Celent.

P&C Claims Administration Systems: EMEA Edition

2026 XCelent Awards

Karun Arathil, Karlyn Carnahan, Nathan Golia, Harry Huberty, Fabio Sarrico

June 30, 2026

A part of GlobalData

Contents

Executive Summary

This report provides an overview of the claims systems available in EMEA for property casualty insurance carriers. The report profiles 35 claims administration systems and provides an overview of their functionality, customer bases, lines of business supported, technology, implementation, pricing, and support.

The following vendors and products are included in the global reports:

- Ablera: IPAL
- Adacta: AdInsure Property & Casualty Claims
- Azentio: OneInsurance GI PAS
- BriteCore: BriteCore
- Bytesforce Corporation: InsurerMate
- Cleva Solutions: Cleva Insurance - Core System P&C
- Cogitate: Cogitate DigitalEdge Claims
- Consis - Accel: Acsel Claims
- DOCOsoft: DOCOsoft Vew
- Duck Creek: Duck Creek Claims
- DXC: Assure Claims
- EIS Group: EIS ClaimScore For PC
- EMMSA: AdInsurance Suite
- EnoviQ: Clapi
- Fadata: Insis Non-Life
- Faktor Zehn: Faktor-ICS
- Five Sigma: Five Sigma Claims Administration System and Clive
- GenasysTech: Claims Administration And Servicing PAS Systems - Specialty And London Market
- GLM SA: GLMsuit Seguros
- Guidewire: InsuranceNow
- Guidewire: ClaimCenter
- i4PRO: I4pro ERP Multi-LOB
- ICE Tech: ICE Claims
- ICE Tech: Nordic Claims
- InMotion: Visualtime P&C
- Insurance Business Applications: IBsuite
- Insurance Systems Inc (ISI): ISI Enterprise Suite
- Insuresoft: The Diamond System
- Insurity: Insurity Claims
- JW Software: FileHandler Enterprise

- KASKO: Kasko
- Keylane: Keylane Axon
- KGiSL: Insurance POS-Insurance Claims Management
- Knowit Insicon: I2I
- Majesco: Majesco CoreConnect
- Majesco: Majesco Intelligent Core Claims
- msg life ag: Msg.insurance Suite
- Okayo: Okayo
- OneShield: OneShield Enterprise
- OneShield: OneShield Market Solutions
- Origami Risk: Origami Risk Claims Administration
- PAS - Policy Administration Solutions, Inc: [FILL]
- PCMS: Atlas
- Peak3: Graphene
- Quick Silver Systems: Mercury Insurance Platform
- RDT: Landscape
- Salesforce: Salesforce Digital Insurance Platform
- SAP Fioneer: FS-CM Module / C4I (Cloud For Insurance - Saas Version)
- Sapiens: Claims Pro For PC
- Sapiens: Claims Pro For WC
- Sapiens: IDIT
- SimpleSolve: SimpleInspire
- Sistran: Sise
- Snapsheet: Snapsheet Claims
- Spear: Spear Claims
- SpeedBuilder: BindExpress Suite
- SSP: SSP Insurer
- Tata Consultancy Services: TCS BANcS For Insurance
- Terra: Terra Claims
- TigerLab LTD: I2go Insurance Core Software
- Tinubu: Innoveo Skye
- VCA: VCA Claims

Introduction

Often referred to as the “moment of truth,” the claim represents the fulfillment of the policy’s promise: that customers will be indemnified and made whole after a loss. At the same time, claims are costly – the biggest cost center of insurance, where the most revenue flows out, in the form of the payout to the customer. This means that the costs around claims are often targets for optimization. And it’s in the selection and implementation of the claims administration platform where that optimization begins.

Claims cycle times have been a minefield for insurers, especially since the pandemic. The compounding impacts of supply-chain shock, consumer digitalization and remote work expectations, and increasingly brutal catastrophe events have undone gains in claims automation from the first fifth of the century. Insurers continue to search for ways to take the friction out of their claims processes while still being vigilant about potential leakage and fraud. That search begins with the technical and functional capabilities within the claims system of record.

This report is part of a series on claims systems in North America, Latin America, EMEA, and Asia-Pacific. This report profiles major P&C claims administration systems available in EMEA today. Celent evaluated vendors based on three dimensions: Advanced Technology, Breadth of Functionality, and Customer Base and Support.

Insurers continue to have a wide spectrum of systems and vendors to consider when they look for a solution to fit their needs. This report includes 35 systems that met the inclusion criteria for EMEA. Its goal is to help insurers assess how well a vendor may meet their requirements and create a short list of vendors for evaluation. Celent clients should take advantage of their access to the authors through analyst calls to learn more about the vendors.

In addition to this report, two companion reports will provide more context to this snapshot of the market. Coming out alongside this one is So You Want to Buy A Claims System, which outlines the latest developments in functional and technical capabilities in these systems, along with a glossary and key components guide. The definitions for each feature can help an insurer understand the breadth of available functionality as they define their own requirements.

Later this year, we will release our Claims Admin Customer Feedback report. Formerly part of this report in the “ABC” calculation, we decided to separate the customer feedback portion out in order to make these profiles slimmer. This upcoming report will provide aggregated customer assessments of a subset of the vendors in this report.

Report Methodology

In this report, Celent's objective is to include as many as possible of the leading claims systems being used or actively sold to insurers in EMEA. Celent actively reviews vendor systems in the insurance software market and invites the vendors to participate in reports like these.

Evaluation Process

To analyze the capabilities of claims solutions that are active in the insurance marketplace, Celent sent an invitation to participate in this year's report to a broad set of vendors. There was no cost for vendors to participate.

Each participating vendor completed an RFI. The RFI requested information about the features provided in the solution, the technology and architecture, the current client base, the pricing models, and the vendor itself. RFIs were completed on 35 products for EMEA

After that, each provided a 90-minute briefing and demo for Celent focusing on usability and functionality for everyday users, product and rules configurability for IT and system administration users, and the overall architecture of the system.

The RFIs, and the demos/briefings provided quantitative and qualitative data that was used in the analysis of these vendors. This process is described in the next section.

Vendors had an opportunity to review their profiles for factual accuracy and to provide their own perspectives but were not permitted to influence the evaluation.

Some of the vendors profiled in this report are Celent clients, and some are not. No preference was given to Celent clients for either inclusion in the report or in the subsequent evaluations.

The RFI for this market research gathered information across multiple dimensions, including:

- Company information
- Product overview
- Specific information about the vendor and the system—including, among others:
    - *Functionality*
    - *Technology*
    - *Implementation and support*
    - *Commercial terms*

- *Customer base*

As part of the RFI process, Celent gathered much more information about each solution than is reflected in this report. Celent clients can leverage analyst access to connect with the author and learn more about the vendors.

About the profiles

Each profile is structured the same way, presenting information about the vendor and its claims administration system offerings, its geographic presence, and its client base. Charts are used to provide more detailed information about specific features such as lines of business supported, technology, and partnerships.

Each profile also includes an analyst opinion, crafted based on the information from the demo and RFI. The profiles are presented in alphabetical order.

Limitations

Celent recognizes that the strength of any claims administration system is somewhat dependent on an insurance company's needs and business. A solution ranked low in Celent's rankings may be a perfect fit for several insurers for various reasons: price, business-specific functionality, target customer base, existing technology environments or simple preference. For this reason, these rankings are purely the opinion of Celent. Insurers should use them in the context of their own specific situations.

Celent believes that this study provides valuable insights into current offerings in claims administration solutions. However, readers are encouraged to consider these results in the following context: The vendors self-reported. Participants in the study were asked to indicate which claims capabilities were provided in addition to providing generic information about their client base. Celent did not fully confirm the details provided by the participants. However, each vendor was required to present a demo to allow us to partially confirm some of the information.

XCelent winners and Technical Capability Matrix

To help financial institutions better understand the vendor landscape and compare providers, Celent developed its ABC methodology, which positions vendors across three dimensions:

- Advanced Technology
- Breadth of Functionality
- Customer Base and Support

While this is a standard tool that Celent uses across vendor reports in many different areas, each report will define the ABC categories slightly differently. The final rating is determined by Celent's and customers' score of these factors, when appropriate, as well as Celent's view of the relative importance of the factors as they apply to both the solution and vendor's capabilities.

Table 1: Examples of Factors Used in ABC Evaluation

ABC Categories	Possible Factors
Advanced Technology	– Customer feedback on technology, integration, and APIs – Configurability and upgrades – Code, databases, operating systems detail – Integration – Methods, services, and APIs – Deployment options – Change tooling – Upgrade automation
Breadth of Functionality	– Customer feedback on features and functions – Overall support of components and features – Product support and in production

ABC Categories	Possible Factors
Customer Base and Support	– Number and size of insurers running the system – New insurance clients won in the last two years – Number of countries where the system is implemented – Vendor’s partners network

Source: Celent

Top performers in each ABC dimension receive a corresponding XCelent award. This year’s winners are:

XCelent. Advanced Technology 2026

Duck Creek Claims

XCelent. Breadth of Functionality 2026

Guidewire ClaimCenter
Sapiens IDIT

XCelent. Customer Base and Support 2026

Guidewire ClaimCenter
Sapiens IDIT

Celent Technical Capability Matrix

This report also includes the Celent Technical Capability Matrix. We have placed each solution into one of five categories based on the sophistication and breadth of its technology and functionality (i.e., plotting the A and B dimensions). Solutions are not ranked within the assigned category; they are listed alphabetically.

The five categories are:

- Luminary: Excels in solution capabilities; generally, has a leading market presence.

- Technology Standout: Excels in technology modernity, although often without the same depth of features as leading competitors. Frequently newer, these solutions have chosen a focused set of functions with which to begin their journey.
- Functionality Standout: Excels in functionality and likely to have a large installed base. Often more established, these solutions have built out a robust set of features over many years.
- Noteworthy Solution: Potential challengers to the more established competition. They may occupy a niche place in the market, whether by targeted use case, sector-leading features, client size, or geography.
- Developing Solution: Typically, new to the market. They may have the potential to mature into a market challenger.

The matrix appears on the following page.

Figure 1: Celent Technical Capability Matrix

Claims Administration System Vendors

The Solution Market

This section provides information about each vendor's client base and how those clients are segmented by size and geography.

Table 2: The Vendor Landscape

Vendor	Product	Year founded
Ablera	IPAL	2018
Adacta	AdInsure Property & Casualty Claims	2018
Azentio	OneInsurance GI PAS	2020
Bytesforce Corporation	InsurerMate	FILL IN
Cleva Solutions	Cleva Insurance - Core System P&C	1985
DOCOsoft	DOCOvew	2008
Duck Creek	Duck Creek Claims	2000
EIS Group	EIS ClaimScore For PC	2003
EnoviQ	Clapi	2019
Fadata	Insis Non-Life	1997
Faktor Zehn	Faktor-ICS	2004
Five Sigma	Five Sigma Claims Administration Systems	2017
GenasysTech	Claims Administration And Servicing PAS Systems - Specialty And London Market	1997
Guidewire	ClaimCenter	2001
ICE Tech	ICE Claims	2002
ICE Tech	Nordic Claims	2004
Insurance Business Applications	IBsuite	2010
KASKO	Kasko	2015
Keylane	Keylane Axon	
KGiSL	Insurance POS-Insurance Claims Management	
Knowit Insicon	I2I	2009
Majesco	Majesco CoreConnect	1982
Majesco	Majesco Intelligent Core Claims	1982
msg life ag	Msg.insurance Suite	1980

Vendor	Product	Year founded
Okayo	Okayo	2016
Peak3	Graphene	2018
RDT	Landscape	1991
Salesforce	Salesforce Digital Insurance Platform	1999
SAP Fioneer	FS-CM Module / C4I (Cloud For Insurance - Saas Version)	2021
Sapiens	IDIT	1982
Snapsheet	Snapsheet Claims	2011
SSP	SSP Insurer	2001
Tata Consultancy Services	TCS BANcS for Insurance	1968
TigerLab LTD	I2go Insurance Core Software	2008
Tinubu	Innoveo Skye	2000

Source: Celent

Table 3: Customer counts at a glance in EMEA

Vendor	Product	Insurers/ Reinsurers	Agents/ Brokers	Self-insured	TPA/BPA service providers	MGAs	Total
Ablera	IPAL	4	1	0	0	1	6
Adacta	AdInsure Property & Casualty Claims	21	1	0	0	0	22
Azentio	OneInsurance GI PAS	50	6	0	0	0	56
Bytesforce Corporation	InsurerMate	2	0	0	0	0	2
Cleva Solutions	Cleva Insurance - Core System P&C	9	6	0	0	0	15
DOCOsoft	DOCOvew	22	0	0	0	0	22
Duck Creek	Duck Creek Claims	1	0	0	0	0	1
EIS Group	EIS ClaimScore For PC	1	0	0	0	0	1
EnoviQ	Clapi	3	0	0	0	0	3
Fadata	Insis Non-Life	18	0	0	0	0	18
Faktor Zehn	Faktor-ICS	4	0	0	0	0	4
Five Sigma	Five Sigma Claims Administration Systems	3	0	0	1	5	9

Vendor	Product	Insurers/ Reinsurers	Agents/ Brokers	Self-insured	TPA/BPA service providers	MGAs	Total
GenasysTech	Claims Administration And Servicing PAS Systems - Specialty And London Market	3	3	0	0	3	9
Guidewire	ClaimCenter	53	0	0	0	6	59
ICE Tech	ICE Claims	8	0	0	1	0	9
ICE Tech	Nordic Claims	11	0	0	4	0	15
Insurance Business Applications	IBsuite	16	0	0	0	4	20
KASKO	Kasko	0	0	0	0	0	0
Keylane	Keylane Axon	15	0	0	0	0	15
KGiSL	Insurance POS-Insurance Claims Management	2	0	0	0	0	2
Knowit Insicon	I2I	3	4	0	0	0	7
Majesco	Majesco CoreConnect	0	0	0	0	0	0
Majesco	Majesco Intelligent Core Claims	0	0	0	0	0	0
msg life ag	Msg.insurance Suite	3	0	0	0	0	3
Okayo	Okayo	2	10	0	0	0	12
PCMS	Atlas	0	0	0	0	0	0
Peak3	Graphene	7	0	0	0	1	8
Salesforce	Salesforce Digital Insurance Platform	0	0	0	0	0	0
SAP Fioneer	FS-CM Module / C4I (Cloud For Insurance - Saas Version)	0	0	0	0	0	0
Sapiens	IDIT	25	0	0	0	0	25
Snapsheet							
SSP	SSP Insurer	35	0	0	0	0	35

Vendor	Product	Insurers/ Reinsurers	Agents/ Brokers	Self-insured	TPA/BPA service providers	MGAs	Total
Tata Consultancy Services	TCS BANcS For Insurance	25	0	0	1	0	26
TigerLab LTD	I2go Insurance Core Software	0	2	0	0	9	11
Tinubu	Innoveo Skye	8	0	0	0	1	9

Source: Vendor RFIs

Table 4: In production status by deployment type in EMEA

Vendor	Product	On-premise at the customer	On-premise at a partner	On-premise at the vendor/ software provider	Private cloud	Public cloud
Ablera	IPAL					
Adacta	AdInsure Property & Casualty Claims	✓				✓
Azentio	OneInsurance GI PAS	✓			✓	✓
Bytesforce Corporation	InsurerMate					✓
Cleva Solutions	Cleva Insurance - Core System P&C	✓	✓		✓	✓
DOCOsoft	DOCOvew	✓		✓		✓
Duck Creek	Duck Creek Claims					✓
EIS Group	EIS ClaimScore For PC					
EnoviQ	Clapi					✓
Fadata	Insis Non-Life	✓	✓	✓	✓	✓
Faktor Zehn	Faktor-ICS					
Five Sigma	Five Sigma Claims Administration Systems					✓
GenasysTech	Claims Administration And Servicing PAS Systems - Specialty And London Market				✓	✓
Guidewire	ClaimCenter					✓

ICE Tech	ICE Claims					
ICE Tech	Nordic Claims	✓				✓
Insurance Business Applications	IBsuite					✓
KASKO	Kasko				✓	✓
Keylane	Keylane Axon				✓	
KGiSL	Insurance POS-Insurance Claims Management					
Knowit Insicon	I2I	✓	✓		✓	✓
Majesco	Majesco CoreConnect					
Majesco	Majesco Intelligent Core Claims					
msg life ag	Msg.insurance Suite					
Okayo	Okayo	✓			✓	✓
Peak3	Graphene					✓
RDT	Landscape				✓	✓
Salesforce	Salesforce Digital Insurance Platform					
SAP Fioneer	FS-CM Module / C4I (Cloud For Insurance - Saas Version)	✓	✓	✓	✓	✓
Sapiens	IDIT	✓	✓	✓	✓	✓
Snapsheet	Snapsheet Claims					✓
SSP	SSP Insurer	✓			✓	✓
Tata Consultancy Services	TCS BANcS For Insurance	✓				✓
TigerLab LTD	I2go Insurance Core Software					✓
Tinubu	Innoveo Skye					✓

Source: Vendor RFIs

Profiles

Ablera Ltd.: IPAL - Claim Module

Company and Product Snapshot

Table 4: Company Snapshot

Year Founded	2018
Headquarters	Sofia, Bulgaria
Number of Employees	27
Revenues (USD)	Confidential
Financial Structure	Limited company
VendorMatch Link	https://www.celent.com/en/directory/companies/ablera-ltd

Source: Vendor RFI

Table 5: Product Snapshot

Name	IPAL - Claim Module
Year Originally Released	2019
Current Release and Date of Release	IPAL v2.3./2025
Revenue Derived from the Product	.80 million Euro
R&D Expense	R&D expense over the past two years has been 45%
FTEs Providing Professional Services for Product	27
Notable Clients	confidential

Source: Vendor RFI

Celent Opinion

Summary

Ablera, a relatively young company founded in 2018, presented its AI-driven insurance platform as part of a full suite built on a modern codebase using microservices and a cloud-native architecture. This approach supports scalability, resilience, and straightforward integration, which should appeal to insurers seeking to modernize core capabilities. Insurers that prioritize modern architecture and are willing to collaborate with the vendor to extend functionality may find Ablera a relevant option.

Strengths

- The system features a responsive design, a clear dashboard with shortcuts and task management, and a "360-degree view" for customer and policy information. The ability to resume processes from the last point of interaction significantly enhances user experience and efficiency

- The platform demonstrates strong capabilities in automating repetitive and time-consuming tasks such as damage estimation, document processing, and duplication checks, which can significantly reduce operational overhead and processing cycles.
- The system allows for significant configuration, enabling clients to balance automation with manual oversight. This adaptability is crucial for accommodating varying client preferences and regulatory requirements.
- The integration with Camunda for business process management ensures that tasks are tracked, assigned, and resumed efficiently, preventing loss of progress and providing clear oversight.
- The AI agents perform various checks, including identifying pre-existing damages and duplicate claims, thereby enhancing fraud detection and ensuring claim validity.
- The AI-driven product configurator can build new insurance products from diverse data inputs, showcasing the platform's ability to adapt to evolving market needs and product offerings.
- The platform natively integrates catastrophic event control and reinsurance models, offering a more holistic solution for insurance operations.

Areas of Improvement

- While an "AI studio" exists, it is not yet at a production level for users to configure new agents, suggesting a limitation in empowering clients to fully leverage the platform's AI capabilities independently. Ablera has been included in the roadmap and will be released in the near future
- The business processes are currently orchestrated through Camunda, providing strong workflow control and governance. Over time, Ablera could consider augmenting this with a more agentic orchestration layer that enables the system to autonomously select and sequence agent actions. This would likely increase flexibility and support more adaptive decision-making in complex or non-standard claim journeys.

Functionality

The system is available as a standalone solution.

Table 6: Suite Availability

	Availability
Policy Administration	✔
Billing	✕
Reinsurance	✔
Rating Engine	✔
Digital Tools	✔
Distribution Management	✔
Business Intelligence	✕

Data Warehouse	✕

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 7: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL	●		
	Integration and prefill with third-party data	●		
Documents	Includes a correspondence and forms library	●		
	Configurable business rules to support personalization	●		
	Includes a content repository and document management		●	
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries	●		
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee’s workload	●		
	Automated adjuster assignment	●		
	Out-of-office / vacation rules	●		
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments		●	
	Can use party’s preferred communication method			
	Location-based guidance at time of FNOL		●	
Injury Management	Track utilization review and recertification		●	
	Can create, document, and track special programs such as return-to-work			
Claim Investigation	Can display alerts		●	
	Can document the case strategy	●		
	Automatic ordering of third-party data			
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking			
Payments	Recurring payments			
	Multiple pay parties (e.g., garnishments)		●	
	Ability to make bulk payments for a single vendor combined in a single disbursement		●	
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
SIU	Workflows specific to special investigations	●		
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	●		
Vendor Management	Vendor management tools	●		
Reinsurance	Manually tag a claim when reinsurance applies	●		
	Automatically identify claims subject to reinsurance	●		
Catastrophe	Ability to define catastrophes		●	
	Automatic identification of cat claims		●	
TPA	Ability to track hours/activities			
	Ability to manage different fee schedules	●		
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)			
	Support for ECF Write Back			

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 8: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes	●		
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions	●		
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention	●		
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)	●		
	AI can flag inconsistent information of missing documentation automatically	●		
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes	●		
	Can generate an explanation or summary of coverage applicability for adjuster review	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)	●		
	Can generate decision rationale or explanations visible to claim handlers	●		
Fraud Detection and Risk Insight	Uses AI to produce a fraud score	●		
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies	●		
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates	●		
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates	●		
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs	●		
	Includes tools to monitor bias, drift and quality in GenAI outputs.			
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes			
	Can be retrained or fine tuned using the insurers proprietary claim data sets	●		
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.			
	System can simulate agent behavior in a sandbox prior to deploying to production	●		
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings			

- ● = Available out of the box
- ● = Configurable using simple tools for business user
- ● = Configurable using simple tools for IT user
- ● = Configurable through a scripting language/coding
- ● = Available with integration to a third-party solution
- ● = Available with integration to a separate module provided by this vendor
- ● = Under development / on road map
- ● = Could develop, would be considered customization
- ● = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 9: Lines of Business Supported

Line of Business	NA	EMEA	APAC	LATAM
Personal Auto				
Homeowners / Home				
Renters / Contents				
Umbrella				
Commercial Auto				

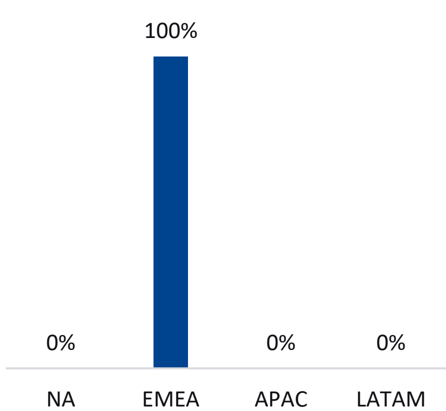
Line of Business	NA	EMEA	APAC	LATAM
Commercial Property				
Commercial Liability				
Workers' Compensation				
Medical Professional Liability				
Other Professional Liability				
Business Owner's Policy (BOP)				
Surety and Fidelity				
Excess Policies				
Directors and Officers Liability				
Other				

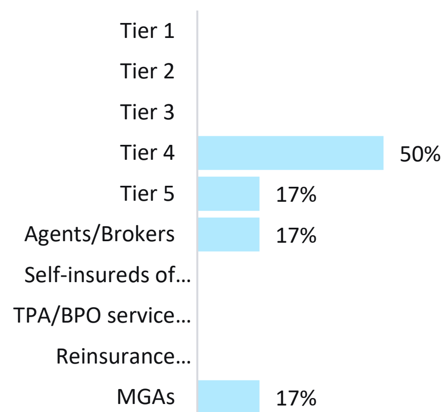
Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

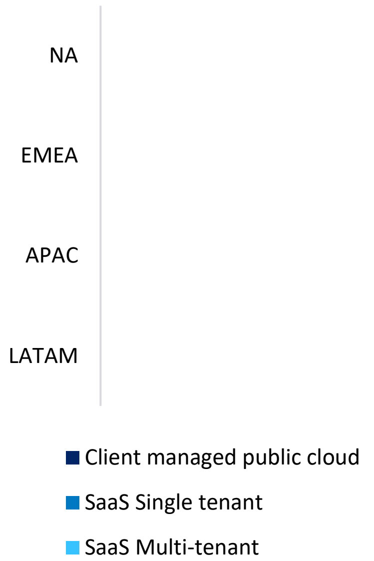
Source: Vendor RFI

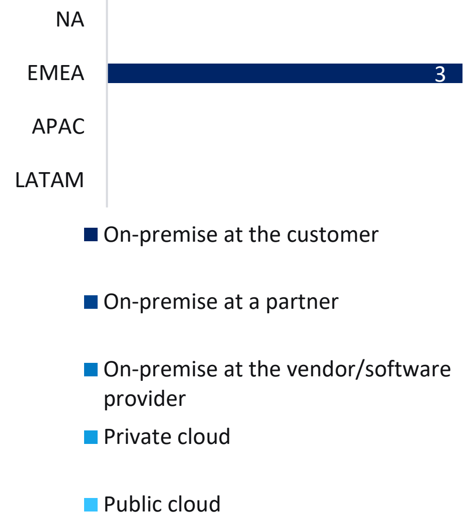
Customer Base

Table 10: Client Base by Size and Deployment Option (Global)









Source: Vendor RFI

Table 11: Implementations by Country

Region	Countries
North America	
Europe	Bulgaria, Ireland
Middle East	Saudi Arabia
Africa	
Asia-Pacific	
Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 12: Technology Options

Technology Options	Responses	
Code Base	.Net: 30%; C#: 60%; Java: 5%; Python: 5%	
Integration Methods		
API Details	✔	The API is documented
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system

Technology Options	Responses	
	☐	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	☐	API developer portal is available for support and descriptions
	☐	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 13: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	Yes
Type of effort required to update the solution	Evergreen—client chooses when to upgrade
Cadence of upgrades for multi-tenant deployments	
Deployment approach supports elasticity	Yes
Current APIs-related strategy	Pre-connected cloud environment (fully connected and ready to use)
Ability of the deployment model to leverage a serverless approach	
Ability to enable independent services (microservices)	
Proportion of the system architected as microservices	Over 80%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✔
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 14: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	
Data Definition	
Table Maintenance, List of Values, etc.	
Interface Definition	
Product Definition	
Role-based Security, Access Control, and Authorizations	
Screen Definition	
Workflow Definition	

Legend: ✔ = Configurable via tools for business users; ☐ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 15: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	☐	☐	☐	☐
Amazon AWS	☐	☐	☐	☐
Google Cloud Platform (GCP)	☐	☐	☐	☐
Alibaba Cloud				
IBM Cloud / Bluemix				
Oracle Cloud	☐	☐	☐	☐
Salesforce Cloud, Force.com, and AppExchange				
Other				

Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 16: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	Redian Ltd, Sidani Innovation Management Services (SIMS) Dubai and OTS.
Fintech Partners	N/A

Source: Vendor RFI

Implementation, Support, and Pricing

Table 17: Implementation, Support, and Pricing

Typical Implementation Team Size	6 to 10 people.
Resource Breakdown	Vendor: 70%; Client:20% ; Third party: 10%
Location of Employees	Ablera Ltd. has 27 employees in EMEA
Average Time to Implementation	Initial Implementation: 4 to 6 months. 2nd and subsequent line of business: 1 to 3 months. 2nd and subsequent states/jurisdictions: 1 to 3 months.
Pricing Models	Term license, Perpetual license, Enterprise license, Subscription based license, Other

Source: Vendor RFI10

Adacta: AdInsure Property & Casualty Claims

Company and Product Snapshot

Table 18: Company Snapshot

Year Founded	2018
Headquarters	Amsterdam, Netherlands
Number of Employees	350
Revenues (USD)	Confidential
Financial Structure	Private
VendorMatch Link	https://www.celent.com/en/directory/companies/adacta

Source: Vendor RFI

Table 19: Product Snapshot

Name	AdInsure Property & Casualty Claims
Year Originally Released	2006
Current Release and Date of Release	59/3rd June 2026
Revenue Derived from the Product	Confidential
R&D Expense	R&D expense over the past two years has been 15-20%% of total revenue attributed to this solution
FTEs Providing Professional Services for Product	150
Notable Clients	EMEA: Zavarovalnica Triglav (Slovenia) and Triglav Group in general, Signal Iduna (Hungary), Generali Romania, EAZY Insurance Romania:

Source: Vendor RFI

Celent Opinion

Summary:

- Adacta’s AdInsure Claims supports end-to-end claims processing, spanning FNOL intake, assessment, settlement, payments, and accounting postings, and extending into related processes such as recoveries, complaints handling, and legal procedures. The solution is designed for configurability via AdInsure Studio—covering UI components, workflows, questionnaires, and DMN-based business rules—allowing insurers to adapt processes and levels of automation to their operating model. AdInsure Claims can be deployed as part of the wider AdInsure suite or implemented as a standalone claims module integrated with external systems.

Adacta referenced deployments across multiple EMEA markets, with particular strength in Eastern Europe, as well as recent go-lives in additional countries and an increased strategic focus on the DACH region.

Strengths:

- The UI is a role-based, task-centric experience with a workflow dashboard that consolidates activities, deadlines, priorities, and group assignments, supporting day-to-day operational control for claims teams. Practical usability features—such as calendar integration, absence management with substitute assignment, and bulk reassignment of tasks—are well aligned with how claims operations function in practice.
- The platform covers the entire claims lifecycle, including FNOL, payment, subrogations, salvage, complaints, and legal procedures, offering a unified platform for various claim-related activities.
- The system automates significant portions of the claim handling process, from initial claim creation to settlement, based on configurable business rules and questionnaires.
- The inclusion of an AI Claim Summarizer and an Insurance Product Advisor chatbot significantly enhances the claim handler's decision-making process by providing quick, contextualized information and guidance, reducing the time spent on data gathering
- The AdInsure Studio, with its low-code/no-code approach, allows business users to customize UI, data models, workflows, and business rules. This flexibility enables rapid adaptation to specific client needs and market changes, with all changes versioned through Git for traceability
- The platform demonstrates seamless integration with other internal modules (e.g., party, accounting, reinsurance) and external systems (e.g., Audatex), ensuring data flow and extended functionality.

Areas for Improvement:

- The AI capabilities are primarily designed to support claims handlers by summarizing information and answering questions, rather than independently carrying out work on their behalf. Adacta would benefit from setting out a clearer, insurer-focused roadmap explaining which AI features will remain advisory and which may, over time, be able to complete specific steps automatically, including how and when a human will be required to review and approve actions. It would also be helpful to clarify how AdInsure would integrate with broader multi-vendor AI setups that some insurers are exploring, in which different specialist tools work together under a central coordination layer.
- While AdInsure Studio is demonstrably powerful, its IDE-style environment may appear complex to many insurers, particularly for business users. Adacta would strengthen its positioning by clearly distinguishing which changes can be safely owned by business teams versus those that typically require trained configurators (UI components and process flows) or engineering support, and by complementing this with a clearer description of change control, testing, and promotion practices across environments.

Functionality

More than 1-5 instances of the solution are in production as a standalone implementation.

Table 20: Suite Availability

	Availability
Policy Administration	■
Billing	■
Reinsurance	■
Rating Engine	■
Digital Tools	✕
Distribution Management	■
Business Intelligence	■
Data Warehouse	■

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 21: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL			●
	Integration and prefill with third-party data	●		
Documents	Includes a correspondence and forms library			●
	Configurable business rules to support personalization	●		
	Includes a content repository and document management	●		
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries		●	
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee's workload	●		
	Automated adjuster assignment	●		
	Out-of-office / vacation rules	●		
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		
	Can use party's preferred communication method		●	
	Location-based guidance at time of FNOL		●	
Injury Management	Track utilization review and recertification			●
	Can create, document, and track special programs such as return-to-work			●

Category	Function	In Production	Supported But Not in Production	Not Supported
Claim Investigation	Can display alerts		●	
	Can document the case strategy		●	
	Automatic ordering of third-party data	●		
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking	●		
Payments	Recurring payments	●		
	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement	●		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
SIU	Workflows specific to special investigations		●	
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	●		
Vendor Management	Vendor management tools	●		
Reinsurance	Manually tag a claim when reinsurance applies		●	
	Automatically identify claims subject to reinsurance		●	
Catastrophe	Ability to define catastrophes		●	
	Automatic identification of cat claims		●	
TPA	Ability to track hours/activities		●	
	Ability to manage different fee schedules		●	
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)			●
	Support for ECF Write Back			●

● = Available out of the box
● = Configurable through a scripting language/coding
● = Under development / on road map
● = Configurable using simple tools for business user
● = Available with integration to a third-party solution
● = Could develop, would be considered customization
● = Configurable using simple tools for IT user
● = Available with integration to a separate module provided by this vendor
● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 22: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes		●	
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions			●
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention			●
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)		●	
	AI can flag inconsistent information of missing documentation automatically		●	
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes		●	
	Can generate an explanation or summary of coverage applicability for adjuster review		●	
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)			●
	Can generate decision rationale or explanations visible to claim handlers		●	
Fraud Detection and Risk Insight	Uses AI to produce a fraud score			●
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies			●
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates			●
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates			●
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs			●
	Includes tools to monitor bias, drift and quality in GenAI outputs.			●
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes			●
	Can be retrained or fine tuned using the insurers proprietary claim data sets			●
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.			●
	System can simulate agent behavior in a sandbox prior to deploying to production			●
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings			●

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 23: Lines of Business Supported

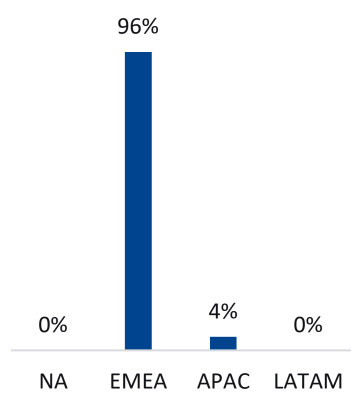
Line of Business	NA	EMEA	APAC	LATAM
Personal Auto		✔	✔	☐
Homeowners / Home		✔	✔	☐
Renters / Contents		☐	☐	☐
Umbrella		✔	☐	☐
Commercial Auto		✔	✔	☐
Commercial Property		✔	✔	☐
Commercial Liability		✔	☐	☐
Workers' Compensation		☐	☐	☐
Medical Professional Liability		✔	☐	☐
Other Professional Liability		✔	☐	☐
Business Owner's Policy (BOP)		✔	☐	☐
Surety and Fidelity		☐	☐	☐
Excess Policies		☐	☐	☐
Directors and Officers Liability		☐	☐	☐
Other				

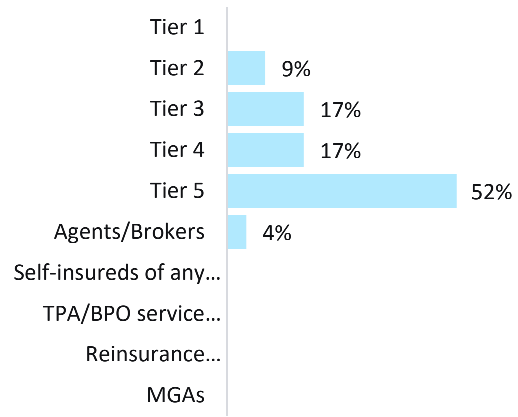
Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

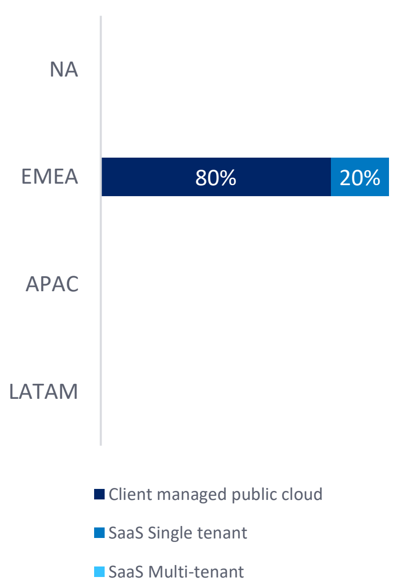
Source: Vendor RFI

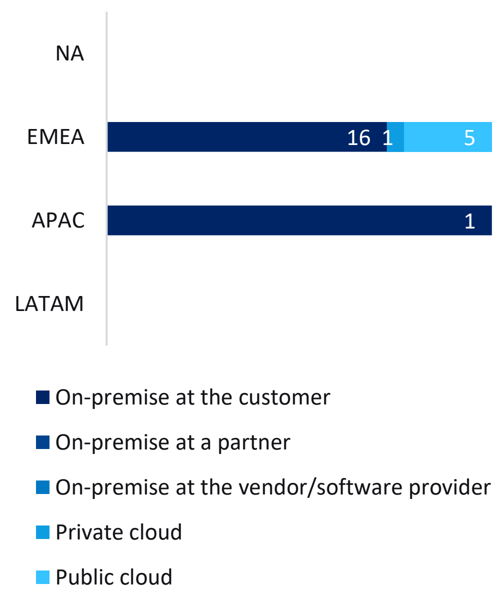
Customer Base

Table 24: Client Base by Size and Deployment Option (Global)









Source: Vendor RFI

Table 25: Implementations by Country

Region	Countries

North America	
Europe	Bosnia and Herzegovina, Croatia, Czech Republic, Germany, Hungary, Macedonia, Poland, Romania, Russia, Serbia, Slovenia
Middle East	
Africa	
Asia-Pacific	Kazakhstan
Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 26: Technology Options

Technology Options	Responses	
Code Base	.Net: 30%; JavaScript: 60%; Angular: 10%;	
Integration Methods	API (Restful or SOAP); Web services; XML (not through web services); HTML; HTTP; RESTful HTTP style services; JSON format; MQSeries, JMS, or similar queue technology; Custom APIs; Flat files	
API Details	✔	The API is documented
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	☐	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	✔	API developer portal is available for support and descriptions
	✔	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	☐	Access to the APIs is managed, and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 27: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✔
Type of effort required to update the solution	Ever green - client chooses when to upgrade
Cadence of upgrades for multi-tenant deployments	Every 6 months
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	Enabled by consumable APIs
Ability of the deployment model to leverage a serverless approach	✕
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	Under 25%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✔
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 28: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	✔
Table Maintenance, List of Values, etc.	✔
Interface Definition	✔
Product Definition	✔
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	✔
Workflow Definition	✔

Legend: ✔ = Configurable via tools for business users; ☐ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 29: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure		✔	☐	☐
Amazon AWS		✔	☐	☐

Providers	NA	EMEA	APAC	LATAM
Google Cloud Platform (GCP)		✕	✕	✕
Alibaba Cloud		✕	✕	✕
IBM Cloud / Bluemix		✕	✕	✕
Oracle Cloud		☐	☐	☐
Salesforce Cloud, Force.com, and AppExchange		✕	✕	✕
Other		✕	✕	✕

Legend: ✓ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 30: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	IKOR GMBH (DACH), Sirma Solutions (Bulgaria), EPAM, Sottek (LATAM, Spain), Tieto, X1F (DACH, cloud hosting)
Fintech Partners	

Source: Vendor RFI

Implementation, Support, and Pricing

Table 31: Implementation, Support, and Pricing

Typical Implementation Team Size	11 to 15
Resource Breakdown	Vendor: 45%; Client: 40%; Third party: 15%
Location of Employees	Adacta has 150 employees in EMEA
Average Time to Implementation	Initial Implementation: 4 to 6 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Subscription based license

Source: Vendor RFI

Azentio: Azentio Insurance Policy Administration System - P&C / General Insurance

Company and Product Snapshot

Table 32: Company Snapshot

Year Founded	2020
Headquarters	Singapore
Number of Employees	1900
Revenues (USD)	9,78,72,764
Financial Structure	Private with outside investors
VendorMatch Link	https://www.celent.com/en/directory/companies/azentio

Source: Vendor RFI

Table 33: Product Snapshot

Name	Azentio Insurance Policy Administration System - P&C / General Insurance
Year Originally Released	2012
Current Release and Date of Release	AZ13/2020
Revenue Derived from the Product	USD 25 million
R&D Expense	R&D expense over the past two years has been approximately 15% to 20% of revenue attributed to this solution.
FTEs Providing Professional Services for Product	600
Notable Clients	Confidential

Source: Vendor RFI

Celent Opinion

Summary:

- Azentio provides a comprehensive claims automation solution for general insurers, supporting both motor and non-motor lines, including property, travel, and marine. Delivered as a SaaS platform on AWS, it operates as a front-end layer that integrates with existing core systems to streamline end-to-end claims processing. The solution is multilingual, enabling the capture of claim information in multiple languages, and is positioned for regional deployment across markets such as Africa and the Middle East.

Strengths:

- The platform offers an end-to-end claim automation solution covering all lines of business for general insurance, including motor, non-motor, property, travel, and marine, ensuring a holistic approach to claims processing.
- It features a responsive UI accessible from any device and is optimized for low-bandwidth environments. The system provides user-specific logins, intuitive task management, and clear notification systems, contributing to a positive user interaction.
- The platform has configurable workflows and forms for both motor and non-motor claims. It includes rule-based fraud indicators with customizable checklists and scoring, and allows for the design and customization of documents and reports to meet specific client requirements.
- As a SaaS solution hosted on AWS Cloud, the platform is highly scalable. It can be extended to various geographies, accommodating local data residency rules, which ensures flexibility and global reach.
- SLA configuration (including working hours/holiday calendars), task assignment (manual or rules-based), notifications (in-app/SMS/email) with user subscriptions, and audit/status history support day-to-day claims governance.
- The company is actively exploring AI integrations, currently partnering with Inspect Lab for image processing and parts details, and is open to integrating with other providers

Areas of Improvement:

- Azentio utilizes AI capabilities in document extraction. , but broader AI is primarily via third-party integrations (e.g., damage assessment/parts via Inspect Lab). Azentio would benefit from clearer packaging: what is "out of the box," what is partner-delivered, and what operational outcomes are proven.
- While customers have configuration options, the demo suggested that changes are typically executed by Azentio support due to SaaS centralization and change-control requirements. Expanding no-/low-code capabilities for screen design and more advanced rule configuration could increase business agility and reduce reliance on specialist developers.
- Azentio does not currently offer dedicated catastrophe management functionality. This represents a gap for insurers with exposure to CAT events, for whom event-based triage, surge-handling workflows, and rapid capacity reallocation are often required to maintain service levels and control loss adjustment costs.

Functionality

The solution is in production as a standalone implementation.

Table 34: Suite Availability

	Availability
Policy Administration	✔
Billing	✔
Reinsurance	✔
Rating Engine	✕
Digital Tools	✔
Distribution Management	✔
Business Intelligence	✔
Data Warehouse	✕

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 35: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	🟢		
	Claims overview	🟢		
Data Services	Upload ACORD or FNOL	🟡		
	Integration and prefill with third-party data	🟡		
Documents	Includes a correspondence and forms library	🔵		
	Configurable business rules to support personalization	🔵		
	Includes a content repository and document management	🟢		
Notes	Includes a notes facility	🟢		
	Ability to search text within notes and diaries			🔴
Supervisory Tools	Escalation based on authority	🔵		
	Dashboard to manage employee's workload	🟢		
	Automated adjuster assignment	🟢		
	Out-of-office / vacation rules	🔵		
	Automatic task generation	🟢		
FNOL/FROI	Ability to consume FNOL from multiple sources			
	Supports submission of additional attachments		🟢	
	Can use party's preferred communication method	🟡		
	Location-based guidance at time of FNOL			🔴
Injury Management	Track utilization review and recertification		🟡	
	Can create, document, and track special programs such as return-to-work	🟢		
Claim Investigation	Can display alerts		🟡	
	Can document the case strategy		🔴	
	Automatic ordering of third-party data	🟢		

Category	Function	In Production	Supported But Not in Production	Not Supported
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories		●	
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking	●		
Payments	Recurring payments		●	
	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement			
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
SIU	Workflows specific to special investigations		●	
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases			●
Vendor Management	Vendor management tools		●	
Reinsurance	Manually tag a claim when reinsurance applies	●		
	Automatically identify claims subject to reinsurance	●		
Catastrophe	Ability to define catastrophes	●		
	Automatic identification of cat claims			
TPA	Ability to track hours/activities			●
	Ability to manage different fee schedules			●
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)			●
	Support for ECF Write Back		●	

- ● = Available out of the box
- ● = Configurable using simple tools for business user
- ● = Configurable using simple tools for IT user
- ● = Configurable through a scripting language/coding
- ● = Available with integration to a third-party solution
- ● = Available with integration to a separate module provided by this vendor
- ● = Under development / on road map
- ● = Could develop, would be considered customization
- ● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 36: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes			●
	Can automatically extract and summarize loss descriptions from unstructured claim submissions			●

Category	Function	In Production	Supported But Not in Production	Not Supported
Claims Intake and Triage	Can use AI agents to classify and route claims to appropriate handlers without manual intervention			●
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)			●
	AI can flag inconsistent information of missing documentation automatically			●
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes			●
	Can generate an explanation or summary of coverage applicability for adjuster review			●
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)			●
	Can generate decision rationale or explanations visible to claim handlers			●
Fraud Detection and Risk Insight	Uses AI to produce a fraud score			●
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies			●
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates			●
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates			●
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs			●
	Includes tools to monitor bias, drift and quality in GenAI outputs.			●
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes			●
	Can be retrained or fine tuned using the insurers proprietary claim data sets			●
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.			●
	System can simulate agent behavior in a sandbox prior to deploying to production			●
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings			●

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 37: Lines of Business Supported

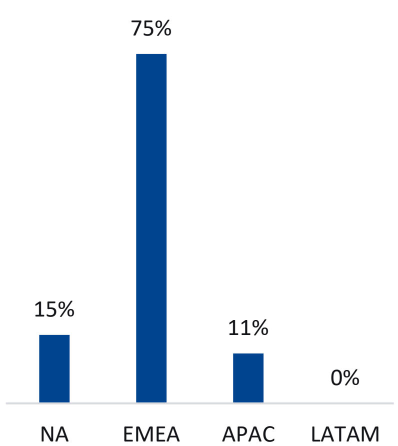
Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	✔	✔	✔	
Homeowners / Home	✔	✔	✔	
Renters / Contents	✕	✕	✕	
Umbrella	✕	✕	✕	
Commercial Auto	✕	✔	✔	
Commercial Property	✕	✔	✔	
Commercial Liability	✕	✔	✔	
Workers' Compensation	✕	✔	✔	
Medical Professional Liability	✕	✔	✔	
Other Professional Liability	✕	✔	✔	
Business Owner's Policy (BOP)	✕	✔	✔	
Surety and Fidelity	✕	✔	✔	
Excess Policies	✕	✔	✔	
Directors and Officers Liability	✕	✔	✔	
Other				

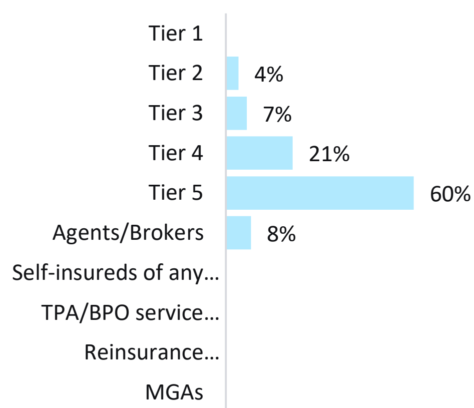
Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

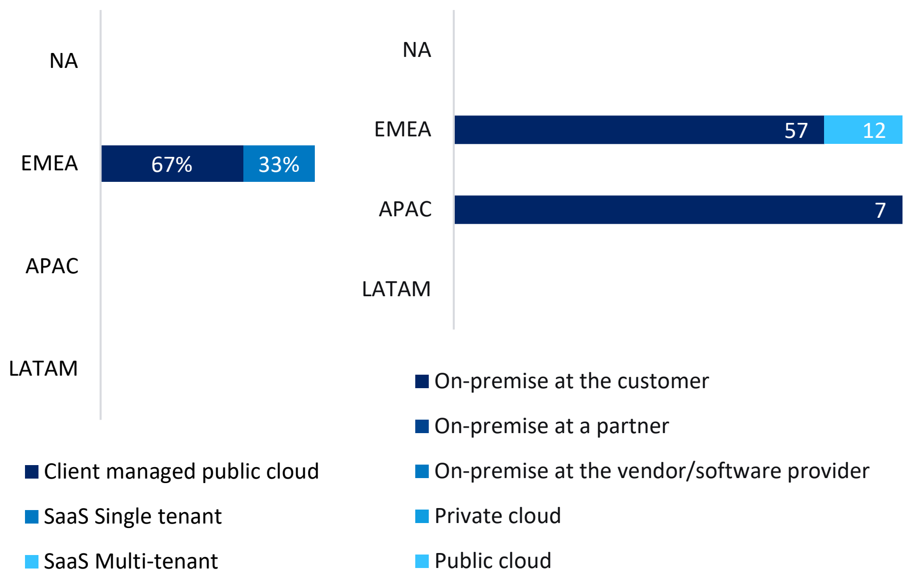
Source: Vendor RFI

Customer Base

Table 38: Client Base by Size and Deployment Option (Global)







Source: Vendor RFI

Table 39: Implementations by Country

Region	Countries
North America	Canada, United States
Europe	
Middle East	Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, United Arab Emirates
Africa	Algeria, Burundi, Egypt, Eritrea, Ethiopia, Ghana, Kenya, Malawi, Mauritius, Nigeria, Rwanda, South Sudan, Tanzania, Uganda, Zambia
Asia-Pacific	Brunei, Hong Kong, India, Pakistan, Philippines, Singapore, Sri Lanka, Vietnam
Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 40: Technology Options

Technology Options	Responses	
Code Base	Java: 40%; JavaScript: 10%; PL/SQL: 30%; Angular: 10%; Other: 10%	
Integration Methods	API (Restful or SOAP); Web services; RESTful HTTP style services; JSON format; Custom APIs; Flat files	
API Details	✔	The API is documented
	☐	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	☐	API management supports local or global standards, such as ACORD application creation and rendering
	☐	API sample codes are available to clients
	☐	API developer portal is available for support and descriptions
	☐	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	☐	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	☐	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 41: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✕
Type of effort required to update the solution	Project based with expert professional services
Cadence of upgrades for multi-tenant deployments	Not provided
Deployment approach supports elasticity	Yes, within less than a day
Current APIs-related strategy	Enabled by consumable APIs
Ability of the deployment model to leverage a serverless approach	✕
Ability to enable independent services (microservices)	✕
Proportion of the system architected as microservices	Under 25%
Support automation of development and deployment processes (DevOps)	✔

Elements	Availability
Ability to run and deploy under containers to improve the application deployment	✕
Need for containerization to run in a cloud	✕
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✕

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 42: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	☐
Data Definition	☐
Table Maintenance, List of Values, etc.	✔
Interface Definition	●
Product Definition	✔
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	☐
Workflow Definition	☐

Legend: ✔ = Configurable via tools for business users; ☐ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 43: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	✕	☐	☐	✕
Amazon AWS	✕	✔	☐	✕
Google Cloud Platform (GCP)	✕	✕	✕	✕
Alibaba Cloud	✕	☐	☐	✕
IBM Cloud / Bluemix	✕	✕	✕	✕
Oracle Cloud	✕	✔	☐	✕
Salesforce Cloud, Force.com, and AppExchange	✕	✕	✕	✕
Other	✕	☐	✕	✕

Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 44: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	N/A
Fintech Partners	N/A

Source: Vendor RFI

Implementation, Support, and Pricing

Table 45: Implementation, Support, and Pricing

Typical Implementation Team Size	20 to 30
Resource Breakdown	Vendor: 85%; Client: 15%; Third party:
Location of Employees	Azentio has 12 employees in North America, 42 employees in EMEA, and 32 employees in the Asia Pacific
Average Time to Implementation	Initial Implementation: 7 to 12 months 2nd and subsequent line of business: 7 to 12 months 2nd and subsequent states/jurisdictions: 4 to 6 months
Pricing Models	Term license, Perpetual license, Subscription based license, Other

Source: Vendor RFI

Bytesforce Technologies Pte Ltd: InsurerMate

Company and Product Snapshot

Table 46: Company Snapshot

Year Founded	2017
Headquarters	Singapore
Number of Employees	200
Revenues (USD)	USD$ 9,200,000
Financial Structure	Limited company
VendorMatch Link	https://www.celent.com/en/directory/companies/bytesforce-technologies

Source: Vendor RFI

Table 47: Product Snapshot

Name	InsurerMate
Year Originally Released	2019
Current Release and Date of Release	InsurerMate V4.0 Aries/2026
Revenue Derived from the Product	$7.5million
R&D Expense	R&D expense over the past two years has been 35% of total revenue attributed to this solution
FTEs Providing Professional Services for Product	200
Notable Clients	Income Insurance, MSIG Singapore, Sompo Singapore, Raffles Health Insurance, GSIS Philippines, Tree Insurance, SeaInsure, SiamSmile, Uniqa

Source: Vendor RFI

Celent Opinion

Summary:

- Founded in 2017, Bytesforce is a relatively young company that has made good progress and is gaining momentum, especially among Insurers and MGAs. Bytesforce supports personal, commercial, and specialty lines of business. The solution is built on a modern architecture that accounts for maintenance, incorporating microservices and back-end API integration. It also allows for support from third-party users, such as intermediaries, and can be accessed on various devices, including web and mobile devices. This solution is good for an insurer that’s looking for an end-to-end core system and requires support in system consolidation and modernization activities, with the claims module available as part of a fully integrated suite, along with policy administration.

