

Zensar's Insurance Analytics

MS Fabric based solution for Guidewire

Why do we need Insurance Analytics?

What are the businesses doing?

- Organizations want to accelerate innovation and gain a competitive edge by accessing and analyzing data trapped in core enterprise systems and legacy systems
- Leverage the power of AI to interpret valuable business insights
- Enable systems modernization journey with a staged approach

What are the challenges?

- Access to data and insights hindered by complex mix of legacy systems and technologies
- Subpar experience for customers and business users
- Inconsistent & fragmented reporting landscape
- Lack of Integration with External Data Sources
- Poor data quality, not having adherence to Regulatory Compliance

Anticipated Benefits

- Unlock business insights
- Enhance Customer Experience
- Identify new revenue streams & generate demand
- Drive profitability
- Accelerate systems modernization

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What is Insurance Analytics?

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About us: Zensar is a global technology consulting and services company with a strong presence across 30+ locations and a team of over 11,500 associates. We empower over 145 leading enterprises to drive disruption, agility, and competitiveness through our expertise. Our focus lies in conceptualizing, designing, engineering, marketing, and managing digital products and experiences for high-growth companies seeking innovation and velocity.

Our offering, Insurance Analytics solution on Microsoft Fabric:

- Insurance Analytics Solution on MS Fabric
- Incorporates Highly Configurable Framework / Proven Ingestion framework from GW Cloud S3 bucket (Hierarchical Data store in timestamp fashion) to MS Fabric Platform with Full & incremental loads with all Audit, Balance and Control.
- Medallion architectural design for proper Data Lineage of Datasets from source system to target systems
- Readymade data models for Policy, Claims, & Billing for Reporting/Advance Analytics, which fullfill 80% of Reporting requirements of organization

With our team of experts and AI-driven efficiencies, we accelerate time-to-market intervals, have pre-built data models for Insurance & have ready semantic layer for self-service reporting.

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Insurance Analytics : Key Features

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Leverage Microsoft Fabric to bring together best of data mesh, data fabric, data hub with one-stop solution for data integration, data engineering, real-time analytics, data science & BI



Integration with Guidewire onpremise as well as Guidewire Cloud **D5** Pre-built data model for claims, billings and policy administration



Medallion Architecture for data lake allowing complete data lineage



CDC Implementation with full as well as incremental data load



Automated error logging mechanism



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Sandbox for AIML algorithms on claims and billing data for insights

Ready semantic layer for self-

dashboard with standard KPIs

service reporting & Prebuilt

Metadata driven Ingestion

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Insurance Analytics : Benefits

01. High Performance

Use of MS Fabric native services (integration, storage and compute services) for high performance and seamless integration

02. Near Real Time

Near real time ingestion from GW platform by making the frequency of data loads multiple time for the changed records in GW. Latest information captured at our Reporting layer level

03. Readymade Data Models

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Readymade Data Models cater to most of the Policy, Claims and Billing insights for Analytical or Data Science use cases

04. Accelerated Implementation

Fast-Track Integration: Streamlined components to expedite Guidewire platform integration for enterprise-level analytics, extending beyond Policy, Claims, and Billing insights.

04. Seamless Guidewire Integration

GW Robust CDA Integration: Efficient integration mechanism with the Medallion Architecture, adaptable to various technology stacks

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Potential KPIs it can enable

Business Outcome	Core KPIs
Operational KPI	Policy Issuance Time, Claim Processing Time, Billing Cycle Time
Inforce vs Renewals	Renewal Rate, Lapse Rate, Renewal Premium
Earned, Unearned Premium summary	Earned Premium, Unearned Premium, Premium Liability
Quote analysis	Quote-to-Issue Conversion Rate, Quote Rejection Rate
Effectiveness of Agents/Brokers	Agent/Broker Production, Agent/Broker Retention Rate
Combined Loss ratios	Loss Ratio, Expense Ratio
Litigation analysis	Litigation cost, Litigation duration, Litigation success rate
Salvage, Subro efficiency	Salvage Recovery Rate, Subrogation Recovery Rate
Claim 360 view	Claim Cycle time, Claim Denial rate, Claim Fraud detection rate
Cat analysis	Catastrophe Loss Frequency, Catastrophe Loss Severity
Delinquency reports	Delinquency rate, Average Days Delinquent, Collection efficiency
Billing accuracy	Billing Dispute Rate, Billing Adjustment Rate
Cash flow view	Cash Inflow, Cash Outflow, Net cash flow

How we do it – 5 Day Plan

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A high-level overview of Zensar's structured approach for Insurance Analytics includes the following steps:



Next Steps

Take your next step with us by scheduling a 30 min discussion with our experts.

Contact: dsg.team@zensar.com

Zensar helps businesses understand and utilize the benefits of data & generative AI through brainstorming and conversations with your team. By bringing together our AI specialists we will dive into your organization's unique needs and goals and help identify if our solution is suited to your specific business scenarios & if there is any other solution that we offer that can drive the most significant benefits from generative AI.

Together we can determine the next steps based on the results of the initial conversations. This may involve conducting a 5day comprehensive assessment to evaluate the use case and the possibilities of pursuing a Proof of Concept (PoC) or Minimum Viable Product (MVP) build to demonstrate the value of the technology.



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