

***ISG** Provider Lens™

Insurance BPO Digital Services

U.S. 2019

Quadrant Report



A research report comparing provider strengths, challenges and competitive differentiators

Customized report courtesy of:

Infosys®

October, 2019

About this Report

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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 services providers and analysis of publicly available market information from multiple sources. The data collected for this report represents information that ISG believes to be current as of May 2019, for providers who actively participated as well as for providers who did not. ISG recognizes that many mergers and acquisitions have taken place since that time, but those changes are not reflected in this report.

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

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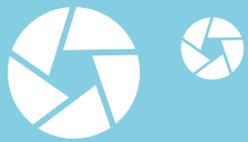
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For more information about our studies, please email ISGLens@isg-one.com, call +49 (0) 561-50697537, or visit ISG Provider Lens™ under [ISG Provider Lens™](#).



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EXECUTIVE SUMMARY

Changing Landscape of Insurance

Insurance is one of the fast-paced industries in terms of adoption of digital technologies. Today, buying insurance has become effortless. Purchasing of policies is instantaneous, touchless and can be purchased online or using mobile devices. Today, travelers purchase insurance a few minutes prior to boarding their flights, and the process is completely paperless. The customer doesn't have to even call a contact center to purchase a policy. Technology enablement has helped enterprises address industry needs at a much quicker pace. Technologies such as IoT, AI and drones are being utilized by insurers to make the claims processing happen seamlessly. AI is enabling accuracy in underwriting; machine learning is used to automate the claims processing and robotic process automation (RPA) has automated several processes in the backend, making it much easier for front-office agents to deal with customers. Analytics will play a critical role in shaping this industry and enabling agents handling customers and their queries more proactively.

Here is a quick look into several trends across the insurance industry.

1. Digital technology adoption – Some of the technologies that have seen wide array of applications across the industry and has matured enough to deliver measurable outcomes follow:

- **Automation/ AI transforms insurance processes** – The insurance industry is one of the early adopters of automation. With millions of policies being processed annually, implementation of RPA is one of the top business imperatives for insurers. The insurance

industry is one of those industries that has a vast number of applications of RPA. In the sourcing world, most service providers have developed several bots that can be applied across different functions of the industry. New business, underwriting, claims processing, manual data entry processes, billing and collections, etc. are some of the processes that have been effectively automated with measurable outcomes.

With the infusion of machine learning, insurance industry has been able to transform the product lifecycle from purchase to claims to be a touchless process. Machine learning, coupled with robotic process automation, will enable higher efficiencies and machine learning will take care of simple decision-making processes, thus minimizing human involvement in routine processes.

Today, machine learning can assess the intensity of damages using pictures captured by drones and satellites to process claims, thus, reducing the time significantly.

- **Platform driven approach** – Most insurers are actively looking for avenues to move to the cloud or adopt hybrid cloud infrastructure. Speed, flexibility and scalability continue to be the benefits of moving to the cloud. With changing dynamics, insurers must be ready to react quickly to the industry. Focus on cloud technology will enable the lowering of costs on legacy maintenance and achieve omnichannel for seamless journey. Insurers gain competitive advantage with cloud platforms even from a go-to-market strategy including product launches.

- **APIs are the new enablers** – While transformation is critical in today's era and essential for survival against the competition, a lot of insurers are still sitting with legacy systems. With many disparate systems APIs can enable better communication across various systems for better user experience. Companies like Lemonade and Insly have customer service APIs built to enable online sales, pricing quotes, claims, etc. This will help insurers to transform their businesses and adopt a customer-centric approach.
- **Emergence of Robo Advisors** – There is an increase in the usage of robo advisors with the capability of providing personalized services by understanding the customer requirements. Robo advisors process data from various systems in real time to give most relevant and personalized services, thus decreasing the turnaround time for policy related queries. Availability of these advisors is 24/7, and not only will it lead to faster response, but it will also help in generating more leads.
- **Adoption of social media is on the rise** – Purchase of insurance policies just a click away. With calls getting limited only to complex queries, most consumers would like to purchase a policy or manage their claims online either using their mobile app or another social media channel. With increased traffic on social media, insurers are paying more attention to these channels. Studying the social media usage pattern and other behavioral data, insurers can predict and understand customer sentiments to deliver tailor-made responses achieving personalization goals.

