Everest Group Guidewire Services PEAK Matrix® Assessment 2026

Focus on PwC

June 2026

Introduction

Insurance enterprises no longer approach Guidewire programs as one-time core replacement initiatives. As cloud adoption matures, the market is shifting toward value realization from existing Guidewire estates, faster product change, lower-customization implementation models, stronger digital experiences, and more data- and AI-enabled operations. Carriers are also placing greater emphasis on underwriting agility, claims efficiency, and distribution modernization as they look to improve speed-to-market and respond faster to changing market conditions.

Guidewire's product direction is broadening the scope of transformation beyond traditional InsuranceSuite implementation. Market activity in 2026 is increasingly tied to cloud value realization, biannual release readiness, APD-enabled product agility, Jutro-led digital journeys, and AI-infused workflows, alongside new areas such as PricingCenter and UnderwritingCenter. These themes are becoming more relevant as insurers evaluate how to monetize cloud investments, improve product and pricing responsiveness, and embed intelligence more directly into underwriting, claims, and servicing workflows. This shift is changing how service providers position and invest in the Guidewire ecosystem.

Against this backdrop, the Guidewire Services PEAK Matrix® Assessment 2026 evaluates providers on their ability to support the next phase of insurer demand, spanning core modernization, cloud transition, value realization, ecosystem integration, and AI-enabled transformation, while also assessing the maturity of their market impact, delivery footprint, innovation investments, and strategic direction.

The full report includes the profiles of the following 31 leading Guidewire service providers featured on the Guidewire Services PEAK Matrix® Assessment 2026:

- **Leaders:** Accenture, Capgemini, CGI, Cognizant, Deloitte, EY, HCLTech, PwC, TCS, ValueMomentum, and Zensar Technologies
- **Major Contenders:** Alchemy Technology Services, BlitzenX Solutions, Centric Consulting, Coforge, Exavalu, GFT Technologies, HTC Global Services, IKOR, Infosys, LTM, SBI Technology, Sollers Consulting, Stratus, Tech Mahindra, and Wipro
- **Aspirants:** Acini, Aspire Systems, Birlasoft, Norima Consulting, and Protecons Solutions

Scope of this report

Geography: global

Industry: P&C insurance

Services: Guidewire services

Scope of the assessment

Services in scope

Consulting services
Supporting clients across product selection, feasibility assessments, roadmap creation, strategy, change management, etc.

Implementation services
Supporting clients across requirements gathering, technical and functional design, data conversion, testing, workload integration system and process configuration, and deployment

Upgradation and migration services
Supporting clients with version upgrades, data migration, testing, and cloud migration

Enhancement services
Supporting clients with L2 and L3 customization features and value-add features through bespoke development, API integration, testing, etc.

Maintenance and support services
Supporting clients across helpdesk, incident management, service request management, testing, issue resolution, service governance, and documentation

Guidewire products under consideration

Flagship products

- InsuranceSuite
  - PolicyCenter
  - BillingCenter
  - ClaimCenter
- InsuranceNow

Other products

- Guidewire Analytics
  - Canvas
  - Compare
  - Cooperative scores
  - Cyence
  - Data Studio
  - Explore
  - HazardHub
  - Industry Intel
  - Predict
- Guidewire Digital / Jutro platform
- Guidewire Cloud
- Guidewire Solutions
- Guidewire Data Platform

Guidewire Services PEAK Matrix® characteristics

Leaders

Accenture, Capgemini, CGI, Cognizant, Deloitte, EY, HCLTech, PwC, TCS, ValueMomentum, and Zensar Technologies

- Leaders combine large-scale Guidewire practices, broad global delivery footprint, and end-to-end transformation capabilities, enabling them to support insurers across strategy, product architecture, implementation, cloud modernization, and run services
- They also differentiate through stronger ecosystem depth and continued investments in cloud, AI, data, and adjacent platform capabilities, allowing them to address more complex enterprise-wide transformation mandates
- Leaders typically show greater consistency in winning and scaling large, multi-workstream programs across geographies and lines of business, supported by stronger delivery governance, talent depth, and cross-functional consulting-led motions

