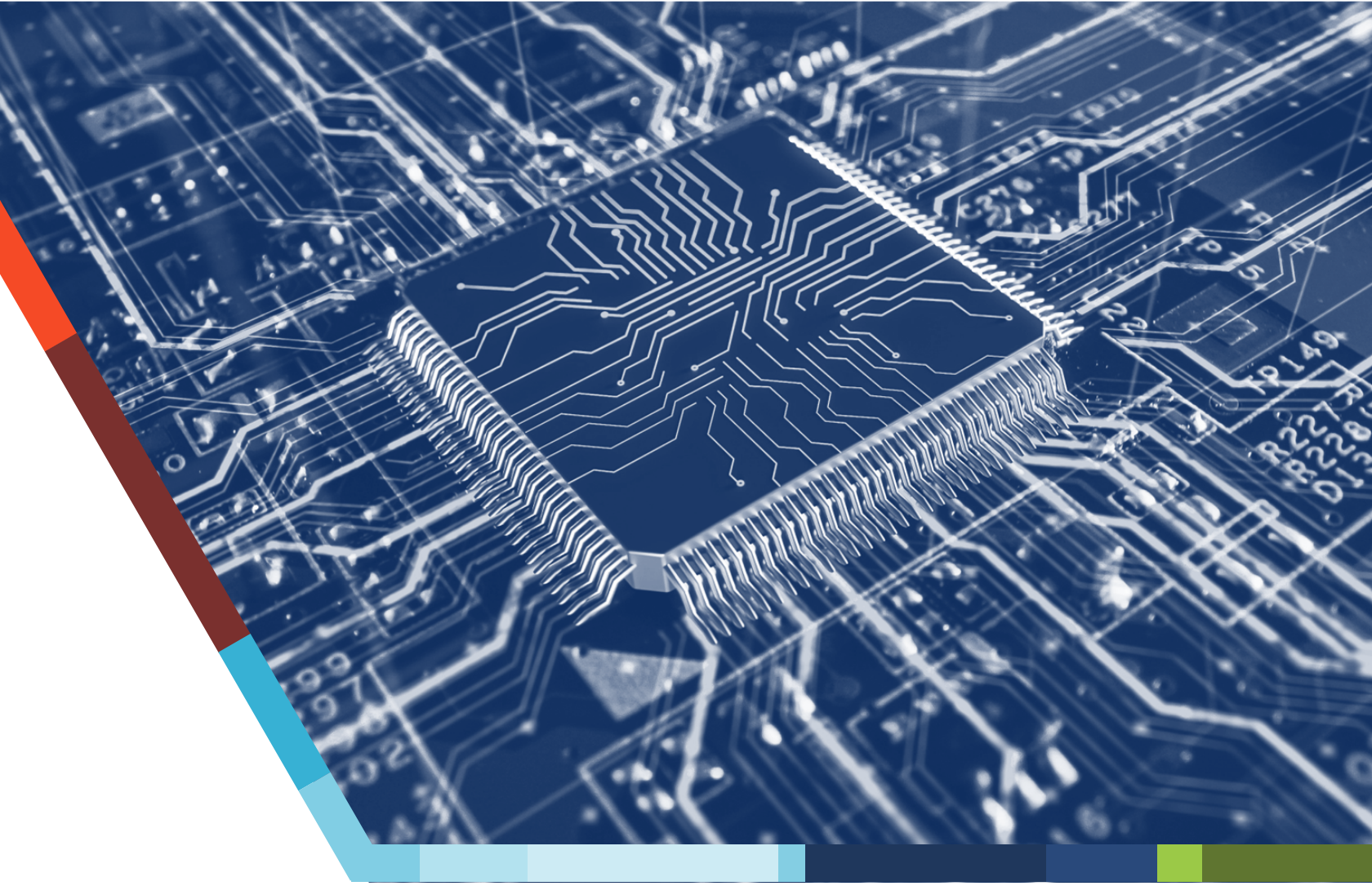

Unlocking the System of Intelligence and Actions (SoIA)

The Future of AI-Driven Insurance

ISG THOUGHT LEADERSHIP PAPER | SEPTEMBER 2025

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Executive Summary

Technological advancements are driving a groundbreaking transformation in the insurance and reinsurance industry. By utilizing AI, machine learning, and advanced analytics while maintaining effective risk management, insurers and reinsurers can improve their underwriting and claims processes.