Strengths:

- The platform provides an intuitive user experience through mobile-responsive customer portals for reporting and tracking claims. The back-office dashboards are role-based, offering tailored views and "to-do" lists for different users, like claim managers and staff. It also includes a Google-like search functionality that allows users to find information using keywords without needing to remember specific criteria, along with advanced search options.
- InsurerMate is built with independent modules for various insurance functions, such as PC products, policy administration, life and health products, claims, reinsurance, and billing. This modularity allows clients to select and implement specific modules or a full package, providing significant flexibility to tailor the solution to their needs.
- The platform offers extensive low-code/no-code capabilities for product configuration. This includes a drag-and-drop UI builder for customizing user interfaces, the ability to define metadata that drives workflows and rules, and comprehensive rule configurations for blocking, eligibility, fraud detection, and auto-approvals. It also allows for flexible attachment configurations and granular control over user authority and settlement metrics by role and product type. Configurations can be exported and imported between environments without downtime.
- The platform features a powerful API gateway with approximately 2,800 APIs, facilitating seamless integration with external systems and third-party portals. This enables the creation of customer and intermediary portals, mobile applications, and interaction with external ecosystems.
- The platform strategically integrates AI agents as a "co-pilot" to enhance various operational aspects. This includes leveraging AI for image processing (e.g., OCR for medical invoices), claim evaluation suggestions, and advanced fraud detection that combines rule-driven approaches with AI-driven insights. The AI is used to provide suggestions, with final decisions remaining with the users.

Areas for Improvement:

- While the platform strategically integrates AI as a "co-pilot" for tasks like image recognition and claim evaluation suggestions, the current implementation still requires significant human oversight for final decisions. To improve, the solution could focus on developing more autonomous AI agents capable of handling end-to-end processes, such as claim creation, reserving, and adjuster assignment, with higher levels of confidence and less human intervention, aligning with emerging market trends
- Competitors and system integrators are reportedly developing more advanced "agentic claim processing" systems where AI agents perform a wider range of tasks autonomously. While Bytesforce has a strategic roadmap for AI, there's an opportunity to accelerate the development and deployment of these more sophisticated agentic AI capabilities to remain competitive and meet evolving market expectations for AI-driven automation in insurance.

Functionality

More than 10 instances of the solution are in production as a standalone implementation.

Table 48: Suite Availability

	Availability
Policy Administration	✔
Billing	✔
Reinsurance	✔
Rating Engine	✔
Digital Tools	✔
Distribution Management	✔
Business Intelligence	✔
Data Warehouse	✔

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 49: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL	●		
	Integration and prefill with third-party data	●		
Documents	Includes a correspondence and forms library	●		
	Configurable business rules to support personalization	●		
	Includes a content repository and document management	●		
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries	●		
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee's workload	●		
	Automated adjuster assignment	●		
	Out-of-office / vacation rules			●
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		
	Can use party's preferred communication method	●		
	Location-based guidance at time of FNOL		●	
Injury Management	Track utilization review and recertification			●
	Can create, document, and track special programs such as return-to-work	●		
	Can display alerts	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Claim Investigation	Can document the case strategy	●		
	Automatic ordering of third-party data		●	
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking	●		
Payments	Recurring payments	●		
	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement	●		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
SIU	Workflows specific to special investigations	●		
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	●		
Vendor Management	Vendor management tools	●		
Reinsurance	Manually tag a claim when reinsurance applies	●		
	Automatically identify claims subject to reinsurance	●		
Catastrophe	Ability to define catastrophes	●		
	Automatic identification of cat claims		●	
TPA	Ability to track hours/activities	●		
	Ability to manage different fee schedules	●		
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)			●
	Support for ECF Write Back			●

● = Available out of the box

● = Configurable through a scripting language/coding

● = Under development / on road map

● = Configurable using simple tools for business user

● = Available with integration to a third-party solution

● = Could develop, would be considered customization

● = Configurable using simple tools for IT user

● = Available with integration to a separate module provided by this vendor

● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 50: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes	●		
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions	●		
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention		●	
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)	●		
	AI can flag inconsistent information of missing documentation automatically		●	
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes		●	
	Can generate an explanation or summary of coverage applicability for adjuster review		●	
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)	●		
	Can generate decision rationale or explanations visible to claim handlers	●		
Fraud Detection and Risk Insight	Uses AI to produce a fraud score			●
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies			●
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates			●
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates			●
	Maintains full audit logs of AI agent activities and generated outputs	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Governance, Transparency and Auditability	Includes tools to monitor bias, drift and quality in GenAI outputs.	●		
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes		●	
	Can be retrained or fine tuned using the insurers proprietary claim data sets		●	
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.	●		
	System can simulate agent behavior in a sandbox prior to deploying to production	●		
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings	●		

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 51: Lines of Business Supported

Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	☐	✔	✔	☐
Homeowners / Home	☐	✔	✔	☐
Renters / Contents	☐	✔	✔	☐
Umbrella	☐	☐	✔	☐
Commercial Auto	☐	✔	✔	☐
Commercial Property	☐	✔	✔	☐
Commercial Liability	☐	✔	✔	☐
Workers' Compensation	☐	✔	✔	☐
Medical Professional Liability	☐	✔	✔	☐
Other Professional Liability	☐	✔	✔	☐
Business Owner's Policy (BOP)	☐	✔	✔	☐
Surety and Fidelity	☐	☐	✔	☐
Excess Policies	☐	☐	✔	☐

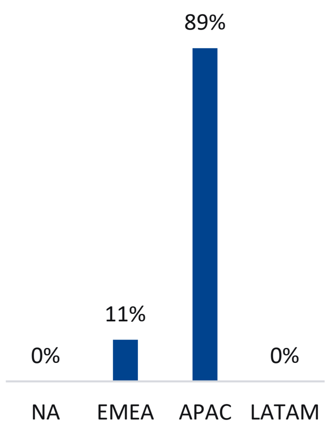
Line of Business	NA	EMEA	APAC	LATAM
Directors and Officers Liability	☐	☐	✔	☐
Other				

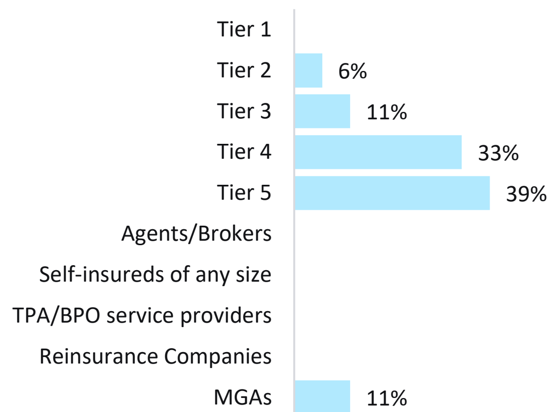
Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

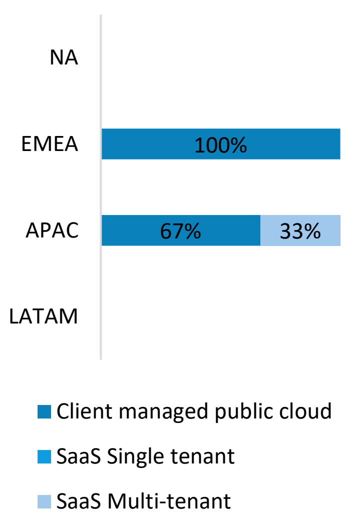
Source: Vendor RFI

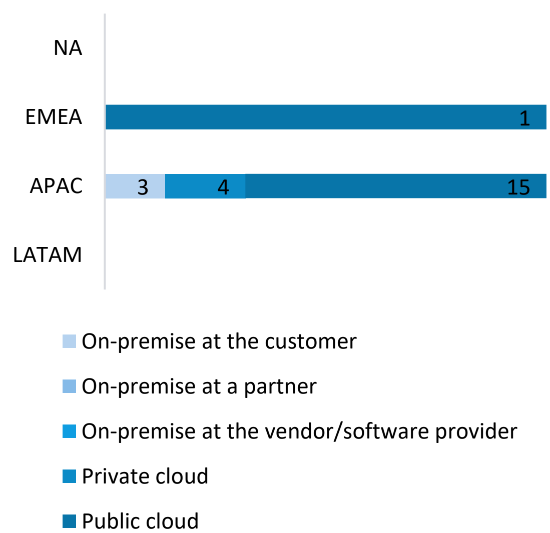
Customer Base

Table 52: Client Base by Size and Deployment Option (Global)









Source: Vendor RFI

Table 53: Implementations by Country

Region	Countries
North America	
Europe	Austria
Middle East	Saudi Arabia, United Arab Emirates
Africa	
Asia-Pacific	Indonesia, Japan, Malaysia, Philippines, Singapore, Thailand, Vietnam
Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 54: Technology Options

Technology Options	Responses	
Code Base	Java: 50%; React: 50%;	
Integration Methods	API (Restful or SOAP); Web hooks; Streaming services; Web services; XML (not through web services); HTML; HTTP; RESTful HTTP style services; JSON format; MQSeries, JMS, or similar queue technology; Custom APIs; Flat files; Native messaging; GraphQL	
API Details	✔	The API is documented
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	✔	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	✔	API developer portal is available for support and descriptions
	✔	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	☐ ✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 55: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✔
Type of effort required to update the solution	Ever green - client chooses when to upgrade
Cadence of upgrades for multi-tenant deployments	Every 6 months
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	Pre-connected cloud environment (fully connected and ready to use)
Ability of the deployment model to leverage a serverless approach	✔
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	Over 80%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✕
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 56: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	✔
Table Maintenance, List of Values, etc.	✔
Interface Definition	■
Product Definition	✔
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	✔
Workflow Definition	■

Legend: ✔ = Configurable via tools for business users; □ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 57: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	□	✔	□	□
Amazon AWS	□	□	✔	□

Providers	NA	EMEA	APAC	LATAM
Google Cloud Platform (GCP)	☐	☐	✔	☐
Alibaba Cloud	☐	☐	✔	☐
IBM Cloud / Bluemix	☐	☐	☐	☐
Oracle Cloud	☐	✔	☐	☐
Salesforce Cloud, Force.com, and AppExchange	☐	☐	☐	☐
Other	☐	✔	✔	☐

Legend: ✔ = In production; ☐ = Supported but not in production; ✖ = Not supported

Source: Vendor RFI

Partnership

Table 58: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	Available on Bytesforce website.
Fintech Partners	Available on Bytesforce website.

Source: Vendor RFI

Implementation, Support, and Pricing

Table 59: Implementation, Support, and Pricing

Typical Implementation Team Size	11 to 15
Resource Breakdown	Vendor: 40%; Client: 30%; Third party: 30%
Location of Employees	Bytesforce Technologies Pte Ltd has 3 employees in EMEA, 201 employees in Asia Pacific
Average Time to Implementation	Initial Implementation: 4 to 6 months 2nd and subsequent line of business: 4 to 6 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Term license, Perpetual license, Enterprise license, Subscription based license, Other

Source: Vendor RFI

CLEVA: Celent PC PAS Claims

Company and Product Snapshot

Table 60: Company Snapshot

Year Founded	1985
Headquarters	France
Number of Employees	600
Revenues (USD)	Confidential
Financial Structure	Private with outside investor
VendorMatch Link	https://www.celent.com/en/directory/companies/cleva-solutions-formerly-inetum/solutions/cleva-non-life-

Source: Vendor RFI

Table 61: Product Snapshot

Name	Celent PC PAS Claims
Year Originally Released	2007
Current Release and Date of Release	Version 18.2/2026
Revenue Derived from the Product	Confidential
R&D Expense	R&D expense over the past two years has been 25% of total revenue attributed to this solution
FTEs Providing Professional Services for Product	300
Notable Clients	CNP Assurances, BPCE, Baloise, Groupama, Allianz

Source: Vendor RFI

Celent Opinion

Summary:

- Cleva Solutions (formerly a division of Inetum) is a French insurance technology provider serving primarily European insurers, with most traction in France and Belgium and a focus on mid to large insurers. Cleva provides a P&C claims solution built on a generic claims core extensible through line-of-business models. The platform is positioned as a full claims system, with workflow as the operational backbone and a modernized configuration console to tailor processes and user experiences. Cleva differentiates with a horizontal AI strategy spanning AI for customers, business, and delivery. Overall, Cleva is a strong candidate for insurers, especially in Europe, modernizing claims with a mix of operational breadth, configurability, and increasingly agentic automation.

Strengths:

- Cleva combines a back-office environment with customer self-service and conversational FNOL, including WhatsApp-based intake using voice and image inputs—supporting low-friction reporting for straightforward claims while maintaining adjuster control and traceability.
- The solution is particularly well suited for insurers that handle complex claims, because its sub-file/sub-claim model supports multi-party and multi-damage handling within a single claim with assignment and processing at claim or sub-claim level. This is complemented by strong support for regulated processes, as well as solid end-to-end handling across recoveries (subrogation/salvage) and event-based scenarios.
- Cleva emphasizes practical control over screens, data capture, and process behavior, with workflow underpinning tasks, escalations, approvals, reminders, and traceability. This supports standardization while still accommodating variation by line of business, geography, and claim complexity.
- Cleva's AI strategy is strongest where it reduces friction and manual handling at intake and early claim setup, leveraging multimodal extraction (documents/images and crash reports) and orchestration that can automate routine steps while routing exceptions for human review. The approach is also extensible: Cleva can incorporate external models and partner capabilities (e.g., fraud services), which may appeal to insurers that want to develop their AI stack over time without replatforming claims.

Areas for Improvement:

- Cleva enables business users to add data capture via configurable fields and conditional UI controls, but insurers with strong requirements for extensive/unlimited data model extensibility should assess practical boundaries and identify where deeper technical changes may be needed.
- Improving the percentage of the solution architected in microservices would be beneficial.

Functionality

More than 10 instances of the solution are in production as a standalone implementation.

Table 62: Suite Availability

	Availability
Policy Administration	■
Billing	■
Reinsurance	■
Rating Engine	■
Digital Tools	■
Distribution Management	■
Business Intelligence	■
Data Warehouse	■

Availability

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 63: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL	●		
	Integration and prefill with third-party data	●		
Documents	Includes a correspondence and forms library	●		
	Configurable business rules to support personalization	●		
	Includes a content repository and document management	●		
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries	●		
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee's workload	●		
	Automated adjuster assignment	●		
	Out-of-office / vacation rules	●		
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		
	Can use party's preferred communication method	●		
	Location-based guidance at time of FNOL		●	
Injury Management	Track utilization review and recertification		●	
	Can create, document, and track special programs such as return-to-work	●		
Claim Investigation	Can display alerts	●		
	Can document the case strategy	●		
	Automatic ordering of third-party data	●		
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking	●		
Payments	Recurring payments	●		
	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement	●		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
SIU	Workflows specific to special investigations			●

Category	Function	In Production	Supported But Not in Production	Not Supported
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	●		
Vendor Management	Vendor management tools	●		
Reinsurance	Manually tag a claim when reinsurance applies	●		
	Automatically identify claims subject to reinsurance		●	
Catastrophe	Ability to define catastrophes	●		
	Automatic identification of cat claims	●		
TPA	Ability to track hours/activities	●		
	Ability to manage different fee schedules	●		
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)			●
	Support for ECF Write Back			●

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 64: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes	●		
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions	●		
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention	●		
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)	●		
	AI can flag inconsistent information of missing documentation automatically	●		
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes	●		
	Can generate an explanation or summary of coverage applicability for adjuster review	●		
	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Decision Support and Automation	Can generate decision rationale or explanations visible to claim handlers	●		
Fraud Detection and Risk Insight	Uses AI to produce a fraud score	●		
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies	●		
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates	●		
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates	●		
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs	●		
	Includes tools to monitor bias, drift and quality in GenAI outputs.	●		
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes	●		
	Can be retrained or fine tuned using the insurers proprietary claim data sets	●		
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.	●		
	System can simulate agent behavior in a sandbox prior to deploying to production	●		
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings	●		

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 65: Lines of Business Supported

Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	✕	✔	✔	✔
Homeowners / Home	✕	✔	✔	✔
Renters / Contents	✕	✔	✔	✔
Umbrella	✕	✔	✔	✔
Commercial Auto	✕	✔	✔	✔
Commercial Property	✕	✔	✔	✔

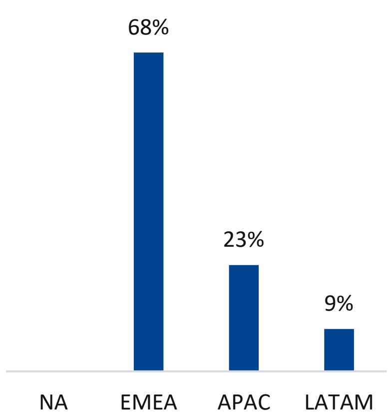
Line of Business	NA	EMEA	APAC	LATAM
Commercial Liability	✕	✔	✔	✔
Workers' Compensation	✕	✔	✔	☐
Medical Professional Liability	✕	✔	✕	☐
Other Professional Liability	✕	✔	✔	✔
Business Owner's Policy (BOP)	✕	✔	✔	✔
Surety and Fidelity	✕	✕	✕	✕
Excess Policies	✕	☐	☐	☐
Directors and Officers Liability	✕	☐	☐	☐
Other				

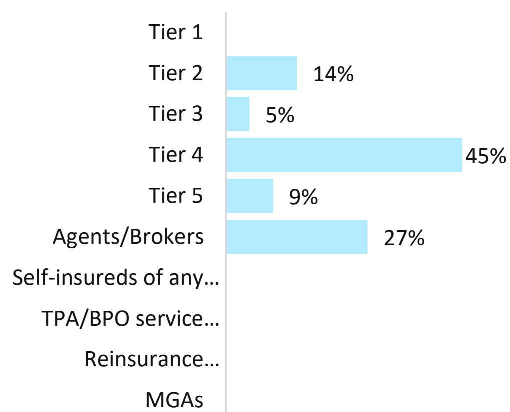
Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

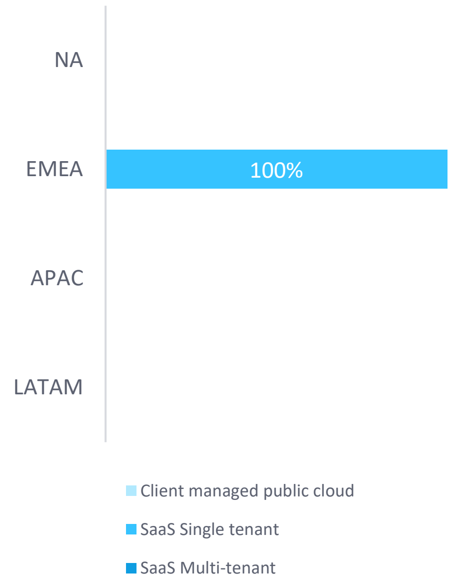
Source: Vendor RFI

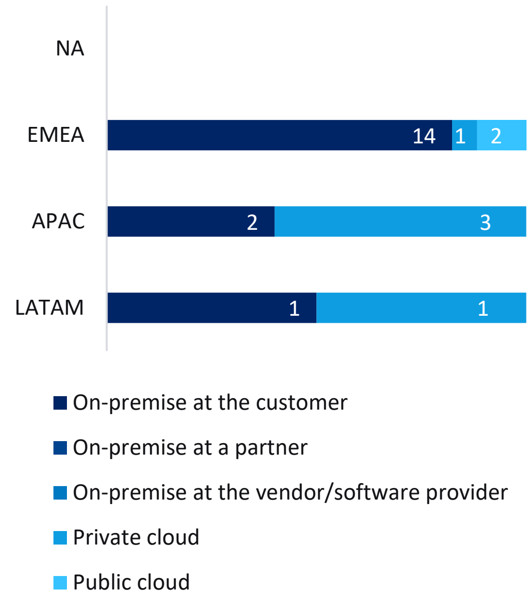
Customer Base

Table 66: Client Base by Size and Deployment Option (Global)









Source: Vendor RFI

Table 67: Implementations by Country

Region	Countries
North America	
Europe	Belgium, France, United Kingdom
Middle East	
Africa	
Asia-Pacific	Martinique, New Calendonia, French Polynesia
Central America	
South America	
Caribbean	Guadeloupe

Source: Vendor RFI

Technology

Table 68: Technology Options

Technology Options	Responses
Code Base	Java: 90%; JavaScript: 5%; Angular: 5%
Integration Methods	API (Restful or SOAP); Web hooks; Streaming services; Web services; XML (not through web services); HTML; HTTP; RESTful HTTP style services; JSON format; MQSeries, JMS, or similar queue technology; Custom APIs; Flat files
API Details	✔ The API is documented

Technology Options	Responses	
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	☐	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	✔	API developer portal is available for support and descriptions
	✔	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 69: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✔
Type of effort required to update the solution	Ever green - client chooses when to upgrade
Cadence of upgrades for multi-tenant deployments	More frequent than every 3 months
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	Pre-connected cloud environment (fully connected and ready to use)
Ability of the deployment model to leverage a serverless approach	✕
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	25% to 50%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✔
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 70: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	✔
Table Maintenance, List of Values, etc.	✔
Interface Definition	✔
Product Definition	✔
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	✔
Workflow Definition	✔

Legend: ✔ = Configurable via tools for business users; □ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 71: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	□	□	□	□
Amazon AWS	□	□	□	□
Google Cloud Platform (GCP)	✕	✕	✕	✕
Alibaba Cloud	✕	✕	✕	✕
IBM Cloud / Bluemix	✕	✕	✕	✕
Oracle Cloud	✕	□	□	□
Salesforce Cloud, Force.com, and AppExchange	✕	✕	✕	✕
Other	✕	✕	✕	✕

Legend: ✔ = In production; □ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 72: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	Capgemini, Bearing Point, Accenture, One Point
Fintech Partners	Marketplace information available on website

Source: Vendor RFI

Implementation, Support, and Pricing

Table 73: Implementation, Support, and Pricing

Typical Implementation Team Size	11 to 15
Resource Breakdown	Vendor: 40%; Client: 42.5%; Third party: 17.5%
Location of Employees	CLEVA has 200 employees in EMEA, 20 employees in Asia Pacific, 80 employees in Latin America
Average Time to Implementation	Initial Implementation: 7 to 12 months 2nd and subsequent line of business: 7 to 12 months 2nd and subsequent states/jurisdictions: 4 to 6 months
Pricing Models	Perpetual license, Enterprise license, Subscription based license

Source: Vendor RFI

DOCOsoft: DOCOsoft Vew

Company and Product Snapshot

Table 74: Company Snapshot

Year Founded	2008
Headquarters	Dublin, Ireland
Number of Employees	100
Revenues (USD)	Confidential
Financial Structure	Private
VendorMatch Link	DOCOsoft

Source: Vendor RFI

Table 75: Product Snapshot

Name	DOCOsoft
Year Originally Released	2008
Current Release and Date of Release	Vew 2026
Revenue Derived from the Product	Confidential
R&D Expense	Confidential
FTEs Providing Professional Services for Product	30
Notable Clients	NA: Ark Underwriting EMEA: AXA XL APAC: Canopius LATAM: Talbot

Source: Vendor RFI

Celent Opinion

Summary:

- DOCOsoft has deep experience in the Lloyd’s market, also providing solutions to large Tier 1 and 2 insurers. It generally supports complex commercial specialty lines, but can work with a broad range of P&C businesses. The AI roadmap covers intake, screening, triage, summarization, decision support, and support. The company plans to introduce DOCOLens, which provides a portfolio view of all claims and includes a queryable chatbot as a separate portal, this year.

Strengths:

- Email is integrated directly into the system: messages are pulled in and can be attached to an existing claim or used to create a new one. The system can also launch multiple claims from a single email. FNOL review follows the initial data entry step. New claims typically start from a policy reference number, and claims can be searched using multiple attributes.

- Tasks are prioritized using a configurable red/amber/green status, and the system organizes common work items—FNOL, diary tasks, manager approvals, as well as ECOT and Lloyd's-specific WriteBack tasks.
- Reserving is split into three areas, including sub-claims/recoveries, and users can add sub-claims when needed. A triage function can reassign claims to adjusters or teams using configurable rules. During FNOL review an "options" screen allows new fields to be added (e.g., recoveries, litigation, subrogation, financials, denials). Payments are managed alongside reserves: once a payee is added, the reserve includes payment fields and supports partial payments.
- Configuration for tasks and workflow is built into the application rather than handled through a separate configuration engine.
- The system includes a document library with templates that can be issued directly. Templates can auto-populate using claim data such as reference number, dates, and reserve amounts.

Areas for improvement:

- Advanced functionality, such as salvage recoveries and fraud scoring and detection, are not as robust in this system as in peers.

Functionality

More than 10 instances of the solution are in production as a standalone implementation.

Table 76: Suite Availability

	Availability
Policy Administration	✔
Billing	✔
Reinsurance	✔
Rating Engine	✕
Digital Tools	✔
Distribution Management	✔
Business Intelligence	✔
Data Warehouse	✔

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 77: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
	User desktop / workbench	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	Claims overview	🟢		
Data Services	Upload ACORD or FNOL	🟢		
	Integration and prefill with third-party data	🟢		
Documents	Includes a correspondence and forms library	🟢		
	Configurable business rules to support personalization	🟢		
	Includes a content repository and document management	🟢		
Notes	Includes a notes facility	🟢		
	Ability to search text within notes and diaries	🟢		
Supervisory Tools	Escalation based on authority	🟢		
	Dashboard to manage employee's workload	🟢		
	Automated adjuster assignment	🟢		
	Out-of-office / vacation rules	🟢		
	Automatic task generation	🟢		
FNOL/FROI	Ability to consume FNOL from multiple sources	🟢		
	Supports submission of additional attachments	🟢		
	Can use party's preferred communication method	🟢		
	Location-based guidance at time of FNOL	🟢		
Injury Management	Track utilization review and recertification	🟢		
	Can create, document, and track special programs such as return-to-work	🟢		
Claim Investigation	Can display alerts	🟢		
	Can document the case strategy	🟢		
	Automatic ordering of third-party data	🟡		
Reserving	Ability to specify automatic default initial reserves based on business rules	🟢		
	Multiple levels of reserve categories	🟢		
	Aggregate tracking (erosion of policy limits)	🟢		
	Deductible tracking	🟢		
Payments	Recurring payments	🟡		
	Multiple pay parties (e.g., garnishments)	🟢		
	Ability to make bulk payments for a single vendor combined in a single disbursement	🟡		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	🟢		

Category	Function	In Production	Supported But Not in Production	Not Supported
SIU	Workflows specific to special investigations	●		
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	●		
Vendor Management	Vendor management tools	●		
Reinsurance	Manually tag a claim when reinsurance applies	●		
	Automatically identify claims subject to reinsurance	●		
Catastrophe	Ability to define catastrophes	●		
	Automatic identification of cat claims	●		
TPA	Ability to track hours/activities	●		
	Ability to manage different fee schedules	●		
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)	●		
	Support for ECF Write Back	●		

● = Available out of the box
● = Configurable using simple tools for business user
● = Configurable using simple tools for IT user
● = Configurable through a scripting language/coding
● = Available with integration to a third-party solution
● = Available with integration to a separate module provided by this vendor
● = Under development / on road map
● = Could develop, would be considered customization
● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 78: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes	●		
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions	●		
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention	●		
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)	●		
	AI can flag inconsistent information of missing documentation automatically		●	

Category	Function	In Production	Supported But Not in Production	Not Supported
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes	🟢		
	Can generate an explanation or summary of coverage applicability for adjuster review	🟢		
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)			⚫
	Can generate decision rationale or explanations visible to claim handlers	🟡		
Fraud Detection and Risk Insight	Uses AI to produce a fraud score		🟡	
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies	🟡		
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates	🟢		
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates	🟢		
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs	🟢		
	Includes tools to monitor bias, drift and quality in GenAI outputs.	🟢		
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes	🟢		
	Can be retrained or fine tuned using the insurers proprietary claim data sets	🟢		
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.			🔴
	System can simulate agent behavior in a sandbox prior to deploying to production	🟢		
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings	🟢		

🟢 = Available out of the box

● = Configurable through a scripting language/coding

● = Under development / on road map

● = Configurable using simple tools for business user

● = Available with integration to a third-party solution

⚫ = Could develop, would be considered customization

● = Configurable using simple tools for IT user

🟡 = Available with integration to a separate module provided by this vendor

🔴 = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 79: Lines of Business Supported

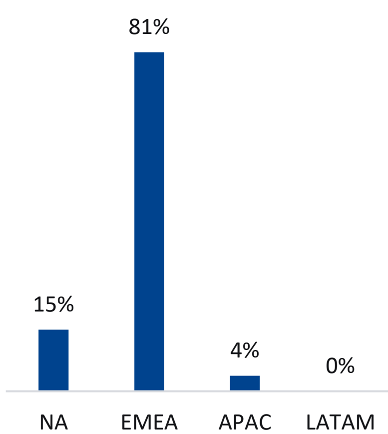
Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	☐	☐	☐	☐
Homeowners / Home	☐	☐	☐	☐
Renters / Contents	☐	☐	☐	☐
Umbrella	☐	☐	☐	☐
Commercial Auto	✔	✔	✔	✔
Commercial Property	✔	✔	✔	✔
Commercial Liability	✔	✔	☐	✔
Workers' Compensation	☐	☐	☐	☐
Medical Professional Liability	✔	✔	✔	☐
Other Professional Liability	☐	✔	☐	☐
Business Owner's Policy (BOP)	☐	✔	✔	☐
Surety and Fidelity	✔	✔	✔	☐
Excess Policies	✔	✔	✔	☐
Directors and Officers Liability	✔	✔	✔	☐
Other				

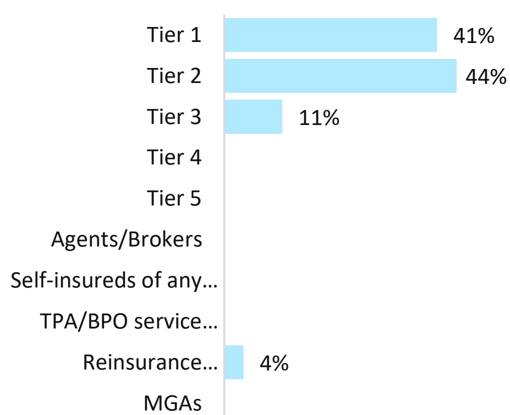
Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

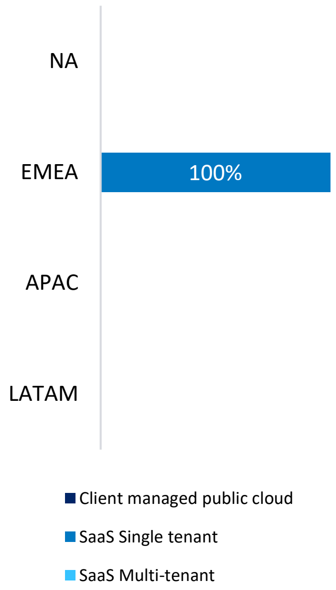
Source: Vendor RFI

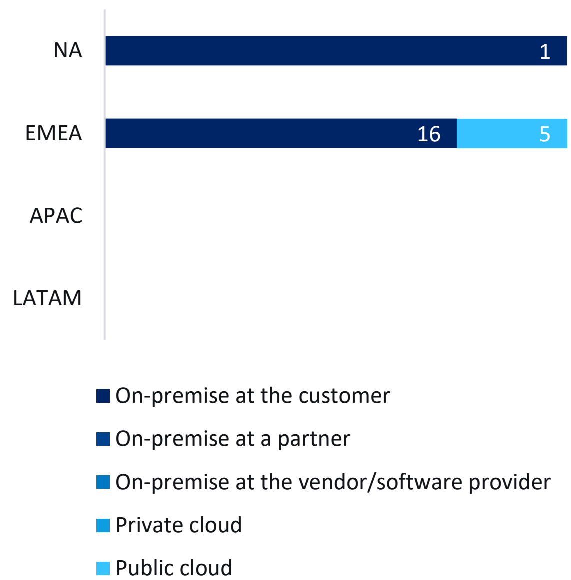
Customer Base

Table 80: Client Base by Size and Deployment Option (Global)









Source: Vendor RFI

Table 81: Implementations by Country

Region	Countries
North America	Bermuda, United States
Europe	United Kingdom
Middle East	United Arab Emirates
Africa	
Asia-Pacific	Singapore
Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 82: Technology Options

Technology Options	Responses
Code Base	C#: 100%;
Integration Methods	API (Restful or SOAP); Web hooks; Web services; HTTP; JSON format
API Details	✔ The API is documented

Technology Options	Responses	
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	✔	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	☐	API developer portal is available for support and descriptions
	✔	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 83: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✕
Type of effort required to update the solution	Evergreen - all clients are on the same latest version
Cadence of upgrades for multi-tenant deployments	Every 3 months
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	Pre-connected cloud environment (fully connected and ready to use)
Ability of the deployment model to leverage a serverless approach	✔
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	Over 80%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✔
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 84: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	✔
Table Maintenance, List of Values, etc.	✔
Interface Definition	✔
Product Definition	✔
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	✔
Workflow Definition	✔

Legend: ✔ = Configurable via tools for business users; ☐ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 85: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	☐	✔	☐	☐
Amazon AWS	☐	☐	☐	☐
Google Cloud Platform (GCP)	☐	☐	☐	☐
Alibaba Cloud				
IBM Cloud / Bluemix				
Oracle Cloud				
Salesforce Cloud, Force.com, and AppExchange				
Other				

Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 86: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	N/A
Fintech Partners	Vitesse & Ecliptic

Source: Vendor RFI

Implementation, Support, and Pricing

Table 87: Implementation, Support, and Pricing

Typical Implementation Team Size	20 to 30
Resource Breakdown	Vendor: 50%; Client: 50%
Location of Employees	DOCOsoft has 100 employees in EMEA, 5 employees in Asia Pacific
Average Time to Implementation	Initial Implementation: 7 to 12 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Term license, Enterprise license, Subscription based license, Other

Source: Vendor RFI

Duck Creek Technologies, LLC: Duck Creek Claims

Company and Product Snapshot

Table 88: Company Snapshot

Year Founded	2000
Headquarters	Boston, Mass.
Number of Employees	1,858 including contractors
Revenues (USD)	Confidential
Financial Structure	Private
VendorMatch Link	Duck Creek Technologies

Source: Vendor RFI

Table 89: Product Snapshot

Name	Duck Creek Claims
Year Originally Released	1997
Current Release and Date of Release	Duck Creek Claims AD (Claims v12)/2020
Revenue Derived from the Product	Confidential
R&D Expense	R&D expense over the past two years has been 60%-80% of total revenue attributed to this solution.
FTEs Providing Professional Services for Product	Duck Creek does not delineate this by product, but reports more than 700 FTEs on staff.
Notable Clients	NA:, Berkshire Hathaway Specialty Insurance, Hagerty, Munich Re EMEA: Chubb Group of Insurance Companies, Berkshire Hathaway Specialty Insurance APAC: HDFC ERGO, Berkshire Hathaway Specialty Insurance, Chubb Group of Insurance Companies

Source: Vendor RFI

Celent Opinion

Summary:

- Duck Creek is a powerful claims solution that uses modern technology and offers comprehensive features. It can support various lines of business and has already been successfully implemented by major insurers. The company transitioned back to private ownership in 2023 after a period as a public company and a change at the CEO position in 2025 (though longtime CEO Mike Jackowski remains on the company's board).

Strengths:

- Duck Creek has introduced new AI summarization features using the Mistral Small 3.1 LLM. These can summarize notes, discussion history, or notes/documents across the entire claim. The "Summarize" button is subtly integrated, rather than being a pop-out or similar, normalizing the use of AI throughout the process. Carriers can configure where these appear.
- A claims intelligence portlet is displayed on the right side, embedding third-party AI within the workflow. Integrations showcased included Gradient for claim complexity, CCC for predictive method of inspection, and FRISS for fraud, but there is content exchange with many other pre-intergrations available. Adjusters can click items to trigger rule-based processes leveraging the AI. Carriers can configure workflow actions that adjusters can take in response to the AI model's output.
- On the individual claim screen there is an "I Need To" section linking to participants, vehicles, notes, and more, making it easy and fast to update the claim. The user interface includes a notifications feature called Pulse, which issues claim-specific alerts including customer service notifications.
- The loss intake API offers two paths: one for incomplete losses via FNOL (First Notice of Loss) and another for a complete route that triggers automation. It supports mobile, portal, email ingestion, and third-party vendor input for after-hours. The system integrates with LexisNexis to automatically pull in police reports when available and pre-populate claim fields. Duplicate checks are performed early using ISO claim search. The "Key Facts" section captures structured data to help determine claim complexity. Coverage checks ensure services can be scheduled, which can also be done inside the system. During the wrap-up phase any discrepancies or missing essential data are addressed, followed by a summary review and submission.
- The platform also supports subrogation, liability, and payments, with straight-through processing (STP) enabled from FNOL. Configurable fraud rules are also present.

Areas for improvement:

- The system is less than 25% architected as microservices. A higher microservices architecture percentage indicates better scalability in the cloud, which continues to grow in popularity for enterprise software implementation.
- The company has developed first-party AI solutions across the workflow, including an interactive FNOL voicebot that can take claims information over the phone and open a claim in the system. However, these are still in early phases and not yet proven to be fully agentic at scale.

Functionality

More than 5 instances of the solution are in production as a standalone implementation.

Table 90: Suite Availability

	Availability
Policy Administration	✔

	Availability
Billing	■
Reinsurance	■
Rating Engine	■
Digital Tools	✔
Distribution Management	■
Business Intelligence	✔
Data Warehouse	✔

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 91: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL	●		
	Integration and prefill with third-party data	●		
Documents	Includes a correspondence and forms library	●		
	Configurable business rules to support personalization	●		
	Includes a content repository and document management	●		
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries	●		
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee's workload	●		
	Automated adjuster assignment	●		
	Out-of-office / vacation rules	●		
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		
	Can use party's preferred communication method	●		
	Location-based guidance at time of FNOL	●		
Injury Management	Track utilization review and recertification	●		
	Can create, document, and track special programs such as return-to-work	●		
	Can display alerts	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Claim Investigation	Can document the case strategy	●		
	Automatic ordering of third-party data	●		
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking	●		
Payments	Recurring payments	●		
	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement	●		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
SIU	Workflows specific to special investigations	●		
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	●		
Vendor Management	Vendor management tools	●		
Reinsurance	Manually tag a claim when reinsurance applies	●		
	Automatically identify claims subject to reinsurance	●		
Catastrophe	Ability to define catastrophes	●		
	Automatic identification of cat claims	●		
TPA	Ability to track hours/activities	●		
	Ability to manage different fee schedules	●		
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)	●		
	Support for ECF Write Back		●	

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 92: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes		●	
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions		●	
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention		●	
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)		●	
	AI can flag inconsistent information of missing documentation automatically		●	
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes		●	
	Can generate an explanation or summary of coverage applicability for adjuster review		●	
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)		●	
	Can generate decision rationale or explanations visible to claim handlers		●	
Fraud Detection and Risk Insight	Uses AI to produce a fraud score	●		
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies		●	
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates	●		
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates	●		
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs		●	
	Includes tools to monitor bias, drift and quality in GenAI outputs.		●	
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes	●		
	Can be retrained or fine tuned using the insurers proprietary claim data sets		●	
Agent Configuration	Insurers can configure or define new AI agents without custom coding.		●	
	System can simulate agent behavior in a sandbox prior to deploying to production		●	

Category	Function	In Production	Supported But Not in Production	Not Supported
and Management	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings		●	

- ● = Available out of the box
- ● = Configurable using simple tools for business user
- ● = Configurable using simple tools for IT user
- ● = Configurable through a scripting language/coding
- ● = Available with integration to a third-party solution
- ● = Available with integration to a separate module provided by this vendor
- ● = Under development / on road map
- ● = Could develop, would be considered customization
- ● = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 93: Lines of Business Supported

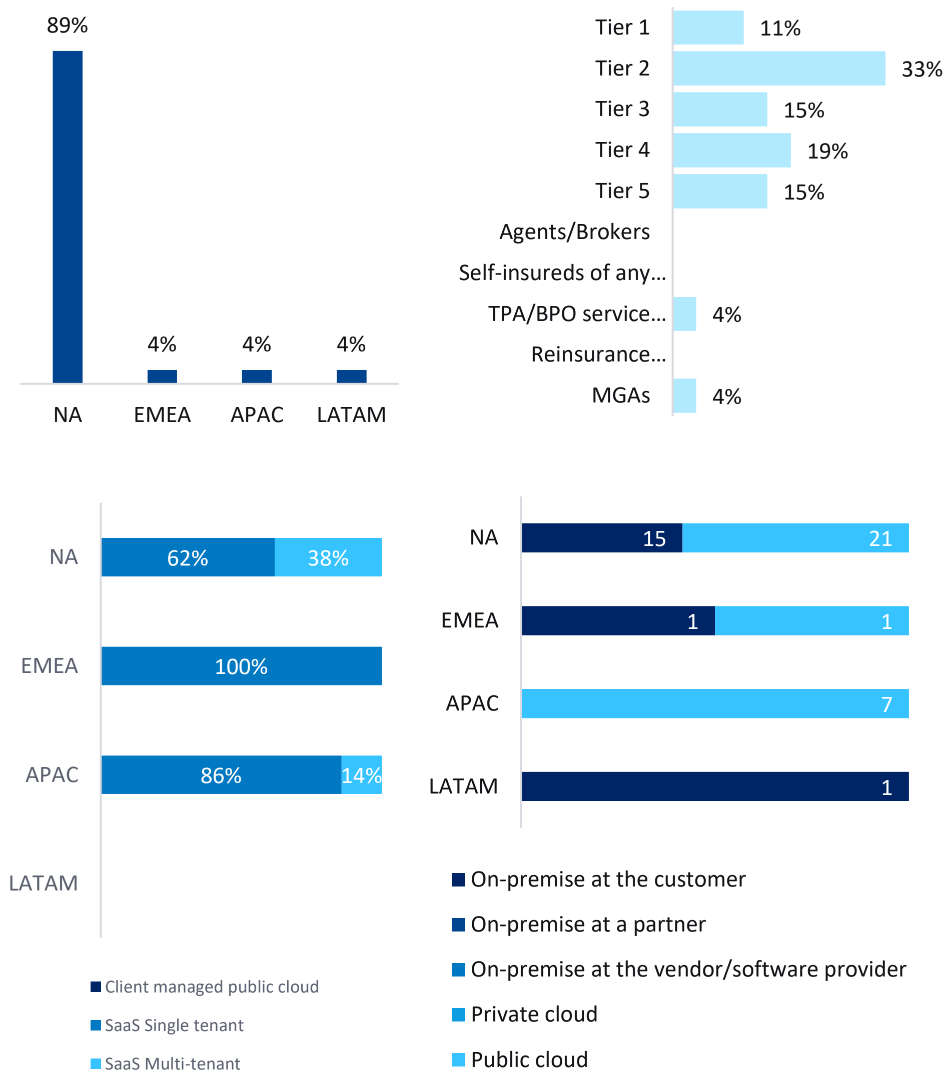
Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	✔	✔	✔	☐
Homeowners / Home	✔	✔	☐	☐
Renters / Contents	✔	✔	☐	☐
Umbrella	✔	✔	☐	☐
Commercial Auto	✔	✔	☐	☐
Commercial Property	✔	✔	✔	☐
Commercial Liability	✔	✔	✔	☐
Workers' Compensation	✔	☐	✔	☐
Medical Professional Liability	✔	☐	☐	☐
Other Professional Liability	✔	✔	✔	☐
Business Owner's Policy (BOP)	✔	✔	✔	☐
Surety and Fidelity	✔	✔	☐	☐
Excess Policies	✔	✔	☐	☐
Directors and Officers Liability	✔	☐	✔	☐
Other				

Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Customer Base

Table 94: Client Base by Size and Deployment Option (Global)



Source: Vendor RFI

Table 95: Implementations by Country

Region	Countries
North America	Canada, United States
Europe	Portugal

Region	Countries
Middle East	
Africa	
Asia-Pacific	Australia
Central America	
South America	
Caribbean	Bahamas, The

Source: Vendor RFI

Technology

Table 96: Technology Options

Technology Options	Responses	
Code Base	.Net: 100%; C#: 95%; JavaScript: 5%;	
Integration Methods	API (Restful or SOAP); Web services; XML (not through web services); HTTP; RESTful HTTP style services; JSON format; MQSeries, JMS, or similar queue technology; Custom APIs; Flat files; Native messaging	
API Details	✔	The API is documented
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	✔	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	✔	API developer portal is available for support and descriptions
	✔	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	☐ ✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 97: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✔

Elements	Availability
Type of effort required to update the solution	Evergreen - all clients are on the same latest version
Cadence of upgrades for multi-tenant deployments	More frequent than every 3 months
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	Pre-connected cloud environment (fully connected and ready to use)
Ability of the deployment model to leverage a serverless approach	✔
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	Under 25%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✔
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 98: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	✔
Table Maintenance, List of Values, etc.	✔
Interface Definition	☐
Product Definition	✔
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	✔
Workflow Definition	✔

Legend: ✔ = Configurable via tools for business users; ☐ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 99: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	✔	✔	✔	☐
Amazon AWS	✕	✕	✕	✕
Google Cloud Platform (GCP)	✕	✕	✕	✕
Alibaba Cloud	✕	✕	✕	✕

Providers	NA	EMEA	APAC	LATAM
IBM Cloud / Bluemix	✕	✕	✕	✕
Oracle Cloud	✕	✕	✕	✕
Salesforce Cloud, Force.com, and AppExchange	✕	✕	✕	✕
Other	✕	✕	✕	✕

Legend: ✓ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 100: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	Duck Creek provides a list of SIs on its site here.
Fintech Partners	Duck Creek provides a list of partners on its site here.

Source: Vendor RFI

Implementation, Support, and Pricing

Table 101: Implementation, Support, and Pricing

Typical Implementation Team Size	16 to 20
Resource Breakdown	Vendor: 10%; Client: 20%; Third party: 70%
Location of Employees	Duck Creek Technologies, LLC has 643 employees in North America, 142 employees in EMEA, 848 employees in Asia Pacific
Average Time to Implementation	Initial Implementation: 4 to 6 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Enterprise license, Subscription based license, Other

Source: Vendor RFI

EIS: ClaimCore for P&C

Company and Product Snapshot

Table 102: Company Snapshot

Year Founded	2003
Headquarters	San Francisco, CA
Number of Employees	Confidential
Revenues (USD)	Confidential
Financial Structure	Private
VendorMatch Link	https://www.celent.com/en/directory/companies/eis

Source: Vendor RFI

Table 103: Product Snapshot

Name	ClaimCore for P&C
Year Originally Released	2008
Current Release and Date of Release	12.46/2023
Revenue Derived from the Product	Confidential
R&D Expense	R&D expense over the past two years has been 23% of total revenue attributed to this solution
FTEs Providing Professional Services for Product	635
Notable Clients	NA: Industral Alliance: EMEA: eSure: APAC: Tower Insurance

Source: Vendor RFI

Celent Opinion

Summary:

- EIS ClaimCore is a modern, microservices-architected, event-based claims management system which offers good functionality for a range of claims types, particularly personal lines. A slight majority of EIS's clients are smaller insurers in the $100-$500m range, but their client base also includes a significant portion of larger insurers. The system is highly configurable and includes a number of useful workflow, navigation, and quality-of-life features that make the user experience natural and easy to manage. The solution is available standalone or as part of the EIS OneSuite.

Strengths:

- Workflows and automated triggering of business rules are created and modified via a graphical workflow editor. This isn't uncommon, but EIS's system goes further in allowing these diagrams to be pulled up by users in real time as the system is running, so they can function as references when needed.

- Other useful navigation features include the concept of an “e-folder” which corrals attachments and communications related to a particular claim. The folder persists across screens so information is easy to find when it needs to be checked.
- ClaimCore’s out of the box reporting tool, Sy Sense, is comprehensive.
- The system includes fraud detection capabilities that are supported via preconfigured business rules. A separate EIS product, ClaimGuard, also includes robust algorithmic and AI-enabled fraud detection, and can be integrated directly into ClaimCore (although it is still a separate license charge).
- The system includes an AI-guided FNOL tool that can be exposed to policyholders. This is a handy feature and certainly a plus, although it is somewhat basic compared to the range of other AI features solution providers are incorporating into their claims system.

Areas for improvement:

- Configuration is very easy for system elements that are already part of the product library. Adding new elements to the product library does require some coding.
- Insurers with significant commercial lines books should keep in mind that ClaimCore supports standard personal lines, but only commercial auto within commercial lines.
- The company’s AI roadmap is well-planned and is mindful of the need to enable agentic capabilities. EIS reports that some AI features are in production, but Celent was not able to confirm at the time of report publication.

Functionality

Although the system is available as a standalone it has not been implemented as a standalone solution.