- **Rise of insurtechs** – After the fintechs, it is insurtechs that are looking to disrupt this industry with cutting-edge technology to offer to end users. Insurtechs have made innovation easily available and adoption is seamless. More and more insurers are aware of the disruption technology is causing to this industry and, at the same time, looking for avenues to engage with insurtechs. Outsourcing service providers, on the other hand, are partnering with several insurtechs to build an ecosystem to leverage the technology for their clients to help them with faster go-to-market. For example, providers like DXC Technology and Cognizant are partnering with several insurtechs to deliver services to their clients.

2. Emerging technology revolution – Insurers already deal with a lot of data and, with the advent of technology such as wearables and connected cars, data is getting fed to them every second. Whether it is premium calculation for medical insurance depending on the data from wearables or speeding data from a car that determines insurance claims, the Internet of Things with transform and empower insurers with lot of insights about its consumers.

In property and casualty space, insurers are exploring the adoption of drone technology to assess areas hit by calamities and measure the intensity of damage to property to process claims instantly. All of this and more will heavily impact the industry. With increasing end user expectations on faster response, accuracy, personalized services and more importantly the rapid adoption of technology amongst end users will put immense pressure on insurers to adapt to changing times.

3. Run excellence to balance – There is a lot of emphasis on customer experience across various industries. The insurance industry is no exception. Adapting to changing customer needs also means that insurers may have to adapt to newer technologies and reap the benefits to deliver enriched customer experience. Insurers are challenged with run stability, lowering costs and improving customer experience, all at the same time.

4. Data insights drive better user experience – Using data to derive insights and serving customers is not new. But this is one of the critical pillars of success for insurers. Insurers collect large amount of data from consumers every day and every minute. The next challenge that insurers are faced with is how to utilize the data to serve their customers better. Data insights will be essential to enable agents to serve customers better. With the exposure into data points end to end, insurers can strive to deliver personalized services to its customers. Analytics will play huge role in claims, tackling fraudulent claims, policy serving, pricing, underwriting etc.

With growing numbers in connected devices, technology such as IoT will feed insurers with tons of data. This will invigorate insurers with firsthand data that will help them with more accurate pricing, risk assessment and manage fraudulent claims.

5. Security is not a choice – Security is of prime importance especially for insurers that deal with sensitive and personal information. Today it is not only the amount of information but also the frequency of flow of information that has rapidly increased. Securing the data and systems from being vulnerable to attacks must be a high priority on insurers' agendas. Compromise on security can cost the companies dearly. In the United States, California Consumer Privacy Act and New York Department of Financial Services

Cybersecurity Regulation, just like the European Union's GDPR, propose the hiring of data protection officer to exclusively manage security aspects. Protecting the data and preventing loss of sensitive data or prevent fraudulent claims is critical to organizations, and technology such as blockchain can help build a secure and trustworthy relationship with customers. Validation and verification of data, especially during claim management, can be an easy and time saving process with the usage of blockchain technology. With number of use cases identified, technology such as this can help insurers to secure the data and avoid compromises.

6. Redefining the talent strategy – Technology is spoken about everywhere but foundation for the enablement of this technology is talent.

With the adoption of RPA and AI, the industry may have seen a shift in the nature of jobs, but it is impossible to run smooth operations without people. Organizations must redefine their talent strategies and relook into their training and hiring. The skillset required along with technology adoption will be different.

- **Hiring** – It will be pertinent to redefine the needs of the organizations due to the shift caused by technology and planning hiring accordingly.
- **Training** - Technology enablement will also open up opportunities for existing employees to specialize and handle complex queries. Human empathy will not fade away but will play a more critical role as it will more required now than ever to address complex queries by bringing human element. Organizations must look at training and empowering agents to serve customers better.

- **Organizational structure** – As organizations adopt a much more holistic approach, redefining organizational structures to break silos and operate in a cohesive way will be essential.

