

A woman with short, wavy, light-colored hair is looking down at a tablet computer. She is wearing a light blue blazer over a white top and a necklace. The background is a blurred office or modern building interior with large windows.

# Toward the AI-Native Insurer of the Future: A Blueprint for Innovators

kyndryl.

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# Introduction

No industry understands risk better than insurers. That understanding — built on the ability to quantify and price the unknown — is once again being put to the test. Insurers face risks without precedent, including more frequent and severe natural catastrophes, rapidly changing investment markets, increased focus on sustainability, growing cyber-risks, and AI-enabled fraud. These place unique stress on models, business processes, and technologies.

Insurers, however, have a track record of innovation. Many use AI to determine and refine pricing; others use telematics to track willing drivers' behaviors and customize premiums. New features have been added to existing products, such as legal cover on home insurance. Embedded insurance and parametric insurance are both growing quickly. And insurers are mitigating some risks by innovating upstream, with discounts on gym memberships and partnerships with tech firms to provide advice about cyber risk prevention.

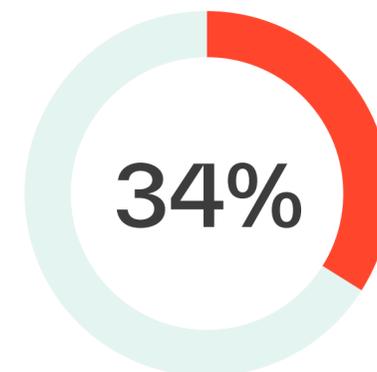
While impressive, this isn't enough. Because for insurers, the standard is always-on customer support, and the bar is high. Whether facing the aftermath of a life-changing event such as a hurricane or something more commonplace such as a car accident, customers nevertheless expect to reach their insurer quickly and easily, and, increasingly, for their experience to mirror that in industries such as retail or banking.

# The AI-native insurer

The next wave of insurance innovation will be catalyzed by agentic AI working alongside human colleagues – a paradigm shift in the way insurers do business. The AI-native insurer of the future will be agentic by design, using agentic capabilities to unlock new potential in growth, efficiency, security, resilience, and meaningful customer experiences. For the AI-native insurer, AI isn't bolted on as a layer; it becomes the reimagined intelligent core to create a dynamic, autonomous enterprise.

Agents will quickly become a critical component of enterprise fabric, linking far-flung functions and making decisions on behalf of the organization. AI agents must be supported by the enterprise governance, security, compliance and technology teams that ensure operational resilience.

Agentic AI brings insurers the ability to become more agile, enabling the accelerated rollout of new products and greatly improved customer experiences. It can free up more creative use of an organization's human capital. And it can speed the data integration that makes all this possible. As insurers journey toward an AI-native state, they'll become more growth-minded, hyper-efficient and insight-driven.



In the past 12 months, insurers have increased their spend on AI by 34%, on average.<sup>1</sup>

If change doesn't come from within the industry, it will come from *without*. Where frustrated insurance execs see outmoded and outmatched technology and business processes, venture capital firms, private equity firms, and insurtech players see opportunity. Investment in insurtech companies reached \$8.4 billion globally in 2025, nearly three times the amount invested in 2024.<sup>2</sup> Since 2018, the number of U.S. carriers owned by private equity has increased 50%.<sup>3</sup>

No insurer becomes AI-native overnight. It's a journey, built by joining use cases into value cases, and understanding how AI can be used within domains such as underwriting, claims, ESG, and compliance to automate, augment, and reimagine workloads and processes. And while proofs of concept are encouraging, agentic technologies need to be rolled out enterprise-wide for maximum value. Most insurers are at the very beginning of this journey: Only 7% say they have embedded AI throughout the enterprise, and 13% are trying to scale their AI use across multiple processes. But a full third are still in the discovery phase, experimenting with proofs of concept.<sup>4</sup>

There are signs that some insurers are ready to bring substantive change to their industry. AI is rightly seen as a lever that can help insurers leapfrog some of their perennial challenges, rather than addressing them in a linear fashion. Hires from sectors such as banking and retail bring technology talent along with familiarity with compliance and regulatory challenges, experience with sensitive customer data, and a fresh perspective.

