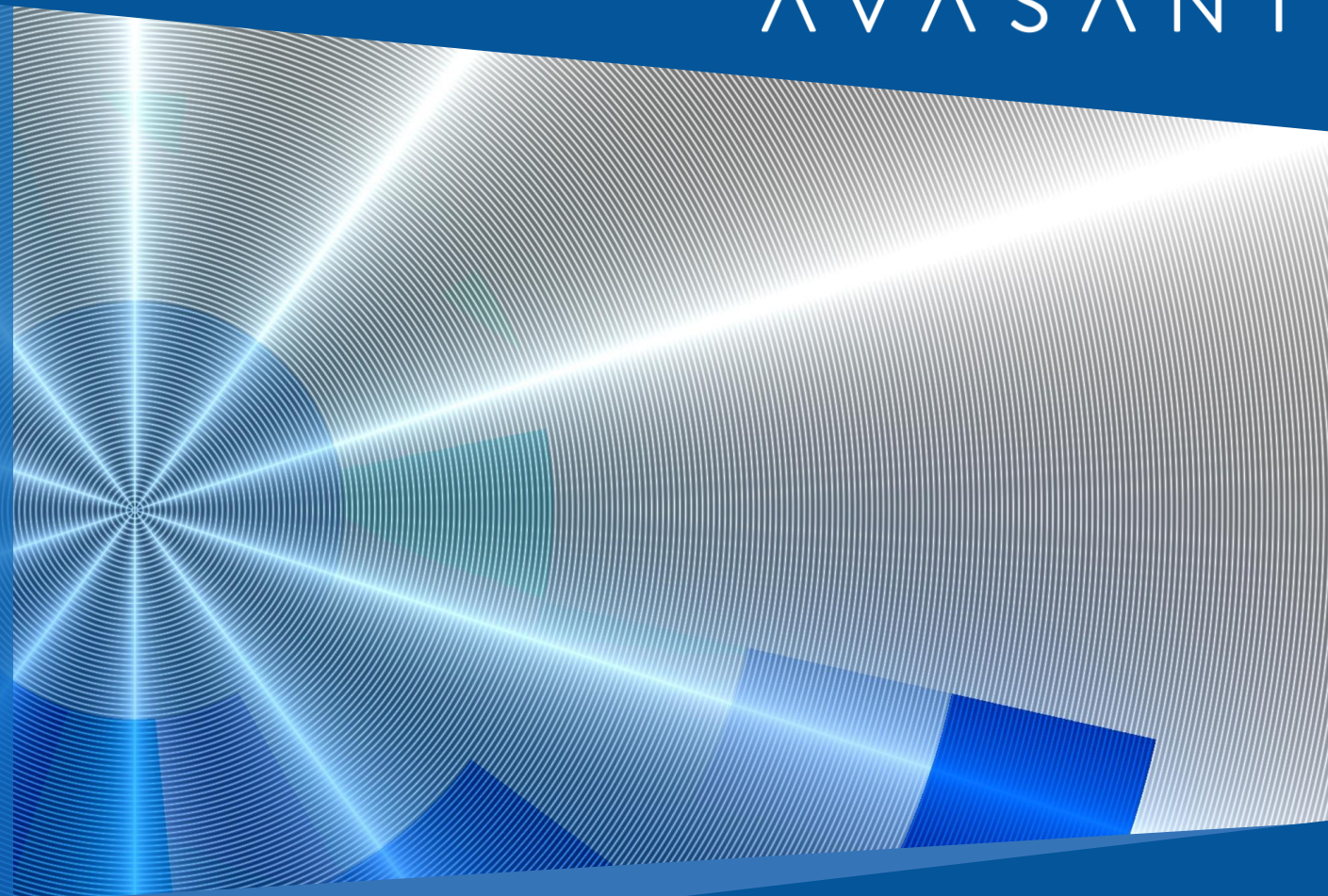


# Life and Annuities Insurance Digital Services 2025 RadarView™ Excerpt

Pioneering the future of L&A  
insurance with agentic AI and  
global competency centers

October 2025



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- Definition and scope of life and annuities insurance digital services
- Avasant recognizes 25 top-tier service providers supporting the L&A insurance industry in digital transformation
- Provider comparison

### Supply-side trends (Pages 13-18)

- Operational efficiency, elevated customer experience, and cost optimization continue to remain the top business outcomes driving Gen AI/agent AI adoption for over 70% of the service providers in the L&A insurance space.
- Over 50% of the providers are grappling with data privacy, regulatory uncertainty, and AI trust issues while deploying Gen AI/agent AI for L&A insurers.
- Service providers are accelerating agent AI use cases to support L&A insurance enterprise operations.
- Service providers are driving L&A insurers' GCC-based modernization through AI, cloud, cybersecurity, and innovation-led models.
- Securing policyholder data and enhancing IAM are the top priorities for 90% of the service providers in the L&A insurance sector

