

INFOSYS TOPAZ FABRIC

FOR INSURANCE



Scaling AI in insurance requires more than generic GenAI tools. It demands an AI platform that understands the enterprise – its data, systems, processes, controls, roles, and regulatory environment – and applies that intelligence within the specific context of insurance.

Infosys Topaz Fabric for Insurance combines domain depth with a productized platform foundation to orchestrate agents, workflows, governance, and human-in-the-loop execution across the insurance value chain.

#InfosysTopazFabricForInsurance

THE CHALLENGE



Scaling Enterprise Technology Across Critical Functions

The insurance industry has entered a new operating era, one defined by AI and the ability to scale critical technological functions across work, workflows, and workforce. The next shift is more fundamental, where insurance is becoming AI-native.

An AI-native enterprise is one in which intelligence is deeply embedded, deliberately orchestrated, and continuously evolves across the entire organization.

This establishes an autonomous enterprise in which AI agents and human teams operate as a single, orchestrated system.



Escalating Risk Complexity & the Roadblocks to Scale

The insurance industry is navigating a critical convergence of market pressures and execution roadblocks. Externally, climate, cyber, and systemic risks are evolving faster than traditional models can predict.

Massive investments are often poured into AI capabilities, but strategic value remains confined, failing to achieve coordinated execution enterprise-wide.

The real constraint holding progress back is not the underlying technology; it is an enterprise's current inability to orchestrate intelligence across the entire organization.

Gaps Inhibiting Enterprise Scaling



Manual Bottlenecks

Inefficient, manual operations that resist continuous, structural improvement.



The Pilot Trap

Strategic AI value is confined to isolated programs rather than enterprise execution.



Workforce Readiness

A distinct skill gap exists across the enterprise as AI fundamentally alters traditional roles.



Orchestration Deficit

The lack of a centralized mechanism to manage and coordinate AI capabilities across the enterprise.

THE CORE CONSTRAINT

The barrier to entry for the next era of insurance is not the underlying technology; it is an enterprise's ability to orchestrate AI globally across its operations.

THE SOLUTION

Introducing Infosys Topaz Fabric for Insurance

The Central Orchestration Layer for Enterprise AI

Scaling an AI-native insurance business requires a fundamental restructuring of work, workforce, and workflows.

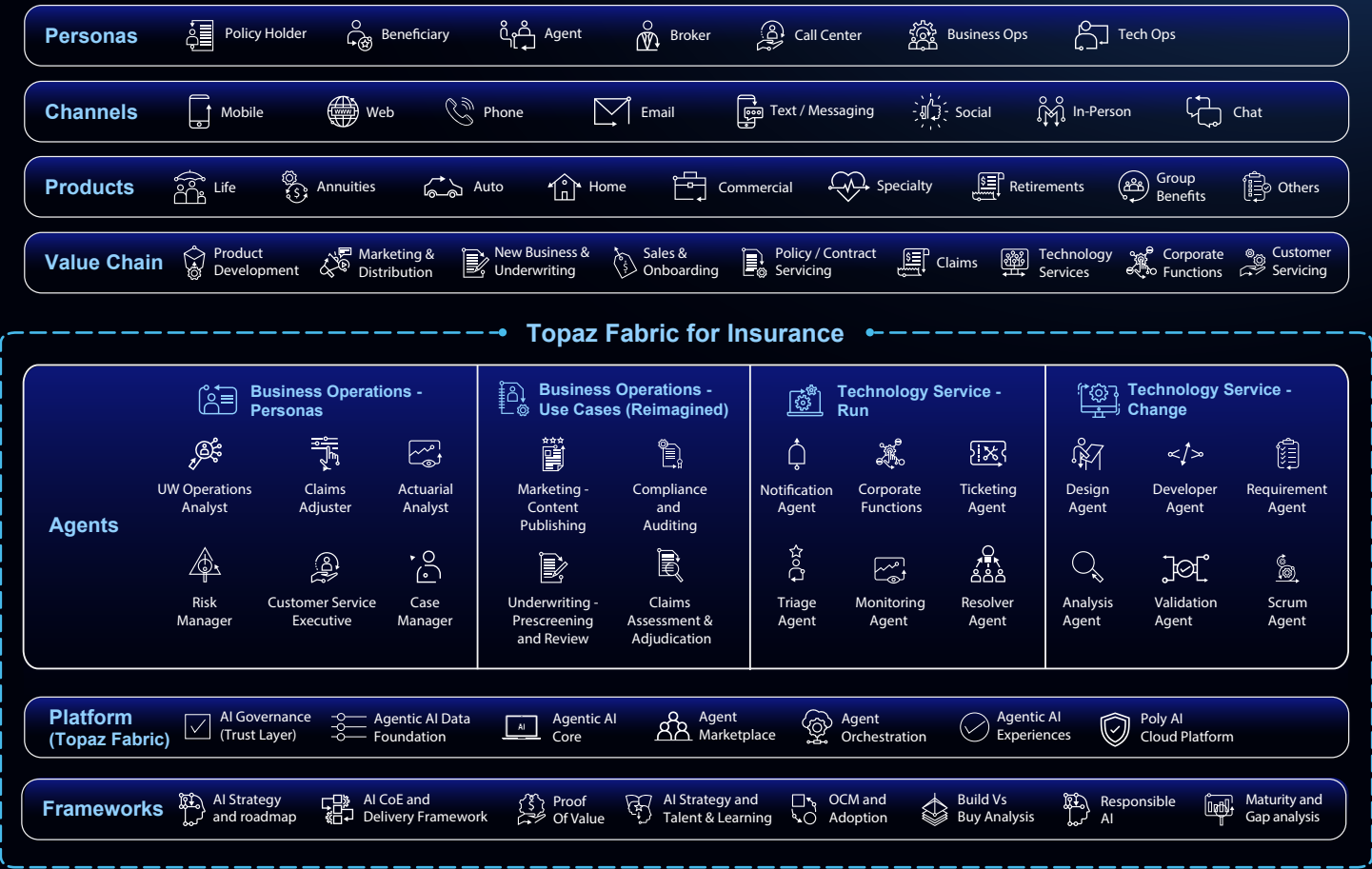
Infosys Topaz Fabric for Insurance addresses this execution gap by acting as a centralized orchestration layer for the entire enterprise rather than replacing core systems, it sits above existing technology investments, unifying data, models, agents, and workflows while bringing together insurance domain expertise and enterprise context to enable AI at scale.

