

# Sunlight Solutions Integrates Universal Life and Group Life into Unified Core Platform

*Sunlight adds Universal & Group Life to its core platform, letting carriers manage Life and P&C in one system for better efficiency and consistency.*



ORLANDO, FL, UNITED STATES, June 16, 2026 /EINPresswire.com/ -- Sunlight

Solutions has integrated Universal Life and Group Life capabilities into its unified core platform, extending its support for carriers and MGAs operating across multiple lines of business.

With this expansion, carriers can manage Universal Life, Group Life, and Property & Casualty products in one core system instead of relying on separate platforms for different business lines. The result is reduced operational fragmentation and greater consistency across products, workflows, data, billing, and claims.

Universal Life products require ongoing administration as policy values, account activity, and coverage needs change over time. Sunlight supports these requirements through a structured Cash Value Account framework established at issuance, with configurable logic for cost of insurance, interest crediting, and policy behavior over the life of the policy.

The platform supports Traditional, Guaranteed, Variable, and Indexed Universal Life models. Carrier teams can manage insured profiles, underwriting data, coverage, beneficiaries, investment selections, and financial transactions including deposits, loans, repayments, and surrenders.

Group Life adds another dimension of complexity, with master policies issued to employers or organizations, and coverage extended to members through certificates or contracts. Sunlight supports Group Life administration through configurable group contracts, member lifecycle management, plan setup, enrollment, and ongoing updates.

These capabilities help carriers manage the variation common in Group Life, including eligibility, salaries, dependents, coverage levels, employee classes, divisions, and organizations. Sunlight also supports Group Life rating and billing requirements, including classification-based pricing, salary-based calculations, list billing, and self-billing.

Claims are managed through an integrated first notice of loss to claim workflow across Life and P&C, helping carriers align policies, members, coverage, and cause of loss within a single system.

“Universal Life and Group Life products require systems that can manage complexity, flexibility, and continuous change,” said Florence Lamour, Chief Product and Sales Enablement Officer at Sunlight Solutions. “By integrating these Life capabilities into the same core platform used to manage P&C, Sunlight enables carriers and MGAs to operate across multiple lines of business with greater consistency, control, and efficiency.”

Across all supported lines of business, Sunlight combines core administration with configuration through its Business Studio, Product Design Studio, and Rule engine. This allows carriers and MGAs to manage products, workflows, rating logic, underwriting behavior, and operational rules with reduced reliance on development resources.

Built on Microsoft Azure, the platform supports integration through APIs, event-driven architecture, and real-time data exchange, providing the scalability and security required by modern insurers.

For insurers looking to modernize Life and P&C, Sunlight provides a unified core platform designed to manage multiple lines of business in one system.

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