

Insurance Services - Property and Casualty (P&C) BPO

A research report comparing provider strengths, challenges and competitive differentiators in the global P&C insurance BPO space

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Agentic AI and outcome-based models are recasting P&C BPO from cost arbitrage to value partnership

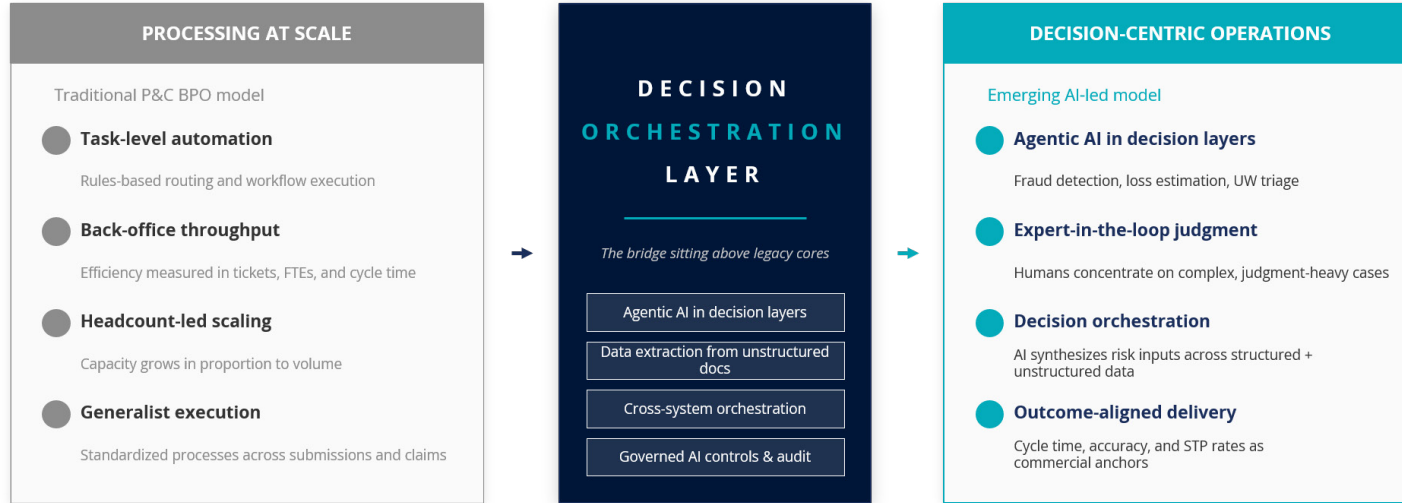
This **ISG Provider Lens® P&C Insurance BPO Services — Global** quadrant report examines how providers support insurers, reinsurers, brokers and distribution players across the property and casualty (P&C) lifecycle, with emphasis on how operational delivery is evolving as AI becomes embedded in underwriting, claims and customer services work. Across the profiled provider narratives, the report signals a shift from *processing at scale* toward *decision-centric operations*, where agentic AI-led automation moves upstream into triage, risk selection, fraud detection and straight-through claims pathways. At the same time, human expertise focuses on complex, judgment-intensive cases.

P&C BPO is moving
from **volume**
processing to
governed, AI-led
decision operations.



The Strategic Shift: From Processing at Scale to Decision-Centric Operations

How global P&C BPO is repositioning, the operating-model pivot defined by the report



THESIS: Leadership is no longer defined by 'having AI', it is defined by operationalizing governed autonomy across decision flows, while preserving expert judgment in high-risk cases.

Market context

The report's provider narratives repeatedly highlight a global P&C operating environment shaped by *fragmented regulations and localized practices*, driving the need for *globally standardized yet locally adaptable* delivery models rather than one-size-fits-all operating templates. Providers also position modernization as a *digital-legacy bridge* problem, emphasizing approaches that overlay new automation and orchestration on top of existing core platforms rather than requiring immediate core replacement. In practice, that shows up as *middle-layer* or orchestration constructs that connect legacy stacks with AI-enabled processing and analytics, enabling modernization across regions *without replacing core systems*.

A second market signal is that operational stressors such as *surge conditions* (including peak demand and much more frequent CAT-type events) continue to strain capacity planning, especially in claims and customer operations. The report reflects this through delivery models that emphasize rapid



scaling of licensed talent and distributed operating footprints. Finally, providers repeatedly frame competitive advantage around accelerating underwriting, claims and customer servicing throughput through automation (including straight-through processing and autonomous intake/triage patterns), indicating that efficiency is no longer limited to back-office throughput but is extending into risk and customer decision flows.