Major Contenders

Alchemy Technology Services (part of NTT DATA), BlitzenX Solutions, Centric Consulting, Coforge, Exavalu, GFT Technologies, HTC Global Services, IKOR, Infosys, LTM, SBI Technology, Sollers Consulting, Stratus, Tech Mahindra, and Wipro

- Major Contenders have built credible Guidewire capabilities and are making targeted investments in high-growth priorities such as cloud migration, AI-enabled delivery, Jutro / digital experiences, specialty and commercial lines, and selective geographic expansion
- These providers increasingly differentiate through focused propositions, accelerator-led execution, advisory-led entry points, and flexible delivery models, particularly for insurers seeking more specialized or value-conscious transformation support
- However, compared with Leaders, they remain more selective in scale, breadth, and consistency of end-to-end delivery across large global engagements

Aspirants

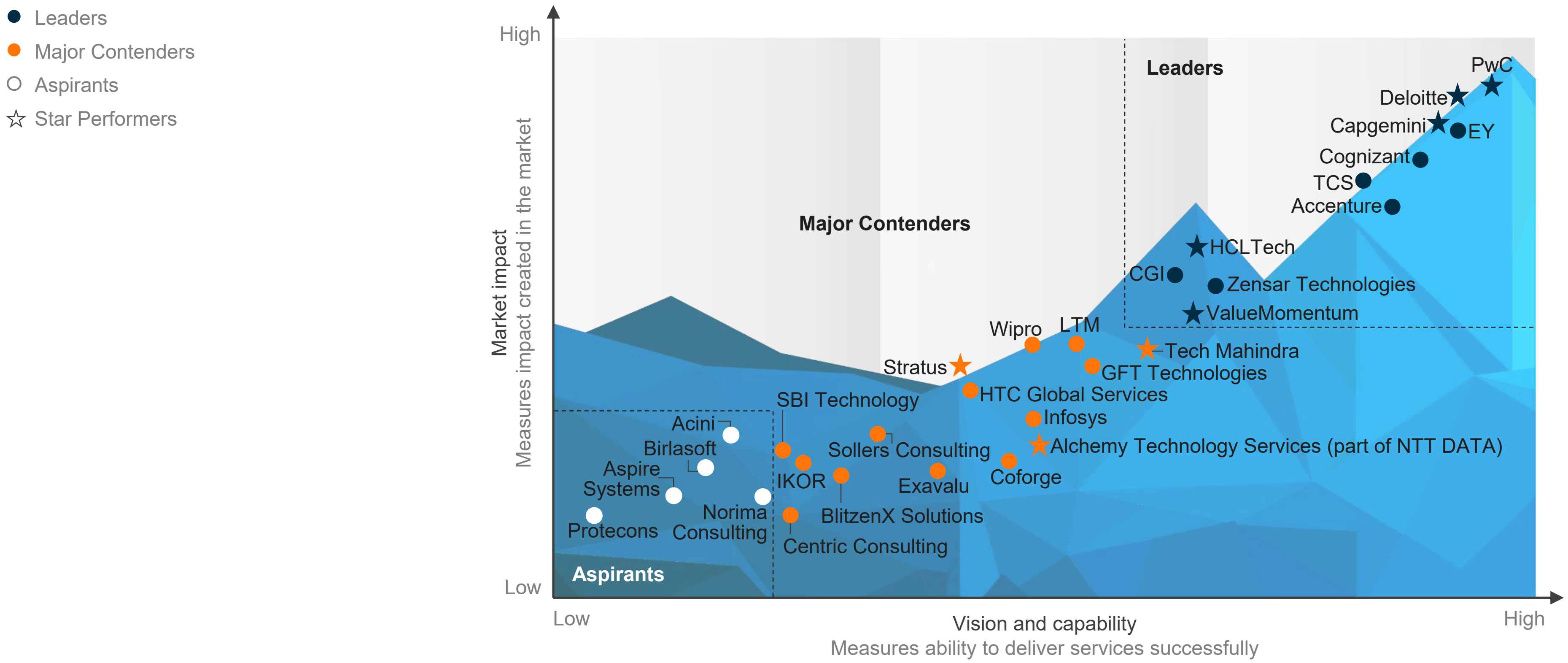
Acini, Aspire Systems, Birlasoft, Norima Consulting, and Protecons Solutions

