

LifePRO® Digital Insurance Platform

Enabling the next generation of products and servicing

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An innovative platform to help carriers solve their biggest challenges

The LifePRO® administrative digital platform supports the full policy administration lifecycle through a feature-rich, configurable solution for a broad range of life, health and annuity products.

LEADING PLATFORM SOLUTION FOR THIS GENERATION AND THE NEXT

-  1 Out of the box support for life, annuity and health insurance products, quote-through-claim capability, available On Premise, SaaS, Cloud, TPA
-  2 Digitally enabled for speed-to-market and intuitive, efficient self-service
-  3 Largest US customer base, fully committed to the EXL platform
-  4 Proven track record of successful delivery
-  5 Consistent, committed investment and continuous innovation



Optimized Business Performance

Enable top-line growth:

- Quickly launch new products through no-code configuration templates with 12,000+ reusable rules
- Digital new business capabilities with configurable STP, E-apps, and underwriting rules, as well as flexible integration with third-party data
- Multi-channel support for home office, agents, brokers, direct to consumer, and telesales



Enhanced Customer Experience

Promote engagement and cross-selling:

- Web user experience designed for efficiency and ease of use
- Mobile-ready responsive web user interface
- Customer self-service and agent Portals enabled by microservices



Operational Agility

Quickly respond to market demands:

- Out-of-the-box product Support for life, annuities, health individual, and voluntary
- Configurable workflows
- Cloud, on premise, SaaS, or TPA deployment options



IT Cost Optimization

The right tools for efficient IT management:

- Continuous upgrade tools enable clients adopt new features
- Scalability to support growth and integrated security management
- DataHub and advanced analytics dashboards

LifePRO® Features



Extensive web service library

Extensive library of



Powerful user experience

Intuitive client



Product introduction agility



Scalability and deployment flexibility



Integrated security model

Secure platform



Full policy lifecycle support

Support for the full

Extensive library of compact single purpose REST services allows for seamless integration with portals and other applications

Intuitive, client-centric web user interface designed for maximizing productivity

Integrated validation and testing routines to accelerate rollout with ability to create new plans from pre-defined templates

Multi-threading of processes and dynamic scaling with built-in tools for continuous deployment

Secure platform gateway provides active directory authentication for role-based permissions for the application and service layer

Support for the full policy lifecycle from initial quote through claim

Why EXL LifePRO®?



Out-of-the-box support for life, annuity and health insurance products, quote-through-claim capability



Available through on premise, SaaS, Cloud, TPA



Digitally enabled for speed-to-market and intuitive, efficient self-service



Largest US customer base, fully engaged in the evolution of the platform



Experienced team with a proven track record of successful delivery



Consistent, committed investment and continuous innovation

Solution highlights

Global Team

Extensive global support & services team with locations in US, UK and India

Industry-Leading Customer Base

Recognized insurance platform leader



Proven Conversion Success

Leader in successful conversions with established methodology and toolset

Flexible Deployment

Available on premise, via cloud deployment

with largest US install base

Upgradability

Continuous product evolution via periodic releases with out of the box upgrade tools



with largest US install base

Recognition

"xCelent" award for Largest Customer base

What We Do

Powerful components create an end-to-end solution for life, health, and annuity administration.

LifePRO® Policy Administration

Comprehensive Life, Health & Annuity Administration

LifePRO®'s product engine provides extensive pre-defined and configurable rules...

Digital servicing flexibility powered by a full suite of web services

End-to-end administration functions for life, health and annuities, including f...

[LDS – LifePRO® New Business & Underwriting](#)

New Business & Underwriting Automation

Powerful solution for creating direct-to-consumer or agent e-app journeys to en...

Integration with LifePRO® for product rules, illustrations, and new business lo...

Powerful and flexible rules configuration for streamlined underwriting decision...

LifePRO® DataHub

LifePRO® Reporting & Integration Platform

The DataHub provides a consolidated view of key LifePRO® operational data, incl...

Streamlined integration to other applications or corporate data warehouses

Analytics

Analytics and Custom Reporting Solution

The Analytics Dashboard is a powerful analytics solution built on the LifePRO® ...

Create standardized views and insights to review trends

The Dashboard provides a powerful custom reporting solution to fully leverage t...

LifePRO® User Community

EXL LifePRO® has a very active user community due to its industry-leading customer base. LifePRO® provides opportunities for users to network, collaborate, and influence the platform's strategic direction.



Executive Committee

Representative customers collaborate with EXL and drive interaction with the rest of the user community



Operational Sub-Committees

Brings together affinity groups with common interest



Customer Portal

Allows for access to key information, webinars, and collaboration with customers



Annual Conference

Brings together EXL and customers for strategic updates and engagement with the client community

Client testimonials

“ CUNA Mutual has been a LifePRO® customer for over 25 years and we are pleased with how it has supported our organization’s needs. One of the benefits of working with LifePRO® is the very vibrant user community, which has enabled EXL to gain valuable insights into what matters to their customers, and then make ongoing investments into the platform. We participate on LifePRO®’s Architectural Board as well as their Executive User Council, and are encouraged to share our experiences. CUNA Mutual processes multiple product lines on the platform, including Life – Traditional/Non-Traditional, Annuities – Fixed, Variable, Indexed and Health contracts with a current active count of well over one million. We are evaluating upgrading to LifePRO® 20, which will help increase our speed to market and improve business results. ”

Martin Christopher | SVP, Chief Information Officer, CUNA Mutual Group

“ LifePRO® V19 has enabled our company to eliminate 30+ years of customizations inherited from many other systems, and positioned us to effectively interact in the digital arena of the future. ”

LifePRO® Customer of 3 years

“ We’ve seen the combination of Benekiva and LifePRO® transforming customer experience and enhancing customer journeys. It’s also enhanced our resilience. When we shifted to remote work during the pandemic, our employees were able to seamlessly continue to pay claims and keep functioning. ”

Nick Gerhart, Executive Vice President and Chief Innovation Officer, Homesteaders Life Company

Powerful tools to enable your digital journey

Solution Sheet



Implementing LifePRO™ digital suite to automate underwriting

Case Study



How can CFOs lead the charge on value creation?

Infographic



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LifePRO® Leadership





Keith Johnson

Senior Vice President and Global Insurance Digital Lead

LinkedIn

Keith leads the ideation, incubation, go-to-market and business operations for all new digital insurance industry solutions for P&C and L&A at EXL. He is a proven executive with over 30 years of diverse business experience. Previously, Keith was a Partner at Accenture where he ran the Life insurance e-commerce practice, CRM practice and Insurance BPO practice. He also served as Client Partner for a number of large insurance carriers and served as the COO / CIO for Marketplace by John Hancock. Today at EXL, Keith's main focuses are helping build new growth engines using digital technologies, leading the global L&A strategy, managing analyst relations, overseeing insurance consulting for P&C and L&A, and ensuring a differentiated customer experience through digital enablement leveraging EXL's proprietary software assets (LifePRO® and LISS), analytics and operations management. Keith earned his AB in Computer Science from Brown University.

Insights

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