Enterprise priorities

Scaling judgment-heavy work without proportional headcount growth emerges as a clear priority signal. Multiple provider write-ups describe *agentifying* workflow segments, especially pre-bind and underwriting triage, so routine submissions are automatically filtered or enriched, freeing underwriters to focus on complex decisions. The same *shift human effort upward* logic appears in claims, where providers describe agentic AI-based automation of document ingestion, indexing and early-stage routing to improve cycle time and reduce leakage.

Governed automation that fits legacy realities is another recurring buyer-facing implication. Providers repeatedly acknowledge that advanced AI and agentic AI-based automation must integrate with *aging core systems* and highly variable local rules; several caution that integration friction remains a practical constraint, even when AI capabilities are strong. As a result, enterprises increasingly need partners that can demonstrate not just AI tooling but also the connective tissue with data extraction from unstructured documents, orchestration across systems and clear controls to operationalize AI in production workflows.

Regulatory precision and last-mile compliance also surface as priorities, particularly for specialty lines and surplus/regional compliance requirements. The report highlights capabilities such as state- or jurisdiction-specific compliance processes (for example, surplus lines and licensing patterns) as differentiators in complex, detail-intensive work that enables expansion into new territories without building large local compliance teams.

Experience quality at scale remains material for global P&C operations. Several provider narratives emphasize multilingual and culturally nuanced service delivery across geographies and languages, suggesting that enterprises are balancing global operating consolidation with the need to preserve localized customer experience outcomes.

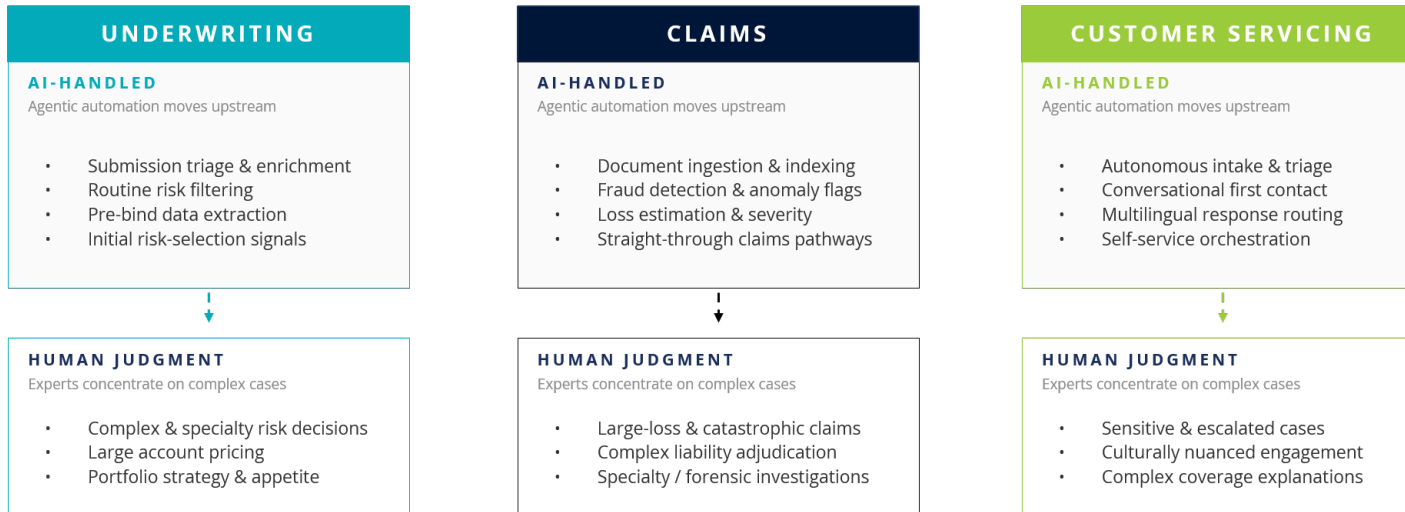
Provider dynamics

The report's cross-provider content points to a consistent pattern: providers are repositioning P&C BPO from administrative execution toward *AI-enabled decision systems* embedded in underwriting and claims. Several write-ups explicitly describe moving *beyond automation* by placing AI in decision layers, for example, fraud detection, loss estimation, underwriting triage and adjudication, rather than limiting automation to task routing or rules-based processing. In parallel, multiple profiles emphasize *agentic AI* constructs to synthesize risk inputs (such as maps, loss patterns, unstructured reports and other data) and to support predictive decision-making, reflecting a broader competitive shift from workflow automation to decision orchestration.