- Aspirants are typically emerging or niche Guidewire service providers with a more concentrated presence across selected modules, geographies, or downstream services, and they often rely on specialist-led or case-led motions to establish relevance in the market
- They are beginning to invest in foundational Guidewire talent, cloud-readiness support, accelerators, and local market or segment-specific playbooks, but still have comparatively limited scale and lower visibility in large, multi-country transformation programs
- Their market impact is generally the strongest in targeted opportunities, wherein agility, specialization, or localized support matter more than full-spectrum transformation breadth

Everest Group PEAK Matrix®

Guidewire Services PEAK Matrix® Assessment 2026 | PwC is a Leader and a Star Performer

Everest Group Guidewire Services PEAK Matrix® Assessment 2026[1,2,3]



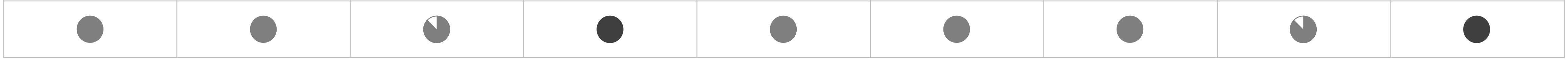
1 Assessment for Aspire Systems, Exavalu, IKOR, Norima Consulting, SBI Technology, and Sollers Consulting excludes service provider inputs and is based on Everest Group's proprietary Transaction Intelligence (TI) database, provider public disclosures, and Everest Group's interactions with insurance buyers
2 Alchemy Technology Services' positioning reflects the combined Guidewire services capabilities of Alchemy Technology Services and NTT DATA, following NTT DATA's acquisition of Alchemy Technology Services in October 2025
3 Analysis for Stratus and Infosys is based on their independent capabilities; assessment was completed before Infosys announced its acquisition of Stratus in March 2026
Source: Everest Group (2026)

PwC

Everest Group assessment – Leader and Star Performer

Measure of capability: Low High

Market impact				Vision and capability				
Market adoption	Portfolio mix	Value delivered	Overall	Vision and strategy	Scope of services offered	Innovation and investments	Delivery footprint	Overall



Strengths

- PwC has built a market-leading Guidewire practice, supported by one of the deepest certified talent pools in the market, proven execution across large, complex cloud programs, including greenfield launches, multi-country rollouts, and core-plus-digital transformations, and strong recognition from Guidewire for growth and innovation
- It has built a robust portfolio of Guidewire Marketplace assets and segment-specific solutions across E&S, parametric insurance, farm, workers' compensation, digital quote-and-buy, data, and fraud-related use cases, helping reduce configuration effort and accelerate speed-to-market, especially in specialty-heavy environments
- It has made significant investments in AI and agentic capabilities, including Agent OS, a proprietary framework built from 20,000+ code snippets, 100+ insurance AI use cases, and SDLC-focused AI assets spanning development, testing, documentation, and claims workflows, strengthening both delivery productivity and innovation positioning
- Its globally integrated delivery model, backed by acceleration centers and a standardized operating approach, supports consistent execution across geographies

Limitations

- While PwC has developed strong specialty-focused assets, there is room to broaden repeatable solution coverage across a wider set of specialty subsegments and adjacent models such as MGA- and TPA-led environments
- While PwC has invested in adjacent capabilities across digital experience, data and analytics, and ecosystem integrations, the proof points remain more concentrated in large-scale core Guidewire cloud transformation than in scaled peripheral product-led engagements

Market trends

Cloud value realization, product agility, and AI-enabled underwriting and claims are reshaping demand for Guidewire services

Market size and growth

- The total Guidewire services market is estimated to be ~US$3.5-3.7 billion for calendar year 2025
- Everest Group estimates that the Guidewire services market grew at approximately 14-16% between 2024 and 2025, supported by continued demand for cloud migrations, upgrades, enhancements, and maintenance services
- While North America still represents the largest share of the market, APAC and Continental Europe are emerging as faster growth pockets as Guidewire expands cloud adoption, ecosystem depth, and regional reach