In a survey conducted by ISG among 250 insurance and reinsurance C-suite executives and Heads of Underwriting, Claims Operations, etc. 80% of the respondents want to operationalize AI to generate "actionable insights" for Risk capturing, Underwriting, and Claims processes, and 70% prefers to partner with an AI solution provider for an "intelligent actionable insights" solution rather than developing such an AI-based solution in-house.

- This ability to access data quickly will likely be a key differentiator in the insurance and reinsurance industry, where companies aim to find opportunities at a more 'risk-managed pace' than their banking counterparts. AI has the potential to be highly transformative, especially for those who rely heavily on data.
- AI will revolutionize their daily work by making them more agile and efficient. AI-powered predictive models can estimate potential losses, aiding insurers in decision-making and allowing underwriting and claims operations to focus on higher-value tasks. Routine activities like data pre-processing, model fitting, and report generation can be largely automated with the right tools, freeing up actuaries' time for strategic analysis.
- Fairness and ethics are major topics when discussing the global implementation of AI, and it's important to do this correctly. Fundamentally, AI should be used to enhance human abilities, not replace workers—especially in areas that require human creativity, values, and strategic thinking, such as the entire insurance value chain.

Introduction

While industries such as retail, banking and manufacturing may be further along in their AI maturity, the insurance sector is now entering its own decisive transformation phase. For insurers, AI adoption is not a single, one-off leap but a continuous, evolving journey; one that builds from targeted, high-impact initiatives toward enterprise-wide integration. The path forward does not require a disruptive, all-or-nothing approach. Instead, CIOs and technology leaders can begin with focused use cases, such as fraud detection, claims triage and underwriting support, that deliver measurable ROI and create the momentum needed to scale.

ISG defines as the **System of Intelligence and Actions (SoIA).** It is a future state where decisions across the insurance value chain are continuously informed by real-time data, predictive analytics, intelligent workflows and autonomous actions.

As maturity builds, insurers can gradually expand their AI footprint, integrating these capabilities into broader operational frameworks and co-innovating with technology providers to progress toward what

SoIA utilizes AI to succinctly summarize intricate datasets from various sources, including third-party inputs, through continuous data ingestion. This provides real-time insights into risk appetite, facilitating actionable risk assessments. Furthermore, it seamlessly integrates with existing core insurance systems, such as Policy Administration, Claims, Billing, and Reinsurance Administration, through an API-enabled solution, thereby ensuring flexibility, scalability, and security.

Additionally, the decision-making process is enhanced by adopting a "Human-at-the-Helm (HatH)" approach, which combines AI-driven insights with expert judgment, rather than seeking to replace it.

Achieving this state requires not only technology adoption but also foundational readiness — preparing and governing data, aligning talent and processes and embedding AI into day-to-day decision-making.

In 2025, the conversation in insurance boardrooms and underwriting departments has shifted. The question is no longer, “Should we explore AI?”, but rather, “Where can AI generate tangible value right now?” This change in perspective reflects a sector that has moved beyond early experimentation. AI and ML are now active participants in underwriting accuracy, customer engagement, claims efficiency, and risk management. The focus has shifted from speculative pilots to delivering impact at scale, with still a lot of room for deeper integration into workflows.

Importantly, for many insurers, AI is not about tearing down and rebuilding their business models; it is about augmenting and optimizing what already exists. Years of historical data, actuarial expertise and modernized core systems provide a strong foundation. With the right approach, insurers can deploy AI in ways that strengthen existing processes, reduce operational complexity and deliver superior CX. While in-house AI adoption is one way, insurers also have the option to either build tailored solutions or outsource strategic operations, such as underwriting or claims, to specialized service providers that have mastered AI-driven execution, integrating seamlessly to provide the same level of insight and decision quality as internal AI teams.