In other words:

**The time for change is now.**



# Insurers under pressure: **Key challenges**

In their efforts to better serve customers and improve business processes, insurers face a number of challenges. These are both external and home-grown, human-centered and rooted in technology.

## Speed and complexity of regulatory change

Insurers contend with increasing and overlapping regulations in several arenas, from capital requirements to resilience and cybersecurity.

Geopolitical risk is an escalating challenge: The threat of tariffs is prompting some insurers to consider moving cloud-based workloads into local data centers. Some 65%<sup>1</sup> of global business leaders say they've made changes to their cloud strategies based on geopolitical uncertainties.

## Building an AI-ready culture

Some 85%<sup>1</sup> of insurance leaders agree that AI will “completely transform roles and responsibilities” in their organizations within the next year. But too often, AI occupies a place of fear and uncertainty among employees. For leaders, the challenge is to help their teams appreciate the benefits of AI, become expert in using it, and lead organizational change. Centers of excellence need to move from responding to inquiries and offering expertise and guidance to becoming proactive engines for skills acquisition and adaptation.

**85%**

of insurance leaders agree that AI will completely transform roles and responsibilities at their organization within 12 months.

**29%**

of leaders say their organization's workforce is currently ready to successfully leverage AI in the workplace.<sup>1</sup>

## Dispersed and unreliable data

Insurers struggle with highly fragmented data environments, often the product of acquisitions and legacy systems. Multiple data lakes and silos hinder the implementation of traditional AI or modern analytics. This impacts the entire business, including pricing, profitability, ESG reporting, and customer experience. Among organizations not yet seeing positive returns from AI, 35% blame integration difficulties.<sup>1</sup>

Agentic AI can help, identifying anomalies in data and helping to cleanse data, and bringing data together from various sources. Data governance and data integration still remain important pre-requisites to the successful deployment of agentic AI at enterprise scale.

Among organizations not yet seeing positive returns from AI,

**35%**

blame integration difficulties.

## Lack of a unified vision and approach for AI

Without a strong North Star vision for the use of AI in their organizations, enterprises are unlikely to derive significant value from their AI initiatives.

Unfortunately, many insurers lack this vision. They've approved proofs of concept throughout the business, but those proofs of concepts are seldom linked to create significant value, or designed for enterprise rollout. Already, 68%<sup>1</sup> of insurers say they have more technology pilots than they can realistically scale.

**68%**

of insurers have more technology pilots — including AI — than they can realistically scale.

## Complexity of legacy systems

Legacy systems pose a significant challenge even to insurers that are ready to embrace agentic AI. Data silos make it difficult to discern a single source of truth; monolithic applications are difficult to replatform due to the complexity, breadth, and longevity of the products they support, and acquisitions may not have been fully integrated. Some insurers have tried to modernize these systems, often without gaining the expected efficiencies and cost savings. Other modernization projects are currently in flight, but the strategy and methods supporting them were put in place before the current generation of AI technologies and agents became available.



## Customer spotlight: From rework to expert risk management

Across the industry, actuarial skills are in short supply. When they're available, they're expensive, and 56% of insurers are actively looking to close this gap.<sup>4</sup> Like many insurers, one global life, group benefits and annuity firm, serving 90 million customers, found that actuaries were spending significant time on low complexity, repetitive tasks. Late issue detection caused frequent rework. Risk management was reactive and driven by quarterly reporting cycles, rather than being embedded in business operations.

To free their actuaries to work at a higher level, the firm built an end-to-end intelligent automated actuarial workflow with embedded AI agents. The agents act as collaborators, simulating 'what if' scenarios across economic and demographic variables. They auto-generate regulatory filings and help translate technical findings into plain language.

The new agentic workflow reduced reporting effort by up to 30% and reporting timelines by up to 25%. Manual rework was reduced by up to 50%. And actuaries gained valuable time to optimize balance sheet risk, capital and cashflow generation, and help keep their firms on a steady path forward.

