ISG Provider Lens®

Insurance Services – Strategic Capabilities (Insurance GenAI and Agentic AI Services)

A research report comparing provider strengths, challenges and competitive differentiators

Customized report courtesy of:

NTT DATA

QUADRANT REPORT | NOVEMBER 2025 | GLOBAL

Table of Contents

Executive Summary 03

Provider Positioning 07

Introduction

Definition 10
Scope of Report 17
Provider Classifications 17

Appendix

Methodology & Team 34
Author & Editor Biographies 35
About Our Company & Research 37

GenAI – Development and Deployment Services 19 - 25

Who Should Read This Section 20
Quadrant 21
Definition & Eligibility Criteria 22
Observations 23
Provider Profiles 25

Agentic AI – Development and Deployment Services 26 - 32

Who Should Read This Section 27
Quadrant 28
Definition & Eligibility Criteria 29
Observations 30
Provider Profiles 32

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Report Author: Ashish Jhajharia

Insurance firms that utilize GenAI and Agentic AI reap cost, speed, and experience benefits, thereby building strong competitive advantages.

The insurance industry is facing its most significant technological transformation since the onset of digitization. GenAI and Agentic AI fundamentally reimagine the way insurance carriers, brokers and managing general agents (MGAs) operate, engage with customers, assess risk and deliver value. These technologies have matured from experimentation stage into production-ready platforms, reshaping the insurance competitive landscape.

The Current State of AI in Insurance

Historically, the insurance industry has been characterized by manual processes, legacy systems and labor-intensive workflows, spanning underwriting, claims processing, policy administration and customer service. Traditional automation addressed repetitive tasks through rule-based systems, but lacked the cognitive capabilities to handle complexity, ambiguity and unstructured data dominating insurance operations. GenAI and agentic AI have introduced systems capable of understanding context, generating solutions, learning from interactions and executing complex workflows with the requirement for minimal human intervention.

Case studies presented to ISG indicate that leading carriers implementing GenAI have reduced claims processing times, increased underwriting accuracy and boosted customer satisfaction. Early adopters of agentic AI are achieving full automation for standard product lines, leading to low operational costs in specific areas. These improvements, in turn, give them a competitive edge in pricing, market delivery and policyholders' experience, which lagging adopters find difficult to replicate.

Cultural resistance often poses bigger **barriers to transformation** than technical challenges.

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GenAI: Transforming Content and Customer Engagement

GenAI encompasses large language models (LLMs), image generation systems and multimodal platforms, creating human-quality content across formats. In the area of insurance, GenAI excels at natural language understanding (NLU), document generation customer communication and processing unstructured data. The impact of GenAI as seen in the various areas of insurance:

Underwriting and risk assessment: GenAI platforms analyze documents, extracting information from emails, PDFs, images and forms to populate systems automatically. Models trained on historical data loss generate preliminary risk assessments, highlight coverage gaps and recommend policy structures. For complex commercial lines, GenAI combines multiple sources, financial statements, inspection reports and third-party data to produce comprehensive risk profiles that would traditionally require days of analyst work.

Claims processing: GenAI accelerates first notice of loss (FNOL) processing by understanding claimant descriptions, extracting facts and initiating workflows. Image recognition assesses damage from photographs, providing repair cost estimates, while natural language processing (NLP) identifies fraud indicators by analyzing narratives for inconsistencies and unusual patterns, thus reducing cycle times from weeks to days.

Customer service: Conversational AI handles routine inquiries, policy questions and service requests across channels through natural dialog. Unlike rigid chatbots, GenAI assistants understand context, handle follow-ups and generate personalized responses. Systems can draft policy documents, renewal notices and coverage explanations tailored to individual comprehension levels, significantly improving the quality of engagements.

Product development: GenAI analyzes market trends, competitor offerings and customer feedback to identify coverage gaps and suggest new products. Pricing models incorporate broad data sources, enabling microsegmentation and personalized pricing. This approach is particularly transformative for parametric insurance, where GenAI designs trigger structures customized to specific exposures.

Agentic AI: Decision Enablement and Intelligent Orchestration

While GenAI focuses on content generation and analysis, agentic AI enables decisions and actions. Agentic systems combine reasoning, planning, tool use and learning within frameworks that independently pursue objectives, adapt to conditions and coordinate across systems without the need for continuous oversight. The impact of agentic AI as seen in the various areas of insurance:

Autonomous underwriting agents: Agentic AI underwriters handle complete submission-to-quote workflows for defined risk classes. Agents retrieve submission details, access external data sources, apply guidelines, calculate pricing, identify exceptions and generate quotes. They orchestrate API calls, database queries and system interactions while maintaining regulatory compliance. While processing submissions, agents refine risk models and identify patterns, thus improving future decisions.

Claims resolution agents: Agentic systems can manage entire claim lifecycles for losses that are not complex. Agents verify coverage, request additional information, coordinate with repair networks or providers, approve settlements within authority limits and process payments. For complex claims, agents handle preliminary investigation and evidence gathering before routing to specialized adjusters with comprehensive case files.

Broker support agents: Agentic AI assistants become virtual colleagues, handling policy comparisons, coverage analysis and market placement. When brokers receive client inquiries, agents look for carrier appetites, compile coverage options, highlight term differences and generate recommendations. For renewals, agents monitor expirations, solicit quotes, analyze changes and prepare reports, transforming productivity and enabling focus on relationships and complex risks.

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Regulatory compliance agents: Compliance-focused agents continuously monitor policy documents, marketing materials and processes against regulatory requirements across jurisdictions. They identify compliance gaps, suggest corrective actions, maintain audit trails and generate regulatory reports. As regulations evolve, agents adapt interpretation and application.

Strategic Implementation Considerations

Successful deployment requires attention to critical dimensions, distinguishing production excellence from PoC demonstrations. These include the following:

Data infrastructure: AI systems are only as effective as accessible data. Insurance enterprises must consolidate fragmented sources, establish governance frameworks and ensure quality standards. To achieve this they must make significant investment in modernization initiatives, unifying policy administration, claims, billing and customer systems into coherent data fabrics.

Model risk management: Insurance is heavily regulated, and policyholders have fiduciary responsibilities. Insurance enterprises must implement robust governance, encompassing training data validation, bias testing, performance monitoring, version control and audit capabilities. Explainability becomes paramount as regulators and policyholders demand transparency on AI systems making decisions affecting coverage and claims.

Human-AI collaboration: Effective implementations position AI as an augmentation rather than a replacement. Insurance involves judgment, empathy and relationship management, which remain distinctly human capabilities. Successful insurance enterprises design workflows, where AI handles data processing, analysis and routine decisions, while enhancing complex situations and customer-sensitive interactions with AI-generated insights for human experts.

Change management: Introducing autonomous agents transforms roles, responsibilities and skill requirements. Insurance enterprises must invest in reskilling programs, helping underwriters, adjusters and service representatives transition from transaction processing to exception handling, relationship management and AI oversight. At the core of these processes is the idea that cultural resistance represents greater implementation barriers than technical complexity.

Risk Mitigation and Governance

GenAI and agentic AI introduce risk dimensions requiring proactive management strategies. These include"

Hallucination and accuracy: GenAI models at times generate plausible but incorrect information. Insurance applications require validation layers, confidence scoring and human review triggers for high-stakes decisions. Insurance enterprises implement human-in-the-loop architectures where AI recommendations require approval before execution for material impacts.

Privacy and security: AI systems access sensitive personal and financial information. Insurance enterprises must ensure that encryption, access controls, data minimization and privacy-preserving techniques comply with GDPR, CCPA and insurance-specific privacy requirements.

Bias and fairness: Training data may encode historical biases that AI systems perpetuate or amplify. Regular bias audits, diverse training data, fairness constraints and disparate impact testing ensure equitable treatment across demographics and avoid discriminatory outcomes.

Future Trajectory and Competitive Implications

AI in the insurance industry implies increasingly autonomous operations, hyperpersonalized products and transformed policyholder relationships. In the future, leading insurance enterprises are likely to operate with fewer traditional administrative staff; these are likely to be replaced by AI agents, within three-five years, to handle routine operations while human talent focuses on complex risks, strategic relationships and innovation.

