

Enabling Scalable Life & Investment Administration

Proven Platforms for Capital Efficiency, Risk Control and Distribution Enablement



Life and investment organisations operate under increasing pressure to deliver new products faster, scale distribution safely, and maintain strict capital and actuarial discipline across jurisdictions.

Over a long-term partnership with Zurich Life & Pensions, we have designed and delivered core product administration platforms that support:

- Single premium and savings-led investment products
- Optional (noncompulsory) recurring contributions
- Group insurance products (life & income protection)
- High volume trading and administration without increased balance sheet risk

These platforms operate at the heart of Zurich's Life & Pensions capability, supporting investment and insurance products in daily production use.

This document provides a business-level overview of that capability.

The Challenge

For Life and Investment organisations, product success depends on solving four connected challenges:

Capital Efficiency

- Minimise exposure to price movement and operational risk
- Ensure predictable cost structures at scale

Actuarial Alignment

- Platforms must respect pricing assumptions, risk models and solvency constraints
- Product flexibility should not undermine actuarial control

Distribution Enablement

- Products must be simple to explain and sell
- Sales growth should not introduce unmanaged risk

Regulatory & Operational Control

- Full auditability
- Clear separation of risk and distribution functions

The systems described below were built specifically to address these challenges:

Trading & Pricing Tool (TPT)

A mission-critical platform used to manage unitised, blended, and complex investment funds at scale.



How it Works:

- Aggregates and de-blends investment instructions
- Generates and executes base-fund trades, rebalancing, and glide paths
- Manages box positions and currency hedging
- Provides straight-through processing to custodians (e.g. State Street)

Why this matters

It replaces spreadsheet-driven investment operations with a controlled, auditable platform that reduces market-timing and operational risk. It supports high-volume trading at scale without increasing headcount and enables new investment product structures.

UNITS – Same-Day Trading

A same-day investment capability for high-value contributions, including single-premium and AVC-style products.



How it Works:

- Contributions are invested immediately on receipt
- Trades are reconciled with the core policy system
- Intraday price-movement risk is removed
- Duplication and double-booking are avoided

Why this matters

UNITS improves customer outcomes on large investments by removing intraday price exposure while reducing balance-sheet risk. It enables flexible, single-premium investment models that remain fully aligned with actuarial pricing and capital discipline.

Group Risk Scheme (GRS)

A scalable administration platform for complex group risk products, including Group Life and Income Protection.



How it Works:

- Automates calculation and invoicing
- Supports underwriting and eligibility rules
- Integrates policy administration and finance systems
- Provides real-time management information at member level

Why this matters

GRS replaces manual administration with a scalable, system-driven model. It supports growth in recurring insurance products while strengthening governance, reducing operational risk, and maintaining pricing and audit discipline.

SEPA Integration

Core regulated payment infrastructure underpinning investment and insurance platforms.



How it Works:

- Generates and reconciles SEPA-compliant payment files
- Supports multi-country and multi-entity payments
- Integrates legacy and modern platforms
- Operates as regulated financial infrastructure

Why this matters

SEPA Integration provides the regulated payment foundation required for reliable investment and insurance administration. It reduces settlement risk, supports multi-jurisdiction compliance, and ensures operational resilience for cash flows.

Aligned to fit Life and Investment organisations

Product distribution is enabled without risk leakage. Simple, transparent product structures are supported, optional recurring contributions replace compulsory premiums, and there is a clear separation between sales activity and risk, preserving capital, pricing integrity, and governance throughout the product lifecycle.

Strategic Benefit

Together, these platforms demonstrate how product teams can accelerate innovation and distribution while maintaining the financial, risk, and actuarial controls expected by senior leadership.

Proven at Scale

Established and trusted in production at Zurich Life & Pensions, these platforms have delivered:

- High-volume investment trading with no increase in operational headcount
- Same-day investment of large single-premium contributions
- Full auditability across investment and insurance products
- Long-term production use across Ireland and the Isle of Man
- Platform designs successfully reused across markets



Backed by a proven foundation for sustainable growth, operational resilience and controlled innovation, these platforms provide a strong starting point for your next phase.

Contact us to explore how this approach can support your Life and Investment administration efforts.