



DRIVING INSURANCE TECHNOLOGY MODERNIZATION WITH SI-LED PARTNER ECOSYSTEMS

Abstract

Insurers face several challenges, including changing customer expectations, the need for rapid artificial intelligence (AI) adoption, climate-driven volatility skewing loss projections, and heightened regulatory scrutiny. Point solutions, while useful in the near term, often fall short of delivering sustained, enterprise-wide impact.

System integrators (SIs) with a strategic approach and strong partner ecosystems, achieve measurable business outcomes by orchestrating core platforms, insurance technology (InsurTech) capabilities, horizontal technology, cloud services, data, and AI providers.

With proven expertise in large-scale insurance technology implementations, SIs reduce execution risks through well-established delivery frameworks, industry best practices, and scalable operating models.

This paper discusses how SIs help enterprises implement insurance modernization by focusing on six foundational pillars:

1. Point solutions to integrated transformation ecosystems
2. Scaled, reduced risk delivery
3. Outcome-driven acceleration from speed to measurable value
4. Single-point ownership for simplified vendor management
5. Domain expertise and joint solution development
6. Innovation access and roadmap impact

Together, these pillars support the transition from technology-led implementation to transformation based on key performance indicators (KPIs). This shift improves loss ratios, boosts straight-through processing (STP), shortens claim cycle times, enhances agent productivity, elevates customer experiences, and reduces operating costs.

INTRODUCTION

The need for modernization in insurance has never been greater. In today's dynamic world, insurance carriers must modernize legacy platforms, digitalize customer and agent experiences, and operationalize artificial intelligence (AI) in a responsible manner.

A partner ecosystem driven by system integrators (SIs) supports end-to-end modernization, cross-platform orchestration, domain intelligence, and measurable outcomes, which far exceed what any single product vendor can deliver.

SI-driven partner ecosystems enable insurance technology modernization by minimizing execution risks. They leverage robust digital transformation models that are directly aligned with measurable business outcomes. SIs also highlight key actions enterprises should take to successfully adopt and operationalize these models. This is achieved through the following capabilities:



Point solutions to integrated transformation ecosystems

The shift from fragmented tools to integrated systems constitutes a decisive turning point. Years of tool-by-tool adoption have resulted in an integration debt – the cumulative complexity and costs involved in managing several disparate technologies – slowing down change.

SI-driven partner ecosystems address this concern by aligning core insurance platforms such as policy, billing, and claims management systems, with InsurTech solutions. These include pricing engines, first notice of loss (FNOL) tools that digitally capture and route initial claim information, and digital adoption systems.

This model integrates consulting partners with horizontal technology providers that support multiple lines of business including insurance functions, as well as Hyperscalers that offer large-scale cloud computing services. Together, they enable cohesive, end-to-end architecture across front, middle, and back-office operations.

The focus shifts from adding individual features to enabling connected, turnkey processes that seamlessly link data, decisions, and customer experiences across the enterprise.



Scaled, reduced-risk delivery

Transforming insurance at scale presents significant challenges as it is inherently complex. Most technology vendors lack domain expertise, a certified workforce, or global delivery capabilities required to implement large-scale insurance solutions.

By creating a unified, collaborative network of systems, providers, and consultants, SI-led partner ecosystems enable rapid, innovative, scalable, trusted, and best-in-class solutions. SIs govern these solutions to meet unique business and regulatory requirements across regions.

In contrast to initial internal modernization efforts, SIs harness valuable insights gathered across several insurers, technology platforms, geographies, and regulatory environments. Consequently, organizations can identify risks early and avoid common digital transformation challenges.

Successful system integrators mitigate delivery risks through the following core capabilities:

- **Comprehensive delivery scale:** A large pool of certified practitioners, global talent networks, centers of excellence (COEs), and follow-the-sun delivery models form a part of key delivery capabilities. Work is seamlessly handed off across time zones to enable continuous progress.
- **Proven implementation frameworks:** Accelerators or pre-designed solutions, prebuilt system integrations, and reusable assets, such as code or documentation, provide a structured approach to implementation.
- **Reduced delivery risks:** Standardized governance and mature cloud operating models ensure secure development, deployment, and execution. These models are based on service level agreements (SLAs) and key performance indicators (KPIs).
- **Large-scale implementation capability:** SIs leverage experience gained from multiple large-scale insurance transformation initiatives, rather than a single enterprise perspective.
- **Reusability:** Reusable frameworks, accelerators, and lessons learned from prior transformation initiatives ensure dependable deployment models.
- **Proactive risk identification:** SIs enable early identification and mitigation of integration, data, and operating model risks throughout the implementation lifecycle.
- **Improved predictability:** Modernization frameworks provide greater execution predictability compared to in-house transformation efforts.

Together, these capabilities shorten delivery timelines, minimize defects, and strengthen production operations. Additionally, the SI-powered partner ecosystem constantly introduces cutting-edge technologies, new features, and original perspectives to deliver measurable business value.

