

December 2025

Datos Insights Market Navigator: Life/Annuity/ Benefits Platform Solution Providers 2025

A full copy of the 85-page report is available through the [Datos Insights website](#)

Prepared for:



Overview and Methodology

The insurance technology landscape is experiencing a fundamental shift as solution partners move beyond traditional policy administration systems (PAS) to offer comprehensive platforms that span the entire insurance ecosystem. The transition to platforms is driven by five key factors discussed in this report that are reshaping how insurers approach their technology partnerships and operational strategies.

This research evaluates key market dynamics as well as the technology vendor landscape of each of the leading vendors in the life, annuity, and benefits platform space. The DatoS Insights Market Navigator focuses on vendor capability (stability, client base strength, and product features). As this is a nascent area of the insurance space, many vendors are actively developing capabilities in their platforms. Still, evaluating these evolving solutions provides insight into roadmap and differentiating items.

The following criteria were applied to develop a list of vendors for participation:

- The solution has expanded past core administration capabilities for a more holistic insurance ecosystem solution (i.e., includes capabilities focused on digital experiences, broader insurance value chain capabilities, and shared capabilities that have typically been purchased separately).
- Capabilities are suitable to meet the needs of small and middle-market carriers and are expandable to a large market.
- The solution incorporates at least 80% of the dimensions in the DatoS Insights Platform Capability Model.
- The solution is commercially available and branded.
- The vendor demonstrates plans to continue to invest in and expand platform capabilities.

Key Drivers of the Evolution of Comprehensive Platforms

The transition to platforms is driven by five key factors that are reshaping how insurers approach their technology partnerships and operational strategies.



Business drivers



Technical modernization requirements



Strategic modernization efforts



Partnership management



Transformation and product delivery

Business Drivers

Business drivers are at the forefront of this evolution with the demand for enhanced customer experiences and streamlined processes across operational components.



- The traditional walled-off approach of legacy operations systems is no longer sustainable, as insurers recognize the need for integrated solutions that can eliminate silos and provide holistic views of their business.
- The growing demand for sophisticated block analysis options requires platforms that can traverse multiple administration systems, including other legacy systems, in addition to their core offering. Leveraging data models and integration techniques, the platforms can extend to a multi-PAS solution.

Technical Modernization Requirements

Technical modernization requirements are compelling solution partners to embrace digitization while developing service-oriented tools and integration platforms.



- The integration of artificial intelligence (AI) and low-code/no-code (LCNC) techniques has become essential for creating flexible, scalable solutions that can adapt to evolving business needs.
- These technical capabilities enable insurers to build more responsive and intelligent systems that can process data and automate workflows across multiple touch points in the insurance ecosystem, making comprehensive platforms not just desirable but necessary for competitive advantage.

Strategic Modernization Efforts

Strategic modernization efforts within organizations are driving partners to support multipolicy administration system environments and complex conversion projects.



- As insurers develop overarching strategies to modernize their entire technology stack, they require partners that can facilitate seamless transitions and integrations across various systems and processes.
- This strategic imperative pushes solution providers to expand their offerings beyond single-point solutions to become comprehensive platform partners capable of supporting enterprisewide transformation initiatives.

Partnership Management

Because of considerations around partnership strategies, carriers are focusing on the benefits of a strong partner that can help streamline a holistic offering.



- The philosophy that having fewer solutions lowers risk is driving consolidation toward fewer, more comprehensive partners that can provide broader ecosystem coverage while reducing integration complexity and vendor management overhead.
- This shift in management thinking, combined with evolving pricing expectations, is creating demand for platform solutions that can demonstrate clear value across multiple functional areas rather than excelling in just one specialized domain.
- These offerings help mitigate risk, provide a more integrated solution, and have more appealing pricing models, fundamentally changing how insurers evaluate technology providers.

Transformation and Product Delivery

Speed to market for new products and product changes is consistently a top priority for insurance carriers.



- Transformation and product delivery typically take 40% to 60% of the effort and budget for the broader enterprise and insurance ecosystem.
- The ability to have preintegrated and composable architecture components alleviates this issue and helps optimize the time and cost of initial implementation, conversions, future product delivery, and platform upgrades.

Challenges and Considerations

The evolution toward comprehensive platforms brings significant challenges and considerations that must be carefully navigated.

