

LifePRO[®]

Insurance Administration Solution

LifePRO[®] streamlines policy administration through features such as a flexible product engine, real-time customer service and extensive agent compensation capabilities. An exceptionally scalable solution, LifePRO[®] application supports customers with policy counts in excess of 1,000,000 contracts on a single operational database.

Flexible Architecture

As a .NET application, LifePRO[®] opens up access to customer data and business logic, providing ease of integration throughout the enterprise. LifePRO's .NET framework allows for interaction utilizing a wide variety of tools and technologies, providing streamlined and efficient integration with external applications, web interfaces and reporting systems.

The LifePRO[®] technology platform provides robust tools for companies working towards transforming their organization to a service-oriented architecture (SOA). LifePRO's Microsoft SQL Server[®] database provides a critical component of an SOA platform, allowing customers flexible access to normalized data for enterprise integration.

LifePRO[®] is a Windows "Thin Client" application, which allows for ease of access and implementation across the enterprise.

Streamline Product Introductions

The flexibility of LifePRO's product rules engine allows companies to quickly configure product features, without the need for programming. LifePRO's support for diverse products of Life, Health, Annuity and Credit Insurance eliminates the need for multiple administration systems to support separate product lines.

Design flexibility is provided through the unbundling of insurance product features. Simply turn on and define the features needed for each benefit. Information can

easily be shared across many plans, or customized for a specific plan code. LifePRO[®] also offers the ability to customize plan rates and rules according to the policy issue state, billing group or individual client ID.

LifePRO[®] also offers extensive flexibility during product packaging. Save setup time by re-using a common benefit for many different products. LifePRO[®] automatically chooses the correct benefit for a specific state or country within an effective date, reducing the number of overall plan codes and minimizing issue errors.

Business API's

Access to LifePRO[®] business logic for functions such as Quotes, Illustrations and Re-projections is enabled via a suite of .NET Application Programming Interfaces (API's), developed in Microsoft .NET[™]. The API's provide real-time access to the LifePRO[®] application for other applications such as agent portals, customer service websites, and other external applications.

Some of the API's available include:

- ▶ Name & Address Inquiry & Update
- ▶ Surrender Quotes
- ▶ Premium Quotes
- ▶ Loan Quotes
- ▶ Systematic Requests (Fund Transfers, Withdrawals, etc)
- ▶ Agent License & Hierarchy Updates
- ▶ Illustrations



LifePRO® simplifies insurance administration software while providing many tools for efficient maintenance and successful legacy system replacement.

Feature Rich Solution

LifePRO® provides a rich suite of features in one integrated application.

- ▶ Flexible Agent Compensation System supporting 99 levels of agent hierarchy
- ▶ Support for multiple operating companies on a single database
- ▶ Central Client File for efficient maintenance and customer service
- ▶ Integrated ACORD support for New
- ▶ Business Interchange and MIB
- ▶ Real-time customer service
- ▶ A wide range of Billing & Collection options including Credit Card billing and an external payment interface
- ▶ Automatic letter triggers for a wide variety of policy events
- ▶ Integrated Reinsurance administration Illustrations via an API utilizing LifePRO's Product Engine
- ▶ Integrated claims administration and configurable support for products such as Long Term Care,
- ▶ Medicare Supplement and other Medical Plans Payout administration

Proven Success

With a rich customer base of over 40 active support customers, LifePRO® has extensive experience guiding companies through the process of legacy system replacement. A wide variety of services levels are available, including turnkey support. LifePRO® consultants bring the experience necessary to guide you through decisions such as conversion timing and methodology.

Application Service Provider

EXL specializes in cost-reduction solutions for insurance administration, including our ASP – Application Service Provider option. Our application hosting and support services option allows you to take advantage of the powerful LifePRO® life insurance administration solution in a hosted environment.

How has EXL ASP Model benefited customers? For starters, EXL offers fixed price conversion services, allowing companies to reduce their risk. In addition, the ability to fix IT costs takes the guesswork out of IT budgeting. What's more, EXL can assist in implementing and hosting your new products, so that introduction is measured in days, not months.

Interested in learning more about EXL, visit www.exlservice.com
