



User Guide | PUBLIC
2019-09-20

Apps for Coverage-based Insurance Solutions

SAP Quotation and Underwriting for Insurance 1.1

Content

- 1 Overview of SAP Quotation and Underwriting Services Apps for Coverage-based Insurance Solutions. 3**
- 1.1 Create Insurance Quote. 3
- 1.2 Create Group Insurance Quote. 5
- 1.3 Create Master Insurance Quote. 7
- 1.4 Create Insurance Quote from Master. 8
- 1.5 Manage Issued Policies. 9
- 1.6 My Insurance Worklist. 10
- 1.7 My Underwriting Worklist. 11
- 1.8 My Insurance Tasks. 13

1 Overview of SAP Quotation and Underwriting Services Apps for Coverage-based Insurance Solutions

SAP Workplaces for Insurance 3.1 is the latest implementation of SAP Workplaces for Insurance add-on (Delivered in Q3/2019).

The transactional Apps for insurance services from SAP run on the SAP Fiori Launchpad. The following apps are available:

- Create Insurance Quote
- Create Group Insurance Quote
- Create Master Insurance Quote
- Create Insurance Quote from Master
- Manage Issued Policies
- My Insurance Worklist
- My Underwriting Worklist
- My Insurance Tasks

For information about the installation of SAP Workplaces for Insurance add-on products, see the [SAP Quotation and Underwriting for Insurance Installation Guide](#). Because the installation process is common across all SAP Fiori apps, it only requires one installation.

For extensibility options, see the [SAP Quotation and Underwriting for Insurance Coverage-based Developer Guide](#).

1.1 Create Insurance Quote

Use

With the [Create Insurance Quote](#) transactional App, you can create an insurance quote in UI5 Fiori mobile and perform related procedures, such as reviewing quote pricing details, submitting it for underwriting, and presenting it to a customer.

Key Features

- Create an individual quote
 - Create a full quote by entering all required information, such as commission participant, sales product, policyholder, premium payer, insured object.

- Create a quick quote by entering a part of the required information, such as the contract and calculation rule type, and investment premium or premium.
- Simulate underwriting
 - Simulate underwriting to see the predicted underwriting decision.
 - View violations and checklist items when any underwriting rule is triggered and take action accordingly.
- Manage evidences
 - Upload evidences as supporting materials.
 - Search for and download evidences.
- Generate a quote letter
 - Generate a quote letter in PDF format.
 - Download or print the quote letter and present it to the customer.
 - Review a generated quote letter anytime before issuance.
- Convert a quick quote
 - Convert a quick quote to a full quote in the quotation process.
- Submit for underwriting
 - Submit the quote for underwriting to evaluate the risks.
 - Review the reason and comments through the status after underwriting.
- Display illustrations
 - Display contract illustrations for life product and when there's a policyholder.
- Create a task
 - Create an insurance task and specify its due date, assignee, and priority.
- Use notes
 - Send a note to other users.
 - Add an attachment to the note when needed.
 - Open a note from other users.
- Manage quote options
 - Convert a quote option from quick quote to full quote.
 - Copy a quote option and work on it.
 - Compare up to five quote options side by side.
 - Delete a quote option in `WORKING` status.
 - Reassign the submission to another user.
 - Set the submission as `NOT TAKEN`.
 - Reactivate the submission set as `NOT TAKEN`.
 - Create an insurance task and specify its due date, assignee, and priority.
- Request Cash Before Cover (CBC) payment for an individual quote option (the Life product only)
 - Request CBC payment for an option of an individual quote after it passes underwriting.
- Issue a policy
 - Issue the quote as a policy.
- Integration
 - The system has been integrated with SAP GP-FS system. You can create or update a business partner on the fly.
- Configurability

- The quote letter generation step can be configured to be before or after submitting for underwriting for a specific product. For more information about the configuration, see the [Coverage-based Development Guide](#).
- Configurability
 - The CBC workflow can be configured at the product level. While the following three workflows are supported, the standard product is shipped with the last option:
 - Cash before undewriting
 - Cash parallel to undewriting
 - Cash after undewriting
 - The CBC relevancy can be configured at the contract level.

ⓘ Note

CBC only works if NGTA method is marked as **1** at the product level.

System Landscape Requirements

For more information about the required software components and their integration, see the [Overview of SAP Quotation and Underwriting Services Apps for Coverage-based Insurance Solutions \[page 3\]](#).

Component for Customer Incidents

In case of technical incidents you can create a message under the FS-QUO component.

1.2 Create Group Insurance Quote

Use

With the [Create Group Insurance Quote](#) transactional App, you can create a group insurance quote for a group of members, creating different plans for different groups of members, and review and issue the group quote.