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Insurance enterprises successfully deploying GenAI and agentic AI achieve cost structures, speed advantages and enhanced CX, achieving a substantial competitive edge. Early evidence suggests winner-take-most dynamics in specific segments where AI-enabled carriers offer superior pricing and service. Conversely, insurance enterprises failing to adopt these technologies face margin compression, talent retention challenges and customer attrition.

The insurance value chain may disaggregate as specialized AI platforms enable new entrants to compete in specific functions such as underwriting, claims and distribution without building full-stack carrier capabilities. MGAs powered by AI platforms access reinsurance capacity, while operating with minimal overhead, challenging traditional carrier economic models.

Conclusion

GenAI and agentic AI represent existential imperatives rather than optional enhancements. These technologies deliver measurable improvements in efficiency, accuracy, speed and CX while enabling completely new insurance products and business models. Insurance enterprises moving decisively to deploy these capabilities, while thoughtfully addressing governance and risk dimensions, will define the competitive landscape for the next decade. Those hesitating risk permanent competitive disadvantages in an industry where AI-enabled operations are becoming baseline expectations rather than differentiators.

GenAI and agentic AI represent a fundamental reimagining of how insurance carriers, brokers, and MGAs operate, engage with policyholders, assess risk and deliver value.

The insurance industry is experiencing a technological shift with GenAI and agentic AI, which automate processes, improve risk assessment, and enhance policyholder experiences. While GenAI excels in content generation and data processing, agentic AI enables autonomous decision-making. Early adopters are gaining significant efficiency, while lagging companies are struggling, making these innovations essential for competitive advantage.

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Provider Positioning

Page 1 of 3

	GenAI – Development and Deployment Services	Agentic AI – Development and Deployment Services
Aspire Systems	Contender	Contender
Atos	Product Challenger	Product Challenger
Capgemini	Leader	Leader
Coforge	Not In	Product Challenger
Cognizant	Leader	Leader
EXL	Leader	Leader
Genpact	Leader	Leader
Happiest Minds	Contender	Contender
HCLTech	Leader	Leader
Hexaware	Product Challenger	Product Challenger

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Provider Positioning

Page 2 of 3

	GenAI – Development and Deployment Services	Agentic AI – Development and Deployment Services
HTC Global Services	Product Challenger	Not In
Infosys	Leader	Leader
Kyndryl	Leader	Leader
LTIMindtree	Rising Star ★	Leader
Mphasis	Not In	Product Challenger
NTT DATA	Leader	Leader
Persistent Systems	Leader	Leader
Randstad Digital	Product Challenger	Not In
Sutherland	Product Challenger	Product Challenger
TCS	Leader	Leader

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Provider Positioning

Page 3 of 3

	GenAI – Development and Deployment Services	Agentic AI – Development and Deployment Services
Tech Mahindra	Rising Star ★	Rising Star ★
Tiger Analytics	Not In	Rising Star ★
ValueMomentum	Not In	Product Challenger
Virtusa	Contender	Product Challenger
WNS	Leader	Leader
Xceedance	Product Challenger	Product Challenger
Xoriant	Not In	Contender
Zensar Technologies	Not In	Product Challenger

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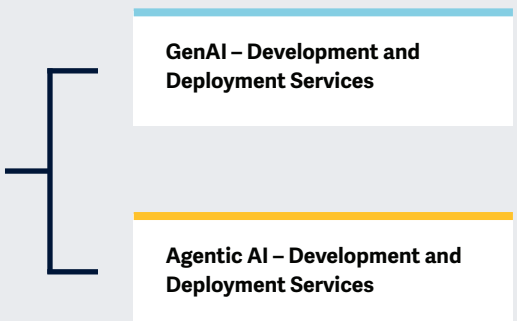
A study analyzing market trends, provider capabilities and competitive dynamics of **GenAI services** and the evolution of **agentic AI and autonomous systems** in the global insurance industry.



Simplified Illustration Source: ISG 2025

Definition

Generative AI (GenAI) has gained prominence in recent years, but the rise of autonomous AI agents reshapes the landscape. While GenAI serves as a foundational technology, agentic AI represents a more advanced approach that enhances operational efficiency and decision-making capabilities.

Agentic AI is emerging as a powerful tool for enterprises, enabling systems to operate with greater independence, context and coordination. While its potential is significant, challenges remain. As the next evolution of AI, agentic AI empowers systems to make complex decisions and pursue goals autonomously, building on GenAI's knowledge-extraction capabilities. This enables enterprises to harness AI without direct human prompting, although these applications are still emerging, and most enterprises must undergo significant changes to deploy the technology successfully.

GenAI primarily addresses information extraction and summarization, providing faster access to organizational knowledge. However, it lacks the ability to perform logical subsequent tasks. For example, GenAI can summarize insurance policy details, but it cannot make policy changes or initiate claim processes. While GenAI holds vast potential, businesses must address issues like scalability, cost and strategic alignment. Collaborating with experienced providers can deliver tailored, production-ready solutions for successful deployment.

Providers offer clients quick results with prebuilt solutions for specific processes, while also investing in complex SLMs/LLMs and multiagent systems. Leading insurance enterprises expect GenAI and agentic AI to enhance profitability and drive the reinvention of products and business models.

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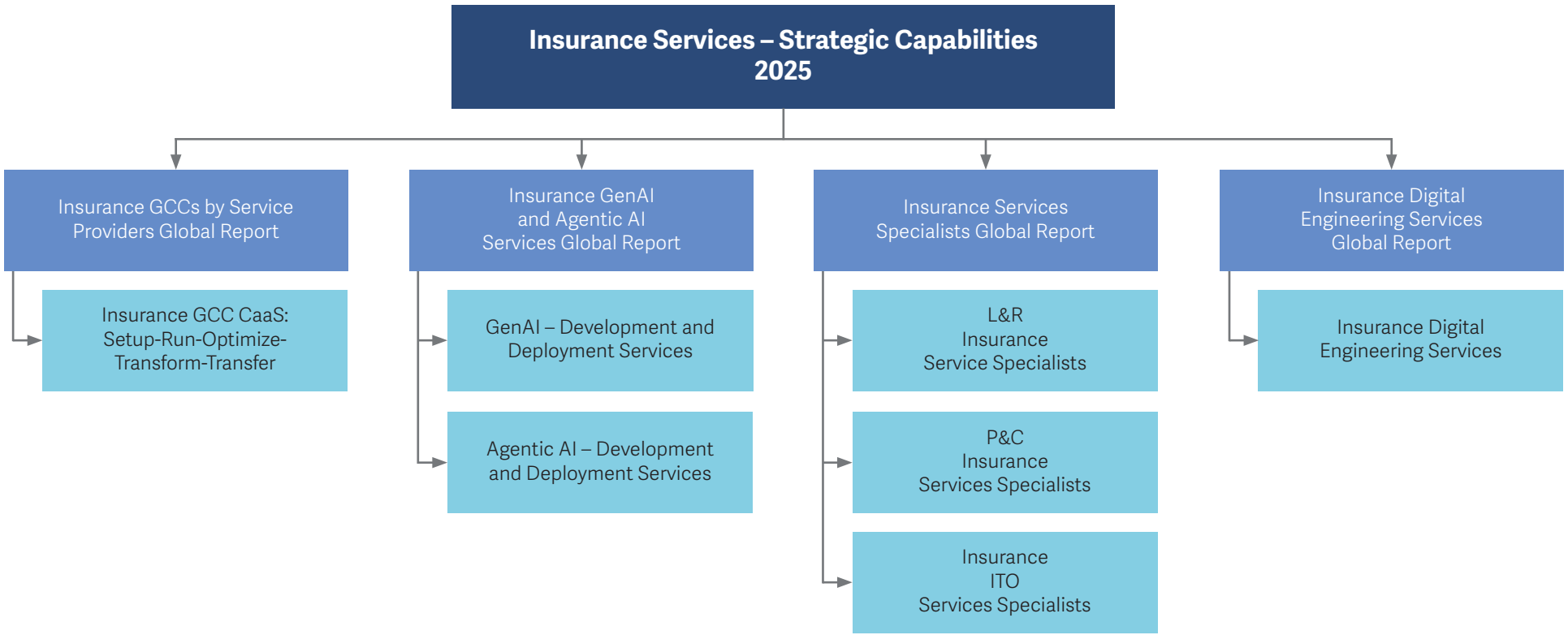

