information to an agent or series of agents **150**. An agent **150** may use QS **110** to provide a workers compensation quote using workers compensation system **120**. The WC quote may be computed using ratabase **125**. Commensurate with the WC quote, transition layer **140** utilizes information provided for the WC quote to proxy the information to provide a GB quote. This proxied information is processed through ratabase **142**, premium **144**, and adjuster **146** and the proposal **145** for GB is provided to QS **110**. In the event that the proposal for GB benefit coverage is closed, the underlying information provided with the policy is used to run a GB quote. This information is provided to traditional GB system **130** and ratabase **142**, premium **144**, and adjuster **146** are used on the information to generate a traditionally calculated GB quote. This traditional calculation may occur after the product is purchased and full insured information is received. This quote is compared with the quote from the transition layer **140** across feedback **148**. In this system the WC information is repurposed and modified into the generation of a new product—the GB quote. The feedback loop provides self-tuning of the process and as will be described in detail below, and missing information may be filled in using third party data.

[0027] QS **110** may provide an electronic quoting and submission system with web-based access, efficient navigation, and a host of integrated features that streamline the submission process for the company's key small business coverages including business owners' policy, workers' compensation and commercial auto. QS **110** may include at least one processor, one memory or storage device, and at least one communication interface to provide information to the other elements within FIG. **1**.

[0028] WC **120** may be coupled via communication interfaces with QS system **110** to enable communication and sharing of information as necessary to perform the quoting and feedback discussed herein. WC **120** may be a system designed to receive information and use that received information to process a quote for WC, and ultimately, when the quote is accepted, to bind an insurance policy for WC. Generally in quoting WC, lost time of the worker is the big risk that needs to be accounted for. This parallels LTD as lost time is also included in the risk. WC **120** may include at least one processor, one memory or storage device, and at least one communication interface to provide information to of elements within FIG. **1**.

[0029] Traditional group benefits (GB) system **130** represents the system that generally provides group benefits quotes and products. GB system **130** may be coupled via communication interfaces with QS **110** to enable communication and sharing of information as necessary to perform the quoting and feedback discussed herein. GB system **130** generally utilizes age, salary and gender to price and offer products. GB system **130** may include numerous databases (not shown) to store data, at least one communication interface to receive and send information with other entities in the system **100**. Generally, traditional GB may be quoted by analyzing specifics of individuals. Based on specific individual information GB quotes may be calculated. Traditional GB system **130** may include at least one processor, one memory or storage device, and at least one communication interface to provide information to of elements within FIG. **1**.

[0030] Transition layer **140** may be located communicatively coupled to QS **110** and coupled to ratabase **142**, premium **144**, and adjustor **146** found in traditional GB system **130**. FIG. **1** illustrates transition layer **140** share ratabase **142**, premium **144**, and adjuster **146** from traditional GB system **130**, although separate systems may be used. Transition layer **140** may be coupled via communication interfaces with QS **110** to enable communication and sharing of information as necessary to perform the quoting and feedback discussed herein. Transition layer **140** may provide a proposal **145** as will be discussed. Proposal **145** may be communicated to both QS **110** and to traditional GB system **130**. The connection of the proposal **145** with the traditional GB system **130** enables feedback **148** as will be described in more detail herein.