Most of these trends are known to have either disrupted the industry or are in the process of disrupting the industry. The key here is not the disruption, as this is unavoidable.

End-user adoption of technology and expectation from insurers is increasing. The inflow of information is rapidly increasing and complexity to store, manage and secure this data is also increasing. However, the availability of technology and innovation created in this space will immensely help insurers to stay ahead and respond to customer needs.



Introduction

Simplified illustration



Source: ISG 2019

Definition

Insurance coverage is a critical service that companies offer to consumers to safeguard against financial loss in the event of unforeseen circumstances such as illness, natural calamity and vehicular accidents. It is a contingency or a risk management plan for individuals or companies. It is a basic essential and, with the growing number of customers in this market, enterprises are looking to streamline their services, service offerings and provide a seamless experience for customers — starting from purchasing to after-sales services. Insurance enterprises are leaning toward outsourcing partners to bring this journey to fruition. Insurance BPO involves the outsourcing of insurance functions like life, annuity, health, and property and casualty (P&C). With the outsourcing landscape changing, it is no longer limited to just the backend services; enterprises are seeking to partner with providers and strategically align themselves to support businesses.

Definition (cont.)

The ISG Provider Lens™ study offers IT-decision makers:

- Transparency on the strengths and weaknesses of relevant providers.
- Differentiated positioning of providers by segment.
- Focus on different markets, including global, the U.S., Germany, Switzerland, the U.K., Brazil and the Nordic countries.

This study serves as an important decision-making basis for positioning, key relationships and go-to-market considerations. ISG advisors and enterprise clients also use information from these reports to evaluate their current vendor relationships and potential new engagements.

Scope of the Report

With enterprises maturing and more open to forming partnerships, we at ISG adopt a holistic approach in assessing insurance BPO that includes:

- Strategy and management such as audit and risk management, strategic management, pricing, product sales and marketing;
- Front and middle office services such as research and analytics, investment management and sales support;
- Back office/transaction processing such as underwriting and claims processing;
- Support services such as HR, IT infrastructure and administration and facility and administrative costs.

With digital becoming a priority for enterprises as a way to keep pace with their millennial customers and remain competitive, enterprises are embracing digital technologies such as automation, artificial intelligence and cloud solutions. To enable deeper insights, analytics, efficiencies and productivity, insurance BPO will also be measured in terms of technology adoption to gain the digital advantage.

Definition (cont.)

ISG studies are intended to anticipate the investigation efforts and buying decisions of typical enterprise clients. While contemplating a significant strategy transformation, making purchase-versus-rent decisions for infrastructure, implementing agile practices, or incorporating automation into their environments, enterprise clients will benefit from a study that examines an entire ecosystem for a certain service line.

Therefore, ISG studies are comprised of multiple quadrants covering the spectrum of services that an enterprise client would require.

The quadrant descriptions are:

Life and Annuity Digital Services — Life and annuity insurance outsourcing involve providing outsourcing services such as consulting, technology enablement and managed services for insurance types like life, annuity, healthcare and term. From providing backend services, front and middle office support and other support services, life insurance outsourcing providers will be measured based on the extent of support offered across various areas. For the purpose of this quadrant a large focus is on improving customer experience with the implementation of digital technologies.

Property and Casualty Insurance Services — P&C insurance outsourcing involves providing outsourcing services such as consulting, technology enablement and managed services across areas like auto, theft, property and natural calamities. From providing backend services, front and middle office support and other support services, P&C insurance outsourcing providers will be measured based on the extent of support offered across various areas. With enterprises looking to modernize their services and improve customer management, technology enablement will be a critical factor

Life and Annuity TPA Services — Life and annuity insurance outsourcing involve providing outsourcing services such as consulting, technology enablement and managed services for insurance types like life, annuity, healthcare and term. In a highly regulated environment, providers in this space are expected to be compliant with all regulations and most importantly have TPA licenses across various states in the U.Ss to carry out insurance services. From providing insurance administration platforms, new product launches, backend services, front and middle office support and other support services, life insurance outsourcing providers will be measured based on the extent of support offered across various areas.