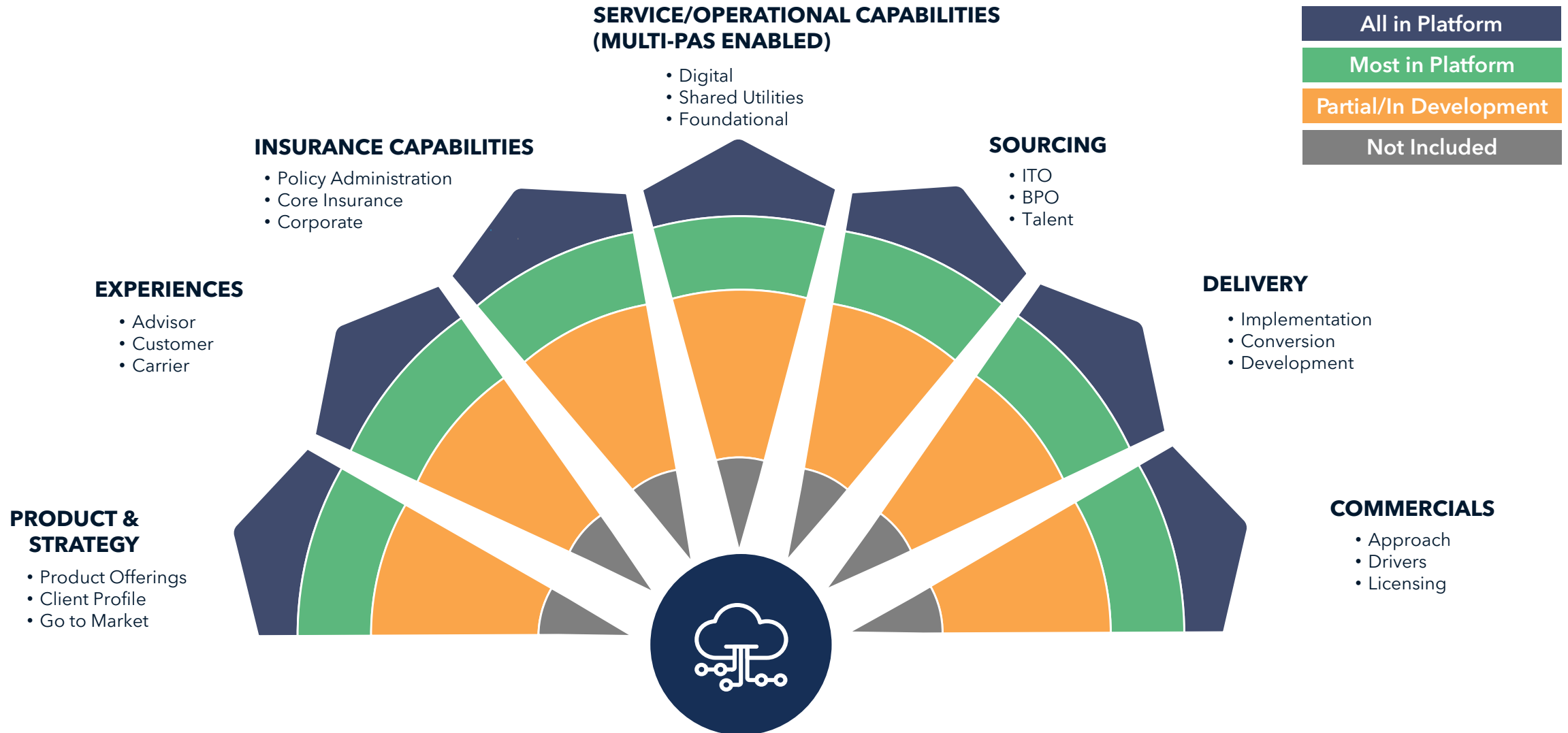
- Concerns about putting “eggs in one basket” and managing the overall cost of environment dependencies create a delicate balance. While comprehensive platforms offer integration benefits, they also introduce the risk of vendor lock-in and potentially higher total costs of ownership.
- The challenge of intellectual property (IP) ownership in outsourced arrangements becomes more complex when dealing with platformwide solutions, requiring careful consideration of data ownership, customization rights, and long-term strategic flexibility.
- The challenge of connecting to independent agents and distribution channels is a consideration when managing a broader ecosystem, requiring sophisticated integration capabilities and flexible APIs that can accommodate diverse partnership models and enable the carrier to manage the data appropriately for the agent.
- These considerations underscore the importance of thorough due diligence and strategic planning when selecting platform partners for broader insurance ecosystem coverage.

Datos Insights Insurance Platform Capability Model

Through discussions and demonstrations with platform vendors, DatoS Insights has distilled platform capabilities into seven dimensions, each with three subdimensions.

Dimension	Subdimension		
1. Product and Strategy	Product Offerings	Client Profile	Go to Market
2. Experiences	Advisor	Customer	Carrier
3. Insurance Capabilities	Policy Administration	Core Insurance	Corporate
4. Service/Operational Capabilities (Multi-PAS Enabled)	Digital	Shared Utilities	Foundational
5. Sourcing	Information Technology Outsourcing (ITO)	Business Processing Outsourcing (BPO)/Business-Processing-as-a-Service (BPaaS)	Talent
6. Delivery	Implementation	Conversion	Development
7. Commercials	Approach	Drivers	Licensing

Datos Insights Insurance Platform Capability Model



Insurance Platform Capability Model Definitions: Dimensions 1 and 2

1. Product and Strategy

- **Product Offerings:** The platform's ability to support multiple lines of business (e.g., individual life, annuities, group benefits) through configurable product development capabilities, including rules engines, calculation engines, and product configuration tools. This encompasses the flexibility to create, modify, and launch new insurance products across different business lines with embedded pricing and illustration capabilities.
- **Client Profile:** The platform's target market segmentation and client base characteristics, including tier classifications (Tier-1/Tier-2), carrier size profiles, geographic focus, and specialization in specific market segments such as managing general agents (MGAs) or regional carriers. This reflects the solution's scalability and market positioning within the insurance ecosystem.
- **Go to market:** The platform's strategic positioning and market approach, including how the solution differentiates in the marketplace and supports various distribution strategies. This includes the vendor's approach to ecosystem modernization consulting and its methodology for helping carriers implement comprehensive digital transformation initiatives.

