Everest Group Life and Annuities (L&A) Insurance BPS and Third-Party Administrator (TPA) PEAK Matrix® Assessment 2025

Focus on TCS

February 2025

PEAK MATRIX®

Introduction

The Life and Annuities (L&A) insurance industry is undergoing transformation as insurers respond to evolving customer expectations, heightened regulatory demands, and macroeconomic uncertainties. These challenges are compounded by the industry's continued reliance on legacy systems, which limit operational agility and innovation. However, insurers are increasingly recognizing the critical need for digitalization, not just to optimize efficiency, but to deliver superior customer experiences in an increasingly competitive environment.

Service providers are at the forefront of addressing these challenges, catering to a broad spectrum of L&A insurance needs, spanning product categories such as life, annuities, retirement, and group benefits. The adoption of Business Process-as-a-Service (BPaaS) and Third-party Administration (TPA) models is accelerating, with providers shifting from traditional cost-focused outsourcing models to value-driven, transformative solutions.

The current emphasis extends beyond closed blocks servicing to active blocks management, greenfield launches, and innovative products. This shift reflects insurers' efforts to cater to a younger, digitally savvy customer base, while maintaining robust support for traditional customer segments. Strategic partnerships with InsurTechs and platform providers, advances in AI and machine learning, and investments in talent are enabling providers to deliver impactful solutions.

The full report includes the profiles of the following 24 leading providers featured on the [Life and Annuities (L&A) Insurance BPS and Third-Party Administrator (TPA) PEAK Matrix® Assessment 2025](#):

- **Leaders:** Accenture, Cognizant, DXC Technology, EXL, Genpact, NTT DATA, and TCS

- **Major Contenders:** Atos, Capgemini, Capita, Datamatics, Equiniti, HCLTech, IBM, Illumifin, Infosys, Sutherland, Wipro, WNS, and Zinnia

- **Aspirants:** Andesa Services, Flatworld Solutions, RRD Go Creative, and Writer Business Services

Scope of this report

Geography: global

Industry: market activity and investments of service providers in insurance BPS market

Providers: Accenture, Andesa Services, Atos, Capgemini, Capita, Cognizant, Datamatics, DXC Technology, Equiniti, EXL, Flatworld Solutions, Genpact, HCL Tech, IBM, Illumifin, Infosys, NTT DATA, RRD Go Creative, Sutherland, TCS, Wipro, WNS, Writer Business Services, and Zinnia

Services: the report covers L&A insurance BPS / TPA services and does not cover horizontal business processes, such as Finance and Accounting (F&A), Human Resource (HR), procurement, and contact center

L&A insurance BPS and TPA services PEAK Matrix® characteristics

Leaders

Accenture, Cognizant, DXC Technology, EXL, Genpact, NTT DATA, and TCS

- Providers have invested in integrating emerging technologies such as AI / gen AI and intelligent automation into their existing service offerings across the insurance value chain including actuarial services, claims management, underwriting, and policy administration

- Most providers utilize proprietary platforms within their L&A offerings to drive platform modernization. However, they also maintain flexibility by supporting clients who choose to continue using their existing platforms, delivering tailored services and solutions to meet their needs

- Leaders are transitioning from traditional BPO engagements to consulting-driven and transformational managed service models, targeting clients with innovative solutions that emphasize outcome-based and gain-sharing arrangements

Major Contenders

Atos, Capgemini, Capita, Datamatics, Equiniti, HCLTech, IBM, Illumifin, Infosys, Sutherland, Wipro, WNS, and Zinnia

- Providers in this cohort, akin to those in the Leaders segment, have also begun leveraging emerging technologies such as AI, RPA, and cloud-based platforms to drive technological innovation and platform modernization, aiming to enhance efficiency, scalability, and customer experience

- Providers are positioning them as niche players in specific product segments areas within the L&A insurance ecosystem, specializing and building targeted capabilities to serve those segments

- Providers are beginning to explore innovative commercial models; however, their adoption among clients remains limited, with transaction-based deals being more prevalent

Aspirants

Andesa Services, Flatworld Solutions, RRD Go Creative, and Writer Business Services

- The majority of Aspirants are striving to achieve a decent presence in the L&A insurance BPS market; as their scale and penetration remains limited, they are focusing on strategic partnerships with InsurTechs to enhance their capabilities and strengthen their position in the IT-BPS solutioning space