This paper serves as a pragmatic guide for insurance CXOs, especially CIOs, seeking to assess their AI readiness and map a clear, actionable path forward. We explore the why behind AI adoption, the what of priority use cases and the how of building scalable, future-ready AI ecosystems. The ultimate goal is to move from isolated initiatives to an intelligent, enterprise-wide AI capability that drives growth, resilience and sustained competitive advantage.

The Urgency to Change

The insurance industry today is at a critical inflection point confronted by the convergence of disruptive technological, economic, demographic and environmental forces. This places insurers under intense pressure to reimagine their operating models and customer engagement approaches.

As customers increasingly interact with digital-first industries that offer AI-based tools and intuitive self-service models, their expectations from insurers are evolving rapidly. If insurers fail to match these heightened expectations, they risk becoming relegated to the role of commoditized risk underwriters, while digital brokers and platforms take over customer relationship and distribution.

The following explores why AI is not just a technical upgrade but a strategic necessity for insurers:

- **Evolving customer expectations & product innovation:** Insurance products have traditionally been commoditized and inflexible. However, today's customers demand dynamic, personalized and easy-to-understand offerings. AI enables this shift using behavioral analytics and third-party signals (e.g., driving data or wearable health metrics) to design adaptive products and pricing. For instance, Vitality's wellness-based health insurance.
- **Modernizing operational workflows:** Core processes such as underwriting, policy servicing and claims still depend heavily on legacy systems and manual work. AI enables intelligent automation, reducing turnaround times and improving accuracy. Tools such as cognitive agents and chatbots streamline workflows and enhance customer service, for example, Lemonade's AI chatbot settles claims in just 3 seconds.
- **Augmenting human decision-making:** With experienced professionals retiring and digital natives joining, insurers face a workforce transition. AI enhances decision-making by delivering real-time recommendations and deeper insights, improving both productivity and consistency across roles such as underwriters and claims adjusters. For example, MassMutual uses AI-driven underwriting for life insurance.
- **Navigating margin pressure & unlocking value:** Margin compression from rising claims, catastrophe risks and new competition is pushing insurers to rethink efficiency. AI helps detect fraud, optimize pricing, enable predictive maintenance and deepen customer engagement for better retention and growth. For example, Aviva's AI-led claims automation has boosted NPS significantly. On a macro level, five structural shifts are creating mounting pressure for transformation:

1. **Climate change and catastrophic risk:** Increasing frequency of climate-related events is leading to large claims volatility. AI models trained on geospatial, weather and historical claims data can improve risk modeling and portfolio resilience.
2. **Regulatory scrutiny and ESG compliance:** Regulators now demand explainability and fairness in underwriting and pricing models. AI, when responsibly designed, can ensure transparency while still optimizing performance.
3. **Digital-first customer expectations:** Post-pandemic digital behaviors are now default. Consumers expect Netflix-like personalization and Amazon-grade speed that legacy systems simply cannot deliver.
4. **New risk categories:** Cybersecurity, gig economy and autonomous vehicles represent emerging risks that insurers are not equipped to respond to currently. AI promises adaptive risk management approaches against these evolving threats.
5. **Market competition and disintermediation:** BigTech and InsurTech players are redefining industry boundaries. PingAn, for instance,

uses AI to handle claims within seconds, delivering both cost efficiency and customer delight.

AI offers insurers the ability to evolve from being reactive risk payers to proactive risk managers.

However, to do so, insurance CXOs need to acknowledge that AI is not an IT initiative but a strategic business imperative. The urgency for change is not tomorrow's problem; it's today's challenge.

Hurdles to AI Adoption in Insurance

An insurance enterprise cannot simply import AI systems as if hiring additional staff. To be effective, workflows, and, in many cases, the broader enterprise design, must be restructured to accommodate AI. The inherently operational nature of the industry, with its tightly coupled, multistep processes spanning risk assessment, underwriting, policy issuance, servicing, renewals and claims, requires that automation and AI be embedded with precision to avoid disruptions. Many of these processes have deep dependencies across departments, platforms and legacy systems, making it difficult to introduce AI-driven decision points without reengineering surrounding workflows.