Where AI is Moving Upstream Across the P&C Value Chain

Decision points where agentic AI is being embedded and where human judgment still concentrates



PATTERN: Across all three value-chain stages, AI is moving upstream into decision points: triage, selection, detection, estimation, freeing human experts for the judgment-heavy, high-risk tail.

A second dynamic is the *rise of platform and orchestration layers* designed to bridge the digital-legacy divide. Providers describe solutions that sit above core systems, enabling rapid deployment of AI-driven functions (for example, fraud detection and *zero touch* claims patterns) without requiring immediate platform replacement. This approach aligns with enterprise demand for faster modernization cycles while containing risk and disruption, especially across multi-country environments.

Third, the quadrant content shows *segmentation by operating archetype*:

- Some providers emphasize industrial-scale, outcome-oriented delivery, including large transactional volumes and outcome-based commercial models that align incentives to client results.
- Others differentiate through *specialist-at-scale* delivery for complex risks (including large-loss and specialty claims), focusing on technical expertise, forensic precision and deep regulatory fluency in targeted markets.



- A further cluster focuses on *distribution and intermediary operations*, positioning themselves as *virtual back-office* partners with strong middle-office capabilities, including document-heavy processing, policy checks, certificates and submission triage.

The report also highlights recurring expectations for capability proof, reflected in what providers choose to foreground: measurable improvements in cycle time, accuracy and straight-through processing are frequently cited in provider narratives (as provider-stated outcomes), alongside claims of operationalizing automation through specific platforms and named tool constructs. At the same time, the cautions repeatedly warn that scale and speed can create *complexity and integration friction*, whether in pricing/implementation complexity, post-acquisition integration maturity or challenges tailoring global AI frameworks to country-specific rules.

Three Provider Archetypes and Two Strategic Trade-offs

How providers are segmenting the global P&C BPO market, and where competitive tension lives

INDUSTRIAL-SCALE

Outcome-Oriented Delivery

OPTIMIZES FOR

Large transactional volumes, outcome-based commercial constructs

CORE STRENGTH

Scale economics, breadth of platforms, multi-country footprint

BEST FIT FOR

Tier-one carriers seeking standardized global operating models

SPECIALIST-AT-SCALE

Complex Risk Expertise

OPTIMIZES FOR

Technical depth in large-loss, specialty, and complex claims

CORE STRENGTH

Forensic precision, regulatory fluency, niche line expertise

BEST FIT FOR

Specialty carriers, Lloyd's syndicates, complex commercial portfolios

DISTRIBUTION-FOCUSED

Virtual Back Office

OPTIMIZES FOR

Middle-office work, document processing, policy checks, certificates

CORE STRENGTH

Submission triage, broker enablement, MGA support depth

BEST FIT FOR

Retail agencies, brokers, MGAs, and program administrators

STRATEGIC TRADE-OFFS



Automation Speed

VS

Control & Fit



Scale Efficiency

VS

Specialty Depth



BUYER LENS: P&C Insurers should match archetype to portfolio shape and recognize that the right partner usually trades one tension for another, not both.



Two trade-offs stand out across the quadrant signals:

- **Automation speed versus control and fit:** Scaling autonomous intake/triage and decisioning increases throughput but also amplifies integration demands with legacy systems and local regulatory nuance.
- **Scale efficiency versus specialty depth:** Hyperscale delivery can struggle to match boutique technical expertise in complex specialty lines, while specialist models may face cost pressure against high-volume offshore competitors.

Outlook

Over the next phase of market evolution implied by the report, competitive differentiation in global P&C BPO is likely to hinge less on *having AI* and more on *operationalizing governed autonomy*, including how providers embed controls, manage integration with legacy stacks and preserve expert judgment in high-risk decisions. The report's cautions repeatedly highlight transition friction

(legacy integration, scaling while preserving specialist differentiation and ensuring consistent service quality across expanded delivery networks), indicating that execution maturity will remain a deciding factor for large transformations.