# Regional perspectives on regulation, change, and customers



## EU and UKI: Disruption and resilience

- The unbundling of products and the entrance of digital-first insurers are driving innovation, collaboration, and market disruption. Small and medium-sized insurers face the most difficulties growing in this environment. As a result, mergers and acquisition activity is high.
- Insurers are embracing AI under [EU AI Act](#) guidelines, balancing innovation, talent and skills transformation with strict oversight and transparency. They're aiming for core systems modernization as well as customer-facing platforms that will improve the customer experience.
- Affordability and access are of rising importance. Relatively high premiums force a focus on value and service. There is also an increased focus on the services and support provided to more vulnerable customers.
- Innovation in retirement plans has been driven by aging populations, a shift from defined-benefit to defined-contribution plans, the [IORP II Directive](#) and the [EU PEPP Initiative](#).
- Resilience – as it relates to availability, infrastructure, and fraud prevention – is of elevated concern. [DORA](#) requirements permeate the enterprise.
- Climate risk is a central strategic priority, as insurers translate climate-related modelling and ESG integration into core business decisions.



DORA requirements  
permeate the enterprise.

## Japan:

### Regulation and demographic changes

- In Japan – the fourth largest insurance market worldwide – insurers operate under a new solvency framework (ESR), as well as increased oversight from the Financial Services Agency.
- As the Japanese population ages, life, health and annuity insurers are looking to expand into other markets. Hybrid digital-offline distribution models are expanding.
- Skills in legacy coding languages and the maintenance of legacy systems are scarce. Japanese insurers often extensively customize their enterprise software installations, making it exceptionally difficult to transform or maintain this technology.
- Cross-border partnerships and investment diversification are increasing, such as that between Dai-ichi Life and M&G.
- Strong focus on climate risk awareness and solvency stress testing are leading to notable corporate climate action, such as the introduction of Tokio Marine's low-carbon transition insurance.



#4 largest insurance market globally (by premium volume).

## APAC:

### Growth and innovation

- A favorable forecast for growth in life and reinsurance is supported by an aging population, rising wealth and demand for catastrophic coverage.
- Medical inflation remains in the double digits, pressuring health insurers and driving premium increases.
- The region is seeing significant product innovation in health, cyber, climate-linked and parametric insurance products.
- The adoption of generative AI is strong, especially in marketing, underwriting and customer service. Insurers are using cloud technologies and AI analytics to improve risk assessment, claims efficiency and customer experience, but scaling remains a challenge.
- Regional regulators are boosting requirements for operational continuity, data protection, and business resilience with CPS 230 in Australia and similar frameworks elsewhere.
- Distribution channels are evolving with the advent of hybrid models, and the demand for data, technology and AI talent. Regulators' responses, such as India's decision to allow 100% foreign ownership of insurers, introduce new strategic and competitive drivers.

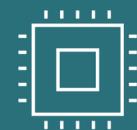


The region is seeing significant product innovation in health, cyber, climate-linked and parametric insurance products.

## Latin America:

### Low penetration, high potential

- Customers in Latin America are underinsured compared to those in other regions, and the protection gap is larger. Insurers are looking to democratize insurance and increase access in the face of macro- and microeconomic volatility.
- Advances in technology, rising AI adoption, and a boom in insurtech investment have created innovation hubs encompassing more than 500 insurtech startups, with life insurance being especially strong. Brazil, Mexico and Argentina are showing the most activity, while Chile and Peru also have momentum.
- With increased technology adoption, fraud prevention is an urgent concern.
- Natural disasters, climate risk, and rising loss volatility are pushing Insurers to rethink pricing, coverage and reinsurance strategies. Relationships with channel partners limit access to customer data, inhibiting advanced personalization.
- Powered by AI, life, health and microinsurance are the fastest-growing segments.
- With a rise in international activity, Latin American insurers are increasingly expanding across borders. Spanish insurers also have a large presence in Latin America: the largest insurer in Mexico and the second largest in Bolivia is the Spanish Mapfre S.A.



500+ Insurtech startups  
across the region.