Regulatory oversight adds another layer of complexity. Insurance is among the most regulated industries, where even small changes to underwriting criteria, claims adjudication logic, customer communication and data handling must align with evolving state, national and sometimes, cross-border requirements. Regulators often demand detailed audit trails, explainability in decision-making and model governance – requirements that can be challenging when deploying complex AI models. This slows implementation timelines and compels insurers to build additional governance and compliance frameworks before moving AI into production.

The industry's disconnected system of records is another hurdle. While insurers have amassed vast data sets over decades, much of it suffers from clarity, quality and granularity issues rooted in outdated conceptual models, legacy systems and a compliance-first approach to data collection. This has created substantial data debt, with information that is fragmented, underutilized and poorly understood. More than 80 percent of insurer data typically sits in isolated silos, limiting its accessibility for Generative AI (GenAI) and constraining the accuracy of large and small language models. Without addressing this fragmentation, AI outputs risk being incomplete or erroneous, raising compliance concerns.

Smaller organizations in other industries have been quicker to adopt AI, benefiting from greater agility in redesigning their structures. In contrast, embedding AI deeply into the insurance value chain requires time-intensive operating model changes. Overcoming organizational inertia demands robust change management beyond leadership sponsorship to include enterprise-wide communication strategies, redefined roles, workforce reskilling and cultural alignment. In an industry with entrenched legacy processes and long-tenured staff, resistance to change can be pronounced. Even if an insurer began its AI journey today, fully integrating existing AI capabilities into its operations, processes and culture would likely take years.

Despite these challenges, the potential remains compelling. Technologies such as agentic AI and GenAI can transform processes such as claims handling, enabling real-time language translation to serve diverse customer groups, and, when paired with robust governance and modernized data infrastructure, it can unlock significant operational and customer value.

Building Blocks for AI-readiness in Insurance

AI transformation in insurance is not an overnight fix; it is a dynamic and ongoing journey that requires insurers to progressively build and mature an integrated ecosystem of capabilities. However, ISG research shows that insurers think differently and over 80 percent want AI to function as a point solution as against an enterprise-wide analytics program. However, the most successful insurers will be those that continuously learn from the data they generate and adapt to their evolving business contexts, customer needs and market conditions.

To navigate this journey effectively, insurers can adopt a structured four-tier AI maturity framework (see Table).

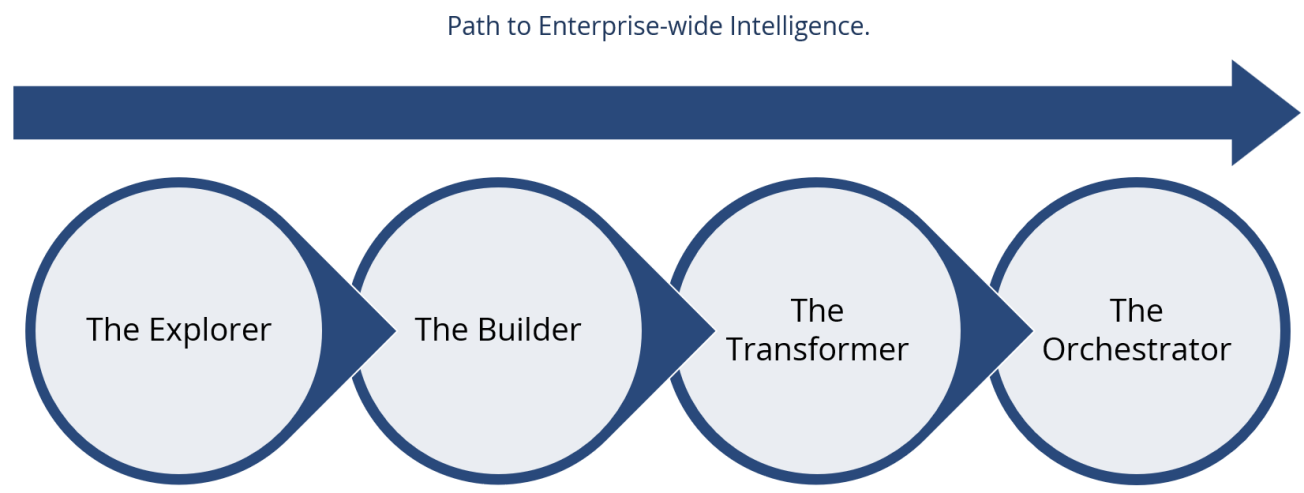
Table 1: AI-readiness framework for insurance transformation