SIs also ensure consistent, scalable business outcomes—transforming modernization from an experimental effort to a more predictable and structured execution model.



Outcome-driven acceleration from speed to measurable value

Through reduced delivery risks and robust implementation, system integrators accelerate business outcomes by aligning technology transformation directly with performance metrics.

SIs integrate vetted partner capabilities to accelerate delivery and directly align with profit and loss (P&L) outcomes. They enable higher straight-through processing (STP) without human oversight and achieve shorter claim cycle times. They also improve FNOL quality, reduce financial leakage and operating expenses, as well as increase agent and employee productivity. Further, SIs, along with robust partner ecosystems, can help enhance customer loyalty and satisfaction, as indicated by net promoter score (NPS) and customer satisfaction score (CSAT). Key mechanisms involved in this alignment include:

- **Joint KPI/SLA governance:** Collaborative tracking of critical performance goals and service levels ensures delivery aligns with business objectives across underwriting, claims, customer experience, and costs.
- **Co-developed OKRs framework:** Integrated objectives and key results (OKRs) guide platform configuration, data exchange, and workflow organization, consistent with business goals.

- **Enterprise value tracking:** Near real-time monitoring provides visibility into process efficiency, operational speed, and financial return on investment (ROI).



Single-point ownership for vendor management

In modern ecosystems, insurance carriers often face fragmented contracts, frequent escalations, and misaligned roadmaps. SIs address this challenge by acting as a single point of accountability for partner orchestration. They negotiate licenses, coordinate releases, and govern data flows and application programming interfaces (APIs). They also provide root-cause analysis and a unified performance dashboard. This approach reduces operational friction and allows internal teams to redirect effort from vendor coordination to business growth.

SIs simplify and consolidate the management of diverse technology partners and vendors. They streamline contract administration, customer support interactions, and vendor conflict resolution, easing the burden on insurers.

As a result, insurers can focus on strategic business initiatives, innovation, and customer service, instead of being weighed down by operational hurdles. This leads to enhanced agility and responsiveness, enabling carriers to capitalize on market opportunities and achieve tangible business value.



Domain expertise and joint solution development

SIs possess extensive domain knowledge across actuarial analysis, underwriting, claims management, and other business areas that they share with their technology partners. Through

close strategic partnerships, SIs offer vital industry insights and operational best practices that influence partner solutions to better align with insurer requirements.

This collaboration delivers technically robust, relevant, and regulatory-compliant partner offerings, designed to address real-world client challenges. SI-partner ecosystem solutions are therefore more effective in improving business outcomes, optimizing processes, and enhancing customer satisfaction.



Innovation access and roadmap impact

Through curated ecosystems, SIs provide enterprise-ready access to emerging technologies, including generative AI (GenAI), for claims and underwriting, predictive pricing engines, low-code automation, AI-assisted digital adoption, and scalable cloud architectures.

As SIs operate at ecosystem scale, they influence partner product roadmaps and their development. These roadmaps ensure future releases incorporate key insurer requirements, such as stringent security policies, evolving regulatory compliance standards, and seamless operational integration.

With this framework, new features and enhancements are closely aligned with business needs, which individual carriers typically cannot achieve through vendor negotiation. SIs help insurers anticipate industry trends, mitigate technology adoption risks, and accelerate business value through targeted innovations for the insurance sector.

APPLIED INNOVATION AND TALENT DEVELOPMENT THROUGH ACADEMIC PARTNERSHIPS

Going beyond commercial technology roadmaps, academic partnerships bolster SI-driven partner ecosystems by driving innovation in applied research and talent development. Through collaborations with leading universities and research institutions, SIs gain early access to advancements in climate risk modeling, actuarial science, AI research, and Responsible AI (RAI) frameworks.

These partnerships help convert academic research into enterprise-ready accelerators and reference architectures. They also support the development of compliant AI models tailored for the insurance industry.

In addition, they build long-term workforce capability through co-developed curricula, insurance-focused data, and AI programs. Further, they establish certification pathways aligned with core cloud platforms and technologies. By linking research, talent, and real-world execution, academic partnerships enable insurers to reduce the risk of adopting recent technologies, boost regulatory confidence, and sustain innovation at scale.



DIRECT VENDOR MODEL VS SI PARTNER ECOSYSTEM

Table 1 illustrates how the SI-driven ecosystem model fundamentally reduces complexity and execution risks. It also highlights how the SI model accelerates enterprise-wide business value, compared to siloed, direct vendor engagements. Figure 1 below represents the insurance SI partnership ecosystem with various partnerships that make it work.