## U.S.:

### Natural disasters force a reassessment; regulatory complexity

- U.S. insurers are embarking on a reset regarding cost, pricing, and profitability. Underwriting discipline is a necessity in the face of inflation, claims severity, and catastrophic losses. Insurers' models did not fully account for recent floods and wildfires, causing them to pay out more than anticipated. Litigation costs and jury awards continue to pressure loss ratios and pricing strategies.
- In addition to federal regulations, insurers doing business nationally must comply with 50 sets of state regulations, making compliance extremely complicated. This is especially true for auto and liability lines of business.
- Insurers want to improve the customer experience while driving behaviors to lowest-cost models, but the complexity of their legacy systems holds them back. Digital and hybrid distribution models are expanding, with more emphasis on embedded insurance, faster claims handling and personalized products.
- Insurers are looking outside the industry for tech talent. Notable hires have recently come from Silicon Valley, retail and banking.
- Insurers in the U.S. are scaling AI, automation, and advanced analytics significantly faster than those in other regions. They're using these technologies across underwriting, claims, fraud detection and customer services, looking to improve efficiency and reduce costs.



U.S. insurers are embarking on a reset  
regarding cost, pricing, and profitability.



Reimagining insurance:

# Opportunities in an agentic AI world

Agentic AI can enable systems to autonomously make the decisions that drive growth, efficiency and customer loyalty. Forward-thinking insurers will use these capabilities to reimagine their business and their customer relationships, creating the AI-native insurer of the future.

## Unlock agility and a path to growth

Agentic AI and predictive analytics can greatly improve insurers' agility, fostering competitive advantage and growth. The first wins may be more efficient and flexible policy administration systems and more accurate data and models. But agentic AI can also enable insurers to launch new products more quickly, become more proactive in their risk management, and reinvent the customer experience.

## Transform human capability into competitive advantage

To benefit from the efficiencies offered by AI, use cases must create a chain of value that fits into a workflow and removes complexity. Then, insurers can better use human capital and technology to improve customer experience, customer retention, straight-through processing, and updated models.

## Innovate with new business and operating models

To use AI for transformation, start by rethinking your processes. After decades of reliance on out-of-the-box and SaaS solutions, AI is dramatically shrinking the time, effort, cost and risk of building custom solutions.

Compliance and security functions will also need to adapt. Their role will be to set guardrails for both agents and newly empowered employees, rather than attempting to dictate stringent, detailed rules for every action.

## Deliver superior customer experiences

Companies such as Netflix and Amazon have set the bar for a frictionless customer experience, leading customers to expect the same level of ease even for complex insurance transactions. Unfortunately, few insurers have both the data and process to drive improved engagement. Agents can be fully informed of relevant regulations and customers' risk appetites, and can work within guardrails to offer personalized guidance.



# Customer spotlight:

## Streamlining and strengthening Scope 3 reporting

With Scope 3 emissions accounting for up to 95% of environmental impact, organizations face mounting regulatory and investor pressure to understand and decrease their environmental footprint. This was a persistent challenge for one global insurer because of fragmented data systems, resource-heavy inventory processes, complex calculations and shifting rules.

An end-to-end intelligent ESG workflow, powered by embedded agents, helped streamline much of this complexity. It automated emissions calculation, evidence pack generation, and regulatory reporting. And it surfaced its results in a dashboard, greatly simplifying board-level reporting.

The intelligent workflow reduced manual effort by up to 80% across ESG reporting teams. It also achieved a up to 50% improvement in data quality and anomaly detection. This boosted trust in sustainability data, enabling the team to move beyond reporting to actionable insights, such as climate-adjusted financial metrics.

**80%**

reduction in manual effort

**50%**

improvement in data quality and anomaly detection



The *AI-native insurer*  
of the future:

# Recommendations for change

# Start with the end in mind

## Define AI-native for your organization, and map a journey toward that future from your current state

The journey to becoming AI-native doesn't begin with technology – it begins with an outcome. Start by agreeing on the business outcome your teams need to reach, and make sure it's in line with your organization's North Star vision.

Alignment with your North Star vision is critical to obtaining the cross-functional buy-in necessary to scale proofs-of-concept. Without this cross-functional consensus, organizations run the risk of 'successful' proofs-of-concept that are too small and scattered to produce meaningful gains.

