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Your LA&H Operating Model Was Built for a Market That No Longer Exists

A Majesco Pathways Paper



Executive Position

Life, annuity, and health insurers must move faster, make better decisions, and deliver connected experiences while operating on fragmented technology and manual processes. Too much work still happens between systems, teams, and the information a carrier has and the decision it needs to make, slowing execution and limiting capacity.

Across the policy lifecycle, re-entered information, disconnected decisions, and manual intervention create rework. A new system or AI pilot may improve one task while leaving the broader journey fragmented. Carriers need a connected operating model from core to care that improves decisions, gives people context, and supports phased adoption.

Measure modernization by how quickly and consistently a carrier can launch, quote, underwrite, service, bill, and settle business with less rework and greater visibility. That capacity helps carriers respond to change, improve experiences, and scale growth without multiplying complexity.



The industry problem

LA&H complexity is slowing growth

LA&H carriers are managing growth across group, voluntary benefits, worksite, and individual business, each with distinct products, rules, channels, and service models. They need to launch faster, quote accurately, make better underwriting decisions, serve employers and members, and adapt to change while protecting continuity.

When each line depends on separate systems and handoffs, complexity becomes an operating constraint. People move information instead of applying expertise, leaders lack a view of journey health, and fragmentation creates cost and delay from plan design through renewal.

Manual work is consuming capacity that should be focused on claim judgments

Critical processes still rely on people reading documents, entering information, comparing sources, routing work, and reconciling discrepancies. In claims intake, employees may need to assemble conflicting forms, emails, and supporting documents before a claim can move forward.

Intelligent agents can work behind the workflow, interpreting documents and email, reconciling information, completing routine steps when confidence is high, and raising exceptions with rationale and source data.

Bad inputs and disconnected decisions create rework

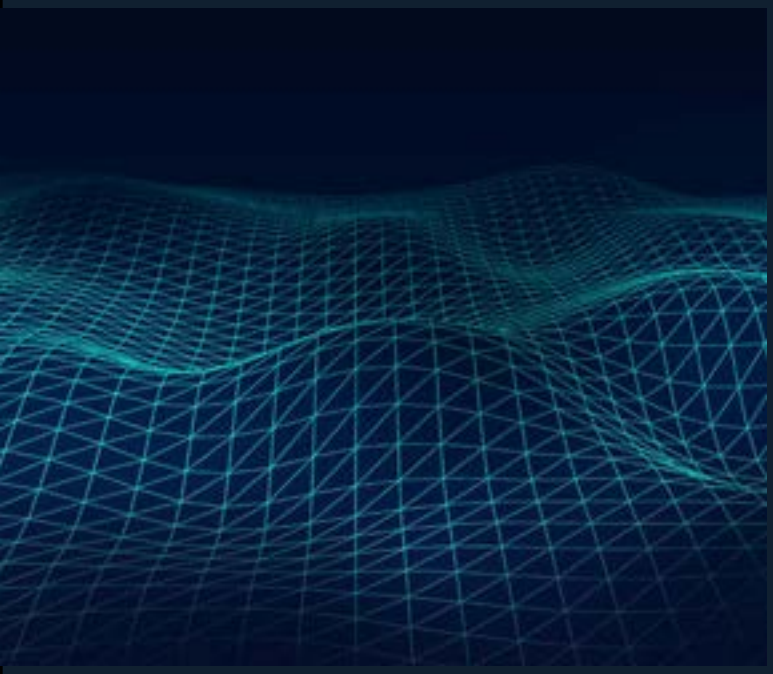
Decision quality depends on the information entering the process. Inaccurate census data creates cleanup before quoting, renewal teams may lack context, and not-in-good-order claims may enter queues undetected.

Machine learning can clean inputs, recommend plans, predict issues, route claims, and flag benefit or payment risk while there is still time to act. It improves handoffs without replacing rules or people.

Underwriting needs to modernize without waiting for core replacement

Underwriters need unified case data, documents, and risk signals, plus automated scoring for straightforward cases and workload visibility. A large back-end transformation may take years and cause disruption.

A modern underwriting capability should work with the existing environment and connect to a modern core, improving quote throughput without waiting for full replacement.



A modern core is not enough on its own

Distribution hierarchies can produce opaque commissions and payment errors. Billing conversions create risk when dates, notices, returns, and recurring payments are not handled end to end. Employer servicing can generate calls for actions a portal could handle. Group onboarding, migrations, block sales, and adjacent market expansion can become custom projects.

Leaders need visibility beyond uptime. IT logs do not show whether journeys complete; AI confidence improves, or work accumulates. This limits how quickly carriers turn products, decisions, and experiences into growth.