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Blueprint* – Insurance Services – Strategic Capabilities

Innovation (IP – Accelerators)

Partner Ecosystem (Tiers – Types)

Competency and Talent (Resources – Certifications)

Insurance Industry Focus and Alignment

Experience, Engagement and Case Study

		Capabilities			
Insurance GCCs by Service Providers	**Insurance GCC CaaS: Setup-Run-Optimize-Transform-Transfer**	Setup/Acquire (Model design)	Run & Optimize (IT/Operations/ Corporate Functions)	Manage/ Transformation	Transition/ Transfer

		Capabilities								
Insurance GenAI and Agentic AI Services	**GenAI – Development and Deployment Services**	Use Case/ PoC	Reimagining Process	Insurance Domain LLMs/SLMs	Framework & Control	Data Management & Security	Pilot, Build & Deploy	Workforce Readiness	Operationalization	Performance & Model Training
	Agentic AI – Development and Deployment Services	Use Case/ PoC	Productivity/ Process Improvement	Smarter & Transparent Decision making	Pilot, Build & Deploy	Standardized and Effcient Operationalization	Improved UX and Managed Service	Collaboration & Orchestration		

		Capabilities				
Insurance Services Specialists	**L&R Insurance Services Specialists**	Key Insurance Offering Propositions	Proprietary Solutions	Spectrum/ Specialization	Competitive Differentiator	Impacts & Benefits Delivered
	P&C Insurance Services Specialists	Key Insurance Offering Propositions	Proprietary Solutions	Spectrum/ Specialization	Competitive Differentiator	Impacts & Benefits Delivered
	Insurance ITO Services Specialists	Key Insurance Offering Propositions	Proprietary Solutions	Spectrum/ Specialization	Competitive Differentiator	Impacts & Benefits Delivered

		Capabilities				
Digital Engineering Services	**Insurance Digital Engineering Services**	Sofware Product Engineering & Modernization	Platform Engineering & Modernization	Cloud Engineering	Sustenance & Support	AR/VR/XR Services

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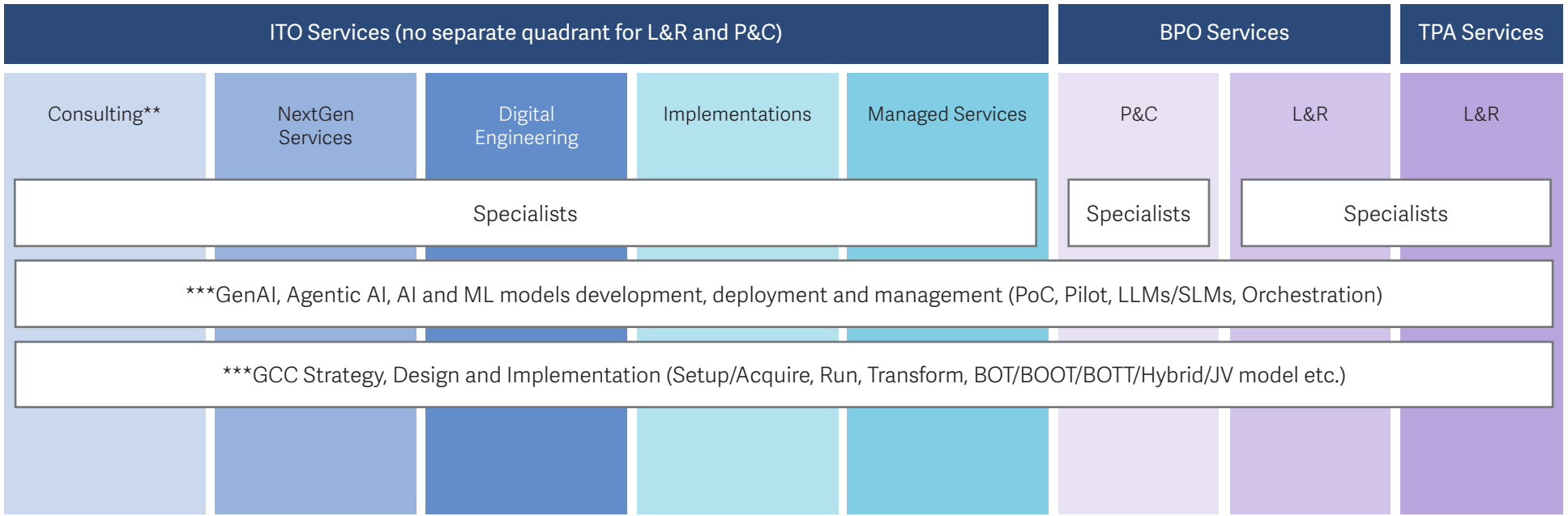
Blueprint* Insurance Services Strategic Capabilities IPL Reports 2025

Insurance Services Lines



* Non-exhaustive
** Audit, Taxation and Assurance services are not considered as part of Insurance Services. ** Growing area across all the service lines

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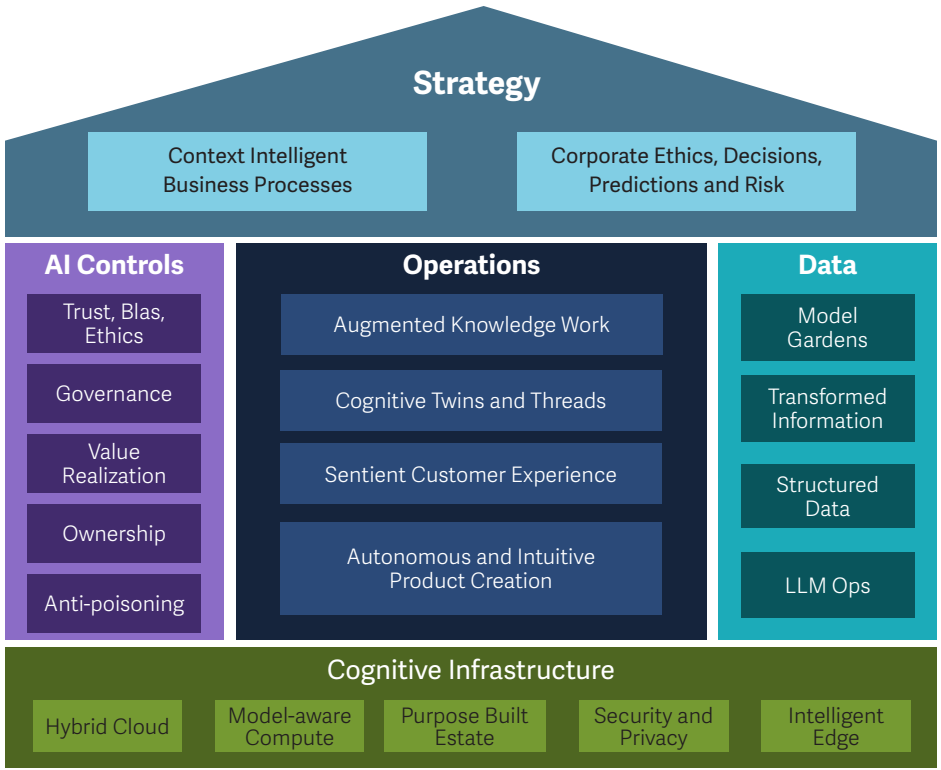
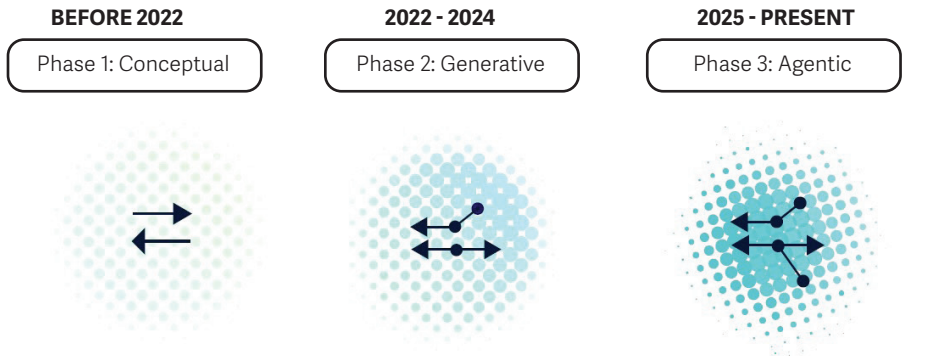
Figure 1: GenAI (Source: State of GenAI Market Report – ISG 2023)



Note: This is NOT a technology architecture map.