[0031] Transition layer **140** may utilize ratabase **142**, premium **144**, and adjuster **146** to provide a proposal **145** or quotation for GB benefits. Ratabase **142** is an engine to price LTD, life insurance and individual data. Transition layer **140** may provide the proposal to QS **110** to be included with a quote, or coupled to other quotes being provided to agent **150** or other entities.
[0032] Transition layer **140** represents a layer that utilizes the proxy information to replace variables utilized by GB system **130**.
[0033] FIG. **2** illustrates an information flow **200** within the system of FIG. **1**. Flow **200** may be divided into three parts depicted as Flow **1**, Flow **2**, and Flow **3**. In Flow **1**, the proxy for GB product occurs and a quote is produced. In Flow **2**, the produced quote from Flow **1** is provided back to the agent/broker so that it may be sold. In Flow **3**, the quote from Flow **1** is verified after the sale in Flow **2** and the real underlying data is received allowing a traditional GB pricing to occur, the quote from Flow **1** may be compared with the traditional quote system quote based on the real data to provide feedback to system **100**.
[0034] In Flow **1**, a broker or agent **205**.sub.1 requests a WC quote from the QS quoting platform **215**.sub.1. In requesting the WC quote, the data is transformed from the WC quote to a GB rating at GB rating transformation service **220**. The transformed data is then input into the ratabase rating engine **230**.sub.1 to produce a bindable rate quote for GB product. The bindable rate quote for GB is provided back to QS quoting platform **215**.sub.1 to alert the agent **205**.sub.1. The logging database **235**.sub.1 records and/or tracks the rate quote.
[0035] GB rating transformation service **220** may receive inputs including 3rd party data **210** and factors and adjustments **225**. Third party data **210** may include blue scores, zip code information, census data and other types of third party data described herein.
[0036] Once the quote is created in Flow **1**, the agent **205**.sub.1 may determine that the quote is appealing and may decide to present the quote to the potential insured. In Flow **2**, the quote that was provided back to the agent **205**.sub.1 is emailed or otherwise transmitted to a consumer (not shown). Again, agent **205**.sub.1 interacts with the QS quoting platform **215**.sub.2 and the proposal generation service **240** receives the quote from the logging database **235**.sub.1 and emails the quote to the consumer at step **245**.
[0037] After the sale resulting from the delivered quote **245**, the actual underlying information needed to provide a GB quote in the traditional quoting may be received. This information is used in Flow **3** to verify the transformed quoting performed in Flow **1**. While the quote from Flow **1** is what is being charged the accuracy of that quote may be verified to enable improved proxy data for subsequent quotes. The broker/agent **205**.sub.2 provides the information to the ratabase rating engine **230**.sub.2, which then feeds the GB quoting platform **255** to produce a traditional GB quote. This traditional GB quote is logged into logging database **235**.sub.2 and may be compared with the transformed quote logged in logging database **235**.sub.1. Dashboards **260** of various information may be provided based on this comparison and an actuary **250** may monitor the dashboards **260** to determine how the proxy quoting is performing. This feedback may also occur without human intervention and as a feedback, factors and adjustments **225** (input to GB Rating transformation service **220**) may be modified. This information may provide feedback to factors and adjustments **225** in the proxy quoting system.
[0038] Referring now also to FIG. **3**, there is shown a table **300** of variables **310**, the source **320** of the proxy for each variable, and an explanation **330** of how each proxy represents the variable used in GB system **130**. Additionally, table **300** indicates the applicability of the proxy to each of life and term disability (LTD) model **340** and life model **350**.
[0039] More specifically, variables **310** include WC average salary **311**, area **313**, industry **315**, blue score **317** and median household age **319**. WC average salary **311** is provided by a source of QS **110** of FIG. **1**, and is applicable to LTD model **340** and life model **350**. Explanation **330** includes an average salary of the group is indicative of the salary of the underlying individuals at **331**.