Tier	Organizational Attributes	Tech Enablers	Action Items
Tier 1: Experimental	• Siloed pilots led by innovation teams or isolated functions • No enterprisewide data or AI strategy • Minimal cross-functional alignment	• Basic data lakes or fragmented data stores • Ad hoc analytics tools and local POCs	• Build foundational data governance • Promote AI and data literacy • Create a centralized AI vision
Tier 2: Operationalizing AI	• Functional-level AI adoption (e.g., in claims, fraud or pricing) • Demonstrated ROI in specific use cases • Early stages of data integration and automation	• Integrated data platforms • MLOps capabilities • Beginning of process reengineering	• Upskill teams with AI capabilities • Standardize data practices • Establish repeatable delivery pipelines
Tier 3: Strategic & Scalable	• AI embedded across major workflows (e.g., underwriting, customer service, risk modeling) • Shift from descriptive to predictive decision-making • ollaboration between business and technology functions	• Real-time data streams and event-driven architectures • Composable and modular platforms • Cross-functional AI CoEs	• Operationalize AI in day-to-day decisions • Foster change management and cross-functional teaming • Align AI KPIs to business metrics
Tier 4: Systemic & Enterprise-wide	• AI governs decisions enterprisewide with transparency and trust • System of Intelligence & Actions (SoIA) connects data, models, workflows and people • Continuous adaptation to market forces, risks and opportunities	• Enterprise-grade data fabric • AI guardrails, ethical frameworks, model explainability • Intelligent orchestration across the value chain	• Shift to AI-first culture and governance • Coinnovate with ecosystem partners • Elevate CXO-led AI strategy across the enterprise

Insurers at different maturity levels, extending from experimental innovators to enterprise-wide AI-driven organizations, represent distinct personas, as illustrated in the infographic below (see figure).

A survey conducted by ISG shows that about 50 percent of insurers are at Tier 1 maturity at best, i.e., they have begun experimenting with AI and associated technologies within their operations, while the remaining are still contemplating or are doing extremely limited pilots in silos.

Figure 1: Evolving insurer personas on the path to SoIA



Source: ISG

Each persona reflects a unique mindset, capability set and appetite for AI-led change. Progressing from one tier to the next is not simply a matter of adopting new tools. It involves rethinking how data, technology, people and leadership converge to enable transformation. Each pillar plays a pivotal role throughout the AI journey, though the emphasis will shift depending on the maturity tier. At every stage of the journey, **one or more foundational pillars demand heightened focus.** The four foundational pillars include:

- **Data Quality & Governance:** Trustworthy AI begins with reliable, unified data. Insurers must break data silos, ensure regulatory compliance and implement strong governance.

  High data quality improves model accuracy, risk assessment and CXcustomer experience. Most critical at **Tiers 1 and 2,** where foundational capabilities are built.

- **Talent & Culture:** AI implementation's success requires a workforce open to change and comfortable collaborating with intelligent systems. Cross-functional collaboration and a culture of experimentation, agility and continuous learning accelerate adoption. Key from **Tier 2 onward** as collaboration and scale gain importance.

- **Technology Architecture:** Modern, cloud-nativeAPI-driven and modular platforms

are essential to scale AI. Composable architectures enable rapid experimentation and seamless integration across workflows. Crucial at **Tier 3,** where AI must scale and embed deeply into operations.