Key drivers for Guidewire services

Cloud value realization and GWCP migration	Demand is shifting from first-wave core replacement to cloud migration, biannual release adoption, and post-migration optimization. Carriers increasingly fall into three buckets: moving to cloud, optimizing cloud estates, or embedding AI on top of cloud.
Product agility and new Guidewire layers	Guidewire's direction around APD, Jutro, PricingCenter, and AI-assisted underwriting/claims workflows is increasing focus on faster product launch, pricing responsiveness, and lower-customization delivery.
AI and ecosystem-led augmentation	Demand is rising for AI-led intake, triage, testing, and SDLC acceleration, alongside broader ecosystem integration across data, payments, forms, and third-party solutions.
Mid-tier and specialty growth pockets	Demand is broadening beyond early tier-1 movers toward mid-tier, specialty, and selected MGA-led opportunities, especially where carriers want modular modernization and faster value realization.

Opportunities and challenges

Pricing and underwriting whitespace	New Guidewire-led directions in pricing and underwriting create whitespaces for providers that can combine platform skills with actuarial, product, and workflow expertise.
Jutro as attached support, not default choice	Jutro is increasingly bundled into cloud programs, but stand-alone RoI remains mixed and buyer fit varies by LoB, buyer size, and existing portal strategy.
Data and release readiness	Carriers need stronger data access, governance, and release automation to capture value from AI, analytics, and more frequent updates.
Talent, localization, and packaged plays	Providers need deeper cloud-/AI-ready talent, stronger localization, and more repeatable packaged assets to scale beyond incumbent transformation programs.

Provider landscape analysis

Market share analysis of providers[1]
2025; percentage of overall market for Guidewire services

Provider market share by YoY growth[1]
2024-25; increase in percentage of revenue for Guidewire services

1 Providers are listed alphabetically within each range

Key buyer considerations

Key sourcing criteria

High

Priority

Realize value from Guidewire, not just migrate to it

Buyers should prioritize providers that can link Guidewire programs to product simplification, operating-model change, digital claims / underwriting outcomes, and business-value realization, rather than treat cloud as a lift-and-shift exercise.

Choose partners that can industrialize Guidewire Cloud and release adoption

Buyers should evaluate providers on their ability to run GWCP migrations, biannual releases, cloud upgrades, and post-go-live optimization with strong automation, lower execution risk, and clear operating-model support.

Demand for APD, Jutro, and new product readiness, but with fit-for-purpose judgment

Buyers should look for providers that can activate APD, Jutro, and new Guidewire-led capabilities such as pricing/underwriting-adjacent workflows, while also being pragmatic on where these fit and where RoI may still be mixed.

Prioritize data, integration, and ecosystem engineering depth

Choose partners with strong data, API, and ecosystem integration capability so AI, analytics, and digital work can scale

Assess sustainable Guidewire talent and advisory depth

Favor providers with Guidewire-native talent, automation-led delivery, and repeatable accelerators across the SDLC

Low

Summary analysis

Guidewire buyers are increasingly moving beyond first-wave core transformation toward cloud value realization, product agility, and AI-enabled business outcomes. The market is no longer defined only by who can implement InsuranceSuite; buyers now expect partners to help unlock value from APD, Jutro, cloud-native features, analytics, and new Guidewire directions such as pricing- and underwriting-related capabilities.

At the same time, buyers are becoming more selective about where they want standardization versus flexibility. They want providers that can support industrialized cloud delivery and release readiness but also work within a loosely coupled ecosystem across portals, data platforms, pricing, claims, and third-party InsurTech solutions. This is increasing the importance of advisory capability, ecosystem orchestration, and tool-led delivery acceleration in provider selection.

Finally, talent and execution discipline remain gating factors. As Guidewire introduces more frequent releases and expands into new capabilities, buyers are looking for providers that can combine Guidewire-native talent, AI-enabled engineering, and strong governance to sustain modernization momentum beyond go-live.