Enterprises should therefore prioritize partners that can demonstrate:


- Practical orchestration mechanisms that modernize without destabilizing the core
- Proven ability to tailor global operating models to local compliance requirements
- A clear approach to workforce and operating-model evolution as automation expands into decision-heavy workflows

The report also suggests that *skills transition* will become more visible as agentic models scale, requiring deliberate management of expert-in-the-loop quality and redeployment of roles toward higher-value oversight and risk orchestration.

For providers, the forward path implied by the quadrant content is to strengthen credibility in integration, governance and repeatable modernization patterns, especially where provider narratives already acknowledge complexity, integration maturity or market perception gaps. The quadrant's overall direction is clear: global P&C BPO is converging toward a model where AI-enabled decision flows and orchestration layers define leadership, while scalable, locally compliant execution remains the gating factor for sustained performance.


As agentic automation shifts into underwriting and claims decisions, enterprises increasingly demand AI that integrates with legacy cores, respects local rules and keeps expert judgment in the loop, turning AI at scale into a governance and operating-model challenge, not just a tooling upgrade.



 Provider Positioning

	Insurance Services - Property and Casualty (P&C) BPO
Accenture	Leader
Atos	Contender
Birlasoft	Contender
Charles Taylor	Leader
Coforge	Product Challenger
Cognesol	Contender
Cognizant	Leader
Covenir	Contender
Davies Group	Leader
DXC Technology	Market Challenger




 Provider Positioning

Insurance Services - Property and Casualty (P&C) BPO

eDesk.io	Contender
EXL	Leader
Foundever	Contender
Fusion First (FB SPL)	Contender
Genpact	Leader
Happiest Minds	Contender
HCLTech	Rising Star ★
HTC Global Services	Contender
Infosys	Rising Star ★
Innovation Group	Contender



 Provider Positioning

Insurance Services - Property and Casualty (P&C) BPO

	Insurance Services - Property and Casualty (P&C) BPO
Insuserve-1	Contender
LTM	Contender
Mphasis	Product Challenger
MYSTIQUE AI	Contender
NTT DATA	Product Challenger
Office Beacon	Contender
Patra Corporation	Leader
ReSource Pro	Leader
Staff Boom	Contender
Sutherland	Leader





Provider Positioning

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Insurance Services - Property and Casualty (P&C) BPO

TCS	Leader
Tech Mahindra	Product Challenger
TP	Leader
West Point Insurance Services	Contender
Wipro	Contender
Wizard Analytics	Contender
WNS, part of Capgemini	Leader
Xceedance	Leader



In this study, ISG will assess **providers' ability to support insurance firms** in operational transformation, customer engagement and agility.

Simplified Illustration Source: ISG 2026

Insurance Services - Property and Casualty (P&C) BPO

Definition

BPO encompasses services where providers manage end-to-end insurance processes on behalf of clients, while progressively enhancing those processes through digitization and the integration of emerging technologies such as intelligent automation, advanced analytics, GenAI, AL and ML. Modern, digitized operations are built on second-generation process models that deliver measurable improvements in speed, cost efficiency, accuracy and scalability.

The P&C Insurance BPO Services quadrant focuses on the above-mentioned outsourced insurance operations, covering a broad range of functional areas. These include customer care and contact centers, new business and policy issuance support, underwriting operations, policyholder servicing, claims processing, actuarial services, analytics and integrated front-, middle- and back-office processes.

Providers combine operational expertise with technology enablement to help insurers streamline workflows, reduce manual effort and improve service consistency across the value chain. Within this landscape, property and casualty (P&C) insurance represents a significant segment for BPO adoption. P&C outsourcing services encompass consulting, technology enablement and managed services across key coverage areas, including motor and auto insurance, theft and liability, property insurance, and natural catastrophe-related risks. These services support insurers in managing high transaction volumes, complex claims scenarios and fluctuating demand patterns.



Scope of the Report

This ISG Provider Lens® quadrant report covers the following quadrant for services: Insurance Services - Property and Casualty (P&C) BPO.

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

- Transparency on the strengths and weaknesses of relevant providers
- A differentiated positioning of providers by segments (quadrants) on their competitive strengths and portfolio attractiveness.
- 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).





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.

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 follow sensible market approach with a goal of becoming a Product or Market Challenger within 12 to 18 months.

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.

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.