Table 104: Suite Availability

	Availability
Policy Administration	■
Billing	■
Reinsurance	●
Rating Engine	■
Digital Tools	■
Distribution Management	■
Business Intelligence	■
Data Warehouse	■

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 105: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL	●		
	Integration and prefill with third-party data	●		
Documents	Includes a correspondence and forms library	●		
	Configurable business rules to support personalization	●		
	Includes a content repository and document management	●		
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries	●		
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee's workload	●		
	Automated adjuster assignment	●		
	Out-of-office / vacation rules	●		
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		
	Can use party's preferred communication method	●		
	Location-based guidance at time of FNOL	●		
Injury Management	Track utilization review and recertification			●
	Can create, document, and track special programs such as return-to-work	●		
Claim Investigation	Can display alerts	●		
	Can document the case strategy	●		
	Automatic ordering of third-party data	●		
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories		●	
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking			●
	Recurring payments	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Payments	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement	●		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
SIU	Workflows specific to special investigations	●		
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	●		
Vendor Management	Vendor management tools	●		
Reinsurance	Manually tag a claim when reinsurance applies		●	
	Automatically identify claims subject to reinsurance		●	
Catastrophe	Ability to define catastrophes	●		
	Automatic identification of cat claims	●		
TPA	Ability to track hours/activities			●
	Ability to manage different fee schedules	●		
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)			●
	Support for ECF Write Back			●

● = Available out of the box

● = Configurable through a scripting language/coding

● = Under development / on road map

● = Configurable using simple tools for business user

● = Available with integration to a third-party solution

● = Could develop, would be considered customization

● = Configurable using simple tools for IT user

● = Available with integration to a separate module provided by this vendor

● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 106: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions		🟢	
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention		🟢	
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)		🟢	
	AI can flag inconsistent information of missing documentation automatically		🟢	
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes		🟢	
	Can generate an explanation or summary of coverage applicability for adjuster review	🟢		
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)		🟢	
	Can generate decision rationale or explanations visible to claim handlers		🟢	
Fraud Detection and Risk Insight	Uses AI to produce a fraud score		🟢	
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies		🟢	
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates	🟢		
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates		🟡	
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs	🟢		
	Includes tools to monitor bias, drift and quality in GenAI outputs.	🟢		
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes	🟢		
	Can be retrained or fine tuned using the insurers proprietary claim data sets	🟢		
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.	🟢		
	System can simulate agent behavior in a sandbox prior to deploying to production			🔴
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings			🔴

🟢 = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

🟡 = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

🔴 = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 107: Lines of Business Supported

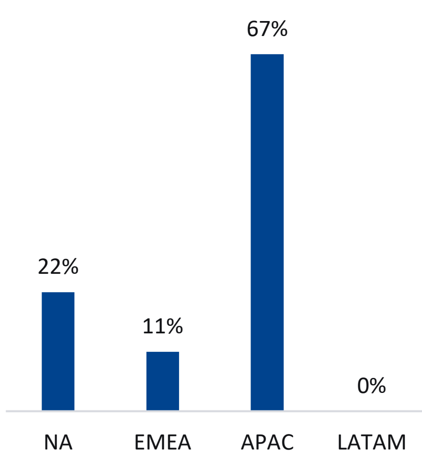
Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	✔	✔	✔	☐
Homeowners / Home	✔	✔	✔	☐
Renters / Contents	✔	☐	☐	☐
Umbrella				
Commercial Auto	✔	☐		
Commercial Property				
Commercial Liability				
Workers' Compensation				
Medical Professional Liability				
Other Professional Liability				
Business Owner's Policy (BOP)				
Surety and Fidelity				
Excess Policies				
Directors and Officers Liability				
Other				

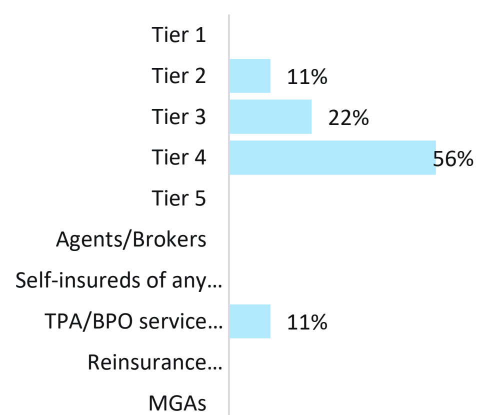
Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

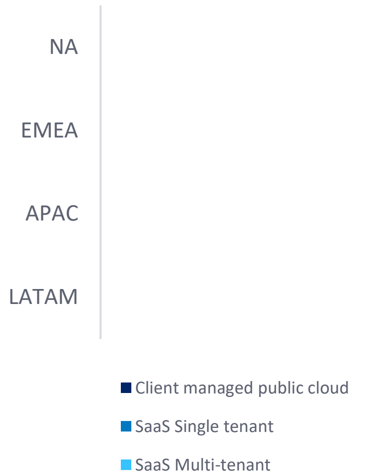
Source: Vendor RFI

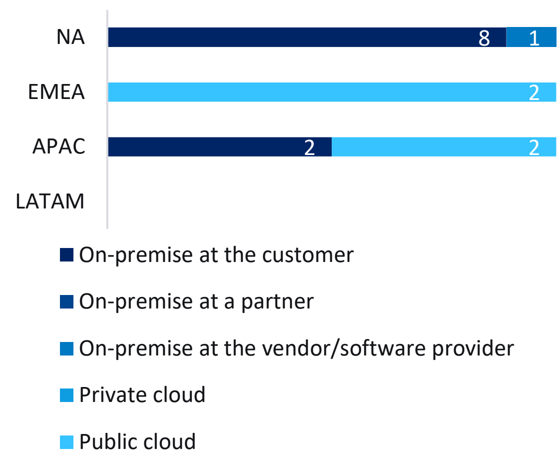
Customer Base

Table 108: Client Base by Size and Deployment Option (Global)









Source: Vendor RFI

Table 109: Implementations by Country

Region	Countries
North America	Canada, United States
Europe	Ireland, Portugal, Spain, United Kingdom
Middle East	
Africa	
Asia-Pacific	Japan, New Zealand, Thailand, Vietnam
Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 110: Technology Options

Technology Options	Responses
Code Base	GoLang (Go): 100%;
Integration Methods	API (Restful or SOAP); Web services; XML (not through web services); HTML; RESTful HTTP style services; MQSeries, JMS, or similar queue technology; Flat files
API Details	☐ The API is documented

Technology Options	Responses	
	☐	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	☐	API management supports local or global standards, such as ACORD application creation and rendering
	☐	API sample codes are available to clients
	☐	API developer portal is available for support and descriptions
	☐	API testing portal and the ability to use scripts on website is available
	☐	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	☐	API version management is available
	☐	Access to the APIs is managed, and use of APIs tracked by developers
	☐	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 111: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	×
Type of effort required to update the solution	UAT prior to release
Cadence of upgrades for multi-tenant deployments	Every 3 months
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	In house expertise and experience to build with confidence
Ability of the deployment model to leverage a serverless approach	×
Ability to enable independent services (microservices)	×
Proportion of the system architected as microservices	Under 25%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	×
Need for containerization to run in a cloud	×
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	×

Legend: ✔ = Yes × = No

Source: Vendor RFI

Table 112: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	☐
Table Maintenance, List of Values, etc.	✔
Interface Definition	☐
Product Definition	✔
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	✔
Workflow Definition	✔

Legend: ✔ = Configurable via tools for business users; ☐ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 113: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	✕	✕	✕	✕
Amazon AWS				
Google Cloud Platform (GCP)				
Alibaba Cloud				
IBM Cloud / Bluemix				
Oracle Cloud				
Salesforce Cloud, Force.com, and AppExchange				
Other				

Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 114: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	Cognizant, Comtec, EPAM, Everis, Levio, PwC, Spraoi, Voonyx, West Monroe
Fintech Partners	n/a

Source: Vendor RFI

Implementation, Support, and Pricing

Table 115: Implementation, Support, and Pricing

Typical Implementation Team Size	40 to 50
Resource Breakdown	Vendor: 45%; Client: 5%; Third party: 50%
Location of Employees	EIS has 144 employees in North America, 387 employees in EMEA, 187 employees in Asia Pacific
Average Time to Implementation	Initial Implementation: 7 to 12 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Subscription based license

Source: Vendor RFI

EnoviQ Technologies Pte Ltd: CLAPi

Company and Product Snapshot

Table 116: Company Snapshot

Year Founded	2019
Headquarters	Singapore
Number of Employees	150+
Revenues (USD)	Confidential
Financial Structure	Company Financial Structure: Private
VendorMatch Link	https://www.celent.com/en/directory/companies/enovi-q-technologies-inc/solutions/211870229

Source: Vendor RFI

Table 117: Product Snapshot

Name	Claims P&C
Year Originally Released	2021
Current Release and Date of Release	CLAPi 5.0/2025
Revenue Derived from the Product	USD 750,000
R&D Expense	R&D expense over the past two years has been 15-18% of total revenue attributed to this solution
FTEs Providing Professional Services for Product	57
Notable Clients	Strategis Insurance TZ, Star Discover Kenya, AAR General Kenya, FijiCare General Insurance, Jio India

Source: Vendor RFI

Celent Opinion

Summary:

- EnoviQ P&C Claims Intelligence Platform supports both straight-through processing and more traditional, user-driven handling. The solution stands out in digital intake and early triage, using LLM-based document/image verification and AI-driven damage estimation to accelerate FNOL and route claims into STP vs. non-STP paths. The solution can be sold as part of EnoviQ's end-to-end core offering as well as a claims standalone module. EnoviQ is best suited to small and mid-size insurers that prioritize AI-enabled intake/triage and full litigation handling.

Strengths:

- EnoviQ offers a modern back-end UI and has a portal strategy supporting an operating model where external parties can actively progress a claim rather than simply exchange emails and attachments. Capabilities such as two-factor authentication and location/mapping support for field roles reinforce a practical, execution-focused UX.
- EnoviQ's functional approach is built around two journeys—STP and user-driven handling—so insurers can industrialize low-complexity claims while focusing adjuster effort on exceptions. It strengthens early triage with LLM-based image/document checks to validate claimant/vehicle details against policy data, flag mismatches, and estimate repair severity/cost to drive routing (e.g., STP thresholds). Beyond intake, EnoviQ differentiates with end-to-end litigation management, including legal case tracking and associated reserving.
- EnoviQ's rules engine provides a solid backbone for consistent orchestration across validation, routing, assignments, and STP eligibility. This is particularly valuable for insurers that want automated decisioning to remain explainable and controllable as AI-driven steps expand.
- EnoviQ is built on a modern, cloud-based microservices and API-first architecture that supports integration-heavy ecosystems (workshops, surveyors, payments, external services) and enables standalone claims deployment alongside third-party PAS. It also supports multiple LLM providers (Gemini in the current implementation), reducing platform lock-in.

Areas for Improvement:

- The lack of dedicated catastrophe/event and subrogation comprehensive capabilities limits fit for insurers needing mature event handling, accumulation control, and recovery operations.
- Screen personalization and new data elements are not business-configurable today, and workflow relies on connectors to external BPMN tools rather than embedded, business-owned graphical design—both of which can slow change cycles.
- Current handling of some reserves/expenses through a separate internal policy/claim construct can complicate operations and reporting; moving to a unified claim construct should be prioritized.

Functionality

More than 1 instance of the solution is in production as a standalone implementation.

Table 118: Suite Availability

	Availability
Policy Administration	✔
Billing	✔
Reinsurance	✔
Rating Engine	✔
Digital Tools	✔

	Availability
Distribution Management	✔
Business Intelligence	●
Data Warehouse	●

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 119: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL	●		
	Integration and prefill with third-party data	●		
Documents	Includes a correspondence and forms library	●		
	Configurable business rules to support personalization	●		
	Includes a content repository and document management	●		
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries	●		
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee's workload	●		
	Automated adjuster assignment	●		
	Out-of-office / vacation rules	●		
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		
	Can use party's preferred communication method	●		
	Location-based guidance at time of FNOL	●		
Injury Management	Track utilization review and recertification	●		
	Can create, document, and track special programs such as return-to-work	●		
Claim Investigation	Can display alerts	●		
	Can document the case strategy	●		
	Automatic ordering of third-party data	●		
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Payments	Recurring payments	●		
	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement	●		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases			●
SIU	Workflows specific to special investigations	●		
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	●		
Vendor Management	Vendor management tools	●		
Reinsurance	Manually tag a claim when reinsurance applies	●		
	Automatically identify claims subject to reinsurance	●		
Catastrophe	Ability to define catastrophes			●
	Automatic identification of cat claims			●
TPA	Ability to track hours/activities	●		
	Ability to manage different fee schedules	●		
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)		●	
	Support for ECF Write Back		●	

● = Available out of the box

● = Configurable through a scripting language/coding

● = Under development / on road map

● = Configurable using simple tools for business user

● = Available with integration to a third-party solution

● = Could develop, would be considered customization

● = Configurable using simple tools for IT user

● = Available with integration to a separate module provided by this vendor

● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 120: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes		●	
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions		●	
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention		●	

Category	Function	In Production	Supported But Not in Production	Not Supported
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)		🟢	
	AI can flag inconsistent information of missing documentation automatically		🟢	
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes		🟢	
	Can generate an explanation or summary of coverage applicability for adjuster review		🟢	
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)		🟢	
	Can generate decision rationale or explanations visible to claim handlers		🟢	
Fraud Detection and Risk Insight	Uses AI to produce a fraud score		🟢	
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies		🟢	
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates	🟢		
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates			⚫
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs		🟢	
	Includes tools to monitor bias, drift and quality in GenAI outputs.			⚫
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes		🟢	
	Can be retrained or fine tuned using the insurers proprietary claim data sets		🟢	
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.			🔴
	System can simulate agent behavior in a sandbox prior to deploying to production		🟢	
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings		🟢	

🟢 = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

⚫ = Under development / on road map

● = Could develop, would be considered customization

🔴 = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 121: Lines of Business Supported

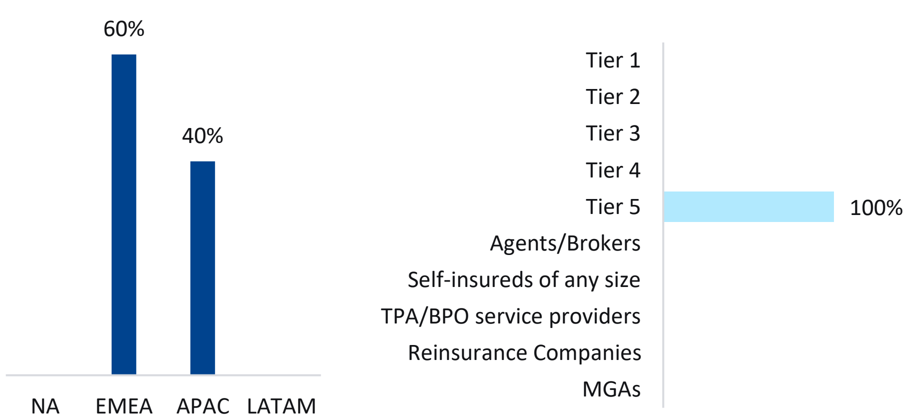
Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	☐	✓	☐	☐
Homeowners / Home	☐	✓	☐	☐
Renters / Contents	☐	☐	☐	☐
Umbrella	☐	☐	☐	☐
Commercial Auto	☐	✓	✓	☐
Commercial Property	☐	☐	✓	☐
Commercial Liability	☐	✓	✓	☐
Workers' Compensation	☐	✓	✓	☐
Medical Professional Liability	☐	☐	☐	☐
Other Professional Liability	☐	☐	☐	☐
Business Owner's Policy (BOP)	☐	☐	☐	☐
Surety and Fidelity	☐	☐	✓	☐
Excess Policies	☐	☐	☐	☐
Directors and Officers Liability	☐	✓	☐	☐
Other				

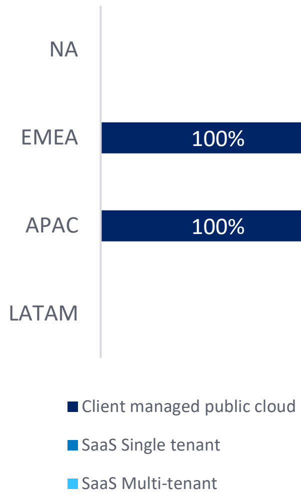
Legend: ✓ = In production; ☐ = Supported but not in production; ✕ = Not supported

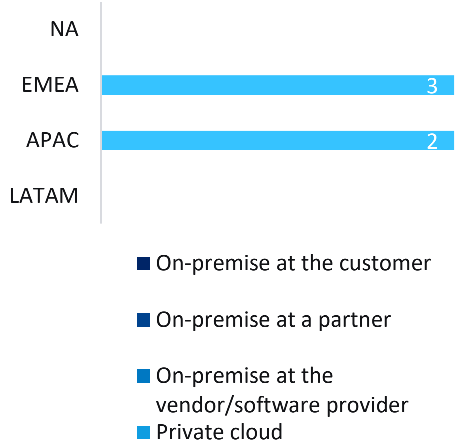
Source: Vendor RFI

Customer Base

Table 122: Client Base by Size and Deployment Option (Global)







Source: Vendor RFI

Table 123: Implementations by Country

Region	Countries
North America	
Europe	
Middle East	
Africa	Kenya, Tanzania, Uganda
Asia-Pacific	Fiji, Hong Kong, India, Malaysia, Singapore, Vanuatu
Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 124: Technology Options

Technology Options	Responses
Code Base	.Net: 15%; C#: 50%; JavaScript: 15%; , React: 10%; , Angular: 10%;
Integration Methods	API (Restful or SOAP); Web hooks; Web services; XML (not through web services); JSON format; MQSeries, JMS, or similar queue technology; Custom APIs; Flat files; Native messaging
API Details	✔ The API is documented

Technology Options	Responses	
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	☐	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	✔	API developer portal is available for support and descriptions
	✔	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	☐	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 125: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✔
Type of effort required to update the solution	Automated scripts - fully automated
Cadence of upgrades for multi-tenant deployments	Every 6 months
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	Pre-connected cloud environment (fully connected and ready to use)
Ability of the deployment model to leverage a serverless approach	✔
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	Over 80%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✔
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 126: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	■
Table Maintenance, List of Values, etc.	■
Interface Definition	●
Product Definition	✔
Role-based Security, Access Control, and Authorizations	□
Screen Definition	●
Workflow Definition	■

Legend: ✔ = Configurable via tools for business users; □ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 127: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	□	✔	✔	□
Amazon AWS	□	✔	✔	□
Google Cloud Platform (GCP)	□	□	□	□
Alibaba Cloud	□	□	□	□
IBM Cloud / Bluemix	□	□	□	□
Oracle Cloud	□	□	□	□
Salesforce Cloud, Force.com, and AppExchange	□	□	□	□
Other	✕	✕	✕	✕

Legend: ✔ = In production; □ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 128: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	eBao Tech, Evervent, Boit, vKraft, MSI
Fintech Partners	InsureMO

Source: Vendor RFI

Implementation, Support, and Pricing

Table 129: Implementation, Support, and Pricing

Typical Implementation Team Size	11 to 15
Resource Breakdown	Vendor: 85%; Client: 10%; Third party: 5%
Location of Employees	EnoviQ Technologies Pte Ltd has 12 employees in EMEA, 16 employees in Asia Pacific
Average Time to Implementation	Initial Implementation: 1 to 3 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Perpetual license, Enterprise license, Subscription based license, Other

Source: Vendor RFI

Fadata: INSIS Claims

Company and Product Snapshot

Table 130: Company Snapshot

Year Founded	1997
Headquarters	Germany
Number of Employees	206
Revenues (USD)	Confidential
Financial Structure	Private with outside investors
VendorMatch Link	https://www.celent.com/en/directory/companies/fadata/solutions/854087525

Source: Vendor RFI

Table 131: Product Snapshot

Name	INSIS Claims
Year Originally Released	1997
Current Release and Date of Release	12.8.0/2025
Revenue Derived from the Product	Confidential
R&D Expense	R&D expense over the past two years has been 22% of total revenue attributed to this solution
FTEs Providing Professional Services for Product	86
Notable Clients	Confidential

Source: Vendor RFI

Celent Opinion

Summary:

- Fadata's P&C claims solution is part of its broader end-to-end INSIS core suite and is designed around a rules- and process-driven claims lifecycle, with STP enabled through an embedded BPM approach. The solution's functional strengths center on configurable claim eligibility checks, granular reserving, and solid recoveries support. Since the last Celent evaluation, Fadata has expanded API coverage, introduced automatic claim closure under defined conditions, and progressed a React-based UI modernization program currently in beta. With a large customer base across multiple regions, it is a suitable option for insurers looking for a suite-based core with strong process governance and configurability, and that are comfortable complementing the claims core with API-led digital channels and ecosystem components.

Strengths:

- While the current UI feels more "traditional," it offers strong screen configuration via a drag-and-drop framework. Fadata's AI assistant (chatbot) that guides users on configuration and system operation is a practical addition that improves usability today, and the upcoming React-based screens (in beta) signal meaningful investment in modernizing the user experience.
- Fadata's claims approach is best described as *process-first*: eligibility checks and routing are driven by rules and predefined questions, and BPM underpins automation and STP. Functionally, the solution stands out in reserving granularity and in recoveries, with support for both subrogation and salvage, including recovery setup by counterparty and installment-based recovery handling, with dedicated reserve types for these processes.
- Fadata combines a rule engine with BPM capabilities that allow both visualization and modification of workflows using process diagrams. This gives insurers strong control over how claims are routed, validated, and automated, and supports STP designs where carriers want explicit process governance rather than opaque automation.
- Fadata's claims processes are broadly exposed via APIs, enabling insurers and partners to build portals or orchestrate automation externally. The ecosystem has expanded, including an OOTB FRISS connector, and document generation is supported through third-party integration, aligning with an "assemble via ecosystem" approach.

Areas for Improvement:

- OOTB adjuster assignment and management are not skill/workload/location-driven and rely on task lists/BPM views (with limited dashboards/visual workload tools and no diaries yet), while litigation handling remains primarily data capture rather than end-to-end management.
- The product relies on an Oracle database that uses PL/SQL stored procedures. Celent acknowledges Fadata's ongoing efforts to reduce its reliance on Oracle.
- In comparison with similarly positioned competitors, sales traction has been more subdued than in the previous review.

Functionality

No instances of the solution are in production as a standalone implementation.

Table 132: Suite Availability

	Availability
Policy Administration	✔
Billing	✔
Reinsurance	✔
Rating Engine	✔
Digital Tools	⬤
Distribution Management	✔

Business Intelligence	●
Data Warehouse	✔

<u>Legend</u>: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 133: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL	●		
	Integration and prefill with third-party data	●		
Documents	Includes a correspondence and forms library		●	
	Configurable business rules to support personalization	●		
	Includes a content repository and document management		●	
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries			●
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee’s workload	●		
	Automated adjuster assignment		●	
	Out-of-office / vacation rules			●
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments		●	
	Can use party’s preferred communication method	●		
	Location-based guidance at time of FNOL			●
Injury Management	Track utilization review and recertification			●
	Can create, document, and track special programs such as return-to-work			●
Claim Investigation	Can display alerts		●	
	Can document the case strategy	●		
	Automatic ordering of third-party data		●	
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking	●		
Payments	Recurring payments	●		
	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement	●		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
SIU	Workflows specific to special investigations			●
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases			●
Vendor Management	Vendor management tools	●		
Reinsurance	Manually tag a claim when reinsurance applies		●	
	Automatically identify claims subject to reinsurance	●		
Catastrophe	Ability to define catastrophes	●		
	Automatic identification of cat claims	●		
TPA	Ability to track hours/activities			●
	Ability to manage different fee schedules			●
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)			●
	Support for ECF Write Back			●

- ● = Available out of the box
- ● = Configurable using simple tools for business user
- ● = Configurable using simple tools for IT user
- ● = Configurable through a scripting language/coding
- ● = Available with integration to a third-party solution
- ● = Available with integration to a separate module provided by this vendor
- ● = Under development / on road map
- ● = Could develop, would be considered customization
- ● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 134: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes			●
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions			●
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention			●
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)			●
	AI can flag inconsistent information of missing documentation automatically			●
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes			●
	Can generate an explanation or summary of coverage applicability for adjuster review			●

Category	Function	In Production	Supported But Not in Production	Not Supported
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)			●
	Can generate decision rationale or explanations visible to claim handlers			●
Fraud Detection and Risk Insight	Uses AI to produce a fraud score			●
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies			●
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates			●
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates			●
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs			●
	Includes tools to monitor bias, drift and quality in GenAI outputs.			●
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes			●
	Can be retrained or fine tuned using the insurers proprietary claim data sets			●
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.			●
	System can simulate agent behavior in a sandbox prior to deploying to production			●
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings			●

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 135: Lines of Business Supported

Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	✗	✓	✓	✓
Homeowners / Home	✗	✓	✓	✓
Renters / Contents	✗	✓	✓	✓
Umbrella	✗	✓	✓	✓

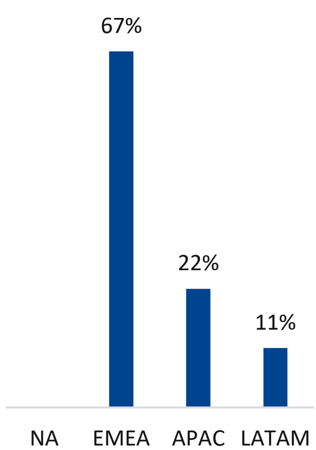
Line of Business	NA	EMEA	APAC	LATAM
Commercial Auto	✕	✔	✔	✔
Commercial Property	✕	✔	✔	✔
Commercial Liability	✕	✔	✔	✔
Workers' Compensation	✕	✔	✔	☐
Medical Professional Liability	✕	✔	✔	☐
Other Professional Liability	✕	✔	☐	☐
Business Owner's Policy (BOP)	✕	✔	☐	☐
Surety and Fidelity	✕	☐	☐	☐
Excess Policies	✕	☐	☐	☐
Directors and Officers Liability	✕	☐	☐	☐
Other	✕	✕	✕	✕

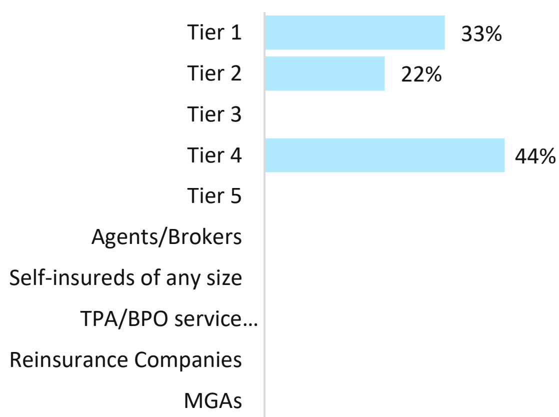
Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

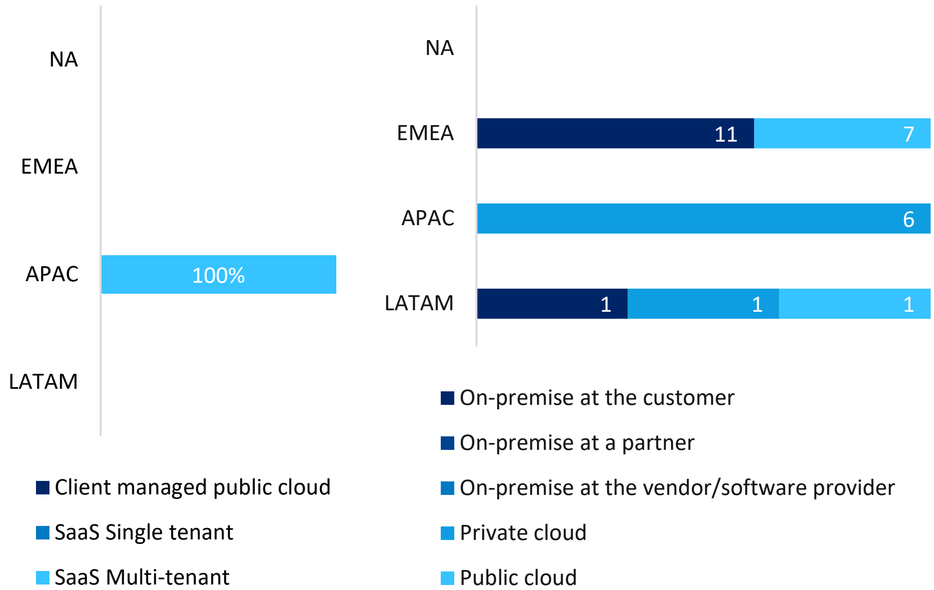
Source: Vendor RFI

Customer Base

Table 136: Client Base by Size and Deployment Option (Global)







Source: Vendor RFI

Table 137: Implementations by Country

Region	Countries
North America	
Europe	Bulgaria, Germany, Greece, Hungary, Netherlands, Poland, Romania, Spain, Sweden
Middle East	
Africa	Ethiopia, Morocco, Mozambique
Asia-Pacific	Australia, Hong Kong, Indonesia, Japan, Malaysia
Central America	Mexico
South America	Colombia
Caribbean	

Source: Vendor RFI

Technology

Table 138: Technology Options

Technology Options	Responses
Code Base	Java: 60%; PL/SQL: 25%; React: 10%; Other: 5%

Technology Options	Responses	
Integration Methods	API (Restful or SOAP); Web services; XML (not through web services); HTML; HTTP; RESTful HTTP style services; JSON format; MQSeries, JMS, or similar queue technology; Custom APIs; Flat files	
API Details	✔	The API is documented
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	☐	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	✔	API developer portal is available for support and descriptions
	☐	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 139: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✔
Type of effort required to update the solution	Ever green - all clients are on the same latest version
Cadence of upgrades for multi-tenant deployments	Every 6 months
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	Enabled by consumable APIs
Ability of the deployment model to leverage a serverless approach	✕
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	50% to 80%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✔
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 140: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	☐
Table Maintenance, List of Values, etc.	✔
Interface Definition	●
Product Definition	✔
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	☐
Workflow Definition	✔

Legend: ✔ = Configurable via tools for business users; ☐ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 141: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	☐	✔	☐	☐
Amazon AWS	☐	✔	✔	✔
Google Cloud Platform (GCP)	☐	☐	☐	☐
Alibaba Cloud	☐	☐	☐	☐
IBM Cloud / Bluemix	☐	☐	☐	☐
Oracle Cloud	☐	☐	☐	✔
Salesforce Cloud, Force.com, and AppExchange	✕	✕	✕	✕
Other				

Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 142: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	Charles Taylor InsureTech , EY, Infosys, Sollers, BeakWise, NTT Data, Diceus
Fintech Partners	As part of our EcoSystem we are partnering with CellPoint Digital as payment orchestrator provider.

Source: Vendor RFI

Implementation, Support, and Pricing

Table 143: Implementation, Support, and Pricing

Typical Implementation Team Size	11 to 15
Resource Breakdown	Vendor: 40%; Client: 40%; Third party: 20%
Location of Employees	Fadata has 62 employees in EMEA, 6 employees in Asia Pacific, 18 employees in Latin America
Average Time to Implementation	Initial Implementation: 4 to 6 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 4 to 6 months
Pricing Models	Term license, Perpetual license, Enterprise license, Subscription based license, Other

Source: Vendor RFI

Faktor Zehn: Claim system - Faktor-ICS

Company and Product Snapshot

Table 144: Company Snapshot

Year Founded	2004
Headquarters	Munich
Number of Employees	229
Revenues (USD)	USD $35,000,000
Financial Structure	Limited company
VendorMatch Link	https://www.celent.com/en/directory/companies/faktor-zehn

Source: Vendor RFI

Table 145: Product Snapshot

Name	Claim system - Faktor-ICS
Year Originally Released	2018
Current Release and Date of Release	26.1/2026
Revenue Derived from the Product	Confidential
R&D Expense	confidental
FTEs Providing Professional Services for Product	216
Notable Clients	EMEA: HDI, Ecclesia, WWK

Source: Vendor RFI

Celent Opinion

Summary:

- Faktor Zehn is a software vendor based in Germany that primarily serves the DACH region but plans to expand into other geographic areas. Their suite of products, known as the Faktor Zehn Suite, encompasses all essential insurance processes, including product definition, quotation management, policy management, and claims management. Faktor Zehn's Claims solution is a modern, configurable claims core for multi–line-of-business deployments, with a strong emphasis on extensibility, auditability, and integration into a broader insurance application landscape.

Strengths:

- Faktor Zehn claims management is a robust system implemented on modern technology, offering features that cater to the needs of digital insurers. The system excels in straight-through processing (STP), ensuring a streamlined and efficient claims management process.

- The user interface of Faktor Zehn claims management is a modern web application that provides a user-friendly experience. The UI incorporates a clear workflow approach, allowing users to navigate claims easily. Tabs are used for easy navigation while maintaining context regarding the customer and claim on each page to assist the handler.
- Faktor Zehn claims management simplifies configuration by providing a unified interface. Unlike other solutions that require different tools for configuration, Faktor Zehn offers configuration screens as simple web forms for common changes. This streamlined approach enhances efficiency and reduces complexity for insurers. Business users can configure the basic product according to their requirements.
- The integrated Major Loss Event (MLE) capability enables insurers to group and manage claims arising from a single event (e.g., storm or hail), apply plausibility checks when assigning claims to events, and monitor event-level exposure through consolidated views of claim status, paid amounts, and outstanding reserves—supporting faster operational coordination and more consistent reporting during surge scenarios.
- The platform provides standard integration with SAP FSTM (Financial Services Transaction Management), a capability that is commercially important in the DACH region where SAP remains the prevailing finance and accounting backbone, particularly among larger insurers.
- Faktor Zehn has many standard APIs that can be integrated with third party systems. This allows insurers to connect Faktor Zehn claims management seamlessly with their existing systems, enhancing interoperability and data exchange.

Areas for Improvement:

- Faktor Zehn is a fairly new product in the market, and many of the advanced features, like fraud, litigation, and case management, are yet to be developed
- The platform supports third-party AI capabilities such as invoice plausibility checks, image tamper detection, and assisted reply drafting; however, these features still appear largely standalone rather than embedded within configurable claims workflows. Faktor Zehn could strengthen its proposition by integrating AI outputs directly into end-to-end process paths (straight-through vs. refer) and by providing clearer, configurable human-in-the-loop controls.
- Even though Factor IPS provides a structured way to model data elements, lists, labels, and help texts, configuration remains partly developer-led, as substantive UI changes and more complex validations or workflow logic typically require Java development and a rebuild/test cycle. Expanding no- or low-code tooling for screen design and advanced rule configuration would improve business agility and reduce dependence on specialist developers.

Functionality

More than 5 instances of the solution are in production as a standalone implementation.

Table 146: Suite Availability

	Availability
Policy Administration	■
Billing	●
Reinsurance	×
Rating Engine	×
Digital Tools	●
Distribution Management	×
Business Intelligence	×
Data Warehouse	●

Legend: ✓ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; × = Not available

Source: Vendor RFI

Table 147: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL		●	
	Integration and prefill with third-party data			●
Documents	Includes a correspondence and forms library			●
	Configurable business rules to support personalization			●
	Includes a content repository and document management			●
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries			●
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee's workload			●
	Automated adjuster assignment			●
	Out-of-office / vacation rules			●
	Automatic task generation			●
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments		●	
	Can use party's preferred communication method	●		
	Location-based guidance at time of FNOL			●
Injury Management	Track utilization review and recertification	●		
	Can create, document, and track special programs such as return-to-work	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Claim Investigation	Can display alerts	●		
	Can document the case strategy	●		
	Automatic ordering of third-party data	●		
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking	●		
Payments	Recurring payments	●		
	Multiple pay parties (e.g., garnishments)			●
	Ability to make bulk payments for a single vendor combined in a single disbursement			●
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases		●	
SIU	Workflows specific to special investigations			●
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases		●	
Vendor Management	Vendor management tools		●	
Reinsurance	Manually tag a claim when reinsurance applies			●
	Automatically identify claims subject to reinsurance		●	
Catastrophe	Ability to define catastrophes		●	
	Automatic identification of cat claims		●	
TPA	Ability to track hours/activities			●
	Ability to manage different fee schedules			●
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)		●	
	Support for ECF Write Back		●	

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 148: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes		●	
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions		●	
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention		●	
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)		●	
	AI can flag inconsistent information of missing documentation automatically		●	
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes		●	
	Can generate an explanation or summary of coverage applicability for adjuster review		●	
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)		●	
	Can generate decision rationale or explanations visible to claim handlers		●	
Fraud Detection and Risk Insight	Uses AI to produce a fraud score			●
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies			●
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates		●	
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates		●	
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs			●
	Includes tools to monitor bias, drift and quality in GenAI outputs.			●
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes			●
	Can be retrained or fine tuned using the insurers proprietary claim data sets		●	
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.		●	
	System can simulate agent behavior in a sandbox prior to deploying to production			●
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings		●	

● = Available out of the box

● = Configurable through a scripting language/coding

● = Under development / on road map

● = Configurable using simple tools for business user

● = Available with integration to a third-party solution

● = Could develop, would be considered customization

● = Configurable using simple tools for IT user

● = Available with integration to a separate module provided by this vendor

● = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 149: Lines of Business Supported

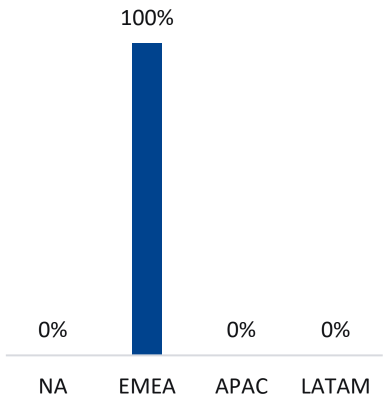
Line of Business	NA	EMEA	APAC	LATAM
Personal Auto		☐		
Homeowners / Home		✔		
Renters / Contents		☐		
Umbrella		✔		
Commercial Auto		☐		
Commercial Property		✔		
Commercial Liability		✔		
Workers' Compensation		✔		
Medical Professional Liability		✖		
Other Professional Liability		✖		
Business Owner's Policy (BOP)		✖		
Surety and Fidelity		✖		
Excess Policies		✔		
Directors and Officers Liability		✖		
Other				

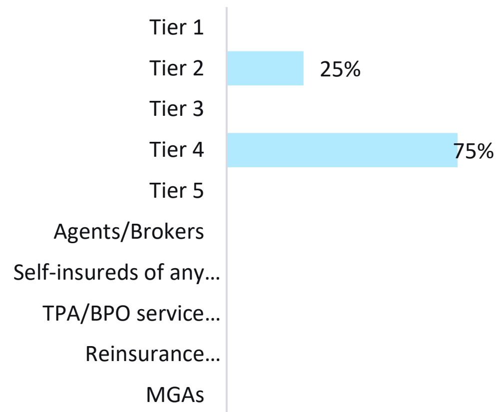
Legend: ✔ = In production; ☐ = Supported but not in production; ✖ = Not supported

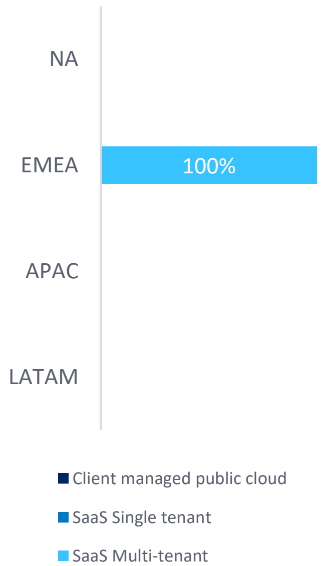
Source: Vendor RFI

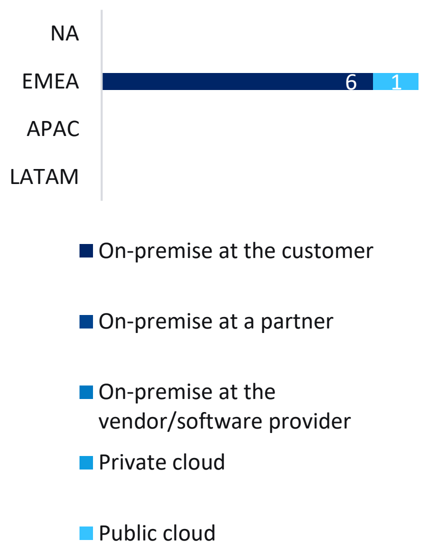
Customer Base

Table 150: Client Base by Size and Deployment Option (Global)









Source: Vendor RFI

Table 151: Implementations by Country

Region	Countries
North America	
Europe	Germany
Middle East	
Africa	
Asia-Pacific	
Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 152: Technology Options

Technology Options	Responses	
Code Base	Java: 100%;	
Integration Methods	API (Restful or SOAP); Streaming services; Web services; XML (not through web services); HTML; HTTP; RESTful HTTP style services; JSON format; MQSeries, JMS, or similar queue technology; Custom APIs; Flat files; Other	
API Details	✔	The API is documented
	☐	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	☐	API management supports local or global standards, such as ACORD application creation and rendering
	☐	API sample codes are available to clients
	☐	API developer portal is available for support and descriptions
	☐	API testing portal and the ability to use scripts on website is available
	☐	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	☐	API version management is available
	☐	Access to the APIs is managed, and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 153: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✔
Type of effort required to update the solution	Project based - manual upgrade
Cadence of upgrades for multi-tenant deployments	n/a
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	In house expertise and experience to build with confidence
Ability of the deployment model to leverage a serverless approach	✕
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	25% to 50%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✕
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 154: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	☐
Data Definition	✔
Table Maintenance, List of Values, etc.	✔
Interface Definition	●
Product Definition	✔
Role-based Security, Access Control, and Authorizations	☐
Screen Definition	☐
Workflow Definition	●

Legend: ✔ = Configurable via tools for business users; ☐ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 155: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	✕	☐	✕	✕
Amazon AWS	✕	✔	✕	✕

Providers	NA	EMEA	APAC	LATAM
Google Cloud Platform (GCP)	✕	☐	✕	✕
Alibaba Cloud	✕	✕	✕	✕
IBM Cloud / Bluemix	✕	✕	✕	✕
Oracle Cloud	✕	✕	✕	✕
Salesforce Cloud, Force.com, and AppExchange	✕	✕	✕	✕
Other	✕	✕	✕	✕

Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 156: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	Convista Consulting, Capgemini, metafinanz
Fintech Partners	N/A

Source: Vendor RFI

Implementation, Support, and Pricing

Table 157: Implementation, Support, and Pricing

Typical Implementation Team Size	11 to 15
Resource Breakdown	Vendor: 50%; Client: 50%
Location of Employees	Faktor Zehn has 228 employees in EMEA, 1 employees in Asia Pacific
Average Time to Implementation	Initial Implementation: 12 to 18 months 2nd and subsequent line of business: 4 to 6 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Term license, Perpetual license, Enterprise license, Subscription based license, Other

Source: Vendor RFI

Five Sigma Inc.: Five Sigma Claims Management Platform (CMS) and Clive

Company and Product Snapshot

Table 158: Company Snapshot

Year Founded	2017
Headquarters	Tel Aviv, Israel
Number of Employees	50
Revenues (USD)	Confidential
Financial Structure	Private
VendorMatch Link	Five Sigma

Source: Vendor RFI

Table 159: Product Snapshot

Name	Five Sigma Claims Management Platform (CMS) and Clive, multi-agent AI claims expert
Year Originally Released	2019
Current Release and Date of Release	Continuous SaaS delivery model
Revenue Derived from the Product	Confidential
R&D Expense	Confidential
FTEs Providing Professional Services for Product	15
Notable Clients	NA: Starr, INSHUR, MGM EMEA: Qover, Loadsure, Marshmallow APAC: Fast Cover, Tego, Emergence

Source: Vendor RFI

Celent Opinion

Summary:

- Five Sigma's Claims Management System (CMS) is a modernized offering that incorporates AI at a high level. Designed for insurers of all sizes up to Tier 1 and configurable to any line of business, the company's crown jewel is its Clive AI adjuster, comprised of several agents that work across the claim workflow and lifecycle. CMS always includes Clive with every deployment, and Clive itself can be purchased as a separate product and overlaid on another claims platform.

Strengths:

- Clive sits on top of all incoming communications for the claims system. It is able to ingest and generate a first notice of loss in several formats, including an email with attachments. Clive will analyze the content of submissions and compare that to the policy to identify relevant coverages. It is also able to set reserves based on configuration by the insurer; these can always be adjusted later and tied to various coverages and classifications. Clive's complexity model scores claims dynamically to ensure they are appropriately assigned and routed.
- While Five Sigma's vision is that Clive prompting will eventually be the typical way users interact with the system, its current user interface is highly modern looking, with good use of white and navy contrasting with teal and pink. The adjuster home screen includes clickable entries into claims workflows; there's also a search bar. Within each claim, on the left is a navigation bar that includes the Clive claim summary at the top, followed by other claim lifecycle entry points, ending with Clive insights and an Ask Clive button to query the claim.
- Within the Ask Clive screen are preconfigured prompts to quickly answer common questions about the claim file. All Clive responses are linked to appropriate documentation or business rules so that users can easily identify where its answer was sourced. Communications are fully embedded in the Five Sigma CMS, including voice and video calls, email and postal mail, and SMS messages. Each communication creates a note, and Clive scans each of them for summarization and sentiment analysis.
- Five Sigma litigation management capabilities are strong with the goal of creating structured data to analyze litigation trends. Litigation can be tracked and managed at either the claim or exposure level. Fields can be updated manually, and results can be tracked the jurisdiction level. Alternative resolutions can also be recorded and tracked.
- The CMS has a visual workflow builder powered through integration with n8n. It enables users to set the parameters for Clive’s decisioning authority in addition to human users. Configuration tools are easily navigable to find the workflow needed. Reports are also configurable via drag and drop; Five Sigma recently migrated to Metabase from Tableau to power their reporting capabilities.

Areas for improvement:

- Five Sigma’s current customer base is comprised of Tier 5 insurers, MGAs, TPAs and self-insureds. There is one Tier 1 customer being implemented at time of report production. This system is impressive, but its success in implementations across larger companies will be crucial to understanding how AI-driven capabilities can scale at the highest levels of insurance.

Functionality

More than 25 instances of the solution are in production as a standalone implementation.

Table 160: Suite Availability

	Availability
Policy Administration	●

	Availability
Billing	●
Reinsurance	●
Rating Engine	✕
Digital Tools	✓
Distribution Management	●
Business Intelligence	✓
Data Warehouse	✓

Legend: ✓ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 161: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL	●		
	Integration and prefill with third-party data	●		
Documents	Includes a correspondence and forms library	●		
	Configurable business rules to support personalization	●		
	Includes a content repository and document management	●		
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries	●		
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee's workload	●		
	Automated adjuster assignment	●		
	Out-of-office / vacation rules	●		
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		
	Can use party's preferred communication method	●		
	Location-based guidance at time of FNOL			●
Injury	Track utilization review and recertification	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Management	Can create, document, and track special programs such as return-to-work	●		
Claim Investigation	Can display alerts	●		
	Can document the case strategy	●		
	Automatic ordering of third-party data	●		
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking	●		
Payments	Recurring payments			●
	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement	●		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
SIU	Workflows specific to special investigations	●		
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	●		
Vendor Management	Vendor management tools	●		
Reinsurance	Manually tag a claim when reinsurance applies	●		
	Automatically identify claims subject to reinsurance	●		
Catastrophe	Ability to define catastrophes	●		
	Automatic identification of cat claims		●	
TPA	Ability to track hours/activities	●		
	Ability to manage different fee schedules	●		
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)		●	
	Support for ECF Write Back		●	

● = Available out of the box

● = Configurable through a scripting language/coding

● = Under development / on road map

● = Configurable using simple tools for business user

● = Available with integration to a third-party solution

● = Could develop, would be considered customization

● = Configurable using simple tools for IT user

● = Available with integration to a separate module provided by this vendor

● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 162: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes	●		
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions	●		
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention	●		
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)	●		
	AI can flag inconsistent information of missing documentation automatically	●		
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes	●		
	Can generate an explanation or summary of coverage applicability for adjuster review	●		
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)	●		
	Can generate decision rationale or explanations visible to claim handlers	●		
Fraud Detection and Risk Insight	Uses AI to produce a fraud score	●		
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies			●
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates	●		
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates	●		
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs	●		
	Includes tools to monitor bias, drift and quality in GenAI outputs.	●		
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes	●		
	Can be retrained or fine tuned using the insurers proprietary claim data sets	●		
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.	●		
	System can simulate agent behavior in a sandbox prior to deploying to production	●		
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings	●		

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 163: Lines of Business Supported

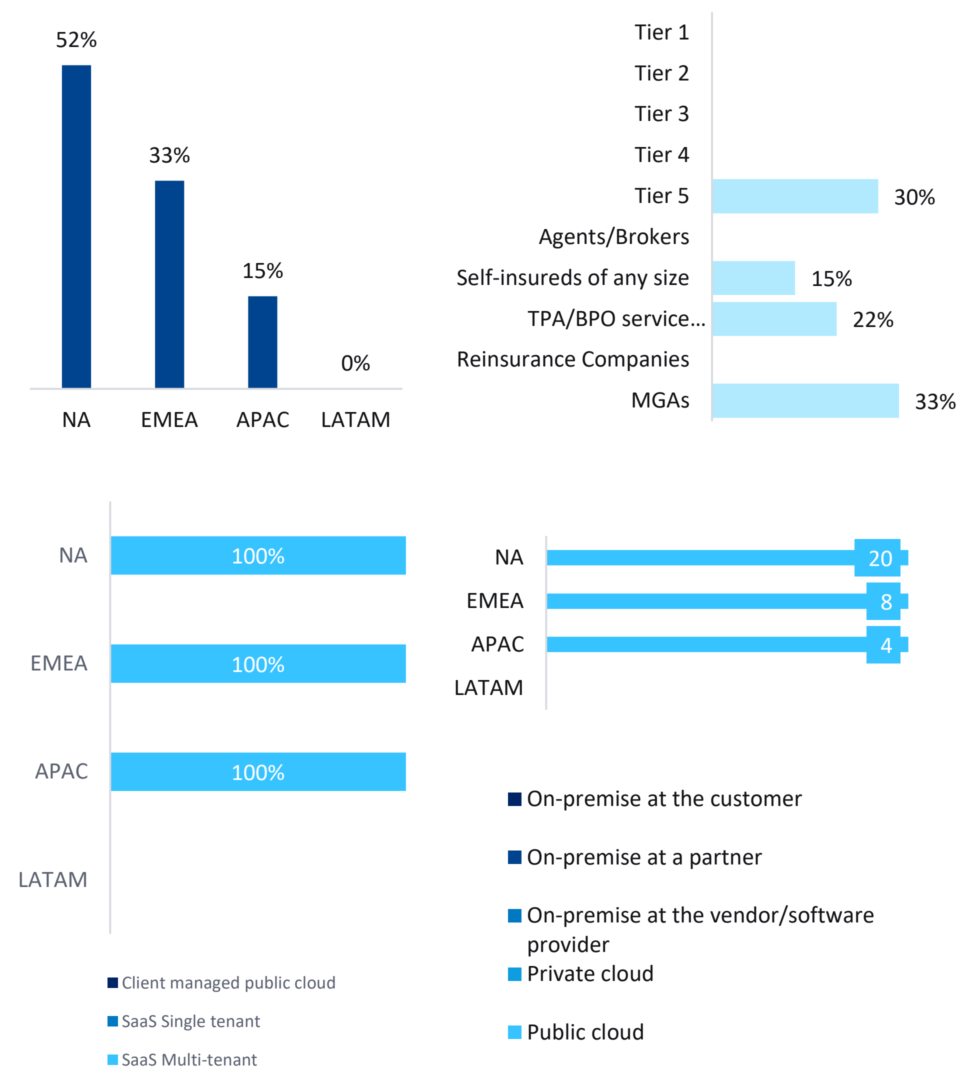
Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	✔	✔	✔	☐
Homeowners / Home	✔	✔	✔	☐
Renters / Contents	✔	✔	✔	☐
Umbrella	☐	☐	☐	☐
Commercial Auto	✔	✔	✔	☐
Commercial Property	✔	✔	✔	☐
Commercial Liability	✔	✔	✔	☐
Workers' Compensation	✔	☐	☐	☐
Medical Professional Liability	✔	✔	✔	☐
Other Professional Liability	✔	✔	✔	☐
Business Owner's Policy (BOP)	✔	✔	✔	☐
Surety and Fidelity	✔	☐	☐	☐
Excess Policies	✔	✔	✔	☐
Directors and Officers Liability	✔	✔	✔	☐
Other				

Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Customer Base

Table 164: Client Base by Size and Deployment Option (Global)



Source: Vendor RFI

Table 165: Implementations by Country

Region	Countries
North America	United States
Europe	Belgium, France, United Kingdom
Middle East	
Africa	

Region	Countries
Asia-Pacific	Australia
Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 166: Technology Options

Technology Options	Responses	
Code Base	JavaScript: 50%; Python: 45%; Other: 5%	
Integration Methods	API (Restful or SOAP); Web hooks; Web services; HTTP; RESTful HTTP style services; JSON format; Custom APIs; Flat files	
API Details	✔	The API is documented
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	✔	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	✔	API developer portal is available for support and descriptions
	✔	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	☐ ✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 167: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✔
Type of effort required to update the solution	Evergreen - all clients are on the same latest version

Elements	Availability
Cadence of upgrades for multi-tenant deployments	More frequent than every 3 months
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	Pre-connected cloud environment (fully connected and ready to use)
Ability of the deployment model to leverage a serverless approach	✔
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	50% to 80%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✔
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 168: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	☐
Data Definition	✔
Table Maintenance, List of Values, etc.	■
Interface Definition	●
Product Definition	☐
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	●
Workflow Definition	✔

Legend: ✔ = Configurable via tools for business users; ☐ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 169: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	✕	✕	✕	✕
Amazon AWS	✕	✕	✕	✕
Google Cloud Platform (GCP)	✔	✔	✔	☐
Alibaba Cloud	✕	✕	✕	✕
IBM Cloud / Bluemix	✕	✕	✕	✕

Providers	NA	EMEA	APAC	LATAM
Oracle Cloud	✕	✕	✕	✕
Salesforce Cloud, Force.com, and AppExchange	✕	✕	✕	✕
Other	✕	✕	✕	✕

Legend: ✓ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 170: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	Sutherland Global Services, Xceedance, CoForge, Infosys, Claim Technology
Fintech Partners	Vitesse (payments/treasury), Metabase (analytics), n8n (workflow automation), Google Cloud (infrastructure/AI)

Source: Vendor RFI

Implementation, Support, and Pricing

Table 171: Implementation, Support, and Pricing

Typical Implementation Team Size	6 to 10
Resource Breakdown	Vendor: 40%; Client: 60%
Location of Employees	Confidential
Average Time to Implementation	Initial Implementation: 1 to 3 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Subscription based license, Other

Source: Vendor RFI

Genasys Technologies: Celent PC PAS

Company and Product Snapshot

Table 172: Company Snapshot

Year Founded	1997
Headquarters	London, UK
Number of Employees	110
Revenues (USD)	Confidential
Financial Structure	Private with outside investors
VendorMatch Link	https://www.celent.com/en/directory/companies/genasys

Source: Vendor RFI

Table 173: Product Snapshot

Name	Genasys
Year Originally Released	1997
Current Release and Date of Release	23.12.4/2025
Revenue Derived from the Product	License fee revenue FY22 - £2.69 million
R&D Expense	R&D expense over the past two years has been 30% of total revenue attributed to this solution
FTEs Providing Professional Services for Product	110
Notable Clients	Confidential

Source: Vendor RFI

Celent Opinion

Summary:

- Genasys offers a P&C claims solution positioned as part of a broader end-to-end core platform, with a strong emphasis on configurability, workflow flexibility, and Microsoft-aligned reporting. The solution's operating model is integration-friendly: it provides extensive APIs and an event/webhook approach to orchestrate third-party services (e.g., fraud and severity) rather than embedding advanced AI natively. Genasys is particularly attractive to midmarket insurers—especially in its core markets of the UK and South Africa—seeking a configurable claims platform with embedded Power BI dashboards, solid task-based operations, and the ability to tailor complex processes through configuration.