[0040] Area **313** is provided by a source of QS **110** of FIG. **1**, and is applicable to LTD model **340** and life model **350**. Explanation **330** includes using zip code to identify regions of the country that have different age and salary profiles at **333**.
[0041] Industry **315** is provided by a source of QS **110** of FIG. **1**, and is applicable to LTD model **340** and life model **350**. Explanation **330** includes using industry to help identify the age and wage profile of the group at **335**.
[0042] Blue score **317** is provided by a source of QS **110** and GB system **130** of FIG. **1**, and is applicable to LTD model **340** and life model **350**. Explanation **330** includes using blue vs. white collar industries to aid in identifying gender and age differences at **337**.
[0043] Median household age **319** is provided by a source of QS **110** of FIG. **1** and United States Census data, and is applicable to life model **350**. Explanation **330** includes using Census data that shows median age at county level that correlates with age group at **339**.
[0044] A method **400** is illustrated in FIG. **4** for creating the proxy of variables for use as variables in the pricing, product design and monitoring of system **100**. In the specific example proxy of FIG. **4**, method **400** involves three main steps. First is the mapping of the small commercial data to life proxy variable at step **410**. At step **420**, the factors from the life proxy model are multiplied to derive life proxy base rates. At step **430**, the proxy rates are mapped to life death benefit option (DBO) base rates.
[0045] The mapping of the small commercial data to life proxy variable at step **410** includes utilizing zip code **411** from the small commercial data that is available at the time of the quote to proxy the life proxy model variable zip code **412** and median household age **413**. This proxy uses more general demographic or higher level information to proxy individual information. The mapping may also include using the industry code **414** to proxy industry code **415** and blue score **416**. The mapping may also include using the average salary **417** for the WC average salary **418**.
[0046] At step **420**, the factors from the life proxy model are multiplied to derive life proxy base rates. Each of the proxy variables in the mapping **410** are assigned multiplying factors at step **420**. These multiplying factors may be determined and assigned using statistical modeling of correlations between the WC data being used for the GB proxy.
[0047] At step **430**, the proxy rates are mapped to life DBO base rates. In combination with step **420**, step **430** converts the life DBO proxy into a ratabase input in order to provide quote. This mapping allows each of the proxied variables to “proxy” for the variable being substituted and functionally operate in the system, i.e., ratabase.
[0048] FIG. **5** illustrates a method **500** for providing and utilizing a proxy to provide group benefits as described herein. FIG. **5** operates in conjunction with FIGS. **1** and **2** including QS **110**, **215**, logging database **235**, and 3.sup.rd party data **210**, for example. At step **510**, method **500** includes using WC data as a proxy for a quote proposal presented in QS **110** of FIG. **1**. At step **520**, proposals may be downloaded by agents **150** of FIG. **1** are stored in logging database **235** of FIG. **2**. At step **530**, the application is verified and the current census is implemented and loaded from 3.sup.rd party data **210** of FIG. **2**. At step **540**, the Target % is calculated at the time of implementation and reported based on feedback **148** of FIG. **1**. A monthly scorecard with mix and pricing may be used to monitor business and actuarial model to refine pricing model as feedback **148** of FIG. **1**, at step **550**. At step **560**, method **500** includes a block analysis and renewal strategy to optimize persistency and pricing. For example, the monitoring associated with the system and method may occur by monitoring manually priced cases and comparing those to the census modeled cases. Further, the policies may be time limited to allow deviation from the current strategy based on the monitoring.
[0049] FIG. **6** illustrates a plot **600** of the LTD results using the proxy information. FIG. **6** illustrates a plot of the percent volume plotted against the dislocation. Dislocation is the number of filings at base rates over the number of proxy rates multiplied by 100. As shown, overcharge conditions are plotted to the left in the negative dislocation, while positive dislocation represents

undercharge conditions. LTD dislocation is centered on zero evidencing an average charge that is correct and dislocation is normally distributed evidencing equal over-and under-charge conditions as shown in FIG. **6**. FIG. **6** illustrates that the proxy information maintains approximately 90 percent of exposure within ±50% of the level of deviation, i.e., compared to the use of the traditional quote system. This small deviation may be accounted for in a number of other ways, such as by flooring rates at 0.25 in order to reduce the risk of undercharging. This flooring may build margin into the program.

[0050] FIG. **7** illustrates a plot **700** of the life results using the proxy information. FIG. **7** illustrates a plot of the percent volume plotted against the dislocation. As shown, overcharge conditions are plotted to the left in the negative dislocation, while positive dislocation represents undercharge conditions. Life dislocation is centered on zero evidencing an average charge that is correct and dislocation is distributed with a slight skew evidencing that a larger proportion of cases are slightly overcharged as shown in FIG. **7**. FIG. **7** illustrates that the proxy information maintains approximately 85 percent of exposure within ±50% of the level of deviation, i.e., compared to the use of the traditional quote system. This small deviation may be accounted for in a number of other ways, such as by flooring rates at 0.167 in order to reduce the risk of undercharging. This flooring may build margin into the program.

[0051] FIG. **8** illustrates a plot **800** of the actual and expected LTD claims by experience mod. Experience mod is the experience of the insured with respect to losses over three years, from the WC insurance, where 1 is equal to peers, greater than 1 is worse than peers, and less than 1 is better than peers. Also illustrated in the plot is percent of LTD premium with SC overlap. Experience mod may be used in WC rating where rate is greater than 1 indicates bad WC claims experience and less than 1 indicates good WC experience. In cases **810** where experience mod is greater than 1 there is a 50% detriment below standard. Pricing may be controlled by not providing a quote to WC cases with experience mod above 1.0, which corresponds to roughly 10% of quotes. These situations may be handled by requesting information and using the traditional system, in part, because of the nature of these situations.