- In contrast to both Leaders and Major Contenders, providers in this cohort continue to rely predominantly on traditional FTE-based and fixed-fee models for the majority of their client engagements

Everest Group PEAK Matrix®

Life and Annuities (L&A) Insurance BPS and Third-Party Administrator (TPA) PEAK Matrix® Assessment 2025 | TCS is positioned as a Leader

Everest Group Life and Annuities (L&A) Insurance BPS and Third-Party Administrator (TPA) PEAK Matrix® Assessment 2025[1]

- ● Leaders
- ● Major Contenders
- ○ Aspirants
- ☆ Star Performers
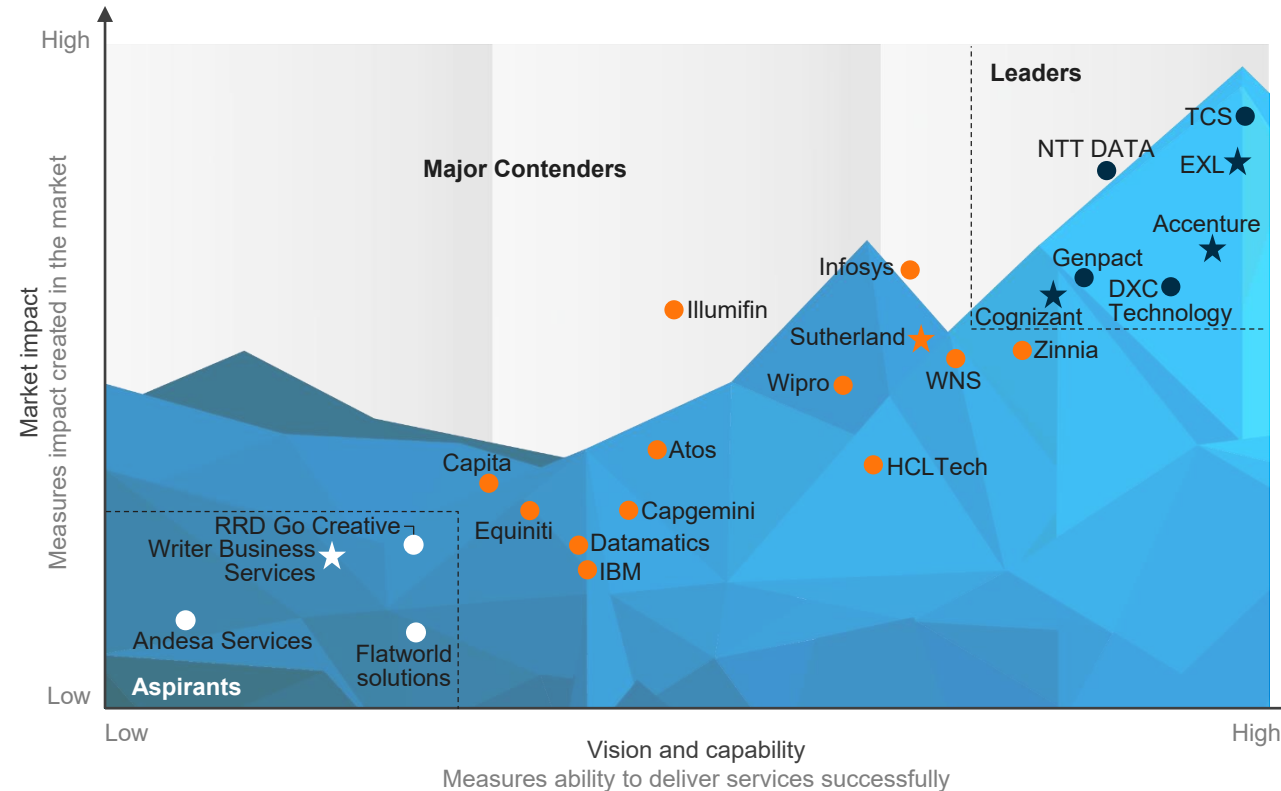
TCS profile (page 1 of 7)

Overview

Company overview

TCS provides IT services, consulting, business solutions, and Cognitive Business Operations (CBO). It collaborates with customers to handle evolving market demands through cognitive approaches and solutions, while also providing a positive customer experience, operational efficiency, and an established technology landscape. The organization is further enhanced by an array of domain and digital solutions including end-to-end administration platforms and a suite of modular, cognitive plug-and-play solution options that enable digitalization and automation for all clients. TCS manages end-to-end business functions for insurers across L&A, P&C, pensions, and retirements. It believes in guiding its customers on their transformation journeys through its thought leadership framework and has made investments in key areas that include partner ecosystem, digital partnerships, AI, IT operations interplay, Analytics and Insights (A&I), and self-service options leveraging digital channels.