Figure 2: Agentic AI (Source: State of Agentic AI Market Report – ISG 2025)



AI Can: Learn & **Repeat**

- AI learns and understands
- Less about rigid programming, more about evolving knowledge
- Breaks the boundary of specialized departments

AI Can: Learn, Repeat, Create & **Recreate**

- AI creates, designs and imagines
- AI expands its horizons, synthesizing knowledge from various domains to birth innovative output

AI Can: Learn, Repeat, Create, Recreate, **Act & Collaborate**

- AI can make decisions and take actions with dierent levels of autonomy, with varied levels of human interventions or oversight
- AI can manage and calibrate itself as well as its interactiond with other AI, data and human entities
- Breaks the boundaries of specialized departments

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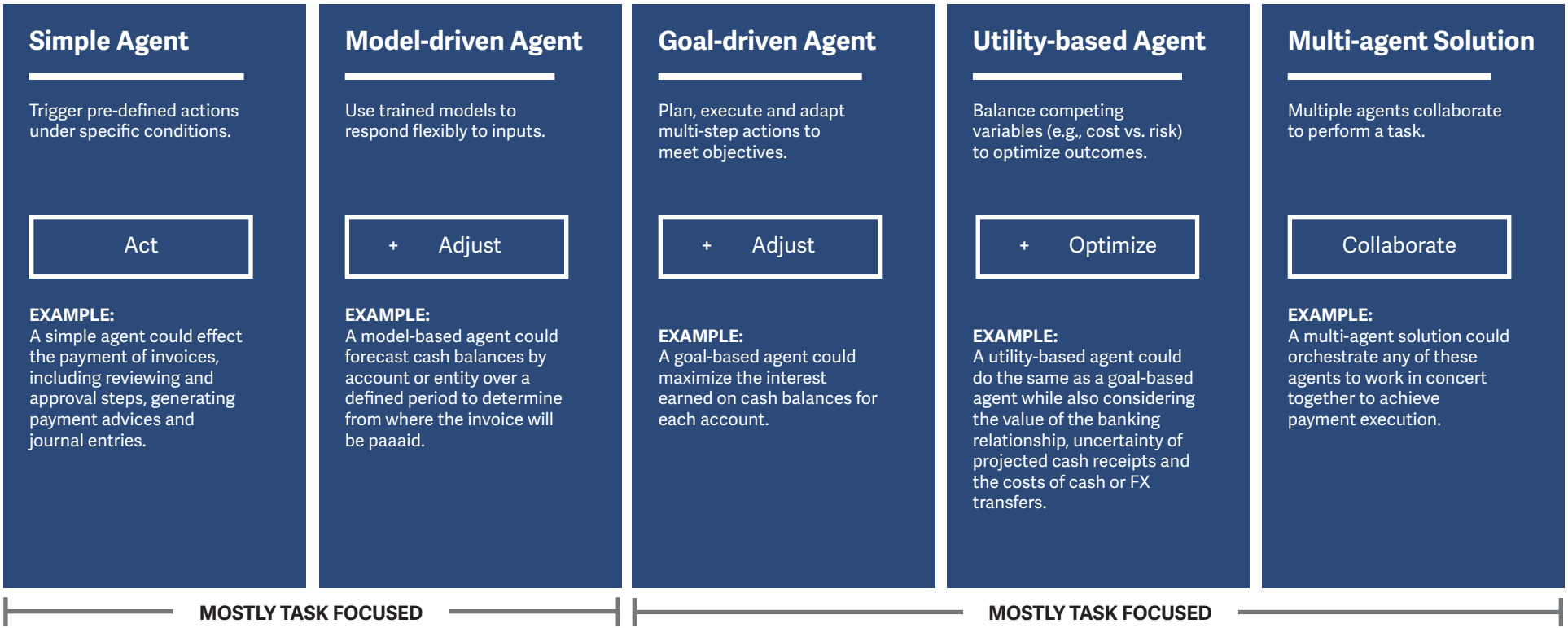
Figure 3: Types of Agentic AI (Source: State of Agentic AI Market Report — ISG 2025)



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ISG Insurance Services Framework

Main features of the proprietary framework:

- Encapsulates what enterprises are doing across the Insurance Services market and helps connect them to the digital solutions
- Represents the entire value chain of supply and demand within the market
- Inner tiles represent themes of enterprise objectives
- Outer tiles represent initiatives
- Behind each outer tile is a specific set of capabilities, with unique market-leading providers and solutions

Green tiles represent where ISG Software Research will produce a Buyers Guide in 2025

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Scope of the Report

This ISG Provider Lens® quadrant report covers the following three quadrants for services/solutions: GenAI – Development and Deployment Services, Agentic AI – Development and Deployment Services.

This ISG Provider Lens® study offers IT decision-makers:

- Transparency on the strengths and weaknesses of relevant service providers
- A differentiated positioning of providers by segments (quadrants)
- Focus on the global market

Our study serves as the basis for important decision-making by covering providers' positioning, key relationships and go-to-market considerations. ISG advisors and enterprise clients also use information from these reports to evaluate their existing vendor relationships and potential engagements.

Provider Classifications

The provider position reflects the suitability of providers for a defined market segment (quadrant). Without further additions, the position always applies to all company sizes classes and industries. In case the service requirements from enterprise customers differ and the spectrum of providers operating in the local market is sufficiently wide, a further differentiation of the providers by performance is made according to the target group for products and services. In doing so, ISG either considers the industry requirements or the number of employees, as well as the corporate structures of customers and positions providers according to their focus area. As a result, ISG differentiates them, if necessary, into two client target groups that are defined as follows:

- **Midmarket:** Companies with 100 to 4,999 employees or revenues between $20 million and $999 million with central headquarters in the respective country, usually privately owned.
- **Large Accounts:** Multinational companies with more than 5,000 employees or revenue above $1 billion, with activities worldwide and globally distributed decision-making structures.

The ISG Provider Lens® quadrants are created using an evaluation matrix containing four segments (Leader, Product & Market Challenger and Contender), and the providers are positioned accordingly. Each ISG Provider Lens® quadrant may include a service provider(s) which ISG believes has strong potential to move into the Leader quadrant. This type of provider can be classified as a Rising Star.

- **Number of providers in each quadrant:** ISG rates and positions the most relevant providers according to the scope of the report for each quadrant and limits the maximum of providers per quadrant to 25 (exceptions are possible).

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Provider Classifications: Quadrant Key

Product Challengers offer a product and service portfolio that reflect excellent service and technology stacks. These providers and vendors deliver an unmatched broad and deep range of capabilities. They show evidence of investing to enhance their market presence and competitive strengths.

Leaders have a comprehensive product and service offering, a strong market presence and established competitive position. The product portfolios and competitive strategies of Leaders are strongly positioned to win business in the markets covered by the study. The Leaders also represent innovative strength and competitive stability.

Contenders offer services and products meeting the evaluation criteria that qualifies them to be included in the IPL quadrant. These promising service providers or vendors show evidence of rapidly investing in products/ services and a follow sensible market approach with a goal of becoming a Product or Market Challenger within 12 to 18 months.

Market Challengers have a strong presence in the market and offer a significant edge over other vendors and providers based on competitive strength. Often, Market Challengers are the established and well-known vendors in the regions or vertical markets covered in the study.