Strengths:

- The platform provides global search across configurable searchable fields and a clean operational experience for navigating customers, policies, and claims. Supervisor oversight is strengthened by embedded dashboards "bolted into" the core using Power BI, which can give claims leaders a practical window into workload, status distribution, and operational KPIs without relying solely on static reports.
- Genasys' claims strength is not in highly productized specialty modules; it is in a flexible solution that can be shaped to match different operating models. It supports insurers that want to decide *how* to structure complex losses (e.g., single vs linked claims for multi-aspect events) and then enforce that approach through tasking, reserving structures, and controlled financial authorization.
- Genasys provides a configuration environment where business users can define claim types/cause codes, add data fields, and build conditional question flows and validations. This supports highly tailored FNOL journeys and downstream processing without requiring heavy code-centric customization for every change.
- Genasys' architecture is designed to integrate: most functions are exposed via APIs, and an event/webhook mechanism supports orchestration. This approach aligns with insurers that prefer best-of-breed capabilities—particularly for AI and fraud—while keeping the core platform focused on administration, workflow, and governance. Document template creation is also handled natively through a WYSIWYG design capability.

Areas for Improvement:

- Orchestration is handled through external tooling (e.g., Flowgear) rather than an embedded, GUI-based workflow/BPM module within the platform. Insurers seeking in-product BPMN modeling and workflow governance should validate toolchain requirements and operational ownership.
- Litigation management, subrogation, salvage, and case management are supported largely by configuring sections, fields, tasks, and document structures rather than delivered as OOTB functionality with deep domain workflows.
- Advanced AI is not delivered as a native capability; instead, the platform's approach is to integrate third-party AI services via APIs/events.

Functionality

No instances of the solution are in production as a standalone implementation.

Table 174: Suite Availability

	Availability
Policy Administration	✔
Billing	✔
Reinsurance	●

	Availability
Rating Engine	●
Digital Tools	✔
Distribution Management	●
Business Intelligence	●
Data Warehouse	●

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; × = Not available

Source: Vendor RFI

Table 175: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	🔵		
	Claims overview	🔵		
Data Services	Upload ACORD or FNOL	🔵		
	Integration and prefill with third-party data	🟢		
Documents	Includes a correspondence and forms library	🟢		
	Configurable business rules to support personalization	🟢		
	Includes a content repository and document management	🟢		
Notes	Includes a notes facility	🟢		
	Ability to search text within notes and diaries	🟢		
Supervisory Tools	Escalation based on authority	🟢		
	Dashboard to manage employee’s workload	🟢		
	Automated adjuster assignment	🟢		
	Out-of-office / vacation rules	🟢		
	Automatic task generation	🟢		
FNOL/FROI	Ability to consume FNOL from multiple sources	🟢		
	Supports submission of additional attachments	🟢		
	Can use party’s preferred communication method	🟢		
	Location-based guidance at time of FNOL	🟢		
Injury Management	Track utilization review and recertification	🟢		
	Can create, document, and track special programs such as return-to-work	🟡		
Claim Investigation	Can display alerts	🟢		
	Can document the case strategy	🟢		
	Automatic ordering of third-party data	🟢		
Reserving	Ability to specify automatic default initial reserves based on business rules	🟢		
	Multiple levels of reserve categories	🟢		
	Aggregate tracking (erosion of policy limits)	🔵		
	Deductible tracking	🔵		
	Recurring payments	🟢		

Category	Function	In Production	Supported But Not in Production	Not Supported
Payments	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement	●		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
SIU	Workflows specific to special investigations		●	
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	●		
Vendor Management	Vendor management tools	●		
Reinsurance	Manually tag a claim when reinsurance applies	●		
	Automatically identify claims subject to reinsurance	●		
Catastrophe	Ability to define catastrophes	●		
	Automatic identification of cat claims	●		
TPA	Ability to track hours/activities	●		
	Ability to manage different fee schedules	●		
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)	●		
	Support for ECF Write Back	●		

- ● = Available out of the box
- ● = Configurable using simple tools for business user
- ● = Configurable using simple tools for IT user
- ● = Configurable through a scripting language/coding
- ● = Available with integration to a third-party solution
- ● = Available with integration to a separate module provided by this vendor
- ● = Under development / on road map
- ● = Could develop, would be considered customization
- ● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 176: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes			●
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions			●
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention			●
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)		●	
	AI can flag inconsistent information of missing documentation automatically			●

Category	Function	In Production	Supported But Not in Production	Not Supported
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes			Under development / on road map
	Can generate an explanation or summary of coverage applicability for adjuster review			Under development / on road map
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)			Under development / on road map
	Can generate decision rationale or explanations visible to claim handlers			Under development / on road map
Fraud Detection and Risk Insight	Uses AI to produce a fraud score			Available with integration to a third-party solution
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies			Available with integration to a third-party solution
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates		Available with integration to a third-party solution	
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates		Available with integration to a third-party solution	
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs		Available out of the box	
	Includes tools to monitor bias, drift and quality in GenAI outputs.			Available with integration to a third-party solution
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes			Under development / on road map
	Can be retrained or fine tuned using the insurers proprietary claim data sets			Under development / on road map
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.			Under development / on road map
	System can simulate agent behavior in a sandbox prior to deploying to production		Configurable using simple tools for IT user	
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings			Configurable using simple tools for IT user

- ● = Available out of the box
- ● = Configurable using simple tools for business user
- ● = Configurable using simple tools for IT user
- ● = Configurable through a scripting language/coding
- ● = Available with integration to a third-party solution
- ● = Available with integration to a separate module provided by this vendor
- ● = Under development / on road map
- ● = Could develop, would be considered customization
- ● = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 177: Lines of Business Supported

Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	✓	✓	✗	✗

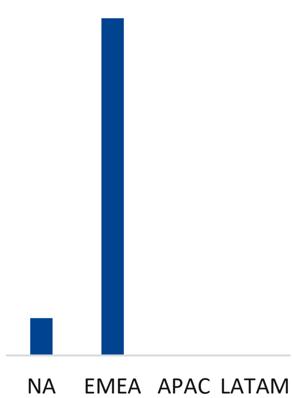
Line of Business	NA	EMEA	APAC	LATAM
Homeowners / Home	✔	✔	✕	✕
Renters / Contents	✔	✔	✕	✕
Umbrella	✔	✔	✕	✕
Commercial Auto	✔	✔	✕	✕
Commercial Property	✔	✔	✕	✕
Commercial Liability	✔	✔	✕	✕
Workers' Compensation	✔	✔	✕	✕
Medical Professional Liability	✔	✔	✕	✕
Other Professional Liability	✔	✔	✕	✕
Business Owner's Policy (BOP)	✔	✔	✕	✕
Surety and Fidelity	✔	✔	✕	✕
Excess Policies	✔	✔	✕	✕
Directors and Officers Liability	✔	✔	✕	✕
Other	✕	✕	✕	✕

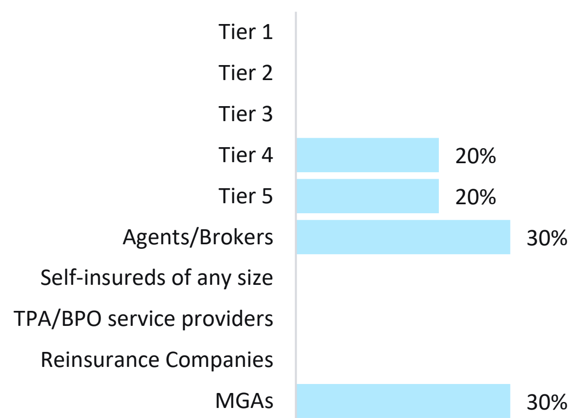
Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

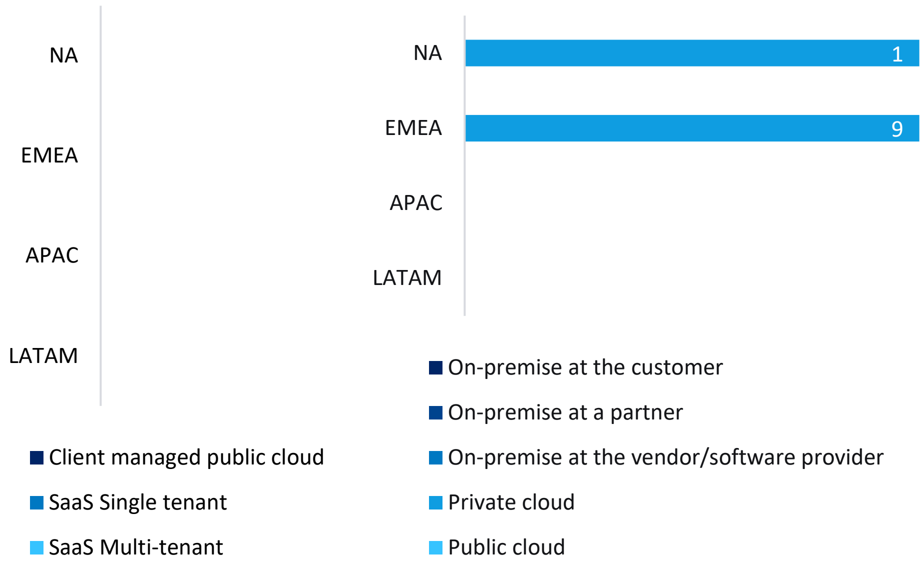
Source: Vendor RFI

Customer Base

Table 178: Client Base by Size and Deployment Option (Global)







Source: Vendor RFI

Table 179: Implementations by Country

Region	Countries
North America	United States
Europe	United Kingdom
Middle East	
Africa	South Africa
Asia-Pacific	
Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 180: Technology Options

Technology Options	Responses
Code Base	C#: 64%; Angular: 28%; Delphi: 8%
Integration Methods	API (Restful or SOAP); Web hooks; XML (not through web services); HTML; HTTP; RESTful HTTP style services; JSON format; MQSeries, JMS, or similar queue technology; Custom APIs; Flat files; Native messaging

Technology Options	Responses	
API Details	✔	The API is documented
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	✔	API management supports local or global standards, such as ACORD application creation and rendering
	☐	API sample codes are available to clients
	☐	API developer portal is available for support and descriptions
	☐	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 181: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✔
Type of effort required to update the solution	N/A
Cadence of upgrades for multi-tenant deployments	Every 6 months
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	Enabled by consumable API
Ability of the deployment model to leverage a serverless approach	✔
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	50% to 80%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✕
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 182: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	✔
Table Maintenance, List of Values, etc.	✔
Interface Definition	✔
Product Definition	✔
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	✔
Workflow Definition	✔

Legend: ✔ = Configurable via tools for business users; ☐ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 183: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	☐	☐	☐	☐
Amazon AWS	✕	✕	✕	✕
Google Cloud Platform (GCP)	✕	✕	✕	✕
Alibaba Cloud	✕	✕	✕	✕
IBM Cloud / Bluemix	✕	✕	✕	✕
Oracle Cloud	✕	✕	✕	✕
Salesforce Cloud, Force.com, and AppExchange	✕	✕	✕	✕
Other	✕	✕	✕	✕

Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 184: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	None
Fintech Partners	FlowGear (iPaaS integration platform), QRater (rating engine), Percayso (data enrichment), Xtract 360 (auto claims analytics), Stripe (payments)

Source: Vendor RFI

Implementation, Support, and Pricing

Table 185: Implementation, Support, and Pricing

Typical Implementation Team Size	1 to 5
Resource Breakdown	Vendor: 100%;
Location of Employees	Genasys Technologies has employees in London (UK), Cape Town (South Africa) and Johannesburg (South Africa)
Average Time to Implementation	Initial Implementation: 4 to 6 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Enterprise license, Subscription based license

Source: Vendor RFI

Guidewire Software: Guidewire ClaimCenter

Company and Product Snapshot

Table 186: Company Snapshot

Year Founded	2001
Headquarters	San Mateo, CA
Number of Employees	3,772
Revenues (USD)	$1.2 Billion
Financial Structure	Company Financial Structure: Public company NYSE: GWRE
VendorMatch Link	https://www.celent.com/en/directory/companies/guidewire-software/solutions/427621242

Source: Vendor RFI

Table 187: Product Snapshot

Name	Guidewire ClaimCenter
Year Originally Released	2003
Current Release and Date of Release	Palisades
Revenue Derived from the Product	Confidential
R&D Expense	Guidewire’s spend on R&D over the past two years has been approximately 40% of license and maintenance revenues.
FTEs Providing Professional Services for Product	873
Notable Clients	NA: Mountain West Farm Bureau, Germania, Nationwide; EMEA: MACIF, Santam, Zurich; APAC: Sompo, Aioi Nissay Dowa, QBE; LATAM: San Cristóbal, Caixa Seguradora, Pacífico Seguros

Source: Vendor RFI

Celent Opinion

Summary:

- Guidewire ClaimCenter is a fully-featured, modern claims system that provides a comfortable and accessible user experience. The system is suitable for larger insurers with strong IT functions and may be a consideration for large MGAs or TPAs. ClaimCenter’s capabilities, which are natively strong, further benefit from Guidewire's large partner ecosystem which makes it easy for clients to integrate additional analytics and other functionality based on their need.

Strengths:

- Guidewire's Jutro digital platform (initially released with the Innsbruck update in Q1 2024) offers insurers a suite of tools for developing externally-facing digital experiences for policyholders or agents, including a library of "microexperiences" which can be used to build up large workflows.
- ClaimCenter's tools for managing the workloads of claims adjusters are particularly strong compared to other offerings. These include predictive analytics for claims assignment (not simply business rules or round-robin assignment) and supervisor tools that clearly display workloads of manages in chart and table form, with click-through drill-down to the level of individual activity.
- The platform has strong integrated fraud scoring capabilities, which provide not only overall assessments of severity or handling recommendations but allow the user to observe the predictors that have been scored. Because of this auditability the tool is not only reliable as an indictor but also has utility in training new adjusters on how various features of the claim affect severity or likelihood of payment.
- Guidewire's recent acquisition of ProNavigator has been integrated to ClaimCenter. Functionally the module operates as an intelligent chatbot. ProNavigator is trained on client forms so its output can be context-specific to an individual insurer. Other AI features include claim summary and document review.

Areas for improvement:

- Certain AI-based capabilities are in the process of maturing. As noted above, Guidewire recently acquired ProNavigator, which functions as an intelligent assistant within ClaimCenter, and has enabled some additional AI features. Guidewire's recently-unveiled AI Agent Studio adds meaningful forward-looking potential for clients seeking to build and deploy custom AI agents within the Guidewire platform.
- Guidewire has a strong ecosystem and established presence in the North American market; as they continue to expand in other regions, they would benefit from expanding their ecosystem in these regions as well.

Functionality

More than 89 instances of the solution are in production as a standalone implementation.

Table 188: Suite Availability

	Availability
Policy Administration	■
Billing	■
Reinsurance	■

	Availability
Rating Engine	■
Digital Tools	■
Distribution Management	●
Business Intelligence	■
Data Warehouse	■

Legend: ✓ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; × = Not available

Source: Vendor RFI

Table 189: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL	●		
	Integration and prefill with third-party data	●		
Documents	Includes a correspondence and forms library	●		
	Configurable business rules to support personalization	●		
	Includes a content repository and document management	●		
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries	●		
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee's workload	●		
	Automated adjuster assignment	●		
	Out-of-office / vacation rules	●		
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		
	Can use party's preferred communication method	●		
	Location-based guidance at time of FNOL	●		
Injury Management	Track utilization review and recertification	●		
	Can create, document, and track special programs such as return-to-work	●		
Claim Investigation	Can display alerts	●		
	Can document the case strategy	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
	Automatic ordering of third-party data	●		
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking	●		
Payments	Recurring payments	●		
	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement	●		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
SIU	Workflows specific to special investigations	●		
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	●		
Vendor Management	Vendor management tools	●		
Reinsurance	Manually tag a claim when reinsurance applies	●		
	Automatically identify claims subject to reinsurance	●		
Catastrophe	Ability to define catastrophes	●		
	Automatic identification of cat claims	●		
TPA	Ability to track hours/activities	●		
	Ability to manage different fee schedules	●		
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)	●		
	Support for ECF Write Back	●		

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 190: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes		●	
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions			●
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention			●
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)		●	
	AI can flag inconsistent information of missing documentation automatically			●
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes		●	
	Can generate an explanation or summary of coverage applicability for adjuster review		●	
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)			●
	Can generate decision rationale or explanations visible to claim handlers			●
Fraud Detection and Risk Insight	Uses AI to produce a fraud score		●	
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies		●	
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates		●	●
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates		●	●
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs		●	
	Includes tools to monitor bias, drift and quality in GenAI outputs.		●	
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes			●
	Can be retrained or fine tuned using the insurers proprietary claim data sets			●
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.		●	
	System can simulate agent behavior in a sandbox prior to deploying to production			●
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings		●	●

● = Available out of the box
● = Configurable using simple tools for business user
● = Configurable using simple tools for IT user
● = Configurable through a scripting language/coding
● = Available with integration to a third-party solution
● = Available with integration to a separate module provided by this vendor
● = Under development / on road map
● = Could develop, would be considered customization
● = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 191: Lines of Business Supported

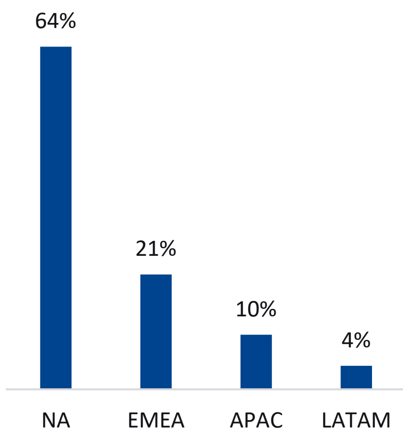
Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	✔	✔	✔	✔
Homeowners / Home	✔	✔	✔	✔
Renters / Contents	✔	✔	✔	✔
Umbrella	✔	✔	✔	✔
Commercial Auto	✔	✔	✔	✔
Commercial Property	✔	✔	✔	✔
Commercial Liability	✔	✔	✔	✔
Workers' Compensation	✔	✔	✔	✔
Medical Professional Liability	✔	✔	☐	✔
Other Professional Liability	✔	✔	✔	✔
Business Owner's Policy (BOP)	✔	✔	✔	✔
Surety and Fidelity	✔	✔	☐	✔
Excess Policies	✔	✔	✔	✔
Directors and Officers Liability	✔	✔	✔	✔
Other				

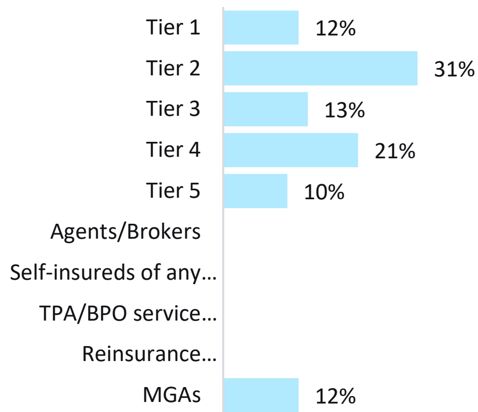
Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

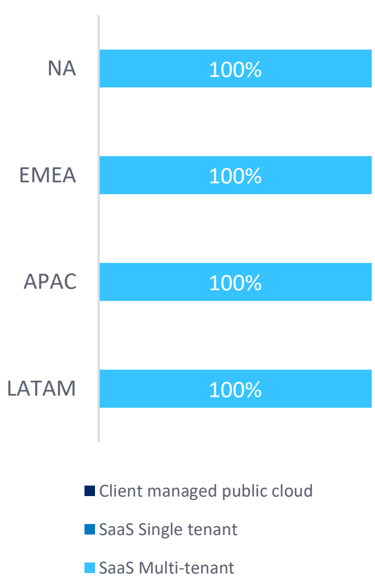
Source: Vendor RFI

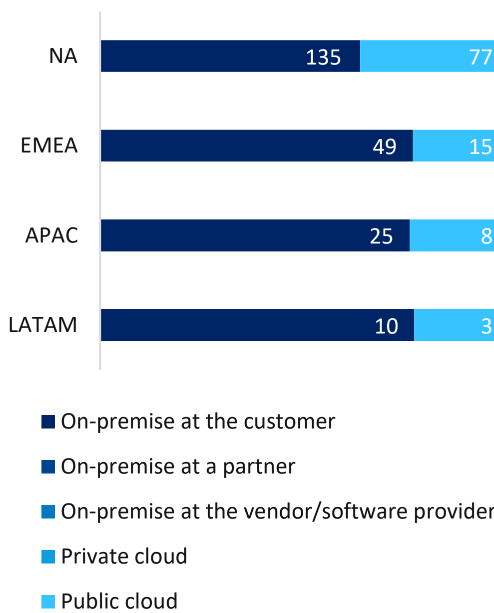
Customer Base

Table 192: Client Base by Size and Deployment Option (Global)









Source: Vendor RFI

Table 193: Implementations by Country

Region	Countries
North America	Canada, United States
Europe	Belgium, Denmark, Finland, France, Germany, Ireland, Italy, Luxembourg, Malta, Poland, Spain, Switzerland, United Kingdom
Middle East	
Africa	South Africa
Asia-Pacific	Australia, China, Hong Kong, Japan, New Zealand
Central America	Mexico
South America	Argentina, Brazil, Colombia, Peru
Caribbean	Puerto Rico

Source: Vendor RFI

Technology

Table 194: Technology Options

Technology Options	Responses	
Code Base	GOSU: 13%; Java: 86%; Other: 1%;	
Integration Methods	API (Restful or SOAP); Web hooks; Web services; XML (not through web services); HTML; HTTP; RESTful HTTP style services; JSON format; MQSeries, JMS, or similar queue technology; Custom APIs; Flat files; Native messaging; Other	
API Details	✔	The API is documented
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	✔	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	✔	API developer portal is available for support and descriptions
	☐	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 195: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✕
Type of effort required to update the solution	Evergreen - client chooses when to upgrade
Cadence of upgrades for multi-tenant deployments	Every 3 months
Deployment approach supports elasticity	Yes, within less than a day
Current APIs-related strategy	Pre-connected cloud environment (fully connected and ready to use)
Ability of the deployment model to leverage a serverless approach	✕
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	25% to 50%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✔
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✕

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 196: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	☐
Table Maintenance, List of Values, etc.	☐
Interface Definition	☐
Product Definition	✔
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	☐
Workflow Definition	✔

Legend: ✔ = Configurable via tools for business users; ☐ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 197: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	✕	✕	✕	✕
Amazon AWS	✔	✔	✔	✔

Providers	NA	EMEA	APAC	LATAM
Google Cloud Platform (GCP)	✕	✕	✕	✕
Alibaba Cloud	✕	✕	✕	✕
IBM Cloud / Bluemix	✕	✕	✕	✕
Oracle Cloud	✕	✕	✕	✕
Salesforce Cloud, Force.com, and AppExchange	✕	✕	✕	✕
Other	✕	✕	✕	✕

Legend: ✔ = In production; □ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 198: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	For a complete listing of partners, please visit https://www.guidewire.com/partnerconnect/.
Fintech Partners	ACI Worldwide, FISPAN, ECHO, InsurePay, InvoiceCloud, One Inc., Vpay, ECHO, InsurPay, One, Inc.

Source: Vendor RFI

Implementation, Support, and Pricing

Table 199: Implementation, Support, and Pricing

Typical Implementation Team Size	20 to 30
Resource Breakdown	Vendor: 10%; Client: 30%; Third party: 60%
Location of Employees	Guidewire had 1,714 employees in the United States and 2,058 employees internationally.
Average Time to Implementation	Initial Implementation: 7 to 12 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Subscription based license

Source: Vendor RFI

ICE-Tech: ICE Claims

Company and Product Snapshot

Table 200: Company Snapshot

Year Founded	2002
Headquarters	Camberley, UK
Number of Employees	203
Revenues (USD)	$40 million (USD)
Financial Structure	Private with outside investors
VendorMatch Link	https://www.celent.com/en/directory/companies/ice-insure-tech/solutions/907901131

Source: Vendor RFI

Table 201: Product Snapshot

Name	ICE Claims
Year Originally Released	2004
Current Release and Date of Release	25.2.0 (Oct 2025)/2025
Revenue Derived from the Product	£3.5 million
R&D Expense	R&D expense over the past two years has been 5% of total revenue attributed to this solution
FTEs Providing Professional Services for Product	100
Notable Clients	Allianz, The AA, ERS Insurance, Provident

Source: Vendor RFI

Celent Opinion

Summary:

- ICE-Tech offers ICE Claims as part of a broader suite, with recent increasing success with larger insurers, as well as TPAs, MGAs and Accident Management Companies. ICE-Tech's AI layer ("Alice") and Orchestrator Studio enable conversational FNOL, embedded copilot guidance, and no-/low-code automation to ingest unstructured documents (e.g., invoices) and generate claims artifacts end-to-end. ICE Claims will be most compelling for insurers and administrators running high-volume, SLA-driven claims operations (and those with service-provider-heavy workflows) that value task-based execution, configurable intake, and automation/orchestration over a purely file-centric adjuster model.

Strengths:

- ICE Claims provides practical landing experience for handlers, including advanced search, recently viewed claims, and a strong task workspace. The task “traffic light” system tied to SLAs and the “next task” prioritization feature, reducing cherry-picking and helping teams execute work in the right order, which is particularly valuable in high-volume environments.
- ICE Claims differentiates with a task-as-work operating model: work is routed, prioritized, and SLA-managed through individual and workgroup queues (with bulk reallocation). It also brings stronger front-end control by embedding cross-channel duplicate detection and early risk signals at FNOL (e.g., claim frequency on the policy), helping insurers intervene earlier in potentially problematic claims. This is reinforced by tight financial governance and packaged depth in complex areas such as a dedicated litigation portal and CAT event.
- Configurable FNOL and Workbench tooling enable tailored intake and workflows: duplicate/risk pre-checks, dynamic questions/forms (conditional/mandatory logic), dual-handling and geo-aware routing, SLA/priority-driven tasks with trigger automation, plus strong financial controls (segmented reserves, heads of damage, and enforcement of limits/authority at action).
- Alice is ICE-Tech’s AI persona and the brand for its suite of AI solutions, designed to support insurers across the insurance lifecycle. This includes ICE-Tech’s AI agent/copilot solutions, that support agentic FNOL (including image intake), automates back-office record creation, and enables SMS-linked customer update journeys. For handlers, Alice provides in-context guidance such as next-best-action prompts and case summarization. Orchestrator Studio extends Alice into a business configurable workflow editor with use of agentic prompting to create and manage workflows. This extends the process automation to include API-driven automations, that ingest unstructured documents (e.g., invoices), extract/map data, create claim artifacts (claims, invoice lines), and trigger downstream steps such as payment preparation, with controls designed for security and traceability.

Areas for Improvement:

- Subrogation is handled via third-party integration, and salvage is primarily addressed from the financial recovery perspective rather than full operational salvage lifecycle management.
- The depth and flexibility of ICE’s configuration tools are a strength, but they are better suited to advanced business/super users than to day-to-day business users. Improving usability and guardrails for less-technical configurations would broaden who can safely maintain configuration.

Functionality

More than 10 instances of the solution are in production as a standalone implementation.

Table 202: Suite Availability

	Availability
Policy Administration	✔
Billing	✔

	Availability
Reinsurance	✕
Rating Engine	■
Digital Tools	✔
Distribution Management	✔
Business Intelligence	✔
Data Warehouse	✔

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 203: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL	●		
	Integration and prefill with third-party data	●		
Documents	Includes a correspondence and forms library	●		
	Configurable business rules to support personalization	●		
	Includes a content repository and document management	●		
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries	●		
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee's workload	●		
	Automated adjuster assignment	●		
	Out-of-office / vacation rules	●		
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		
	Can use party's preferred communication method	●		
	Location-based guidance at time of FNOL	●		
Injury Management	Track utilization review and recertification	●		
	Can create, document, and track special programs such as return-to-work	●		
Claim Investigation	Can display alerts	●		
	Can document the case strategy	●		
	Automatic ordering of third-party data	●		
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Payments	Recurring payments	●		
	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement	●		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
SIU	Workflows specific to special investigations	●		
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	●		
Vendor Management	Vendor management tools	●		
Reinsurance	Manually tag a claim when reinsurance applies	●		
	Automatically identify claims subject to reinsurance	●		
Catastrophe	Ability to define catastrophes	●		
	Automatic identification of cat claims	●		
TPA	Ability to track hours/activities	●		
	Ability to manage different fee schedules	●		
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)		●	
	Support for ECF Write Back		●	

- ● = Available out of the box
- ● = Configurable using simple tools for business user
- ● = Configurable using simple tools for IT user
- ● = Configurable through a scripting language/coding
- ● = Available with integration to a third-party solution
- ● = Available with integration to a separate module provided by this vendor
- ● = Under development / on road map
- ● = Could develop, would be considered customization
- ● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 204: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes	●		
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions	●		
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention		●	
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
	AI can flag inconsistent information of missing documentation automatically	●		
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes		●	
	Can generate an explanation or summary of coverage applicability for adjuster review	●		
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)	●		
	Can generate decision rationale or explanations visible to claim handlers	●		
Fraud Detection and Risk Insight	Uses AI to produce a fraud score		●	
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies		●	
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates	●		
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates	●		
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs	●		
	Includes tools to monitor bias, drift and quality in GenAI outputs.	●		
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes		●	
	Can be retrained or fine tuned using the insurers proprietary claim data sets		●	
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.	●		
	System can simulate agent behavior in a sandbox prior to deploying to production		●	
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings		●	

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 205: Lines of Business Supported

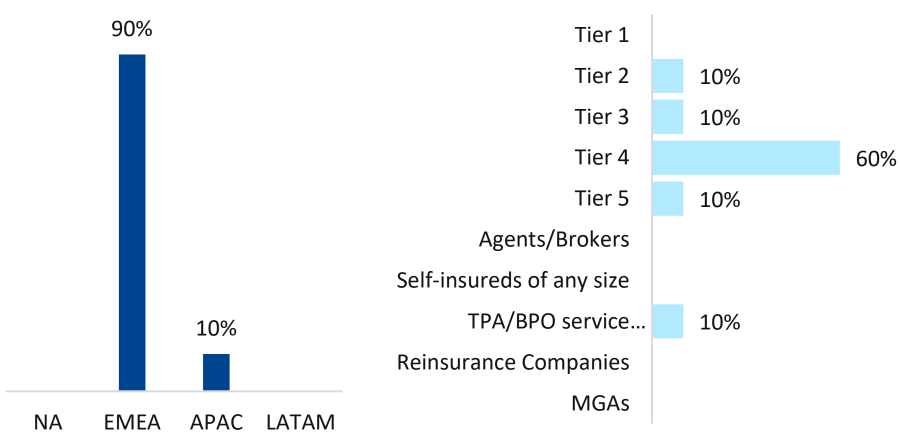
Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	✕	✔	✔	✕
Homeowners / Home	✕	✔	☐	✕
Renters / Contents	✕	☐	☐	✕
Umbrella	✕	☐	☐	✕
Commercial Auto	✕	✔	☐	✕
Commercial Property	✕	✔	☐	✕
Commercial Liability	✕	☐	☐	✕
Workers' Compensation	✕	☐	☐	✕
Medical Professional Liability	✕	☐	☐	✕
Other Professional Liability	✕	☐	☐	✕
Business Owner's Policy (BOP)	✕	☐	☐	✕
Surety and Fidelity	✕	☐	☐	✕
Excess Policies	✕	☐	☐	✕
Directors and Officers Liability	✕	✔	☐	✕
Other				

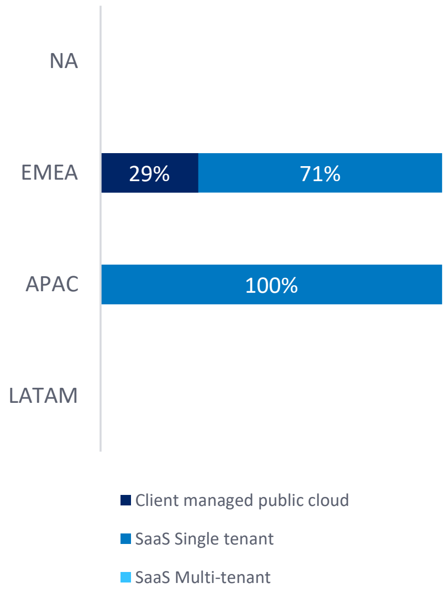
Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

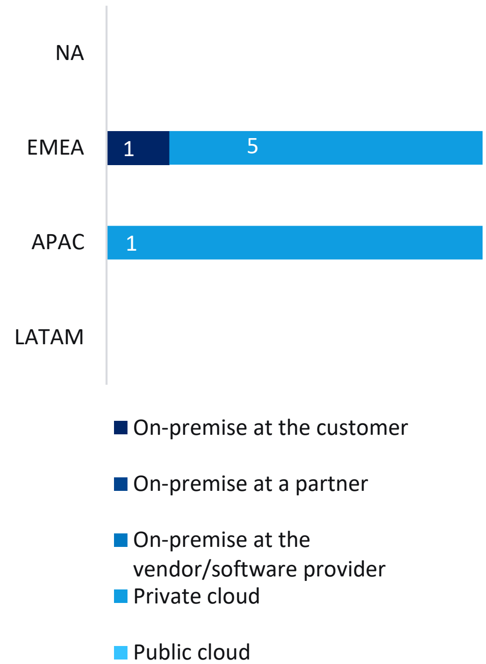
Source: Vendor RFI

Customer Base

Table 206: Client Base by Size and Deployment Option (Global)







Source: Vendor RFI

Table 207: Implementations by Country

Region	Countries
North America	
Europe	Ireland, United Kingdom
Middle East	
Africa	
Asia-Pacific	New Zealand
Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 208: Technology Options

Technology Options	Responses
Code Base	Java: 100%

Technology Options	Responses	
Integration Methods	API (Restful or SOAP); Web hooks; Streaming services; Web services; XML (not through web services); HTML; HTTP; RESTful HTTP style services; JSON format; MQSeries, JMS, or similar queue technology; Flat files; GraphQL	
API Details	✔	The API is documented
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	☐	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	✔	API developer portal is available for support and descriptions
	✔	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 209: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✕
Type of effort required to update the solution	Ever green - client chooses when to upgrade
Cadence of upgrades for multi-tenant deployments	n/a
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	Enabled by consumable APIs
Ability of the deployment model to leverage a serverless approach	✔
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	50% to 80%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✕
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 210: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	✔
Table Maintenance, List of Values, etc.	✔
Interface Definition	✔
Product Definition	✔
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	✔
Workflow Definition	✔

Legend: ✔ = Configurable via tools for business users; □ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 211: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	□	✔	□	□
Amazon AWS	□	✔	✔	□
Google Cloud Platform (GCP)	□	□	□	□
Alibaba Cloud	✕	✕	✕	✕
IBM Cloud / Bluemix	✕	✕	✕	✕
Oracle Cloud	✕	✕	✕	✕
Salesforce Cloud, Force.com, and AppExchange	✕	✕	✕	✕
Other	✕	✕	✕	✕

Legend: ✔ = In production; □ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 212: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	Deloitte, CapGemini, Baringa, Publicis Sapient
Fintech Partners	PayPal, PCL, Close Brothers

Source: Vendor RFI

Implementation, Support, and Pricing

Table 213: Implementation, Support, and Pricing

Typical Implementation Team Size	6 to 10
Resource Breakdown	Vendor: 30%; Client: 60%; Third party: 10%
Location of Employees	ICE-Tech has no employees in North America, 15 employees in EMEA, 5 employees in Asia Pacific, No employees in Latin America
Average Time to Implementation	Initial Implementation: 4 to 6 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 4 to 6 months
Pricing Models	Term license, Perpetual license, Enterprise license, Subscription based license, Other

Source: Vendor RFI

ICE-Tech: Nordic Platform

Company and Product Snapshot

Table 214: Company Snapshot

Year Founded	2004
Headquarters	Copenhagen, Denmark
Number of Employees	203
Revenues (USD)	12,872,240
Financial Structure	Private
VendorMatch Link	https://www.celent.com/en/directory/companies/ice-insure-tech

Source: Vendor RFI

Table 215: Product Snapshot

Name	Nordic Platform
Year Originally Released	2005
Current Release and Date of Release	v26.2/2026
Revenue Derived from the Product	8mm GBP
R&D Expense	R&D expense over the past two years has been 8% of total revenue attributed to this solution.
FTEs Providing Professional Services for Product	100
Notable Clients	CAA, Intact, International Medical Group, AIG, Europaiske, de Goudse, April International

Source: Vendor RFI

Celent Opinion

Summary:

- ICE-Tech's Nordic platform is a claims and assistance platform designed for cross-border lines, especially travel insurance and international private medical (IPMI), and used across a broad global footprint. Nordic's differentiators are its tight policy-to-claim linkage for benefit/exclusion governance, its deep financial and reserving granularity (including "claim accounts" and guarantee-of-payment), and its ability to industrialize intake through orchestration. It is best suited to travel/IPMI insurers, assistance companies, and TPAs/MGAs that need multi-language/multi-currency processing, provider-network support, and a task-centric operating model for parallel specialist handling. Nordic is best fit for travel and IPMI insurers—particularly those operating cross-border or alongside assistance networks—plus TPAs/MGAs needing multi-language/multi-currency processing, provider-network integration, and task-centric handling for 24/7 operations.

Strengths:

- Nordic supports omnichannel intake (portal for non-emergent claims, phone-first for emergency assistance) and provides operational UX features aligned with 24/7 work: local-time tracking by claimant location, location-aware “places” history to track movement, and an activity stream that gives case managers rapid situational awareness. Notes and tasking are embedded into the day-to-day handling flow and built for multi-role collaboration.
- Nordic’s functional model is built for complex, cross-border claims where coverage is defined by benefit schedules and exclusions. It brings policy artifacts directly into adjudication, helping adjusters validate eligibility in-context. It also distinguishes itself through claim accounts (policy benefit + loss code), enabling multiple parallel loss “sub-ledgers” inside a single claim for highly granular reserving, payments, and recoveries. For travel/IPMI, Nordic also supports guarantee-of-payment and a built-in provider network—capabilities that are central to assistance-led operating models and not commonly delivered with the same depth in generalist systems.
- Nordic supports configurable workflows built as chains of tasks (automated, outcome-driven, and manual), with task categorization and auto-assignment based on skills, workload, and availability. UI access is configurable through permission groups, and new data capture can be added via custom fields across multiple system objects.
- Nordic’s API layer exposes most in-app actions externally for portals and integrations, and its orchestration converts unstructured inputs (e.g., emails/invoices) into structured cases and invoices. The claims module can be deployed standalone, helping insurers/TPAs modernize claims without replacing policy admin.
- Alice (ICE-Tech’s AI suite) supports agentic FNOL (incl. images), back-office record creation, SMS customer updates, and handler guidance (next-best-action, summaries). Orchestrator Studio adds a configurable workflow editor to automate document ingestion/extraction, create claim artifacts, and trigger downstream steps like payment prep with security/traceability.

Areas for Improvement:

- Nordic provides in-app reporting for operational views, but heavier management information is typically expected to be handled in enterprise data platforms. For buyers wanting richer embedded analytics and dashboards out of the box, this remains a gap.
- Workflows can be visualized but not designed by manipulating the diagram directly; changes are made through task template configuration.
- While configuration is extensive, more complex business rules rely on a rule editor that may require coding expertise (e.g., C#), which can limit business-owned change unless insurers invest in power users or technical resources.

Functionality

More than 20 instances of the solution are in production as a standalone implementation.

Table 216: Suite Availability

	Availability
Policy Administration	✔
Billing	✔
Reinsurance	✕
Rating Engine	✔
Digital Tools	■
Distribution Management	✔
Business Intelligence	✔
Data Warehouse	●

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 217: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL			●
	Integration and prefill with third-party data	●		
Documents	Includes a correspondence and forms library	●		
	Configurable business rules to support personalization	●		
	Includes a content repository and document management	●		
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries	●		
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee's workload	●		
	Automated adjuster assignment	●		
	Out-of-office / vacation rules	●		
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		
	Can use party's preferred communication method	●		
	Location-based guidance at time of FNOL	●		
Injury Management	Track utilization review and recertification	●		
	Can create, document, and track special programs such as return-to-work	●		
Claim Investigation	Can display alerts	●		
	Can document the case strategy	●		
	Automatic ordering of third-party data	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking	●		
Payments	Recurring payments		●	
	Multiple pay parties (e.g., garnishments)			●
	Ability to make bulk payments for a single vendor combined in a single disbursement	●		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
SIU	Workflows specific to special investigations			●
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	●		
Vendor Management	Vendor management tools	●		
Reinsurance	Manually tag a claim when reinsurance applies	●		
	Automatically identify claims subject to reinsurance	●		
Catastrophe	Ability to define catastrophes	●		
	Automatic identification of cat claims			●
TPA	Ability to track hours/activities	●		
	Ability to manage different fee schedules	●		
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)		●	
	Support for ECF Write Back		●	

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 218: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions	●		
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention		●	
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)	●		
	AI can flag inconsistent information of missing documentation automatically	●		
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes		●	
	Can generate an explanation or summary of coverage applicability for adjuster review	●		
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)	●		
	Can generate decision rationale or explanations visible to claim handlers	●		
Fraud Detection and Risk Insight	Uses AI to produce a fraud score		●	
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies		●	
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates	●		
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates	●		
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs	●		
	Includes tools to monitor bias, drift and quality in GenAI outputs.	●		
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes		●	
	Can be retrained or fine tuned using the insurers proprietary claim data sets		●	
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.	●		
	System can simulate agent behavior in a sandbox prior to deploying to production		●	
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings		●	

● = Available out of the box
● = Configurable through a scripting language/coding
● = Under development / on road map
● = Configurable using simple tools for business user
● = Available with integration to a third-party solution
● = Could develop, would be considered customization
● = Configurable using simple tools for IT user
● = Available with integration to a separate module provided by this vendor
● = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 219: Lines of Business Supported

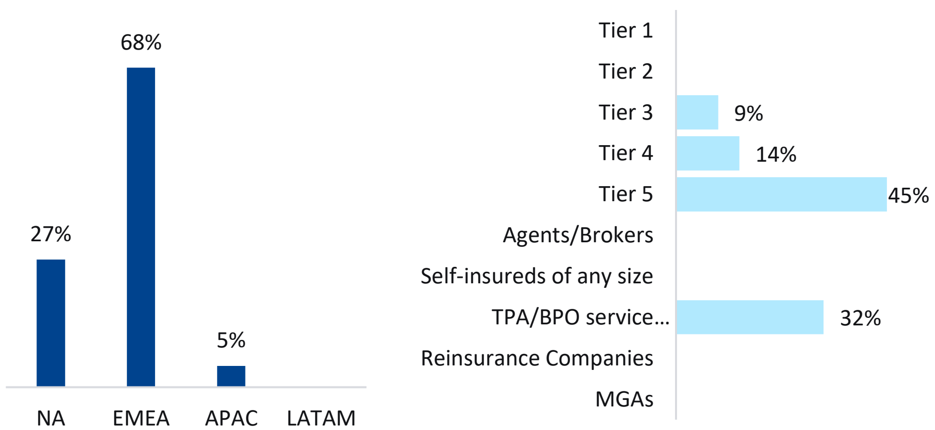
Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	✕	✕	✕	✕
Homeowners / Home	✕	✕	✕	✕
Renters / Contents	✕	✕	✕	✕
Umbrella	✕	✕	✕	✕
Commercial Auto	✕	✕	✕	✕
Commercial Property	✕	✕	✕	✕
Commercial Liability	✕	✕	✕	✕
Workers' Compensation	✕	✕	✕	✕
Medical Professional Liability	✕	✕	✕	✕
Other Professional Liability	✕	✕	✕	✕
Business Owner's Policy (BOP)	✕	✕	✕	✕
Surety and Fidelity	✕	✕	✕	✕
Excess Policies	✕	✕	✕	✕
Directors and Officers Liability	✕	✕	✕	✕
Other	✔	✔	✔	✕

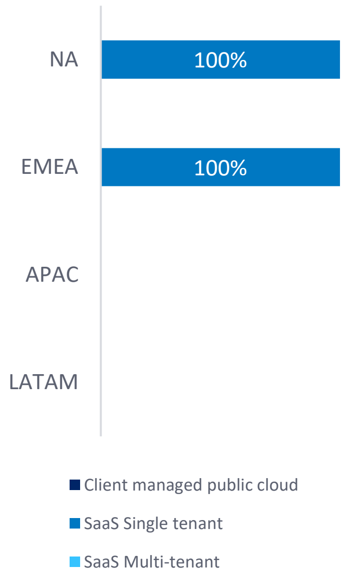
Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

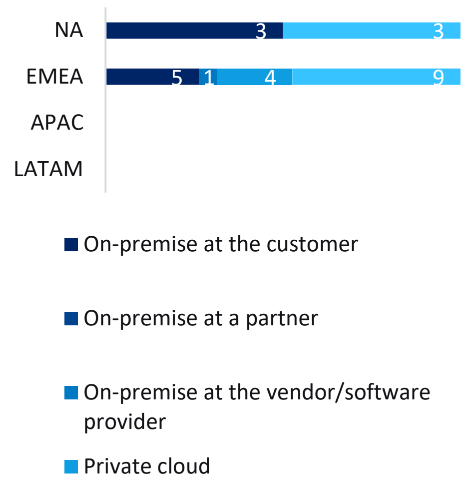
Source: Vendor RFI

Customer Base

Table 220: Client Base by Size and Deployment Option (Global)







Source: Vendor RFI

Table 221: Implementations by Country

Region	Countries
North America	Canada, United States
Europe	Denmark, Finland, Sweden, Norway, France, Germany, Czechia, Switzerland, Belgium, Spain, Netherlands, United Kingdom, Czech Republic and Poland
Middle East	UAE
Africa	South Africa, Botswana
Asia-Pacific	Singapore, Thailand, China, Hong Kong, Vietnam, Indonesia, Philippines, Australia
Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 222: Technology Options

Technology Options	Responses
Code Base	C#: 53%; , JavaScript: 2.1%; PL/SQL: 13%; , Visual basic: 22.4%; , Other: 9.5%;
Integration Methods	API (Restful or SOAP); Web hooks; Streaming services; Web services; XML (not through web services); HTML; HTTP; RESTful HTTP style services; JSON format; MQSeries, JMS, or similar queue technology; Custom APIs; Flat files; Native messaging; GraphQL; Other

Technology Options	Responses	
API Details	✔	The API is documented
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	☐	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	✔	API developer portal is available for support and descriptions
	✔	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 223: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✕
Type of effort required to update the solution	Project based with expert professional services
Cadence of upgrades for multi-tenant deployments	n/a
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	Enabled by consumable APIs
Ability of the deployment model to leverage a serverless approach	✕
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	Under 25%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 224: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	☐
Data Definition	●
Table Maintenance, List of Values, etc.	●
Interface Definition	●
Product Definition	✔
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	✔
Workflow Definition	✔

Legend: ✔ = Configurable via tools for business users; ☐ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 225: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	✔	✔	☐	☐
Amazon AWS	✕	✕	✕	✕
Google Cloud Platform (GCP)	✕	✕	✕	✕
Alibaba Cloud	✕	✕	✕	✕
IBM Cloud / Bluemix	✕	✕	✕	✕
Oracle Cloud	✕	✕	✕	✕
Salesforce Cloud, Force.com, and AppExchange	✕	✕	✕	✕
Other	✕	✕	✕	✕

Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 226: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	N/A
Fintech Partners	N/A

Source: Vendor RFI

Implementation, Support, and Pricing

Table 227: Implementation, Support, and Pricing

Typical Implementation Team Size	6 to 10
Resource Breakdown	Vendor: 50%; Client: 50%; Third party:
Location of Employees	ICE-Tech has 100 employees in EMEA
Average Time to Implementation	Initial Implementation: 7 to 12 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Term license, Perpetual license, Enterprise license, Subscription based license

Source: Vendor RFI

Insurance Business Applications (IBA): IBSuite

Company and Product Snapshot

Table 228: Company Snapshot

Year Founded	2010
Headquarters	Copenhagen
Number of Employees	64
Revenues (USD)	Confidential
Financial Structure	Private
VendorMatch Link	https://www.celent.com/en/directory/companies/insurance-business-applications-iba

Source: Vendor RFI

Table 229: Product Snapshot

Name	IBSuite
Year Originally Released	2010
Current Release and Date of Release	April release 2026/2024
Revenue Derived from the Product	Confidential
R&D Expense	Confidential
FTEs Providing Professional Services for Product	50
Notable Clients	EMEA: Frende, Many Pets, Zurich Spain, Topdanmark, RSA

Source: Vendor RFI

Celent Opinion

Summary:

- IB Suite's claims platform presents a broad set of capabilities aligned to contemporary insurer requirements, combining configurable claims workflows with strong integration support. Its cloud-native design, modern user interface, and API-first approach enable insurers to streamline FNOL-to-settlement processes, automate routine tasks through rules and templates, and connect efficiently to external partners and data services. Overall, the platform's architectural flexibility and configurability make it a credible option for Western European insurers—particularly Tier 3 to Tier 5 carriers seeking a scalable claims solution for sizeable customer portfolios across multiple markets.

Strengths:

- The claims module offers a highly intuitive, user-friendly interface for managing claims. The platform's progress bar and automatic reserving capabilities make it easy for adjusters to assign reserves, while the built-in fraud evaluation technology accurately provides a fully auditable claim scorecard.
- The AI-powered knowledge portal provides comprehensive, multi-language documentation and AI-generated answers, significantly improving user adoption and access to information. This feature is a strong enabler for self-service and efficient problem-solving.
- IBSuite's user interface allows an expert user to quickly navigate the required data or process. The platform also offers a set of user interface widgets that can be embedded in the UI, and its API support allows integration with third-party applications or dedicated user interfaces.
- The platform's claims module offers a handy "Customer 360" feature, which provides a comprehensive view of the customer's claims history and other relevant information. This feature can be invaluable for adjusters looking to assess a claim quickly and accurately.
- The platform's API-first design facilitates seamless integration with external systems, as demonstrated by the stolen bike claim scenario. This enables a connected ecosystem, allowing for flexible customer touchpoints and automated data exchange.
- IBSuite's configuration is done in the same web-based user interface, primarily by filling in online forms. Some advanced configurations can be made on the screens by editing scripts to adjust functionality. The platform can also receive PDF invoices and extract the data for further processing.

Areas for Improvement:

- IBA has taken sensible early steps to leverage AI in IB Suite—most notably through an AI-assisted knowledge portal, customer and claim summarization, and clause/terms interpretation to support complex commercial claims. IBA could strengthen its proposition by integrating AI capabilities into the claim's workflow
- IB Suite demonstrates strong configurable claims automation for everyday volumes, but the platform did not have a robust catastrophe management functionality. To strengthen its claims proposition, IBA should consider more explicit CAT features that support rapid triage and operational surge, such as event-based claim grouping, CAT-specific dashboards and work queues, geo-spatial filtering and heatmaps, and the ability to apply temporary CAT rules.

Functionality

The system is not available as a standalone.