Once you've agreed on the outcome, map a pathway to get there. Look for the initiatives that will bring maximum value with minimum time and risk. Consider automation, traditional AI, and agents, and understand that some tasks may require technology you've yet to co-create. Get aligned with your governance and security teams, and start proving the value bit by bit.





# Transformation must become business as usual

## Focus on fast, incremental innovation that delivers quick value

Transformation projects no longer need to be drawn-out, multi-year marathons. Instead, select use cases that allow you to demonstrate value quickly, building credibility, ROI, and permission to move forward.

A good early use case simplifies a complex process — the more steps in a process, the better the opportunity for agentic AI to create efficiencies. If the use case is too small, it may not be able to drive significant value. If it is too ‘easy,’ it may be a better candidate for modernization or automation. If it seems overly big and complex, save it for later, after your organization has developed the expertise and culture to make it a success.

Often, it makes sense to start with a short workshop conducted jointly with a partner. This can help clarify the possibilities and the steps needed to reach your goals. And it will help your partner understand your organization and challenges at a deeper level, paving the path to effective co-creation. From there, you should be measuring progress in days or weeks, not months.

# Keep your existing technology — modernize it with AI

## Use AI as an orchestration layer to harmonize your current IT environment

Agentic AI provides a fast and efficient option for modernizing technology environments. Rather than replacing or replatforming applications that are still performing, start by using agentic AI to read code written in older languages. Agents can also create APIs, building an orchestration layer that serves as a bridge between the old application and a modern interface. This can be paired with an observability layer that shows the performance of the technology and its effect on the business.

Agents allow enterprises to be more agnostic about where their data sits, positioning enterprises to leapfrog much of the work of data remediation and running and managing data pipelines.

Organizations often struggle to achieve traction because they don't trust the answers their AI agents are bringing them — they don't have the ability to supervise the agents, and they know their data isn't clean. Semantic matching and other techniques can reliably address these issues, freeing CIOs from the time-consuming chore of cleansing and categorizing data before they see the benefits of AI.





# Build transformational resilience

## Ensure innovations are introduced from a foundation of strong regulatory, compliance, and security capabilities

Agentic innovation places new demands on regulatory, compliance, and security functions. The first impulse may be to introduce a slew of controls specifically for agents. But that doesn't scale when insurers are operating in multiple jurisdictions globally. Instead, organizations need to make a shift in mindset. It's not about rules. It's about providing secure guardrails and giving agents and people the freedom to work and innovate within those boundaries; policy as code becomes a key driver of efficiencies in compliance. Properly designed, these guardrails are secure and remain effective independent of any specific technology.

Security needs to be front-and-center in any agentic innovation, especially as quantum computing moves closer to reality. In the case of a data breach, you may find that some of your agents stop performing. More disturbing, and extremely difficult to detect: A subtle interference with your data that manipulates your agents, changing the trajectory of how the business makes key decisions.