[0052] FIG. **9** illustrates a plot **900** of the actual and expected LTD claims by National Council on Compensation Insurance (NCCI) rate. NCCI rate includes rates, loss costs, and rating values. Also illustrated in the plot is percent of LTD premium with SC overlap. NCCI rate may be used in WC rating where a lower rate corresponds to low competitive risk and higher rate corresponds to a higher competitive risk. In cases collectively **910** where NCCI rate run 20-30% above manual. Pricing may be controlled by increasing rate for cases with higher NCCI rate, such as up to 30% more rate in the highest risk categories.

[0053] FIG. **10** illustrates a plot **1000** of the actual and expected life claims by experience mod. Also illustrated in the plot is percent of life premium with SC overlap. Experience mod may be used in WC rating where rate is greater than 1 indicates bad WC claims experience and less than 1 indicates good WC experience. In cases **1010** where experience mod is greater than 1 there is an approximately 30% improvement above standard. Pricing may be increasing rate by up to 30% for WC cases with experience mod above 1.

[0054] FIG. **11** illustrates a dashboard **1100** that may be provided within the transition layer **140** of FIGS. **1** and **2**, for example. Dashboard **1100** includes a dislocation monitor **1110**. As shown, the dislocation **1110** includes 84% within 40%. Dashboard **1100** monitors the close rate **1120**. Close rate **1120** is the rate at which the policies that are quoted are activated. As shown the close rate **1120** is down from 5% to 3.2%. The actual vs. expected (A/E) **1130** is also monitored. As shown the A/E **1130** decreased from 98% to 96%.

[0055] Dashboard **1100** may also include a plot of the modeled LTD dislocation vs. actual in plot **1140**. A tabular display of the data is also included in table **1150**. A monitor of the number of quotes presented **1160**, number of sales **1165**, number of Direct-To-Quote (DTQs) **1170**, and sold premium **1175** are shown. In addition, the quotes by industry **1180** may be shown.

[0056] FIGS. **12-15** provide illustrations of presentable quotes from the QS **110** of FIG. **1**. These quotes may be presented to external parties, to an agent, such as agent **150** of FIG. **1**, or any other party.
[0057] By way of example, quote **1200** of FIG. **12** includes a quote for workers' compensation insurance **1210**. WC quote **1210** may be binding or non-binding. Associated with the WC quote **1210** are other coverages available to the customer. These other coverages may include Group Life (GL) insurance quote **1220**, LTD insurance quote **1230**, and business travel accident insurance **1240**. In addition, quote **1200** may include quote details **1250**.
[0058] By way of further example, quote **1300** of FIG. **13** includes a quote for workers' compensation insurance **1310**. WC quote **1310** may be binding or non-binding. Associated with the WC quote **1310** are other coverages available to the customer. These other coverages may include GL insurance quote **1320**, LTD insurance quote **1330**, and business travel accident insurance **1340**. In addition, quote **1300** may include quote details **1350**.
[0059] By way of further example, quote **1400** of FIG. **14** includes a quote for workers' compensation insurance **1410**. WC quote **1410** may be binding or non-binding. Associated with the WC quote **1410** are other coverages available to the customer. These other coverages may include GL insurance quote **1420**, LTD insurance quote **1430**, and business travel accident insurance **1440**. In addition, quote **1400** may include quote details **1450**.
[0060] By way of further example, quote **1500** of FIG. **15** includes a quote for workers' compensation insurance **1510**. WC quote **1510** may be binding or non-binding. Associated with the WC quote **1510** are other coverages available to the customer. These other coverages may include GL insurance quote **1520**, LTD insurance quote **1530**, and business travel accident insurance **1540**. In addition, quote **1500** may include quote details **1550**.
[0061] FIGS. **16-18** provide illustrations on the feedback within the system of FIGS. **1** and **2**. Specifically, FIG. **16** illustrates feedback that is presented on dashboard **260** of FIG. **2**, for example. FIG. **16** illustrates a depiction of a screen that provides an executive summary **1600**. Executive summary **1600** provides a high-level view of the proxy system. Executive summary **1600** provides the sold premium **1610** and number of cases sold **1620** through the proxy system of FIGS. **1** and **2**. Sold to target **1630** is also provided. Sold to target **1630** provides an indication of how the proxy system is working as compared to the values that would have been sold if all the information received after the fact was used in the quoting system. A number of 100% indicates that the same premiums on average would have been charged if all information had been received, while lower values indicate that the proxy system is under-representing the premium, and numbers above 100% indicates that the proxy system is charging more for coverage than would have been charged using the traditional system.
[0062] In addition, executive summary **1600** provides the number of ratings completed **1640**, which indicates the number of times ratings were used with the proxy, and proposals delivered **1650**, which indicates the number of times the broker/agent requests proposals through the proxy system. While in FIG. **16**, ratings completed **1640** and proposals delivered **1650** are identical, this is likely not to be the case in practice as many ratings are likely to be computed, while only a subset of those ratings are going to result in proposals. Further, the number of closed proposals is indicated in the close ratio **1670**. The average coverage per quote **1660** is provided that indicates the number of coverages provided per quote. The plot **1680** includes a running sum of premiums and quotes. As shown, a two-week window is indicated, although any time frame may be used.
[0063] FIG. **17** illustrates additional feedback that is presented on dashboard **260** of FIG. **2**. FIG. **17** illustrates a depiction of a screen that provides a customer summary **1700**. Customer summary **1700** provides a deeper dive compared to executive summary **1600** with respect to the customer information. Customer summary **1700** indicates the quote frequency by state. In this case, this information is depicted in an image, although other depictions of the information may be provided. The top brokers by premium **1720**, top brokers by cases won **1730**, premiums by average age **1740**,