Insurance Services - Property and Casualty (P&C) BPO

Who Should Read This Section

This report is valuable for service providers offering **Property and Casualty (P&C) Insurance BPO Services globally** 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 P&C insurance BPO service providers. The report evaluates providers' insurance BPO offerings, technical capabilities, market presence and ecosystem partnerships, while highlighting how they use 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 P&C insurance BPO service providers. The report helps 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.

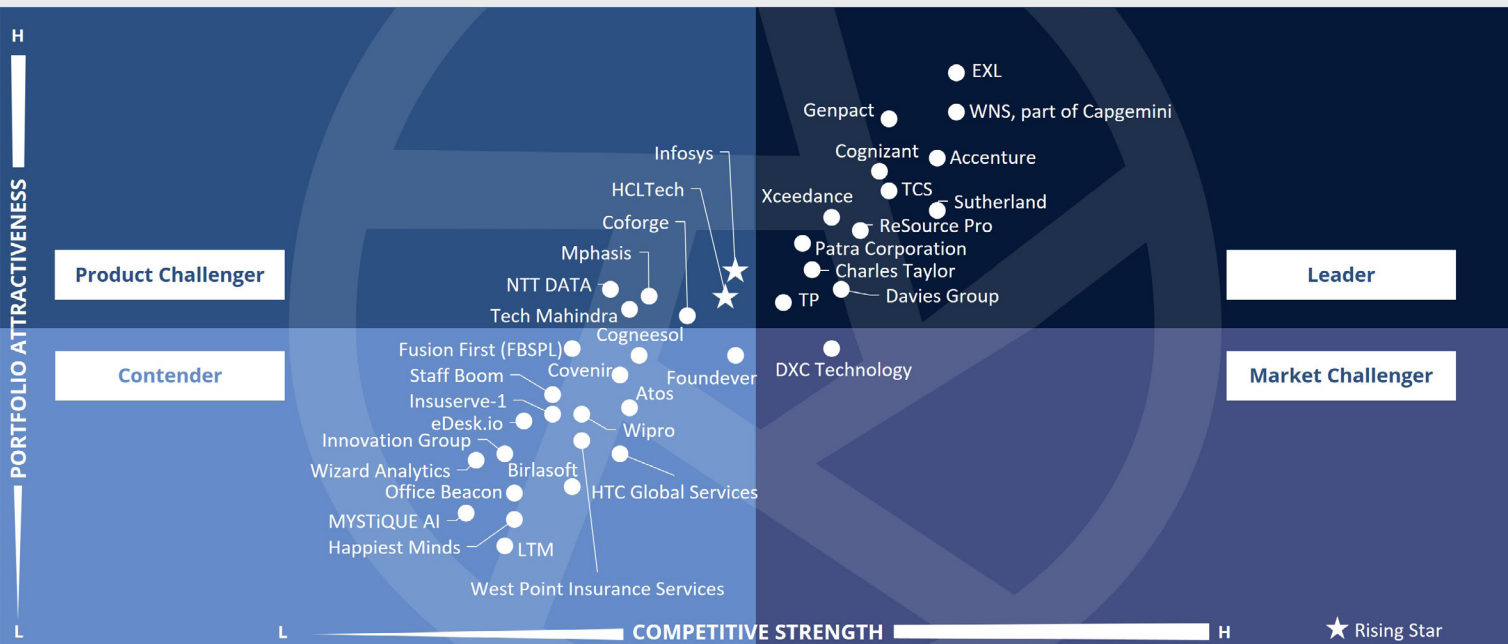
Operations professionals

should read this report to gain a comprehensive understanding of the competitive positioning and core capabilities of P&C insurance BPO 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 P&C insurance BPO 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.





This quadrant assesses **P&C BPO providers** transforming **policy administration, claims and underwriting** through **GenAI- and agentic AI-driven automation and domain-led innovation**, enabling insurers to achieve **agility, resilience and superior policyholder experiences (PX)**.

Ashish Jhajharia and Sandhya Navage



Insurance Services - Property and Casualty (P&C) BPO

Definition

This quadrant analyzes providers offering P&C insurance outsourcing services, including consulting and managed services related to automobiles, theft, property, and natural catastrophes, customer care, underwriting, policyholder services, claims processing and analytics. These providers manage various insurance processes to improve efficiency through digital tools and technologies, including intelligent automation and AI.

Insurance firms are modernizing services and strengthening customer management and technology enablement across functions to enhance PX throughout the P&C lifecycle, from purchasing to post-sales services. Service providers help insurance firms transform their BPO into digital operations to boost PX, reinvent business designs and improve P&C services.