The focus is to help insurers offer not just protection, but the promise of a better life for their customers. With its contextual knowledge, it guides customers on their transformation journeys through a portfolio of innovative solutions with products and platforms, cognitive automation products, and focused on customer experience leveraging customer intelligence and insights.

Headquarters: Mumbai, India

Website: www.tcs.com

Key leaders

- Susheel Vasudevan, President, BFSI Americas
- Shankar Narayanan, President, BFSI UK, EMEA, and APAC
- Meenu Mittal, Global Head, BFSI BPS
- Vinay Hansaria, Global Head Insurance and Mortgage BPS

Suite of services

- Business operations
    – New business and underwriting support
    – Policy servicing and claims administration
    – Plan level services
    – Agency and producer services
    – Mailroom and document management
    – Asset management
    – Investment management
- TPA operations
    – Domain consulting
    – Change management services
    – Finance and accounting
    – HRO services
    – Analytics and insights
    – Regulatory reporting
    – Actuarial support
    – Reinsurance

L&A insurance BPS/TPA	2022	2023	YTD2024[1]
Revenue (US$ million)	N/A	N/A	N/A
Number of FTEs	12,300-12,800	16,000-16,500	16,800-17,300
Number of clients	50-55	51-56	52-57

1 Till October 2024

TCS profile (page 2 of 7)
Overview

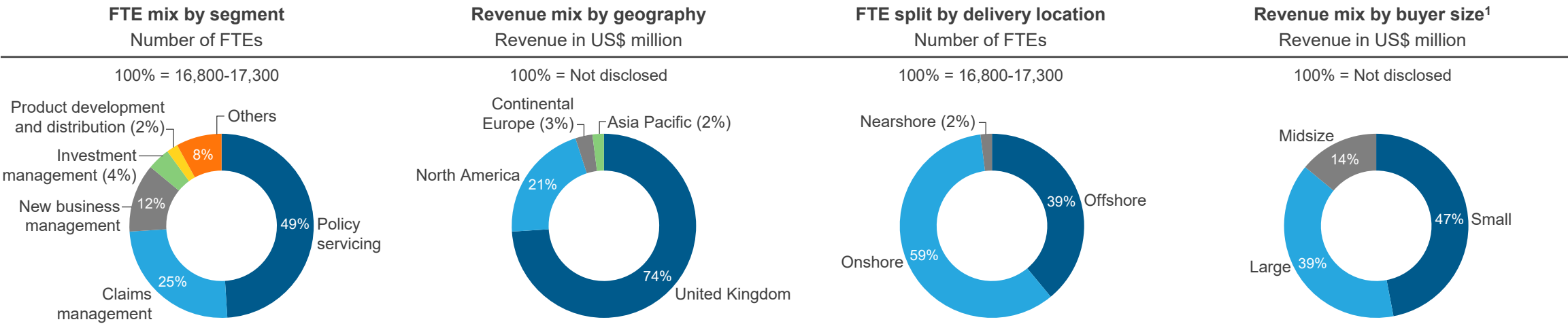### Recent acquisitions and partnerships

- **2023-24:** it partnered with Atidot, a cloud-based, SaaS platform tailored to the needs of the life insurance industry. It provides insurers with all the tools they need to make data-driven business choices by utilizing AI, ML, and predictive analytics

- **2023-24:** partnered with CAST.ai, an AI-driven cloud optimization tool that reduces cloud costs, optimizes DevOps, and automates disaster protection

- **2023-24:** partnered with Ataccama, an AI-powered enterprise platform for metadata that combines data quality, master data management, and integration

- **2023-24:** it partnered with Sysdig.com, a provider of cloud and container security, to help halt assaults. It developed Falco, the open-source threat detection standard for cloud-native environments. Using Falco, the platform detects threats in real time and delivers detailed information for fast response