★ **Rising Stars** have promising portfolios or the market experience to become a Leader, including the required roadmap and adequate focus on key market trends and customer requirements. Rising Stars also have excellent management and understanding of the local market in the studied region. These vendors and service providers give evidence of significant progress toward their goals in the last 12 months. ISG expects Rising Stars to reach the Leader quadrant within the next 12 to 24 months if they continue their delivery of above-average market impact and strength of innovation.

Not in means the service provider or vendor was not included in this quadrant. Among the possible reasons for this designation: ISG could not obtain enough information to position the company; the company does not provide the relevant service or solution as defined for each quadrant of a study; or the company did not meet the eligibility criteria for the study quadrant. Omission from the quadrant does not imply that the service provider or vendor does not offer or plan to offer this service or solution.

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GenAI – Development and Deployment Services

Who Should Read This Section

This report is valuable for service providers offering **GenAI — Development and Deployment Services** in the **global region** to understand their market position and for enterprises looking to evaluate these providers. In this quadrant, ISG highlights the current market positioning of these providers based on the depth of their service offerings and market presence.

Technology professionals

Should read this report to gain a comprehensive understanding of the strengths and limitations of insurance GenAI service providers. The report evaluates their insurance GenAI offerings, technical capabilities, market presence and ecosystem partnerships, while showcasing how they apply advanced technologies to meet evolving enterprise demands.

Marketing and sales professionals

Should read this report to gain strategic insights into the positioning, capabilities and value propositions of insurance GenAI service providers. The report helps to identify partners that can support the design and management of complex business processes, enhance CX and optimize data utilization to drive sales growth and market impact.

Operations professionals

Should read this report to gain a comprehensive understanding of the competitive positioning and core capabilities of insurance GenAI service providers. The report serves as a strategic guide to help identify partners that can streamline operational processes, enhance financial performance and deliver measurable ROI.

Digital professionals

Should read this report to gain a clear understanding of the technologies, platforms and services offered by insurance GenAI service providers that enable the modernization of legacy systems. The report highlights how these providers support enterprisewide digital transformation initiatives, improve CX and deliver enhanced value to stakeholders.

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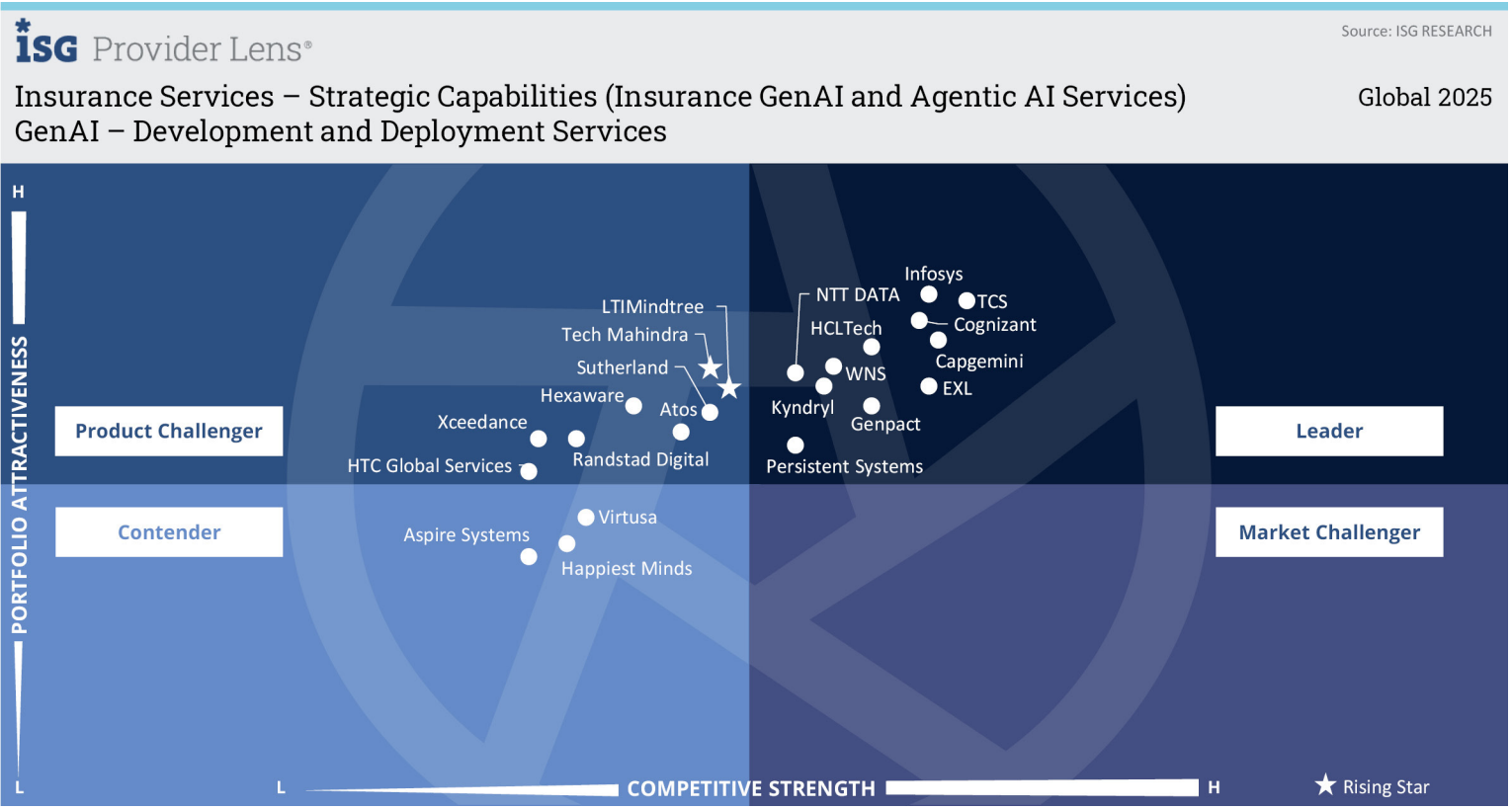

GenAI revolutionizes insurance by **turning unstructured data into actionable insights, enhancing policyholder engagement through personalized communication,** while navigating governance challenges to foster innovation responsibly.

Ashish Jhajharia

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Definition

In this quadrant, ISG evaluates providers offering development and deployment services to help insurance enterprises with the entire process, from creating PoCs to delivering GenAI solutions, along with monitoring and management.

Providers should implement cost-effective cloud infrastructure for insurance-specific needs, optimizing resource allocation for efficient model training and deployment, while minimizing time and costs. They should help select the right platforms and tools for data preprocessing, model training and experimentation. Providers should also support the fine-tuning of pretrained models and facilitate their integration and deployment for specific use cases.

Establishing LLMOps practices for monitoring and retraining models is vital for optimizing performance. Providers must also implement security protocols, including encryption, access control and compliance with insurance-specific data privacy regulations. By partnering with providers to reduce costs and management efforts, enterprises can focus on their core business while leveraging GenAI's potential.

Eligibility Criteria

1. **Insurance domain experience** for tailored strategy and consulting offerings
2. **Understanding of cloud platforms** and resource allocation for model training and execution
3. References for **use cases and PoCs** with ideation, value creation and ROI measurement frameworks
4. **Proven knowledge of LLMs,** cloud platforms and data science and best practices for model training, deployment and integration
5. Use cases and PoCs transitioning from **strategy to implementation**
6. **Partnerships** with technology providers, academia and startups
7. Investments in **IP accelerators, tools, frameworks and platforms**
8. **Development of ethical frameworks for responsible AI use,** prioritizing data quality, fairness, transparency and bias mitigation
9. Facilitation of **human-in-the loop strategies** and **guidance** for GenAI adoption through effective **communication and ongoing support**
10. **Training optimization** for efficient use of compute resources
11. **Ability to fine-tune pretrained models and SLMs** to meet insurance-specific needs
12. **Establishment of a data science team** skilled in GenAI data cleaning, feature engineering and model fine-tuning
13. Adoption of **LLMOps practices** for continuous monitoring and performance optimization
14. **Strong security practices** for model deployment, data transmission and access controls
15. Capabilities in **building and deploying multimodal applications**

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Observations

GenAI has fundamentally transformed insurance from rule-based automation to systems capable of contextual understanding and adaptive learning. Its strategic impact is defined by three critical dimensions.