Key Features

- Create a group quote
 - Create a group quote by entering all required information, such as commission participant, sales product, and policyholder.
 - Enter group defaults that will be used for the plans you create later.

- Create and manage plans
 - Create a plan from scratch.
 - Modify the information inherited from the group defaults as needed.
 - Edit the name and description of a plan.
 - Create a play by copying an existing plan and then work on it.
 - Delete an unwanted plan.
 - Manage members of a plan.
- Create and manage plan members
 - Create and manage members for one plan or for all plans centrally.
 - Create plan members individually by searching for existing business partners or creating new ones on the fly.
 - Create plan members by uploading a datasheet in CSV format based on the standard template.
 - Modify the information inherited from the plan as needed.
 - Search for a member with first name or last name.
 - Remove members from a plan.
 - Filter or sort members by their attributes.
 - Customize the appearance of the member list.
 - Switch between the member lists of different plans.
- Generate a quote letter
 - This changes the quote status to `Quoted`.
- Submit for underwriting
 - Submit the quote for underwriting to evaluate the risks.
 - Review the reason and comments through the status after underwriting.
- Issue a policy
 - Issue the quote as a policy.
- Integration
 - The system has been integrated with SAP GP-FS system. You can create or update a business partner on the fly.
- Configurability
 - The quote letter generation step can be configured to be before or after submitting for underwriting for a specific product. For more information about the configuration, see the [Coverage-based Development Guide](#).
- Extensibility
 - You can add your own dynamic columns or file parser to meet additional business requirements. For more information, see the [Coverage-based Development Guide](#).

System Landscape Requirements

For more information about the required software components and their integration, see the [Overview of SAP Quotation and Underwriting Services Apps for Coverage-based Insurance Solutions \[page 3\]](#).

Component for Customer Incidents

In case of technical incidents you can create a message under the FS-QUO component.

1.3 Create Master Insurance Quote

Use

With the [Create Master Insurance Quote](#) transactional App, you can create a master insurance quote, and issue it as a master policy. Later you can create a multi-individual quote with this master policy.

Key Features

- Create a master quote
 - Create a master quote by entering all required information, such as master policy name, master policy template, sales product, and master policy partner.
 - Use a toggle to prevent users from creating multi-individual quotes with a master policy when needed.
- Issue a policy
 - Issue the master quote as a master policy.
- Integration
 - The system has been integrated with SAP GP-FS system. You can create or update a business partner on the fly.

System Landscape Requirements

For more information about the required software components and their integration, see the [Overview of SAP Quotation and Underwriting Services Apps for Coverage-based Insurance Solutions \[page 3\]](#).

Component for Customer Incidents

In case of technical incidents you can create a message under the FS-QUO component.

1.4 Create Insurance Quote from Master

Use

With the *Create Insurance Quote from Master* transactional App, you can create a multi-individual quote with a master policy, maintain the general information of the multi-individual quote, create one or more individual quotes under the multi-individual quote manually or by uploading, submit the multi-individual quote for underwriting, generate a quote letter, and issue all individual quotes under the multi-individual quote.

Key Features

- Create a multi-individual quote
 - Create a multi-individual quote by choosing a master policy as the template.
- Create and manage individual quotes under the multi-individual quote
 - Create individual quotes one by one manually.
 - Create individual quotes by uploading a datasheet in CSV format based on the standard template when there is at least one valid individual quote.
 - Edit the description of created individual quotes.
 - Delete one or more individual quotes.
- Calculate premium
 - Calculate the premium when all individual quotes are valid.
 - Review the premium breakdown of each individual quote.
- Generate a quote letter
 - This changes the quote status to `Quoted`.
- Submit for underwriting
 - Submit the quote for underwriting to evaluate the risks.
 - Review the reason and comments through the status after underwriting.
- Issue a policy
 - Issue the multi-individual quote as multiple individual policies.
- Integration
 - The system has been integrated with SAP GP-FS system. You can create or update a business partner on the fly.
- Configurability
 - The quote letter generation step can be configured to be before or after submitting for underwriting for a specific product. For more information about the configuration, see the [Coverage-based Development Guide](#).
- Extensibility
 - You can add your own dynamic columns or file parser to meet additional business requirements. For more information, see the [Coverage-based Development Guide](#).

System Landscape Requirements

For more information about the required software components and their integration, see the [Overview of SAP Quotation and Underwriting Services Apps for Coverage-based Insurance Solutions \[page 3\]](#).

Component for Customer Incidents

In case of technical incidents you can create a message under the FS-QUO component.

