



Strategic Partnership: Building the AI-First Insurance Enterprise

Helping Carriers Modernize the Core,
Govern the Agents, and Prove the Business Case



The Power of Synergy

Cloud has shifted from a strategic choice to the core execution platform for the AI-first insurance enterprise. Modernization is no longer a technology question. It is the enabler of intelligent insurance: faster access to trusted data, more flexible integration, elastic compute, and a stronger base for deploying AI across underwriting, claims, service, and distribution.

The opportunity is significant, but the path forward takes more than moving workloads. Insurers have to decide what to modernize first, where to reduce operational risk, when to put responsible AI governance in place, and how to measure the business impact of technical change on customers, agents, and employees.

Tata Consultancy Services (TCS) and Amazon Web Services (AWS) bring those decisions together. We combine TCS's insurance domain depth and delivery scale with the AWS platform for building, governing, and running AI agents — so carriers move from experimentation to production with outcomes their boards can measure.

Partnership at Scale

The TCS AWS Business Unit brings dedicated capacity to insurance transformation:

- People: 75K+ AI-trained FTEs and 63K+ AWS certifications held across 52+ AWS practices.
- Track record: 3,000+ customer engagements with 750+ clients, and 40 published joint case studies.
- Validated capability: AWS Premier Tier Services Partner with 28 service delivery validations, 42 APN solution listings, 30 AWS Marketplace listings, and participation in nine AWS partner programs. Competencies span Financial Services, Generative AI, Security, Data & Analytics, and Mainframe Modernization.

Core Joint Capabilities

We focus where insurers see the fastest payback: high-volume, document-heavy, exception-driven work, and the platforms that work depends on.

Business-Led Agentic Process Transformation

Insurance leaders are no longer waiting on IT to set the AI agenda, and productivity gains are already priced into plans. What is missing is a repeatable way to scale.

- A Reusable AI Control Plane: We deploy a standard, redeployable control plane so agents are built once and governed centrally, rather than rebuilt line of business by line of business.
- Responsible AI, Built In: Regulatory mandates and auditable outcomes are designed into the platform from the first release, not retrofitted before an audit.
- A Business Case That Holds: We size value per process up front and instrument cycle time, straight-through rate, cost per transaction, and escalation rate, so finance sees the return rather than the run rate.

Legacy and Core Platform Modernization

Application redesign is being prioritized to unlock AI, agents, and data-driven innovation — but budget pressure, operational risk, and core platform readiness slow the decision.

- Core Insurance Platforms on AWS: Policy, billing, and claims moved to cloud-native architectures, with event-driven integration that lets agents orchestrate across systems rather than around them.
- Mainframe and Legacy Exit: TCS holds the AWS Mainframe Modernization Competency and uses proven tooling and vendor partnerships to move legacy workloads without interrupting service.
- De-Risked Delivery: A factory model with automated DevSecOps pipelines and rapidly provisioned environments keeps modernization moving without pulling business teams off their day jobs.

Agentic AI Operations

Clients now expect near-zero ops. The shift from AIOps to agentic operations is underway, with agents embedded directly in cloud engineering.

- Rationalized Toolchain: We simplify heterogeneous and hybrid tooling estates that drive cost and compatibility problems, and extend observability beyond the top tier of applications.
- Agents in the Operating Model: Agents handle monitoring, triage, and remediation under policy, with human escalation where risk or regulation requires it.
- Governed at the Control Plane: Identity, guardrails, audit trails, and observability run centrally, so every agent action stays traceable to the data, model, and strategy behind it.

Data Pipeline Modernization

Agents are only as good as what they can see. Data products and monetization are drawing heavy business investment, and reporting cycles are moving from daily to real time.

- AI-Ready Data Foundation: We retire tech debt across mainframe, warehouse, Hadoop, and custom ETL estates, and rebuild on a governed AWS data platform.
- Batch to Event-Driven: Real-time, event-driven pipelines replace overnight batch, so decisions happen while they still matter.
- Governance and Lineage: Data governance and regulatory complexity are addressed in the design, with lineage and access controls carried through to every agent decision.

