



# Strategic Partnership: Driving Smarter Decisions in P&C Insurance

Empowering Property & Casualty Carriers to Automate, Optimize, and Outperform



# The Power of Synergy

In an era of rising claim severities, evolving climate risks, and shifting customer expectations, Property & Casualty (P&C) insurers must make faster, more accurate decisions. The strategic partnership between Tata Consultancy Services (TCS) and FICO brings together FICO's world-class AI, decision intelligence, and optimization platform with TCS's consulting-led, cognitive-powered industry solutions. Together, we apply agentic AI that carries complex insurance work end to end with FICO embedded governance — gathering evidence, applying strategy, and taking action — with the explainability, auditability, and human oversight regulated carriers require.

Together, we enable tier-1 carriers to transition from legacy, rule-bound operations to real-time, data-driven, and highly automated decisioning ecosystems. Whether managing personal lines or complex commercial portfolios, this partnership delivers the operational agility and predictive precision required to stay competitive.

## Core Joint Capabilities

TCS and FICO deliver specialized solutions across the entire P&C value chain, addressing key operational areas for insurers:

### Intelligent Underwriting & Dynamic Pricing

We replace manual, slow-moving underwriting queues with automated, high-precision decision flows.

- **Automated Rules Engines:** Utilizing FICO® Platform, we help carriers digitize complex underwriting guidelines, reducing application processing time from days to seconds while maintaining strict risk controls.
- **Real-time Risk Ingestion:** Seamless integration of multi-structured data sources (including telematics, credit scoring, historical claims, and property records) to run automated, multi-variate risk assessments at the point of sale to determine the best underwriting decision.
- **Granular Premium Customization:** Accelerate speed-to-market for new pricing models, allowing carriers to adjust premiums dynamically based on real-time risk classification.

### Predictive Claims Optimization & Fraud Prevention

Operationalize analytics to expedite claims processing for honest policyholders while systematically flagging leakage.

- **Predictive Fraud Detection:** Combining FICO's analytics capabilities with TCS's system integration experience to screen claims in real time, detecting pattern anomalies and potential fraud before payout occurs.
- **Smart Claims Routing:** Automatically segment incoming claims into "fast-track" automated settlement paths or direct them to specialized adjusters based on predictive models and rules that highlight complexity, severity, legal issues, etc.
- **Resource Allocation:** Optimize third-party vendor networks (e.g., auto repair shops, legal counsel, independent adjusters) using AI-powered models with FICO embedded governance and high-performance optimization to lower loss adjustment expenses (LAE).

# Climate & Portfolio Risk Assessment

Prepare portfolios for macroeconomic and environmental volatility using award-winning analytical tools.

- **Enhanced Climate Risk Tools:** TCS has partnered with FICO and other innovators to develop forward-looking climate risk assessment frameworks. This collaboration enables underwriters and risk officers to model climate-related physical and transition risks, simulating their financial impact on P&C portfolios.
- **Informed Decisions:** Empowers underwriters to price extreme weather exposures more accurately, avoiding knee-jerk geographic exclusions and ensuring long-term portfolio resilience.

# Enterprise-Scale Core System Integration

Unlock maximum value from your core platforms through seamless analytical overlays.

- **Guidewire Integration:** As an Advantage partner of Guidewire, TCS has deep experience integrating FICO's decisioning and scoring tools directly into core P&C platforms. This ensures adjusters, underwriters, and agents operate inside a single pane of glass.
- **Modern DevOps & Scaling:** TCS leverages its deep cloud migration and DevOps expertise to deploy FICO's software on hybrid multi-cloud environments, ensuring continuous stability, high throughput, and enterprise-grade security.

# Agentic AI & Digital Customer Engagement

Resolve more customer interactions in digital channels, with decisions the business can explain.

- **Agentic Decisioning with explainability:** AI agents execute multi-step underwriting, servicing, and claims workflows autonomously, while every recommendation stays traceable to the data, models, and strategies behind it — meeting insurer audit, governance, and regulatory obligations.
- **FICO® Omni Channel Engagement (OCE):** AI agents and two-way digital communication, powered by decision intelligence at every touchpoint. Customers move between channels without losing context, so more issues resolve digitally, cost to serve drops, and the experience improves.

# Why TCS and FICO?

| Capability        | Tata Consultancy Services (TCS)                                                                                                                          | FICO                                                                                                                                                                                   |
|-------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Industry Standing | A Leader in Property & Casualty Insurance IT Services (Avasant, Everest PEAK Matrix)<br><br>600,000+ consultants globally with deep P&C domain knowledge | Pioneer in AI, predictive analytics, data science, and decision management<br><br>Hundreds of leading insurers rely on FICO decision intelligence software to drive business outcomes. |
| Core Value        | End-to-end consulting, business transformation, and system integration<br><br>Proprietary migration tools and robust delivery frameworks                 | Best-in-class decision intelligence platform<br><br>Business-controlled solutions that reduce or eliminate IT dependencies.                                                            |
| Shared Focus      | *Delivering quantifiable operational efficiency, reduced loss ratios, and accelerated digital transformation for global insurers.*                       |                                                                                                                                                                                        |

# Business Outcomes Delivered

- Up to 40% Increase in Underwriting Productivity: By automating routine risk-scoring and documentation checks.
- Significant Reduction in Claim Leakage: Early identification of fraudulent indicators using high-velocity decision logic.
- Faster Speed-to-Market: The ability for business teams to update rule strategies and pricing criteria in hours or days, rather than months or longer from legacy IT release cycles.
- Enhanced Customer Experience: Seamless, near-instantaneous quoting and onboarding flows that increase digital conversion rates. Digital-first claims intake, status updates, and settlement communications keep policyholders informed without a call-center touch.

## Get Started Today

Partner with TCS and FICO to accelerate your digital decisioning journey. Contact your TCS Account Executive or FICO Partner Representative to schedule a customized discovery workshop.

### 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](https://www.tcs.com)

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