1.5 Manage Issued Policies

Use

With the *Manage Issued Policies* transactional App, you can create change business transaction on an issued policy in UI5 Fiori mobile and perform related change policy procedures, such as changing the details of the policy (such as effective date, payment details, pricing details and insured objects), submitting it for underwriting, and presenting it to a customer.

Key Features

- Searching for an existing policy
 - Find an issued policy by filtering.
 - Find an issued policy by searching.
- Create a Change Business Transaction
 - Make changes in an existing policy such as effective date, add coverage, change payment details, insured object etc.
- Simulate underwriting
 - Simulate underwriting on the updated policy to see the predicted underwriting decision.
 - View violations and checklist items when any underwriting rule is triggered and take action accordingly.
- Generate a quote letter
 - Generate a quote letter in PDF format.
 - Download or print the quote letter and present it to the customer.
 - Review a generated quote letter anytime before issuance.
- Manage quote options

- Copy a changed quote
- Issue a policy
 - Issue the changed policy.
- Integration
 - The system has been integrated with FS-PM system business transaction (BTX) framework and changes will not be allowed in FS-PM if a change transaction is started on FS-QUO.

System Landscape Requirements

For more information about the required software components and their integration, see the [Overview of SAP Quotation and Underwriting Services Apps for Coverage-based Insurance Solutions \[page 3\]](#).

Component for Customer Incidents

In case of technical incidents you can create a message under the FS-QUO component.

1.6 My Insurance Worklist

Use

With the *My Insurance Worklist* transactional App, you can view and manage all submissions the agents created. For individual quotes, you can also view or edit the quote options for a chosen submission, convert a quick quote to a full quote, copy or delete a quote option, and compare up to five quote options at a time. For quotes of other types, you can continue to work on them where you left off.

Key Features

- Manage submissions
 - View and delete submissions on a scrollable list.
 - Search for and filter submissions.
 - Use filters to hide or show columns.
 - Sort submissions in ascending or descending order with chosen attribute.
 - Group submissions by chosen attributes.
- Manage quote options
 - Convert a quote option from quick quote to full quote.
 - Copy a quote option and work on it.

- Compare up to five quote options side by side.
- Delete a quote option in `Working` status.
- Reassign the submission to another user.
- Set the submission as `Not Taken`.
- Reactivate the submission set as `Not Taken`.
- Create an insurance task and specify its due date, assignee, and priority.

System Landscape Requirements

For more information about the required software components and their integration, see the [Overview of SAP Quotation and Underwriting Services Apps for Coverage-based Insurance Solutions \[page 3\]](#).

Component for Customer Incidents

In case of technical incidents you can create a message under the FS-QUO component.

1.7 My Underwriting Worklist

Use

With the *My Underwriting Worklist* transactional App, you can underwrite individual quotes, group quotes, and multi-individual quotes created in New Business process. During underwriting, you can examine and evaluate the application information and supporting documents, and then accept or decline a quote. For individual quotes specifically, you can also counteroffer an option of the submission before making underwriting decisions, and request for improvement for one or more options when necessary.

Key Features

- Find a submission for underwriting
 - Find a submission for underwriting by filtering.
 - Find a submission for underwriting by searching.
- Assign or reassign underwriting cases
 - Assign an option case, member case, or individual quote case to yourself or another user.
 - Assign multiple option cases, member cases, or individual quote cases to yourself or another user with mass operation.
 - Reassign an option case, member case, or individual quote case when no underwriting decision has been made.

- Reassign multiple option cases, member cases, or individual quote cases when no underwriting decision has been made.
- Assign a group agreement or a multi-individual quote to yourself or another user.
- Reassign a group agreement or a multi-individual quote.
- Analyze the risks of a underwriting case
 - Perform basic risk analysis by reviewing the system underwriting results and the basic information.
 - Complete mandatory and optional check items of each underwriting item.
 - Manage different types of additional evidences required for the manual underwriting process.
- Counteroffer (for individual quotes only)
 - Counteroffer an option of an individual quote.
- Make or change underwriting decisions
 - Request for improvement for an underwriting application and/or its underwriting items of an individual quote.
 - Request for improvement for multiple options of an individual quote with mass operation.
 - Accept or decline an underwriting application and/or its underwriting items of an individual quote, group quote, or multi-individual quote.
 - Accept or decline an option case, member case, or individual quote case.
 - Accept or decline multiple option cases, member cases, or individual quote cases with mass operation.
 - Accept or decline a group agreement or a multi-individual quote.
 - Change underwriting decisions on member cases when no underwriting decision has been made on the group agreement.
 - Change underwriting decisions on individual quote cases when no underwriting decision has been made on the multi-individual quote.
- Review activity log and use notes
 - Use the activity log as the audit trail.
 - Communicate with other underwriters or agents with notes.