In the insurance industry, GenAI excels at transforming unstructured data into actionable insights, resolving challenges with documents, emails, images and free-text fields. It understands natural language, extracts insights from diverse sources and enables real-time decisions beyond legacy capabilities. This capability unlocks data, speeds workflows and offers a competitive edge to insurance enterprises. In addition, GenAI not only automates tasks but also creates new workflows previously not possible.

Content generation transforms policyholder engagement from merely transactional to personalized relationships, at scale. Traditional insurance communication often involves complex language, generic marketing and scripted responses, which had the potential to cause friction. GenAI provides clear, tailored explanations, empathetic claim updates and educational materials, offering high-value customizations to all policyholders and enhancing retention. Relying on cost savings, insurers risk missing strategic opportunities to enhance CX.

At the same time, GenAI presents governance challenges requiring clear frameworks to manage innovation responsibly. Model hallucinations produce plausible yet incorrect info, risking coverage decisions. Biases can reinforce discrimination, increasing regulatory risks. Also, privacy issues may arise if models reveal sensitive data. Effective deployment needs testing, validation, human oversight and transparency. Insurance firms that ably navigate these challenges will have a competitive advantage in the industry.

From the twenty-six companies assessed for this study, twenty-two qualified for this quadrant, with eleven being Leaders and two Rising Stars.

Capgemini

Capgemini transforms insurance through GenAI-driven Insights. It empowers insurance enterprises to enhance CX, while optimizing operations for a digital-first world.

cognizant

Cognizant is innovating insurance solutions with GenAI, enabling smart decision-making and personalized services that define the future of risk management.

EXL

EXL is harnessing the power of GenAI to redefine the use of insurance analytics, delivering actionable insights that drive efficiency and enhance underwriting and claims precision.

genpact

Genpact places itself at the intersection of insurance and GenAI, creating agile, data-centric solutions that drive innovation and deliver measurable business outcomes to clients.

HCLTech

HCLTech leverages GenAI to foster smart insurance processes, thus playing a leading role in transforming the insurance landscape with the use of predictive analytics that enhances operational resilience.

Infosys

Infosys empowers insurers with GenAI, enabling them to harness the full potential of data, thereby enabling claims agility and personalized services that build trust with customers.

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kyndryl

Kyndryl's GenAI-driven solutions enhance resilience and scalability, ensuring insurers can meet challenges in the rapidly evolving insurance industry.

NTT DATA

NTT DATA elevates policyholders' engagement with insurers using GenAI, offering tailored solutions that anticipate their needs and foster deep relationships.

Persistent

Persistent Systems leverages GenAI to develop solutions that not only reduce risk but also facilitate proactive decision-making.

TCS TATA CONSULTANCY SERVICES

TCS uses its GenAI capabilities to enable enhanced risk assessment and foster a personalized experience for every policyholder.

WNS

WNS utilizes GenAI to drive operational excellence in the various areas of insurance, delivering insights that empower insurers to navigate complexities and seize opportunities.

LTIMindtree

LTIMindtree (Rising Star) harnesses GenAI to redefine insurance solutions, driving innovation and efficiency while concurrently ensuring customer satisfaction through intelligent automation

TECH mahindra

Tech Mahindra's (Rising Star) GenAI-based services in insurance pave the way for transformative experiences, enhancing decision-making and personalizing client interactions.

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Leader

"NTT DATA enhances operations for improved quality and productivity, helping insurance enterprises grow through comprehensive practices, assets and responsible GenAI deployment."

Ashish Jhajharia

NTT DATA

Overview

NTT DATA is headquartered in Tokyo, Japan. It has more than 198,000 employees across 50 countries. In FY24, the company generated JPY4,638.7 billion in revenue, with Financial as its largest segment. NTT DATA's GenAI offerings for insurance foster comprehensive transformation in IT, business and data. It modernizes contact centers, streamlines corporate functions and improves the entire insurance value chain. Its AI services are supported by several capabilities, including investments, partnerships, technologies and talent. The company is ranked #12 worldwide for GenAI patents and has invested over JPY8 trillion in digital, AI and robotics initiatives.

Strengths

GenAI consulting: NTT DATA unlocks GenAI's potential by prioritizing use cases, designing responsible solutions and adopting AI training, as well as focusing on organizational change management for insurance enterprises.

Technology hub: The NTT DATA GenAI TechHub provides integrated, prequalified prototypes and solutions designed to simplify processes, reduce risks and facilitate rapid adoption. It standardizes outputs, boosts ROI and scales effectively across Azure, AWS and Google Cloud. Additionally, it enhances governance and reduces costs.

GenAI value transformation: NTT DATA fosters GenAI-based transformation for insurance enterprises through consulting services. Its balanced approach reduces risks and maximizes benefits, leading to process overhauls, enhanced customer relationships, personalized services, new value streams and empowered staff. It helps identify critical use cases, visualize proofs, create road maps and support ongoing management. It assists insurance enterprises in planning and executing operational and business transformations.

GenAI infrastructure services: NTT DATA boosts insurance enterprises' GenAI efforts by providing comprehensive infrastructure services. It also assists in building, managing and optimizing GenAI ecosystems in multicloud and on-premises environments.

Caution

NTT DATA can improve its GenAI deployment by broadening support for post-deployment optimization and enhancing integration strategies across insurers' legacy systems. This approach would promote seamless operational continuity and support long-term growth for clients.

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Agentic AI – Development and Deployment Services

Who Should Read This Section

This report is valuable for service providers offering **Agentic AI — Development and Deployment Services** in the **global region** to understand their market position and for enterprises looking to evaluate these providers. In this quadrant, ISG highlights the current market positioning of these providers based on the depth of their service offerings and market presence.

Technology professionals

Should read this report to gain a comprehensive understanding of the strengths and limitations of insurance agentic AI service providers. The report evaluates their insurance agentic AI offerings, technical capabilities, market presence and ecosystem partnerships, while showcasing how they apply advanced technologies to meet evolving enterprise demands.

Marketing and sales professionals

Should read this report to gain strategic insights into the positioning, capabilities and value propositions of insurance agentic AI service providers. The report helps to identify partners that can support the design and management of complex business processes, enhance CX and optimize data utilization to drive sales growth and market impact.

Operations professionals

Should read this report to gain a comprehensive understanding of the competitive positioning and core capabilities of insurance agentic AI service providers. The report serves as a strategic guide to help identify partners that can streamline operational processes, enhance financial performance and deliver measurable ROI.

Digital professionals

Should read this report to gain a clear understanding of the technologies, platforms and services offered by insurance agentic AI service providers that enable the modernization of legacy systems. The report highlights how these providers support enterprisewide digital transformation initiatives, improve CX and deliver enhanced value to stakeholders.