Provider Classifications

The ISG Provider Lens™ quadrants were created using an evaluation matrix containing four segments, where the providers are positioned accordingly.

Leader

The “leaders” among the vendors/providers have a highly attractive product and service offering and a very strong market and competitive position; they fulfill all requirements for successful market cultivation. They can be regarded as opinion leaders, providing strategic impulses to the market. They also ensure innovative strength and stability.

Product Challenger

The “product challengers” offer a product and service portfolio that provides an above-average coverage of corporate requirements, but are not able to provide the same resources and strengths as the leaders regarding the individual market cultivation categories. Often, this is due to the respective vendor’s size or their weak footprint within the respective target segment.

Market Challenger

“Market challengers” are also very competitive, but there is still significant portfolio potential and they clearly lag behind the “leaders.” Often, the market challengers are established vendors that are somewhat slow to address new trends, due to their size and company structure, and have therefore still some potential to optimize their portfolio and increase their attractiveness.

Contender

“Contenders” are still lacking mature products and services or sufficient depth and breadth of their offering, while also showing some strengths and improvement potentials in their market cultivation efforts. These vendors are often generalists or niche players.

Provider Classifications (cont.)

Each ISG Provider Lens™ quadrant may include a service provider(s) who ISG believes has a strong potential to move into the leader's quadrant.

Rising Star

Rising stars are mostly product challengers with high future potential. When receiving the “rising stars” award, such companies have a promising portfolio, including the required roadmap and an adequate focus on key market trends and customer requirements. Also, the “rising stars” has an excellent management and understanding of the local market. This award is only given to vendors or service providers that have made extreme progress towards their goals within the last 12 months and are on a good way to reach the leader quadrant within the next 12-24 months, due to their above-average impact and innovative strength.

Not In

This service provider or vendor was not included in this quadrant as ISG could not obtain enough information to position them. This omission does not imply that the service provider or vendor does not provide this service.

Insurance BPO Digital Services - Quadrant Provider Listing 1 of 1

	Life & Annuity Digital Services	Property & Casualty Insurance Services	Life & Annuity TPA Services
Accenture	● Product Challenger	● Product Challenger	● Product Challenger
Capgemini	● Market Challenger	● Market Challenger	● Market Challenger
Cognizant	● Leader	● Leader	● Leader
Datamatics	● Contender	● Not in	● Contender
DXC	● Leader	● Leader	● Leader
EXL	● Leader	● Leader	● Leader
Genpact	● Not in	● Leader	● Not in
Infosys	● Leader	● Market Challenger	● Leader
NTT DATA	● Leader	● Product Challenger	● Leader
SE2	● Leader	● Not in	● Leader
Sutherland	● Product Challenger	● Rising Star	● Product Challenger
TCS	● Product Challenger	● Product Challenger	● Product Challenger
Wipro	● Contender	● Contender	● Contender
WNS	● Rising Star	● Leader	● Leader