2. Experiences

- **Advisor:** Digital portal and tools designed for agents, brokers, and distribution partners, including licensing and appointment management, sales support tools, commission tracking, and training resources. This capability enables effective channel management and partner enablement across diverse distribution networks.
- **Customer:** Self-service portal and digital experience capabilities for policyholders, including policy management, premium payments, claims submission, document access, and customer service tools. This encompasses the end-customer digital journey and engagement capabilities that drive customer satisfaction and retention.
- **Carrier:** Internal operational portals and tools for carrier employees, including underwriting workbenches, claim processing interfaces, customer service tools, and administrative dashboards. This capability provides the operational efficiency tools needed for carrier staff to manage their business processes effectively.

Insurance Platform Capability Model Definitions: Dimensions 3 and 4

3. Insurance Capabilities

- **Policy Administration:** The fundamental policy administration capabilities, including new business processing, policy servicing, billing and payments, claims management, and policy loans across multiple product lines. This encompasses the core transactional processing engine that handles the entire policy life cycle from issuance through termination.
- **Core Insurance:** Specialized insurance operations, including underwriting workbenches, illustrations generation, reinsurance management, and regulatory compliance processes. These capabilities cover the insurance-specific business logic and risk assessment tools that differentiate insurance platforms from general administrative platforms.
- **Corporate:** Enterprisewide capabilities, including financial management, regulatory reporting, compliance monitoring, and shared services that support multiple business units. This encompasses the corporate infrastructure needed for multiline carriers, including consolidated reporting and enterprise risk management.

4. Service/Operational Capabilities (Multi-PAS enabled)

- **Digital:** The platform's digital transformation capabilities, including API-first architecture, microservices design, cloud-native deployment options, and modern user interface (UI) frameworks. This capability enables digital customer experience and supports omnichannel distribution strategies through modern technology foundations.
- **Shared Utilities:** Supporting operational capabilities, including document management, communication management, case management/business process management (BPM), workflow automation, and customer relationship management (CRM) integration. These utilities provide the operational backbone that enables efficient processing and customer service across all platform functions.
- **Foundational:** The underlying technical architecture, including system configuration tools, integration capabilities, security frameworks, and infrastructure deployment options (e.g., cloud, on-premises, hybrid). This foundational layer ensures platform scalability, reliability, and the ability to integrate with existing carrier technology ecosystems.

Insurance Platform Capability Model Definitions: Dimensions 5 and 6

5. Sourcing

- **ITO:** The vendor's technology organization structure, development capabilities, DevOps practices, and technical talent composition including developers, business analysts, and quality assurance teams. This reflects the vendor's ability to deliver, maintain, and enhance the platform through skilled technical resources.
- **BPO/BPaaS:** Business process outsourcing/third-party administrator (TPA) capabilities and partnerships that can supplement carrier operations, including claims processing, customer service, policy administration, and back-office support services. This capability extends platform value through operational service delivery options.
- **Talent:** The vendor's human capital strategy includes support staffing, consulting services, training programs, and knowledge transfer capabilities. This encompasses the people-based services that ensure successful platform implementation and ongoing operational excellence.