- **2023-24:** partnered with OpenBots.ai, the open-source RPA platform that enables businesses to profitably scale their RPA programs

- **2023-24:** partnered with FloatBots.ai, a SaaS-based conversational AI platform that assists financial institutions with digital sales and automates customer service

- **2023-24:** partnered with unqork.com, a no-code enterprise application platform that helps businesses design, launch, and manage complicated applications

- **2023-24:** partnered with Jumio.com, an AI platform that allows users to verify their identity remotely to safeguard against fraud and other financial crimes

- **2023-24:** partnered with SymphonyAI, an enterprise AI business that specializes in providing AI solutions for vertical areas

- **2023-24:** it partnered with Socotra.com, a technology platform that creates a new cloud-based platform for tech-savvy insurers. Its platform is designed from the ground up, using technology to be transparent, dependable, adaptable, and secure

- **2023-24:** partnered with Guidewire, an insurance platform for policy, claims, and billing

Recent developments

- **2023-24:** it created TCS video messages to assist customers by merging numerous scenes with animations, voice, and interactive features. A built-in rule engine assists in customizing the framework to determine which scenes are appropriate for various types of customers. Adobe Creative Suite, HTML 5, and voice automation technologies were used for this

- **2023-24:** created TCS engagement studio, a solution that allows insurers and partners to collaborate to design insurance products and integrate them into customer journeys by understanding user context

- **2023-24:** it created TCS integrated business workflow solution, a low-code and no-code workflow management solution. It features comprehensive capabilities such as visual editors for process design, simulation, form design, business rule engine, extensive case search/tracking, proactive notifications/alerts, detailed dashboards/reports, and so on. It enables teams to create new applications/features using the citizen developer technique

- **2023-24:** created TCS digital claims and payments, a comprehensive lightweight solution that allows for end-to-end automated intake and no-touch claims and payouts, simplifying operations, empowering consumers, and improving their experience

- **2023-24:** it created the TCS intelligent document extraction suite, a system that uses advanced cognitive technologies such as AI, generative AI, ML, computer vision, and NLP, as well as OCR technology, to accelerate document processing and improve data extraction efficiency. Generative AI provides capabilities such as classification, discussion, document comparison, and many others that are applicable to and taught for life and annuity insurance scenarios

- **2023-24:** created TCS intelligent conversational claims, an AI-powered intelligent claim reporting and processing bot that provides a frictionless claims experience

TCS profile (page 3 of 7)

Capabilities and key clients

FTE mix by segment
Number of FTEs

100% = 16,800-17,300

- Product development and distribution (2%)
- Investment management (4%)
- New business management (12%)
- Others (8%)
- Policy servicing (49%)
- Claims management (25%)

Revenue mix by geography
Revenue in US$ million

100% = Not disclosed

- Continental Europe (3%)
- Asia Pacific (2%)
- North America (21%)
- United Kingdom (74%)

FTE split by delivery location
Number of FTEs

100% = 16,800-17,300

- Nearshore (2%)
- Offshore (39%)
- Onshore (59%)

Revenue mix by buyer size[1]
Revenue in US$ million

100% = Not disclosed

- Midsize (14%)
- Small (47%)
- Large (39%)

Key L&A insurance BPS/TPA engagements

Client name	Processes served	Region	Client since
A Dutch insurance arm of a leading Chinese insurer	New business, policy servicing, and claims	Netherlands	2023
An Australian wealth management group	New business, policy servicing, claims, and investment management	APAC	2023
One of the leading private insurance companies in India	Policy servicing and claims	APAC	2023
A joint venture of a leading Irish bank and a leading Canadian insurer	New business, policy servicing, and claims	UK	2022
A US-based reinsurer of annuities and life products	New business, policy servicing, and claims	North America	2021

1 Buyer size is defined as large (>US$10 billion in revenue), midsize (US$5-10 billion in revenue), and small (<US$5 billion in revenue)

TCS profile (page 4 of 7)