Key takeaways for buyers

Guidewire services demand is being shaped by cloud value realization, biannual release adoption, and carriers' push for faster product and pricing change. Buyers are prioritizing partners that can industrialize cloud delivery, activate new Guidewire layers such as APD / Jutro / pricing- and underwriting-related capabilities where relevant, and sustain strong data, integration, and release discipline post-go-live.

Choose partners that can realize value from Guidewire Cloud

Prioritize providers that can migrate and optimize GWCP, absorb biannual releases, and connect cloud programs to measurable product, pricing, and operating-model outcomes

Demand data, integration, and ecosystem readiness

Select providers with strong API / integration patterns, data modernization, and reusable connectors so digital, analytics, and AI use cases can scale beyond the core

Assess product agility and AI-enabled operations

Evaluate provider capability in APD, Jutro, pricing/ underwriting-adjacent workflows, and AI-led testing, triage, and SDLC acceleration, but require production-grade proof, not just pilots

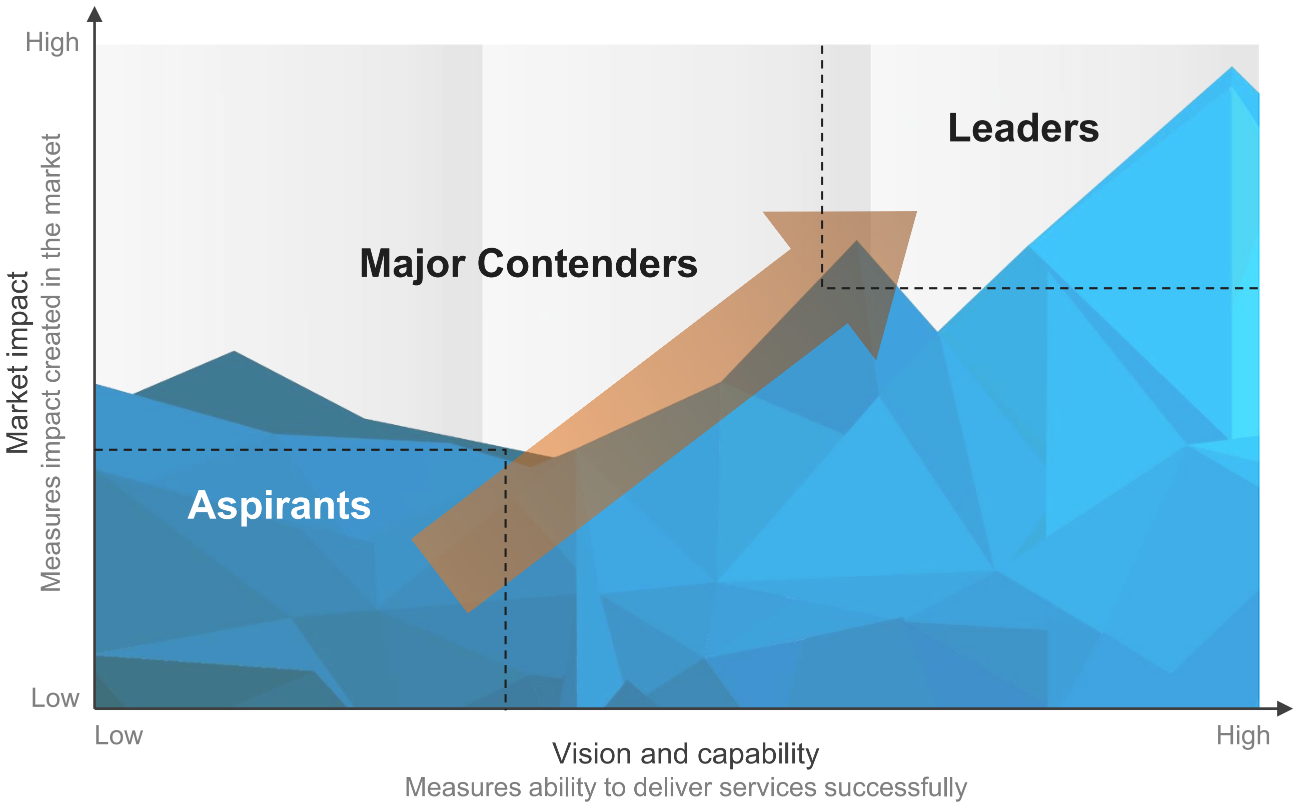
Appendix

PEAK Matrix® framework

FAQs

Everest Group PEAK Matrix® is a proprietary framework for assessment of market impact and vision and capability