# 75%

of enterprises are investing in AI for security.<sup>1</sup>

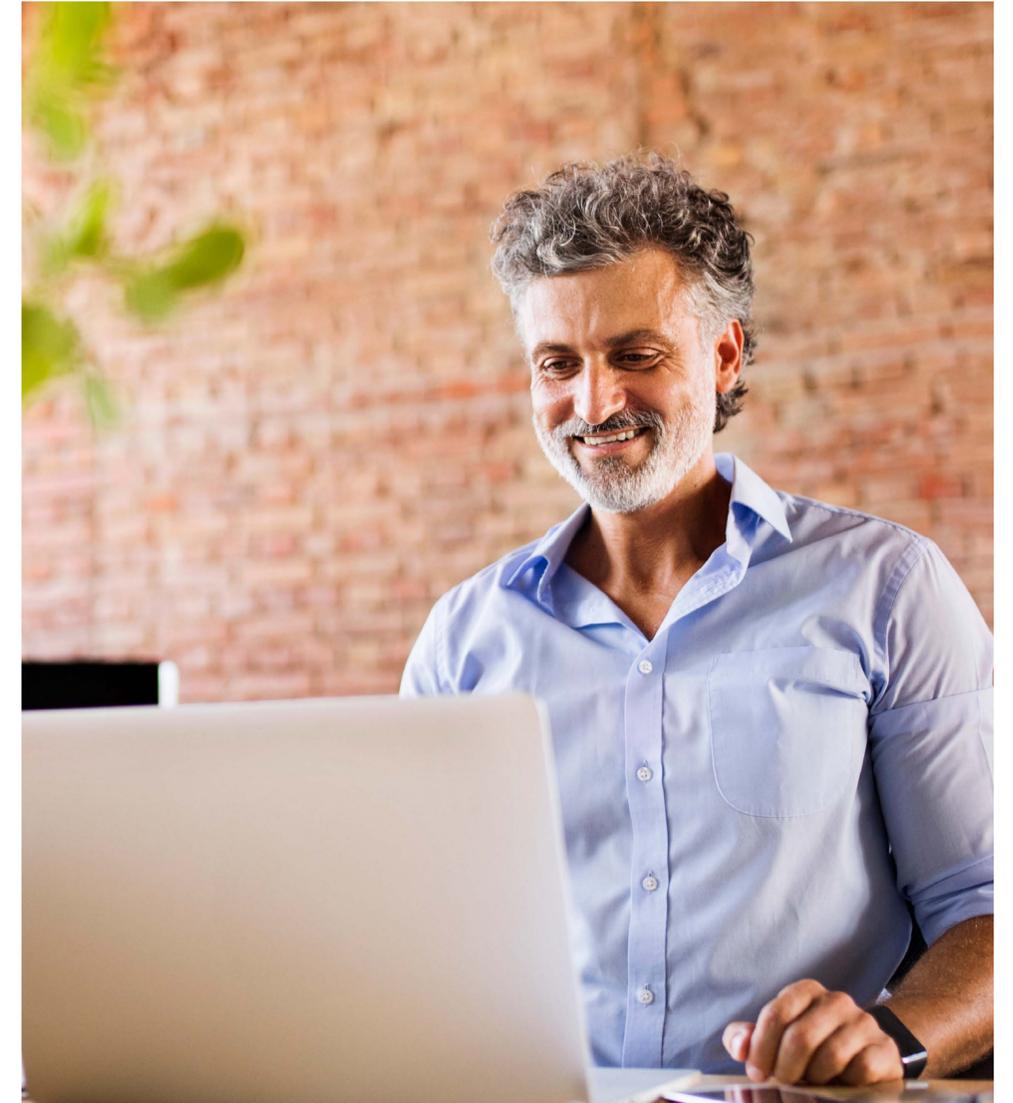
# Adopt AI-fluent leadership

## Rethink your operating model to support AI-native ways of working, including upskilling and building trust

Employees may be skeptical about AI, worried about losing their jobs, or unsure they'll be highly valued as their roles transform. If your teams aren't using the AI tools available to them — perhaps Co-Pilot or Gemini or Chat GPT — they may not be eager to adopt more targeted technologies.

Even changes that might not seem dramatic can make a significant difference in the way employees work. Your team might rely on a series of reports, for example. With AI, instead of reading batch-produced reports, they'll refer to a live observability dashboard. They'll need training to learn how to navigate that dashboard. When the dashboard provides insights, team members will need to decide if they should act or if the insights need to be confirmed through another channel — and they'll need to be able to identify and access that channel.

Leaders need to change too, because agentic AI may affect their business more than they expect. They'll need to learn to use AI themselves, for starters. They'll also have to get comfortable being a bit more in the weeds, without lapsing into micromanagement. When it's time to decide how and where to deploy agentic AI, a big-picture view of a team or function won't be enough. To reimagine how the business operates, leaders need to understand their business at a finer level of detail: which areas are working well, which are stuck, and who is best suited to fix them. Targeted efforts dedicated to embedded change management, experience design, and workforce transformation are critical for widespread adoption and impact.



**Leaders who report adaptability as a core cultural value are 15 percentage points more likely to have achieved positive ROI on their AI investments.<sup>1</sup>**



# How Kyndryl can help

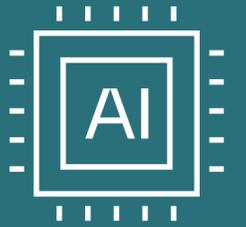
Kyndryl's agentic AI framework accelerates growth, innovation, and time to value with agentic AI, transforming isolated investments into business outcomes. It enables enterprises to break free from limited proofs-of-concept and build real-world AI-native solutions that scale.