### Service provider profiles (Pages 19-94)

- Detailed profiles for Accenture, Atos, Capgemini, CGI, Coforge, Cognizant, DXC, EXL, Genpact, HCLTech, Hexaware, IBM, Infosys, Kyndryl, LTIMindtree, Mphasis, NTT DATA, Persistent Systems, Sutherland, TCS, Tech Mahindra, Virtusa, Wipro, WNS, and Zensar

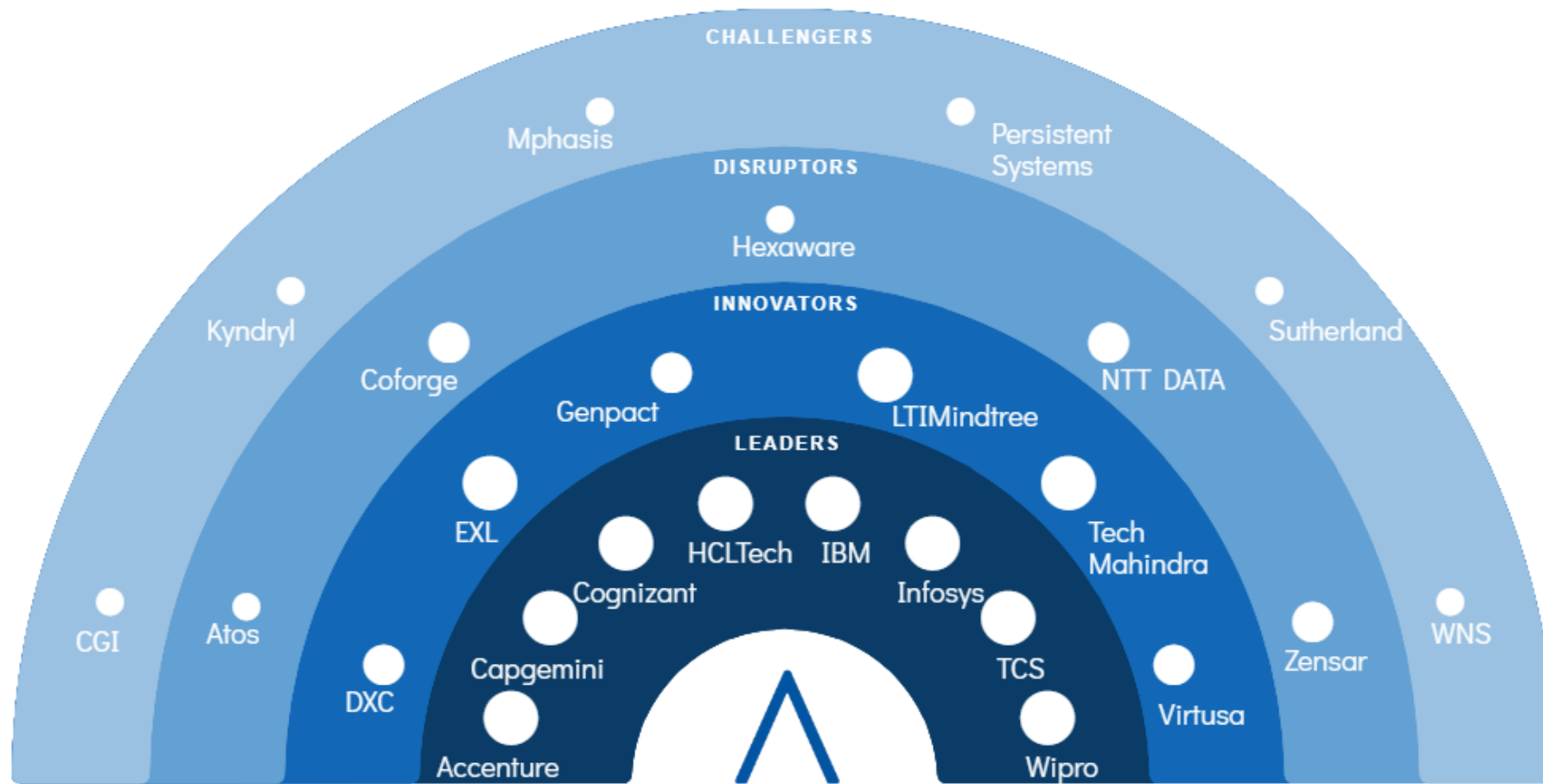
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# Avasant recognizes 25 top-tier service providers supporting the L&A insurance industry in digital transformation

