



## Summary

Life and Annuity insurance companies have been addressing legacy concerns with systems architected, built, and modified over the past four decades. Technologies have evolved many times over this period, making the systems or ecosystem unrecognizable from when they were originally built or purchased. Technology organizations are in various stages of modernizing these legacy ecosystems, with deployment timelines spanning many years as they contemplate software implementations, conversions, and data strategies arising from projects such as these. However, life companies' executives have acknowledged the critical importance of digital transformation. Time is of the essence and business executives are not able to wait for the evolution of modernization programs.

In recent years, there have been entrants in the vendor marketplace with a mission to enable digital insurance. However, few of those have looked at the problem end-to-end and doing so in a way to seamlessly integrate into existing and complex ecosystems. Insurance companies have recognized that they must modernize, but at the same time must deploy an omni-channel digital experience, develop simplified products, and provide instant underwriting decisions for a consumer base with demanding digital expectations.

## Our Report

This report analyzes an Insurtech completely focused on digital transformation for Life Insurance and Annuities companies. **Sureify** has unleashed its **Lifetime Platform** designed to accelerate digital transformations, nicely integrating with technologies across the existing ecosystem. Some of the key findings in our report include feature rich *digital capabilities*, *modern technical design* following an API-driven approach, and *pre-integrations* with the leading underwriting rules engines. We have evaluated the technical design and product features to prepare a report that will be undoubtedly useful for many US Life and Annuity Insurance Companies contemplating their modernization and digital journeys.

## Authors



**Don Desiderato**  
Founder and CEO, Mantissa Group  
[d.desiderato@mantissagroup.com](mailto:d.desiderato@mantissagroup.com)



**Mike DeSecolo**  
CTO and Strategic Advisor, Mantissa Group  
[m.delsecolo@mantissagroup.com](mailto:m.delsecolo@mantissagroup.com)

## Table of Contents

<b>Section 1: Company Background</b> .....	<b>3</b>
<b>Section 2: System Functionality</b> .....	<b>4</b>
<b>Section 3: Technical Design</b> .....	<b>6</b>
Design Philosophy .....	6
Implementation Approach .....	7
Architecture.....	7
Security .....	8
Access Control .....	8
Application Security .....	8
Operations .....	9
<b>Section 4: Technical Implementation</b> .....	<b>9</b>
Implementation Methodology.....	9
Conversions.....	10
Partnerships .....	10
Integrations.....	10
<b>Section 5: Partnership Strategy</b> .....	<b>11</b>
<b>Section 6: Pricing</b> .....	<b>11</b>
<b>Section 7: Conclusions</b> .....	<b>12</b>
<b>About the Authors</b> .....	<b>14</b>

**Report Preview** – visit us to request a copy of the full report: <https://mantissagroup.com/contact-us/>

## About the Authors

This report was created jointly by members of **Mantissa Group**. The report is intended to provide insights on a perceived development in the life and annuity industry relative to digital priorities, with an analysis that crossed multiple topic areas with the appropriate level of depth in each area. ***The report is not intended to be an endorsement of the platform, but rather bring objective insights on capabilities, strengths, and areas of potential improvement.*** This report is the second in a series of reports of this kind.



**Mantissa Group** provides business and technology strategic consulting services, specializing in the Insurance and Wealth Management industries. Mantissa supports the Chief Information Officer executive and their leadership teams, with a focus on CIO engagement as a business leader. Mantissa has practical experiences supporting leaders with technology strategy and delivery, executive coaching, leadership development, and relevant research for technology organizations.



**Don Desiderato** is a former Fortune 100 Executive and Founder of Mantissa Group LLC, a strategy consulting firm serving the CIO executive and their extended leadership teams. Don is an industry leading expert on wide variety of strategic matters affecting the CIO and their leadership teams. He is a deeply experienced senior technology executive helping leaders with their technology strategic plans, as well as simultaneously focusing on leadership development and culture.



**Mike Del Secolo** is a former Fortune 100 Executive and a strategic advisor for Mantissa Group LLC, a strategy consulting firm serving the CIO executive and their extended leadership teams. Mike is an industry leading expert on wide variety of strategic matters affecting the CISO, CTO, and their leadership teams. He has deep expertise helping leaders with their technology road maps, as well as focusing on executable technology, security, and emerging technology strategies.