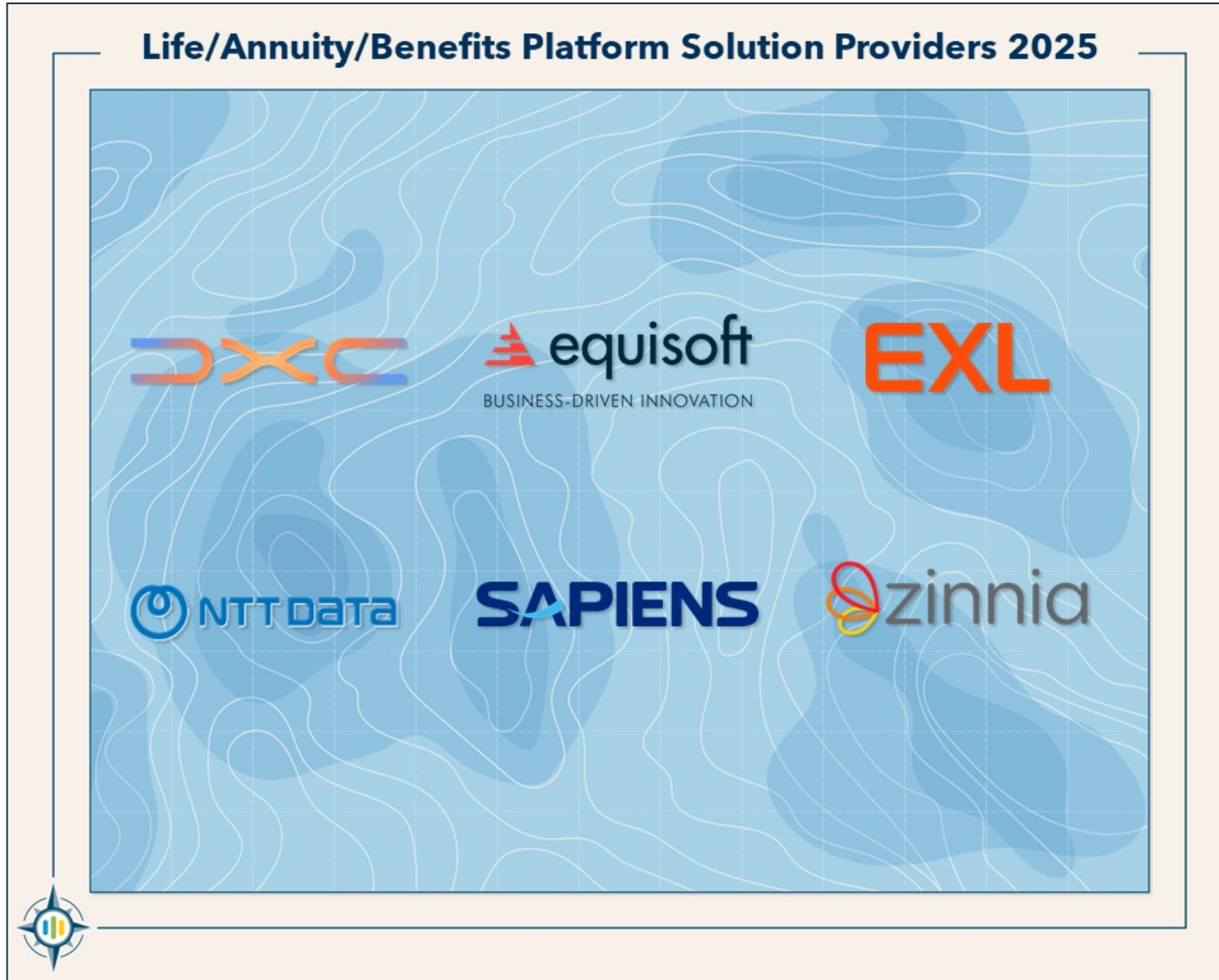
6. Delivery

- **Implementation:** The vendor's methodology and approach for deploying the platform, including project management frameworks, configuration processes, testing strategies, and go-live support. This capability ensures successful platform delivery within scope, timeline, and budget parameters.
- **Conversion:** The technical and operational methodology for migrating data, processes, and operations from legacy systems to the new platform, including data mapping, validation processes, and cutover planning. This critical capability determines the success and risk profile of platform transitions. The overall client experience during the conversion process includes communication strategies, training delivery, change management support, and post-implementation optimization. This capability focuses on minimizing business disruption and ensuring user adoption during the transition period.
- **Development:** The overall development experience, including DevOps, business systems analysis (BSA), and quality assurance (QA) approaches and tooling. This dimension also captures the vendor's environment and support capabilities, as well as ongoing upgrades and investment in innovation.

Insurance Platform Capability Model Definitions: Dimension 7

7. Commercials

- **Approach:** The vendor's pricing strategy and commercial model, including licensing structures, implementation fees, ongoing support costs, and total cost of ownership considerations. This encompasses how the vendor structures commercial relationships to align with carrier business models and investment strategies.
- **Drivers:** The key factors that influence platform pricing include user counts, transaction volume, functional modules, product complexity, deployment models, and service level requirements. These drivers determine the scalability and predictability of the commercial relationship between vendor and carrier.
- **Licensing:** The specific licensing model and terms, including software licensing structures, user-based pricing, module-based pricing, and intellectual property considerations. This capability defines the legal and commercial framework governing platform usage rights and restrictions.