The opportunity: turn LA&H complexity into connected capacity

LA&H carriers can replace fragmented effort with connected execution. One operating model can link core administration, underwriting, digital experiences, analytics, and AI so carriers can launch, decide, serve, and grow with less friction. The payoff is more capacity for judgment, faster response, better experiences, and a clearer path to scale. carriers turn products, decisions, and experiences into growth.

LA&H carriers can replace fragmented effort with connected execution.

A connected operating model can help carriers:

- Free capacity for judgment by moving routine, high-keystroke work behind the workflow.
- Improve decision quality by fixing inputs before they create rework in quotes, renewals, or claims.
- Give employees the context, source data, and recommendations they need to act on.
- Put AI to work inside the journey to support users as they review and approve important decisions.
- Deliver more connected self-service for employers, members, brokers, and other participants.
- Scale group onboarding, legacy migration, and growth initiatives with less one-off effort.
- Make commissions, billing, and payment activity traceable, while seeing where journeys complete, work accumulates, and AI confidence changes.
- Keep the platform current through smaller, safer upgrades that reduce technical debt.

This is Majesco's position: a platform built specifically for LA&H, supporting group, voluntary benefits, worksite, and individual business on one scalable, modular SaaS platform. Its purpose-built breadth lets carriers reuse capabilities across lines while intelligence works across the journey.

How Majesco addresses the problem

Majesco gives carriers a modular path to start with a priority need, connect capabilities across the journey, and expand over time.

1. One connected foundation from core to care

At the center, Majesco provides one connected operating core. The LA&H Intelligent Core unifies policy, billing, distribution, and claims with digital portals, underwriting, analytics, and AI. Fall '26 builds on this foundation with enhancements across the suite, including new Intelligent Underwriting capabilities that broaden its role across the operating model, along with machine learning, agent workforce capabilities, distribution and billing enhancements, migration utilities, and business telemetry.

These advances build on the suite's existing connections to reduce handoffs across the operating model. Intelligent Underwriting improves the flow from quoting through policy issuance and core administration. Billing and commissions connect to distribution, and portals to servicing actions. A better quote becomes more valuable when it becomes a clean policy that supports accurate billing and service.



2. AI that works inside the workflow

Fall '26 brings Immersive AI and the Agent Workforce directly into LA&H workflows. Specialized agents work behind the scenes across intake, reconciliation, triage, and routing.

Majesco Copilot gives users a conversation and collaboration layer immersed within the workflow. Agents complete what they can, raise tasks with rationale and source data, and return decisions to users for review and sign-off.

The model is practical and governed:

- Agents execute straight-through where confidence is high.
- Users review completed work before release.
- Exceptions arrive with the context needed to decide.
- Actions are logged, traceable, and role-based.

People are consulted for consequential decisions, yet they remain in control of all outcomes, while routine capacity grows behind the scenes.



3. Machine learning that focuses on review and improves output

Majesco applies machine learning inside journeys to incorporate data trends and patterns to maximize efficiency, reduce rework, and improve output through more focused reviews and processes. Census Scrubber keeps bad data out of quotes. Plan and Renewal Recommenders identify best-fit options. Claims Triage and NIGO Prediction identify incomplete work earlier. STP Eligibility and Routing process what they can and send the remainder to the right queue. Benefit and Payment Risk capabilities surface potential leakage while there is still time to act.

The result is less cleanup, clearer plan choices, better risk, reduced not-in-good-order work, lower claim cost, and stronger protection against overpayment risk. The models support rules and people, with traceability and accountability for a regulated business.

4. Underwriting modernization without rip and replace

Majesco's Intelligent Underwriting brings case data, documents, and risk signals into one optimized workspace. The capability works alongside existing policy administration systems through APIs, improving quote throughput without waiting for full transformation. Carriers can then connect it to Majesco's LA&H core and expand over time.

5. Suite capabilities, MCP, telemetry and an entrance into the senior health market

Majesco extends the core into capabilities that make growth sustainable: distribution and billing traceability, field validation, migration-aware dates, employer portals, guided enrollment, payments, and AI-generated quote-to-care portals.

Group and individual Medicare Supplement capabilities support a senior health growth lane. Repeatable onboarding and migration utilities support high-volume setup, conversions, and block-sale activations.

Majesco's MCP Server Platform allows carriers to connect their own AI tools with Majesco's confidently and securely. Through secure administrator defined servers and individual user controls, users can access Majesco data without having to navigate the system.

Telemetry makes its business journeys' health visible with real-time reporting. Leaders can track straight-through processing, journey completion, and work accumulation from a single dashboard.