This quadrant evaluates P&C BPO providers based on their support for back-end, front-end and middle-office operations, as well as their technology enablement services.

Eligibility Criteria

1. Offer **transaction processing or managed services for P&C services**, covering one or more products specified in the preceding table
2. Demonstrate expertise in the **end-to-end P&C insurance process**
3. Demonstrate expertise in **digital enablement**, leveraging intelligent automation, advanced analytics and cloud computing
4. Offer **innovative solutions** through various pricing and delivery models and through ecosystem partnerships with insurtechs, industry players and technology specialists
5. **Translate experience and expertise** into tools and reusable components, including playbooks, assessments and blueprints
6. **Substantiate industry experience** through references and use cases on a global scale
7. **Execute** multiple insurance **P&C insurance BPO projects** across functional areas, with at least one project underway in the current year
8. **Open to all BPO firms, irrespective of their revenue size from the P&C insurance industry or geographic footprint**



Insurance Services - Property and Casualty (P&C) BPO

Observations

The P&C BPO insurance services market is undergoing a profound transformation in 2026, as insurers grapple with climate-driven catastrophic loss volumes, persistent inflationary pressures on claims severity and a widening talent gap in core actuarial and underwriting functions.

Providers in this quadrant are no longer competing solely on labor arbitrage; the conversation has decisively shifted toward GenAI-embedded workflows, agentic automation in first notice of loss (FNOL) and subrogation, and outcome-based commercial constructs tied to combined ratio improvement and cycle-time reduction.

Compared with the 2024 study, the quadrant landscape reflects a sharper polarization between scaled, platform-led integrators and domain-specialized boutiques, with several mid-tier providers advancing into Leader and Product Challenger positions on the strength of investments in proprietary claims AI, low-code policy administration accelerators and specialty lines capabilities.

A few providers have repositioned downward as differentiation gaps widened, particularly in commercial and specialty P&C. M&A activity has been notably brisk: tuck-in acquisitions of insurtech platforms specializing in document intelligence, computer vision for damage assessment and embedded insurance enablement have reshaped capability stacks, while two consequential consolidation deals among established BPO players have expanded delivery footprints in Latin America and Eastern Europe. BPO services buyers are increasingly demanding co-innovation, regulatory-grade GenAI governance and demonstrable agentic AI-aligned operations, raising the bar for what constitutes a credible P&C BPO partner in 2026.

From the 40 companies assessed for this study, 38 qualified for this quadrant, with 13 being Leaders and two Rising Stars.

accenture

Accenture combines its expansive global delivery network with deep P&C domain expertise, leveraging proprietary AI accelerators, Duck Creek alliances and GenAI-powered claims and underwriting platforms to drive transformative outcomes for tier 1 insurers worldwide.

Charles Taylor

Charles Taylor stands out as a specialty insurance services veteran, offering deep Lloyd's market expertise, complex claims adjustment and run-off solutions, with niche capabilities in commercial, marine, energy and aviation lines unmatched by generalist BPO peers.

cognizant

Cognizant pairs robust digital engineering with proven P&C BPO delivery, deploying its Neuro AI platform and underwriting workbench to modernize legacy operations and enable GenAI-led claims, policy servicing and customer experience transformation for global insurers.

Davies Group

Davies Group leverages its U.K. and London market roots to deliver claims management, loss adjusting and managed legal services, with growing investments in technology-enabled BPO, specialty lines expertise and acquisition-led capability expansion across North America.

EXL

EXL differentiates through analytics-led BPO, combining proprietary data assets, EXLerate. AI and decision science capabilities with deep P&C process expertise to deliver measurable outcomes in claims, underwriting and policy operations for North American carriers.



Genpact brings industrial-strength process design and Lean DigitalSM methodology to P&C BPO, integrating Genpact AI Gigafactory capabilities, agentic automation and a strong data engineering bench to deliver targeted outcomes across claims and underwriting workflows.



Insurance Services - Property and Casualty (P&C) BPO

HCLTech

HCLTech (Rising Star) combines engineering DNA with growing insurance domain depth, leveraging its AI Force suite and Insurance Smart platform to deliver intelligent automation, legacy modernization and BPO services for P&C carriers across personal and commercial lines globally.