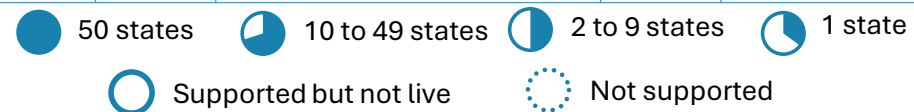


Vendor solutions profiled in this report:

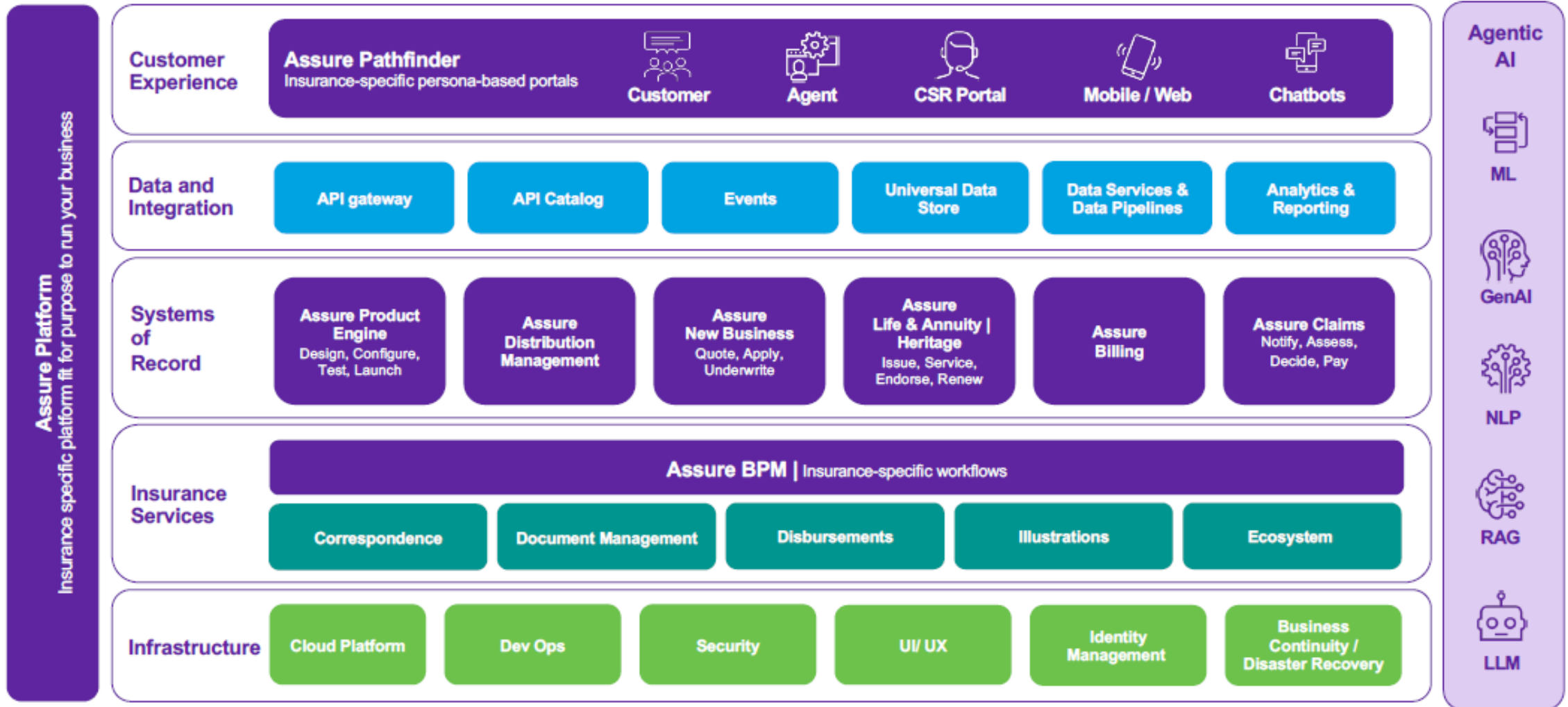
- DXC Technology: Assure Life+

COMPANY OVERVIEW			PLATFORM PRODUCT & STRATEGY	
Founded	2017 (Via HP merger)		Product Name	Assure Life+
Headquarters	Ashburn, Virginia		Target Market	Tier-1 through Tier-4 in North America
Ownership	Publicly traded (NYSE:DXC)		Value Statement	DXC Assure Life+ is a modular and scalable life insurance solution focused on the U.S. life, annuity, and payout market combining a cloud-based policy Software-as-a-Service (SaaS) with process automation to support the entire insurance policy life cycle. It allows insurers to seamlessly transition from existing platforms at their own pace and helps minimize the cost, risk, and investment loss of converting onto a new platform.
Annul Revenue	US\$10.1 billion to US\$25 billion			
12-Month Growth	6% to 10% (insurance division)			
CLIENT PROFILE			Strategy	DXC's strategic framework provides unique value to customers through tools that protect, extend, and transform: They protect client's investments in IT by keeping the DXC Heritage systems up-to-date; extend clients' capability by providing Assure Platform capabilities; and provide customers with a path to transform their enterprise to match the needs of a 21st-century insurer via cloud migration, SaaS delivery, BPO, and other techniques.
Live Clients	Large (more than US\$1 billion premium)	Midsize/small (less than US\$1 billion premium)		
Over 100	75%	25%		
Life	Group	Annuities		
50%	N/A	50%		
COMMERCIALS				
Price Range	Based on a monthly fee, dependent on parameters including components utilized, number of policies, etc.			
Price Options	Subscription and per policy			
Licensing	Single license which can be tailored to client needs. IP is wholly owned by DXC.			