- **Leadership Alignment:** Executive sponsorship is vital not just for funding but for articulating long-term vision and driving accountability. Measuring AI impact through both business and tech KPIs ensures alignment and sustained investment. Essential at **Tier 4,** where AI powers enterprise wide transformation.

By systematically strengthening these four pillars, insurers can unlock new sources of value at each stage of their AI journey and avoid the pitfalls of fragmented or short-sighted implementations.

The next section explores these possibilities in a structured, tier-wise lens that offers both vision and actionable guidance.

Art of the Possible: Reimagining Insurance Through the AI Maturity Lens

As insurers progress along the AI maturity curve, the nature of value creation fundamentally shifts. Early on, AI initiatives often focus on tactical wins — improving operational efficiency or automating repetitive processes. These foundational efforts may appear modest. However, they build critical momentum. As maturity increases, insurers begin to see efficiency gains and opportunities for innovation, transformation and competitive differentiation. This increases the complexity of use cases and boosts rates of straight-through processing (STP), making AI a core enabler of enterprise-wide reinvention.

The journey from siloed experimentation to scaled, intelligent operations is rarely linear. However, small wins early on fuel leadership ambition to expand AI's impact across the organization. As these proof points accumulate, the appetite for a cohesive, organization-wide AI strategy grows stronger. This section introduces a practical and inspiring view of the art of the possible, showcasing how the insurance value chain evolves at different levels of AI maturity, from risk assessment to customer engagement and claims resolution.

The **table** that follows serves both as a source of inspiration and a directional guide. While some insurers may feel stuck at a certain level, bogged down by technical debt, siloed data or cultural resistance, this tiered framework offers a clear pathway to graduate to higher levels of maturity. Conversely, a select few, often newer entrants or digitally native players, may leapfrog traditional stages altogether, accelerating AI adoption by virtue of nimble architectures and fewer legacy constraints.

For all, the core message remains clear — when approached deliberately, the AI journey in insurance is not only feasible, it is undeniably valuable. Despite the inevitable road blocks and complexities that industry leaders will face, the rewards, from operational scalability to product innovation, are well worth the effort.

Table 2: Strategic transformation of the insurance value chain

Insurance Function	Tier 1: The Explorer	Tier 2: The Builder	Tier 3: The Transformer	Tier 4: The Orchestrator (SoIIA)
Product Development	AI for pricing or loss estimation	Modular product design and targeting niche segments	Real-time, usage- and behavior-based products powered by ecosystem data	Adaptive, hyper-personalized products dynamically responding to lifestyle, environment and risk shifts
Distribution & Marketing	Segmented targeting, early chatbot pilots	Predictive models for lead scoring and campaign optimization	AI-personalized journeys, omnichannel orchestration with GenAI for dynamic targeting and marketing	AI agents autonomously engage, sell and service across immersive, contextual channels (e.g., voice, AR/VR, IoT)
Underwriting	Rules-driven underwriting with Excel-based models	Data enrichment and automated scoring	Near real-time underwriting using computer vision, NLP and IoT data	Continuous, self-learning underwriting that dynamically calibrates pricing and risk
Policy Administration	Manual-heavy processing, basic workflow tools	RPA-led automation of repetitive tasks	Event-driven, AI-orchestrated policy servicing across digital platforms	Autonomous, self-adjusting operations governed by AI, with exception handling only for complex cases
Claims Management	Manual adjudication, rules-based fraud checks	Image analytics for claim assessment, chatbot for FNOL	GenAI-led claims triage, severity prediction, real-time fraud flagging and decision augmentation	Fully autonomous claims, from detection to settlement, by agentic AI with transparency and auditability
Customer Service	Static FAQs and scripted bots	AI chatbots with intent detection and escalation paths	Proactive outreach, sentiment-aware assistants and resolution recommendation engines	Digital twins and context-aware virtual agents providing always-on, empathetic, hyper-personalized support
Risk & Compliance	Spreadsheet-based audits, manual rule checks	ML-based pattern detection, automated alerts	Integrated risk intelligence platforms with predictive analytics and GenAI for reporting	Autonomous governance systems that anticipate regulatory shifts and self-calibrate reporting

Technology Providers as Enablers

A recent ISG survey found that fewer than a quarter of insurers develop and experiment with in-house AI solutions. The majority depend on technology partners either for custom solutions or ready-to-deploy AI products. While both approaches can deliver quick wins, the choice has long-term implications.