and quotes by average age **1750** are also provided. Each of the indications within the customer summary **1700** provides additional in depth detail into the broker information.
[0064] FIG. **18** illustrates additional feedback that is presented on dashboard **260** of FIG. **2**. FIG. **18** illustrates a depiction of a screen that provides a quote summary **1800**. Quote summary **1800** provides a more detailed analysis of quote information including the comparison to the traditional quoting system in order to understand trends. This summary provides the comparison quote by quote instead of by grouping quotes. For example, time of the quote **1810** is shown. LTD and premiums **1830** are plotted by week. A comparison **1820** of the proxied rate as compared to the traditional quoting system is plotted in order to bring forth systemic errors in the proxy quoting, for example.
[0065] Although features and elements are described above in particular combinations, one of ordinary skill in the art will appreciate that each feature or element can be used alone or in any combination with or without the other features and elements. In addition, the methods described herein may be implemented in a computer program, software, or firmware incorporated in a computer-readable medium for execution by a computer or processor. Examples of computer-readable media include electronic signals (transmitted over wired or wireless connections) and computer-readable storage media. Examples of computer-readable storage media include, but are not limited to, a read only memory (ROM), a random access memory (RAM), a register, cache memory, semiconductor memory devices, magnetic media such as internal hard disks and removable disks, magneto-optical media, and optical media such as CD-ROM disks, and digital versatile disks (DVDs).

Claims

1. A group benefits insurance product made by a process involving the steps comprising: receiving information from a worker's compensation (WC) system, the information at least including a plurality of WC variables for calculating WC premiums; mapping the plurality of WC variables for calculating workers compensation to life proxy variables in a transition layer by using general demographic information to proxy individual variables; providing the mapped plurality of WC variables as life proxy variable to a group benefits system as a proxy for traditional variables used for determining the applicability of group benefits products to calculate a cost of a group benefit insurance product by applying the mapped plurality of WC variables to a plurality of base rates for group benefit insurance products, the group benefits system at least multiplying a plurality of factors from the life proxy variables to derive life proxy base rates configured to determine the base rates for group benefit insurance products, the life proxy variables at least including one of zip code, industry code, and blue score, wherein the multiplying a plurality of factors are based on a statistical modeling of correlations between the WC variables used in the group benefit proxy and life proxy variables; providing feedback associated with the mapped plurality of WC variables as life proxy variable to a group benefits system to improve the mapping of the WC variables; and issuing an insurance product in the form of a link to a bindable quote including the calculated cost of the group benefit insurance product to a prospective insured based on the determined rates for group benefit insurance responsive to the prospective insured providing WC information and displaying the insurance product with the bindable quote for the prospective insured to activate.
2. The group benefits insurance product made by a process of claim 1, wherein the at least one variable includes WC average salary.
3. The group benefits insurance product made by a process of claim 1 wherein the at least one variable includes area.
4. The group benefits insurance product made by a process of claim 1 wherein the at least one variable include industry.
5. The group benefits insurance product made by a process of claim 1 wherein the at least one