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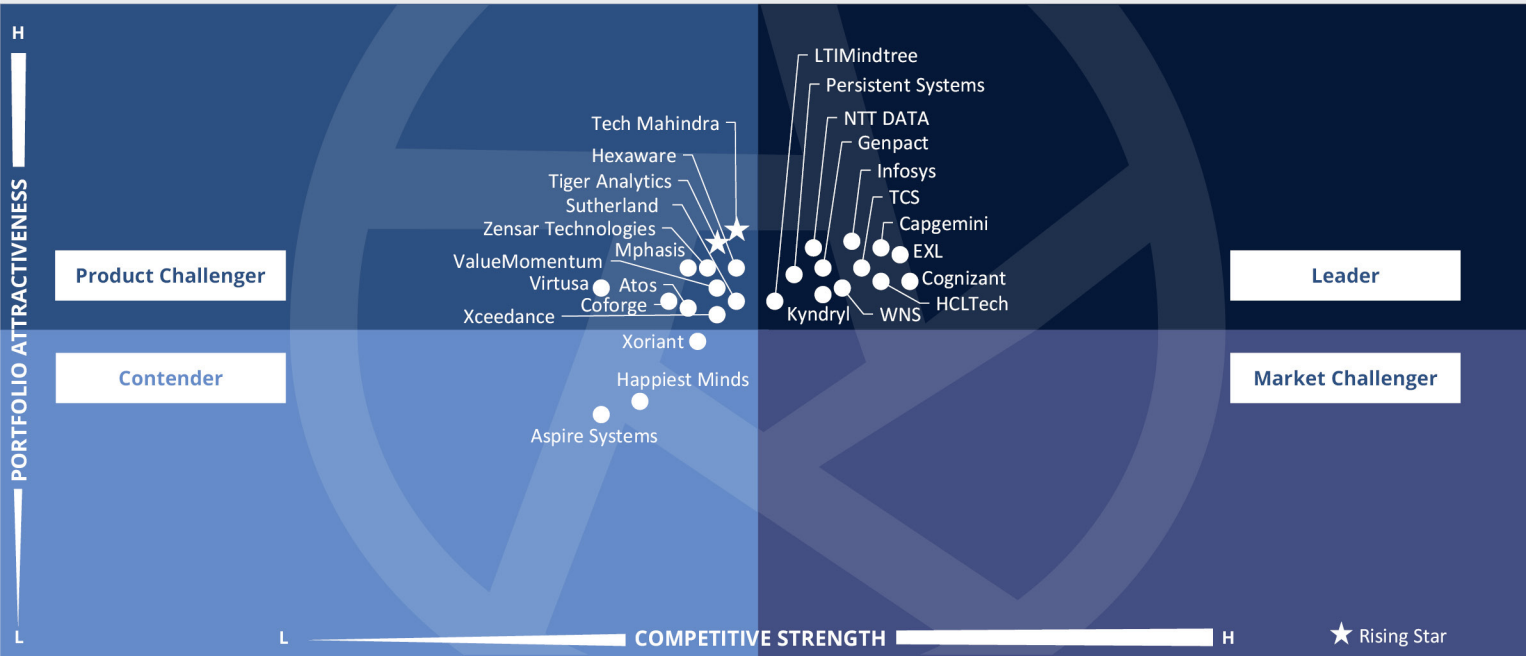
ISG Provider Lens®

Source: ISG RESEARCH

Insurance Services – Strategic Capabilities (Insurance GenAI and Agentic AI Services)
Agentic AI – Development and Deployment Services

Global 2025



Agentic AI is reshaping the insurance industry by **enhancing productivity and decision-making**. Insurers must **balance AI scalability with human oversight to maintain trust and ensure ethical outcomes.**

Ashish Jhajharia

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Definition

In this quadrant, ISG evaluates providers offering development and deployment services for agentic AI solutions that autonomously plan, execute and refine tasks with minimal human input. These solutions enhance insurance firms' efficiency by integrating reasoning, adaptive learning and multimodal interactions for intelligent decision-making.

Agentic AI systems use task orchestration, memory management and self-correction mechanisms to optimize insurance workflows and automate insurance processes. AI agents can assess objectives, interact with external tools and collaborate with other agents or humans.

Providers utilize insurance LLM evaluations, multimodal processing and reinforcement learning to enhance AI agents' adaptability and performance. To ensure responsible AI, they implement governance frameworks, ethical safeguards and transparency measures to mitigate bias and align AI with insurance firms' policies.

By combining automation and intelligence, agentic AI enables scalable and goal-oriented automation, helping insurance firms achieve outcomes with increased productivity and precision.

Eligibility Criteria

1. Ability to **design agentic AI solutions from ideation through value creation and strategic business alignment**
2. PoCs for agentic AI systems capable of **autonomous planning, execution and self-improvement** across enterprise workflows
3. Agentic AI solutions that facilitate **seamless human intervention** and ensure **AI oversight, real-time corrections and adaptive decision control** in critical workflows
4. AI ecosystems where multiple agents **can communicate, delegate tasks and share insights,** simulating human teamwork
5. **LLM evaluation, fine-tuning and reinforcement learning** to enhance AI responsiveness and accuracy
6. **Bias mitigation, transparency, ethical AI safeguards and compliance frameworks** to ensure accountability and fairness
7. Ability to build and deploy solutions that integrate **multimodal structured and unstructured data** for complex real-world decision-making
8. Various insurance-specific and functional **agentic AI applications, supported by solution demonstrations and success stories**
9. Ability to demonstrate how **agentic AI solutions improve efficiency, reduce costs, accelerate decision-making and drive tangible business outcomes**
10. **Ecosystem partnerships** with hyperscalers, technology providers, academia and startups

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Observations

Agentic AI goes beyond augmentation tools to establish autonomous systems that execute complex workflows, make decisions within defined parameters and adapt based on outcomes. The increasing acceptance of agentic AI in insurance has transformed the industry, triggering a strategic fundamental shift from human-centric processes to AI-driven, expert-monitored operations.

Agentic AI features goal-oriented autonomy with multi-step reasoning, independently determining strategies that are quite unlike GenAI or traditional automation. An agentic underwriting system for commercial risk quotes assesses the kind of information needed, accesses data, evaluates risks, identifies exceptions and generates quotes, thereby managing complexity that once needed human judgment, advancing automation to a different level of complexity.

Insurance enterprises must restructure their functions around AI agents, shifting from a transaction-execution approach to system stewardship, particularly in handling exceptions and making judgments beyond the capabilities of AI. This cultural shift in the industry challenges traditional, operationally focused insurance entities, requiring hybrid models that combine AI's scalability with human capabilities and ethics. Trust is the critical determiner of success due to the inherently high-stakes nature of insurance, involving life-impacting decisions that demand strong stakeholder confidence. Autonomous systems generate several pertinent questions on accountability such as who takes responsibility for unfavorable outcomes or how do regulators audit decisions.

Insurance enterprises require governance with clear authority limits, transparency, appeals processes and oversight mechanisms. Transparency enables them to understand a system's reasoning and identify points of human intervention. Trust-building enables autonomy, but neglecting governance risks can have an adverse impact on compliance requirements and even brand credibility.

From the twenty-six companies assessed for this study, twenty-six qualified for this quadrant, with twelve being Leaders and two Rising Stars.

Capgemini

Capgemini implements last-mile decision support by incorporating agentic AI into claims and underwriting processes, improving agility for insurers and delivering tangible operational efficiencies.

cognizant

Cognizant empowers insurance enterprises with agentic AI solutions that refine decision-making at critical touchpoints, boosting operational efficiencies and ensuring quick responsiveness, thereby optimizing the insurance value chain.

EXL

EXL transforms last-mile decision-making with agentic AI, tailored for underwriting and claims processes, significantly improving operational efficiencies for insurers and enabling them to navigate complex customer needs.

genpact

Genpact enhances decision-making at the last mile by using agentic AI to streamline policy issuance and claim resolution, thereby fostering operational efficiencies that improve service delivery across the insurance value chain.

HCLTech

HCLTech harnesses agentic AI capabilities to enable timely, data-driven, last-mile decisions, thereby ensuring operational efficiencies that streamline processes, ranging from underwriting to claims management for insurance enterprises.

Infosys

Infosys empowers insurers with agentic AI-based frameworks for last-mile decisions, enhancing operational efficiency through actionable insights and automation.

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Kyndryl leverages advanced agentic AI solutions for last-mile decision enablement, enabling insurers to bring about operational efficiencies by seamlessly integrating of data insights into legacy systems.

LTIMindtree utilizes agentic AI to enable insurers make critical, final decisions that translate into process streamlining and operational efficiencies and consequently transform policyholders' engagements.

NTT DATA offers last-mile decision support through agentic AI-driven automation, enabling efficiencies in claims handling and policy management and strengthening the overall insurance value chain for insurance enterprises.

Persistent Systems empowers insurers with agentic AI for final decision-making, while concurrently fostering efficiency gains across the insurance value chain through automated workflows and enhanced customer interactions at critical junctures.