Insurance BPO Digital Services



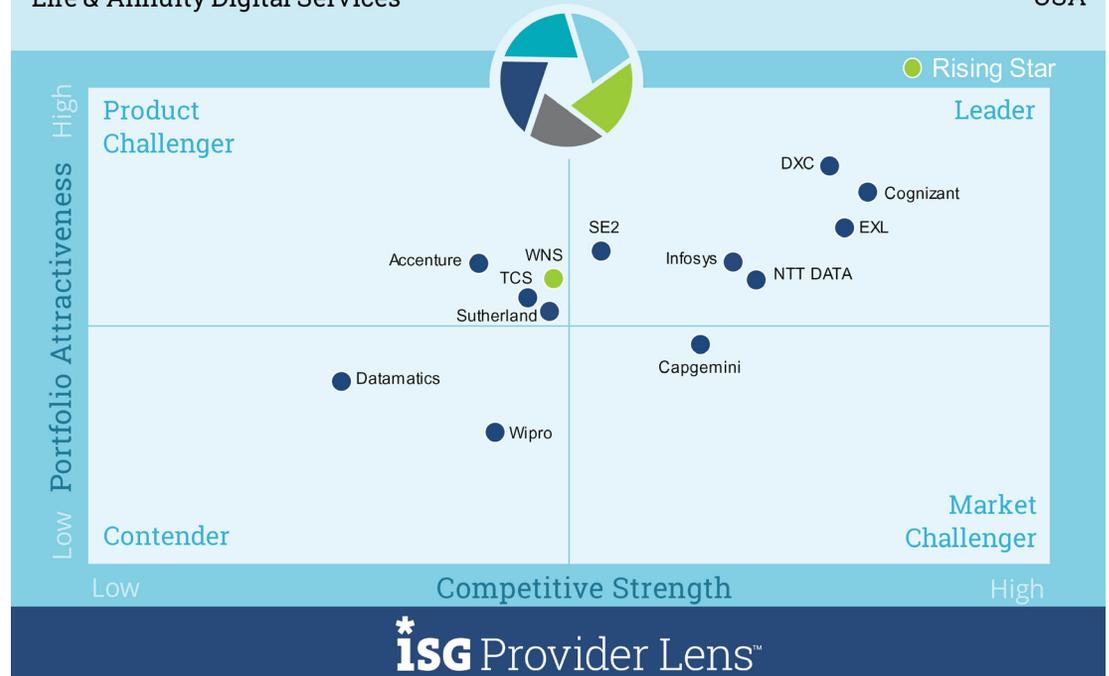
LIFE & ANNUITY DIGITAL SERVICES

Definition

Life insurance outsourcing involves providing outsourcing services such as consulting, technology enablement and managed services for insurance types like life, annuity, healthcare and term. From providing backend services, front and middle office support and other support services, life insurance outsourcing providers will be measured based on the extent of support offered across various areas. With enterprises looking to modernize their services and improve customer management, technology enablement will be a critical factor. This is key to improving customer experience, starting from the purchasing of policies to providing services post sales. Hence, providers that bring in transformation by introducing omnichannel, application development, analytics, cloud, automation and other services will be integral in enhancing customer experience and improving insurance services.

Digital Insurance BPO Services
Life & Annuity Digital Services

2019
USA



Source: ISG Research 2019

LIFE & ANNUITY DIGITAL SERVICES

Eligibility Criteria

- Ability to provide managed services for life insurance services that cover all or most services specified in the preceding table;
- Adept at handling end-to-end processes of life insurance with strong and proven demonstration of domain expertise;
- Possess expertise in technology enablement with digital technologies such as automation, cloud technologies and applications;
- Ability to offer industry solutions and form partnerships;
- Follow a strong consulting practice.

Observations

- Cognizant's integrated insurance service delivery with LifeAdminCore™ platform, coupled with digital offerings and strong automation suite, along with significant presence in this market, helped in gaining a strong leadership position in this quadrant.
- DXC Technology is named leader the Life insurance market in U.S. because of its vast presence and robust digital offerings.
- EXL leverages its deep domain expertise and a strong background in transformative engagements to help enterprise in delivering better business outcomes.
- With deep-rooted insurance background and experience, Infosys and NTT are chosen as leaders in life insurance space because of strong platform driven approach and domain expertise.
- SE2 is a chosen leader in the life insurance market with its integrated offering in both life and annuity space embedded with advanced automation and analytics for a seamless customer experience. It specializes in this domain and focuses very strongly on the U.S. market.
- WNS's continuous investment in this space and global life insurance presence is strongly influencing its positioning in this quadrant as rising star. It has reasonable experience to carry forward and grow this practice. WNS is a leader in the making with its strong portfolio.

INFOSYS

Overview

As one of the prominent BPO players, Infosys provides end-to-end life and annuity insurance services. Its acquisition of McCamish in 2009 jumpstarted its insurance BPO practice. Founded in 1985, McCamish has decades of experience in the life and annuity domain. Along with Infosys' strong transformation capabilities, the combined entity supports BPO insurance clients in their digital journey. Infosys serves more than 40 clients and derives considerable revenue from this industry.

Strengths

Strong domain expertise: Infosys has strong capabilities across all life and annuity products as well as BPO processes and is the largest provider in the COLI/BOLI space.