variable includes blue score.
6. The group benefits insurance product made by a process of claim 1 wherein the at least one variable includes median household age.
7. The group benefits insurance product made by a process of claim 1 wherein the group benefit product is a long-term disability insurance product.
8. The group benefits insurance product made by a process of claim 1 wherein the group benefit product is a life insurance product.
9. A system for providing and utilizing a proxy to provide group benefits products, the system comprising: a processor operatively coupled to a communications device, the communication device configured to receive information from a worker's compensation (WC) system, the information at least including a plurality of WC variables for calculating workers compensation, the processor configured to map the plurality of WC variables for calculating workers compensation to life proxy variables; and a transition layer operating with the processor and associated with a traditional group benefit system, the transition layer coupled with the processor configured to use the mapped plurality of WC variables as life proxy variables to a group benefits system as a proxy for traditional variables used for determining the applicability of group benefits products to calculate the cost of a group benefit insurance product by applying the mapped plurality of WC variables to a plurality of base rates for group benefit insurance products, the group benefits system at least multiplying a plurality of factors from the life proxy variables to derive life proxy base rates configured to determine the base rates for group benefit insurance products, the life proxy variables at least including one of zip code, industry code, and blue score, wherein the multiplying a plurality of factors are based on a statistical modeling of correlations between the WC variables used in the group benefit proxy and life proxy variables, the processor operatively coupled to a communications device providing feedback associated with the mapped plurality of WC variables as life proxy variable to a group benefits system to improve the mapping of the WC variables; and the processor operatively coupled to a communications device issuing an insurance product in the form of a bindable quote including the calculated cost of the group benefit insurance product to a prospective insured based on the determined rates for group benefit insurance responsive to the prospective insured providing WC information and a display for displaying the insurance product with the bindable quote to the prospective insured to activate.
10. The system of claim 9 wherein the at least one variable includes at least one of WC average salary, area, industry, blue score, and median household age.
11. The system of claim 9 wherein the group benefit product is at least one of a long-term disability insurance product and a life insurance product.
12. The system of claim 9 wherein the transition layer fills in information for calculating the group benefit product using third party data.
13. The system of claim 9 wherein the calculated cost of the group benefits product by proxy is compared to a cost of the group benefits product calculated using the traditional group benefit system.
14. The system of claim 13 wherein variations in the comparison are fed back to the transition layer to improve the use of the at least one variable for calculating applicability and cost of a group benefits product by proxy.
15. The system of claim 14 wherein the feedback is based on a sold to target ratio.
16. A method for providing and utilizing a proxy to provide group benefits products, the method comprising: receiving information from a worker's compensation (WC) system, the information at least including a plurality of WC variables for calculating WC premiums; mapping the plurality of WC variables for calculating workers compensation to life proxy variables in a transition layer by using general demographic information to proxy individual variables; providing the mapped plurality of WC variables as life proxy variable to a group benefits system as a proxy for traditional variables used for determining the applicability of group benefits products to calculate a cost of a

group benefit insurance product by applying the mapped plurality of WC variables to a plurality of base rates for group benefit insurance products, the group benefits system at least multiplying a plurality of factors from the life proxy variables to derive life proxy base rates configured to determine the base rates for group benefit insurance products, the life proxy variables at least including one of zip code, industry code, and blue score, wherein the multiplying a plurality of factors are based on a statistical modeling of correlations between the WC variables used in the group benefit proxy and life proxy variables; providing feedback associated with the mapped plurality of WC variables as life proxy variable to a group benefits system to improve the mapping of the WC variables; and issuing an insurance product in the form of a link to a bindable quote including the calculated cost of the group benefit insurance product to a prospective insured based on the determined rates for group benefit insurance responsive to the prospective insured providing WC information and displaying the insurance product with the bindable quote for the prospective insured to activate.

17. The method of claim 16 wherein the at least one variable includes at least one of WC average salary, area, industry, blue score, and median household age.

18. The method of claim 16 wherein the group benefit product is at least one of a long-term disability insurance product and a life insurance product.

19. The method of claim 16 wherein the transition layer fills in information for calculating the group benefit product using third party data.

20. The method of claim 16 wherein the calculated cost of the group benefits product by proxy is compared to a cost of the group benefits product calculated using the traditional group benefit system.