Everest Group PEAK Matrix



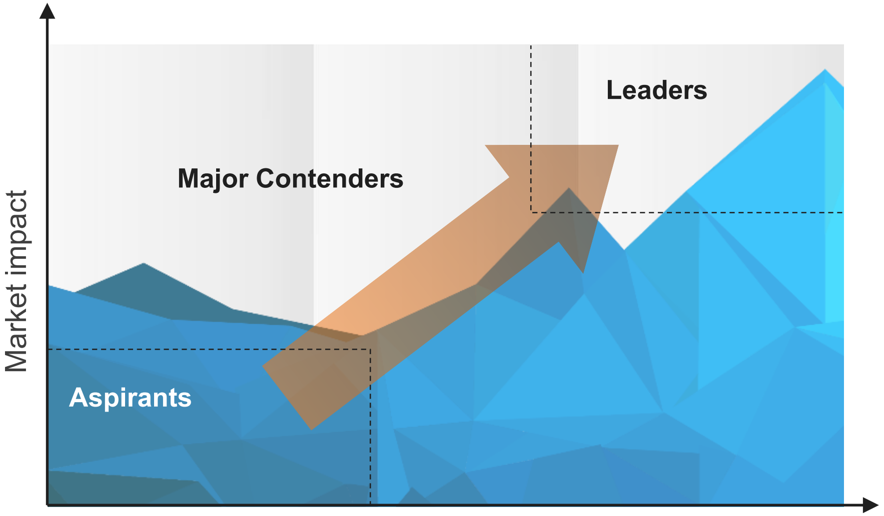
Services PEAK Matrix® evaluation dimensions

Measures impact created in the market – captured through three subdimensions

Market adoption
Number of clients, revenue base, YoY growth, and deal value/volume

Portfolio mix
Diversity of client/revenue base across geographies and type of engagements

Value delivered
Value delivered to the client based on customer feedback and transformational impact



Vision and capability

Measures ability to deliver services successfully. This is captured through four subdimensions

Vision and strategy
Vision for the client and itself; future roadmap and strategy

Scope of services offered
Depth and breadth of services portfolio across service subsegments/processes

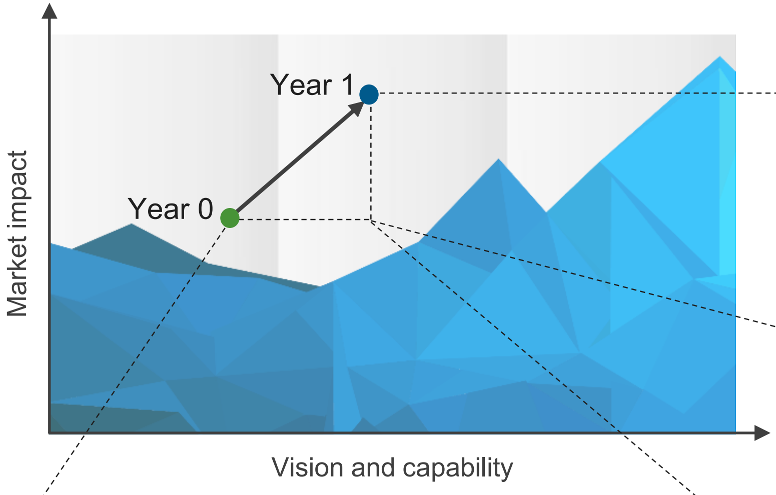
Innovation and investments
Innovation and investment in the enabling areas, e.g., technology IP, industry/domain knowledge, innovative commercial constructs, alliances, M&A, etc.