Technology solutions/tools

Application	Processes covered	Year launched	Description	No. of clients
TCS AI studio	All	2023-24	It helps businesses to incorporate AI/ML into their business processes. It allows to create contextual ML models using pre-built domain recipes/templates for ML.	N/A
TCS video messaging	All	2023-24	It helps by merging several scenes with animations, voice, and interactive elements. A built-in rules engine assists in customizing the framework to determine which scenes are appropriate for various types of customers.	N/A
TCS intelligent BizOps	All	2023-24	It uses ML and advanced analytics to evaluate and extract insights from historical data, which it then applies to improve corporate processes.	N/A
TCS intelligent conversational claims	Claims management	2023-24	It is an AI-powered intelligent claim reporting and processing bot that provides a frictionless claims experience. It contributes to the reimagination of loss reporting and claims experience. It is a web UI plugin that allows insurers to host claim functionality on their websites for their customers, eliminating the need for two separate applications.	N/A
TCS engagement studio (embedded insurance)	All	2023-24	It is a solution that enables insurers and partners to collaborate on the creation of insurance products and their integration into customer journeys by understanding user context.	N/A
TCS cognitive automation platform	New business management, policy servicing, and claims management	2023-24	It is a collection of business and technology solutions created to address the complicated needs of the insurance sector. The platform uses technologies such as AI (generative AI, ML, NLP, deep learning, and more), APIs, and microservices to promote synergized automation across several business and service lines inside an insurance firm by connecting with current IT systems.	N/A
TCS unified workbench	All	2023-24	It is driven by the TCS cognitive automation platform and transforms the insurance business by providing a holistic solution tailored to insurers' specific needs. It helps insurance operations teams streamline their daily operations by giving a simpler perspective of procedures and automating mundane tasks.	N/A
TCS intelligent document extraction suite	New business management, policy servicing, and claims management	2023-24	It uses advanced cognitive technologies such as AI, generative AI, ML, computer vision, and NLP, as well as OCR technology, to streamline document processing and improve data extraction efficiency. Generative AI provides capabilities such as classification, discussion, document comparison, and many others that are applicable to and taught for life and annuity insurance scenarios.	N/A

TCS profile (page 5 of 7)
Technology solutions/tools

Application	Processes covered	Year launched	Description	No. of clients
Smart comply	All	2023-24	It automatically extracts important obligations from regulations, validates compliance of company policies, and recommends solutions as needed.	N/A
Claim Copilot	Claims management	2023-24	It attempts to assist an insurer's claims and call center teams in making the claims process more productive and efficient. This LLM-powered solution includes functions for figuring out ICD, summarizing claims, taking notes during calls, analyzing call quality, and creating correspondence. It minimizes claims cycle time, automates claim summaries for supervisors to comprehend, performs auto call quality checks for better Standard Operating Procedure (SOP) fulfillment and sentiment analysis, saves agent time writing call notes, and improves customer experience and overall satisfaction.	N/A
TCS automated regulatory compliance solution	All	2023-24	Its regulatory ontology is used to enrich customer dictionaries and rationalize regulations using ServiceNow or any other existing technology. The benefits include improved accuracy, agility, compliance, and reduced compliance costs, among others.	N/A
TCS integrated business workflow solution	New business management, policy servicing, and claims management	2023-24	It is a low-code/no-code workflow management solution. It has end-to-end capabilities such as visual editors for process design, simulation, form creation, a business rule engine, extensive case search/tracking, proactive notifications/alerts, dashboards/reports, and more.	N/A
TCS digital claims and payouts	New business management, policy servicing, and claims management	2023-24	It is a comprehensive, lightweight system that enables end-to-end automated intake and no-touch claims and payouts, simplifying processes, empowering customers, and improving the overall experience.	N/A
TCS underwriting platform	New business management, policy servicing, and claims management	2023-24	Its goal is to deliver a next-generation SaaS platform on Microsoft Azure that enhances digital, data-driven, AI-powered underwriting capabilities. This platform aims to enable automated and expedited underwriting decisions, foster innovation in business models, products, services, and pricing strategies, and drive overall efficiency and growth.	N/A

TCS profile (page 6 of 7)

Location landscape

Key delivery locations

World map showing key delivery locations:

Cedar Rapids, Minneapolis, Winnipeg, Regina, Toronto, Pennsylvania, Iselin, Hartford, Cincinnati, Exton, Coatesville, Baltimore, Charlottesville, Pittsburgh, Dallas, Plano, Queretaro, Little Rock, Santiago

Telford, Liverpool, Edinburgh, Craigforth, Glasgow, Dublin, Durham, Nottingham, Letterkenny, Ireland, Alkmaar, Exeter, Norwich, London, Hove, Lisbon, Peterborough, Bristol, Dorking, Salisbury, Reading, Basingstoke, Saint Petersburg