TCS leads in operationalizing last-mile decision enablement, using agentic AI to streamline processes and deliver operational efficiencies that enhance policyholders' experience across the insurance value chain.

WNS integrates agentic AI solutions, bringing about operational efficiencies through automation and analytics, enabling insurance enterprises to easily adapt to policyholders' needs while optimizing performance throughout the value chain.

Tech Mahindra (Rising Star) stands out for its agentic AI development and deployment services, utilizing this advanced technology to streamline operations and enhance policyholders' experiences.

Tiger Analytics (Rising Star) emerges as a dynamic force in agentic AI services for insurance for its expertise in harnessing ML and data science to enable insurers to enhance underwriting accuracy, improve risk assessment and elevate policyholders' engagement.

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Leader

" NTT DATA harnesses agentic AI to redefine operational excellence in the insurance industry, delivering notable insights and responsiveness to market challenges."

Ashish Jhajharia

NTT DATA

Overview

NTT DATA is headquartered in Tokyo, Japan. It has more than 198,000 employees across 50 countries. In FY24, the company generated JPY4,638.7 billion in revenue, with Financial as its largest segment. NTT DATA utilizes its extensive technology and industry knowledge to deliver customized solutions for the insurance industry, enhancing decision-making, streamlining processes and boosting customer engagement by integrating agentic AI. Its dedication to digital transformation helps insurers succeed amid evolving regulations and shifting market conditions.

Strengths

Advanced AI-driven solutions: NTT DATA's agentic AI capabilities enable insurance enterprises to improve risk assessment, streamline claims processing and refine underwriting practices. Automation of routine tasks and analyses of intricate data patterns help them boost efficiency and accuracy, while concurrently reducing operational costs.

Holistic integration of services: NTT DATA is dedicated to seamlessly integrating its advanced AI solutions with organizations' existing systems, ensuring a smooth and efficient transition to data-driven operations. By leveraging its solutions, insurers can enhance their capabilities in real-time data management, enabling them to respond effectively to a dynamic market and evolving customer demands. The integration of these solutions also streamlines processes, improves decision-making and enhances customer service, positioning insurers to thrive in a competitive landscape.

Focus on compliance and security: NTT DATA prioritizes regulatory compliance and data security in its AI implementations. Its dedication to ethical AI use helps insurers retain customer trust while maneuvering the industry's intricate regulatory landscape.

Caution

As NTT DATA expands its portfolio of agentic AI solutions for insurance, it is critical to stay alert to probable biases in AI algorithms and ensure transparency. Upholding ethical standards and a focus on compliance will be key to building long-term client loyalty and ensuring value in an increasingly stringent landscape.

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Appendix

Methodology & Team

The ISG Provider Lens® 2025 – Insurance Services – Strategic Capabilities (Insurance GenAI and Agentic AI Services) study analyzes the relevant software vendors/service providers in the global market, based on a multi-phased research and analysis process, and positions these providers based on the ISG Research methodology.

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The research and analysis presented in this report includes research from the ISG Provider Lens® program, ongoing ISG Research programs, interviews with ISG advisors, briefings with service providers and analysis of publicly available market information from multiple sources. The data collected for this report represent information that ISG believes to be current as of October 2025 for providers that actively participated and for providers that did not. ISG recognizes that many mergers and acquisitions may have occurred since then, but this report does not reflect these changes.

All revenue references are in U.S. dollars ($US) unless noted otherwise.

The study was conducted in the following steps:

1. Definition of Insurance Services – Strategic Capabilities (Insurance GenAI and Agentic AI Services) market
2. Use of questionnaire-based surveys of service providers/ vendor across all trend topics
3. Interactive discussions with service providers/vendors on capabilities and use cases
4. Leverage ISG's internal databases and advisor knowledge & experience (wherever applicable)
5. Detailed analysis and evaluation of services and service documentation based on the facts & figures received from providers and other sources.
6. Use of the following key evaluation criteria:
   * Strategy and vision
   * Innovation
   * Brand awareness and presence in the market
   * Sales and partner landscape
   * Breadth and depth of portfolio of services offered
   * Technology advancements

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Lead Author

Ashish Jhajharia
Lead Analyst - Insurance

Ashish has experience and learnings from more than two decades in the global insurance and reinsurance industry, with leading management consulting firms and in various capacities. He has been involved in a spectrum of assignments related to strategic research, changes in regulatory frameworks, business and digital transformation, customer experience reinvention, operating model and business design, core systems transformation, and sourcing strategy. With ISG, he is leading the ISG Provider Lens® (IPL) Insurance Services and Platforms Study for study for North America, the UK & Europe and the Asia-Pacific regions.

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Sandhya Navage
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Sandhya Navage is a Lead Research Specialist at ISG and is responsible for supporting and co-authoring Provider Lens® studies on Insurance BPO and IT Services, and Insurance Platform Solutions and Power and Utilities Services. She supports the lead authors in the research process and authors the enterprise content, global summary report, focal points and a few study quadrants. She also develops content from an enterprise perspective and collaborates with advisors and enterprise clients on ad-hoc research assignments. She has been associated with ISG since 2021.

With over 12 years of research and consulting expertise in the IT/BPO sector, she previously collaborated with various IT/BPO and financial firms. Her extensive background spans market research, yielding actionable insights and competitive analysis across diverse sectors like insurance, banking, finance, manufacturing, energy, and utilities.

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Study Sponsor

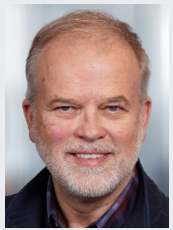
Iain Fisher

Director, Research

Iain Fisher is ISG's head of industry research and market trends. With over 20 years in consulting and strategic advisory, Iain now focuses on cross industry research with an eye on technology led digital innovation, creating new strategies, products, services, and experiences by analysing end-to-end operations and measuring efficiencies focused on redefining customer experiences. Fisher is published, known in the market and advises on how to achieve strategic advantage. A thought leader on Future of Work, Customer Experience, ESG, Aviation and cross industry solutioning. He provides major market insights leading to changes to business models and operating models to drive out new ways of working.

Fisher works with enterprise organizations and technology providers to champion the change in customer focused delivery of services and solutions in challenging situations. Fisher is also a regular Keynote speaker and online presenter, having authored several eBooks on these subjects.

IPL Product Owner



Jan Erik Aase

Partner and Global Head – ISG Provider Lens®

Mr. Aase brings extensive experience in the implementation and research of service integration and management of both IT and business processes. With over 35 years of experience, he is highly skilled at analyzing vendor governance trends and methodologies, identifying inefficiencies in current processes, and advising the industry. Jan Erik has experience on all four sides of the sourcing and vendor governance lifecycle - as a client, an industry analyst, a service provider and an advisor.

Now as a partner and global head of ISG Provider Lens®, he is very well positioned to assess and report on the state of the industry and make recommendations for both enterprises and service provider clients.

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ISG Provider Lens®

The ISG Provider Lens® Quadrant research series is the only service provider evaluation of its kind to combine empirical, data-driven research and market analysis with the real-world experience and observations of ISG's global advisory team. Enterprises will find a wealth of detailed data and market analysis to help guide their selection of appropriate sourcing partners.
ISG advisors use the reports to validate their own market knowledge and make recommendations to ISG's enterprise clients. The research currently covers providers offering their services across multiple geographies globally.

For more information about ISG Provider Lens® research, please visit this webpage.

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ISG

ISG (Information Services Group) (Nasdaq: III) is a leading global AI-centered technology research and advisory firm. A trusted partner to more than 900 clients, including 75 of the world's top 100 enterprises, ISG is a long-time leader in technology and business services sourcing that is now at the forefront of leveraging AI to help organizations achieve operational excellence and faster growth.

The firm, founded in 2006, is known for its proprietary market data, in-depth knowledge of provider ecosystems, and the expertise of its 1,600 professionals worldwide working together to help clients maximize the value of their technology investments.

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ISG Provider Lens®

NOVEMBER, 2025

REPORT: INSURANCE SERVICES – STRATEGIC CAPABILITIES (INSURANCE GENAI AND AGENTIC AI SERVICES)

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