Off-the-shelf AI tools can be attractive for speed and cost. However, they may lack the adaptability needed as data types, regulatory frameworks and market conditions evolve. In contrast, custom-built AI solutions and services offer greater nuance, scalability and alignment with an insurer's unique operational, compliance and customer contexts, making them more sustainable for long-term competitive advantage.

Technology partners sit at the center of this decision-making process and play a pivotal role in helping insurers navigate AI adoption and scale its benefits. At their most fundamental level, technology partners deliver enabling infrastructure (data platforms, model deployment frameworks, integration layers and interoperability solutions) that allow AI to be embedded into underwriting, claims, distribution, customer service and beyond. This technical foundation ensures AI can coexist with core legacy systems without causing disruptive downtime, a critical need in a business as operationally continuous as insurance.

Providers' role extends across the AI adoption lifecycle:

- **Data management and integration:** High-quality data is the bedrock of effective AI. Technology partners help insurers establish robust data governance, clean up legacy datasets and enable seamless integration between core systems and AI layers. This ensures models have access to accurate, timely and complete datasets, reducing the risk of biased or incomplete outputs.
- **Custom solution development:** Beyond deploying generic AI tools, partners can create tailored solutions targeting specific insurer… pain points, from fraud detection and risk modeling to claims triage and policy servicing, ensuring AI aligns with both business and regulatory priorities.
- **AI model training and workforce reskilling:** Partners bring in expertise to train AI models continuously and upskill insurer teams, fostering a culture of innovation and building internal confidence in AI-enabled decision-making.
- **Strategic operations outsourcing:** Insurers can also outsource select high-value functions such as underwriting and claims processing to specialized service providers that have mastered AI-driven execution in these areas. This approach offers the same depth of insight and decision quality as in-house AI, while reducing operational overhead and accelerating capability building.
- **Change management facilitation:** AI adoption often requires rethinking workflows and cultural norms. Partners can manage organizational resistance, drive leadership buy-in and help embed AI into daily operations through structured change management programs.
- **Ongoing support and maintenance:** AI is not a one-and-done deployment. Continuous tuning, compliance updates and performance monitoring ensure AI capabilities remain relevant and effective in a changing business and regulatory landscape.

Insurance enterprises look for partnerships that deliver genuine value and not superficial, AI-labeled add-ons that introduce unnecessary friction. They need collaborators with deep expertise in insurance, comprehensive regulatory understanding and operational fluency in the global P&C landscape. Such partners must grasp the complexities of building foundational insurance systems and be capable of enhancing them with intelligent solutions that drive future progress. An insurance enterprise seeks an AI solution or platform that:

- Is modular and API-ready, enabling seamless integration of newer AI models.
- Provides governance tools that simplify and do not complicate regulatory compliance.
- Updates frequently and adapts to the evolving AI landscape.
- Scales with the growth of the business while avoiding inefficient workflows.
- Most importantly, comes from a partner that looks beyond the current AI hype to its long-term potential for empowerment.

As AI capabilities advance, so should the platform, along with the insurer's confidence in its intelligence and insights and the ability to act on them.

Selecting the right technology partner is critical to AI success in insurance. Many AI initiatives fail not because of the technology but due to inexperienced or ill-equipped providers lacking deep insurance domain knowledge. A capable partner brings both technical excellence and industry-specific understanding, bridging the gap between innovation and operational reality.

Strategic Recommendations for AI Adoption in Insurance

Insurers making significant progress in 2025 are those that effectively convert AI and ML from concepts into actionable results. However, achieving success requires more than merely following industry trends. It necessitates a robust foundational strategy, the selection of technology that adapts and evolves with the organization and the establishment of intelligence as a core competency throughout the enterprise. Although AI and ML are gradually getting integrated into the insurance industry, the pressing question is how prepared insurance enterprises and their corresponding business and technology ecosystems are to operationalize them and leverage these advancements effectively.