Table 230: Suite Availability

	Availability
Policy Administration	■
Billing	■
Reinsurance	✕
Rating Engine	■
Digital Tools	✕
Distribution Management	■
Business Intelligence	■
Data Warehouse	■

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 231: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL	●		
	Integration and prefill with third-party data	●		
Documents	Includes a correspondence and forms library	●		
	Configurable business rules to support personalization	●		
	Includes a content repository and document management	●		
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries	●		
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee's workload	●		
	Automated adjuster assignment	●		
	Out-of-office / vacation rules		●	
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
	Can use party's preferred communication method	●		
	Location-based guidance at time of FNOL	●		
Injury Management	Track utilization review and recertification			●
	Can create, document, and track special programs such as return-to-work	●		
Claim Investigation	Can display alerts	●		
	Can document the case strategy		●	
	Automatic ordering of third-party data	●		
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking	●		
Payments	Recurring payments	●		
	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement	●		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
SIU	Workflows specific to special investigations	●		
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	●		
Vendor Management	Vendor management tools	●		
Reinsurance	Manually tag a claim when reinsurance applies		●	
	Automatically identify claims subject to reinsurance		●	
Catastrophe	Ability to define catastrophes			
	Automatic identification of cat claims			
TPA	Ability to track hours/activities			
	Ability to manage different fee schedules			
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)		●	
	Support for ECF Write Back		●	

● = Available out of the box

● = Configurable through a scripting language/coding

● = Under development / on road map

● = Configurable using simple tools for business user

● = Available with integration to a third-party solution

● = Could develop, would be considered customization

● = Configurable using simple tools for IT user

● = Available with integration to a separate module provided by this vendor

● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 232: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes		●	
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions	●		
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention		●	
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)		●	
	AI can flag inconsistent information of missing documentation automatically		●	
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes		●	
	Can generate an explanation or summary of coverage applicability for adjuster review		●	
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)		●	

Category	Function	In Production	Supported But Not in Production	Not Supported
	Can generate decision rationale or explanations visible to claim handlers		●	
Fraud Detection and Risk Insight	Uses AI to produce a fraud score		●	
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies		●	
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates		●	
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates		●	
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs		●	
	Includes tools to monitor bias, drift and quality in GenAI outputs.		●	
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes		●	
	Can be retrained or fine tuned using the insurers proprietary claim data sets		●	
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.		●	
	System can simulate agent behavior in a sandbox prior to deploying to production		●	
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings		●	

= Available out of the box

= Configurable through a scripting language/coding

= Under development / on road map

= Configurable using simple tools for business user

= Available with integration to a third-party solution

= Could develop, would be considered customization

= Configurable using simple tools for IT user

= Available with integration to a separate module provided by this vendor

= Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 233: Lines of Business Supported

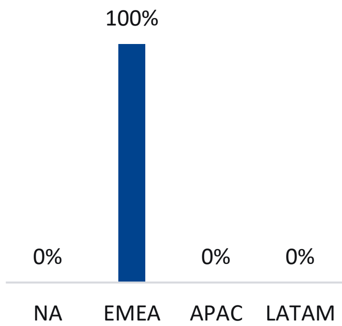
Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	☐	✔	☐	☐
Homeowners / Home	☐	✔	☐	☐
Renters / Contents	☐	✔	☐	☐
Umbrella	☐	☐	☐	☐
Commercial Auto	☐	✔	☐	☐
Commercial Property	☐	✔	☐	☐
Commercial Liability	☐	✔	☐	☐
Workers' Compensation	☐	✔	☐	☐
Medical Professional Liability	☐	✔	☐	☐
Other Professional Liability	☐	✔	☐	☐
Business Owner's Policy (BOP)	☐	✔	☐	☐
Surety and Fidelity				
Excess Policies				
Directors and Officers Liability				
Other				

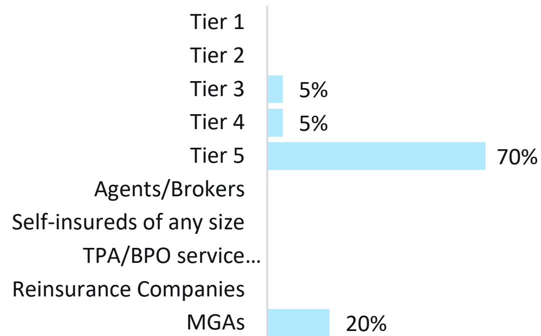
Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

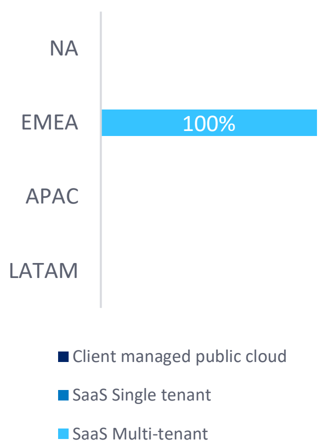
Source: Vendor RFI

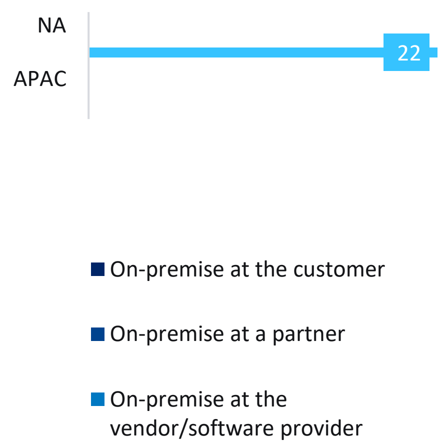
Customer Base

Table 234: Client Base by Size and Deployment Option (Global)









Source: Vendor RFI

Table 235: Implementations by Country

Region	Countries
North America	
Europe	Denmark, Finland, France, Germany, Poland, Spain, Switzerland, United Kingdom
Middle East	
Africa	
Asia-Pacific	
Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 236: Technology Options

Technology Options	Responses	
Code Base	Java: 90%; JavaScript: 10%	
Integration Methods	API (Restful or SOAP); Web hooks; Web services; XML (not through web services); HTML; HTTP; RESTful HTTP style services; JSON format; MQSeries, JMS, or similar queue technology; Custom APIs; Flat files; Native messaging; Other	
API Details	✔	The API is documented
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	☐	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	✔	API developer portal is available for support and descriptions
	✔	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 237: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✔
Type of effort required to update the solution	Ever green - all clients are on the same latest version
Cadence of upgrades for multi-tenant deployments	More frequent than every 3 months
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	Enabled by consumable APIs
Ability of the deployment model to leverage a serverless approach	✔
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	50% to 80%

Elements	Availability
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✕
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✕

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 238: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	✔
Table Maintenance, List of Values, etc.	✔
Interface Definition	●
Product Definition	✔
Role-based Security, Access Control, and Authorizations	□
Screen Definition	✔
Workflow Definition	■

Legend: ✔ = Configurable via tools for business users; □ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 239: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	✕	✕	✕	✕
Amazon AWS	□	✔	□	□
Google Cloud Platform (GCP)	✕	✕	✕	✕
Alibaba Cloud	✕	✕	✕	✕
IBM Cloud / Bluemix	✕	✕	✕	✕
Oracle Cloud	✕	✕	✕	✕
Salesforce Cloud, Force.com, and AppExchange	✕	✕	✕	✕
Other	✕		✕	✕

Legend: ✔ = In production; □ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 240: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	EY, Cognizant, Infosys, Wipro, CGI, Accenture
Fintech Partners	N/A

Source: Vendor RFI

Implementation, Support, and Pricing

Table 241: Implementation, Support, and Pricing

Typical Implementation Team Size	16 to 20
Resource Breakdown	Vendor: 50%; Client: 50%
Location of Employees	Insurance Business Applications (IBA) has 35 employees in EMEA
Average Time to Implementation	Initial Implementation: 4 to 6 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Subscription based license

Source: Vendor RFI

KASKO: KASKO Enabler OS — Claims

Company and Product Snapshot

Table 242: Company Snapshot

Year Founded	2015
Headquarters	London
Number of Employees	34
Revenues (USD)	Confidential
Financial Structure	Limited company
VendorMatch Link	https://www.celent.com/en/directory/companies/kasko/solutions/675899698

Source: Vendor RFI

Table 243: Product Snapshot

Name	KASKO Enabler OS — Claims
Year Originally Released	2026
Current Release and Date of Release	KASKO operates a continuous release model. There are no discrete version numbers. The platform is updated continuously through automated deployment pipelines. Feature releases, enhancements, and fixes are deployed as they pass automated testing — typically multiple times per week./2026
Revenue Derived from the Product	Confidential
R&D Expense	Confidential
FTEs Providing Professional Services for Product	35
Notable Clients	

Source: Vendor RFI

Celent Opinion

Summary:

- KASKO is a European insurance platform that provides modular no-code/low-code solutions to help insurers, MGAs, and brokers digitize, launch, and scale insurance products. With a flexible, modular architecture, integrated payment capabilities, and fast product-development cycles, KASKO is well-suited for organizations seeking to respond quickly to changing market needs and accelerate digital transformation. Founded in 2015, KASKO has deployed its solutions in seven

European countries across multiple product lines, working with leading insurers and regional MGAs. KASKO's claims solution is a new offering.

Strengths:

- The system demonstrates credible end-to-end claims support, spanning customer self-service FNOL submission (including document upload and status visibility) through to core adjuster operations such as intake review, coverage confirmation, contact and vendor management, reserving, payments and deductible handling, recoveries/subrogation recording, approvals via authority limits, fraud flagging with configurable consequences, communications via email, and full auditability through history and transaction logs.
- The claims module offers a highly intuitive, user-friendly interface for managing claims. The platform's well-structured, role-aware claims workspace brings the core adjuster journey into a single, coherent view. The tabbed layout consolidates key activities—intake review, contacts, notes, documents, email, fraud flags, tasks, and financial actions—while system prompts guide the user toward the next appropriate step, reducing cognitive load and unnecessary navigation.
- The platform showcased advanced AI features, including AI-powered document extraction with confidence levels and data override options for continuous improvement, and AI-assisted email replies that consider claim context and prior discussions.
- A sophisticated fraud detection mechanism was demonstrated, utilizing a combination of rules and AI, with 16 configurable signals that can trigger consequences like payment holds and manager approvals.
- the platform's extensive configurability, allowing non-technical users to build customer journeys, define workflow settings, set reserve and financial rules, priority rules, and fraud detection parameters.
- A differentiated strength of the platform is its AI-assisted capability to generate customer-facing screens and end-to-end journeys (e.g., FNOL flows) from plain-language instructions or uploaded documentation. By automatically proposing the required screens, fields, and conditional branching logic—and then building these into a configurable web app—the approach has the potential to materially reduce design and implementation effort, accelerate time-to-market for new products or claim types, and enable greater self-sufficiency for non-technical business users while maintaining consistency through versioned configuration.

Areas for Improvement:

- While the claims capability is promising, it is still in active development and was described as newly released, with limited evidence of live production adoption for the claims module. To strengthen market credibility, KASKO should prioritize production-readiness through pilot deployments, published implementation outcomes, and a clear roadmap with timelines to close known gaps and harden the platform for enterprise use.

Functionality

Although the system is available as a standalone, it has not been implemented as a standalone solution.

Table 244: Suite Availability

	Availability
Policy Administration	■
Billing	■
Reinsurance	×
Rating Engine	■
Digital Tools	
Distribution Management	■
Business Intelligence	●
Data Warehouse	●

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; × = Not available

Source: Vendor RFI

Table 245: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench		●	
	Claims overview		●	
Data Services	Upload ACORD or FNOL		●	
	Integration and prefill with third-party data		●	
Documents	Includes a correspondence and forms library			●
	Configurable business rules to support personalization		●	
	Includes a content repository and document management		●	
Notes	Includes a notes facility		●	
	Ability to search text within notes and diaries			●
Supervisory Tools	Escalation based on authority		●	
	Dashboard to manage employee's workload		●	
	Automated adjuster assignment		●	
	Out-of-office / vacation rules		●	
	Automatic task generation		●	
FNOL/FROI	Ability to consume FNOL from multiple sources		●	
	Supports submission of additional attachments	●		
	Can use party's preferred communication method		●	
	Location-based guidance at time of FNOL			●
Injury Management	Track utilization review and recertification			●
	Can create, document, and track special programs such as return-to-work			●
Claim Investigation	Can display alerts		●	
	Can document the case strategy		●	
	Automatic ordering of third-party data		●	

Category	Function	In Production	Supported But Not in Production	Not Supported
Reserving	Ability to specify automatic default initial reserves based on business rules		●	
	Multiple levels of reserve categories		●	
	Aggregate tracking (erosion of policy limits)		●	
	Deductible tracking		●	
Payments	Recurring payments		●	
	Multiple pay parties (e.g., garnishments)		●	
	Ability to make bulk payments for a single vendor combined in a single disbursement			●
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases		●	
SIU	Workflows specific to special investigations		●	
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases		●	
Vendor Management	Vendor management tools		●	
Reinsurance	Manually tag a claim when reinsurance applies		●	
	Automatically identify claims subject to reinsurance			●
Catastrophe	Ability to define catastrophes			●
	Automatic identification of cat claims			●
TPA	Ability to track hours/activities		●	
	Ability to manage different fee schedules			●
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)			●
	Support for ECF Write Back			●

● = Available out of the box
● = Configurable using simple tools for business user
● = Configurable using simple tools for IT user
● = Configurable through a scripting language/coding
● = Available with integration to a third-party solution
● = Available with integration to a separate module provided by this vendor
● = Under development / on road map
● = Could develop, would be considered customization
● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 246: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes		●	

Category	Function	In Production	Supported But Not in Production	Not Supported
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions		● (green)	
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention		● (dark blue)	
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)		● (green)	
	AI can flag inconsistent information of missing documentation automatically		● (green)	
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes		● (blue)	
	Can generate an explanation or summary of coverage applicability for adjuster review		● (blue)	
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)		● (blue)	
	Can generate decision rationale or explanations visible to claim handlers		● (green)	
Fraud Detection and Risk Insight	Uses AI to produce a fraud score		● (green)	
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies		● (green)	
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates		● (dark blue)	
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates			● (grey)
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs		● (green)	
	Includes tools to monitor bias, drift and quality in GenAI outputs.		● (blue)	
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes		● (green)	
	Can be retrained or fine tuned using the insurers proprietary claim data sets		● (blue)	
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.			● (grey)
	System can simulate agent behavior in a sandbox prior to deploying to production		● (green)	
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings		● (green)	● (grey)

- ● (green) = Available out of the box
- ● (dark blue) = Configurable using simple tools for business user
- ● (blue) = Configurable using simple tools for IT user
- ● (light blue) = Configurable through a scripting language/coding
- ● (orange) = Available with integration to a third-party solution
- ● (light yellow) = Available with integration to a separate module provided by this vendor
- ● (slate grey) = Under development / on road map
- ● (grey) = Could develop, would be considered customization
- ● (red) = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 247: Lines of Business Supported

Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	☐	☐	☐	☐
Homeowners / Home	☐	☐	☐	☐
Renters / Contents	☐	☐	☐	☐
Umbrella	☐	☐	☐	☐
Commercial Auto	☐	☐	☐	☐
Commercial Property	☐	☐	☐	☐
Commercial Liability	☐	☐	☐	☐
Workers' Compensation	☐	☐	☐	☐
Medical Professional Liability	☐	☐	☐	☐
Other Professional Liability	☐	☐	☐	☐
Business Owner's Policy (BOP)	☐	☐	☐	☐
Surety and Fidelity	☐	☐	☐	☐
Excess Policies	☐	☐	☐	☐
Directors and Officers Liability	☐	☐	☐	☐
Other				

Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Customer Base

Vendor keeps customer information confidential

Table 248: Implementations by Country

Region	Countries
North America	
Europe	
Middle East	
Africa	
Asia-Pacific	
Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 249: Technology Options

Technology Options	Responses	
Code Base	JavaScript: 25%; PhP: 50%; React: 25%	
Integration Methods	API (Restful or SOAP); Web hooks; Web services; HTML; JSON format; Flat files	
API Details	✔	The API is documented
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	✔	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	✔	API developer portal is available for support and descriptions
	✔	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 250: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✔
Type of effort required to update the solution	Ever green - client chooses when to upgrade
Cadence of upgrades for multi-tenant deployments	More frequent than every 3 months
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	Pre-connected cloud environment (fully connected and ready to use)
Ability of the deployment model to leverage a serverless approach	✔
Ability to enable independent services (microservices)	✔

Elements	Availability
Proportion of the system architected as microservices	Over 80%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✕
Need for containerization to run in a cloud	✕
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 251: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	✔
Table Maintenance, List of Values, etc.	✔
Interface Definition	☐
Product Definition	✔
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	✔
Workflow Definition	✔

Legend: ✔ = Configurable via tools for business users; ☐ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 252: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	✕	✕	✕	✕
Amazon AWS	✔	✔	☐	☐
Google Cloud Platform (GCP)	✕	✕	✕	✕
Alibaba Cloud	✕	✕	✕	✕
IBM Cloud / Bluemix	✕	✕	✕	✕
Oracle Cloud	✕	✕	✕	✕
Salesforce Cloud, Force.com, and AppExchange	✕	✕	✕	✕
Other	✕	✕	✕	✕

Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 253: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	N/A
Fintech Partners	Stripe, PayPal

Source: Vendor RFI

Implementation, Support, and Pricing

Table 254: Implementation, Support, and Pricing

Typical Implementation Team Size	1 to 5
Resource Breakdown	Vendor: 70%; Client: 30%;
Location of Employees	KASKO has 33 employees in EMEA
Average Time to Implementation	Initial Implementation: 1 to 3 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Term license, Perpetual license, Enterprise license, Subscription based license, Other

Source: Vendor RFI

Keylane: Keylane Axon

Company and Product Snapshot

Table 255: Company Snapshot

Year Founded	2012
Headquarters	Utrecht, the Netherlands
Number of Employees	1100
Revenues (USD)	USD $121,000,000
Financial Structure	Private with outside investors
VendorMatch Link	https://www.celent.com/en/directory/companies/keylane/solutions/877064293

Source: Vendor RFI

Table 256: Product Snapshot

Name	Keylane Axon
Year Originally Released	2008
Current Release and Date of Release	2026.06/2026
Revenue Derived from the Product	60 million euros
R&D Expense	R&D expense over the past two years has been 15% of total revenue attributed to this solution
FTEs Providing Professional Services for Product	300
Notable Clients	EMEA: Debeka, Belfius, a.s.r., JBF, Europ Assistance

Source: Vendor RFI

Celent Opinion

Summary:

- Keylane is a European SaaS vendor serving the insurance and pension sectors, with a multi-product software portfolio. Axon Claims Management is a modern, web-based, and feature-rich solution that combines streamlined workflows with simplified configuration to support an efficient, end-to-end claims lifecycle. Delivered in a private cloud environment, it has been successfully implemented by multiple insurers across mainland Europe. Keylane is also expanding its AI capabilities, providing customers with a low-code/no-code environment to design AI-enabled workflows on top of its core platforms. The strategy emphasizes domain-specific, governed AI that is tightly integrated with existing systems, helping customers accelerate automation while maintaining control, compliance, and oversight.

Strengths:

- The user interface of Axon Claims Management is a modern web application providing a user-friendly experience. The UI incorporates a clear workflow approach, with a breadcrumb navigation system on the left-hand side that indicates the position in the flow. Additionally, tabs are used to easily navigate the claim while maintaining context regarding the customer and claim on each page to assist the handler.
- The system provides intuitive interfaces and automated workflows to streamline the FNOL process, enabling insurers to promptly initiate the claims handling process and provide timely assistance to policyholders.
- Axon Claims Management includes catastrophe management capabilities. The system enables insurers to effectively handle claims from catastrophic events such as natural disasters or large-scale accidents. It provides tools for quick assessment, efficient resource allocation, and streamlined communication to ensure timely and effective claims processing during such events. The system provides tools to track and manage claims that involve legal proceedings.
- The platform demonstrates strong configurability, allowing insurers to tailor claim reporting forms, business rules for automatic processing, and workflow steps to their specific needs.
- Axon has many standard interfaces with claim platforms which are prevalent in the company’s operating market, such as Dispatch, SCS, In4Mo, Prodatex, Informex, RDR, and ClearingHuis. It also provides direct integration with MS Word for document creation. In addition, Axon comes with a large set of standard APIs that can be integrated with third-party systems.

Areas for Improvement:

- While configurability is a strength, extensive rule configuration still requires significant manual effort, suggesting an area where further automation or AI assistance could be beneficial in the future
- Keylane’s AI capabilities are currently focused on foundational use cases (e.g., document summarization and translation), while more advanced agentic functionality remains in the roadmap phase. This presents an opportunity to clarify timelines and prioritization; however, Keylane’s group-wide AI initiatives across its product suite could enable Axon to leverage shared capabilities and accelerate delivery against its AI roadmap and time-to-value.

Functionality

The solution is in production as a standalone implementation.

Table 257: Suite Availability

	Availability
Policy Administration	■
Billing	■
Reinsurance	✔
Rating Engine	■

	Availability
Digital Tools	✔
Distribution Management	✔
Business Intelligence	●
Data Warehouse	■

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 258: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL			●
	Integration and prefill with third-party data	●		
Documents	Includes a correspondence and forms library	●		
	Configurable business rules to support personalization	●		
	Includes a content repository and document management	●		
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries			●
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee’s workload	●		
	Automated adjuster assignment	●		
	Out-of-office / vacation rules			●
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		
	Can use party’s preferred communication method	●		
	Location-based guidance at time of FNOL	●		
Injury Management	Track utilization review and recertification			●
	Can create, document, and track special programs such as return-to-work	●		
Claim Investigation	Can display alerts	●		
	Can document the case strategy	●		
	Automatic ordering of third-party data	●		
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking	●		
Payments	Recurring payments	●		
	Multiple pay parties (e.g., garnishments)	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
	Ability to make bulk payments for a single vendor combined in a single disbursement	●		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
SIU	Workflows specific to special investigations	●		
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	●		
Vendor Management	Vendor management tools	●		
Reinsurance	Manually tag a claim when reinsurance applies	●		
	Automatically identify claims subject to reinsurance	●		
Catastrophe	Ability to define catastrophes	●		
	Automatic identification of cat claims	●		
TPA	Ability to track hours/activities			●
	Ability to manage different fee schedules			●
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)			●
	Support for ECF Write Back			●

● = Available out of the box
● = Configurable using simple tools for business user
● = Configurable using simple tools for IT user
● = Configurable through a scripting language/coding
● = Available with integration to a third-party solution
● = Available with integration to a separate module provided by this vendor
● = Under development / on road map
● = Could develop, would be considered customization
● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 259: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes			
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions	●		
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention			●
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)			●
	AI can flag inconsistent information of missing documentation automatically		●	

Category	Function	In Production	Supported But Not in Production	Not Supported
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes			● (grey)
	Can generate an explanation or summary of coverage applicability for adjuster review			● (grey)
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)			● (grey)
	Can generate decision rationale or explanations visible to claim handlers	● (green)		
Fraud Detection and Risk Insight	Uses AI to produce a fraud score	● (yellow)		
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies	● (green)		
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates			● (grey)
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates			● (grey)
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs			● (red)
	Includes tools to monitor bias, drift and quality in GenAI outputs.			● (red)
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes			● (red)
	Can be retrained or fine tuned using the insurers proprietary claim data sets			● (red)
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.	● (green)		
	System can simulate agent behavior in a sandbox prior to deploying to production	● (green)		
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings	● (green)		

- ● (green) = Available out of the box
- ● (dark blue) = Configurable using simple tools for business user
- ● (blue) = Configurable using simple tools for IT user
- ● (light blue) = Configurable through a scripting language/coding
- ● (yellow) = Available with integration to a third-party solution
- ● (light yellow) = Available with integration to a separate module provided by this vendor
- ● (dark grey) = Under development / on road map
- ● (light grey) = Could develop, would be considered customization
- ● (red) = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 260: Lines of Business Supported

Line of Business	NA	EMEA	APAC	LATAM
Personal Auto		✔		
Homeowners / Home		✔		

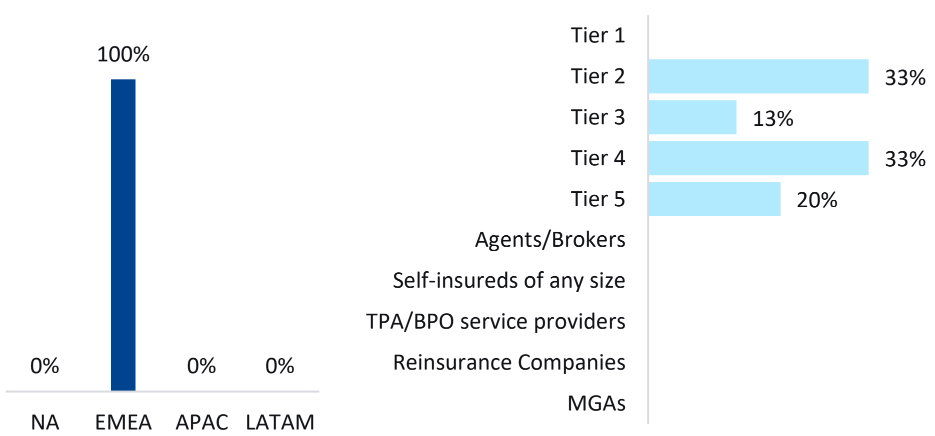
Line of Business	NA	EMEA	APAC	LATAM
Renters / Contents		✔		
Umbrella		✔		
Commercial Auto		✔		
Commercial Property		✔		
Commercial Liability		✔		
Workers' Compensation		✔		
Medical Professional Liability		✔		
Other Professional Liability		✔		
Business Owner's Policy (BOP)		✔		
Surety and Fidelity				
Excess Policies				
Directors and Officers Liability				
Other				

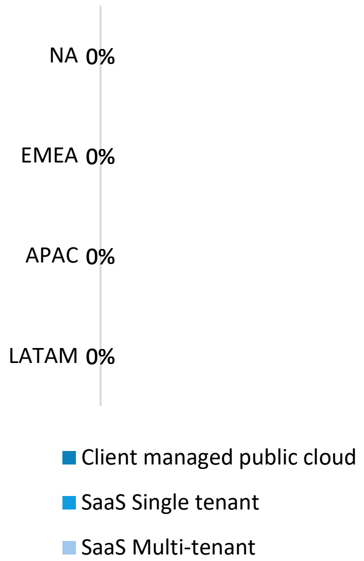
Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

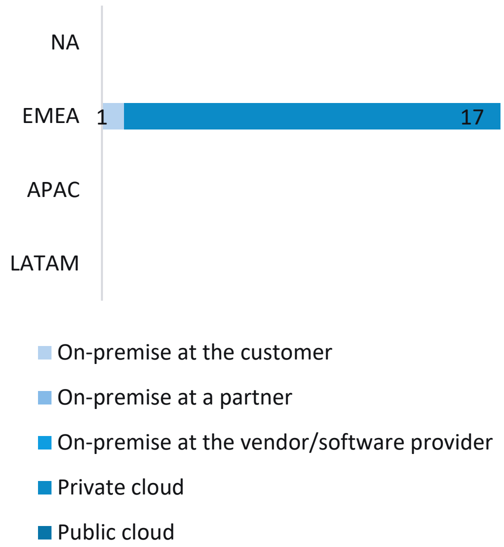
Source: Vendor RFI

Customer Base

Table 261: Client Base by Size and Deployment Option (Global)







Source: Vendor RFI

Table 262: Implementations by Country

Region	Countries
North America	
Europe	Belgium, Germany, Netherlands, Norway
Middle East	
Africa	
Asia-Pacific	
Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 263: Technology Options

Technology Options	Responses
Code Base	Java: 90%; JavaScript: 5%; Angular: 5%
Integration Methods	API (Restful or SOAP); Web services; XML (not through web services); HTML; HTTP; RESTful HTTP style services; JSON format; MQSeries, JMS, or similar queue technology; Custom APIs; Flat files; Other

Technology Options	Responses	
API Details	✔	The API is documented
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	☐	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	✔	API developer portal is available for support and descriptions
	☐	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 264: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✕
Type of effort required to update the solution	Ever green - client chooses when to upgrade
Cadence of upgrades for multi-tenant deployments	n/a
Deployment approach supports elasticity	Yes, within less than a day
Current APIs-related strategy	Enabled by consumable APIs
Ability of the deployment model to leverage a serverless approach	✔
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	25% to 50%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✔
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 265: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	✔
Table Maintenance, List of Values, etc.	✔
Interface Definition	☐
Product Definition	✔
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	✔
Workflow Definition	✔

Legend: ✔ = Configurable via tools for business users; ☐ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 266: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure		☐		
Amazon AWS		☐		
Google Cloud Platform (GCP)		✕		
Alibaba Cloud		✕		
IBM Cloud / Bluemix		☐		
Oracle Cloud		✕		
Salesforce Cloud, Force.com, and AppExchange		✕		
Other		✕		

Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 267: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	CGI, Cap Gemini, Bearing Point
Fintech Partners	Surepay, FRISS, MavenBlue, Solera, Whatfix, Quadient, Cloudmersive, Agree & Sign, ValueChecker, more.

Source: Vendor RFI

Implementation, Support, and Pricing

Table 268: Implementation, Support, and Pricing

Typical Implementation Team Size	16 to 20
Resource Breakdown	Vendor: 40%; Client: 60%
Location of Employees	Keylane has 280 employees in EMEA
Average Time to Implementation	Initial Implementation: 7 to 12 months 2nd and subsequent line of business: 4 to 6 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Term license, Enterprise license, Subscription based license, Other

Source: Vendor RFI

KGISL TECHNOLOGIES PRIVATE LIMITED: NSure Core P&C CLAIMS

Company and Product Snapshot

Table 269: Company Snapshot

Year Founded	1994
Headquarters	India
Number of Employees	1,500
Revenues (USD)	USD $41,800,000
Financial Structure	Private
VendorMatch Link	https://www.celent.com/en/directory/companies/k-gi-sl-1

Source: Vendor RFI

Table 270: Product Snapshot

Name	Celent PC PAS
Year Originally Released	2010
Current Release and Date of Release	5.0/2025.
Revenue Derived from the Product	USD $17.62 Million
R&D Expense	R&D expense over the past two years has averaged 5% - 8% of total revenue.
FTEs Providing Professional Services for Product	750
Notable Clients	EMEA: Salama General Insurance,Aljazira Takaful , Medgulf APAC: Liberty General Insurance - Malaysia, Bupa Insurance - Hong Kong, Forte General Insurance – Cambodia

Source: Vendor RFI

Celent Opinion

Summary

- KGiSL is an India-based vendor that provides core solutions for insurance companies and has established delivery experience across the Middle East, Africa, South Asia, and Southeast Asia, including notable exposure to Takaful operating requirements. KGiSL nSure is a broader platform supporting both life and non-life insurance operations, with nSure Claims positioned as a core component of the suite. The claims offering presents itself as a process-led, integrated system with configurable controls and solid downstream integration with finance and reinsurance functions.

Strengths:

- The system offers functional and workflow-driven, with a left-hand navigation structure that organizes configuration (masters) and transactions around the end-to-end claims process. Screen flows for notification, registration, processing, approval, and payment are aligned to how claims teams work, and the use of prompts/mandatory fields (e.g., documents and surveyor assignment) supports procedural compliance
- The claims workflow captures intimation, enforces required data/documents, reserves, approvals, and handles payment. The ability to move a claim through stages and generate vouchers with statuses (verification/approval/printing) is aligned with real-world controls and segregation of duties.
- During claim intake, the system demonstrated automated checks (policy status, date of loss within coverage, blacklisting logic, benefit applicability, cancellation-related validations). Even where some rules are coded, the overall approach supports straight-through rejection, routing to review, and stronger governance.
- The audit log and tracking are practical features for claims leaders: they enable post-mortems, bottleneck analysis, and accountability by stage and user action.
- Claims transactions automatically generate accounting postings, supported by an end-to-end audit trail covering the lifecycle from initial reserving through approval and payment. The system can create vouchers, monitor voucher progression through finance verification and approval, and post GL entries incorporating cost center/profit center structures and currency handling—helping to reduce manual reconciliation between claims and finance teams.
- For reinsurance, the platform enables automated recovery calculations based on configured treaty structures, including proportional treaties (e.g., quota share) and facultative placements, with recoveries recalculated dynamically as reserve values are updated.

Areas for Improvement:

- While nSure supports product configuration, it has been noted that IT support is required for making changes to the configuration, which can create a barrier for business users. To enhance usability and empower nontechnical users, there should be a greater focus on building capabilities that allow business users to configure products independently. This improvement would streamline the configuration process, reduce reliance on IT, and enable quicker adaptations to changing business needs.
- KGiSL plans to integrate Marvel AI into the system; to be credible as a differentiator, it should be embedded directly into the end-to-end claims narrative and supported with clear evidence of business impact (e.g., reduced cycle times, lower leakage, improved detection rates), alongside a well-articulated integration architecture that explains how AI insights are generated, consumed, monitored, and governed within the claims workflow.

Functionality

More than 3 instances of the solution are in production as a standalone implementation.

Table 271: Suite Availability

	Availability
Policy Administration	✔
Billing	✔
Reinsurance	✔
Rating Engine	■
Digital Tools	✔
Distribution Management	✔
Business Intelligence	✕
Data Warehouse	✕

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 272: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL	●		
	Integration and prefill with third-party data	●		
Documents	Includes a correspondence and forms library	●		
	Configurable business rules to support personalization		●	
	Includes a content repository and document management	●		
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries		●	
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee's workload	●		
	Automated adjuster assignment	●		
	Out-of-office / vacation rules	●		
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		
	Can use party's preferred communication method	●		
	Location-based guidance at time of FNOL		●	
Injury Management	Track utilization review and recertification	●		
	Can create, document, and track special programs such as return-to-work		●	
Claim Investigation	Can display alerts	●		
	Can document the case strategy	●		
	Automatic ordering of third-party data		●	

Category	Function	In Production	Supported But Not in Production	Not Supported
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking	●		
Payments	Recurring payments	●		
	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement	●		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
SIU	Workflows specific to special investigations		●	
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	●		
Vendor Management	Vendor management tools	●		
Reinsurance	Manually tag a claim when reinsurance applies	●		
	Automatically identify claims subject to reinsurance	●		
Catastrophe	Ability to define catastrophes	●		
	Automatic identification of cat claims	●		
TPA	Ability to track hours/activities		●	
	Ability to manage different fee schedules	●		
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)		●	
	Support for ECF Write Back		●	

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 273: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes	●		
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions	●		
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention	●		
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)	●		
	AI can flag inconsistent information of missing documentation automatically	●		
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes	●		
	Can generate an explanation or summary of coverage applicability for adjuster review	●		
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)	●		
	Can generate decision rationale or explanations visible to claim handlers	●		
Fraud Detection and Risk Insight	Uses AI to produce a fraud score	●		
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies	●		
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates	●		
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates		●	
Governance, Transparency, and Auditability	Maintains full audit logs of AI agent activities and generated outputs	●		
	Includes tools to monitor bias, drift and quality in GenAI outputs.		●	
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes	●		
	Can be retrained or fine tuned using the insurers proprietary claim data sets	●		
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.		●	
	System can simulate agent behavior in a sandbox prior to deploying to production	●		
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings		●	

- ● = Available out of the box
- ● = Configurable using simple tools for business user
- ● = Configurable using simple tools for IT user
- ● = Configurable through a scripting language/coding
- ● = Available with integration to a third-party solution
- ● = Available with integration to a separate module provided by this vendor
- ● = Under development / on road map
- ● = Could develop, would be considered customization
- ● = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 274: Lines of Business Supported

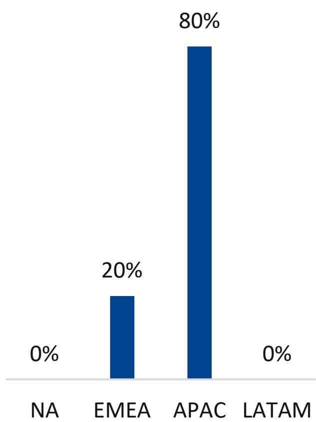
Line of Business	NA	EMEA	APAC	LATAM
Personal Auto		✔	✔	
Homeowners / Home		✔		
Renters / Contents		☐		
Umbrella		☐		
Commercial Auto		✔		
Commercial Property		✔		
Commercial Liability		✔		
Workers' Compensation		✔		
Medical Professional Liability		✔		
Other Professional Liability		✔		
Business Owner's Policy (BOP)		☐		
Surety and Fidelity		✔		
Excess Policies		✔		
Directors and Officers Liability		✔		
Other				

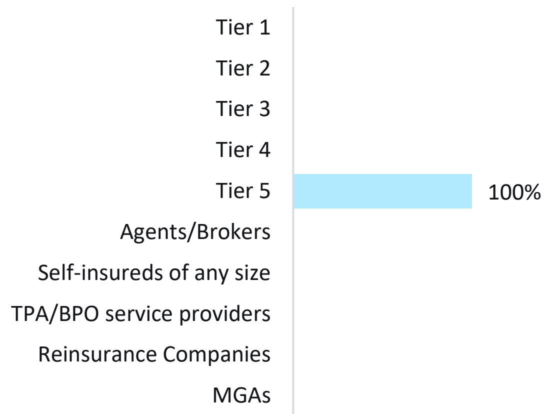
Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

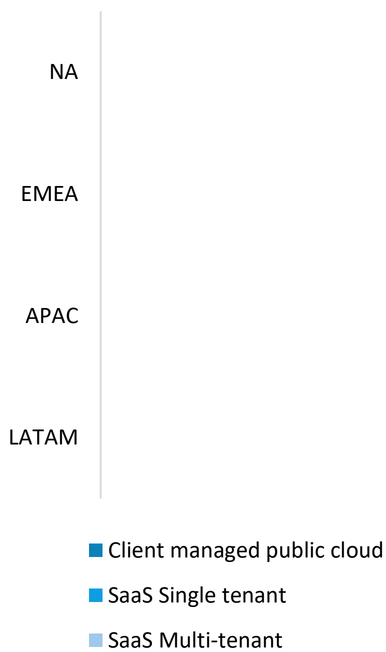
Source: Vendor RFI

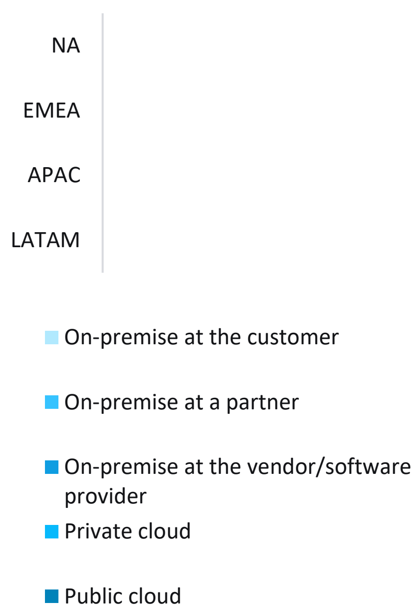
Customer Base

Table 275: Client Base by Size and Deployment Option (Global)









Source: Vendor RFI

Table 276: Implementations by Country

Region	Countries
North America	
Europe	
Middle East	Bahrain, Saudi Arabia
Africa	
Asia-Pacific	Brunei, Cambodia, Hong Kong, Malaysia, Myanmar (Burma), Sri Lanka
Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 277: Technology Options

Technology Options	Responses	
Code Base	Java: 100%	
Integration Methods	API (Restful or SOAP); Web hooks; Streaming services; Web services; HTTP; RESTful HTTP style services; JSON format; Custom APIs; Flat files; GraphQL	
API Details	✔	The API is documented
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	✔	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	✔	API developer portal is available for support and descriptions
	☐	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	☐ ✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 278: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✔
Type of effort required to update the solution	Project based with expert professional services
Cadence of upgrades for multi-tenant deployments	Every 6 months
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	In house expertise and experience to build with confidence
Ability of the deployment model to leverage a serverless approach	✔
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	50% to 80%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✔
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 279: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	■
Data Definition	■
Table Maintenance, List of Values, etc.	■
Interface Definition	●
Product Definition	✔
Role-based Security, Access Control, and Authorizations	□
Screen Definition	●
Workflow Definition	✔

Legend: ✔ = Configurable via tools for business users; □ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 280: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	✕	□	□	✕

Providers	NA	EMEA	APAC	LATAM
Amazon AWS	✕	☐	☐	✕
Google Cloud Platform (GCP)	✕	☐	☐	✕
Alibaba Cloud	✕	☐	☐	✕
IBM Cloud / Bluemix	✕	✕	✕	✕
Oracle Cloud	✕	☐	☐	✕
Salesforce Cloud, Force.com, and AppExchange	✕	✕	✕	✕
Other	✕	☐	☐	✕

Legend: ✓ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 281: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	Idealink, Maansarovar, IAPPS, Epic, HLC
Fintech Partners	N/A

Source: Vendor RFI

Implementation, Support, and Pricing

Table 282: Implementation, Support, and Pricing

Typical Implementation Team Size	6 to 10
Resource Breakdown	Vendor: 80%; Client: 20%
Location of Employees	KGISL TECHNOLOGIES PRIVATE LIMITED has 50 employees in EMEA, 50 employees in Asia Pacific
Average Time to Implementation	Initial Implementation: 4 to 6 months 2nd and subsequent line of business: 4 to 6 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Term license, Perpetual license, Enterprise license, Subscription based license, Other

Source: Vendor RFI

Knowit Insicon AB: i2i

Company and Product Snapshot

Table 283: Company Snapshot

Year Founded	2009
Headquarters	Stockholm
Number of Employees	3700
Revenues (USD)	USD$675,000,000
Financial Structure	Public company Nasdaq Stockholm Mid Cap KNOW
VendorMatch Link	https://www.celent.com/en/directory/companies/insicon-ab

Source: Vendor RFI

Table 284: Product Snapshot

Name	i2i
Year Originally Released	2010
Current Release and Date of Release	46082/2026
Revenue Derived from the Product	Confidential
R&D Expense	R&D expense over the past two years has been 0% of total revenue attributed to this solution
FTEs Providing Professional Services for Product	50
Notable Clients	NA: EMEA: Gallagher, ICA Försäkring, Sveland Djurförsäkring: APAC: LATAM

Source: Vendor RFI

Celent Opinion

Summary:

- Insicon is a Sweden-based provider with a primary customer focus in Scandinavia and has recently been acquired by Knowit. Its client base is largely composed of brokers, agents, and Tier 4–5 insurers. The company's claims administration system is a comprehensive web-based platform with flexible deployment options (SaaS or on-premises).

Strengths:

- The system features a user-friendly interface, customizable workflows, and strong integration capabilities.

- The system includes features for managing claims, such as event history tracking, configurable validation rules for fraud detection, and detailed financial tracking for reserves, payments, recoveries, and regresses.
- The claim manager view showed practical operational controls—statistics, settlement metrics, workload distribution (including random assignment), reassignment when staff are absent, and task queues. Diary notes and event timelines support auditability and day-to-day discipline.
- Knowit's solution demonstrates strong Nordic-market fit through support for widely adopted authentication methods such as Swedish and Norwegian BankID, which aligns well with local enterprise requirements and helps reduce deployment friction.
- The i2i system is web-based, HTML5 compatible across different browsers, and offers flexible deployment options. The system demonstrates strong configurability, particularly in product and claims management. Business administrators can set up and configure products, tariffs, and rules without requiring coding, utilizing a drag-and-drop designer. This allows for significant customization to meet specific business needs.

Areas for Improvement:

- While i2i offers a foundation for claims administration, it lacks some advanced features of leading insurance products. Enhancing the platform with additional functionality, such as more automated reserving and subrogation salvage, could significantly elevate the user experience and i2i's market competitiveness.
- I2i has not yet integrated any AI capabilities into its product. AI capabilities are being piloted for development purposes. Expanding AI capabilities would modernize and align the system with evolving technological trends in claims administration systems.

Functionality

More than 8 instances of the solution are in production as a standalone implementation.

Table 285: Suite Availability

	Availability
Policy Administration	■
Billing	✔
Reinsurance	✕
Rating Engine	■
Digital Tools	✔
Distribution Management	■
Business Intelligence	■
Data Warehouse	■

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 286: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL		●	
	Integration and prefill with third-party data	●		
Documents	Includes a correspondence and forms library	●		
	Configurable business rules to support personalization	●		
	Includes a content repository and document management	●		
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries	●		
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee's workload	●		
	Automated adjuster assignment	●		
	Out-of-office / vacation rules			●
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		
	Can use party's preferred communication method	●		
	Location-based guidance at time of FNOL	●		
Injury Management	Track utilization review and recertification	●		
	Can create, document, and track special programs such as return-to-work	●		
Claim Investigation	Can display alerts	●		
	Can document the case strategy	●		
	Automatic ordering of third-party data	●		
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking	●		
Payments	Recurring payments	●		
	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement	●		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
SIU	Workflows specific to special investigations	●		
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	●		
Vendor Management	Vendor management tools	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Reinsurance	Manually tag a claim when reinsurance applies	●		
	Automatically identify claims subject to reinsurance		●	
Catastrophe	Ability to define catastrophes	●		
	Automatic identification of cat claims		●	
TPA	Ability to track hours/activities			●
	Ability to manage different fee schedules	●		
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)		●	
	Support for ECF Write Back		●	

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 287: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes			●
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions			●
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention			●
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)			●
	AI can flag inconsistent information of missing documentation automatically			●
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes			●
	Can generate an explanation or summary of coverage applicability for adjuster review			●
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)			●
	Can generate decision rationale or explanations visible to claim handlers			●
	Uses AI to produce a fraud score			●

Category	Function	In Production	Supported But Not in Production	Not Supported
Fraud Detection and Risk Insight	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies			●
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates			●
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates			●
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs			●
	Includes tools to monitor bias, drift and quality in GenAI outputs.			●
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes			●
	Can be retrained or fine tuned using the insurers proprietary claim data sets			●
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.			●
	System can simulate agent behavior in a sandbox prior to deploying to production			●
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings			●

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 288: Lines of Business Supported

Line of Business	NA	EMEA	APAC	LATAM
Personal Auto		✔		
Homeowners / Home		✔		
Renters / Contents		✔		
Umbrella		☐		
Commercial Auto		✔		
Commercial Property		✔		
Commercial Liability		✔		
Workers' Compensation		✔		

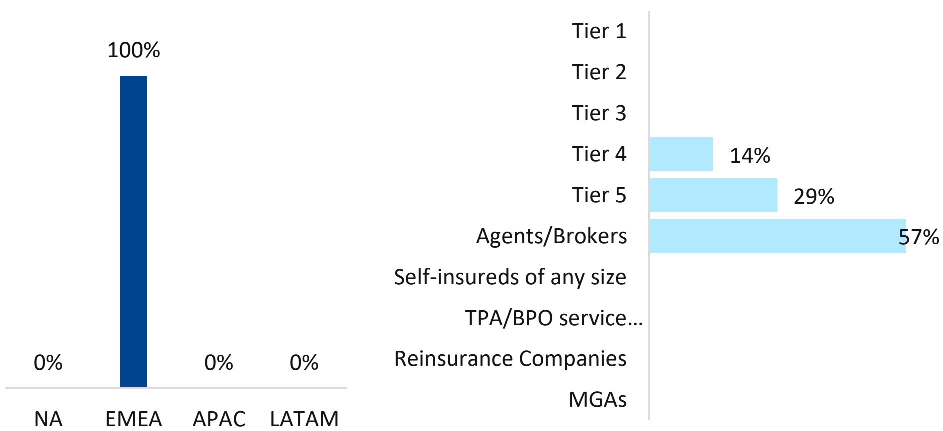
Line of Business	NA	EMEA	APAC	LATAM
Medical Professional Liability		☐		
Other Professional Liability		☐		
Business Owner's Policy (BOP)		☐		
Surety and Fidelity		☐		
Excess Policies		☐		
Directors and Officers Liability		☐		
Other				

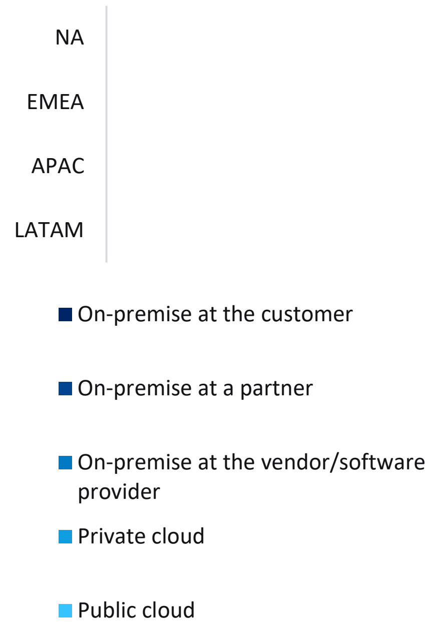
Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Customer Base

Table 289: Client Base by Size and Deployment Option (Global)





Source: Vendor RFI

Table 290: Implementations by Country

Region	Countries
North America	
Europe	
Middle East	
Africa	
Asia-Pacific	
Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 291: Technology Options

Technology Options	Responses
Code Base	.Net: 65%; Java: 20%; Angular: 35%
Integration Methods	XML (not through web services); HTML; RESTful HTTP style services; JSON format; MQSeries, JMS, or similar queue technology; Custom APIs; Flat files

Technology Options	Responses	
API Details	✔	The API is documented
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	☐	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	☐	API developer portal is available for support and descriptions
	☐	API testing portal and the ability to use scripts on website is available
	☐	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	☐	API version management is available
	☐	Access to the APIs is managed, and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 292: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✔
Type of effort required to update the solution	Automated scripts - mostly automated
Cadence of upgrades for multi-tenant deployments	Every 3 months
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	Enabled by consumable APIs
Ability of the deployment model to leverage a serverless approach	✕
Ability to enable independent services (microservices)	✕
Proportion of the system architected as microservices	Under 25%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✕
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 293: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	⊖
Table Maintenance, List of Values, etc.	✔
Interface Definition	✔
Product Definition	✔
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	✔
Workflow Definition	✔

Legend: ✔ = Configurable via tools for business users; □ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 294: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure		□		
Amazon AWS		✕		
Google Cloud Platform (GCP)		✕		
Alibaba Cloud		✕		
IBM Cloud / Bluemix		✕		
Oracle Cloud		✕		
Salesforce Cloud, Force.com, and AppExchange		✕		
Other				

Legend: ✔ = In production; □ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 295: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	Sollers Consulting
Fintech Partners	N/A

Source: Vendor RFI

Implementation, Support, and Pricing

Table 296: Implementation, Support, and Pricing

Typical Implementation Team Size	6 to 10
Resource Breakdown	Vendor: 40%; Client: 25%; Third party: 35%
Location of Employees	Knowit Insicon AB has 20 employees in EMEA
Average Time to Implementation	Initial Implementation: 1 to 3 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Term license, Perpetual license, Enterprise license, Subscription based license, Other

Source: Vendor RFI

Majesco: CoreConnect Claims

Company and Product Snapshot

Table 297: Company Snapshot

Year Founded	1982
Headquarters	Morristown, N.J.
Number of Employees	2,800
Revenues (USD)	Confidential
Financial Structure	Private
VendorMatch Link	Majesco

Source: Vendor RFI

Table 298: Product Snapshot

Name	CoreConnect Claims
Year Originally Released	2012
Current Release and Date of Release	v2.9.0/2026
Revenue Derived from the Product	Confidential
R&D Expense	R&D expense over the past two years has been 5% of total revenue attributed to this solution
FTEs Providing Professional Services for Product	10
Notable Clients	NA: K2

Source: Vendor RFI

Celent Opinion

Summary:

- CoreConnect Claims was acquired by Majesco in 2024 when it purchased Decision Research Corp. The system is lightweight and easy to work with, making it suitable for a variety of coverages and products in the middle market. Key roadmap items include a workbook-driven UI for faster product launches, "fast installs" aiming for one-click deployment, unified claims insights for underwriters, and incorporation of AI.

Strengths:

- Majesco has updated the user interface since acquisition. Dashboards and cards on the landing page are configurable per user group and individually, allowing users to narrow down and rearrange the information they want to see at a glance. Diary tasks are the workflow management component within the system. Claims can be filtered by status and assignee, and users can search for specific claims.

- Reporting offered includes policy, quote, billing, dashboards, and reports based on user roles. These dashboards and reports, powered by Power BI, are configurable, and the platform includes out-of-the-box options and ad hoc self-service report building capabilities.
- Vendors, such as repair facilities, salvage facilities, and appraisers, are configurable within the system. Common vendors can be preconfigured to avoid retyping information.
- The claim indicators feature can be used to flag claims and assign them to specialized user groups based on factors like litigation or subrogation/salvage. It also can be used link related claims, add litigation details, or link claim parties to an EFT bank account for payment processing.
- CoreConnect uses Excel workbooks as a configuration tool to build products within their policy system, rating engine, and for standalone claims products, rather than having a full configuration engine, which is easy for many users to manage. Workbooks are compiled in R.

Areas for Improvement:

- Other than the user interface, not much has been updated within CoreConnect since the DRC acquisition. Automated assignment is not available in the system, which is a fairly easy quality of life improvement. A low proportion (25%) of the system is architected as microservices.
- Advanced functionality, such as subrogation, salvage, and litigation management; as well as workers' comp-specific functionality, are not robust within the system.

Functionality

No instances of the solution are deployed as a standalone application.