Gurgaon, Delhi, Indore, Kolkata, Gandhinagar, Nagpur, Bhubaneswar, Mumbai, Chennai, Thane, Hyderabad, Pune, Bangalore, Kochi, Metro Manila, Pampanga

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TCS profile (page 7 of 7)
Everest Group assessment – Leader

Measure of capability: ◑ Low ● High

Market impact				Vision and capability				
Market adoption	Portfolio mix	Value delivered	Overall	Vision and strategy	Scope of services offered	Innovation and investments	Delivery footprint	Overall
●	◕	●	◕	◔	●	◔	◔	◕

Strengths

- TCS has a well-diversified geographical presence, with significant penetration in the UK, a notable footprint in North American markets, and ongoing expansion in Europe and the emerging APAC region

- TCS maintains a focus on securing transformation-driven deals by leveraging its integrated IT-BPS capabilities. It has experienced robust growth in 2024, driven by the acquisition of new clients and the expansion of existing client relationships, primarily through consulting-led engagements

- TCS utilizes its comprehensive suite of in-house capabilities including the BaNCS platform, CAP.AI, and Underwriting Workbench to pursue transformational deals. It also offers flexible engagement models to accommodate clients who do not require migration to the BaaNCS platform

- Buyers have identified TCS's domain expertise and implementation capabilities as key differentiators in effectively addressing client needs

Limitations

- Although TCS maintains a strong presence in the retirements and individual life segments, its footprint in emerging areas such as group life, voluntary benefits, and annuities remains under-penetrated

- Buyers have emphasized the need for TCS to place greater emphasis on integrating emerging technologies into its insurance solutions along with adopting a more proactive approach ensuring enhanced engagement with clients