Practice maturity 

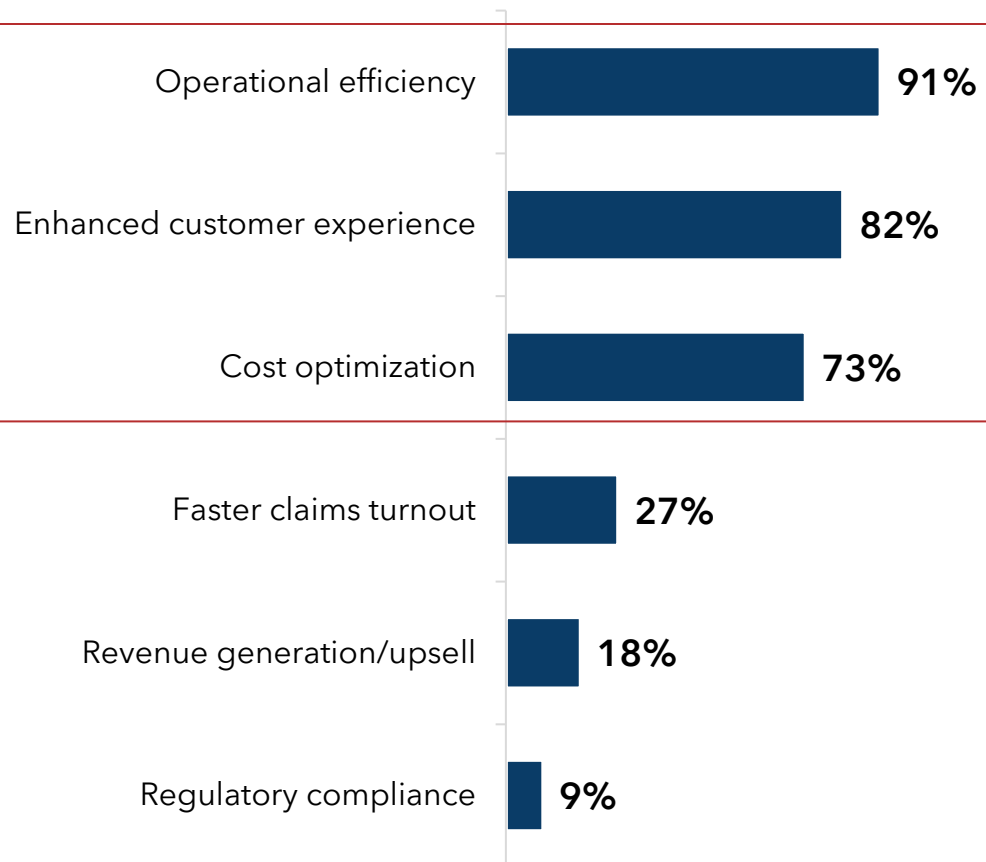


Note 1: Assessments for Accenture, CGI, Hexaware, Mphasis, Persistent, Sutherland, NTT DATA, and WNS were conducted based on public disclosures and market interactions only.

# Operational efficiency, elevated customer experience, and cost optimization continue to remain the top business outcomes driving Gen AI/agentive AI adoption for over 70% of the service providers in the L&A insurance space

## Enterprise business outcomes supported by service providers

(Percent of service providers ranking the outcomes in top 3)



## Select examples of service providers helping L&A insurers with Gen AI adoption

**Atos**

**Atos** helped a Wisconsin-based mutual insurer deploy a secure, scalable Gen AI platform with Azure-powered assistants and cognitive search models, enhancing productivity by 30% and efficiency by 40% and halving time to market.

**kyndryl**

**Kyndryl** supported an insurance company enhance claims processes by unifying IT operations and deploying Gen AI, NLP, and ML for predictive monitoring, improving visibility, efficiency, and the overall customer claims experience.

**tcs** TATA CONSULTANCY SERVICES

**TCS** helped a US-based insurer transform its call center with Gen AI, enabling AI-driven call analysis, quality monitoring, and opportunity detection, boosting efficiency and conversion rates and generating about \$55K in policy sales.

**wipro**

**Wipro** supported a UK workplace pension fund in modernizing its legacy platform using Gen AI and intelligent automation, reducing manual processing by 90%, lowering member effort by 50%, and cutting operational costs by half.

**zensar**

**Zensar** assisted a US L&A insurer streamline manual underwriting using Gen AI and intelligent automation, cutting document processing time by 40%, reducing errors by 50%, and optimizing costs by over 35%.

# Service providers are driving L&A insurers' GCC-based modernization through AI, cloud, cybersecurity, and innovation-led models

## L&A insurers' GCC-based digital functions supported by service providers

*Cloud-based infrastructure support*

*Application modernization  
(e.g., legacy PAS transformation)*

*Digital experience design  
(e.g., portals, mobile, UX/UI)*

*Data engineering and analytics*

*AI/ML model development*

*Core system integration  
(e.g., APIs, middleware)*

## Select examples of service providers assisting L&A insurance enterprises with global competency center (GCC) engagements

### 01 Coforge

Coforge established a 400-engineer GCC in India to streamline multivendor IT delivery, implement DevSecOps and governance-led innovation, deliver over 30 services, and achieve rapid capacity ramp-up within six months.

### 02 Capgemini

Capgemini established a GCC in India for Dai-ichi Life Group, leveraging a build-operate-transfer model to drive global digital transformation, innovation, and operational efficiency across key markets.

### 03 cognizant

Cognizant implemented a build-operate-transfer model for a Fortune 500 insurer, modernizing operations via cloud and automation, enhancing productivity, and transferring over 500 skilled employees to create a self-sufficient workforce.

### 04 TECH mahindra

Tech Mahindra established a GCC for a US-based life insurer, implementing an agile POD-based model to provide 24/7 application and infrastructure support, L1/L2 services, and continuous enhancements.

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