Table 299: Suite Availability

	Availability
Policy Administration	✔
Billing	✔
Reinsurance	■
Rating Engine	✔
Digital Tools	✕
Distribution Management	■
Business Intelligence	✔
Data Warehouse	✔

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 300: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL			●
	Integration and prefill with third-party data	●		
Documents	Includes a correspondence and forms library	●		
	Configurable business rules to support personalization	●		
	Includes a content repository and document management	●		
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries	●		
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee's workload	●		
	Automated adjuster assignment			●
	Out-of-office / vacation rules			●
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		
	Can use party's preferred communication method	●		
	Location-based guidance at time of FNOL			●
Injury Management	Track utilization review and recertification			●
	Can create, document, and track special programs such as return-to-work			●
Claim Investigation	Can display alerts			●
	Can document the case strategy	●		
	Automatic ordering of third-party data			●
Reserving	Ability to specify automatic default initial reserves based on business rules			●
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking			●
Payments	Recurring payments			●
	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement			●
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases			●
SIU	Workflows specific to special investigations	●		
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases		●	
Vendor Management	Vendor management tools	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Reinsurance	Manually tag a claim when reinsurance applies		●	
	Automatically identify claims subject to reinsurance			●
Catastrophe	Ability to define catastrophes	●		
	Automatic identification of cat claims			●
TPA	Ability to track hours/activities			●
	Ability to manage different fee schedules			●
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)			●
	Support for ECF Write Back			●

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 301: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes			●
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions			●
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention			●
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)			●
	AI can flag inconsistent information of missing documentation automatically			●
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes			●
	Can generate an explanation or summary of coverage applicability for adjuster review			●
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)			●
	Can generate decision rationale or explanations visible to claim handlers			●
	Uses AI to produce a fraud score			●

Category	Function	In Production	Supported But Not in Production	Not Supported
Fraud Detection and Risk Insight	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies			●
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates			●
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates			●
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs			●
	Includes tools to monitor bias, drift and quality in GenAI outputs.			●
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes			●
	Can be retrained or fine tuned using the insurers proprietary claim data sets			●
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.			●
	System can simulate agent behavior in a sandbox prior to deploying to production			●
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings			●

● = Available out of the box
● = Configurable using simple tools for business user
● = Configurable using simple tools for IT user
● = Configurable through a scripting language/coding
● = Available with integration to a third-party solution
● = Available with integration to a separate module provided by this vendor
● = Under development / on road map
● = Could develop, would be considered customization
● = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 302: Lines of Business Supported

Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	✔	✕	✕	✕
Homeowners / Home	✔	✕	✕	✕
Renters / Contents	✔	✕	✕	✕
Umbrella	✔	✕	✕	✕
Commercial Auto	✔	✕	✕	✕
Commercial Property	✔	✕	✕	✕
Commercial Liability	✔	✕	✕	✕
Workers' Compensation	☐	✕	✕	✕
Medical Professional Liability	☐	✕	✕	✕

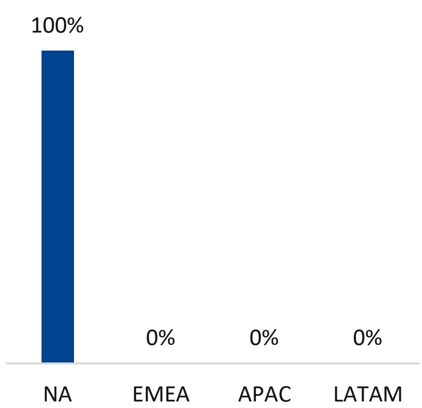
Line of Business	NA	EMEA	APAC	LATAM
Other Professional Liability	✔	✕	✕	✕
Business Owner's Policy (BOP)	✔	✕	✕	✕
Surety and Fidelity	☐	✕	✕	✕
Excess Policies	✔	✕	✕	✕
Directors and Officers Liability	☐	✕	✕	✕
Other	✕	✕	✕	✕

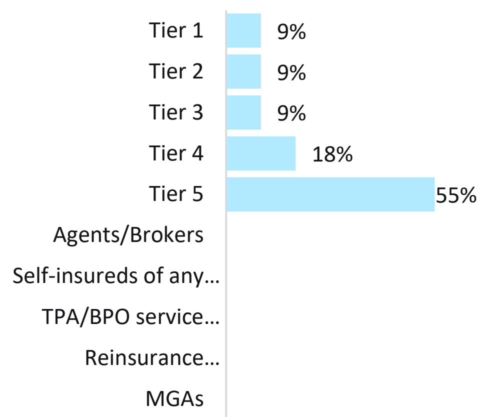
Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

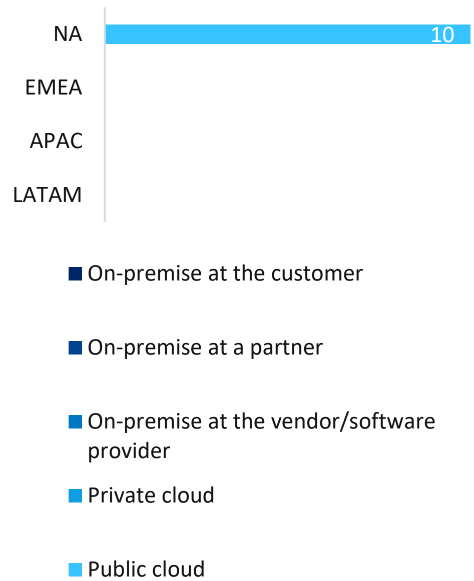
Source: Vendor RFI

Customer Base

Table 303: Client Base by Size and Deployment Option (Global)







Source: Vendor RFI

Table 304: Implementations by Country

Region	Countries
North America	United States
Europe	
Middle East	
Africa	
Asia-Pacific	
Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 305: Technology Options

Technology Options	Responses
Code Base	.Net: 90%; JavaScript: 5%; Other: 5%
Integration Methods	API (Restful or SOAP); Web services; HTTP; RESTful HTTP style services; JSON format; MQSeries, JMS, or similar queue technology; Custom APIs; Flat files
API Details	✔ The API is documented

Technology Options	Responses	
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	☐	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	✔	API developer portal is available for support and descriptions
	✔	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 306: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✕
Type of effort required to update the solution	Evergreen - client chooses when to upgrade
Cadence of upgrades for multi-tenant deployments	n/a
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	Pre-connected cloud environment (fully connected and ready to use)
Ability of the deployment model to leverage a serverless approach	✔
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	Under 25%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✕
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 307: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	✔
Table Maintenance, List of Values, etc.	✔
Interface Definition	☐
Product Definition	✔
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	✔
Workflow Definition	✕

Legend: ✔ = Configurable via tools for business users; ☐ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 308: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	✔	☐	☐	☐
Amazon AWS	✕	✕	✕	✕
Google Cloud Platform (GCP)	✕	✕	✕	✕
Alibaba Cloud	✕	✕	✕	✕
IBM Cloud / Bluemix	✕	✕	✕	✕
Oracle Cloud	✕	✕	✕	✕
Salesforce Cloud, Force.com, and AppExchange	✕	✕	✕	✕
Other	✕	✕	✕	✕

Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 309: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	N/A
Fintech Partners	Available on request from vendor

Source: Vendor RFI

Implementation, Support, and Pricing

Table 310: Implementation, Support, and Pricing

Typical Implementation Team Size	6 to 10
Resource Breakdown	Vendor: 60%; Client: 40%
Location of Employees	Majesco has 10 employees in North America
Average Time to Implementation	Initial Implementation: 1 to 3 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Enterprise license, Subscription based license

Source: Vendor RFI

Majesco: Intelligent Claims for P&C

Company and Product Snapshot

Table 311: Company Snapshot

Year Founded	1982
Headquarters	Morristown, N.J.
Number of Employees	2800
Revenues (USD)	Confidential
Financial Structure	Private
VendorMatch Link	Majesco

Source: Vendor RFI

Table 312: Product Snapshot

Name	Majesco Intelligent Claims for P&C
Year Originally Released	1992
Current Release and Date of Release	Fall 2025/2025
Revenue Derived from the Product	Confidential
R&D Expense	R&D expense over the past two years has been 15%-20% of total revenue attributed to this solution.
FTEs Providing Professional Services for Product	200
Notable Clients	NA: Palomar, Munich Re, Celina

Source: Vendor RFI

Celent Opinion

Summary:

- Majesco Intelligent Claims for P&C is the flagship claims administration product for the vendor and part of the vendor’s larger Intelligent Core suite. Majesco was an early mover on generative and agentic AI, with a robust co-pilot that leverages a variety of agents and pre-configured prompts. The system is forward-looking and appropriate for carriers of all sizes that are looking for a modernized platform on which to place any lines of business.

Strengths:

- Majesco is re-architecting its user experience around the emerging natural language/AI-agent workflow model. Majesco Copilot offers various AI agents, including glass invoice processing, claim assignment, severity, complexity that can be triggered at different points in the claims process. The company demonstrated an AI-supported straight-through processing of a glass claim and payment after uploading an invoice. Majesco's AI agents are highly configurable by carriers, leveraging existing business rules and even documents to train the AI. Administrators can activate/deactivate products and agents, view agent instructions, and manage AI models.

- The more traditional claim workbench view organizes claims into a task-based workflow. A configurable report tab allows for user-configurable reports. Tasks are displayed in a variety of configurable views including calendar, lists, or recency.
- Adjuster assignment and reserving are also configurable to be automated. Carriers can also configure if they want reserve erosion to be viewable by the end user. First notice of loss can also be kicked off by document upload, even if the claim class is not set up for full straight through processing via AI. Subrogation detection is embedded in the system, not requiring a third-party integration to get insight into recovery opportunities.
- Majesco's ICM configuration engine provides no/low-code tools that allow users to configure the UI, object models. It also includes the tools to manage APIs.

Areas for improvement:

- Majesco does not report any implementations outside North America.
- A relatively low portion of the solution (25%-50%) is architected as microservices.

Functionality

About 5 instances of the solution are in production as a standalone implementation.

Table 313: Suite Availability

	Availability
Policy Administration	✔
Billing	✔
Reinsurance	●
Rating Engine	✕
Digital Tools	✔
Distribution Management	✕
Business Intelligence	✔
Data Warehouse	✔

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 314: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
	Upload ACORD or FNOL			●

Category	Function	In Production	Supported But Not in Production	Not Supported
Data Services	Integration and prefill with third-party data		●	
Documents	Includes a correspondence and forms library	●		
	Configurable business rules to support personalization	●		
	Includes a content repository and document management	●		
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries	●		
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee's workload	●		
	Automated adjuster assignment	●		
	Out-of-office / vacation rules	●		
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		
	Can use party's preferred communication method	●		
	Location-based guidance at time of FNOL	●		
Injury Management	Track utilization review and recertification		●	
	Can create, document, and track special programs such as return-to-work		●	
Claim Investigation	Can display alerts	●		
	Can document the case strategy			●
	Automatic ordering of third-party data	●		
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking	●		
Payments	Recurring payments	●		
	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement	●		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
SIU	Workflows specific to special investigations	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	●		
Vendor Management	Vendor management tools	●		
Reinsurance	Manually tag a claim when reinsurance applies		●	
	Automatically identify claims subject to reinsurance		●	
Catastrophe	Ability to define catastrophes	●		
	Automatic identification of cat claims	●		
TPA	Ability to track hours/activities			●
	Ability to manage different fee schedules			●
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)			●
	Support for ECF Write Back			●

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 315: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes	●		
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions			●
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention		●	
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)		●	
	AI can flag inconsistent information of missing documentation automatically		●	
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes			●
	Can generate an explanation or summary of coverage applicability for adjuster review	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)			●
	Can generate decision rationale or explanations visible to claim handlers	●		
Fraud Detection and Risk Insight	Uses AI to produce a fraud score		●	
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies			●
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates	●		
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates		●	
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs	●		
	Includes tools to monitor bias, drift and quality in GenAI outputs.			●
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes			●
	Can be retrained or fine tuned using the insurers proprietary claim data sets	●		
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.			●
	System can simulate agent behavior in a sandbox prior to deploying to production	●		
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings	●		

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 316: Lines of Business Supported

Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	✔	☐	☐	☐
Homeowners / Home	✔	☐	☐	☐
Renters / Contents	✔	☐	☐	☐
Umbrella				
Commercial Auto	✔	☐	☐	☐
Commercial Property	✔	☐	☐	☐

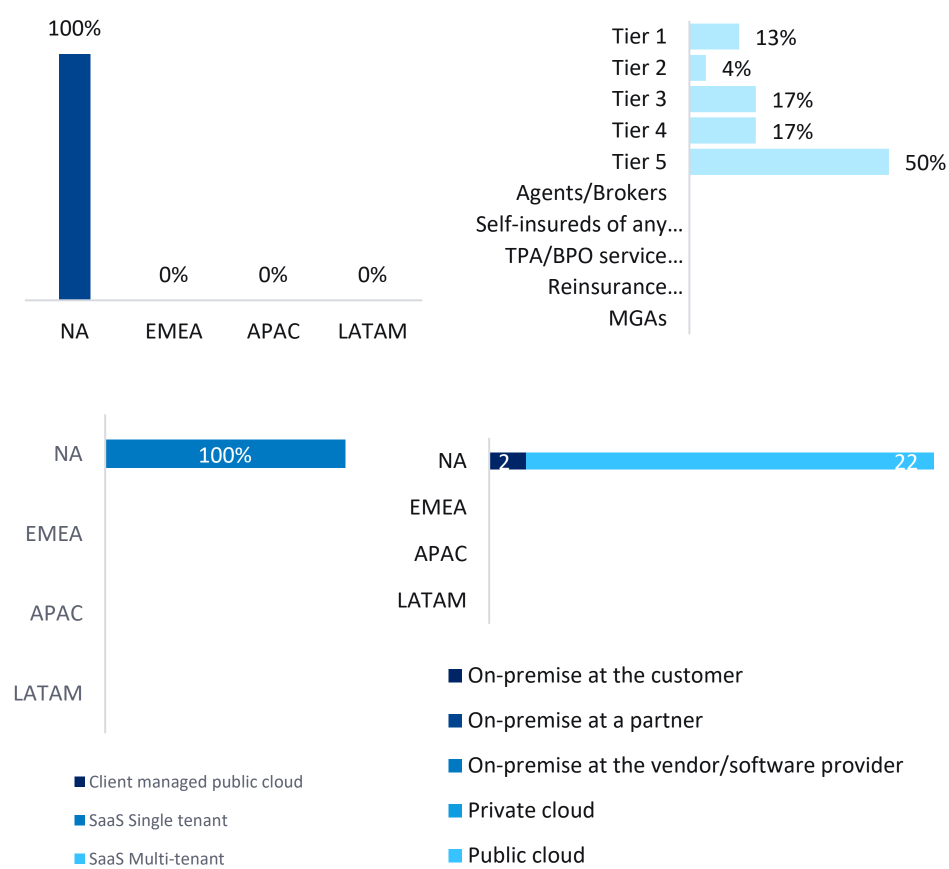
Line of Business	NA	EMEA	APAC	LATAM
Commercial Liability	✔	☐	☐	☐
Workers' Compensation	✔	☐	☐	☐
Medical Professional Liability	✕	✕	✕	✕
Other Professional Liability	✕	✕	✕	✕
Business Owner's Policy (BOP)	✔	☐	☐	☐
Surety and Fidelity	✔	☐	☐	☐
Excess Policies	✔	☐	☐	☐
Directors and Officers Liability	✔	☐	☐	☐
Other	✔	☐	☐	☐

Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Customer Base

Table 317: Client Base by Size and Deployment Option (Global)



Source: Vendor RFI

Table 318: Implementations by Country

Region	Countries
North America	United States
Europe	
Middle East	
Africa	
Asia-Pacific	
Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 319: Technology Options

Technology Options	Responses	
Code Base	Java: 90%; JavaScript: 10%	
Integration Methods	Web services; JSON format; MQSeries, JMS, or similar queue technology; Custom APIs; Flat files	
API Details	✔	The API is documented
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	✔	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	✔	API developer portal is available for support and descriptions
	✔	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 320: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✕
Type of effort required to update the solution	Project based with expert professional services
Cadence of upgrades for multi-tenant deployments	Not provided
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	Pre-connected cloud environment (fully connected and ready to use)
Ability of the deployment model to leverage a serverless approach	✕
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	25% to 50%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✕
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 321: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	✔
Table Maintenance, List of Values, etc.	✔
Interface Definition	☐
Product Definition	✔
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	☐
Workflow Definition	☐

Legend: ✔ = Configurable via tools for business users; ☐ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 322: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	✔	☐	☐	☐
Amazon AWS	☐	☐	☐	☐

Providers	NA	EMEA	APAC	LATAM
Google Cloud Platform (GCP)	✕	✕	✕	✕
Alibaba Cloud	✕	✕	✕	✕
IBM Cloud / Bluemix	☐	☐	☐	☐
Oracle Cloud	✕	✕	✕	✕
Salesforce Cloud, Force.com, and AppExchange	✕	✕	✕	✕
Other	✕	✕	✕	✕

Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 323: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	IBM, Deloitte, Capgemini, PwC, KPMG, EY
Fintech Partners	Appulate, cybersource, Denim, DMS, Door3, Dropin, eGain, Elafris, Fenris, Fusion, HazardHub, ISO, Life.io

Source: Vendor RFI

Implementation, Support, and Pricing

Table 324: Implementation, Support, and Pricing

Typical Implementation Team Size	6 to 10
Resource Breakdown	Vendor: 75%; Client: 25%
Location of Employees	Majesco has 170 employees in North America, 10 employees in EMEA, 10 employees in Asia Pacific, 10 employees in Latin America
Average Time to Implementation	Initial Implementation: 4 to 6 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Term license, Enterprise license, Subscription based license, Other

Source: Vendor RFI

msg nexinsure: msg.P&C Claims

Company and Product Snapshot

Table 325: Company Snapshot

Year Founded	1980
Headquarters	Leinfelden-Echterdingen, Germany
Number of Employees	11,500
Revenues (USD)	USD$ 1,446,000,000
Financial Structure	Company Financial Structure: Private
VendorMatch Link	https://www.celent.com/en/directory/companies/msg-life-ag

Source: Vendor RFI

Table 326: Product Snapshot

Name	msg.P&C Claims
Year Originally Released	2016
Current Release and Date of Release	2026.2/202
Revenue Derived from the Product	2 Mio
R&D Expense	Not provided
FTEs Providing Professional Services for Product	35
Notable Clients	EMEA: Uniqa, Concordia, Barmenia/Gothaer

Source: Vendor RFI

Celent Opinion

Summary:

- MSG P&C Claims (positioned as part of the broader Insurance Suite with PMQ as the product and coverage backbone) presents itself as a modern, process-driven claims platform with a clear emphasis on automation and AI-assisted intake and decision support. The platform is capable of end-to-end handling from first notification of loss (via unstructured data inputs from any Input channel) through coverage validation, reserving, service-provider orchestration, and payment preparation, with explicit "human-in-the-loop" controls for adverse decisions and settlement. The system is currently implemented in Germany, Austria, and Switzerland, and MSG has stated an intention to expand its footprint internationally.

Strengths:

- MSG P&C Claims provides an AI-enabled FNOL capability in which an agent-driven workflow classifies inbound documents, extracts relevant data, enriches the submission with contextual checks (including weather validation), and automatically generates a structured claim file—creating a credible path to lowering manual intake effort. In addition, the platform records "AI result" outputs with confidence scoring and supporting explanations, aligning with emerging governance requirements by keeping AI in a decision-support role rather than allowing autonomous adjudication.

- A key strength is the product- and coverage-centric design enabled by PMQ, which provides a central repository for coverages and conditions and supports consistent automation in claims coverage verification, helping insurers maintain alignment across policy, billing, and claims logic. It also enables modular deployment of Claims while keeping PMQ as the "sticky" component, offering a commercially pragmatic path for insurers looking to modernize claims ahead of policy administration.
- The system's cloud-ready and hyperscaler-agnostic architecture, supporting various databases and open-source components, provides flexibility and addresses concerns around data sovereignty and diverse client infrastructure needs.
- The system provides a comprehensive audit trail, logging all actions taken by the AI agent and human users, which is crucial for transparency, compliance, and understanding claim processing decisions. MSG P&C Claims leverages the product configuration capability of the products that are developed for Life and P&C products.
- The ongoing development of fraud detection features, including picture forensic analysis to detect AI-generated images and a Databricks-based AI platform for reference claims, positions MSG P&C Claims at the forefront of leveraging AI for risk management.

Areas for Improvement:

- While the configuration tooling appears functionally robust, the overall user experience would benefit from improvement—for example, by introducing a more business-friendly configuration layer on top of the existing technical environment, consistent with how other vendors have modernized and simplified technical platforms for non-technical users. But msg has a clear AI Roadmap and is planning to integrate Chat and voicebots for easy user handling.
- MSG P&C Claims has three production implementations that indicate early-stage scaling. The growth target (three new clients in three years) is credible but underscores that the product is still building market proof outside its initial base. The functional Coverage and prefabrication is extremely high and substantiate msg's growth expectations.

Functionality

More than 3 instances of the solution are in production as a standalone implementation.

Table 327: Suite Availability

	Availability
Policy Administration	■
Billing	■
Reinsurance	■

	Availability
Rating Engine	●
Digital Tools	●
Distribution Management	●
Business Intelligence	■
Data Warehouse	■

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 328: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL	●		
	Integration and prefill with third-party data	●		
Documents	Includes a correspondence and forms library	●		
	Configurable business rules to support personalization	●		
	Includes a content repository and document management	●		
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries		●	
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee's workload	●		
	Automated adjuster assignment	●		
	Out-of-office / vacation rules	●		
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		
	Can use party's preferred communication method	●		
	Location-based guidance at time of FNOL		●	
Injury Management	Track utilization review and recertification		●	
	Can create, document, and track special programs such as return-to-work		●	
Claim Investigation	Can display alerts	●		
	Can document the case strategy	●		
	Automatic ordering of third-party data		●	
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking	●		
	Recurring payments	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Payments	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement	●		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
SIU	Workflows specific to special investigations		●	
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	●		
Vendor Management	Vendor management tools	●		
Reinsurance	Manually tag a claim when reinsurance applies		●	
	Automatically identify claims subject to reinsurance		●	
Catastrophe	Ability to define catastrophes	●		
	Automatic identification of cat claims	●		
TPA	Ability to track hours/activities	●		
	Ability to manage different fee schedules	●		
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)			●
	Support for ECF Write Back			●

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 329: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes	●		
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions	●		
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention	●		
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)	●		
	AI can flag inconsistent information of missing documentation automatically		●	
	Includes an AI agent that automatically verifies policy coverage terms against claim attributes	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Coverage Check Agent	Can generate an explanation or summary of coverage applicability for adjuster review	●		
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)	●		
	Can generate decision rationale or explanations visible to claim handlers	●		
Fraud Detection and Risk Insight	Uses AI to produce a fraud score		●	
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies		●	
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates		●	
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates	●		
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs	●		
	Includes tools to monitor bias, drift and quality in GenAI outputs.			●
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes	●		
	Can be retrained or fine tuned using the insurers proprietary claim data sets		●	
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.	●		
	System can simulate agent behavior in a sandbox prior to deploying to production		●	
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings			●

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 330: Lines of Business Supported

Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	☐	✔	☐	☐
Homeowners / Home	☐	✔	☐	☐
Renters / Contents	☐	✔	☐	☐

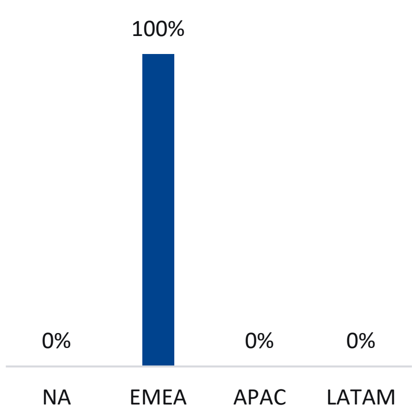
Line of Business	NA	EMEA	APAC	LATAM
Umbrella	☐	✔	☐	☐
Commercial Auto	☐	✔	☐	☐
Commercial Property	☐	✔	☐	☐
Commercial Liability	☐	✔	☐	☐
Workers' Compensation	☐	✔	☐	☐
Medical Professional Liability	☐	✔	☐	☐
Other Professional Liability	☐	✔	☐	☐
Business Owner's Policy (BOP)	☐	✔	☐	☐
Surety and Fidelity	☐	✔	☐	☐
Excess Policies	☐	✔	☐	☐
Directors and Officers Liability	☐	✔	☐	☐
Other				

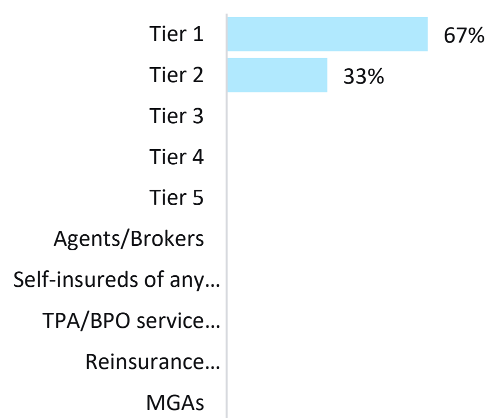
Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

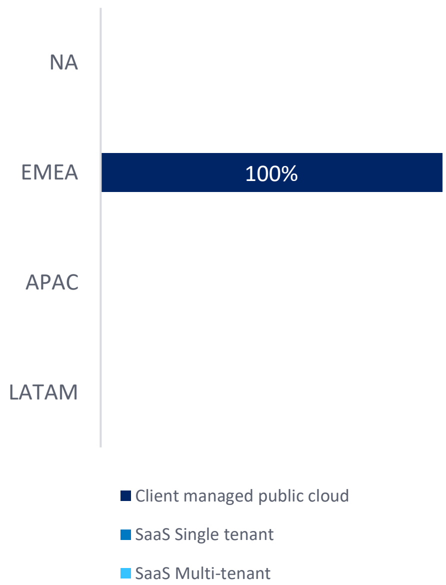
Source: Vendor RFI

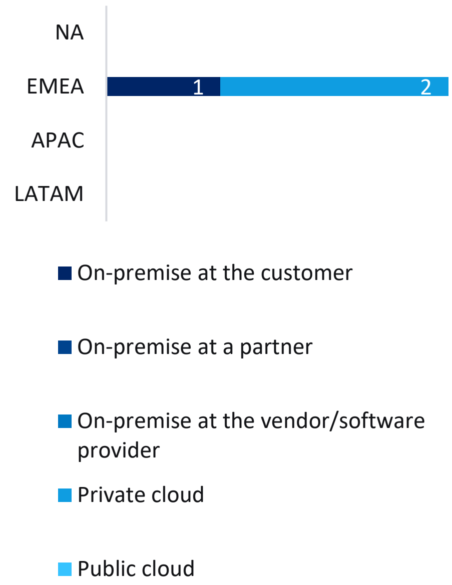
Customer Base

Table 331: Client Base by Size and Deployment Option (Global)









Source: Vendor RFI

Table 332: Implementations by Country

Region	Countries
North America	
Europe	Germany, Austria
Middle East	
Africa	
Asia-Pacific	
Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 333: Technology Options

Technology Options	Responses
Code Base	Java: 90%; Other: 10%;
Integration Methods	API (Restful or SOAP); Web hooks; Streaming services; Web services; XML (not through web services); HTML; RESTful HTTP style services; JSON format;

Technology Options	Responses	
	MQSeries, JMS, or similar queue technology; Custom APIs; Flat files; Native messaging	
API Details	✔	The API is documented
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	✔	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	✔	API developer portal is available for support and descriptions
	✔	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 334: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✔
Type of effort required to update the solution	Ever green - all clients are on the same latest version
Cadence of upgrades for multi-tenant deployments	Every 3 months
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	Pre-connected cloud environment (fully connected and ready to use)
Ability of the deployment model to leverage a serverless approach	✔
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	50% to 80%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✔
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Elements	Availability
Legend: ✔ = Yes ✕ = No	

Source: Vendor RFI

Table 335: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	✔
Table Maintenance, List of Values, etc.	✔
Interface Definition	●
Product Definition	✔
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	✔
Workflow Definition	✔

Legend: ✔ = Configurable via tools for business users; □ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 336: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	✕	✔	✕	✕
Amazon AWS	✕	✔	✕	✕
Google Cloud Platform (GCP)	✕	□	✕	✕
Alibaba Cloud	✕	✕	✕	✕
IBM Cloud / Bluemix	✕	✕	✕	✕
Oracle Cloud	✕	✕	✕	✕
Salesforce Cloud, Force.com, and AppExchange	✕	✕	✕	✕
Other	✕	✕	✕	✕

Legend: ✔ = In production; □ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 337: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	IBM, Boston Consulting Group Platinion,X1F, Accenture,Capgemini

Type of Partnership	Partner Vendor
Fintech Partners	Omnius, FiDa

Source: Vendor RFI

Implementation, Support, and Pricing

Table 338: Implementation, Support, and Pricing

Typical Implementation Team Size	6 to 10
Resource Breakdown	Vendor: 60%; Client: 20%; Third party: 20%
Location of Employees	msg nexinsure has 35 employees in EMEA
Average Time to Implementation	Initial Implementation: 7 to 12 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Term license, Perpetual license, Enterprise license, Subscription based license, Other

Source: Vendor RFI

okayo: Okayo

Company and Product Snapshot

Table 339: Company Snapshot

Year Founded	2016
Headquarters	Paris, France
Number of Employees	25
Revenues (USD)	USD$ 1,800,000
Financial Structure	Private with outside investors
VendorMatch Link	https://www.celent.com/en/directory/companies/okayo/solutions/499338732

Source: Vendor RFI

Table 340: Product Snapshot

Name	Okayo
Year Originally Released	2019
Current Release and Date of Release	3.15/2024
Revenue Derived from the Product	2000000
R&D Expense	R&D expense over the past two years has been 20% of total revenue attributed to this solution
FTEs Providing Professional Services for Product	5
Notable Clients	Confidential

Source: Vendor RFI

Celent Opinion

Summary:

- Established in 2018 and located in Paris, France, Okayo is an emerging player in the French insurance technology landscape. The company has effectively rolled out its solutions for Tier 5 insurance firms and brokers, demonstrating its ability to meet diverse industry demands. Okayo’s platform includes features designed to simplify claims administration, improve operational efficiency, and boost customer engagement, while prioritizing user-friendly interfaces and robust functionality to help insurers manage contemporary insurance administration effectively.

Strengths:

- The platform allows for fully customizable dashboards, enabling users to tailor the displayed information based on their role (e.g., manager vs. team member) and specific service needs. This ensures relevance and efficiency for individual users
- Okayo's modular design facilitates integration with external databases (e.g., Excel files, other policy management systems like Guidewire) to retrieve contract information, enhancing data consistency and reducing manual entry.
- The system demonstrates strong capabilities in automating various aspects of the claims process, such as sending emails with templates, generating documents, and creating follow-up tasks based on claim status changes or specific events. This significantly improves operational efficiency. The Outlook plugin streamlines the import of emails and attachments directly into the claim system, automatically linking them to relevant claims and facilitating the qualification of documents.
- Every movement and financial aspect of a claim, including reserves and payments, is meticulously recorded and traceable. This provides a clear audit trail and detailed financial oversight throughout the claim lifecycle. The system supports multiple languages with a customizable dictionary, allowing for adaptation to different linguistic requirements
- Okayo leverages web-based configuration tools and utilizes Ruby scripts to configure products effectively. This approach not only enhances flexibility and accessibility for users but also enables efficient product customization to meet specific business needs.

Areas for Improvement:

- While the system has an Outlook plugin for importing emails, testing with external companies for automatic email integration using AI agents has not been conclusive. Further development in this area could significantly enhance automation and reduce manual effort in processing incoming communications.
- While Okayo supports product configuration, it has been noted that most scripting involves IT skills, which can create a barrier for business users. To enhance usability and empower nontechnical users, there should be a greater focus on building capabilities that allow business users to configure products independently. This improvement would streamline the configuration process, reduce reliance on IT, and enable quicker adaptations to changing business needs.

Functionality

More than 20 instances of the solution are in production as a standalone implementation.

Table 341: Suite Availability

	Availability
Policy Administration	■
Billing	■

	Availability
Reinsurance	✕
Rating Engine	✔
Digital Tools	✔
Distribution Management	✔
Business Intelligence	■
Data Warehouse	■

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 342: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL			
	Integration and prefill with third-party data	●		
Documents	Includes a correspondence and forms library	●		
	Configurable business rules to support personalization	●		
	Includes a content repository and document management	●		
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries	●		
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee's workload	●		
	Automated adjuster assignment		●	
	Out-of-office / vacation rules			●
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		
	Can use party's preferred communication method	●		
	Location-based guidance at time of FNOL		●	
Injury Management	Track utilization review and recertification			
	Can create, document, and track special programs such as return-to-work	●		
Claim Investigation	Can display alerts	●		
	Can document the case strategy			
	Automatic ordering of third-party data	●		
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
	Deductible tracking			
Payments	Recurring payments	●		
	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement			
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
SIU	Workflows specific to special investigations			
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases			
Vendor Management	Vendor management tools	●		
Reinsurance	Manually tag a claim when reinsurance applies			
	Automatically identify claims subject to reinsurance			
Catastrophe	Ability to define catastrophes	●		
	Automatic identification of cat claims			
TPA	Ability to track hours/activities			
	Ability to manage different fee schedules			
Support for Lloyd’s Claims Processes	Support for the Electronic Claims File (ECF2)			
	Support for ECF Write Back			

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 343: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes			●
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions			●
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention			●

Category	Function	In Production	Supported But Not in Production	Not Supported
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)		●	
	AI can flag inconsistent information of missing documentation automatically		●	
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes			●
	Can generate an explanation or summary of coverage applicability for adjuster review			●
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)		●	
	Can generate decision rationale or explanations visible to claim handlers		●	
Fraud Detection and Risk Insight	Uses AI to produce a fraud score	●		
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies			●
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates			●
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates			●
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs			●
	Includes tools to monitor bias, drift and quality in GenAI outputs.			●
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes			●
	Can be retrained or fine tuned using the insurers proprietary claim data sets			●
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.			●
	System can simulate agent behavior in a sandbox prior to deploying to production			●
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings			●

- ● = Available out of the box
- ● = Configurable through a scripting language/coding
- ● = Under development / on road map
- ● = Configurable using simple tools for business user
- ● = Available with integration to a third-party solution
- ● = Could develop, would be considered customization
- ● = Configurable using simple tools for IT user
- ● = Available with integration to a separate module provided by this vendor
- ● = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 344: Lines of Business Supported

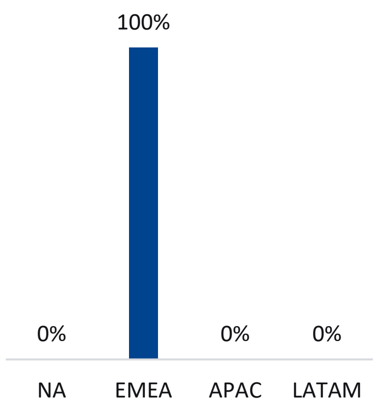
Line of Business	NA	EMEA	APAC	LATAM
Personal Auto		✔		
Homeowners / Home		✔		
Renters / Contents		✔		
Umbrella				
Commercial Auto		☐		
Commercial Property		✔		
Commercial Liability		✔		
Workers' Compensation		✔		
Medical Professional Liability		✕		
Other Professional Liability		✔		
Business Owner's Policy (BOP)		☐		
Surety and Fidelity		☐		
Excess Policies		☐		
Directors and Officers Liability		☐		
Other				

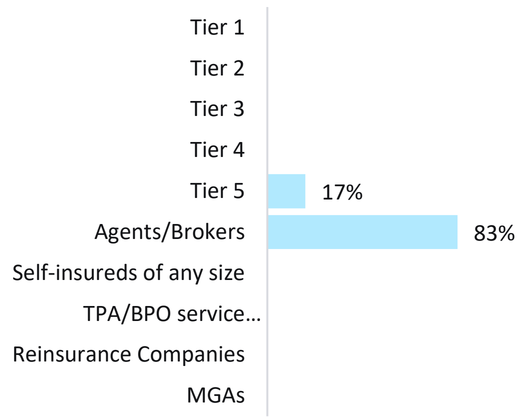
Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

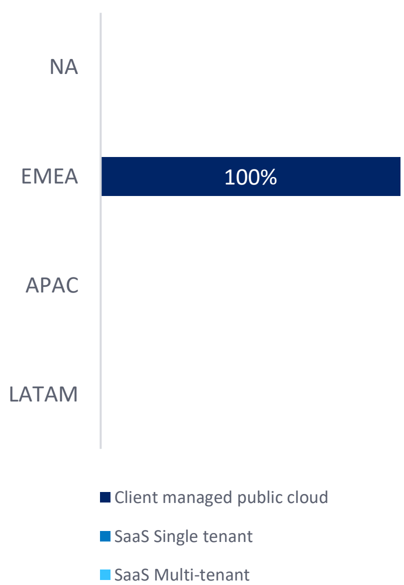
Source: Vendor RFI

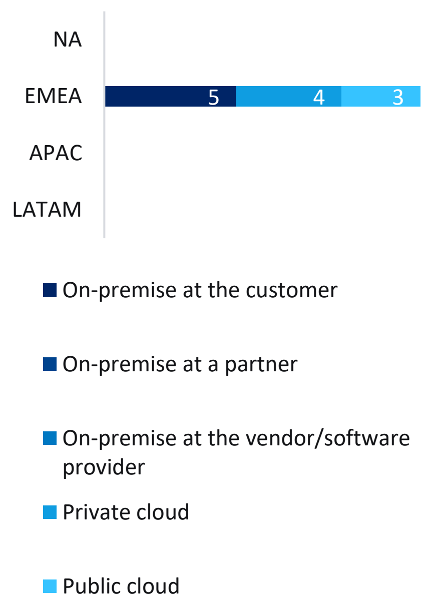
Customer Base

Table 345: Client Base by Size and Deployment Option (Global)









Source: Vendor RFI

Table 346: Implementations by Country

Region	Countries
North America	
Europe	France, Spain
Middle East	
Africa	
Asia-Pacific	
Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 347: Technology Options

Technology Options	Responses	
Code Base	Java: 95%; Angular: 5%	
Integration Methods	API (Restful or SOAP); Web hooks; Web services; XML (not through web services); HTML; HTTP; RESTful HTTP style services; JSON format; Flat files	
API Details	✔	The API is documented
	☐	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	☐	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	☐	API developer portal is available for support and descriptions
	✔	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	☐	API version management is available
	☐	Access to the APIs is managed, and use of APIs tracked by developers
	☐	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 348: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✕
Type of effort required to update the solution	Ever green - client chooses when to upgrade
Cadence of upgrades for multi-tenant deployments	Every 6 months
Deployment approach supports elasticity	Yes, within months
Current APIs-related strategy	Enabled by consumable APIs
Ability of the deployment model to leverage a serverless approach	✔
Ability to enable independent services (microservices)	✕
Proportion of the system architected as microservices	Under 25%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✕
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 349: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	■
Data Definition	✕
Table Maintenance, List of Values, etc.	□
Interface Definition	■
Product Definition	■
Role-based Security, Access Control, and Authorizations	□
Screen Definition	●
Workflow Definition	■

Legend: ✔ = Configurable via tools for business users; □ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 350: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure		✔		
Amazon AWS		✔		

Providers	NA	EMEA	APAC	LATAM
Google Cloud Platform (GCP)		☐		
Alibaba Cloud		☐		
IBM Cloud / Bluemix		☐		
Oracle Cloud		☐		
Salesforce Cloud, Force.com, and AppExchange		✕		
Other		☐		

Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 351: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	N/A
Fintech Partners	N/A

Source: Vendor RFI

Implementation, Support, and Pricing

Table 352: Implementation, Support, and Pricing

Typical Implementation Team Size	3 to 8
Resource Breakdown	Vendor: 45%; Client: 45%; Third party: 10%
Location of Employees	okayo has 25 employees in EMEA
Average Time to Implementation	Initial Implementation: 7 to 12 months 2nd and subsequent line of business: 4 to 6 months 2nd and subsequent states/jurisdictions: 4 to 6 months
Pricing Models	Term license, Perpetual license, Enterprise license, Subscription based license, Other

Source: Vendor RFI

Peak3: Graphene (Claims)

Company and Product Snapshot

Table 353: Company Snapshot

Year Founded	2018
Headquarters	Singapore
Number of Employees	550
Revenues (USD)	Confidential
Financial Structure	Private with outside investors
VendorMatch Link	https://www.celent.com/en/directory/companies/peak3-was-za-tech

Source: Vendor RFI

Table 354: Product Snapshot

Name	Graphene (Claims)
Year Originally Released	2018
Current Release and Date of Release	3.24/2026
Revenue Derived from the Product	n/a
R&D Expense	R&D expense over the past two years has been 40% of total revenue attributed to this solution
FTEs Providing Professional Services for Product	350
Notable Clients	EMEA: UNIQA (multiple country entities); Eureko Sigorta (Turkish subsidiary of Achmea) APAC: MSIG (multiple country entities); Zurich (multiple country entities); Income Insurance (Income Insurance Limited); AIA Malaysia (AIA General Berhad)

Source: Vendor RFI

Celent Opinion

Summary:

- Peak3's product, Graphene, is a modularly deployable insurance core platform. It includes an AI-powered claims solution that digitizes end-to-end claims processing—from AI-driven first notice of loss (FNOL) and intelligent document processing to automated routing, real-time visibility, and built-in fraud detection.

Strengths:

- The platform offers digital FNOL submission via a customer portal and an AI-driven chatbot, performing document verification, classification, and data extraction, showcasing a streamlined and efficient customer journey. Automated task assignment based on predefined strategies further optimizes operational flow.
- Graphene exhibits significant flexibility, allowing business users to define product-specific claim rules, automate settlement and reserve calculations, and manage limits/sublimits without requiring coding expertise.
- The system's centralized decision engine supports a wide array of rule configurations, from simple conditional logic to complex decision tables and trees. This enables automated claim approval, rejection, or intelligent routing to human handlers based on predefined criteria, enhancing decision-making speed and consistency.
- Graphene offers self-defined workflow capabilities for claims processing, allowing users to customize stages and leverage templates for rapid configuration. This adaptability ensures that the claims process can be tailored to specific organizational requirements and adjusted as business needs evolve.
- Users can define and instruct AI agents (e.g., claim chatbots, IDP agents, FWA agents) using natural language prompts. The integration of a customizable knowledge base, which can draw on cloud services and public websites, enables highly tailored AI applications that support information retrieval and reasoning specific to an insurer's context. The system's design allows for integration with external orchestration layers and other core systems, providing flexibility for deployment within an insurer's existing IT landscape and supporting standalone AI agents.

Areas of Improvement:

- While the UI is user-friendly, the granular layout and multiple layers of configuration present a learning curve for new users. The platform will require user training, and Peak3 is currently developing more intuitive, guided onboarding tools; extensive configurations may require Peak3 support during initial setup.
- Although the platform is designed for low-code customization, some advanced tasks may still require technical knowledge, which could be a barrier for less technical users. While operational metrics and team performance can be viewed via Graphene’s dashboard, setting up and tailoring it to the user’s needs may require SQL, which Peak3 aim to address with enhanced drag-and-drop tools for report generation and natural language-based dashboard generation.

Functionality

The system is available as a standalone, but it has not been implemented as a standalone solution.

Table 355: Suite Availability

	Availability
Policy Administration	✔

	Availability
Billing	✔
Reinsurance	✔
Rating Engine	✔
Digital Tools	✔
Distribution Management	✔
Business Intelligence	✔
Data Warehouse	✔

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; × = Not available

Source: Vendor RFI

Table 356: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL	●		
	Integration and prefill with third-party data	●		
Documents	Includes a correspondence and forms library	●		
	Configurable business rules to support personalization	●		
	Includes a content repository and document management	●		
Notes	Includes a notes facility		●	
	Ability to search text within notes and diaries		●	
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee's workload	●		
	Automated adjuster assignment	●		
	Out-of-office / vacation rules	●		
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		
	Can use party's preferred communication method	●		
	Location-based guidance at time of FNOL		●	
Injury Management	Track utilization review and recertification	●		
	Can create, document, and track special programs such as return-to-work		●	
Claim Investigation	Can display alerts	●		
	Can document the case strategy	●		
	Automatic ordering of third-party data	●		
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking	●		
Payments	Recurring payments	●		
	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement	●		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
SIU	Workflows specific to special investigations		●	
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases		●	
Vendor Management	Vendor management tools	●		
Reinsurance	Manually tag a claim when reinsurance applies		●	
	Automatically identify claims subject to reinsurance		●	
Catastrophe	Ability to define catastrophes	●		
	Automatic identification of cat claims	●		
TPA	Ability to track hours/activities		●	
	Ability to manage different fee schedules		●	
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)		●	
	Support for ECF Write Back		●	

● = Available out of the box
● = Configurable through a scripting language/coding
● = Under development / on road map
● = Configurable using simple tools for business user
● = Available with integration to a third-party solution
● = Could develop, would be considered customization
● = Configurable using simple tools for IT user
● = Available with integration to a separate module provided by this vendor
● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 357: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes	●		
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions	●		
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)	●		
	AI can flag inconsistent information of missing documentation automatically	●		
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes		●	
	Can generate an explanation or summary of coverage applicability for adjuster review		●	
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)			
	Can generate decision rationale or explanations visible to claim handlers	●		
Fraud Detection and Risk Insight	Uses AI to produce a fraud score	●		
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies	●		
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates		●	
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates			
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs	●		
	Includes tools to monitor bias, drift and quality in GenAI outputs.		●	
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes		●	
	Can be retrained or fine tuned using the insurers proprietary claim data sets			
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.		●	
	System can simulate agent behavior in a sandbox prior to deploying to production			
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings	●		

- ● = Available out of the box
- ● = Configurable through a scripting language/coding
- ● = Under development / on road map
- ● = Configurable using simple tools for business user
- ● = Available with integration to a third-party solution
- ● = Could develop, would be considered customization
- ● = Configurable using simple tools for IT user
- ● = Available with integration to a separate module provided by this vendor
- ● = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 358: Lines of Business Supported

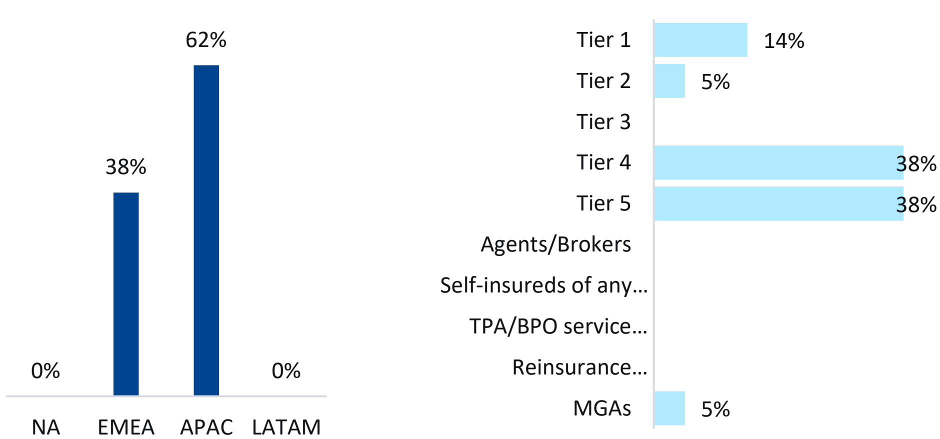
Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	☐	✔	✔	☐
Homeowners / Home	☐	☐	✔	☐
Renters / Contents	☐	☐	☐	☐
Umbrella	☐	✔	✔	☐
Commercial Auto	☐	✔	☐	☐
Commercial Property	☐	☐	☐	☐
Commercial Liability	☐	☐	☐	☐
Workers' Compensation	☐	☐	✔	☐
Medical Professional Liability	☐	☐	☐	☐
Other Professional Liability	☐	☐	☐	☐
Business Owner's Policy (BOP)	☐	☐	✔	☐
Surety and Fidelity	☐	☐	☐	☐
Excess Policies	☐	☐	☐	☐
Directors and Officers Liability	☐	☐	☐	☐
Other				

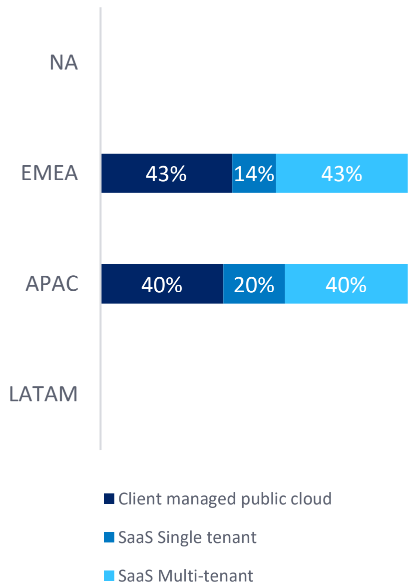
Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

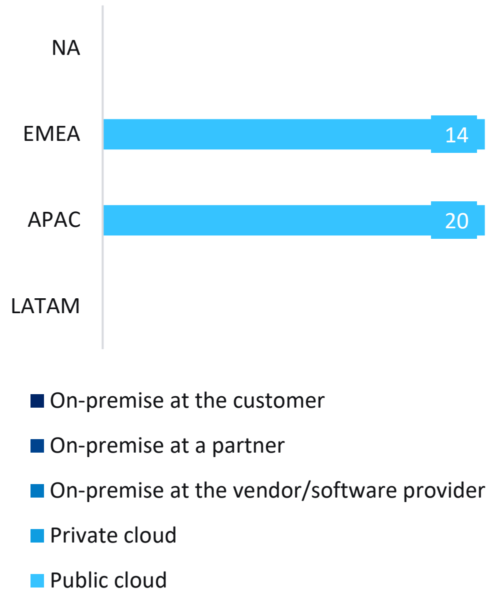
Source: Vendor RFI

Customer Base

Table 359: Client Base by Size and Deployment Option (Global)







Source: Vendor RFI

Table 360: Implementations by Country

Region	Countries
North America	
Europe	Bulgaria, Croatia, France, Ireland, Montenegro, Netherlands, Turkey
Middle East	
Africa	
Asia-Pacific	Indonesia, Japan, Malaysia, Singapore, Hong Kong
Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 361: Technology Options

Technology Options	Responses
Code Base	Java: 89%; JavaScript: 9%; Python: 1%; Other: 1%

Technology Options	Responses	
Integration Methods	API (Restful or SOAP); Web hooks; Streaming services; Web services; HTML; HTTP; RESTful HTTP style services; JSON format; MQSeries, JMS, or similar queue technology; Custom APIs; Flat files	
API Details	✔	The API is documented
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	✔	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	✔	API developer portal is available for support and descriptions
	✔	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 362: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✔
Type of effort required to update the solution	Ever green - all clients are on the same latest version
Cadence of upgrades for multi-tenant deployments	More frequent than every 3 months
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	Pre-connected cloud environment (fully connected and ready to use)
Ability of the deployment model to leverage a serverless approach	✔
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	Over 80%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✔
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Elements	Availability
Legend: ✔ = Yes ✕ = No	

Source: Vendor RFI

Table 363: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	□
Table Maintenance, List of Values, etc.	✔
Interface Definition	□
Product Definition	✔
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	□
Workflow Definition	✔

Legend: ✔ = Configurable via tools for business users; □ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 364: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	□	✔	✔	□
Amazon AWS	□	✔	✔	□
Google Cloud Platform (GCP)	□	□	□	□
Alibaba Cloud	□	□	✔	□
IBM Cloud / Bluemix	✕	✕	✕	✕
Oracle Cloud	□	□	□	□
Salesforce Cloud, Force.com, and AppExchange	✕	✕	✕	✕
Other	✕	✔	□	✕

Legend: ✔ = In production; □ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 365: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	Accenture, Capgemini, EY, FPT, IBM Infosys, PwC
Fintech Partners	Visa, Mastercard, Stripe, 2C2P, Grab Pay, Shopee Pay

Source: Vendor RFI

Implementation, Support, and Pricing

Table 366: Implementation, Support, and Pricing

Typical Implementation Team Size	6 to 10
Resource Breakdown	Vendor: 70%; Client: 30%
Location of Employees	Peak3 (was ZA Tech) has 40 employees in EMEA, 310 employees in Asia Pacific
Average Time to Implementation	Initial Implementation: 1 to 3 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Term license, Perpetual license, Enterprise license, Subscription based license, Other

Source: Vendor RFI

RDT: Landscape Claims and ACE workflow orchestration and automation

Company and Product Snapshot

Table 367: Company Snapshot

Year Founded	1991
Headquarters	Kent, United Kingdom
Number of Employees	95
Revenues (USD)	USD$ 17,950,000
Financial Structure	Limited company
VendorMatch Link	https://www.celent.com/en/directory/companies/rdt-1

Source: Vendor RFI

Table 368: Product Snapshot

Name	Landscape Claims and ACE workflow orchestration and automation
Year Originally Released	~ 1996
Current Release and Date of Release	6.10 on 9th May 2026
Revenue Derived from the Product	USD$ 10.5 million
R&D Expense	R&D expense over the past two years has been more than 30% of total revenue attributed to this solution
FTEs Providing Professional Services for Product	65
Notable Clients	EMEA: Markerstudy, Somerset Bridge and Dual Personal Lines (KGM)

Source: Vendor RFI

Celent Opinion

Summary:

- RDT provides an all-encompassing claims management platform currently undergoing a major UX overhaul to improve clarity, speed, and user-friendliness. This platform aims to streamline operations, minimize manual labor, and enhance decision-making with automation and AI-driven decision support. Tailored for insurers and MGAs, RDT's cloud-native, AI-powered claims solution offers a unified system of record and control, managing the entire claims lifecycle from the first notification of loss (FNOL) to settlement.

Strengths:

- The solution demonstrates robust AI capabilities for intelligent document processing, data extraction, summarization, and fraud detection. They are actively deployed in production environments, processing significant volumes of workflows and emails each month.
- RDT utilizes an agnostic orchestration layer named 'ACE', connecting various stages of the claim process and integrating with third-party services. This minimizes manual handoffs, enhances efficiency, and ensures a connected, automated claims journey from end-to-end.
- The platform leverages BPMN and DMN standards to enable rapid workflow and decision-table configuration, allowing RDT to introduce changes such as additional validation steps or revised routing logic while maintaining robust governance through execution audit trails, versioning, and side-by-side comparison of updates.
- Every execution and workflow version within ACE, including AI decisions and confidence scores, is fully auditable. This addresses critical transparency and compliance needs within the highly regulated insurance industry.
- RDT's ecosystem-led approach and extensibility are underpinned by positioning ACE as a system-agnostic orchestration layer that can integrate with third parties—including salvage providers, fraud and image-verification specialists, and portals such as Verify—thereby enabling incremental modernization while avoiding the cost and risk typically associated with "rip-and-replace" core transformations. In addition, the inclusion of bulk, bordereau-style payment processing is a practical operational capability for insurers and TPAs that regularly handle supplier settlement files at scale.

