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Building a Connected, Intelligent Foundation for P&C Insurance

A Majesco Pathways Paper

Why insurers need a connected, intelligent foundation that makes change possible



Executive Summary

At its core, the P&C market faces a speed problem: insurers must respond quickly as conditions change and customer needs evolve. Yet many operating foundations were built for a slower, more segmented model, widening the gap between business needs and system capabilities. That gap makes modernization a business imperative. When core workflows remain disconnected, employees spend time assembling context, product change slows, and AI remains separate from the decisions it should improve. Modernization is more than core replacement. It means connecting the operating model and embedding governed intelligence into daily work creating a foundation that helps insurers move faster, adapt with confidence, and deliver better service.



The Industry Problem

P&C insurers must change faster than their systems can

Risk is changing the business model

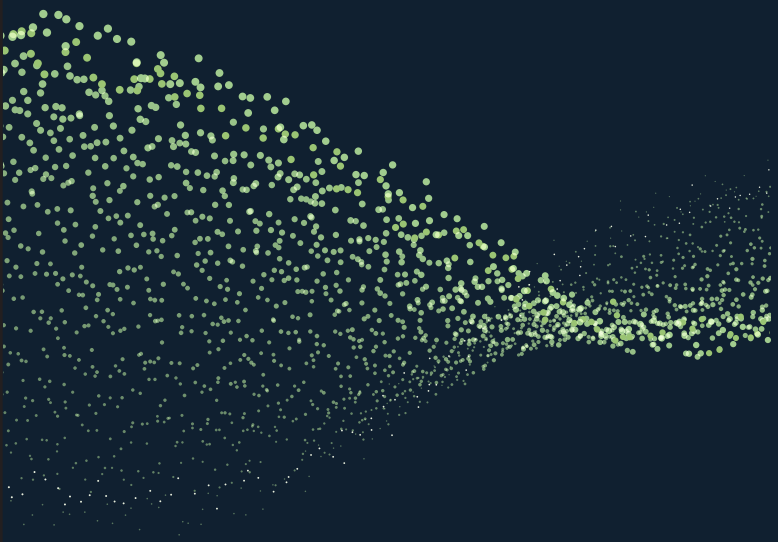
P&C insurers face a more volatile risk environment. As familiar risk categories shift and new risks emerge, established models and workflows can struggle to support effective underwriting and claims decisions. Insurers need current data to evaluate risk, adjust pricing and coverage more often, and develop products for emerging markets. Industry analysis points to core modernization and AI-enabled efficiency as important enablers of product innovation and growth in specialty insurance markets.[1] Core systems can make change expensive. Product updates may become cross-functional technology projects, while fragmented data and releases slow response, so insurers may spot opportunities before they can pursue them.

Customer and distribution expectations have moved beyond the back office

Customers expect clear digital service; agents and brokers need efficient workflows and accessible information; underwriters and claims teams need systems that support decisions, not just store transactions. Expectations span the customer journey, from quote through billing, service, and claims. Billing is a frequent customer touchpoint, not merely a back-office process. Celent notes that customers expect flexible payment methods and plans, multiple bill types, and access to payment history requirements legacy billing systems may not meet.[2]

Disconnected policy, billing, and claims experiences create friction for customers and employees. Point solutions can ease one interaction while adding integrations and dependencies; modernization must improve the whole journey.

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“AI cannot replace a sound foundation.”

AI creates urgency, but not a shortcut around modernization

AI can turn operational data and expertise into faster, more consistent decisions while reducing manual work. Research highlights AI-powered claims and document processing, rapid product innovation, and workflow automation as ways to improve efficiency and address talent pressures. These tools can also direct experienced staff toward complex cases that require judgment. [1]

But AI cannot replace a sound foundation. Lasting value requires accessible data, governed workflows, and transparent decisions people can understand and oversee. Insurers cannot layer AI over legacy complexity. Intelligence must be embedded in workflows, supported by a modern core, and governed by the business. Modernization and innovation should advance together.

Cost, complexity, and talent make the status quo increasingly difficult to defend

Insurers must improve efficiency, control technology costs, and meet rising expectations without adding maintenance. Legacy platforms rely on hard-to-find skills and turn small changes into large projects that compete with urgent priorities. Custom maintenance and complex release cycles also divert technology capacity from strategic work. This affects growth, profitability, employee experience, and execution, not only IT. Hard-to-change systems slow launches; difficult integrations constrain distribution; opaque systems add risk; and costly upgrades can turn innovation into technical debt. Insurers need an adaptable operating platform that closes the gap between strategy and execution.

What a credible modernization approach must deliver

Modernization should make progress easier, intelligence more operational, and change repeatable, not simply move systems to the cloud or replace a platform. To build this ongoing business capability, a credible solution must meet six connected requirements:

- Connect policy, billing, claims, service, data, and digital across the lifecycle.
- Embed intelligence and decision support in daily workflows.
- Automate repeatable work with guardrails and human oversight for exceptions.
- Integrate openly without adding point-to-point dependencies.
- Sustain change through configuration, regulatory currency, upgrade readiness.
- Support scale through telemetry.