- From a value chain perspective, the current allocation of FTEs is predominantly focused on processes within policy servicing and claims management. While capabilities have been developed in underwriting and actuarial areas, their adoption and utilization are yet to gain significant traction
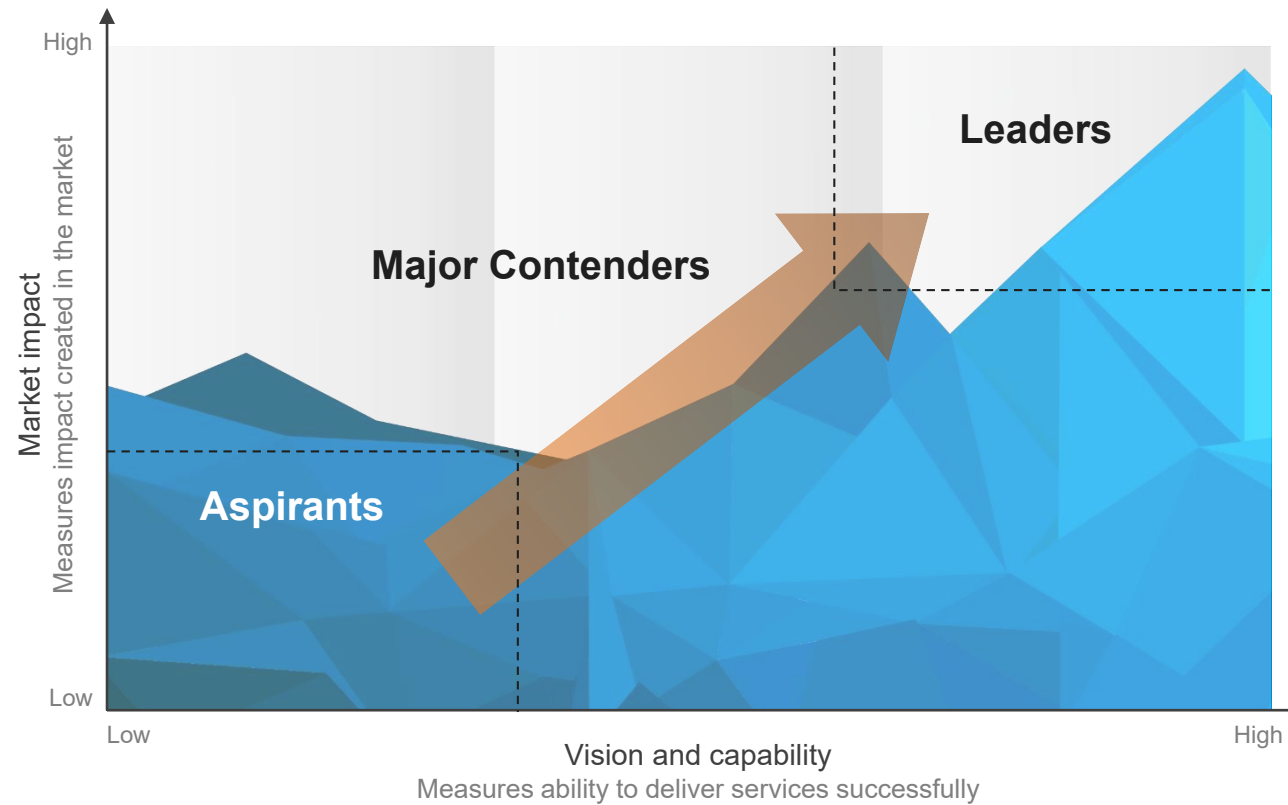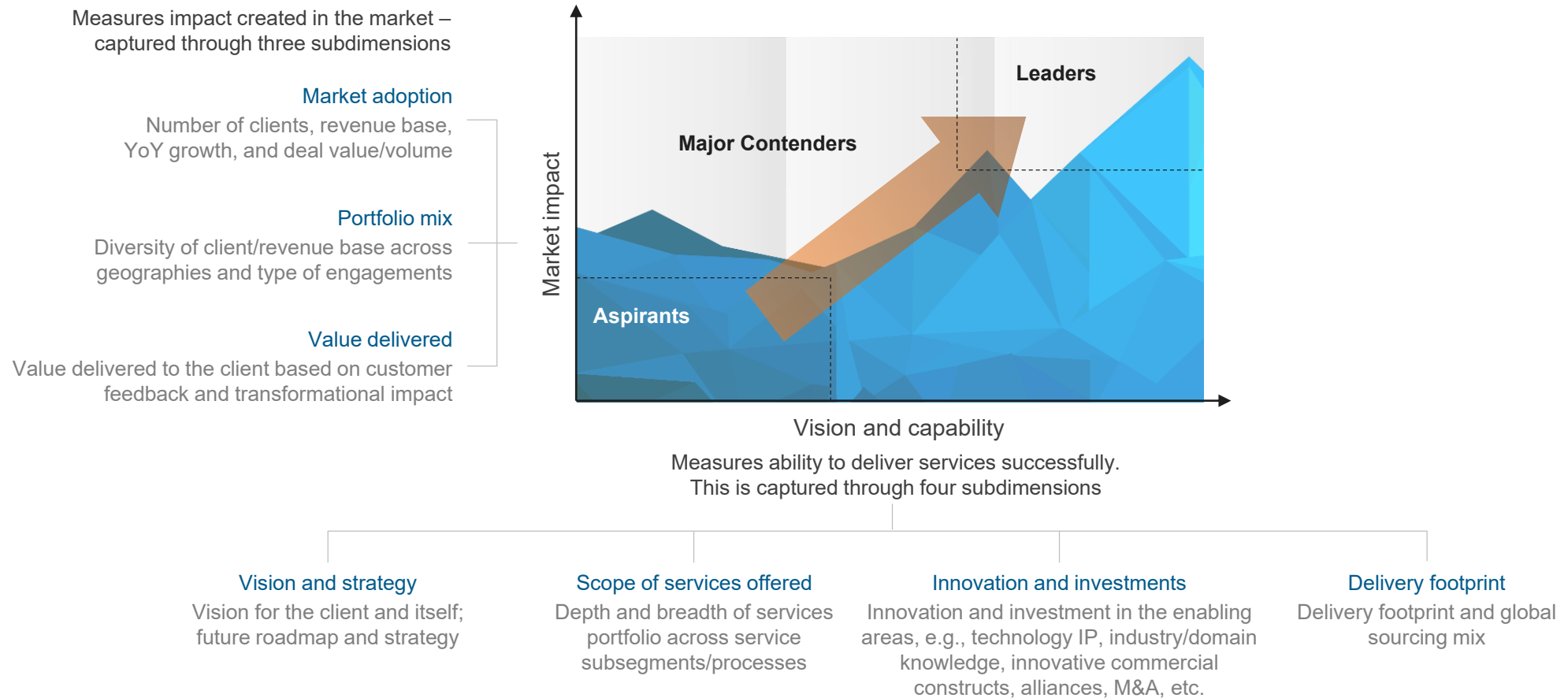
Appendix