VPAS platform: This platform serves end-to-end services across the insurance value chain and supports life and annuity services across all distribution channels. It has reusable products and industry-based defined business rules. With this platform, Infosys has been successful in building more than 1,000 product variations.

Automation expertise: Infosys possesses strong automation capabilities with its proprietary automation tools, EdgeVerve and Nia™, along with other leading industry partnerships. The firm leverages these capabilities to help clients achieve their goals in AI, robotics and analytics.

Caution

Localization strategy: Infosys has built or added more delivery centers onshore in the past few years. However, scaling with these newly onboarded capabilities will take time.



2019 ISG Provider Lens™ Leader

With a blend of deep industry domain expertise and digital technologies, Infosys is on the right path to transform insurance services for its clients. It is also focused on enhancing its localization strategy to bring a better balance between onshore and offshore capabilities for addressing client requirements.

PROPERTY & CASUALTY INSURANCE SERVICES

Definition

P&C insurance outsourcing involves providing outsourcing services such as consulting, technology enablement and managed services across areas like auto, theft, property and natural calamities. From providing backend services, front and middle office support and other support services, P&C insurance outsourcing providers are measured based on the extent of support offered across various areas. With enterprises seeking to modernize their services and improve customer management, technology enablement will be a critical factor. This is key to improving customer experience, from purchasing of policies to providing services post sales. Hence, providers bringing in transformation by introducing omnichannel, application development, analytics, cloud, automation and similar services will be integral in enhancing customer experience and improving insurance services.

Digital Insurance BPO Services
Property and Casualty Insurance Services

2019
USA



Source: ISG Research 2019

PROPERTY & CASUALTY INSURANCE SERVICES

Eligibility Criteria

- Ability to provide managed services for P&C insurance services that cover all/most services specified in the preceding table;
- Adept at handling end-to-end processes of life insurance with strong and proven demonstration of domain expertise;
- Possess expertise in technology enablement with digital technologies such as automation, cloud technologies and applications;
- Ability to offer industry solutions and partnerships;
- Follow a strong consulting practice.

Observations

- EXL and WNS lead the pack with their strong domain knowledge in this space and rich experience in serving significant number of clients, not only in this vertical but also in this geography.
- DXC Technology is named leader in this domain because of its robust platform led approach and technology investments such as digital claims and risk management tool. Its innovative approach to partner with insurtechs to provide game changing services and faster go to market to its enterprise clients, has helped them to be a leader in this domain.
- With a continuous focus to deliver industry-specific innovation services using proprietary and partnership solutions and domain proficiency, Cognizant is rated as leader in property and casualty space.
- Genpact's lean digital framework for transformative engagements and strong suite of digital offerings backed by rich experience in serving P&C clients has helped it to be positioned as a leader.
- Sutherland is named Rising Star for its visionary services in this domain coupled with digital solutions and innovative pricing models.