Accelerating this journey is an insurance-specific data foundation layer (keystone) that helps insurers assess readiness, identify high-value opportunities, generate domain-aligned agents, and establish an executable roadmap for measurable business outcomes.

Together, these capabilities provide the foundation for an AI-native operating model—enabling intelligent work, an AI-integrated workforce, and orchestrated workflows that transform AI from experimentation into enterprise-wide value.

Topaz Fabric: Services Stack Layers

Infosys Topaz Fabric for Insurance - Functional View



Reconstructing the Enterprise

The Three Forces Driving an AI-Native Operating Model

Scaling enterprise AI requires a simultaneous shift across three interdependent dimensions: work, workforce, and workflows.

WORK



Embedding Intelligence in Core Functions

Handling complex cognitive loads and unstructured data allows AI agents to reach areas traditional automation cannot. This shifts enterprise operations away from manual task execution and drives outcome-led performance.

WORKFORCE



Scaling Human + AI Agent Teams

Establishing collaborative networks with defined skills and governance ensures that human talent is amplified rather than replaced. This model introduces specialized AI personas acting as digital teammates to accelerate business functions.

WORKFLOWS



Developing Adaptive Neural Networks

Transforming static, sequential legacy processes into active, connected loops systematically removes manual hand-offs. These workflows self-learn in real time to adjust to operational demand, creating a resilient, self-healing backbone.

Driving Outcome-Led Insurance Transformation

Industrialized services, talent, engineering, and AI agents that accelerate business value realization.



Managed Services as Software

Integrating Human + AI agent delivery models across claims, servicing, and underwriting to replace traditional legacy managed services.



Custom-built Services as Software

Engineering bespoke, enterprise-grade AI platforms built directly upon the Topaz Fabric reference architecture.



Talent Transformation

Transitioning traditional personnel into AI orchestrators through structured upskilling paths.



Exponential Engineering Pods

Deploying co-located units of software engineers and insurance SMEs augmented by AI to bridge the gap from isolated pilots to enterprise adoption.



Specialized Services as Software

Deploying modular, function-specific AI agents as-a-service across business or IT units with a platform-agnostic design.



Build Agents at Scale (Agent Factory)

Utilizing a subscription-based factory model to manage the governed design, deployment, and lifecycle of pre-built, insurance-specific agent personas.

WHY INFOSYS

The AI-Native Transformation Partner for Insurance

Infosys brings together the Topaz Fabric platform, deep insurance domain expertise, and a productized services model to orchestrate the full transformation — from strategy and governance through to agent deployment and workforce reinvention. We move insurers safely, responsibly, and at speed.

Infosys Topaz Agent Factory



Deploying a comprehensive library of pre-built, insurance-specific AI agent personas—including Risk Summarizer and Claims Anomaly Detector.

Responsible AI by Design



Utilizing a rigorous Human-in-the-loop architecture to ensure every automated AI decision remains fully explainable, compliant, and governed.

Platform- Agnostic Delivery



Engineering flexible, agent-led solutions deployable across any hybrid infrastructure with full ecosystem compatibility.

Two-Pronged Value Framework



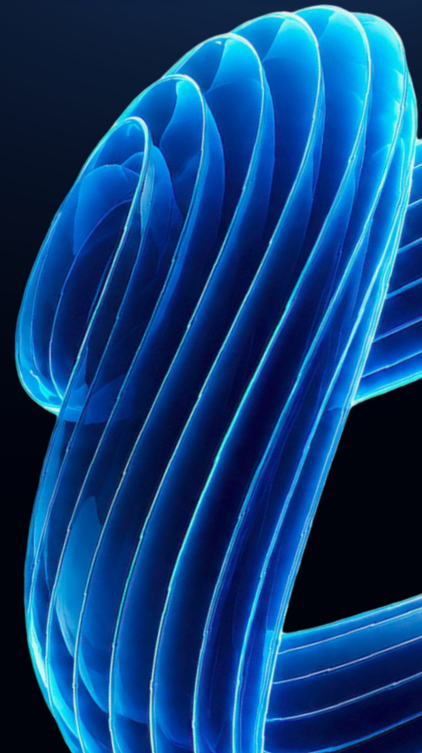
Delivering immediate operational savings by injecting AI into current processes while simultaneously reshaping long-term talent and workflows for the future.

CONCLUSION

Unlock AI Value in Insurance

AI delivers value when it understands both the business of insurance and the context of the enterprise.

By orchestrating data, agents, workflows, and human expertise, insurers can accelerate decisions, improve operational efficiency, enhance customer experiences, and unlock new sources of growth.



For more information, contact askus@infosys.com

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