Delivery footprint
Delivery footprint and global sourcing mix

Everest Group confers the Star Performers title on providers that demonstrate the most improvement over time on the PEAK Matrix®

Methodology

Everest Group selects Star Performers based on the relative YoY improvement on the PEAK Matrix



In order to assess advances on **market impact**, we evaluate each provider's performance across a number of parameters including:

- Yearly ACV/YoY revenue growth
- # of new contract signings and extensions
- Value of new contract signings
- Improvement in portfolio mix
- Improvement in value delivered

In order to assess advances in **vision and capability**, we evaluate each provider's performance across a number of parameters including:

- Innovation
- Increase in scope of services offered
- Expansion of delivery footprint
- Technology/domain-specific investments

We identify the providers whose improvement ranks in the top quartile and award the Star Performer rating to those providers with:

- The maximum number of top-quartile performance improvements across all of the above parameters
  AND
- At least one area of top-quartile improvement performance in both market success and capability advancement

The Star Performer title relates to YoY performance for a given provider and does not reflect the overall market leadership position, which is identified as Leader, Major Contender, or Aspirant.

FAQs

Q: Does the PEAK Matrix® assessment incorporate any subjective criteria?

A: Everest Group's PEAK Matrix assessment takes an unbiased and fact-based approach that leverages provider / technology vendor RFIs and Everest Group's proprietary databases containing providers' deals and operational capability information. In addition, we validate/fine-tune these results based on our market experience, buyer interaction, and provider/vendor briefings.

Q: Is being a Major Contender or Aspirant on the PEAK Matrix, an unfavorable outcome?

A: No. The PEAK Matrix highlights and positions only the best-in-class providers / technology vendors in a particular space. There are a number of providers from the broader universe that are assessed and do not make it to the PEAK Matrix at all. Therefore, being represented on the PEAK Matrix is itself a favorable recognition.

Q: What other aspects of the PEAK Matrix assessment are relevant to buyers and providers other than the PEAK Matrix positioning?

A: A PEAK Matrix positioning is only one aspect of Everest Group's overall assessment. In addition to assigning a Leader, Major Contender, or Aspirant label, Everest Group highlights the distinctive capabilities and unique attributes of all the providers assessed on the PEAK Matrix. The detailed metric-level assessment and associated commentary are helpful for buyers in selecting providers/vendors for their specific requirements. They also help providers/vendors demonstrate their strengths in specific areas.

Q: What are the incentives for buyers and providers to participate/provide input to PEAK Matrix research?

A: Enterprise participants receive summary of key findings from the PEAK Matrix assessment

For providers

- The RFI process is a vital way to help us keep current on capabilities; it forms the basis for our database – without participation, it is difficult to effectively match capabilities to buyer inquiries
- In addition, it helps the provider/vendor organization gain brand visibility through being in included in our research reports

Q: What is the process for a provider / technology vendor to leverage its PEAK Matrix positioning?

A: Providers/vendors can use their PEAK Matrix positioning or Star Performer rating in multiple ways including:

- Issue a press release declaring positioning; see our citation policies
- Purchase a customized PEAK Matrix profile for circulation with clients, prospects, etc. The package includes the profile as well as quotes from Everest Group analysts, which can be used in PR
- Use PEAK Matrix badges for branding across communications (e-mail signatures, marketing brochures, credential packs, client presentations, etc.)

The provider must obtain the requisite licensing and distribution rights for the above activities through an agreement with Everest Group; please contact your CD or contact us

Q: Does the PEAK Matrix evaluation criteria change over a period of time?

A: PEAK Matrix assessments are designed to serve enterprises' current and future needs. Given the dynamic nature of the global services market and rampant disruption, the assessment criteria are realigned as and when needed to reflect the current market reality and to serve enterprises' future expectations.

Stay connected

Dallas (Headquarters)
info@everestgrp.com
+1-214-451-3000

Bangalore
india@everestgrp.com
+91-80-61463500

Delhi
india@everestgrp.com
+91-124-496-1000

London
unitedkingdom@everestgrp.com
+44-207-129-1318

Toronto
canada@everestgrp.com
+1-214-451-3000

Website
everestgrp.com

Blog
everestgrp.com/blog

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