Having the right technology partner is only half the equation. Insurance CXOs must also set clear organizational guardrails to ensure AI initiatives deliver sustainable value. The following actions can help move from isolated pilots to enterprise-scale adoption:

- **Form a cross-functional AI task force** that includes business leaders, actuaries, IT, compliance and data teams to prioritize initiatives, govern budgets and manage vendor engagements.
- **Prioritize high-impact, data-ready use cases,** beginning with 2 to 3 pilots where business value, data availability and technical feasibility align (e.g., fraud detection, low-complexity underwriting or agent performance analytics).
- **Build scalable, modular architecture** using cloud-native platforms with open APIs and hybrid deployment options to integrate seamlessly with core insurance systems while meeting compliance needs.
- **Embed AI into workflows through change management,** upskilling underwriters, claims adjusters and service teams, appointing AI champions and maintaining transparent communication to reduce resistance.

- **Define success upfront with clear KPIs,** including tracking metrics such as claims processing speed, fraud detection accuracy and underwriting turnaround; monitoring model performance via real-time dashboards.
- **Balance ROI with long-term vision** because keeping sight of the enterprise-wide goal is as significant as early returns to secure executive buy-in and sustained funding, scaling toward SoIA that continuously learns, adapts, and drives proactive decision-making.
- **Scale only when pilots meet adoption and performance thresholds,** ensuring solutions are adaptable to evolving data types, regulatory changes and market conditions.

CXO takeaway:

The operational sophistication of the insurance and reinsurance industry is more important than ever, and it won't come from a single approach; instead, it must combine the best of all solutions through data, design, modern technology (e.g., AI), processes, people, and culture.

AI success in insurance depends on pairing the right partner with disciplined execution — clear governance, focused pilots, scalable architecture and a culture ready to embrace change. Early wins keep momentum; however, the real competitive advantage comes when AI evolves into a pervasive SoIA that drives the business forward.

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Ashish has experience and learnings from more than two decades in the global insurance and reinsurance industry, with leading management consulting firms and in various capacities. He has been involved in a spectrum of assignments related to strategic research, changes in regulatory frameworks, business and digital transformation, customer experience reinvention, operating model and business design, core systems transformation, and sourcing strategy. With ISG, he is leading the ISG Provider Lens™ (IPL) Insurance Services and Platforms Study for study for North America, the UK & Europe and the Asia-Pacific regions.

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Summary Facts

xceedance

Headquarters

Worcester, MA, U.S.

Employee Strength

5000

Key Industries Served

Insurance

Portfolio Highlights

P&C Insurance BPO Services, L&R Insurance BPO Services, Insurance ITO Services

Geography Focus

Predominantly North America (>60%). Also has Europe and RoW presence

About Xceedance

Xceedance delivers insurance-focused consulting, technology, operations support, and data solutions to many of the world's largest P&C insurance organizations. With 5,000+ team members across the Americas, EMEA, and APAC, our rightshoring delivery model blends deep insurance domain knowledge with AI and next-generation technologies to provide localized services and digital-first platforms. We empower 350+ diverse clients, including commercial, personal, and specialty lines re/insurers, mutuals, program administrators, brokers and agents, and Lloyd's of London entities, to navigate market challenges and propel business growth.

For more information, visit **www.xceedance.com.**

About ISG

ISG (Nasdaq: III) is a global *AI-centered* technology research and advisory firm. A trusted partner to more than 900 clients, including 75 of the world's top 100 enterprises, ISG is a long-time leader in technology and business services that is now at the forefront of leveraging AI to help organizations achieve operational excellence and faster growth. The firm, founded in 2006, is known for its proprietary market data, in-depth knowledge of provider ecosystems, and the expertise of its 1,600 professionals worldwide working together to help clients maximize the value of their technology investments.

For more information, visit **www.isg-one.com**.