CLIENT ENGAGEMENT		LIFE					
Customer Engagement	Online community, customer advisory group, dedicated customer success manager, user group event/client conference, onsite training, online training, online portal to submit and track issues/requests, 24/7 support	Term Life	●	Variable Whole Life	●	Pre-Need	●
		Whole Life	●	Variable Universal Life	●	COLI/BOLI	○
		Universal Life	●	Indexed Universal Life (IUL)	●	Private Placement	○
		Variable Life	●	Final Expense	●		
SOURCING		ANNUITY					
Platform Team	Over 1,000	Fixed Annuities	●	Deferred (DIA)	●	Qualified Longevity Annuity Contract (QLAC)	●
Implementation Team	251 to 1,000	Variable Annuities	●	Multiyear Guaranteed (MYGAs)	○	Charitable	○
Support Team	10 to 50	Indexed (RILA, FIA)	●	Contingent Deferred (CDA)	○	Private Placement	○
ITO		Immediate (SPIA)	●	Structured Settlement	●		
Locations	United States	GROUP					
Services	DevOps, development (developers), business analysis (BA), quality assurance, 24x7 support	Group Life	○	Disability	●	Medicare Supplement	○
BPO		Group Term	○	Dental Care	○	Hospital Indemnity	○
Locations	United States and the Asia-Pacific	Group Universal Life (GUL)	○	Vision Care	○	Voluntary-Pet	○
Services	New business, agent licensing and appointments, underwriting, mailroom, billing, claims, transactions, compensation, policy management, post-issue administration, accounting, distribution support, retirement, reinsurance, business controls, regulatory	Variable Group Universal Life (VGUL)	○	Long-Term Care	○	Voluntary-Financial	○
		Group Annuities	○	Cancer/Critical Illness	●	Voluntary-Wellness	○
		Absence Management	○	Accident	●		



DXC Assure Life+ Reference Architecture



Source: DXC Technology

EXPERIENCES				
Feature	Offering	Configurability	Integrations	Differentiators
Customer Portal	DXC Assure Pathfinder	Service-related processes	Integrates with source systems via APIs and event-triggered processing	<ul style="list-style-type: none"> Unified view of the customer across multiple systems and accounts/ policies for improved service Tailored to the unique needs of each customer's organization and processes
Advisor Portal	DXC Assure Pathfinder	Sales-related processes	Integrates with source systems via APIs and event-triggered processing	<ul style="list-style-type: none"> Unified view of the customer across multiple systems and accounts/ policies for improved service Tailored to the unique needs of each customer's organization and processes
Operations Portal	DXC Assure BPM	End-to-end insurance value chain	Integrates with source systems via APIs and event-triggered processing	<ul style="list-style-type: none"> AI-enabled BPM tool for process management across multiple systems and staff groups to streamline process flow and eliminate manual processes End-to-end process coverage

FEATURES AND FUNCTIONALITY				
Feature	Offering	Lines of Business (LOBs)	Integrations	Differentiators
Policy Administration				
Policy (Core Admin)	Platform solution and stand-alone	Individual life and annuity, payouts	Selected functions (new business, claims) can be integrated via APIs	Supports cloud-native administration as well as a client's existing systems
Hierarchical Structure	Platform solution and stand-alone	Individual life and annuity, payouts	No	Established data structures that have been in use by customers for years; Holistic coverage of end-to-end business operations
Product Development	Platform solution and stand-alone	Individual life and annuity, payouts	No	Extensive library of prebuilt product types which carriers can base their own individualized product designs on; Modular capability to allow riders/features to be used across products; Ability to create a product definition and publish it to multiple systems, such as illustrations, new business, etc.
Riders	Platform solution and stand-alone	Individual life and annuity, payouts	Riders can be configured as part of product definition	Riders are configured as separate models enabling their use across multiple products and regions
Billing	Platform solution and stand-alone	Individual life and annuity, payouts	No	Dual-tier billing support with basic billing capability built into the admin platform itself, plus an extensive billing component for sophisticated applications
Payments	Platform solution and stand-alone	Individual life and annuity, payouts	No	Ability to take a contract from accumulation to payout using the same system, and back if needed
Cash Management	No, this is not offered	Not disclosed	Not disclosed	Not disclosed
Policy loans	Platform solution and stand-alone	Individual life and annuity, payouts	Policy loans are part of the product definition	Full coverage of standard loan functionality
Claims	Platform solution and stand-alone	Individual life and annuity, payouts	No	Capability to support simple claims within the admin platform, with a secondary component (DXC Assure Claims) to support complex claim situations
Service	Platform solution and stand-alone	Individual life and annuity, payouts	No	Provides modern, compelling user experience for service transactions via multiple channels