System Landscape Requirements

For more information about the required software components and their integration, see the [Overview of SAP Quotation and Underwriting Services Apps for Coverage-based Insurance Solutions \[page 3\]](#).

Component for Customer Incidents

In case of technical incidents you can create a message under the FS-QUO component.

1.8 My Insurance Tasks

Use

With the *My Insurance Tasks* transactional App, you can identify the difference between a standalone and a transaction task, retrieve the list of standalone or transaction tasks that were previously created, and create, update, or delete a standalone or transaction task.

Key Features

- Manage tasks
 - Access tasks from the task list or within a submission.
 - Create, update, and delete standalone or transaction tasks.
 - Reopen and complete tasks.
 - Search for and filter tasks.
 - Sort tasks in ascending or descending order with chosen attribute.
 - Group tasks by chosen attributes.
- Terminology
 - Standalone task - a piece of work on a quotation to be completed.
 - Transaction task - a task that is only associated to a particular submission. This type of task can be mandatory or optional. A submission can't be issued until all the mandatory tasks associated to a submission are completed.

System Landscape Requirements

For more information about the required software components and their integration, see the [Overview of SAP Quotation and Underwriting Services Apps for Coverage-based Insurance Solutions \[page 3\]](#).

Component for Customer Incidents



In case of technical incidents you can create a message under the FS-QUO component.

Important Disclaimers and Legal Information

Hyperlinks

Some links are classified by an icon and/or a mouseover text. These links provide additional information.

About the icons:

- Links with the icon : You are entering a Web site that is not hosted by SAP. By using such links, you agree (unless expressly stated otherwise in your agreements with SAP) to this:
 - The content of the linked-to site is not SAP documentation. You may not infer any product claims against SAP based on this information.
 - SAP does not agree or disagree with the content on the linked-to site, nor does SAP warrant the availability and correctness. SAP shall not be liable for any damages caused by the use of such content unless damages have been caused by SAP's gross negligence or willful misconduct.
- Links with the icon : You are leaving the documentation for that particular SAP product or service and are entering an SAP-hosted Web site. By using such links, you agree that (unless expressly stated otherwise in your agreements with SAP) you may not infer any product claims against SAP based on this information.

Videos Hosted on External Platforms

Some videos may point to third-party video hosting platforms. SAP cannot guarantee the future availability of videos stored on these platforms. Furthermore, any advertisements or other content hosted on these platforms (for example, suggested videos or by navigating to other videos hosted on the same site), are not within the control or responsibility of SAP.

Beta and Other Experimental Features

Experimental features are not part of the officially delivered scope that SAP guarantees for future releases. This means that experimental features may be changed by SAP at any time for any reason without notice. Experimental features are not for productive use. You may not demonstrate, test, examine, evaluate or otherwise use the experimental features in a live operating environment or with data that has not been sufficiently backed up.

The purpose of experimental features is to get feedback early on, allowing customers and partners to influence the future product accordingly. By providing your feedback (e.g. in the SAP Community), you accept that intellectual property rights of the contributions or derivative works shall remain the exclusive property of SAP.

Example Code

Any software coding and/or code snippets are examples. They are not for productive use. The example code is only intended to better explain and visualize the syntax and phrasing rules. SAP does not warrant the correctness and completeness of the example code. SAP shall not be liable for errors or damages caused by the use of example code unless damages have been caused by SAP's gross negligence or willful misconduct.

Bias-Free Language

SAP supports a culture of diversity and inclusion. Whenever possible, we use unbiased language in our documentation to refer to people of all cultures, ethnicities, genders, and abilities.

© 2025 SAP SE or an SAP affiliate company. All rights reserved.

No part of this publication may be reproduced or transmitted in any form or for any purpose without the express permission of SAP SE or an SAP affiliate company. The information contained herein may be changed without prior notice.

Some software products marketed by SAP SE and its distributors contain proprietary software components of other software vendors. National product specifications may vary.

These materials are provided by SAP SE or an SAP affiliate company for informational purposes only, without representation or warranty of any kind, and SAP or its affiliated companies shall not be liable for errors or omissions with respect to the materials. The only warranties for SAP or SAP affiliate company products and services are those that are set forth in the express warranty statements accompanying such products and services, if any. Nothing herein should be construed as constituting an additional warranty.

SAP and other SAP products and services mentioned herein as well as their respective logos are trademarks or registered trademarks of SAP SE (or an SAP affiliate company) in Germany and other countries. All other product and service names mentioned are the trademarks of their respective companies.

Please see <https://www.sap.com/about/legal/trademark.html> for additional trademark information and notices.