Areas for Improvement:

- While most of the solution is delivered through a modern web UI, some functions - including certain supervisory views - still rely on legacy WinForms screens, creating a temporarily fragmented user experience. RDT states that it expects to achieve full web UI parity for more than 95 percent of users by the end of 2026, with all remaining Claims users migrated in 2027.
- RDT currently leverages Camunda in its orchestration layer, which provides a solid foundation for coordinating workflows across human tasks, APIs, and microservices. As ACE adoption expands across broader enterprise use cases, RDT may wish to continue strengthening its enterprise-scale integration governance, standardized deployment patterns, and security assurance narrative relating to these.

Functionality

More than 8 instances of the solution are in production as a standalone implementation.

Table 369: Suite Availability

	Availability
Policy Administration	■
Billing	■

	Availability
Reinsurance	✔
Rating Engine	■
Digital Tools	■
Distribution Management	✔
Business Intelligence	■
Data Warehouse	■

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 370: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL	●		
	Integration and prefill with third-party data	●		
Documents	Includes a correspondence and forms library	●		
	Configurable business rules to support personalization	●		
	Includes a content repository and document management	●		
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries	●		
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee's workload	●		
	Automated adjuster assignment	●		
	Out-of-office / vacation rules	●		
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		
	Can use party's preferred communication method	●		
	Location-based guidance at time of FNOL	●		
Injury Management	Track utilization review and recertification			●
	Can create, document, and track special programs such as return-to-work			●
Claim Investigation	Can display alerts	●		
	Can document the case strategy			●
	Automatic ordering of third-party data	●		
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)			●
	Deductible tracking	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Payments	Recurring payments		●	
	Multiple pay parties (e.g., garnishments)			●
	Ability to make bulk payments for a single vendor combined in a single disbursement			
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
SIU	Workflows specific to special investigations	●		
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases		●	
Vendor Management	Vendor management tools			
Reinsurance	Manually tag a claim when reinsurance applies	●		
	Automatically identify claims subject to reinsurance	●		
Catastrophe	Ability to define catastrophes	●		
	Automatic identification of cat claims		●	
TPA	Ability to track hours/activities			●
	Ability to manage different fee schedules			●
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)			●
	Support for ECF Write Back			●

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 371: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes	●		
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions	●		
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention	●		
	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)			

Category	Function	In Production	Supported But Not in Production	Not Supported
Document and Data Intelligence	AI can flag inconsistent information of missing documentation automatically	●		
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes	●		
	Can generate an explanation or summary of coverage applicability for adjuster review	●		
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)		●	
	Can generate decision rationale or explanations visible to claim handlers		●	
Fraud Detection and Risk Insight	Uses AI to produce a fraud score			●
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies		●	
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates		●	
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates	●		
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs	●		
	Includes tools to monitor bias, drift and quality in GenAI outputs.			●
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes		●	
	Can be retrained or fine tuned using the insurers proprietary claim data sets		●	
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.	●		
	System can simulate agent behavior in a sandbox prior to deploying to production	●		
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings	●		

- ● = Available out of the box
- ● = Configurable using simple tools for business user
- ● = Configurable using simple tools for IT user
- ● = Configurable through a scripting language/coding
- ● = Available with integration to a third-party solution
- ● = Available with integration to a separate module provided by this vendor
- ● = Under development / on road map
- ● = Could develop, would be considered customization
- ● = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 372: Lines of Business Supported

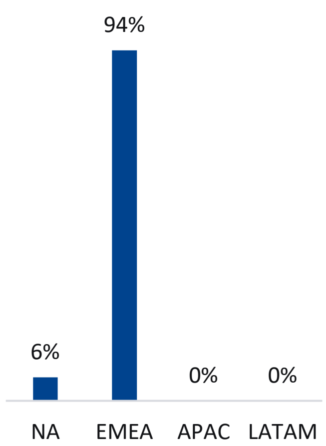
Line of Business	NA	EMEA	APAC	LATAM
Personal Auto		✔		
Homeowners / Home		✔		
Renters / Contents		✔		
Umbrella		✔		
Commercial Auto		✔		
Commercial Property		✔		
Commercial Liability		☐		
Workers' Compensation		☐		
Medical Professional Liability		✕		
Other Professional Liability		✕		
Business Owner's Policy (BOP)		✕		
Surety and Fidelity				
Excess Policies				
Directors and Officers Liability				
Other		☐		

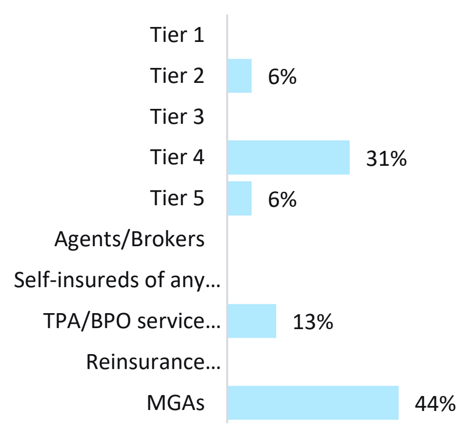
Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

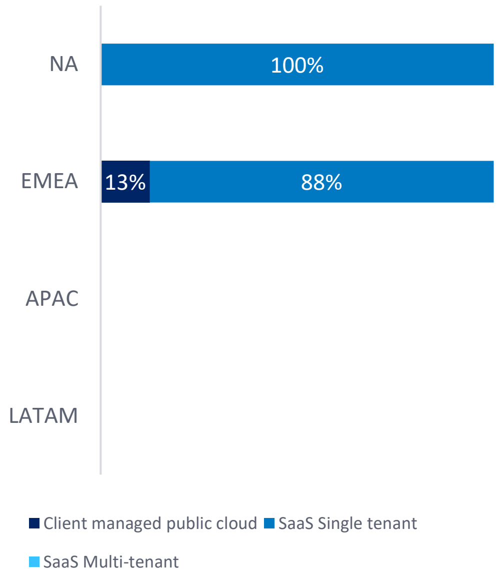
Source: Vendor RFI

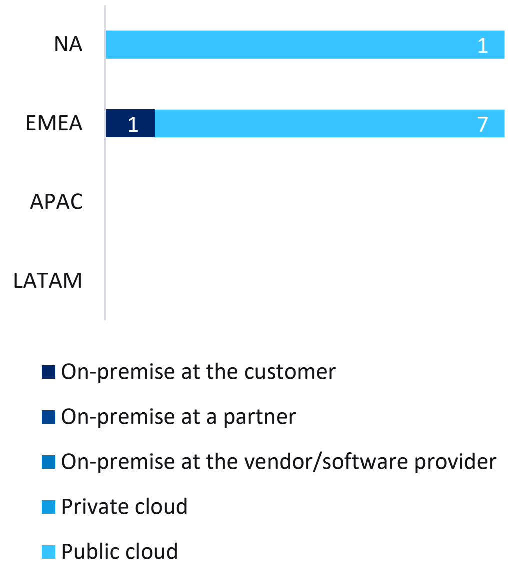
Customer Base

Table 373: Client Base by Size and Deployment Option (Global)









Source: Vendor RFI

Table 374: Implementations by Country

Region	Countries
North America	United States
Europe	United Kingdom
Middle East	
Africa	
Asia-Pacific	
Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 375: Technology Options

Technology Options	Responses
Code Base	.Net: 80%; C#: 60%; JavaScript: 10%; Visual basic: 20%; Other: 10%
Integration Methods	API (Restful or SOAP); Web hooks; Streaming services; Web services; XML (not through web services); HTML; HTTP; RESTful HTTP style services; JSON format; MQSeries, JMS, or similar queue technology; Custom APIs; Flat files
API Details	✔ The API is documented

Technology Options	Responses	
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	☐	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	☐	API developer portal is available for support and descriptions
	☐	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 376: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✔
Type of effort required to update the solution	Automated pipelines
Cadence of upgrades for multi-tenant deployments	Multiple daily
Deployment approach supports elasticity	Yes, within less than a day
Current APIs-related strategy	Enabled by consumable APIs
Ability of the deployment model to leverage a serverless approach	✔
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	25% to 50%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✕
Ability of the system’s functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 377: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	●
Table Maintenance, List of Values, etc.	✔
Interface Definition	●
Product Definition	✔
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	●
Workflow Definition	✔

Legend: ✔ = Configurable via tools for business users; □ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 378: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure		✔		
Amazon AWS		✕		
Google Cloud Platform (GCP)		✕		
Alibaba Cloud		✕		
IBM Cloud / Bluemix		✕		
Oracle Cloud				
Salesforce Cloud, Force.com, and AppExchange		✕		
Other		✕		

Legend: ✔ = In production; □ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 379: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	N/A
Fintech Partners	On roadmap

Source: Vendor RFI

Implementation, Support, and Pricing

Table 380: Implementation, Support, and Pricing

Typical Implementation Team Size	6 to 10
Resource Breakdown	Vendor: 65%; Client: 30%; Third party: 5%
Location of Employees	RDT has 65 employees in EMEA
Average Time to Implementation	Initial Implementation: 4 to 6 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Term license, Enterprise license, Subscription based license, Other

Source: Vendor RFI

Salesforce.com: Salesforce Insurance: Claims Management

Company and Product Snapshot

Table 381: Company Snapshot

Year Founded	1999
Headquarters	San Francisco
Number of Employees	83,334
Revenues (USD)	41.53 billion
Financial Structure	Public company NYSE: CRM
VendorMatch Link	https://www.celent.com/en/directory/companies/salesforce-com/solutions/396168550

Source: Vendor RFI

Table 382: Product Snapshot

Name	Salesforce Insurance: Claims Management
Year Originally Released	2019
Current Release and Date of Release	Spring 2026/2026
Revenue Derived from the Product	Confidential
R&D Expense	Confidential
FTEs Providing Professional Services for Product	Confidential
Notable Clients	Zurich Insurance, Atlas Insurance, AIA, Gajaj, SURA, Seguros Mundial

Source: Vendor RFI

Celent Opinion

Summary:

- Salesforce's P&C claims is designed to combine a configurable claims data model, strong user experience, and deep automation through declarative tooling such as Salesforce Flow and a business rules engine. The solution is particularly differentiated in digital servicing and operations enablement, including catastrophe mapping and proactive outreach, skills-based routing, configurable task/action plans, and embedded analytics. Salesforce is also pushing an agentic strategy (Agentforce) for FNOL intake across channels (portal/chat and voice), guided servicing, and AI-assisted configuration. Overall, Salesforce P&C Claims module is an option for large, midsize, and small insurers seeking a highly configurable, workflow-centric claims operating model with modern agentic servicing.

Strengths:

- Salesforce provides a modern claims handling experience with role-based workbenches and dashboards for supervisors and managers. In-app guidance can be configured by role/profile to support onboarding and change management, and global search across objects (claims, policies, contacts, etc.) improves navigation and productivity in day-to-day handling.
- The solution supports core claims operations including policy/coverage verification at FNOL based on date of loss, reserving by coverage, rich claim notes and history/diary logging, and flexible financials including multi-currency, bulk payments, and recurring payments. Catastrophe management is strengthened by geospatial visualization of properties, policies, and service providers, enabling event-based identification and proactive operational outreach.
- It stands out for declarative configuration. Admins can add fields, modify layouts, and tailor guided FNOL flows without deep development, while Salesforce Flow supports drag-and-drop process automation and action plans (task sets with prerequisites, reminders, and priorities) that can be triggered by coverage/claim type. The business rules engine supports complex expressions (up to ~200 steps/actions) for conditions, assignments, and calculations. Assignment/routing can be automated based on skills, location, and availability, with supervisory tools to tune routing priorities.
- Salesforce's platform approach enables broad integration (API-first orchestration) and agentic automation. Agentforce can initiate claim creation, orchestrate data collection, detect missing information, and drive follow-up actions (e.g., notifying adjusters, creating action plans). AI is also leveraged to build/configure within the environment (e.g., AI-assisted component creation and agent building), and the ecosystem supports third-party services for specialized AI such as image-based damage assessment and advanced fraud scoring.

Areas for Improvement:

- Salesforce can initiate and track subrogation/salvage records and financial impacts, but a full out-of-the-box end-to-end recoveries/salvage workflow is not turnkey and typically depends on customer build work (Flows/objects) and/or partners.
- For insurers that have not used any Salesforce product, there is a learning curve to familiarize developers, business analysts, and business users with the structure and capabilities of the Salesforce solutions and environment.
- While the platform can manage participants, documents, and history, Salesforce positions full litigation processing through partners rather than providing a native end-to-end litigation capability.

Functionality

More than 10 instances of the solution are in production as a standalone implementation.

Table 383: Suite Availability

	Availability
Policy Administration	■
Billing	■
Reinsurance	✕
Rating Engine	✔
Digital Tools	✔
Distribution Management	✔
Business Intelligence	✔
Data Warehouse	■

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 384: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL		●	
	Integration and prefill with third-party data	●		
Documents	Includes a correspondence and forms library	●		
	Configurable business rules to support personalization	●		
	Includes a content repository and document management	●		
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries		●	
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee's workload	●		
	Automated adjuster assignment	●		
	Out-of-office / vacation rules	●		
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
	Can use party's preferred communication method	●		
	Location-based guidance at time of FNOL		●	
Injury Management	Track utilization review and recertification		●	
	Can create, document, and track special programs such as return-to-work		●	
Claim Investigation	Can display alerts	●		
	Can document the case strategy	●		
	Automatic ordering of third-party data		●	
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking	●		
Payments	Recurring payments	●		
	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement	●		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
SIU	Workflows specific to special investigations		●	
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases		●	
Vendor Management	Vendor management tools	●		
Reinsurance	Manually tag a claim when reinsurance applies		●	
	Automatically identify claims subject to reinsurance		●	
Catastrophe	Ability to define catastrophes		●	
	Automatic identification of cat claims		●	
TPA	Ability to track hours/activities		●	
	Ability to manage different fee schedules		●	
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)		●	
	Support for ECF Write Back		●	

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 385: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes		●	
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions		●	
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention		●	
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)		●	
	AI can flag inconsistent information of missing documentation automatically		●	
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes		●	
	Can generate an explanation or summary of coverage applicability for adjuster review		●	
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)		●	
	Can generate decision rationale or explanations visible to claim handlers		●	
Fraud Detection and Risk Insight	Uses AI to produce a fraud score		●	
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies		●	
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates		●	
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates		●	
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs		●	
	Includes tools to monitor bias, drift and quality in GenAI outputs.		●	
	Can learn from adjuster feedback or claim outcomes		●	

Category	Function	In Production	Supported But Not in Production	Not Supported
Continuous Learning and Adaptation	Can be retrained or fine tuned using the insurers proprietary claim data sets		●	
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.		●	
	System can simulate agent behavior in a sandbox prior to deploying to production		●	
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings		●	

● = Available out of the box
● = Configurable using simple tools for business user
● = Configurable using simple tools for IT user
● = Configurable through a scripting language/coding
● = Available with integration to a third-party solution
● = Available with integration to a separate module provided by this vendor
● = Under development / on road map
● = Could develop, would be considered customization
● = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 386: Lines of Business Supported

Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	☐	✔	☐	✔
Homeowners / Home	✔	✔	☐	☐
Renters / Contents	✔	✔	☐	☐
Umbrella	☐	☐	☐	☐
Commercial Auto	☐	☐	☐	☐
Commercial Property	✔	✔	☐	☐
Commercial Liability	✔	✔	☐	☐
Workers' Compensation	☐	☐	✔	☐
Medical Professional Liability	☐	☐	☐	☐
Other Professional Liability	☐	✔	☐	☐
Business Owner's Policy (BOP)	✔	☐	☐	☐
Surety and Fidelity	☐	☐	☐	☐
Excess Policies	☐	☐	☐	☐
Directors and Officers Liability	✔	☐	☐	☐
Other				

Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Customer Base

Table 387: Client Base by Size and Deployment Option (Global)

Salesforce does not provide customer base information.

Source: Vendor RFI

Table 388: Implementations by Country

Region	Countries
North America	Confidential
Europe	Confidential
Middle East	Confidential
Africa	Confidential
Asia-Pacific	Confidential
Central America	Confidential
South America	Confidential
Caribbean	Confidential

Source: Vendor RFI

Technology

Table 389: Technology Options

Technology Options	Responses	
Code Base	Java: 70%; Other: 30%;	
Integration Methods	API (Restful or SOAP); Web hooks; Streaming services; Web services; XML (not through web services); HTML; HTTP; RESTful HTTP style services; JSON format; MQSeries, JMS, or similar queue technology; Custom APIs; Flat files; Native messaging	
API Details	✔	The API is documented
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	✔	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	✔	API developer portal is available for support and descriptions
	✔	API testing portal and the ability to use scripts on website is available

Technology Options	Responses	
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 390: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✔
Type of effort required to update the solution	Ever green - all clients are on the same latest version
Cadence of upgrades for multi-tenant deployments	Every 3 months
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	Pre-connected cloud environment (fully connected and ready to use)
Ability of the deployment model to leverage a serverless approach	✔
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	Over 80%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✕
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✕

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 391: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	✔
Table Maintenance, List of Values, etc.	✔
Interface Definition	✔
Product Definition	✔
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	✔

Types of Changes	Availability
Workflow Definition	✔

Legend: ✔ = Configurable via tools for business users; □ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 392: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	✕	✕	✕	✕
Amazon AWS	✕	✕	✕	✕
Google Cloud Platform (GCP)	✕	✕	✕	✕
Alibaba Cloud	✕	✕	✕	✕
IBM Cloud / Bluemix	✕	✕	✕	✕
Oracle Cloud	✕	✕	✕	✕
Salesforce Cloud, Force.com, and AppExchange	✔	✔	✔	✔
Other	✕	✕	✕	✕

Legend: ✔ = In production; □ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 393: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	Deloitte, Accenture, IBM Bluewolf, NTT, Silverline, PwC, Cognizant, CertaDux, Atos, Brennan Consulting, Eagle Creek, EI Technologies, GFI, Keste, Perficient, ITDS, System Partners, Rubin CRM.
Fintech Partners	Appulate, LexisNexis, MapAnything, DocuSign, SmartCommunications, One Inc.

Source: Vendor RFI

Implementation, Support, and Pricing

Table 394: Implementation, Support, and Pricing

Typical Implementation Team Size	6 to 10
Resource Breakdown	Vendor 20%; Client 20%; Third party: 60%
Location of Employees	Worldwide
Average Time to Implementation	Initial Implementation: 4 to 6 months

	2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Subscription based license

Source: Vendor RFI

SAP Fioneer: Claims Management in SAP S/4HANA

Company and Product Snapshot

Table 395: Company Snapshot

Year Founded	2021
Headquarters	Walldorf, Germany
Number of Employees	1,500
Revenues (USD)	Confidential
Financial Structure	Private with outside investors
VendorMatch Link	https://www.celent.com/en/directory/companies/sap-fioneer

Source: Vendor RFI

Table 396: Product Snapshot

Name	Claims Management in SAP S/4HANA
Year Originally Released	1999
Current Release and Date of Release	2025/2026
Revenue Derived from the Product	Confidential
R&D Expense	Confidential
FTEs Providing Professional Services for Product	60
Notable Clients	Credendo, Grundeigentümer-Versicherung

Source: Vendor RFI

Celent Opinion

Summary:

- SAP FIONEER’s P&C claims solution is a configurable claims platform positioned for insurers that prioritizes rapid change and tailored processes. The offering is differentiated by its AI-enabled capabilities, most notably Product Studio (an add-on for AI-assisted configuration) and an emerging set of AI-supported claims automation features – while maintaining a broad functional scope for end-to-end claims handling. SAP FIONEER is best suited to insurers comfortable with a configuration-led approach and an ecosystem strategy for select specialist capabilities.

Strengths:

- SAP FIONEER supports multiple FNOL channels, including email ingestion and conversational intake via WhatsApp/chat, with automated claim creation and confirmation messaging. The claim UI includes straightforward note capture and easy creation of diary tasks. SAP FIONEER also provides a proprietary embedded dashboard for operational monitoring, and portals for different external user types, supporting broader ecosystem participation in claim processes.

- SAP FIONEER offers an end-to-end claims lifecycle with policy validation at intake, rules-driven fraud indicators, and configurable severity scoring. Reserving is a notable strength: insurers can configure many reserve types and push granularity to the level needed, and approval workflows can enforce authority limits. Recoveries are supported with configurable data capture for third-party recovery and salvage, and the platform supports bulk and individual payments within approval controls.
- Product Studio enables business users to create and evolve claims screens and data elements using a combination of file-based configuration and AI prompting (e.g., "make this field mandatory"), with versioning and history. It also extends to workflow/rules creation through an AI assistant and can generate document templates (either uploaded or AI-created), supported by an in-tool configuration bot that guides users through the setup journey.
- SAP FIONEER leverages multiple LLMs (e.g., Claude and ChatGPT) hosted on SAP BTP / Azure and applies AI beyond configuration into operations.

Areas for Improvement:

- While workflow can be built through Product Studio and task movement provides operational visibility, SAP FIONEER does not provide an embedded, diagram-based workflow modelling experience. The non-AI configuration tooling is more traditional and requires technical specialization; buyers that do not license Product Studio should expect heavier IT involvement and slower iteration for changes.
- Automated adjuster assignment is not fully delivered out-of-the-box and is expected to be designed per insurer. Salvage is supported at a capture/reserve level, but full salvage lifecycle relies on partner integrations. Litigation management is also largely template/configuration-driven rather than a packaged end-to-end functionality.

Functionality

No instances of the solution are in production as a standalone implementation.

Table 397: Suite Availability

	Availability
Policy Administration	■
Billing	■
Reinsurance	■
Rating Engine	■
Digital Tools	■
Distribution Management	■
Business Intelligence	■

	Availability
Data Warehouse	■

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 398: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL	●		
	Integration and prefill with third-party data	●		
Documents	Includes a correspondence and forms library	●		
	Configurable business rules to support personalization	●		
	Includes a content repository and document management	●		
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries			●
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee's workload	●		
	Automated adjuster assignment	●		
	Out-of-office / vacation rules	●		
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		
	Can use party's preferred communication method	●		
	Location-based guidance at time of FNOL	●		
Injury Management	Track utilization review and recertification			●
	Can create, document, and track special programs such as return-to-work		●	
Claim Investigation	Can display alerts	●		
	Can document the case strategy	●		
	Automatic ordering of third-party data	●		
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking	●		
Payments	Recurring payments	●		
	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
SIU	Workflows specific to special investigations	●		
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	●		
Vendor Management	Vendor management tools		●	
Reinsurance	Manually tag a claim when reinsurance applies	●		
	Automatically identify claims subject to reinsurance	●		
Catastrophe	Ability to define catastrophes	●		
	Automatic identification of cat claims		●	
TPA	Ability to track hours/activities		●	
	Ability to manage different fee schedules		●	
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)		●	
	Support for ECF Write Back		●	

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 399: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes		●	
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions		●	
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention			●
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)		●	
	AI can flag inconsistent information of missing documentation automatically		●	
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes		●	
	Can generate an explanation or summary of coverage applicability for adjuster review			●

Category	Function	In Production	Supported But Not in Production	Not Supported
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)		●	
	Can generate decision rationale or explanations visible to claim handlers		●	
Fraud Detection and Risk Insight	Uses AI to produce a fraud score		●	
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies			●
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates		●	
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates			●
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs		●	
	Includes tools to monitor bias, drift and quality in GenAI outputs.		●	
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes		●	
	Can be retrained or fine tuned using the insurers proprietary claim data sets			●
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.			●
	System can simulate agent behavior in a sandbox prior to deploying to production		●	
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings		●	

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 400: Lines of Business Supported

Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	☐	✔	✔	☐
Homeowners / Home	☐	✔	✔	☐
Renters / Contents	☐	✔	✔	☐
Umbrella	☐	✔	✔	☐
Commercial Auto	☐	✔	✔	☐

Line of Business	NA	EMEA	APAC	LATAM
Commercial Property	☐	✔	✔	☐
Commercial Liability	☐	✔	✔	☐
Workers' Compensation	☐	☐	☐	☐
Medical Professional Liability	☐	☐	☐	☐
Other Professional Liability	☐	✔	✔	☐
Business Owner's Policy (BOP)	☐	✔	✔	☐
Surety and Fidelity	☐	☐	☐	☐
Excess Policies	☐	☐	☐	☐
Directors and Officers Liability	☐	☐	☐	☐
Other				

Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Customer Base

Table 401: Client Base by Size and Deployment Option (Global)

SAP FIONEER does not provide customer base details.

Source: Vendor RFI

Table 402: Implementations by Country

Region	Countries
North America	Confidential
Europe	Confidential
Middle East	Confidential
Africa	Confidential
Asia-Pacific	Confidential
Central America	Confidential
South America	Confidential
Caribbean	Confidential

Source: Vendor RFI

Technology

Table 403: Technology Options

Technology Options	Responses
Code Base	ABAP (Advanced Business Application Programming): 100%

Technology Options	Responses	
Integration Methods	API (Restful or SOAP); Web services; XML (not through web services); HTML; HTTP; RESTful HTTP style services; JSON format; MQSeries, JMS, or similar queue technology; Custom APIs; Flat files; Native messaging; Other	
API Details	✔	The API is documented
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	✔	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	✔	API developer portal is available for support and descriptions
	✔	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 404: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✔
Type of effort required to update the solution	Automated scripts - fully automated
Cadence of upgrades for multi-tenant deployments	n/a
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	Enabled by consumable APIs
Ability of the deployment model to leverage a serverless approach	✕
Ability to enable independent services (microservices)	✕
Proportion of the system architected as microservices	Under 25%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✔
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✕

Elements	Availability
Legend: ✔ = Yes ✕ = No	

Source: Vendor RFI

Table 405: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	☐
Table Maintenance, List of Values, etc.	☐
Interface Definition	☐
Product Definition	☐
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	☐
Workflow Definition	☐

Legend: ✔ = Configurable via tools for business users; ☐ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 406: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	☐	☐	☐	☐
Amazon AWS	☐	☐	☐	☐
Google Cloud Platform (GCP)	☐	☐	☐	☐
Alibaba Cloud	☐	☐	☐	☐
IBM Cloud / Bluemix	☐	☐	☐	☐
Oracle Cloud	✕	✕	✕	✕
Salesforce Cloud, Force.com, and AppExchange	✕	✕	✕	✕
Other	☐	☐	☐	☐

Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 407: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	Accenture, Deloitte, EY, msg Global, Serole, Fujitsu
Fintech Partners	In process

Source: Vendor RFI

Implementation, Support, and Pricing

Table 408: Implementation, Support, and Pricing

Typical Implementation Team Size	20 to 30
Resource Breakdown	Vendor: 40%; Client: 40%; Third party: 20%
Location of Employees	SAP Fioneer has over 200 employees working on insurance solutions globally in various roles. Roughly 20 employees in EMEA and 20 employees in Asia Pacific are dedicated to Claims Mgmt., supported by experienced development, design and services resources specialized across the core platform.
Average Time to Implementation	Initial Implementation: 1 to 3 months 2nd and subsequent line of business: 7 to 12 months 2nd and subsequent states/jurisdictions: 4 to 6 months
Pricing Models	Perpetual license, Enterprise license, Subscription based license, Other

Source: Vendor RFI

Sapiens: Sapiens IDITSuite's ClaimsMaster

Company and Product Snapshot

Table 409: Company Snapshot

Year Founded	1982
Headquarters	United Kingdom
Number of Employees	5,000
Revenues (USD)	Confidential
Financial Structure	Private
VendorMatch Link	https://www.celent.com/en/directory/companies/sapiens

Source: Vendor RFI

Table 410: Product Snapshot

Name	Sapiens IDITSuite's ClaimsMaster
Year Originally Released	1998
Current Release and Date of Release	21.3/2026
Revenue Derived from the Product	Confidential
R&D Expense	Sapiens typically invests 14% of its revenue in R&D
FTEs Providing Professional Services for Product	1600
Notable Clients	Hiscox, LB, Folksam, HGS, Gjensidige, Hollard, TCS, A&G/Telesure, RoyalAutoClub (RACI), OPES, Bolt

Source: Vendor RFI

Celent Opinion

Summary:

- Sapiens IDIT is a P&C claims platform combining robust core processing with an active modernization roadmap focused on user experience and AI. It supports end-to-end claims from digital FNOL (including AI-assisted document capture and extraction) through back-office handling, with strength in financial controls and complex claim scenarios such as litigation, subrogation, and salvage. Following its acquisition by the private equity firm Advent International in 2025, Sapiens has appointed a new interim CEO and leadership team and has relocated its headquarters from Tel Aviv to London, alongside rolling out a new widget-based UI and expanding AI capabilities across intake, analytics, and configuration. IDIT is a strong fit for mid-size to large insurers modernizing claims while maintaining deep functionality for complex lines, with production deployments across Europe and APAC and a current growth focus on the Middle East.

Strengths:

- IDIT's digital FNOL journey supports document upload with data extraction and validation before claim creation, and the upcoming widget-based UI promises a more modern, configurable workbench experience for day-to-day users. In addition, collaboration tooling supports in-claim interaction among users, which is valuable for complex files and multi-role handling.
- The solution functional depth is one of its key differentiators: it is built to handle complex, long-lived claims with strong financial governance (granular reserving and controlled authorities) and payment flexibility (including recurring payments). It also goes beyond what many midmarket systems deliver out of the box in "hard" domains—most notably litigation and recoveries—making it a credible option for insurers that want a single claims platform to support both routine handling and complex escalation paths.
- IDIT supports business-user creation of new data elements via screen editing, including the ability to create new dynamic fields and apply privacy/authorization controls (e.g., GDPR-related flags, masking, view/change permissions). Sapiens has introduced an LLM-assisted approach to rule creation—allowing users to describe rule intent in natural language and generate structured rule logic that can then be reviewed and governed.
- IDIT applies AI where it can reduce friction and improve insight: document extraction and validation during FNOL, AI-assisted rejection/decision explanation, and AI-enabled analytics that can answer prompt-based questions and return visual outputs.

Areas for Improvement:

- The solution lacks an embedded, diagram-based workflow designer; workflow change relies on rules/configuration. However, Sapiens indicates that a diagram-based workflow solution is under evaluation.
- While automated scripts are effective for managing updates, incorporating evergreen updates could offer a more proactive approach to maintaining system relevance and ensuring continuous improvement for clients.
- Implementing a SaaS multi-tenant model, with the vendor managing both the hyperscaler and the application, would enhance the product offering and better align with industry preferences.

Functionality

20 instances of the solution are in production as a standalone implementation.

Table 411: Suite Availability

	Availability
Policy Administration	■
Billing	■
Reinsurance	■
Rating Engine	■
Digital Tools	■
Distribution Management	■
Business Intelligence	■
Data Warehouse	■

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 412: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	🟢		
	Claims overview	🟢		
Data Services	Upload ACORD or FNOL	🟡		
	Integration and prefill with third-party data	🟡		
Documents	Includes a correspondence and forms library	🔵		
	Configurable business rules to support personalization	🟢		
	Includes a content repository and document management	🟢		
Notes	Includes a notes facility	🟢		
	Ability to search text within notes and diaries	🟡		
Supervisory Tools	Escalation based on authority	🟢		
	Dashboard to manage employee's workload	🟢		
	Automated adjuster assignment	🔵		
	Out-of-office / vacation rules	🟢		
	Automatic task generation	🟢		
FNOL/FROI	Ability to consume FNOL from multiple sources	🟡		
	Supports submission of additional attachments	🟢		
	Can use party's preferred communication method	🟢		
	Location-based guidance at time of FNOL	🟢		
Injury Management	Track utilization review and recertification	🟢		
	Can create, document, and track special programs such as return-to-work	🟢		
Claim Investigation	Can display alerts	🟢		
	Can document the case strategy	🟢		
	Automatic ordering of third-party data	🔵		

Category	Function	In Production	Supported But Not in Production	Not Supported
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking	●		
Payments	Recurring payments	●		
	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement	●		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
SIU	Workflows specific to special investigations			●
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	●		
Vendor Management	Vendor management tools	●		
Reinsurance	Manually tag a claim when reinsurance applies	●		
	Automatically identify claims subject to reinsurance	●		
Catastrophe	Ability to define catastrophes	●		
	Automatic identification of cat claims	●		
TPA	Ability to track hours/activities	●		
	Ability to manage different fee schedules	●		
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)			●
	Support for ECF Write Back			●

● = Available out of the box
● = Configurable through a scripting language/coding
● = Under development / on road map
● = Configurable using simple tools for business user
● = Available with integration to a third-party solution
● = Could develop, would be considered customization
● = Configurable using simple tools for IT user
● = Available with integration to a separate module provided by this vendor
● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 413: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes	●		
	Can automatically extract and summarize loss descriptions from unstructured claim submissions		●	

Category	Function	In Production	Supported But Not in Production	Not Supported
Claims Intake and Triage	Can use AI agents to classify and route claims to appropriate handlers without manual intervention		🟢	
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)	🟢		
	AI can flag inconsistent information of missing documentation automatically		🟢	
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes		🟢	⚫
	Can generate an explanation or summary of coverage applicability for adjuster review		🟢	
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)		🟢	
	Can generate decision rationale or explanations visible to claim handlers		🟢	
Fraud Detection and Risk Insight	Uses AI to produce a fraud score	🟡		
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies		🟡	
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates		⚫	
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates	🟢		
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs		🟢	
	Includes tools to monitor bias, drift and quality in GenAI outputs.		⚫	
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes		⚫	
	Can be retrained or fine tuned using the insurers proprietary claim data sets		⚫	
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.		⚫	
	System can simulate agent behavior in a sandbox prior to deploying to production		⚫	
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings		⚫	

🟢 = Available out of the box

🔵 = Configurable using simple tools for business user

🔵 = Configurable using simple tools for IT user

🔵 = Configurable through a scripting language/coding

🟡 = Available with integration to a third-party solution

🟡 = Available with integration to a separate module provided by this vendor

⚫ = Under development / on road map

⚪ = Could develop, would be considered customization

🔴 = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 414: Lines of Business Supported

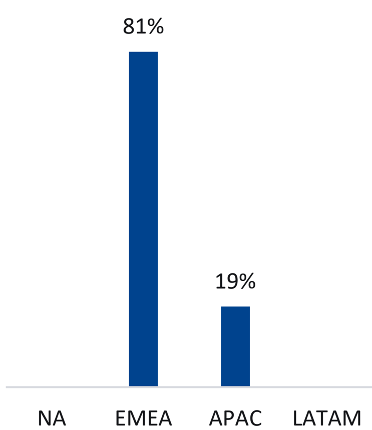
Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	✕	✓	✓	✕
Homeowners / Home	✕	✓	✓	✕
Renters / Contents	✕	✓	✓	✕
Umbrella	✕	✓	✓	✕
Commercial Auto	✕	✓	✓	✕
Commercial Property	✕	✓	✓	✕
Commercial Liability	✕	✓	✓	✕
Workers’ Compensation	✕	✓	✓	✕
Medical Professional Liability	✕	✓	✓	✕
Other Professional Liability	✕	✓	✓	✕
Business Owner’s Policy (BOP)	✕	✓	✓	✕
Surety and Fidelity	✕	✓	✓	✕
Excess Policies	✕	✓	✓	✕
Directors and Officers Liability	✕	✓	✓	✕
Other	✕	✓	✓	✕

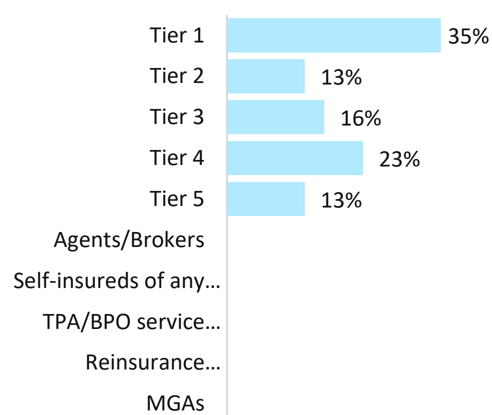
Legend: ✓ = In production; ☐ = Supported but not in production; ✕ = Not supported

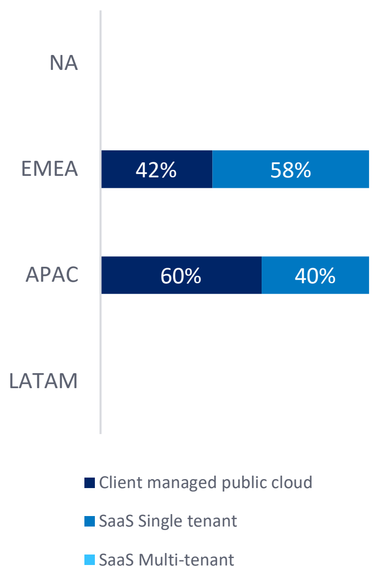
Source: Vendor RFI

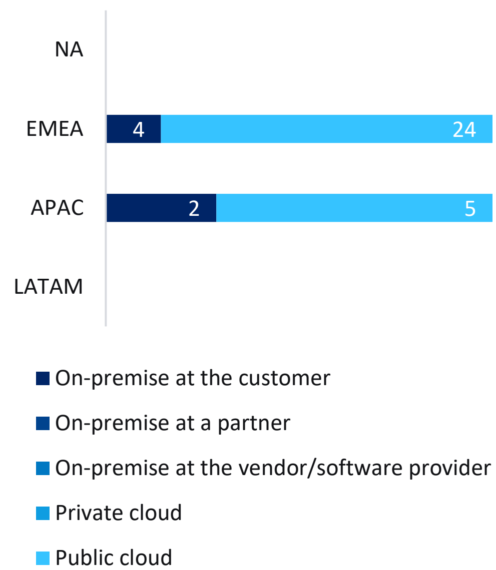
Customer Base

Table 415: Client Base by Size and Deployment Option (Global)









Source: Vendor RFI

Table 416: Implementations by Country

Region	Countries
North America	
Europe	Belgium, Croatia, Denmark, France, Germany, Netherlands, Poland, Sweden, Switzerland, Turkey, United Kingdom
Middle East	Israel
Africa	Namibia, South Africa
Asia-Pacific	Australia, Hong Kong, Singapore, Thailand, Vietnam
Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 417: Technology Options

Technology Options	Responses
Code Base	Java: 80%; JavaScript: 10%; Python: 5%; React: 5%
Integration Methods	API (Restful or SOAP); Web hooks; Streaming services; Web services; XML (not through web services); HTML; HTTP; RESTful HTTP style services; JSON

Technology Options	Responses	
	format; MQSeries, JMS, or similar queue technology; Custom APIs; Flat files; Native messaging; GraphQL	
API Details	✔	The API is documented
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	✔	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	✔	API developer portal is available for support and descriptions
	✔	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 418: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✔
Type of effort required to update the solution	Automated scripts - mostly automated
Cadence of upgrades for multi-tenant deployments	n/a
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	Pre-connected cloud environment (fully connected and ready to use)
Ability of the deployment model to leverage a serverless approach	✕
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	25% to 50%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✔
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 419: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	✔
Table Maintenance, List of Values, etc.	✔
Interface Definition	☐
Product Definition	✔
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	☐
Workflow Definition	✔

Legend: ✔ = Configurable via tools for business users; ☐ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 420: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	✕	✔	✔	✕
Amazon AWS	✕	☐	☐	✕
Google Cloud Platform (GCP)	✕	✕	✕	✕
Alibaba Cloud	✕	✕	✕	✕
IBM Cloud / Bluemix	✕	✕	✕	✕
Oracle Cloud	✕	✕	✕	✕
Salesforce Cloud, Force.com, and AppExchange	✕	✕	✕	✕
Other	✕	✕	✕	✕

Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 421: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	N/A
Fintech Partners	GBG Loqate, Veridion, Earnix, Jato, Atidot, Binah.ai; more here.

Source: Vendor RFI

Implementation, Support, and Pricing

Table 422: Implementation, Support, and Pricing

Typical Implementation Team Size	30 to 40
Resource Breakdown	Vendor: 55%; Client: 40%; Third party: 5%
Location of Employees	Sapiens has 10 employees in North America, 600 employees in EMEA, 1000 employees in Asia Pacific
Average Time to Implementation	Initial Implementation: 7 to 12 months 2nd and subsequent line of business: 4 to 6 months 2nd and subsequent states/jurisdictions: 4 to 6 months
Pricing Models	Term license, Perpetual license, Enterprise license, Subscription based license, Other

Source: Vendor RFI

Snapsheet: Snapsheet Claims

Company and Product Snapshot

Table 423: Company Snapshot

Year Founded	2011
Headquarters	Chicago, Ill.
Number of Employees	600
Revenues (USD)	Confidential
Financial Structure	Private with outside investors
VendorMatch Link	Snapsheet

Source: Vendor RFI

Table 424: Product Snapshot

Name	Snapsheet Claims System
Year Originally Released	2019
Current Release and Date of Release	Biweekly releases
Revenue Derived from the Product	Confidential
R&D Expense	R&D expense over the past two years has been 75% of total revenue attributed to this solution
FTEs Providing Professional Services for Product	146
Notable Clients	NA: Hippo, Sagesure, Aspire, Kin, Bamboo, Clearcover, Branch, Loggerhead, Vault, MSI EMEA: Zurich, Reserv, Gallagher Bassett

Source: Vendor RFI

Celent Opinion

Summary:

- Snapsheet launched in 2011 as an insurtech with a mobile estimating tool, and is now a mature company offering its end to end claims admin system. The company says it can work with carriers of any size across personal and commercial lines, including workers' comp. It also works with MGAs and TPAs. The system bridges the gap between traditional claims adjuster workflow and the AI capabilities and integrations that position it to grow as natural language and prompt engineering skill ascend across P&C insurance.

Strengths:

- Automated assignment is configurable across several factors, including capability, availability, capacity, type of loss, or task. This includes the ability to prioritize which adjusters get certain claims first, but allows for secondary or tertiary individuals or groups in case of capacity issues. Out of office events are also configurable. These rules are applied immediately after FNOL ingestion, which is available natively in the platform, but also can be ingested via API to carrier or third-party systems. However, reassignment can occur dynamically if the circumstances of a claim change as data comes in after FNOL.

- Snapsheet AI is a native-built claims copilot that can be configured to run a variety of prompts. Exposure of claims data is configurable, as is the amount of tokens used for a prompt. Output is also configured via natural language to ensure value to the adjuster based on their needs.
- API integration points are numerous, allowing insurers to continue to leverage internal or third-party tools for capability expansion. Snapsheet demonstrated an integration with the AI document-generation company Kyber, for instance. The platform also includes recovery functionality for subrogation and salvage, catastrophe management, and litigation tracking. Each of these can be supplemented by AI in configuration.
- Snapsheet's configuration engine is visual and easy for business users to work with. Configuration of the typical workflow components, data elements and business rules is entirely no-code.

Areas for improvement:

- The AI capabilities in this system are impressive. Adding capabilities for continuous learning and adaptation would be a strong next step. In addition, some additional governance capabilities – for example, tools for monitoring model bias and drift – would be welcomed as insurers transition to more AI in the workflow.

Functionality

More than 60 instances of the solution are in production as a standalone implementation.

Table 425: Suite Availability

	Availability
Policy Administration	✔
Billing	✔
Reinsurance	✔
Rating Engine	✕
Digital Tools	✔
Distribution Management	✔
Business Intelligence	✔
Data Warehouse	■

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 426: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL	●		
	Integration and prefill with third-party data	●		
Documents	Includes a correspondence and forms library	●		
	Configurable business rules to support personalization	●		
	Includes a content repository and document management	●		
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries	●		
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee's workload	●		
	Automated adjuster assignment	●		
	Out-of-office / vacation rules	●		
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		
	Can use party's preferred communication method	●		
	Location-based guidance at time of FNOL	●		
Injury Management	Track utilization review and recertification	●		
	Can create, document, and track special programs such as return-to-work	●		
Claim Investigation	Can display alerts	●		
	Can document the case strategy	●		
	Automatic ordering of third-party data	●		
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)		●	
	Deductible tracking	●		
Payments	Recurring payments			●
	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement	●		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
SIU	Workflows specific to special investigations	●		
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Vendor Management	Vendor management tools	●		
Reinsurance	Manually tag a claim when reinsurance applies	●		
	Automatically identify claims subject to reinsurance	●		
Catastrophe	Ability to define catastrophes	●		
	Automatic identification of cat claims	●		
TPA	Ability to track hours/activities	●		
	Ability to manage different fee schedules	●		
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)	●		
	Support for ECF Write Back		●	

- ● = Available out of the box
- ● = Configurable using simple tools for business user
- ● = Configurable using simple tools for IT user
- ● = Configurable through a scripting language/coding
- ● = Available with integration to a third-party solution
- ● = Available with integration to a separate module provided by this vendor
- ● = Under development / on road map
- ● = Could develop, would be considered customization
- ● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 427: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes	●		
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions	●		
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention	●		
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)	●		
	AI can flag inconsistent information of missing documentation automatically	●		
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes	●		
	Can generate an explanation or summary of coverage applicability for adjuster review	●		
	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)		●	

Category	Function	In Production	Supported But Not in Production	Not Supported
Decision Support and Automation	Can generate decision rationale or explanations visible to claim handlers			🟡
Fraud Detection and Risk Insight	Uses AI to produce a fraud score		🟡	
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies		🟡	
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates	🟡		
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates	🔵		
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs	🟢		
	Includes tools to monitor bias, drift and quality in GenAI outputs.			🔴
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes			🔴
	Can be retrained or fine tuned using the insurers proprietary claim data sets			🔴
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.	🔵		
	System can simulate agent behavior in a sandbox prior to deploying to production	🟢		
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings	🔵		

🟢 = Available out of the box
🔵 = Configurable using simple tools for business user
🔵 = Configurable using simple tools for IT user
⚪ = Configurable through a scripting language/coding
🟡 = Available with integration to a third-party solution
🟡 = Available with integration to a separate module provided by this vendor
⚫ = Under development / on road map
⚪ = Could develop, would be considered customization
🔴 = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 428: Lines of Business Supported

Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	✔	✔	✕	✕
Homeowners / Home	✔	✔	✕	✕
Renters / Contents	✔	✔	✕	✕
Umbrella	✔	✔	✕	✕
Commercial Auto	✔	✔	✕	✕

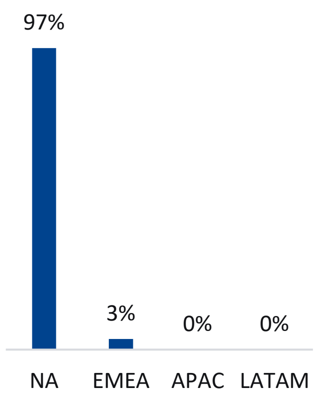
Line of Business	NA	EMEA	APAC	LATAM
Commercial Property	✔	✔	✕	✕
Commercial Liability	✔	✔	✕	✕
Workers' Compensation	✔	✔	✕	✕
Medical Professional Liability	✔	✔	✕	✕
Other Professional Liability	✔	✔	✕	✕
Business Owner's Policy (BOP)	✔	✔	✕	✕
Surety and Fidelity	✔	✔	✕	✕
Excess Policies	✔	✔	✕	✕
Directors and Officers Liability	✔	✔	✕	✕
Other	✔	✔	✕	✕

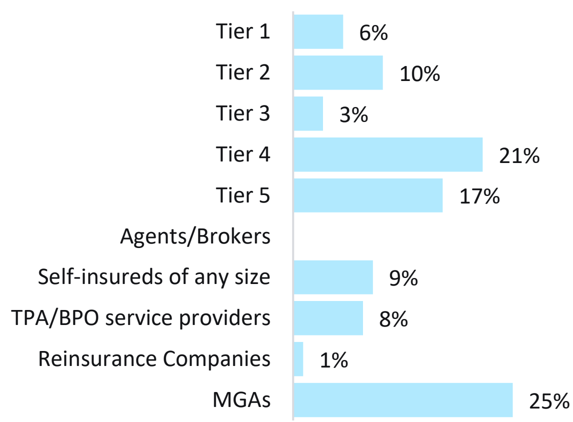
Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

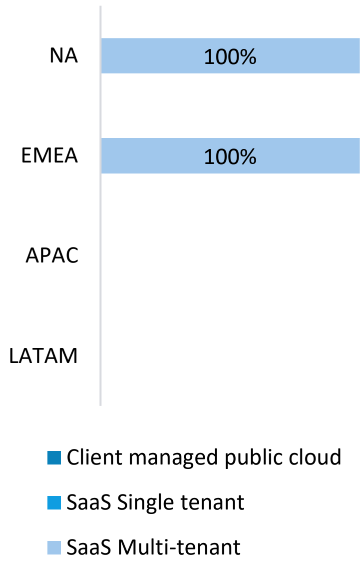
Source: Vendor RFI

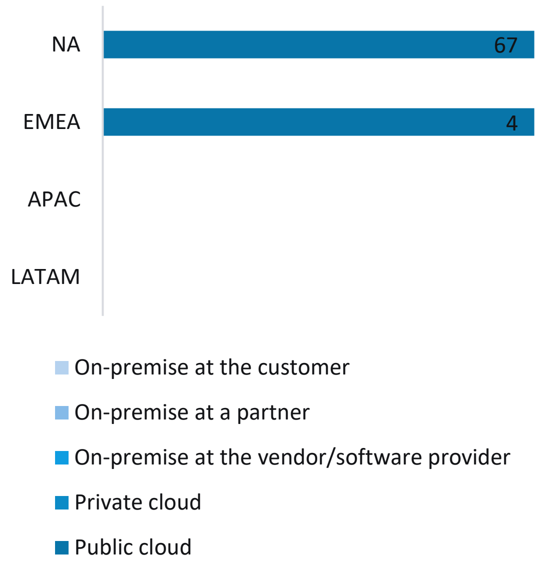
Customer Base

Table 429: Client Base by Size and Deployment Option (Global)









Source: Vendor RFI

Table 430: Implementations by Country

Region	Countries
North America	United States
Europe	Ireland, Serbia, United Kingdom
Middle East	
Africa	
Asia-Pacific	Australia
Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 431: Technology Options

Technology Options	Responses
Code Base	JavaScript: 45%; PL/SQL: 20%; Ruby: 35%
Integration Methods	API (Restful or SOAP); Web hooks; Web services; XML (not through web services); HTML; HTTP; RESTful HTTP style services; JSON format; MQSeries, JMS, or similar queue technology; Custom APIs; Native messaging

Technology Options	Responses	
API Details	✔	The API is documented
	✔	External systems can trigger an event in the system, which can be respo by a workflow or business rules system
	✔	API management supports local or global standards, such as ACORD app creation and rendering
	✔	API sample codes are available to clients
	✔	API developer portal is available for support and descriptions
	✔	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style se APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	☐ ✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 432: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✔
Type of effort required to update the solution	Evergreen - all clients are on the same latest version
Cadence of upgrades for multi-tenant deployments	More frequent than every 3 months
Deployment approach supports elasticity	Yes, within less than a day
Current APIs-related strategy	Enabled by consumable APIs
Ability of the deployment model to leverage a serverless approach	✔
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	Under 25%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✔

Elements	Availability
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✕

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 433: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	✔
Table Maintenance, List of Values, etc.	✕
Interface Definition	✔
Product Definition	✔
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	✔
Workflow Definition	✔

Legend: ✔ = Configurable via tools for business users; ☐ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 434: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	✕	✕	✕	✕
Amazon AWS	✔	✔	☐	✕
Google Cloud Platform (GCP)	✕	✕	✕	✕
Alibaba Cloud	✕	✕	✕	✕
IBM Cloud / Bluemix	✕	✕	✕	✕
Oracle Cloud	✕	✕	✕	✕
Salesforce Cloud, Force.com, and AppExchange	✕	✕	✕	✕
Other	✕	✕	✕	✕

Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 435: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	PwC, Analytica Labs, Coforge

Type of Partnership	Partner Vendor
Fintech Partners	N/A

Source: Vendor RFI

Implementation, Support, and Pricing

Table 436: Implementation, Support, and Pricing

Typical Implementation Team Size	6 to 10
Resource Breakdown	Vendor: 25%; Client: 75%
Location of Employees	Snapsheet has 20 employees in North America
Average Time to Implementation	Initial Implementation: 1 to 3 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Subscription based license

Source: Vendor RFI

SSP Limited: SSP Insurer

Company and Product Snapshot

Table 437: Company Snapshot

Year Founded	2001
Headquarters	Halifax, UK
Number of Employees	500
Revenues (USD)	Confidential
Financial Structure	Private
VendorMatch Link	https://www.celent.com/en/directory/companies/ssp-limited/solutions/368196434

Source: Vendor RFI

Table 438: Product Snapshot

Name	SSP Insurer
Year Originally Released	2012
Current Release and Date of Release	SSP Insurer Platform 6.3/2025
Revenue Derived from the Product	Not disclosed
R&D Expense	R&D expense over the past two years has been 11% of total revenue attributed to this solution
FTEs Providing Professional Services for Product	200
Notable Clients	PLICO, Direct Line for Business, , RACQ, Ansvar, Sure Insurance, Bahamas First, ICBL, BF&M, JNGI, CAIC, Hollard

Source: Vendor RFI

Celent Opinion

Summary:

- SSP's P&C claims solution is a configurable claims platform positioned for insurers that prioritizes rapid change and tailored processes. It differentiates on AI-enabled capabilities—most notably Product Studio, an add-on for AI-assisted configuration, alongside an emerging set of AI-supported claims automation features—while offering broad functional scope across end-to-end claims handling. SSP is best suited to insurers comfortable with a configuration-led approach and an ecosystem strategy for select specialist capabilities.