FEATURES AND FUNCTIONALITY				
Feature	Offering	LOBs	Integrations	Differentiators
Core Insurance				
Illustrations	Assure Illustrations, platform and stand-alone	Individual life and annuity, payouts	Yes	Calculation engine that can supply illustration data to a client's current illustration system. Illustration calculation engine only, for integration with a customer's current system.
New Business/eApp	Assure New Business; platform and stand-alone	Individual life and annuity, payouts	No	Complete coverage of the entire new business process; AI integration for relevant functions such as for underwriting; Integrated with Assure+ admin platforms; Supports integration with customer admin systems
Underwriting	Assure New Business; platform and stand-alone	Individual life and annuity	No	Complete coverage of the entire new business process; AI integration for relevant functions such as for underwriting, integrated with Assure+ admin platforms (Assure Life & Annuity, wmA, and CyberLife,) and supports integration with customer admin systems
Distribution/DCM	Assure Distribution Management; platform and stand-alone	Individual life and annuity, payouts	No	Supports virtually all compensation types; Enables complex compensation structures through configurable business rules and templates; Improves agent self-service capabilities and accelerates onboarding via RESTful APIs and integrations with DTCC, NIPR, and other credentialing services
Reinsurance	Assure Reinsurance; platform and stand-alone	Individual life and annuity, payouts, property/casualty	No	Automates manual reinsurance processes, significantly reducing operational overhead; Accelerates transaction speeds and improves processing timelines; Provides a comprehensive view of reinsurance exposures and recoveries; Supports better auditability and compliance tracking
Corporate				
Regulatory/Compliance	Platform and stand-alone	Individual life and annuity, payouts	No	DXC stays current with new and planned regulatory rules and applies regulatory updates as needed. Regulatory changes are also discussed with customers in Customer Advisory Councils to determine the best approaches to new regulations using client input.
Reporting	Platform and stand-alone	Individual life and annuity, payouts	No	Extensive reporting capabilities are built into each administration platform. In addition, DXC Insights provides cross-system aggregation for a comprehensive view of the enterprise, offering approximately 19 dynamic views tailored to user roles and updated daily with data from gold-source systems. This empowers account, region, and industry leaders with the real-time insights needed to drive performance and accountability.
Financials	Platform and stand-alone	Individual life and annuity, payouts	No	Assure+ admin platforms include built-in financial reporting and extract capabilities supporting general ledger, commissions, reserves, and tax reporting as part of its core financial processing.

SERVICE/OPERATIONAL CAPABILITIES (MULTI-PAS ENABLED)				
Feature	Offering	Preintegrations	Admin System Integrations	Differentiators
Digital	Digitally enabled, end-to-end SaaS offering that provides business services supporting insurance for the 21st century; cloud-native at its core and supports fully digital functions, such as customer and agent self-service	Integrates with client or other vendor solutions via APIs	DXC Assure Life+ is purpose-built to enable integration with a carrier's existing systems via the digital platform	<ul style="list-style-type: none"> Protects a carrier's existing admin system investments provides the ability to extend those systems with new capabilities provides a vehicle for a carrier to transform to a fully digital environment
Shared Utilities				
Communications management	Assure BPM; modern digital portals for internal staff (e.g., call center) and external stakeholders (e.g., customer self service, agents)	Integrates with client or other vendor solutions via APIs for specific applications where needed	Fully integrated into DXC Assure Life+	Provides insurance-specific, persona-based portals for both new and existing systems
Documentation management	Assure BPM; business process management and operational reporting	Integrates with client or other vendor solutions via APIs for specific applications where needed	Fully integrated into DXC Assure Life+	<ul style="list-style-type: none"> Prebuilt workflows Data/API integrations Unifies multiple systems AI process mapping
Case management	Assure BPM; business process management and operational reporting	Integrates with client or other vendor solutions via APIs for specific applications where needed	Fully integrated into DXC Assure Life+	<ul style="list-style-type: none"> Prebuilt workflows Data/API integrations Unifies multiple systems AI process mapping
Other	Secure managed cloud enterprise data management AI tools for insurers	Integrates with client or other vendor solutions via APIs for specific applications where needed	Fully integrated into DXC Assure Life+	Extends capabilities of the solution into other domains beyond basic policy administration

SERVICE/OPERATIONAL CAPABILITIES (MULTI-PAS ENABLED)				
Feature	Offering	Preintegrations	Admin System Integrations	Differentiators
Foundational				
Architecture	DXC Assure is a digitally enabled, end-to-end SaaS offering that provides business services supporting the entire insurance industry. It is cloud-based, API-enabled, configurable, automated, and leverages AI throughout the overall architecture. It is designed to enable integration with existing customer systems.	Integrates with client or other vendor solutions via APIs where needed.	Fully integrated into DXC Assure Life+	<ul style="list-style-type: none"> • Modern architecture, flexibility, and compatibility inside a cloud-native approach • Provides a basis for enterprise transformation to the cloud • Provides support for future enhancements and capabilities
Configuration	All components are built for configurability to minimize the need for specialized or customer-specific coding.	Integrates with client or other vendor solutions via APIs where needed	Fully integrated into DXC Assure Life+	
Integration	Offers integration capabilities via EnterpriseLink API Orchestrator.	Integrates with client or other vendor solutions via APIs where needed.	Fully integrated into DXC Assure Life+	
Data	Unified Data Store	Integrates with client or other vendor solutions via APIs where needed	Fully integrated into DXC Assure Life+	
Infrastructure	The platform provides a secure and managed infrastructure layer on which cloud-based components reside. The platform leverages and extends the security capabilities of AWS with additional DXC components and 24/7 operations support.	Integrates with client or other vendor solutions via APIs where needed	Fully integrated into DXC Assure Life+	
Security	It has full end-to-end security based on AWS security services augmented with DXC extensions and DXC 24/7 monitoring.	Integrates with client or other vendor solutions via APIs where needed	Fully integrated into DXC Assure Life+	

