



DATA SHEET

Reinvent your underwriting experience with Virtusa + InsureMO

Powered by ServiceNow

virtusa

Introduction to service/solution

Modernize without disruption

P&C carriers are facing mounting pressure to grow premium profitably while competitors quote faster and customers demand instant service. The need to accelerate underwriting and improve risk selection has never been more critical. However, most carriers find themselves manually triaging submissions, relying on spreadsheets and emails for data validation, and manually handling referrals. This slows down decision-making and increases the likelihood of human error. To solve this, carriers find themselves caught between two extremes:

Option 1: Stand still

Rely on decades-old mainframes or rigid COTS platforms. They protect business logic but frustrate underwriters and delay new product launches.

Option 2: Start over

Attempt a complete “rip-and-replace” project that demands millions, multi-year commitments, and massive organizational disruption, with no promise of guaranteed success.

A smarter third option: Modernize at your pace

Virtusa and InsureMO have developed an underwriting accelerator built on ServiceNow, providing carriers with a new path forward.

This composable solution connects legacy and modern systems, reduces spreadsheet-based workflows, and enables intelligent automation across the underwriting lifecycle.

It integrates seamlessly with your existing systems and external data sources (such as telematics, ISO, and CLUE), leveraging AI agents to enhance data accuracy, risk scoring, and submission quality without replacing your core system.

Why clients choose Virtusa

Virtusa combines deep insurance transformation expertise with ServiceNow delivery excellence to accelerate modernization for global carriers.



Premier ServiceNow partner

Recognized for delivering complex, high-performance workflow solutions that accelerate transformation.



Domain-driven design

Decades of P&C experience enable business-first modernization aligned to underwriting operations.



Pre-built accelerators

Speed time to market and reduce implementation complexity.



End-to-end integration

Virtusa connects every layer from UI development to InsureMO middleware to backend integration, ensuring secure, scalable, and governed modernization.

Capabilities

Composable architecture for future-ready underwriting

AI-driven automation

Embedded AI agents assist with triage, risk assessment, and decision support improving accuracy and turnaround times.

System integration

Connects with internal systems, data lakes and third-party data services for richer risk insights.

Composable by design

Choose your own rules engines, data models, and front-end tools.

Rapid deployment

Move from proof of concept to production in months, not years.

Sustainable modernization

Preserve core investments while introducing new digital capabilities incrementally.

Proven outcomes

Whether your goal is legacy modernization, a COTS escape hatch, or digital-first underwriting operations, the Virtusa + InsureMO accelerator delivers agility, structure, and governance to make it real.

40%

reduction of underwriter time typically spent on manual tasks that can be automated

25-35%

productivity improvement with AI-assisted insights

35-45%

reduction in IT costs per policy achieved through sustainable modernization, automation, and elimination of expensive legacy infrastructure.



Conclusion

Move from idea to implementation without disruption

Virtusa helps carriers modernize without disruption. Whether your goal is legacy modernization, a COTS escape hatch, or digital-first underwriting operations, the Virtusa + InsureMO accelerator provides the agility, structure, and governance to make it real.



Ready to modernize underwriting?

Connect with our experts at marketing@virtusa.com to see how Virtusa and InsureMO accelerate underwriting with AI-driven automation.

virtusa

Virtusa is a global product and platform engineering services company that makes experiences better with technology. We help organizations grow faster, more profitably, and more sustainably by reimagining enterprises through domain-driven solutions. We combine strategy, design, and engineering, backed by unmatched expertise at the intersection of industry, business, and technology to generate real-world business impact for clients.

Headquartered in Massachusetts with global delivery centers, Virtusa provides a broad range of services, solutions, and assets, including strategy and design, AI advisory and services, digital engineering, data and analytics, digital assurance, cloud and security, and managed services across industries such as financial services, healthcare, communications, media, entertainment, travel, manufacturing, and technology.

Virtusa is a registered trademark of Virtusa Corporation. All other company and brand names may be trademarks or service marks of their respective holders.