Infosys®

Infosys (Rising Star) leverages the Infosys BPM and McCamish platforms to deliver end-to-end P&C BPO, integrating Topaz GenAI capabilities, Cobalt cloud accelerators and deep engineering rigor to enable scaled policy administration, claims and digital transformation programs.

Patra Corporation

Patra Corporation focuses on technology-enabled outsourcing for retail agencies, brokers and managing general agents (MGAs), with capabilities in policy checking, certificate issuance and back-office automation, distinguished by its commercial lines depth and scalable offshore delivery model.

ReSourcePro

ResourcePro is an insurance-only BPO with a sharp focus on retail agencies, brokers and MGAs, offering a curated suite of policy administration, accounting and claims support services, augmented by proprietary tools and proven domain talent in commercial P&C lines.

SUTHERLAND

Sutherland fuses digital-first CX expertise with insurance domain capabilities, deploying Sutherland Cognitive Models and AI-led automation across claims FNOL, policy servicing and contact operations to elevate experience while reducing costs for P&C insurers.

TCS TATA CONSULTANCY SERVICES

TCS delivers integrated P&C BPO at a global scale, combining TCS BaNCS, MasterCraft and ignio AI accelerators with deep transformation capabilities, enabling carriers to modernize legacy estates while driving cycle time gains across underwriting, policy and claims.



TP leverages its global CX heritage and TP.ai stack to deliver scaled customer engagement, digital claims intake and policy servicing for P&C carriers, with growing investments in domain training, multilingual delivery and AI-augmented agent productivity.

WNS

WNS, part of Capgemini, brings sharpened scale through combined consulting and BPO capabilities, with proven strength in claims, policy administration and actuarial analytics, supported by domain-led GenAI accelerators tailored for global P&C insurers.

Xceedance

Xceedance is a pure-play insurance services firm with deep specialty and Lloyd's market expertise, blending technology, data and domain talent to serve carriers, MGAs and program administrators across underwriting, policy, claims and actuarial functions.





“Sutherland is a *CX architect* in the global P&C BPO market, using high-velocity digital engineering and agentic AI to deliver 70 percent straight-through claims processing and improve underwriter productivity by 40 percent.”

Ashish Jhajharia and Sandhya Navage

Sutherland

Overview

Sutherland is headquartered in New York, U.S. It has more than 55,000 employees across 15 countries. With over 95 percent of its revenue coming from North America and Europe, it serves P&C insurance BPO clients from 15 global locations. Sutherland brings strong capabilities in agentic AI and CX engineering, using proprietary tools such as CognilinkClaims to automate 70 percent of claims and improve underwriting productivity by 40 percent. Its *experience-led* approach helps close legacy gaps for major global P&C insurers.

Strengths

Outcome-led CX design: Sutherland stands out by applying *experience engineering* across the P&C lifecycle. It does not just process tasks; it reshapes the customer journey. By integrating Sutherland CX360® analytics with frontline operations, it helps insurers move from reactive support to proactive engagement, often achieving a 30 percent increase in CSAT and stronger top-line growth through AI-powered cross-selling.

Connected underwriting efficiency: Sutherland’s AI-first underwriting solution automates *appetite matching* and triage. By classifying incoming applications by complexity and risk profile, it allows human underwriters to focus on high-value, complex cases. This agent-assist model has been shown to increase underwriter capacity

by around 40 percent and win rates by 16 percent, creating a clear competitive edge in a hardening market.

High-velocity claims automation: Through its CognilinkClaims platform, Sutherland delivers industry-leading straight-through processing (STP). In 2026, its *agentic* claims adjusters autonomously manage document ingestion, fraud detection and initial routing. This has helped global clients reduce cycle times by 40 percent and decrease leakage by 10-12 percent, positioning the firm strongly in high-volume personal and commercial lines.

Caution

A strategic consideration for Sutherland is its *market perception gap*. While it is strong in CX and digital engineering, the firm must continue to demonstrate deep expertise in highly complex, technical specialty lines to compete with domain-focused providers in the global reinsurance and surplus markets.





Appendix

The ISG Provider Lens® 2026 – Insurance Services - Property and Casualty (P&C) BPO - Global study analyzes the relevant 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 June 2026 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 (\$) unless noted otherwise.

The study was conducted in the following steps:

1. Definition of P&C Insurance BPO 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



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.

Research Analyst and Co-Author



Sandhya Navage
Lead Research Specialist

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, Banking Industry Services 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.



Author and Editor Biographies

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®/ISG Research

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.



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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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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