IMPLEMENTATION				
Approach		Tools		Integrations
DXC Assure leverages a variety of development tools as well as AI tools to support its implementation. DXC offers services to help businesses leverage generative AI (GenAI) across their operations and product portfolio.		<ul style="list-style-type: none"> Development tools: GitHub, Jenkins, Artifactory, SonarQube, Prisma Cloud AI tools: Assure Answers, Connect Navigator, Document Navigator, Intelligent Document Processing, Pattern Recognition, Product Engine Agents, Conversion Accelerator 		Not disclosed
CONVERSION				
Approach		Tools		Integrations
DXC offers a standardized configurable transformation methodology to accelerate digital transformation by fully migrating from legacy system to the new policy system.		DXC Conversion Accelerator, supported by DXC's proprietary AI-based DXC Assure Accelerator Tools		Not disclosed
DEVELOPMENT				
Feature	Approach	Offering	Tools	Integrations
DevOps	AI-powered platforms support automated deployment pipelines, cloud-native services, and real-time monitoring, streamlining DevOps processes and continuous improvement/continuous development (CI/CD) capabilities	Not applicable	Third-party tools (e.g., GitHub) and Amazon Web Services (AWS)-supplied tools and utilities	Unified, holistic environment for all DXC Assure Life+ components
Developers	AI tools assists developers with code generation.	Not applicable	Third-party tools (e.g., GitHub) and AWS-supplied tools and utilities	Unified, holistic environment for all DXC Assure Life+ components
Business analysis	AI acts as an assistant for documentation, technical questions and answers (Q&A), and research; tools streamline BA by converting functional requirements into test cases and artifacts	Not applicable	Third-party tools (e.g., GitHub) and AWS-supplied tools and utilities	Unified, holistic environment for all DXC Assure Life+ components
Quality assurance	Intelligent test automation, such as AI-generated test cases and automated script generation	Not applicable	Third-party tools (e.g., GitHub) and AWS-supplied tools and utilities	Unified, holistic environment for all DXC Assure Life+ components
Environment	DXC's AI-powered platforms support automated deployment pipelines, cloud-native services, and real-time monitoring.	Not applicable	Third-party tools (e.g., GitHub) and AWS-supplied tools and utilities	Unified, holistic environment for all DXC Assure Life+ components
Support	AI powers dashboards and analytics to track operational key performance indicators (KPIs), customer behavior, and business outcomes	Not applicable	Third-party tools (e.g., GitHub) and AWS-supplied tools and utilities	Unified, holistic environment for all DXC Assure Life+ components

Recommendations

For insurance carriers:

- Insurance carriers should be aware that comprehensive platform solutions are available in the market and take time to educate their teams about these options.
- When evaluating technology or planning modernization initiatives, carriers should consider comprehensive platforms rather than limiting their focus to policy administration systems alone.
- Carriers should ensure their technology decisions are tied to an overarching strategy and include block analysis as a core component of that strategy. They should understand how to leverage the multi-PAS capabilities that these platform solutions offer to "right-size" their solution for their target state and legacy assets.

For vendors:

- Given the significant number of mid-tier carriers currently looking to modernize their technology, comprehensive platform solutions are becoming increasingly appealing and are emerging as a focal point for carriers making selection decisions.
- Vendors that currently offer platform solutions should continue to evaluate which components are integrated into their solutions. Vendors not yet heading in this direction should be aware of this issue and consider it in their roadmap planning.
- Vendors should engage with prospective carriers about holistic solutions and position themselves as partners that can help with full modernization efforts, rather than simply offering policy administration system selection, as the market has evolved beyond that traditional approach.

Datos Insights Powers Financial Services Transformation

Datos Insights is the leading research and advisory partner to the banking, insurance, securities, and payments industries—both the financial services firms and the technology providers who serve them.

In an era of rapid change, we empower firms across the financial services ecosystem to make high-stakes decisions with confidence and speed. Our distinctive combination of proprietary data, analytics, and deep practitioner expertise provides actionable insights that enable clients to accelerate critical initiatives, inspire decisive action, and de-risk strategic investments to achieve faster, bolder transformation.

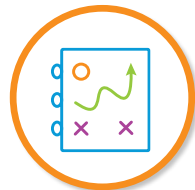
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