The Path Forward

Intelligence immersed in the P&C operating model

An AI overlay cannot overcome a disconnected core

Majesco P&C Intelligent Core Suite connects intelligence to the transactional data, workflows, and decisions behind P&C operations. It brings models, analytics, knowledge, and governed automation into context, helping professionals understand, decide, and act sooner with transparency and control. This connected context can reduce handoffs and help professionals act on information within their workflows. Policy, billing, and claims are connected parts of the customer, agent, underwriting, and financial lifecycle. The suite links them so intelligence can work across, not just within, individual applications.

AI creates value when it is built into the P&C operating foundation

A single P&C decision often requires professionals to move among screens, documents, notes, emails, tasks, and policy data. This fragmented experience requires more training, slows the path from quote to issuance, and makes critical information harder to find. Majesco's immersive experience spans quote and underwriting through issuance, billing, service, claims, and renewal. It senses context, predicts needs, recommends next actions, and executes routine work within guardrails, leaving people in control of judgment and critical decisions. Users can review recommendations and handle exceptions without losing workflow context. Rather than sending insurers to a separate AI destination, Majesco brings contextual intelligence into the P&C workspace, reducing manual research and helping users move from quote creation to issuance with less friction.

Governed AI turns intelligence into measurable operational value

AI should strengthen not replace insurance expertise. Majesco combines predictive risk and pricing insights with document and data extraction to support policy decisions with source-grounded outputs.Copilots assist users across the insurance lifecycle, while Analytics Anywhere brings operational data and Policy and Billing reports directly into their workflows. Together, these capabilities can reduce manual analysis and help professionals apply their expertise more consistently. MCP Servers and Agent APIs give external assistants and agents governed access to approved actions across the suite. Self-service agent authoring lets carriers build and manage agents with less engineering effort under administrative control. Permissions define what agents can do, while audit trails and telemetry support human oversight as automation expands.

"AI should strengthen not replace insurance expertise."

A foundation that makes change easier

Majesco's differentiation is what its platform enables, not simply cloud deployment. By connecting user experience and operations, it helps insurers work with more context and adapt more easily. Modern interfaces make daily work easier, while maintained bureau and state content helps insurers keep pace with regulatory requirements. Cloud operations and continuous delivery support faster upgrades, reducing the effort needed to keep systems current.

Modernization must make the business more adaptable

Modernization must improve operations, not just interfaces. Majesco supports high-volume schedule processing and billing inquiries, premium audits, and claims work such as payment screening, claim files, notes, vendor content, and workbenches.

Operational depth matters: modernization should improve throughput, adoption, regulatory currency, workflow, and performance, not just the interface. The platform supports different starting points, from legacy replacement to new lines of business, without forcing every carrier into one model. This flexibility allows carriers to maintain operational continuity while modernizing in stages.

P&C modernization is a growth strategy

Modernization is a growth and execution strategy, not just an efficiency program. Adaptable products, timely risk insights, better customer and distribution experiences, and improved workflows help insurers respond to change. Majesco P&C Intelligent Core Suite can help insurers:

- Embed intelligence so teams can understand, decide, and act faster.
- Reduce context switching across quote, underwriting, issuance, billing, service, claims, and renewal.
- Extend AI through approved APIs and self-service agent authoring.
- Make modernization continuous, not a one-time replacement project.
- Connect policy, billing, claims, service, and digital engagement on a P&C foundation.
- Apply AI and analytics in workflows, with governed automation and human control.
- Improve throughput, regulatory currency, upgrade readiness, and consistency.



Recommendations for insurers

Insurers evaluating their modernization path should:

01 Assess the operating model across policy, billing, claims, service, data, and digital.

02 Put AI and analytics where decisions happen.

03 Favor connected, open, modular capabilities over accumulating point solutions.

04 Build identity, permissions, auditability, human oversight, and escalation into automation.

05 Track speed to market, quote-to-issuance time, employee productivity, customer effort, claims efficiency, regulatory readiness, upgrade effort, and total cost.

06 Choose a foundation that can absorb new products, data, rules, workflows, and AI without restarting modernization.



In Closing

Insurers do not have to choose between stability and innovation. Focusing only on efficiency can limit growth; deploying AI without a modern foundation can add complexity. By embedding intelligence across policy, billing, claims, service, and digital engagement and governing AI so it can scale with confidence, insurers can improve the metrics that matter and move toward the Frontier. Majesco is the ideal partner to help them achieve these outcomes. The goal is sustained progress, not simply replacing legacy technology.

Ready to Make Change Possible?

The future of P&C insurance calls for a connected, intelligent foundation that can adapt as your business evolves. Discover how Majesco P&C Intelligent Core can help you move faster and grow with confidence.

Explore Majesco P&C Intelligent Core

Sources

1 Datos Insights, Top Trends in Property/Casualty Insurance, 2025: Disruption Meets Reality

2 Celent, Billing-as-a-Service for Property Casualty Insurers: A Primer

3 Majesco, Fall '26 P&C Release Kit