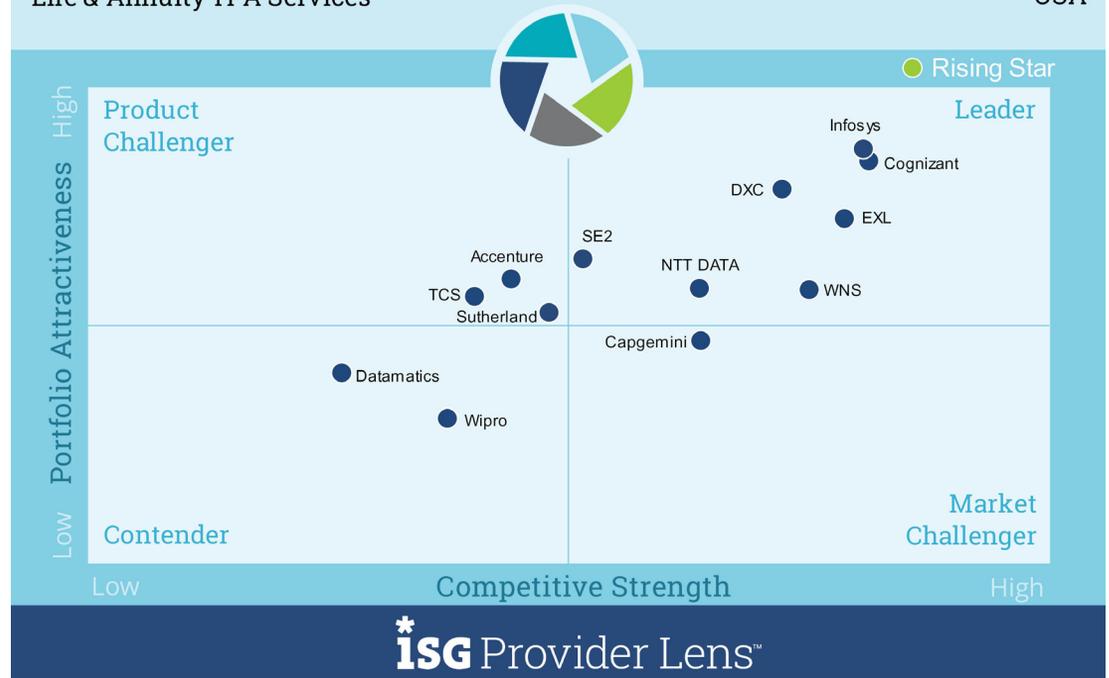
LIFE & ANNUITY TPA SERVICES

Definition

The third-party administrator (TPA) oversees insurance processes outsourced by insurance carriers and are subject to license and other insurance regulations. TPA services range from basic policyholder services and claims admin to full end-to-end insurance operations and administration that includes all aspects of the related people, process and technology (actuarial, product development, underwriting, collections and billing, new business acquisition and enrollment). TPA providers were measured based on the extent of support offered across insurance types like life, annuity and health. There are many smaller players in different insurance niches (workers comp, benefit plans, etc.), but our overview is focused on the larger TPA players that provide end-to-end insurance operations. With enterprises seeking to modernize their services and improve customer management, technology enablement is a critical factor. This is key to improving customer experience, starting from the purchasing of policies to providing services post sales. Hence, providers that bring in transformation by introducing omnichannel, application development, analytics, cloud, automation and other services will be integral in enhancing customer experience and improving insurance services.

Digital Insurance BPO Services
Life & Annuity TPA Services

2019
USA



Source: ISG Research 2018

LIFE & ANNUITY TPA SERVICES

Eligibility Criteria

- Ability to provide TPA services for life, annuity and health insurance products that cover all/most services specified in the preceding table;
- Adept at handling end-to-end processes of insurance with a strong and proven demonstration of domain expertise;
- Possess expertise in technology enablement through a processing platform and digital technologies such as automation, cloud technologies and other applications;
- Ability to offer industry solutions and form partnerships;
- Follow a strong consulting practice.

Observations

- Under the umbrella of TPA services for life and annuity, Infosys and Cognizant lead their way because of domain expertise, extensive presence as one of the strong TPA players, significant presence in the U.S. and strong insurance platforms.
- EXL and WNS exhibit strong domain expertise in this domain. As legacy players in this space, they both are strong TPA services providers in the U.S. and have the expertise in handling these clients for decades.
- NTT Data emerges as one of the established TPA players in the U.S. market. Well known for its infrastructure services, NTT's BPO services in this industry is driven by its BPaaS solutions using its LifeSys platform.
- DXC Technology's has an innovative approach, with its other digital offerings, it is named leader in this quadrant. DXC is one of the largest players in this industry and experienced TPA player.
- SE2 is one of the top-of-the-mind players in the insurance TPA services industry for life and annuity. Highly specialized in this industry and geography along with growing investments in technology, SE2 is a strong competitor.

INFOSYS

Overview

As one of the prominent BPO players, Infosys provides end-to-end life and annuity insurance services. The acquisition of McCamish in 2009 jumpstarted its insurance BPO practice, and the acquisition of Marsh BPO in 2012 added to this insurance base. McCamish, founded in 1985, had decades of experience in the life and annuity domain. With Infosys' strong transformation capabilities, the combined entity supports insurance TPA clients in their digital journey. Infosys serves more than 40 clients and derives considerable revenue from this industry.

