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P&C Claims Systems: North America Edition

Including the 2026 XCelent Awards

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This is an authorized reprint of Majesco's profile as it appears in Celent's 2026 report, P&C Claims Systems: North America Edition. The reprint was prepared specifically for Majesco, but Celent retained full control of the content. For additional information please visit celent.com.

Contents

Contents **2**

Introduction **3**

XCelent winners and Technical Capability Matrix **4**

Majesco: Intelligent Claims for P&C **8**

Concluding Thoughts **17**

Leveraging Celent's Expertise **19**

Related Celent Research **20**

Copyright Notice **21**

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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 North America 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 North America. 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.

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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

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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:



Duck Creek Claims
Guidewire ClaimCenter
Majesco Intelligent Core



Duck Creek Claims
Guidewire ClaimCenter



Guidewire ClaimCenter

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.

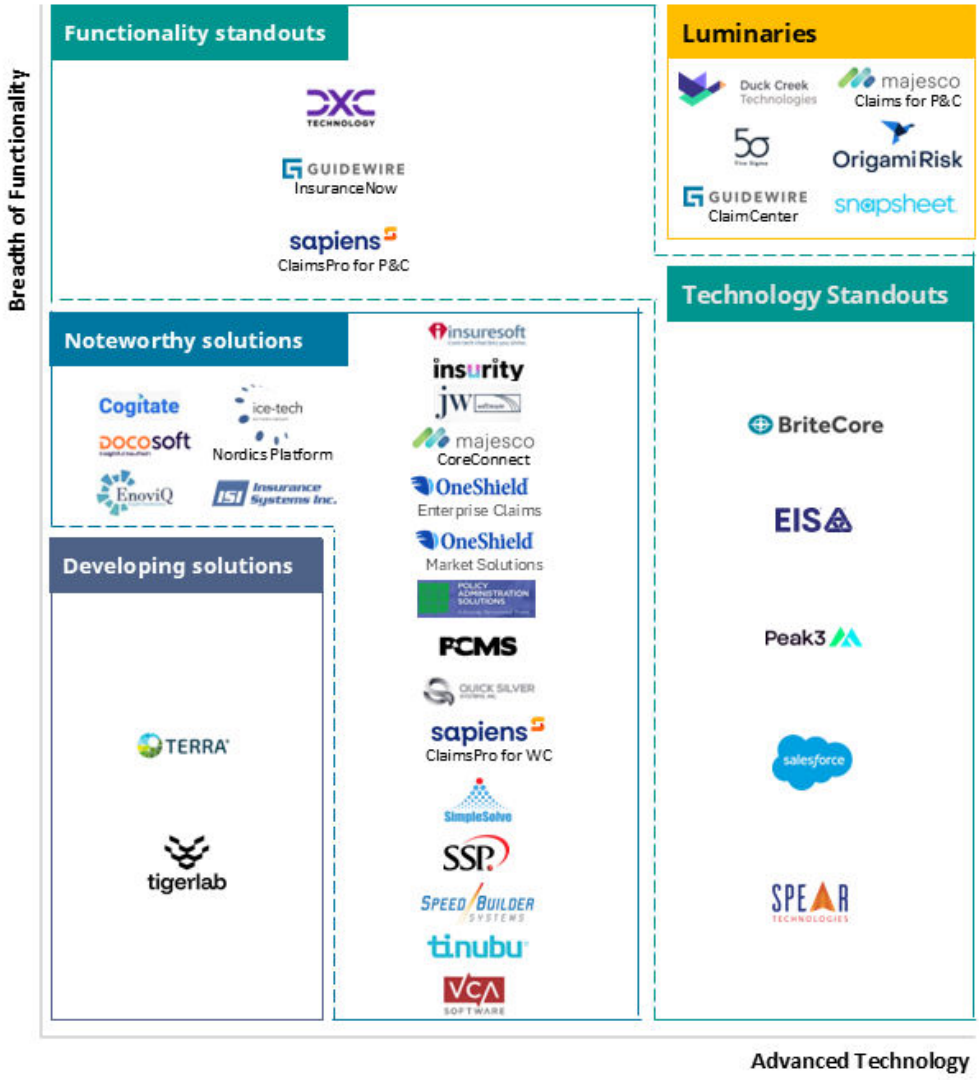
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- Technology Standout: Excels in technology modernity, although often without the same depth of features as leading competitors. Frequently newer, these solutions have chosen a focused set of functions with which to begin their journey.
- Functionality 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.

