



EXL transforms client workflows with the integration of agentic AI into core insurance and healthcare solutions

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New agentic AI capabilities compress life and annuities insurance product launch cycles, optimize in-force policy management, and move health plan payment integrity upstream

NEW YORK, Oct. 08, 2026 (GLOBE NEWSWIRE) -- [EXL](#) [NASDAQ: EXLS], a global data and AI company, announced it has integrated agentic AI across core solutions for insurance and healthcare, combining workflow orchestration, enterprise data intelligence and AI-powered automation to modernize operations and deliver better experiences for its clients. As part of its portfolio of integrated AI-led solutions, EXL is embedding AI agents directly into the offerings where its clients already work. This includes reimagining two of EXL's industry-leading solutions, EXL LifePRO and [EXL Payment Integrity](#), with AI-powered automation to help modernize operations and deliver better outcomes.

[EXL LifePRO Agentic Suite](#)™ addresses a central challenge confronting the life insurance industry: slow product launch cycles. Most life insurers still need eight to ten months to bring a new product to market, a constraint that limits how many products a carrier can launch each year and how quickly it can respond to regulatory or competitive changes. According to a [2025 LIMRA and Bain & Company study](#), approximately 100 million Americans say they need life insurance but haven't purchased it, yet just 9.4 million policies were sold in 2024. Carriers are largely competing for the same buyers, leaving a large gap in demand unaddressed.

By automating manual, repetitive workflows, EXL LifePRO Agentic Suite compresses the product launch cycle to as few as 16 weeks, leveraging AI agents to ingest product specifications, interpret rules and rates, and propose executable configurations so teams can focus on reviewing and approval rather than build from scratch. The suite also makes conversions and implementation faster and easier, increasing straight-through processing across the board, with gains ranging from 18-60%, while built-in validation runs scenarios across coverage amounts, channels and jurisdictions, with full audit trails from actuarial, risk, and compliance sign-off. [EXL clients have already seen approximately 30-40% reductions in configuration and testing efforts](#) using this newly enhanced capability.

EXL Payment Integrity supports an industry-wide evolution toward real-time loss prevention, as health plans shift from reactive post-payment recovery to pre-pay decisioning. EXL's agentic AI for payment integrity deploys a coordinated set of AI agents, each with a distinct role, to connect clinical, coding, and payment decisions; automates routine investigations; and routes complex cases to human experts. Unlike fragmented point solutions, EXL's coordinated intelligence compounds across every audit and recovery, continuously closing the gap between insight and realized savings. The effect is measurable: auditors handling high-yield clinical reviews are approximately 50% more productive, and health plans running AI across all audit types see approximately 15–20% per member per month savings growth without adding headcount.

"We're at an inflection point where AI stops being something you add to work and starts being how work gets done," said Vikas Bhalla, president and head of AI services and operations at EXL. "These solutions reflect years of domain expertise in insurance and healthcare translated into AI that operates inside the workflow, not on top of it. With EXL LifePRO Agentic Suite, we're giving life insurers the ability to significantly simplify product launches, minimize complexity for conversions and implementations and increase the straight through processes by three times the average rate. With EXL Payment Integrity, we're helping health plans shift from chasing overpayments to preventing them, at scale and with confidence."

To learn more about how EXL is reimagining insurance and healthcare with agentic AI, explore the [EXL LifePRO Agentic Suite](#) and [EXL Payment Integrity with agentic AI](#), both available now.

Experience EXL LifePRO Agentic Suite in action at EXL's L&A Insurance Conference, October 11–13; register [here](#).

About EXL

EXL (NASDAQ: EXLS) is a global data and AI company that offers services and solutions to reinvent client business models, drive better outcomes and unlock growth with speed. EXL propels enterprises to go beyond AI ambition to impact by combining the power of data, AI, and deep industry context with trusted execution. Our clients include the world's leading corporations across insurance, healthcare, banking and capital markets, retail, communications and media, and energy and infrastructure, among others. EXL was founded in 1999 with the core values of innovation, collaboration, excellence, integrity and respect. We are headquartered in New York and have approximately 68,000 employees spanning six continents. For more information, visit <http://www.exlservice.com>.

Cautionary Statement Regarding Forward-Looking Statements

This press release contains forward-looking statements within the meaning of the United States Private Securities Litigation Reform Act of 1995. You should not place undue reliance on those statements because they are subject to numerous uncertainties and factors relating to EXL's operations and business environment, all of which are difficult to predict and many of which are beyond EXL's control. Forward-looking statements include information concerning EXL's possible or assumed future results of operations, including descriptions of its business strategy. These statements may include words such as "may," "will," "should," "believe," "expect," "anticipate," "intend," "plan," "estimate" or similar expressions. These statements are based on assumptions that we have made in light of management's experience in the industry as well as its perceptions of historical trends, current conditions, expected future developments and other factors it believes are appropriate under the circumstances. You should understand that these statements are not guarantees of performance or results. They involve known and unknown risks, uncertainties and assumptions. Although EXL believes that these forward-looking statements are based on reasonable assumptions, you should be aware that many factors could affect EXL's actual financial results or results of operations and could cause actual results to differ materially from those in the forward-looking statements. These factors, which include our ability to maintain and grow client demand, our ability to hire and retain sufficiently trained employees, and our ability to accurately estimate and/or manage costs, rising interest rates, rising inflation and recessionary economic trends, are discussed in more detail in EXL's filings with the Securities and Exchange Commission, including EXL's Annual Report on Form 10-K. You should keep in mind that any forward-looking statement made herein, or elsewhere, speaks only as of the date on which it is made. New risks and uncertainties come up from time to time, and it is impossible to predict these events or how they may affect EXL. EXL has no obligation to update any forward-looking statements after the date hereof, except as required by federal securities laws.

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