Strengths

Strong domain expertise: Infosys has strong capabilities across all life and annuity products as well as BPO processes and is the largest provider in the COLI/BOLI space. The firm has substantial depth in all products and processes across the insurance lifecycle. It has a high number of LOMA FMLI-certified staff and has the expertise in managing some of the more complex insurance processes. Infosys can support both open and closed blocks of business. It has strong business capabilities and processes to handle NIGO (not-in-good-order) documents and escalations that tend to challenge other less mature providers.

VPAS platform: This platform offers end-to-end services across the insurance value chain and supports life and annuity services across all distribution channels. The solution has reusable products and industry-based defined business rules that can accelerate the speed to market of new products from clients. Infosys has built more than 1,000 product variations using this platform.

Automation expertise: Infosys possesses strong automation capabilities with its proprietary automation tools, EdgeVerve and Nia™, along with other leading industry partnerships. The firm leverages these capabilities to help clients achieve their goals in AI, robotics and analytics.

Caution

Localization strategy: Infosys has added several new onshore delivery centers in the past few years. Scaling with these newly onboarded capabilities will take time.

TPA branding: Infosys offers TPA services under the McCamish brand. This often causes confusion for insurance carriers that do not understand the integration of Infosys and McCamish (and fear a lack of integration).



2019 ISG Provider Lens™ Leader

With a blend of deep industry domain expertise and digital technologies, Infosys has strengths in both platform and services for both open and closed blocks and is on the right path to transforming insurance services for its clients. The firm is also focused on enhancing its localization strategy, which will bring a better balance between onshore and offshore capabilities to address client requirements.



Methodology



METHODOLOGY

The ISG Provider Lens™ 2019 – Insurance BPO Digital Services research study analyses the relevant software vendors and service providers in the U.S. market, based on a multi-phased research and analysis process, and positions these providers based on the ISG Research methodology.

The study was divided into the following steps:

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

Authors



Namratha Dharshan, Lead Author

Principal Analyst and Assistant Director

Namratha Dharshan is Assistant Director and one of the Principal Analysts for ISG. With more than 13 years of experience working with both service providers and consultants, Namratha has developed expertise in business processing outsourcing contact centers, specializing in customer experience. Her research focuses specifically on the customer experience as it relates to digital transformation, omnichannel, analytics, AI and automation.



Dennis Winkler, Author

Advisor

Dennis offers over 20 years of experience as a global sourcing leader with multi-industry experience. He has advised hundreds of companies on their sourcing strategies and set up shared service centers and business process outsourcing relationships around the globe. Additionally, he has also advised on the largest US Insurance TPA and BPO deals and has worked with numerous insurance clients including Transamerica, ING/VOYA, CNO, Global Atlantic, Assurant and others. His experience also includes leading multiple RPA engagements assisting clients to set-up internal RPA Centers of Excellence or source RPA from a provider. He is a thought-leader on GBS, BPO, RPA, negotiations, governance and benchmarking.

Dennis has also created global shared service organizations for clients, including onshore, offshore, greenfield and brownfield sites. Activities included design and transition strategy, site selection strategy, process improvement and offshore enablement; RPA and other technology enhancements, transition work planning, risk mitigation planning, validation of the recruiting and retention plans, determination of work splits-retained and off-shored work activities, detailed process design, change readiness assessment and mitigation, SLA and governance development and implementation, knowledge transfer planning and execution, education sessions on offshoring best practices, and overall transition and mitigation oversight. Led change management, including developing communication content and roll-out strategy on these culture shifting projects.

Editor



Jan Erik Aase, Editor

Director

Jan Erik Aase is a director and principal analyst for ISG. He has more than 35 years of collective experience as an enterprise client, a services provider, an ISG advisor and analyst. Jan Erik has overall accountability for the ISG Provider Lens™ reports, including both the buyer-centric archetype reports and the worldwide quadrant reports focused on provider strengths and portfolio attractiveness. He sets the research agenda and ensures the quality and consistency of the Provider Lens™ team.

ISG Provider Lens™ | Quadrant Report October 2019

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