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Figure 1: Celent Technical Capability Matrix



Majesco: Intelligent Claims for P&C

Company and Product Snapshot

Table 2: 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 3: 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

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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 4: 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 5: 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	●		

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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 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 6: 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 7: Lines of Business Supported

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

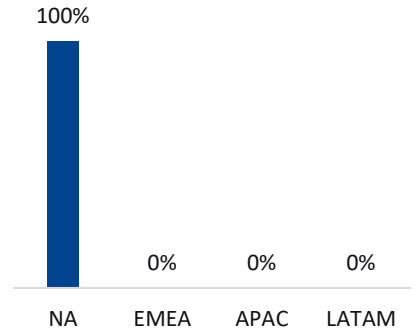
Commercial Liability	✔	☐	☐	☐
Workers' Compensation	✔	☐	☐	☐
Medical Professional Liability	✕	✕	✕	✕
Other Professional Liability	✕	✕	✕	✕
Business Owner's Policy (BOP)	✔	☐	☐	☐
Surety and Fidelity	✔	☐	☐	☐
Excess Policies	✔	☐	☐	☐
Directors and Officers Liability	✔	☐	☐	☐
Other	✔	☐	☐	☐

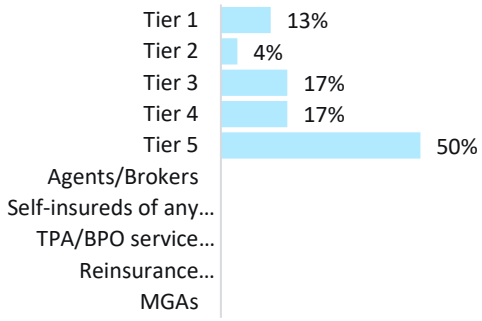
Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

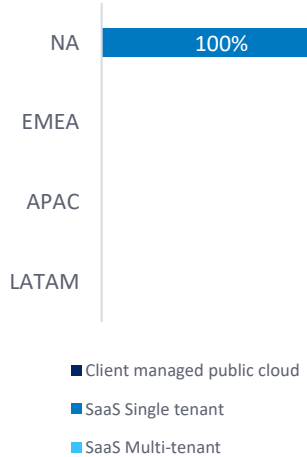
Source: Vendor RFI

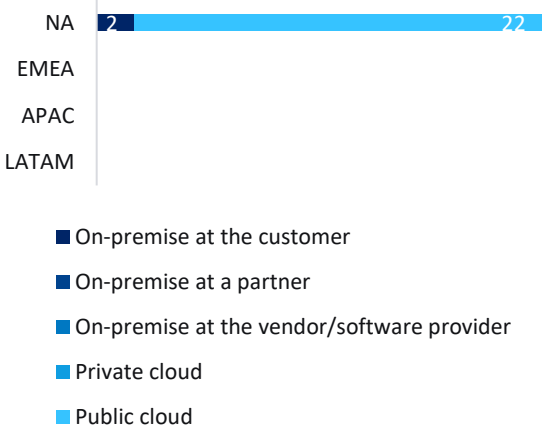
Customer Base

Table 8: Client Base by Size and Deployment Option (Global)









Source: Vendor RFI

Table 9: 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 10: 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 11: 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 12: 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 13: 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 14: 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 15: 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

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.

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- 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.

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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.

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