



PACIFIC LIFE

## CASE STUDY

# Pacific Life Achieves Over 20x Growth in New Business with Employee Navigator



## A shared vision

In today's competitive benefits market, insurance carriers that aren't investing in technology risk lower growth and higher administrative costs. Insurance brokers are increasingly looking to partner with insurance carriers that have deep integrations with their preferred benefits administration systems. A focus on growth and a seamless digital experience is why Pacific Life chose Employee Navigator, the nation's leading benefits administration platform for brokers, as one of their first technology partners.

*“Pacific Life makes it easier for brokers and their clients to get what they need — quickly and confidently. Our integration with Employee Navigator streamlines the experience, helping everything work together smoothly. Together, we deliver a friction-free solution that reflects our commitment to excellence through simplicity, efficiency, and trust.”*

**Gary Godin**

SVP and Co-Head of Workforce Benefits, Pacific Life

Both Pacific Life and Employee Navigator understand the importance of modernizing benefits management. By eliminating time-consuming and error-prone manual tasks associated with plan builds and eligibility management, this new collaboration allows brokers to run more effective and profitable agencies and saves employers valuable time.

## From sold to ready to enroll in less than 24 hours

Brokers seeking the “easy button” can find it here. The integration transforms traditional insurance operations, such as enrollment, case setup, data exchange, and evidence of insurability. As a result, the time for each process can be reduced from four to six weeks to minutes.

“With the broker and group’s active engagement, we’ve seen some cases go from sold to ready to enroll in less than 24 hours. Case setup for clients can go from “nothing in Employee Navigator” to ready to enroll in less than 15 minutes.”

**TJ Clayton**

AVP Partner Management-Workforce Benefits, Pacific Life

When groups use the plan API and hold a true enrollment in Employee Navigator, 99% of data is processed without errors. Implementations require minimal effort by Pacific Life, acting as the source of truth for policy information and significantly reducing the traditional back-and-forth between broker and carrier. As a testament to the accuracy of the integration, Pacific Life has had 0 rate-related errors and a less than 1% enrollment error rate on Employee Navigator groups since launching the integration. This, along with Pacific Life's Dynamic Billing, has already led to almost 30% of clients trusting and utilizing autopay due to the high accuracy of the bills. This trend is expected to continue as more clients recognize the benefits and reliability of the system.

## Reaching new heights in benefits administration

Pacific Life views the integration with Employee Navigator as a big differentiator with two significant benefits: speed to market and data accuracy, both of which allow Pacific Life to efficiently grow their business and accurately process enrollments. Brokers agree. After conducting hundreds of broker demos throughout 2024, the feedback Pacific Life consistently gets is, “It can’t really be that simple.” Once brokers see it in action, they love it. Plans that used to take hours to build are now created with the click of a button.

Everything from quoting a case to an employee filing a claim is done through a simplified digital experience, which Pacific Life leverages as a competitive advantage against other insurance carriers. In fact, many carriers do not currently offer plan APIs, and if they do, they are not as robust. For example, there are often product limitations or case-size restrictions, but not with Pacific Life. With their quick and efficient setup, Pacific Life has seen groups as few as 5 lives to as many as 1,000 using the integration with Employee Navigator.

Not only does the integration significantly streamline the case setup process, resulting in time savings and increased data quality, but Pacific Life found that the integration with Employee Navigator had increased new business sales by upwards of 20x in 2024.

*“Pacific Life has been a trailblazer in leveraging API technology to enhance operational efficiency and customer experience. In our very first case with Pacific Life, we were able to fully implement a new client from quote to enrollment in 4-5 business days. This is an absolute game-changer for onboarding new cases. We are thrilled to continue our partnership with them as they are dedicated to staying ahead in a rapidly evolving industry.”*

**Carie Hunsinger**

Agency Vice President, National Enrollment Partners (NEP)

Employee Navigator is equally pleased with the successful results of their collaboration with Pacific Life.

*“This integration complements our vision for a superior benefits administration experience and allows brokers to realize true efficiencies that will help them run more effective and profitable agencies,”*

**George Reese**

CEO, Employee Navigator

Pacific Life’s Workforce Benefits products are available on Employee Navigator to groups of all sizes. For more information about Pacific Life, visit [pacificlife.com/workforcebenefits](https://pacificlife.com/workforcebenefits)

Employee Navigator and Pacific Life are not affiliated companies.