Table 1: Direct vendor model vs SI-led partner ecosystem

Area	Direct Vendor Model	SI Partner Ecosystem Model
Implementation	Product-specific support, siloed execution	Global delivery, domain COEs, accelerators, coordinated deployment
Integration	Point-to-point, complex, silos	Pre-integrated, end-to-end ecosystems, reusable APIs, orchestration
Governance	Multiple contracts and escalation paths	Single-point ownership, unified governance, and reporting
Innovation	Product-only roadmap, limited influence	Multi-partner innovation, joint accelerators, roadmap influence
Risks	Higher program and integration risks	Reduced risks via templates, methods, and cross-vendor alignment
Outcomes	Feature delivery, slow, and inconsistent value realization	KPI-driven transformation linked to STP, claims, customer experience, and costs
Domain expertise	Narrow, product-specific knowledge	In-depth insurance domain expertise across underwriting, claims, and operations
Academic partnerships	Limited or no access to applied research or emerging technologies	Early access to applied AI research, climate risk modeling, and RAI frameworks
Talent and future readiness	Vendor-led or internal training only	Sustainable talent pathways via scalable SI delivery and university-aligned curricula



Fig 1: The insurance SI partnership ecosystem with six partnership possibilities



CALL TO ACTION

HOW ENTERPRISES CAN ENABLE INSURANCE TECHNOLOGY MODERNIZATION

To maximize the value of insurance technology modernization, enterprises must move beyond isolated technology decisions and adopt an ecosystem-driven execution model. Insurers can ensure scalable, outcome-linked digital transformation through the following key actions:

Shift from project-based execution to ecosystem-led modernization: Enterprises should transition from fragmented, in-house, or vendor-specific initiatives to a coordinated partner ecosystem model led by a system integrator. This approach enables end-to-end ownership, architectural consistency, and predictable execution at scale.



Leverage proven expertise from large-scale insurance transformations

Insurers should actively engage system integrators experienced in comparable, large-scale implementations across carriers, markets, and regulatory environments. Harnessing reliable delivery frameworks and insights significantly minimizes execution risks compared to internal transformation efforts.



Align modernization initiatives with measurable business outcomes

Technology modernization efforts must align with clearly defined business metrics, such as straight-through processing, claims cycle times, customer satisfaction, and operating cost optimization. Joint governance models, shared key performance indicators, and value-tracking mechanisms are crucial to ensuring measurable business impact.



Establish strong governance and single-point accountability

Enterprises should define clear ownership for partner ecosystem orchestration, integration governance, and vendor performance management. A single point of accountability reduces complexity, enabling internal teams to focus on business innovation rather than partner coordination.



Invest in future-ready talent and innovation pipelines

Modernization initiatives should be complemented by sustained investments in talent development, innovations, as well as academic and technology partnerships. This strengthens long-term readiness for handling emerging priorities such as AI, climate risk modeling, and evolving regulatory requirements.

By adopting these measures, insurers can reduce transformation risks and accelerate value realization. Additionally, they can sustain continuous innovation in a dynamic insurance environment.

CONCLUSION

SI PARTNER ECOSYSTEM FOR OUTCOME-LINKED IMPACT

Disruption in the insurance industry is intensifying due to rapid AI advancements, dynamic regulations, new sales models, and climate-driven risks. Carriers that continue to rely on isolated vendor solutions risk falling behind. SI partner ecosystems offer speed, agility, scale, innovation, and accountability in a single, unified operating model.

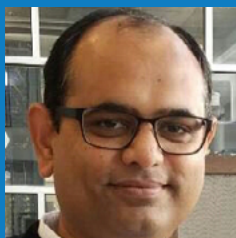
By integrating governance, domain expertise, partner coordination, and academic collaboration, SIs consolidate diverse capabilities into a single engine for modernization. This model minimizes risks and accelerates the development of new features. Moreover, SIs

directly link changes to measurable business outcomes, such as improved STP, claims performance, customer experience, and cost efficiency. With this capability, insurers can achieve tangible benefits including improvements in loss ratios, productivity, and service efficiency.

For insurers, modernization is now an imperative. The focus now is on scaling transformation with minimal risks and greater value. This is best achieved through ecosystem-led execution driven by experienced system integrators.

Adopting a collaborative SI ecosystem, powered by technology, consulting, and academic partnerships, can provide a sustainable advantage and drive successful, enterprise-wide digital transformation.

ABOUT THE AUTHOR



Amol Dharmadhikari is a seasoned leader with over 25 years of experience building strategic partnerships across the insurance technology ecosystem. He collaborates closely with insurers, system integrators, and product vendors to drive innovation, align technology roadmaps, and deliver scalable, enterprise-grade solutions.

Amol also leads large-scale digital transformation initiatives across the insurance industry. His expertise spans alliance-led delivery, agile execution, cloud services, and artificial intelligence (AI), combining innovation with regulatory and operational rigor.



For more information, contact askus@infosys.com



© 2026 Infosys Limited, Bengaluru, India. All Rights Reserved. Infosys believes the information in this document is accurate as of its publication date; such information is subject to change without notice. Infosys acknowledges the proprietary rights of other companies to the trademarks, product names and such other intellectual property rights mentioned in this document. Except as expressly permitted, neither this documentation nor any part of it may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, printing, photocopying, recording or otherwise, without the prior permission of Infosys Limited and/ or any named intellectual property rights holders under this document.