The standard for a modern LA&H operating model

An effective LA&H platform creates reuse across group, voluntary benefits, worksite, and individual business. Advanced underwriting delivers value alongside existing policy administration systems while connecting naturally to a modern core. Business telemetry makes journey completion, straight-through processing, AI confidence, and work accumulation visible to operating leaders.

Modernization is judged by the work it changes, not by architecture labels. Intelligence works inside the process. Agents do the heavy lifting in document analysis and repetitive tasks to help improve inputs complete routine work, and surface exceptions, while Majesco Copilot gives employees the context to review, decide, and act.

Majesco brings these elements together in a platform built specifically for LA&H, with one connected operating core. The value is the combination of connected execution, governed intelligence, reusable suite depth, and a phased path to value.

A better modernization path: connect, activate, expand

Most LA&H organizations need a sequence of connected moves that reduce risk, create evidence, and build momentum rather than an all-at-once replacement program.

Connect the journey

Start with the workflow where friction is most visible: underwriting, group setup, claims intake, billing, servicing, or migration. Connect its data, rules, people, and systems so the carrier can see the full journey.

Activate intelligence

Use machine learning to improve inputs, agents to pre-work queues, and Copilot to support human judgment. Measure results through business telemetry.

Expand with confidence

Extend the model across products, lines of business, channels, and adjacent markets. Reuse configuration and journeys, add capabilities as the business grows, and adopt upgrades in smaller increments.

The goal is an operating model that helps people do better work and moves the business with greater speed, control, and confidence.

Connected modernization in practice

Carriers are applying this model across products and stages of transformation.

Boston Mutual Life modernized group, voluntary benefits, and individual lines on a cloud-enabled platform supporting more than 950,000 policies and certificates and over one million members. Product reuse across group, voluntary benefits, individual, and worksite channels creates a common foundation for growth.

Canada Life consolidated quoting engines, underwriting tools, and bridge systems into a connected platform. Advisors can generate accurate, compliant quotes in real time, shortening the sales cycle and creating a foundation for further modernization.

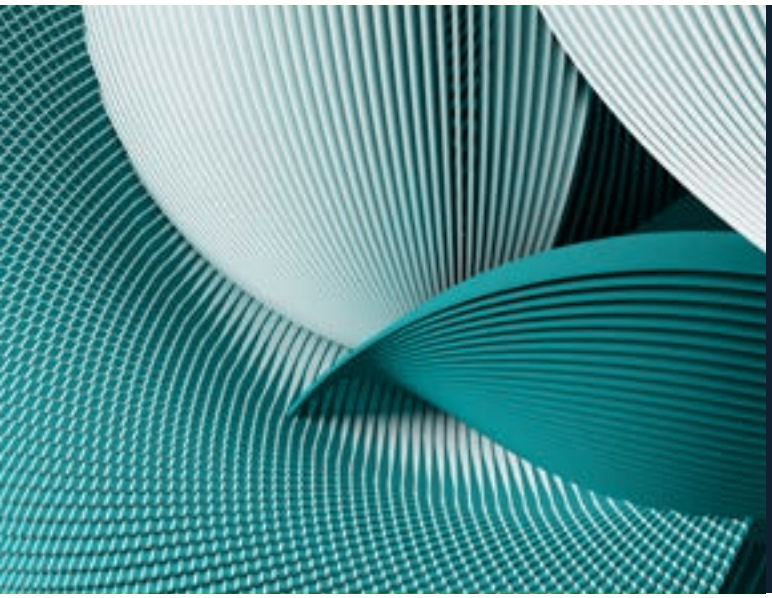
Together, these examples show how carriers can begin with a priority journey, improve the work that matters, and expand connected capabilities over time.

Conclusion: Make the work smarter. Make growth easier.

LA&H growth depends on addressing friction inside the operating model: manual work, poor inputs, disconnected decisions, opaque billing, difficult migrations, and limited visibility.

Majesco's Fall '26 LA&H release brings a connected core, intelligent underwriting, machine learning, an agent workforce, Copilot, suite capabilities, and telemetry into one modernization story.

Majesco helps carriers move from core to care: from fragmented processes to connected journeys, manual effort to intelligent capacity, and modernization as disruption to modernization as a durable advantage.



Ready to Trade Friction for Momentum?

Growth shouldn't mean more handoffs, more rework, and more strain on your teams. With Majesco LA&H Intelligent Core, connect operations, put AI to work inside everyday workflows, and build capacity for what comes next.

Discover how Majesco can help your organization modernize without complexity.

Explore Intelligent Core for LA&H