# The Kyndryl Agentic AI Framework

Within our framework are five key capabilities:

- 01.** **The Agentic Core** orchestrates, secures, and scales AI agents throughout the organization. Secure-by-design, it's engineered to deliver new operational processes, unlocking efficiencies and growth opportunities at speed. It's governed by policy-as-code, allowing it to intelligently orchestrate, deploy and manage agents across the system.
- 02.** **Agentic Ingestion** dramatically speeds discovery by extracting and analyzing an organization's entire technology estate, including policies, processes, data schemes, and workflows.
- 03.** **Agent Catalog**, our deep library of validated agents and proven industry architectures, helps organizations determine whether their current state should be transformed into enterprise-grade agents, modern code, or a combination of both.
- 04.** **Agent Builder** designs, engineers, and deploys modern systems and agents tailored to each enterprise by leveraging industry and domain reference architectures and the agent catalog.
- 05.** **The Future Workforce Model** defines the roles agents will play within an organization and how they will collaborate with employees.

These capabilities come together to support **use cases** across the enterprise, and to help link those uses cases to create value across workflows in domains such as underwriting or ESG reporting. These use cases show how agentic AI can begin to create value quickly.



## Agentic actuary

Supporting actuarial processes with an agentic actuary can significantly optimize workflows and automate low-value work, enabling actuaries to focus on more strategic tasks such as risk management and balance-sheet optimization. AI agents reduce risk through embedded controls, and can be used to explain model logic, simulate hypothetical scenarios, draft regulatory filings, and translate technical information into plain language.

## Scope 3 reporting

Agentic AI can help support an efficient, effective reporting regime providing end-to-end visibility of Scope 3 impacts across the entire value chain. The use of agents in Scope 3 reporting can significantly decrease the time and effort required to produce and sustain a Scope 3 baseline, the ability to reimagine ESG performance across the supply chain, and the unlocking of new commercial opportunities.

## Fair Value regulatory compliance

An agentic solution to Fair Value regulatory compliance can provide ongoing monitoring to track, charge, and highlight issues. It can provide insights on these charges, supporting broader Customer Outcomes reporting. This yields enhanced regulatory transparency and compliance, improved customer outcomes, and more sophisticated insights on charges, which can aid in new product design.

## Cyber and operational resilience

Combined with a structured, data-driven methodology, the use of agents to help meet DORA and other regulatory requirements enables compliance teams to move from reactive to predictive compliance monitoring. Agents enhance threat detection, testing accuracy, and compliance speed. This proactive testing and monitoring builds confidence with regulators, customers, and partners — positioning insurers as digitally resilient and trustworthy.

# Conclusion: The arrival of the AI-native insurer

While the AI-native insurer is at present an aspirational state, it's one that is quickly moving closer to reality. The first insurers to become AI-native could be those with deep histories and equally deep desires to improve, grow, and change. Or they could be startups that are AI-native from the jump — either because they are architected to be AI-native or because they've bought an existing insurer and quickly layered agentic technologies on top of existing ones.

Those players will soon pull ahead of the pack. They'll be agile by design and highly efficient, benefiting from unique data-driven insights. They'll use regulatory, compliance, and security functions as a competitive advantage, trusting agents to bring unprecedented clarity to complicated operating environments, and allowing experts more flexibility and range. They'll use agents to generate personalized customer experiences at scale, offering a complete customer journey and appropriate products at compelling prices.

Whatever the current state of your modernization and AI initiatives, Kyndryl has the experience and expertise to help you innovate quickly, adapt to changing business needs, accelerate your time to value, and maximize the impact of your AI investments.

[Schedule a consultation →](#)



## Citations:

1. “The Readiness Tipping Point,” Kyndryl, 2025
2. “Pulse of Fintech H2 2025”, KPMG, February, 2026
3. “Capital Markets Special Report,” National Association of Insurance Commissioners, 2025
4. “Insurance AI Readiness,” Kyndryl, 2026

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