Where We Focus

Focus Area	Use Cases	Segments
AI-driven underwriting and risk-based pricing	Submission intake and triage, risk data enrichment from third-party and geospatial sources, appetite matching, pricing model development, referral and declination reasoning	Commercial property, casualty, specialty and E&S, small commercial
Claims digitization and workflow automation	Loss report assembly, adjuster augmentation, vendor and repair network assignment, litigation risk flagging, exception routing, recovery and salvage	Personal auto and property, commercial auto, workers' compensation

Focus Area	Use Cases	Segments
Core infrastructure modernization	Cloud-native refactor of policy, billing, and claims on AWS, mainframe exit, data platform build, event-driven integration for agent orchestration	All P&C segments
Climate and ESG factors in risk models	Catastrophe and climate peril scoring, wildfire and flood exposure views, transition risk in commercial portfolios, accumulation management, regulatory disclosure	Commercial property, specialty, reinsurance
Intelligent document processing	Submission and schedule extraction, endorsement processing, certificate of insurance handling, policy comparison and checking, filing and compliance review	Commercial lines, specialty, MGA and broker operations

Proven Outcomes in Insurance

Recent engagements with insurance clients. Client names are withheld; results are as delivered.

- **Cloud Transformation** — Global P&C Insurer: Migrated, modernized, and secured 1,400+ P&C and corporate applications across North America and EMEA on AWS, using the TCS factory model, automated DevSecOps pipelines, and 200+ rapidly provisioned environments. Results: approximately \$6.5 million in annual savings, a 30% reduction in tech debt, and 4,800+ critical and high-severity security vulnerabilities addressed.
- **Mainframe Modernization** — Multinational Insurance Group: Modernized mainframe applications to AWS Mainframe Modernization with Rocket Software runtime, Splunk monitoring, detailed cross-referencing, and specialist vendor collaboration for Assembler and QUIKJOB code conversion. Results: a 50% reduction in fault recovery time and a 30% reduction in total cost of ownership.
- **Agentic AI Transformation** — North American Carrier: Implemented Amazon Bedrock AgentCore to govern, secure, and monitor existing agents, and introduced Amazon Nova as a cost-optimized, compliance-ready reasoning tier for high-volume underwriting and claims operations. Results: per-agent inference cost down approximately 40% against a premium-only model mix, 50+ enterprise agents governed on a single platform, and agent onboarding reduced from weeks to days.
- **Security and Resilience** — Commercial Insurer: Addressed security exposure from a legacy stack and deprecated methods by upgrading to Java 17 with the TCS Java Modernization Toolkit and Amazon Q Developer transformation. Results: 40% average efficiency improvement, reduced vulnerability exposure, and a platform that scales with cost efficiency.

How We Engage

- Managed Services: AI-first infrastructure managed services evolving toward autonomous ZeroOps.
- Professional Services: A governed enterprise AI and cloud transformation platform that accelerates virtualization exit, application modernization, and the agentic AI journey.
- AI Business Transformation: Custom agentic AI platforms built on frontier reasoning models, evolving into autonomous agents.
- Data Lifecycle Management: IT and data operations transformed with AWS generative AI services, enabling AI-driven insights, enterprise knowledge retrieval, and intelligent automation.

Get Started Today

Meet us at ITC Vegas, September 29 – October 1, 2026.

Join the executive summit hosted by TCS, AWS, Anthropic, and FICO, or book time in the TCS executive meeting room to walk through the processes where AI will pay back fastest for your business. We will follow up with an AI Immersion Day — a working session where your team and ours map a real process, agree the operating pattern, and size the business case. Contact your TCS Account Executive or AWS Partner Representative to reserve a slot.

With you for the long run.

About Tata Consultancy Services (TCS)

Tata Consultancy Services (BSE: 532540, NSE: TCS) is the technology partner of choice for industry-leading organizations worldwide. Since its inception in 1968, TCS has upheld the highest standards of innovation, engineering excellence and customer service.

It has set an aspiration to become the world's largest AI-led technology services company and is enabling its clients to transform themselves across the full AI stack, from infrastructure to intelligence.

Rooted in the heritage of the Tata Group, TCS is focused on creating long term value for its clients, its investors, its employees, and the community at large. With a highly skilled workforce spread across 55 countries and 202 service delivery centers across the world, the company has been recognized as a top employer in six continents. With the ability to rapidly apply and scale new technologies, the company has built long term partnerships with its clients – helping them emerge as perpetually adaptive enterprises. Many of these relationships have endured into decades and navigated every technology cycle, from mainframes in the 1970s to artificial intelligence today.

TCS sponsors 14 of the world's most prestigious marathons and endurance events, including the TCS New York City Marathon, TCS London Marathon and TCS Sydney Marathon with a focus on promoting health, sustainability, and community empowerment.

TCS generated consolidated revenues of over US \$30 billion in the fiscal year ended March 31, 2026.🇮🇳

For more information, visit www.tcs.com

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