PEAK Matrix® framework

FAQs

Everest Group PEAK Matrix® is a proprietary framework for assessment of market impact and vision and capability

Everest Group PEAK Matrix

Services PEAK Matrix® evaluation dimensions

Measures impact created in the market – captured through three subdimensions

Market adoption
Number of clients, revenue base, YoY growth, and deal value/volume

Portfolio mix
Diversity of client/revenue base across geographies and type of engagements

Value delivered
Value delivered to the client based on customer feedback and transformational impact

Market impact

Vision and capability

Measures ability to deliver services successfully. This is captured through four subdimensions

Vision and strategy
Vision for the client and itself; future roadmap and strategy

Scope of services offered
Depth and breadth of services portfolio across service subsegments/processes

Innovation and investments
Innovation and investment in the enabling areas, e.g., technology IP, industry/domain knowledge, innovative commercial constructs, alliances, M&A, etc.

Delivery footprint
Delivery footprint and global sourcing mix

FAQs

Q: Does the PEAK Matrix® assessment incorporate any subjective criteria?

A: Everest Group's PEAK Matrix assessment takes an unbiased and fact-based approach that leverages provider / technology vendor RFIs and Everest Group's proprietary databases containing providers' deals and operational capability information. In addition, we validate/fine-tune these results based on our market experience, buyer interaction, and provider/vendor briefings.

Q: Is being a Major Contender or Aspirant on the PEAK Matrix, an unfavorable outcome?

A: No. The PEAK Matrix highlights and positions only the best-in-class providers / technology vendors in a particular space. There are a number of providers from the broader universe that are assessed and do not make it to the PEAK Matrix at all. Therefore, being represented on the PEAK Matrix is itself a favorable recognition.

Q: What other aspects of the PEAK Matrix assessment are relevant to buyers and providers other than the PEAK Matrix positioning?

A: A PEAK Matrix positioning is only one aspect of Everest Group's overall assessment. In addition to assigning a Leader, Major Contender, or Aspirant label, Everest Group highlights the distinctive capabilities and unique attributes of all the providers assessed on the PEAK Matrix. The detailed metric-level assessment and associated commentary are helpful for buyers in selecting providers/vendors for their specific requirements. They also help providers/vendors demonstrate their strengths in specific areas.

Q: What are the incentives for buyers and providers to participate/provide input to PEAK Matrix research?

A: Enterprise participants receive summary of key findings from the PEAK Matrix assessment

For providers

- The RFI process is a vital way to help us keep current on capabilities; it forms the basis for our database – without participation, it is difficult to effectively match capabilities to buyer inquiries

- In addition, it helps the provider/vendor organization gain brand visibility through being in included in our research reports

Q: What is the process for a provider / technology vendor to leverage its PEAK Matrix positioning?

A: Providers/vendors can use their PEAK Matrix positioning or Star Performer rating in multiple ways including:

- Issue a press release declaring positioning; see our citation policies

- Purchase a customized PEAK Matrix profile for circulation with clients, prospects, etc. The package includes the profile as well as quotes from Everest Group analysts, which can be used in PR

- Use PEAK Matrix badges for branding across communications (e-mail signatures, marketing brochures, credential packs, client presentations, etc.)

The provider must obtain the requisite licensing and distribution rights for the above activities through an agreement with Everest Group; please contact your CD or contact us

Q: Does the PEAK Matrix evaluation criteria change over a period of time?

A: PEAK Matrix assessments are designed to serve enterprises' current and future needs. Given the dynamic nature of the global services market and rampant disruption, the assessment criteria are realigned as and when needed to reflect the current market reality and to serve enterprises' future expectations.

Stay connected

Dallas (Headquarters)
info@everestgrp.com
+1-214-451-3000

Bangalore
india@everestgrp.com
+91-80-61463500

Delhi
india@everestgrp.com
+91-124-496-1000

London
unitedkingdom@everestgrp.com
+44-207-129-1318

Toronto
canada@everestgrp.com
+1-214-451-3000

Website
everestgrp.com

Blog
everestgrp.com/blog

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