The Andover Companies Selects Cognizant to Modernize Technology and Advance AI-Driven Innovation

198-year-old mutual property and casualty insurer to optimize core systems, unify its data and advance responsible AI adoption under a five-year partnership

TEANECK, N.J., July 27, 2026 /PRNewswire/ -- Cognizant (Nasdaq: CTSH) announced today a strategic, five-year, enterprise-wide partnership with The Andover Companies, Inc., one of the longest-standing mutual property and casualty insurance groups in the Northeast, to scale its core and portal systems, unify its data and help lay the foundation for responsible AI adoption in underwriting and claims.

Under the agreement, Cognizant will modernize integration of Andover's core policy administration platform to its digital properties, build a new enterprise data platform and strengthen the security of Andover's policyholder- and agent-facing digital portals, including support for NYDFS cybersecurity compliance, while helping Andover explore responsible AI use cases across IT, underwriting and claims.

Throughout the term of the agreement, Cognizant and Andover will focus on:

- **Core platform integration and optimization:** Providing application and managed services across Andover's successful core system modernization achievement with a policy administration platform. Integration and optimization will include enhanced workflow, product & pricing enhancements, platform upgrades, and API modernization. This model gives Andover a single, accountable partner for the ongoing operation, support, and continuous enhancement of its environment.
- **Enterprise data foundation:** Establishing a governed, AWS-native enterprise data platform using a layered "Medallion" architecture to consolidate data from Andover's core systems, agency data management, and other sources into a single, trusted view, with AI-enabled governance to help automate data-quality checks, metadata management, lineage, and classification, supporting downstream AI models built on accurate, well-governed, and audit-ready data.
- **Security and compliance modernization:** Leading cybersecurity and application modernization work, including identity access management and architecture hardening for Andover's MyAndover policyholder portal and independent-agent portal, while supporting more robust regulatory alignment for NYDFS compliance.
- **Responsible AI exploration:** Collaborating with Andover's vision for the responsible and secure use of AI through a jointly run AI exploration workshop to scope near-term, high-value use cases for generative and agentic AI across underwriting, claims, and software development & quality assurance with plans to prototype on Cognizant's Neuro® AI platform, which brings together generative AI, machine learning and evolutionary AI under multi-agent orchestration with built-in explainability and audit trails.

By scaling its core system interoperability and building a governed data foundation first, Andover will mature its existing and modernized capabilities to support faster, more consistent underwriting intake and claims handling, while keeping underwriters and adjusters firmly in control of final decisions. A more integrated, secure, and scalable platform is also intended to aid Andover's agility and relationship strength with its independent agents, and to scale capacity during surge periods, such as major weather events, while laying the foundation for responsible AI adoption over time. As that foundation matures, Cognizant intends to introduce generative and agentic AI capabilities—drawing on its Neuro® AI platform and industry-trained models—to help accelerate submission intake, triage FNOLs and surface insights for underwriters and adjusters, always keeping a human in the loop.

"Our approach has always been to enable Andover with technology advantage without disruption, maintaining continuity for our policyholders and agents today while building the foundation for tomorrow," said Kevin McNamara, Chief Information Officer of The Andover Companies, Inc. "Cognizant's deep experience with insurance platforms and as a leading global consultancy, combined with our objective to scale downstream and upstream digital capabilities, unlock the responsible use of AI, and protect our data and the trust of our stakeholder community was a winning combination. Cognizant's offering of industry expertise, skilled people, advanced technology accelerators, and responsive partnership has given us the confidence to move beyond our modernization success to further our goals of being the 'Easiest Company to Do Business With', long-term profitability, and a trusted partner to our Independent Agents and Insureds."

"We're proud to partner with a carrier that has been serving its policyholders and independent agents for nearly two centuries as it invests ahead of the market in its technology and data foundation," said Nageswar Cherukupalli, Chief Sales Officer and Head of Banking, Capital Markets, and Insurance at Cognizant. "Our work with Andover reflects our approach to AI Builder engagements in insurance: to unlock the value of core systems and establish trusted data first, then apply AI—through platforms like Cognizant Neuro® AI—carefully and responsibly, in ways that support underwriters and adjusters rather than replace their judgment."

About Cognizant
Cognizant (NASDAQ: CTSH) is an AI builder and technology services provider, building the bridge between AI investment and

enterprise value by building full-stack AI solutions for our clients. Our deep industry, process and engineering expertise enables us to build an organization's unique context into technology systems that amplify human potential, realize tangible returns and keep global enterprises ahead in a fast-changing world. See how at www.cognizant.ai or @cognizant.

About The Andover Companies
The Andover Companies, Inc. is one of the largest and longest-standing property and casualty mutual insurance groups in the Northeast, writing business across Massachusetts, Maine, New Hampshire, Rhode Island, Connecticut, New York, New Jersey, and Illinois. Our three distinct insurance companies, Merrimack, Cambridge, and Bay State Insurance Company, enable us to provide a wide range of coverage solutions and services that shield personal and commercial properties and their owners from risk. As our company approaches its 200th year in business, we are just as committed as our founders were to protecting our policyholders and continuing to build the most reliable network of local and independent insurance agents in the region. Consistently rated "A" or higher by AM Best for over a century, we display an unwavering ambition to safeguard our neighbors and communities. To learn more about The Andover Companies, visit: https://www.andovercompanies.com.

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