Strengths:

- SSP supports multiple FNOL channels, including email ingestion and conversational intake via WhatsApp/chat, with automated claim creation and confirmation messaging. The claim UI includes straightforward note capture and easy creation of diary tasks. SSP also provides a proprietary embedded dashboard for operational monitoring, and portals for different external user types, supporting broader ecosystem participation in claim processes.
- The platform covers the end-to-end claims lifecycle, with policy validation at intake, rules-driven fraud indicators, and configurable severity scoring. Reserving is a particular strength: insurers can configure multiple reserve types, set granularity to the level required, and enforce authority limits through approval workflows. Recoveries are supported with configurable data capture for third-party recovery and salvage, and the platform handles both bulk and individual payments within approval controls.
- Product Studio lets business users create and evolve claims screens and data elements through a mix of file-based configuration and AI prompting (for example, “make this field mandatory”), with versioning and history. It extends to workflow and rules creation via an AI assistant and can generate document templates, whether uploaded or AI-created, supported by an in-tool configuration bot that guides users through setup.
- SSP draws on multiple LLMs (for example, Claude and ChatGPT) hosted on Azure, applying AI beyond configuration into live operations.

Areas for Improvement:

- While workflow can be built through Product Studio and task movement provides operational visibility, SSP does not provide an embedded, diagram-based workflow modelling experience.
- Automated adjuster assignment is not fully delivered out of the box and is expected to be designed per insurer. Salvage is supported at a capture/reserve level, but full salvage lifecycle relies on partner integrations. Litigation management is also largely template/configuration-driven rather than a packaged end-to-end functionality.
- The non-AI configuration tooling is more traditional and requires some level of technical specialization. However, SSP strategy is that Product Studio will become the standard option for all clients that license the system in the future.

Functionality

No instances of the solution are in production as a standalone implementation.

Table 439: Suite Availability

	Availability
Policy Administration	✔
Billing	✔
Reinsurance	✔
Rating Engine	■
Digital Tools	■

	Availability
Distribution Management	✔
Business Intelligence	✔
Data Warehouse	

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✖ = Not available

Source: Vendor RFI

Table 440: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL	●		
	Integration and prefill with third-party data	●		
Documents	Includes a correspondence and forms library	●		
	Configurable business rules to support personalization	●		
	Includes a content repository and document management	●		
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries	●		
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee's workload	●		
	Automated adjuster assignment	●		
	Out-of-office / vacation rules	●		
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		
	Can use party's preferred communication method	●		
	Location-based guidance at time of FNOL	●		
Injury Management	Track utilization review and recertification			●
	Can create, document, and track special programs such as return-to-work			●
Claim Investigation	Can display alerts	●		
	Can document the case strategy	●		
	Automatic ordering of third-party data	●		
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking	●		
Payments	Recurring payments	●		
	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
SIU	Workflows specific to special investigations	●		
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	●		
Vendor Management	Vendor management tools	●		
Reinsurance	Manually tag a claim when reinsurance applies	●		
	Automatically identify claims subject to reinsurance	●		
Catastrophe	Ability to define catastrophes	●		
	Automatic identification of cat claims	●		
TPA	Ability to track hours/activities	●		
	Ability to manage different fee schedules	●		
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)			●
	Support for ECF Write Back			●

● = Available out of the box
● = Configurable through a scripting language/coding
● = Under development / on road map
● = Configurable using simple tools for business user
● = Available with integration to a third-party solution
● = Could develop, would be considered customization
● = Configurable using simple tools for IT user
● = Available with integration to a separate module provided by this vendor
● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 441: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes			●
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions		●	
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention		●	
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)		●	
	AI can flag inconsistent information of missing documentation automatically			●
	Includes an AI agent that automatically verifies policy coverage terms against claim attributes			●

Category	Function	In Production	Supported But Not in Production	Not Supported
Coverage Check Agent	Can generate an explanation or summary of coverage applicability for adjuster review			●
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)			●
	Can generate decision rationale or explanations visible to claim handlers			●
Fraud Detection and Risk Insight	Uses AI to produce a fraud score			●
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies			●
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates			●
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates			●
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs			●
	Includes tools to monitor bias, drift and quality in GenAI outputs.			●
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes			●
	Can be retrained or fine tuned using the insurers proprietary claim data sets			●
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.			●
	System can simulate agent behavior in a sandbox prior to deploying to production			●
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings			●

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 442: Lines of Business Supported

Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	✔	✔	✔	✔
Homeowners / Home	✔	✔	✔	✔

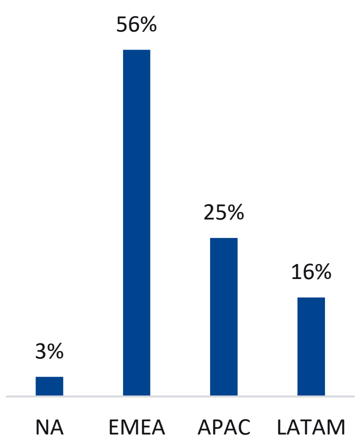
Line of Business	NA	EMEA	APAC	LATAM
Renters / Contents	✔	✔	✔	✔
Umbrella	✔	✔	✔	✔
Commercial Auto	✔	✔	✔	✔
Commercial Property	✔	✔	✔	✔
Commercial Liability	✔	✔	✔	✔
Workers' Compensation	✔	✔	✔	✔
Medical Professional Liability	✔	✔	✔	✔
Other Professional Liability	✔	✔	✔	✔
Business Owner's Policy (BOP)	✔	✔	✔	✔
Surety and Fidelity	✔	✔	✔	✔
Excess Policies	✔	✔	✔	✔
Directors and Officers Liability	✔	✔	✔	✔
Other				

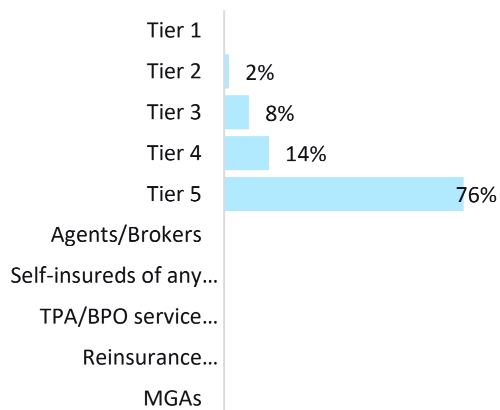
Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

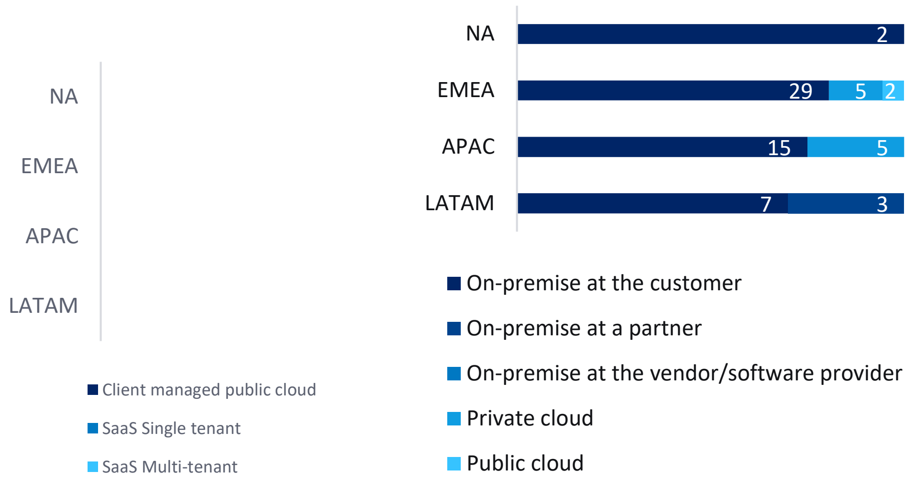
Source: Vendor RFI

Customer Base

Table 443: Client Base by Size and Deployment Option (Global)







Source: Vendor RFI

Table 444: Implementations by Country

Region	Countries
North America	Bermuda, United States
Europe	United Kingdom
Middle East	
Africa	Botswana, Eswatini, Ghana, Kenya, Lesotho, Malawi, Mozambique, Namibia, South Africa, Zambia, Zimbabwe
Asia-Pacific	Australia, New Zealand, Vietnam
Central America	
South America	
Caribbean	Antigua and Barbuda, Bahamas, The, Barbados, Jamaica

Source: Vendor RFI

Technology

Table 445: Technology Options

Technology Options	Responses
Code Base	. NET Framework 4.8, .NET standard, SQL Server, and .NET Core REST APIs
Integration Methods	API (Restful or SOAP); Web services; XML (not through web services); HTTP; RESTful HTTP style services; JSON format; MQSeries, JMS, or similar queue technology; Flat files
API Details	✔ The API is documented

Technology Options	Responses	
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	☐	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	☐	API developer portal is available for support and descriptions
	☐	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 446: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✕
Type of effort required to update the solution	Automated scripts - mostly automated
Cadence of upgrades for multi-tenant deployments	n/a
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	Pre-connected cloud environment (fully connected and ready to use)
Ability of the deployment model to leverage a serverless approach	✕
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	Over 80%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✕
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 447: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	✔
Table Maintenance, List of Values, etc.	✔
Interface Definition	✔
Product Definition	✔
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	✔
Workflow Definition	✔

Legend: ✔ = Configurable via tools for business users; ☐ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 448: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	☐	☐	☐	☐
Amazon AWS	☐	✔	✔	☐
Google Cloud Platform (GCP)	✕	✕	✕	✕
Alibaba Cloud	✕	✕	✕	✕
IBM Cloud / Bluemix	✕	✕	✕	✕
Oracle Cloud	✕	✕	✕	✕
Salesforce Cloud, Force.com, and AppExchange	✕	✕	✕	✕
Other	✕	✕	✕	✕

Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 449: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	Confidential
Fintech Partners	Confidential

Source: Vendor RFI

Implementation, Support, and Pricing

Table 450: Implementation, Support, and Pricing

Typical Implementation Team Size	11 to 15
Resource Breakdown	Vendor: 60%; Client: 40%; Third party:
Location of Employees	SSP Limited has 5 employees in North America, 110 employees in EMEA, 80 employees in Asia Pacific, 5 employees in Latin America
Average Time to Implementation	Initial Implementation: 4 to 6 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Term license, Enterprise license, Subscription based license, Other, AI Token Based

Source: Vendor RFI

Tata Consultancy Services Ltd (TCS): TCS BaNCS for Property & Casualty Insurance

Company and Product Snapshot

Table 451: Company Snapshot

Year Founded	1968
Headquarters	Mumbai, India
Number of Employees	Not disclosed
Revenues (USD)	USD$ 301,79,000,000
Financial Structure	Public company BSE: 532540, NSE: TCS
VendorMatch Link	https://www.celent.com/en/directory/companies/tcs/solutions/467793394

Source: Vendor RFI

Table 452: Product Snapshot

Name	TCS BaNCS for Property & Casualty Insurance
Year Originally Released	2002
Current Release and Date of Release	Version 15/2026
Revenue Derived from the Product	USD $1 Billion+
R&D Expense	TCS invests ~2% of its revenue on R&D.
FTEs Providing Professional Services for Product	4840
Notable Clients	Confidential

Source: Vendor RFI

Celent Opinion

Summary:

TCS BaNCS Insurance Claims is an end-to-end claims management solution designed to help insurers standardize, automate, and govern the claims lifecycle—from first notice of loss through assessment, adjudication, settlement, and recovery. Delivered on the TCS BaNCS platform, it includes configurable workflows, rules-based decisioning, and integration capabilities with policy administration and billing systems, as well as with third-party service providers (e.g., repair networks, medical assessors, and fraud data sources). TCS BaNCS also incorporates Generative AI and broader AI/ML capabilities, which are offered as tools to improve operational efficiency, enhance stakeholder experience, and support growth initiatives across insurance operations.

Strengths:

- The solution is built on a foundation of Generative AI (GenAI) and AI/ML technologies, deeply embedded across its "intelligent experience," "intelligent digital core," and "intelligent insights" layers. This pervasive integration enables advanced capabilities such as natural language processing, autonomous decision-making, and data-driven insights throughout the insurance value chain, rather than in isolated features.
- The solution offers conversational and voice-based interactions in the experience layer, moving beyond traditional queries to real-time transactions. Additionally, the Surveyor Portal provides self-service options, and the AI Assist Dashboard offers seamless tracking of multimodal intakes, thereby improving the overall user journey.
- platform supports higher operational efficiency by automating key workflows. For example, the AI Intake (AI Call Wrap) capability can process both structured and unstructured claim communications to identify intent, summarize content, and map transactions, including differentiation between STP and non-STP pathways. In addition, the cognitive product configurator automates the creation and configuration of insurance products from unstructured inputs, reducing reliance on manual effort.
- A significant strength is the multi-layered hybrid AI risk framework for fraud evaluation. This framework incorporates deterministic, predictive, NLP, image processing, and network/graph analytics to identify outliers and anomalies, assign fraud scores, and determine severity scores, providing a powerful tool for risk management.
- The product provides strong capabilities for generating and leveraging business insights. The Intelligent Enterprise Data Solution (EIDS) offers analytics based on transactional data, including claims dashboards, fraud statistics, customer churn prediction, and claim amount projection. This empowers users with critical information for strategic decision-making.
- Platform offers a Cognitive Product Configurator, which uses Generative AI to extract critical information from unstructured materials such as product filing documents and brochures. This automation enables near-touchless creation of new insurance product configurations, materially reducing launch cycle times and the manual effort typically required. A “human-in-the-loop” approval step maintains control and accuracy, helping accelerate time-to-market while reducing configuration errors.

Areas for Improvement

- Agent creation by the business user is limited to select use cases rather than being broadly available. Enabling product managers, claims specialists, and other SMEs to create and adjust agents, rules, and workflows with minimal IT dependency would materially shorten iteration cycles and accelerate deployment of new capabilities.
- While different portals exist for different personas (e.g., surveyor portal, smart ops), ensuring a highly cohesive and context-aware experience across all touchpoints, where information flows effortlessly, and relevant data is presented proactively based on the user's role and current task.

Functionality

More than 10 instances of the solution are in production as a standalone implementation.

Table 453: Suite Availability

	Availability
Policy Administration	■
Billing	■
Reinsurance	■
Rating Engine	■
Digital Tools	■
Distribution Management	■
Business Intelligence	■
Data Warehouse	■

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 454: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL	●		
	Integration and prefill with third-party data	●		
Documents	Includes a correspondence and forms library	●		
	Configurable business rules to support personalization	●		
	Includes a content repository and document management	●		
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries	●		
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee's workload	●		
	Automated adjuster assignment	●		
	Out-of-office / vacation rules	●		
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		
	Can use party's preferred communication method	●		
	Location-based guidance at time of FNOL	●		
Injury Management	Track utilization review and recertification	●		
	Can create, document, and track special programs such as return-to-work	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Claim Investigation	Can display alerts	●		
	Can document the case strategy	●		
	Automatic ordering of third-party data	●		
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking	●		
Payments	Recurring payments	●		
	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement	●		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
SIU	Workflows specific to special investigations		●	
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	●		
Vendor Management	Vendor management tools	●		
Reinsurance	Manually tag a claim when reinsurance applies	●		
	Automatically identify claims subject to reinsurance	●		
Catastrophe	Ability to define catastrophes	●		
	Automatic identification of cat claims	●		
TPA	Ability to track hours/activities	●		
	Ability to manage different fee schedules	●		
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)		●	
	Support for ECF Write Back		●	

● = Available out of the box

● = Configurable using simple tools for business user

● = Configurable using simple tools for IT user

● = Configurable through a scripting language/coding

● = Available with integration to a third-party solution

● = Available with integration to a separate module provided by this vendor

● = Under development / on road map

● = Could develop, would be considered customization

● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 455: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes		●	
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions	●		
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention	●		
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)		●	
	AI can flag inconsistent information of missing documentation automatically		●	
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes			●
	Can generate an explanation or summary of coverage applicability for adjuster review			●
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)			●
	Can generate decision rationale or explanations visible to claim handlers			●
Fraud Detection and Risk Insight	Uses AI to produce a fraud score		●	
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies		●	
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates		●	
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates		●	
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs	●		
	Includes tools to monitor bias, drift and quality in GenAI outputs.	●		
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes	●		
	Can be retrained or fine tuned using the insurers proprietary claim data sets	●		
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.			●
	System can simulate agent behavior in a sandbox prior to deploying to production		●	
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings		●	

● = Available out of the box	● = Configurable through a scripting language/coding	● = Under development / on road map
● = Configurable using simple tools for business user	● = Available with integration to a third-party solution	● = Could develop, would be considered customization
● = Configurable using simple tools for IT user	● = Available with integration to a separate module provided by this vendor	● = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 456: Lines of Business Supported

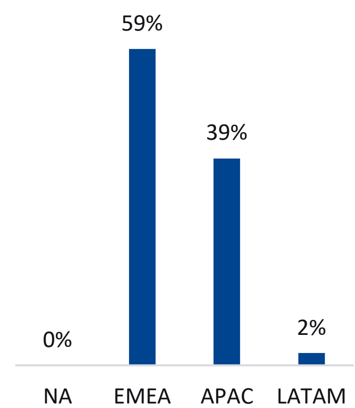
Line of Business	NA	EMEA	APAC	LATAM
Personal Auto		✔	✔	✔
Homeowners / Home		✔	✔	☐
Renters / Contents		✔	☐	☐
Umbrella		✔	☐	☐
Commercial Auto		✔	✔	✔
Commercial Property		✔	✔	☐
Commercial Liability		✔	✔	☐
Workers' Compensation		✔	✔	☐
Medical Professional Liability		✔	✔	☐
Other Professional Liability		✔	✔	☐
Business Owner's Policy (BOP)		✔	✔	☐
Surety and Fidelity		☐	✔	☐
Excess Policies		☐	☐	☐
Directors and Officers Liability		✔	✔	☐
Other				

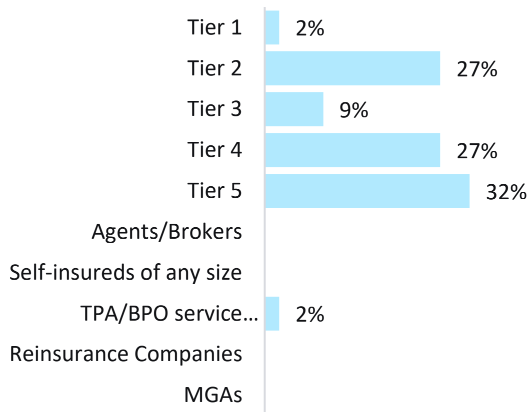
Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

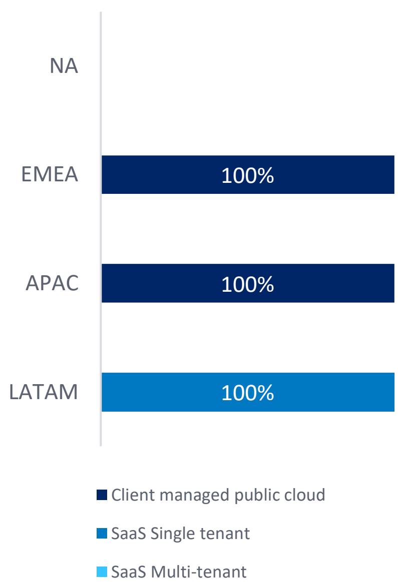
Source: Vendor RFI

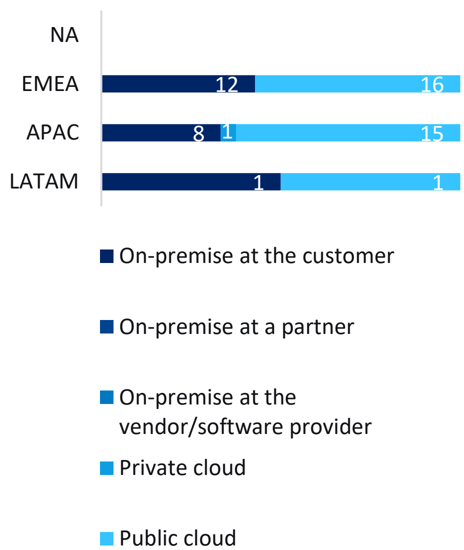
Customer Base

Table 457: Client Base by Size and Deployment Option (Global)









Source: Vendor RFI

Table 458: Implementations by Country

Region	Countries
North America	Canada, United States
Europe	Belgium, Hungary, Romania
Middle East	Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, United Arab Emirates
Africa	Ethiopia, South Africa, Tanzania
Asia-Pacific	Fiji, India, Myanmar (Burma)
Central America	Mexico
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 459: Technology Options

Technology Options	Responses	
Code Base	Java: 65%; , JavaScript: 5%; , Python: 5%; , R: 5%; , Angular: 20%	
Integration Methods	API (Restful or SOAP); Web hooks; Streaming services; Web services; XML (not through web services); HTML; HTTP; RESTful HTTP style services; JSON format; MQSeries, JMS, or similar queue technology; Custom APIs; Flat files; Native messaging; GraphQL	
API Details	✔	The API is documented
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	☐	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	✔	API developer portal is available for support and descriptions
	✔	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 460: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✔
Type of effort required to update the solution	Automated scripts - mostly automated
Cadence of upgrades for multi-tenant deployments	Not provided
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	Enabled by consumable APIs
Ability of the deployment model to leverage a serverless approach	✕
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	50% to 80%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✕
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 461: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	✔
Table Maintenance, List of Values, etc.	✔
Interface Definition	☐
Product Definition	✔
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	✔
Workflow Definition	✔

Legend: ✔ = Configurable via tools for business users; ☐ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 462: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure		✔	✔	☐
Amazon AWS		✔	✔	✔

Providers	NA	EMEA	APAC	LATAM
Google Cloud Platform (GCP)		☐	✔	☐
Alibaba Cloud		☐	☐	☐
IBM Cloud / Bluemix		☐	☐	☐
Oracle Cloud		✔	✔	☐
Salesforce Cloud, Force.com, and AppExchange		☐	☐	☐
Other				

Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 463: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	N/A
Fintech Partners	More than 100 available from vendor

Source: Vendor RFI

Implementation, Support, and Pricing

Table 464: Implementation, Support, and Pricing

Typical Implementation Team Size	30 to 40
Resource Breakdown	Vendor: 70%; Client: 30%
Location of Employees	Tata Consultancy Services Ltd (TCS) has 145 employees in EMEA, 275 employees in Asia Pacific, 9 employees in Latin America
Average Time to Implementation	Initial Implementation: 4 to 6 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Term license, Enterprise license, Subscription based license, Other

Source: Vendor RFI

tigerlab Holding AG: tiger suite

Company and Product Snapshot

Table 465: Company Snapshot

Year Founded	2008
Headquarters	Wollerau, Switzerland
Number of Employees	60
Revenues (USD)	3,400,000
Financial Structure	Private with outside investors
VendorMatch Link	https://www.celent.com/en/directory/companies/tigerlab-holding-ag

Source: Vendor RFI

Table 466: Product Snapshot

Name	tiger suite
Year Originally Released	2017
Current Release and Date of Release	0/2026
Revenue Derived from the Product	3.5m
R&D Expense	R&D expense over the past two years has been 350% of total revenue attributed to this solution
FTEs Providing Professional Services for Product	Not provided
Notable Clients	Richmond National Insurance, Hanse Merkur International, The Thai Setakij Insurance Public

Source: Vendor RFI

Celent Opinion

Summary:

- TigerLab's claims module is a relatively new addition to the TigerSuite ecosystem and has only recently gone live, with parts of the UI and functional surface area still maturing. The solution's strongest theme is operational control over assignment and execution, combining in-depth adjuster profiling with rules-driven routing and checklist-based tasking. AI capabilities are present across TigerSuite, but in claims today they are more foundational (e.g., irregularity flagging and document fraud checks via partners) with broader claims-native AI interactions still rolling out. If TigerLab executes on its near-term roadmap and product polish, Celent sees meaningful potential for the solution to expand its market footprint.

Strengths:

- Even as the claims UI continues to mature, TigerLab provides a modern interface and a manager dashboard that highlights adjuster workload and performance. The adjuster “performance card” concept is a useful differentiator—especially for organizations trying to operationalize coaching and capacity planning rather than treating assignment as a black box.
- Claims functionality emphasizes controlled lifecycle handling with structured intake, recoveries, and legal support. The incident-versus-claim construct fits regulated “receive first, validate later” environments. Recoveries/subrogation follow a disciplined demand-letter process (deadlines, responses, recovery recording), while litigation is handled as a case object with legal hold and expense capture, with progress managed through tasks/checklists. Assignment uses configurable routing (e.g., skill/coverage fit and capacity) to support more consistent workload balancing, and the solution further differentiates with an adjuster performance view to monitor and evolve operational KPIs over time.
- The solution supports business rules expressed as conditions and actions, enabling STP-style automation and operational triggers. A notable design choice is its virtual/unstructured data layer for custom fields, allowing insurers to add data elements without conventional database schema changes. While much of the configuration UI is still vendor-mediated today, the underlying configurability is clearly present and can be exposed when clients require more direct control.
- The architecture supports both event-driven and transaction-driven patterns, and the claims module can be deployed standalone. On AI, TigerLab’s direction is “agentic” (tool-calling workflows that can take actions such as creating checklists, assigning work, or triggering triage patterns). The opportunity is significant; the main constraint is that the claims module’s AI user experience is still rolling out, and some capabilities are currently accessed via other TigerSuite interfaces.

Areas for Improvement:

- Severity scoring is not currently available, reserves line-item granularity is pending near-term release, and the platform does not yet support recurring/scheduled payments. Notes/activities and diary-like tasking were described as available via an upcoming “activity” experience, which should be validated in production.
- Workflow is primarily expressed through checklists/tasks today, with a more visual workflow designer still on the roadmap. Document template design for outbound communications is not yet delivered as a self-contained capability (currently more static/template-driven), which may limit insurers aiming to configure communications without vendor involvement.
- While TigerLab supports recoveries/subrogation, it does not currently provide salvage management. This will constrain fit for insurers writing business for lines where salvage is a meaningful lever for loss-cost management.

Functionality

There are 2 instances of the solution in production as a standalone implementation.

Table 467: Suite Availability

	Availability
Policy Administration	■
Billing	■
Reinsurance	✕
Rating Engine	■
Digital Tools	■
Distribution Management	■
Business Intelligence	■
Data Warehouse	●

Legend: ✓ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 468: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL	●		
	Integration and prefill with third-party data		●	
Documents	Includes a correspondence and forms library	●		
	Configurable business rules to support personalization	●		
	Includes a content repository and document management	●		
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries		●	
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee's workload	●		
	Automated adjuster assignment	●		
	Out-of-office / vacation rules	●		
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		
	Can use party's preferred communication method	●		
	Location-based guidance at time of FNOL	●		
Injury Management	Track utilization review and recertification			●
	Can create, document, and track special programs such as return-to-work			●
Claim Investigation	Can display alerts	●		
	Can document the case strategy		●	
	Automatic ordering of third-party data			●

Category	Function	In Production	Supported But Not in Production	Not Supported
Reserving	Ability to specify automatic default initial reserves based on business rules	🟢		
	Multiple levels of reserve categories	🟢		
	Aggregate tracking (erosion of policy limits)			⚫
	Deductible tracking	🟢		
Payments	Recurring payments	🟢		
	Multiple pay parties (e.g., garnishments)			⚫
	Ability to make bulk payments for a single vendor combined in a single disbursement			⚫
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	🟢		
SIU	Workflows specific to special investigations			⚫
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	🟢		
Vendor Management	Vendor management tools	🟢		
Reinsurance	Manually tag a claim when reinsurance applies			⚫
	Automatically identify claims subject to reinsurance			⚫
Catastrophe	Ability to define catastrophes	🟢		
	Automatic identification of cat claims		🟢	
TPA	Ability to track hours/activities		⚫	
	Ability to manage different fee schedules			⚫
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)			🔴
	Support for ECF Write Back			🔴

● = Available out of the box
● = Configurable through a scripting language/coding
● = Under development / on road map
● = Configurable using simple tools for business user
● = Available with integration to a third-party solution
● = Could develop, would be considered customization
● = Configurable using simple tools for IT user
● = Available with integration to a separate module provided by this vendor
● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 469: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes		🟢	

Category	Function	In Production	Supported But Not in Production	Not Supported
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions		●	
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention		●	
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)	●		
	AI can flag inconsistent information of missing documentation automatically		●	
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes			●
	Can generate an explanation or summary of coverage applicability for adjuster review			●
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)			●
	Can generate decision rationale or explanations visible to claim handlers		●	
Fraud Detection and Risk Insight	Uses AI to produce a fraud score			●
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies			●
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates		●	
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates			●
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs	●		
	Includes tools to monitor bias, drift and quality in GenAI outputs.		●	
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes			●
	Can be retrained or fine tuned using the insurers proprietary claim data sets		●	
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.			●
	System can simulate agent behavior in a sandbox prior to deploying to production		●	
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings			●

= Available out of the box

= Configurable using simple tools for business user

= Configurable using simple tools for IT user

= Configurable through a scripting language/coding

= Available with integration to a third-party solution

= Available with integration to a separate module provided by this vendor

= Under development / on road map

= Could develop, would be considered customization

= Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 470: Lines of Business Supported

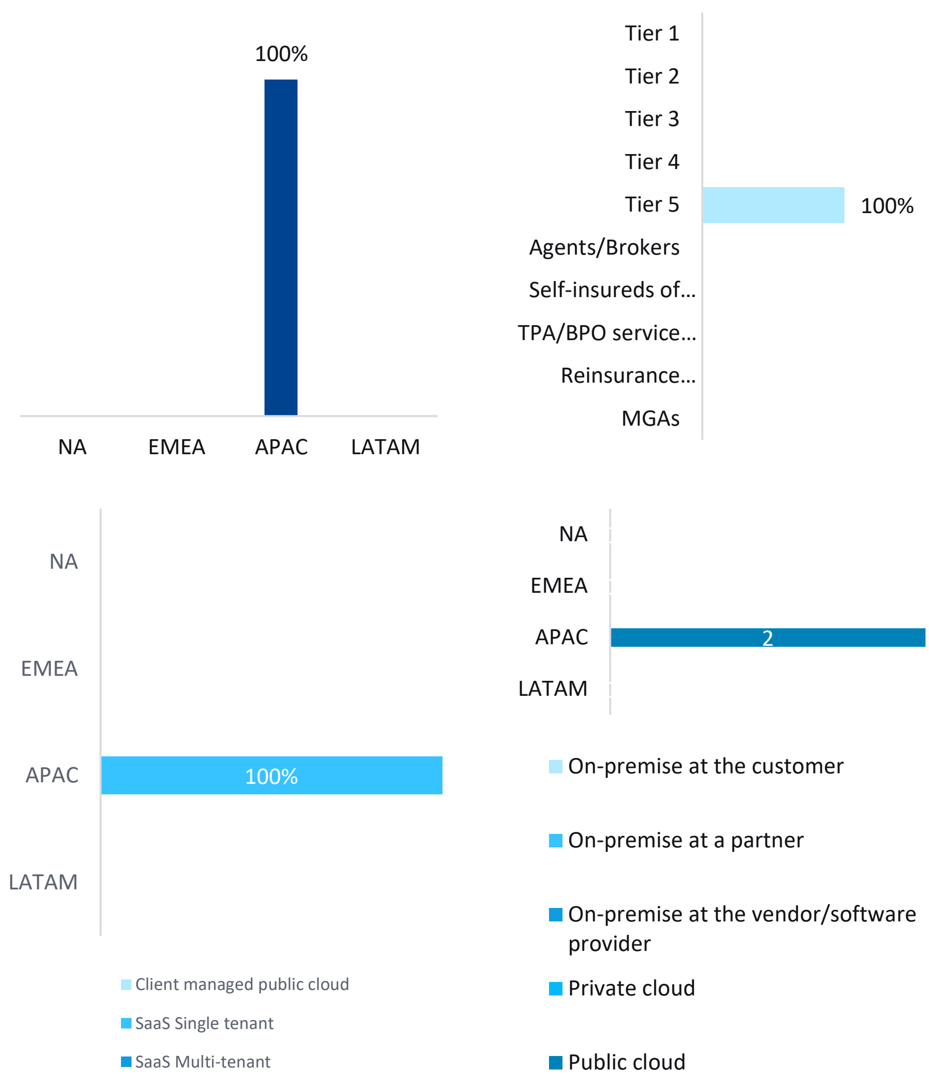
Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	✕	✓	✓	✕
Homeowners / Home	✕	✓	✓	✕
Renters / Contents	✕	✓	✓	✕
Umbrella	✕	✕	✕	✕
Commercial Auto	✓	✓	✓	✕
Commercial Property	✓	✓	✕	✕
Commercial Liability	✓	✓	✕	✕
Workers' Compensation	✕	✕	✕	✕
Medical Professional Liability	✕	✕	✕	✕
Other Professional Liability	✓	✕	✕	✕
Business Owner's Policy (BOP)	✕	✕	✕	✕
Surety and Fidelity	✕	✕	✕	✕
Excess Policies	✕	✓	✕	✕
Directors and Officers Liability	✕	✕	✕	✕
Other	✕	✕	✕	✕

Legend: ✓ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Customer Base

Table 471: Client Base by Size and Deployment Option (Global)



Source: Vendor RFI

Table 472: Implementations by Country

Region	Countries
North America	
Europe	
Middle East	
Africa	
Asia-Pacific	Australia, Thailand

Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 473: Technology Options

Technology Options	Responses	
Code Base	JavaScript: 10%; Python: 90%;	
Integration Methods	API (Restful or SOAP); Web hooks; Streaming services; HTML; HTTP; RESTful HTTP style services; JSON format; Flat files	
API Details	✔	The API is documented
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	☐	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	✔	API developer portal is available for support and descriptions
	✔	API testing portal and the ability to use scripts on website is available
	☐	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed, and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 474: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✕
Type of effort required to update the solution	Automated scripts - fully automated
Cadence of upgrades for multi-tenant deployments	n/a
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	Enabled by consumable APIs

Elements	Availability
Ability of the deployment model to leverage a serverless approach	✔
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	Over 80%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✕
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 475: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	✔
Table Maintenance, List of Values, etc.	✔
Interface Definition	✔
Product Definition	✔
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	⊖
Workflow Definition	✔

Legend: ✔ = Configurable via tools for business users; □ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 476: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	✕	✕	✕	✕
Amazon AWS	✔	✔	✔	□
Google Cloud Platform (GCP)	✕	✕	✕	✕
Alibaba Cloud	✕	✕	✕	✕
IBM Cloud / Bluemix	✕	✕	✕	✕
Oracle Cloud	✕	✕	✕	✕
Salesforce Cloud, Force.com, and AppExchange	✕	✕	✕	✕
Other	✕	✕	✕	✕

Legend: ✔ = In production; □ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 477: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	N/A
Fintech Partners	Innova Insurtech Company Limited

Source: Vendor RFI

Implementation, Support, and Pricing

Table 478: Implementation, Support, and Pricing

Typical Implementation Team Size	6 to 10
Resource Breakdown	Vendor: 90%; Client: Third party: 10%
Location of Employees	tigerlab Holding AG has 3 employees in EMEA, 10 employees in Asia Pacific
Average Time to Implementation	Initial Implementation: 1 to 3 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Term license, Enterprise license, Subscription based license

Source: Vendor RFI

Tinubu: Tinubu Skye

Company and Product Snapshot

Table 479: Company Snapshot

Year Founded	2000
Headquarters	Paris, France
Number of Employees	320
Revenues (USD)	Confidential
Financial Structure	Private with outside investors
VendorMatch Link	Skye

Source: Vendor RFI

Table 480: Product Snapshot

Name	Tinubu Skye
Year Originally Released	2011
Current Release and Date of Release	10.14/2026
Revenue Derived from the Product	Confidential
R&D Expense	R&D expense over the past two years has been 30% of total revenue attributed to this solution
FTEs Providing Professional Services for Product	40
Notable Clients	NA: Zurich NA, Hamilton, Everest Re, Safety, Bowhead Specialty EMEA: Zurich Ireland, Sukoon Insurance, Emirates Insurance APAC: Zurich Hong Kong LATAM: Kovr, Banorte Seguros, Bradesco Seguros

Source: Vendor RFI

Celent Opinion

Summary:

- Tinubu is the new corporate name for Innoveo, which provides the Skye suite of products. While the company’s policy module is focused on specialty insurance, the claims module contains a breadth of functionality for insurers across lines of business.

Strengths:

- The system includes an inbox monitoring feature that can automatically create a FNOL from incoming emails. This automation streamlines the initial claim reporting process by capturing essential details directly from the email content, reducing the need for manual data entry and accelerating the claims initiation process. Once a FNOL is created, the system can link back to the customer to request additional information, such as photos or documents. This interaction is facilitated through automated messages that specify what additional materials are needed.

- The system supports flexible search capabilities using wildcard characters to find policies by various details like policy number, name, or status. Claims are automatically assigned to adjusters based on predefined rules, such as the adjuster with the fewest open claims.
- The system requires a sequential process for financial transactions, starting with reserves before payments. It includes features for tracking transaction history -- including for subrogation and salvage recoveries – and ensures claims cannot be closed with financial transactions pending.
- Automation rules are a significant feature, allowing for auto-acceptance, rejection, and assignment of claims based on specific criteria. For instance, claims reported within the first 24 hours of a policy are flagged for potential fraud.

Areas for improvement:

- The system allows business users to configure simple rules for auto acceptance of claims. A deeper layer of configuration is managed by the Skye Business Canvas, which enables IT analysts or power users to set up more complex rules. This process does not require traditional development skills but does necessitate a technical understanding of the system and its syntax, making it accessible to those with some technical expertise without needing to write code but still requiring some training.
- The company is developing an AI co-pilot, but it is not yet in production. Once it is, carriers can choose a model of their choice to power it, or the system can provide a model, which will operate within a private cloud for data security.

Functionality

One to five instances of the solution are in production as a standalone implementation.

Table 481: Suite Availability

	Availability
Policy Administration	✔
Billing	✔
Reinsurance	✔
Rating Engine	✔
Digital Tools	✔
Distribution Management	✔
Business Intelligence	●
Data Warehouse	●

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✕ = Not available

Source: Vendor RFI

Table 482: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	●		
	Claims overview	●		
Data Services	Upload ACORD or FNOL	●		
	Integration and prefill with third-party data	●		
Documents	Includes a correspondence and forms library	●		
	Configurable business rules to support personalization	●		
	Includes a content repository and document management	●		
Notes	Includes a notes facility	●		
	Ability to search text within notes and diaries	●		
Supervisory Tools	Escalation based on authority	●		
	Dashboard to manage employee's workload	●		
	Automated adjuster assignment	●		
	Out-of-office / vacation rules	●		
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		
	Can use party's preferred communication method	●		
	Location-based guidance at time of FNOL	●		
Injury Management	Track utilization review and recertification		●	
	Can create, document, and track special programs such as return-to-work		●	
Claim Investigation	Can display alerts	●		
	Can document the case strategy	●		
	Automatic ordering of third-party data	●		
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking	●		
Payments	Recurring payments	●		
	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement	●		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
SIU	Workflows specific to special investigations		●	
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	●		
Vendor Management	Vendor management tools	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Reinsurance	Manually tag a claim when reinsurance applies	●		
	Automatically identify claims subject to reinsurance	●		
Catastrophe	Ability to define catastrophes	●		
	Automatic identification of cat claims		●	
TPA	Ability to track hours/activities	●		
	Ability to manage different fee schedules		●	
Support for Lloyd's Claims Processes	Support for the Electronic Claims File (ECF2)		●	
	Support for ECF Write Back		●	

● = Available out of the box

● = Configurable through a scripting language/coding

● = Under development / on road map

● = Configurable using simple tools for business user

● = Available with integration to a third-party solution

● = Could develop, would be considered customization

● = Configurable using simple tools for IT user

● = Available with integration to a separate module provided by this vendor

● = Not available / not applicable

Source: Vendor RFI

AI/Gen AI/Agentic AI Functionality

Table 483: AI/Gen AI/Agentic AI Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Foundation and Architecture	Includes a native AI orchestration or agent framework to automate multi-step claims processes	●		
Claims Intake and Triage	Can automatically extract and summarize loss descriptions from unstructured claim submissions	●		
	Can use AI agents to classify and route claims to appropriate handlers without manual intervention	●		
Document and Data Intelligence	AI agents can autonomously extract, validate, and tag data from multi-format claims documents (PDFs, images, and forms)	●		
	AI can flag inconsistent information of missing documentation automatically	●		
Coverage Check Agent	Includes an AI agent that automatically verifies policy coverage terms against claim attributes		●	
	Can generate an explanation or summary of coverage applicability for adjuster review		●	
Decision Support and Automation	AI system can autonomously recommend coverage decisions or settlement amounts (subject to human review)		●	
	Can generate decision rationale or explanations visible to claim handlers		●	
Fraud Detection and Risk Insight	Uses AI to produce a fraud score		●	

Category	Function	In Production	Supported But Not in Production	Not Supported
	Uses pattern recognition or LLM-based analysis to identify narrative inconsistencies		●	
Customer and Partner Interaction	Can generate claimant correspondence automatically using approved templates		●	
	Can interface with third-party systems (e.g., repair networks TPAs) autonomously for status updates		●	
Governance, Transparency and Auditability	Maintains full audit logs of AI agent activities and generated outputs	●		
	Includes tools to monitor bias, drift and quality in GenAI outputs.		●	
Continuous Learning and Adaptation	Can learn from adjuster feedback or claim outcomes		●	
	Can be retrained or fine tuned using the insurers proprietary claim data sets		●	
Agent Configuration and Management	Insurers can configure or define new AI agents without custom coding.	●		
	System can simulate agent behavior in a sandbox prior to deploying to production	●		
	Users can adjust an agent's role, data access scope, and decision thresholds via configuration settings	●		

- ● = Available out of the box
- ● = Configurable using simple tools for business user
- ● = Configurable using simple tools for IT user
- ● = Configurable through a scripting language/coding
- ● = Available with integration to a third-party solution
- ● = Available with integration to a separate module provided by this vendor
- ● = Under development / on road map
- ● = Could develop, would be considered customization
- ● = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 484: Lines of Business Supported

Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	✔	✔	✔	✔
Homeowners / Home	✔	✔	✔	✔
Renters / Contents	✔	✔	✔	✔
Umbrella	✔	✔	✔	☐
Commercial Auto	✔	✔	✔	✔
Commercial Property	✔	✔	✔	✔

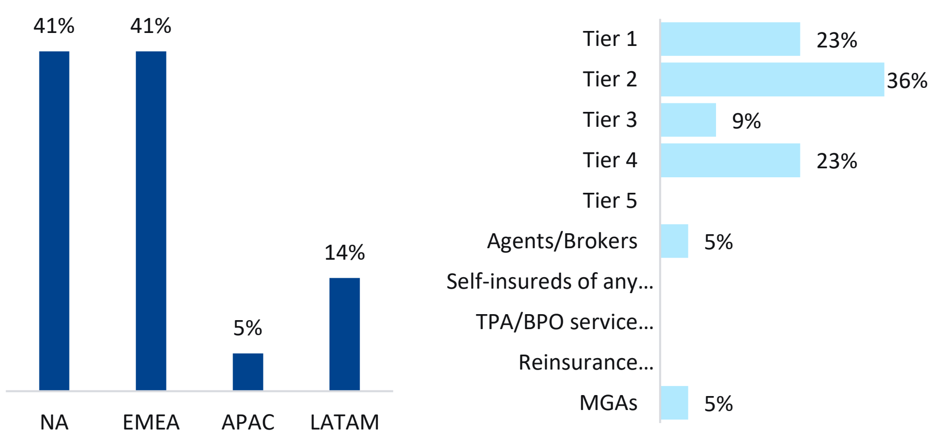
Line of Business	NA	EMEA	APAC	LATAM
Commercial Liability	✔	✔	✔	✔
Workers' Compensation	☐	☐	☐	☐
Medical Professional Liability	✔	☐	☐	☐
Other Professional Liability	☐	✔	☐	☐
Business Owner's Policy (BOP)	✔	✔	☐	☐
Surety and Fidelity	☐	✔	✔	☐
Excess Policies	✔	☐	☐	☐
Directors and Officers Liability	☐	☐	☐	☐
Other				

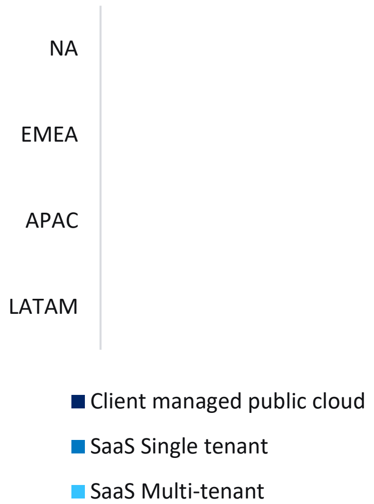
Legend: ✔ = In production; ☐ = Supported but not in production; ✗ = Not supported

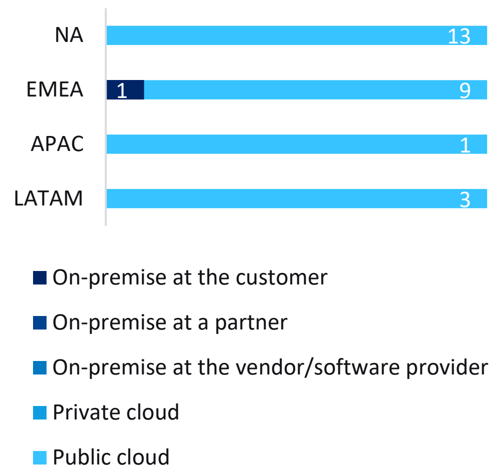
Source: Vendor RFI

Customer Base

Table 485: Client Base by Size and Deployment Option (Global)







Source: Vendor RFI

Table 486: Implementations by Country

Region	Countries
North America	United States
Europe	Switzerland, Ireland
Middle East	UAE
Africa	Morocco
Asia-Pacific	Hong Kong
Central America	Mexico
South America	Brazil
Caribbean	

Source: Vendor RFI

Technology

Table 487: Technology Options

Technology Options	Responses
Code Base	.Net: 40%; Java: 40%; React: 20%
Integration Methods	API (Restful or SOAP); Web hooks; Web services; XML (not through web services); HTML; HTTP; RESTful HTTP style services; JSON format; Custom APIs; Flat files
API Details	✔ The API is documented

Technology Options	Responses	
	✔	External systems can trigger an event in the system, which can be responded to by a workflow or business rules system
	☐	API management supports local or global standards, such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	✔	API developer portal is available for support and descriptions
	✔	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	☐	Access to the APIs is managed, and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 488: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✕
Type of effort required to update the solution	Evergreen - client chooses when to upgrade
Cadence of upgrades for multi-tenant deployments	n/a
Deployment approach supports elasticity	Yes, within less than a day
Current APIs-related strategy	Enabled by consumable APIs
Ability of the deployment model to leverage a serverless approach	✕
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	25% to 50%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✕
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 489: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	✔
Table Maintenance, List of Values, etc.	✔
Interface Definition	✔
Product Definition	✔
Role-based Security, Access Control, and Authorizations	✔
Screen Definition	✔
Workflow Definition	✔

Legend: ✔ = Configurable via tools for business users; ☐ = Configurable via tools for IT users; ■ = Configurable via the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 490: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	☐	✔	☐	☐
Amazon AWS	✔	✔	✔	✔
Google Cloud Platform (GCP)	✕	✕	✕	✕
Alibaba Cloud	✕	✕	✕	✕
IBM Cloud / Bluemix	✕	✕	✕	✕
Oracle Cloud	✕	✕	✕	✕
Salesforce Cloud, Force.com, and AppExchange	✕	✕	✕	✕
Other	✕	✕	✕	✕

Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 491: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	TCS, Capgemini, EPAM, E&Y, Davies
Fintech Partners	N/A

Source: Vendor RFI

Implementation, Support, and Pricing

Table 492: Implementation, Support, and Pricing

Typical Implementation Team Size	1 to 5
Resource Breakdown	Vendor: 60%; Client: 20%; Third party: 20%
Location of Employees	Tinubu has 30 employees in EMEA, 30 employees in Asia Pacific
Average Time to Implementation	Initial Implementation: 1 to 3 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Subscription based license, Other

Source: Vendor RFI

Concluding thoughts

For Insurers

There is no "one-size-fits-all" claims admin solution, but insurers can take comfort in the fact that there are myriad options to fit almost any set of requirements. An insurer seeking a new core system should begin the process by looking inward. Every insurer has its unique mix of lines of business, geography, staff capabilities, business objectives, and financial resources. This unique combination and the organization's risk appetite will influence the list of vendors for consideration.

Some vendors are a better fit for an insurance company with a large IT group that is deeply proficient with the most modern platforms and tools. Other vendors are a better fit for an insurance company with a small IT group that wants the vendor to take a leading role in maintaining and supporting its applications.

Most core systems bring some level of out-of-the-box functionality for various lines of business and operating models. Many systems offer powerful configuration tools to build capabilities for both known and future requirements.

We recommend that insurers that are looking for a claims system narrow their choices by focusing on four areas:

- The functionality needed and available out of the box for the lines of business and geographies desired. Check to see what is actually in production.
- The technology—the integration framework, the overall architecture, and the configuration tools and environment.
- The vendor stability, knowledge, and investment in the solution.
- Implementation and support capabilities and experience.

For Vendors

There has been considerable investment among solution providers to differentiate themselves from their peers. Many of today's claims admin systems are mature. The solutions deliver robust functionality, improve configuration tools, and are more connected with APIs. Cloud implementation is also becoming table stakes.

Although these trends are beneficial for insurers, they make the competitive challenges facing vendors much more daunting.

Celent recommends vendors differentiate themselves by:

- Focusing on improving usability for both new and experienced users and managers.

- Investing in AI and specifically generative and agentic AI to compete with the advancing consumerization and worker expectations for this new technology.
- Building an ecosystem of tech solutions and insurtechs that integrate with the claims solution.
- Making implementation faster and less expensive.
- Continuing to move to open APIs and other integration frameworks to drive the easy orchestration of processes and data across external digital capabilities.
- Continuing to build out configuration environments to put change controls in the hands of the carriers.

Leveraging Celent's Expertise

If you found this report valuable, you might consider engaging with Celent for custom analysis and research. Our collective experience and the knowledge we gained while working on this report can help you streamline the creation, refinement, or execution of your strategies.

Support for Financial Institutions

Typical projects we support include:

Vendor short listing and selection. We perform discovery specific to you and your business to better understand your unique needs. We then create and administer a custom RFI to selected vendors to assist you in making rapid and accurate vendor choices.

Business practice evaluations. We spend time evaluating your business processes and requirements. Based on our knowledge of the market, we identify potential process or technology constraints and provide clear insights that will help you implement industry best practices.

IT and business strategy creation. We collect perspectives from your executive team, your front line business and IT staff, and your customers. We then analyze your current position, institutional capabilities, and technology against your goals. If necessary, we help you reformulate your technology and business plans to address short-term and long-term needs.

Support for Vendors

We provide services that help you refine your product and service offerings. Examples include:

Product and service strategy evaluation. We help you assess your market position in terms of functionality, technology, and services. Our strategy workshops will help you target the right customers and map your offerings to their needs.

Market messaging and collateral review. Based on our extensive experience with your potential clients, we assess your marketing and sales materials—including your website and any collateral.

Related Celent Research

AmTrust: Digital and GenAI-Based Claims transformation
June 2026

Claims Analytics & Claims Modernization in Q2 2026
June 2026

Real-Time Claims Fraud Detection
June 2026

Dimensions: European P&C Insurance IT Pressures & Priorities 2026 Edition
April 2026

Decoding the New Best-of-Breed Approach
March 2026

Top Tech Trends Previsory: P&C Insurance, 2026 Edition
November 2025

Core System Implementations: How to Navigate the Pitfalls Before You Hit Them
September 2025

IT Spending in P&C Insurance: 2025 LATAM Edition
May 2025

GenAI-oneers in EMEA General Insurance: 2025 Edition
August 2025

IT Spending in P&C Insurance: 2025 Middle East & Africa Edition
May 2025

Policy Administration Systems: P&C Insurance; EMEA Edition
April 2025

So You Want to Buy a P&C Policy Admin System: 2025 Edition
April 2025

GenAI in Legacy Modernization
April 2025

SaaS Longevity
March 2025