Deep Science Publishing, 2026
https://doi.org/10.70593/978-93-7185-416-0_8

DeepScience
Open Access Books

Chapter 8: Cloud-Native Infrastructure and DevOps Practices for AI-Driven Insurance Systems

8.1. Introduction

Part of the appeal of a cloud-native architecture is the ability to break away from traditional hosting strategies—infrastructure-as-a-service (IaaS) models—toward more abstracted offerings. These facilities are not constrained by location but can also leverage the best characteristics of the multi-cloud paradigm, diversifying risk or better serving certain workloads. Insurance systems in general, and the high-scale, development-intensive areas (claims handling, modeling) in particular, are ideal candidates for serving in an abstracted platform-as-a-service (PaaS) environment.

Cloud-native architectures are the last step in the automation and abstraction journey, riding on the immense popularity of PaaS technologies and practices in user-defined software development. The technology and the business are ideal complements: Higher frequencies of releases lower the overall maintenance overhead; architectural pressure toward smaller granularities enables recognition of the impact of code or resource errors; and modern monitoring capability can correlate the myriad of data generated to identify incidental and stochastically significant signals to inform and improve the operational choice of the system—with limited overall cost across initial deployment, maintenance, and operational activities. Indeed, for these reasons, even unregulated industries and startups are embracing the democratization of Machine Learning (ML) capabilities.

8.1.1. Overview of Cloud-Native Insurance Solutions

Contemporary trends in digital transformation underscore the relevance of cloud-native architectures for service and product oriented businesses. Observing the global insurance market, around 30% of leading enterprises embrace cloud-native solutions at a significant scale. Motivated by these findings, the cloud-native foundation of AI-driven insurance systems is analyzed across various dimensions. Supported by a practical

scenario, existing cloud-native building blocks in policy and claims management are extended to accommodate advanced analytics and ML operations.

Business needs demand hybrid cloud infrastructures involving services provided by multiple external cloud providers and those deployed on-premises. Applying FinOps principles, services of less relevance for AI-driven insurance, e.g., processing corporate legal documents or spam detection, consider operational cost together with performance as these factors are highly dependent on geographical regions. Regarding the specific execution of AI-driven workloads, however, performance is the key concern. Following the earlier observations of the costs of processing data in the cloud, the following sections focus on cost-management aspects, provide guidelines for the detailed execution of the analytics components in a multi-cloud architecture and explore how such an architecture can support a collaborative analysis by business partners.

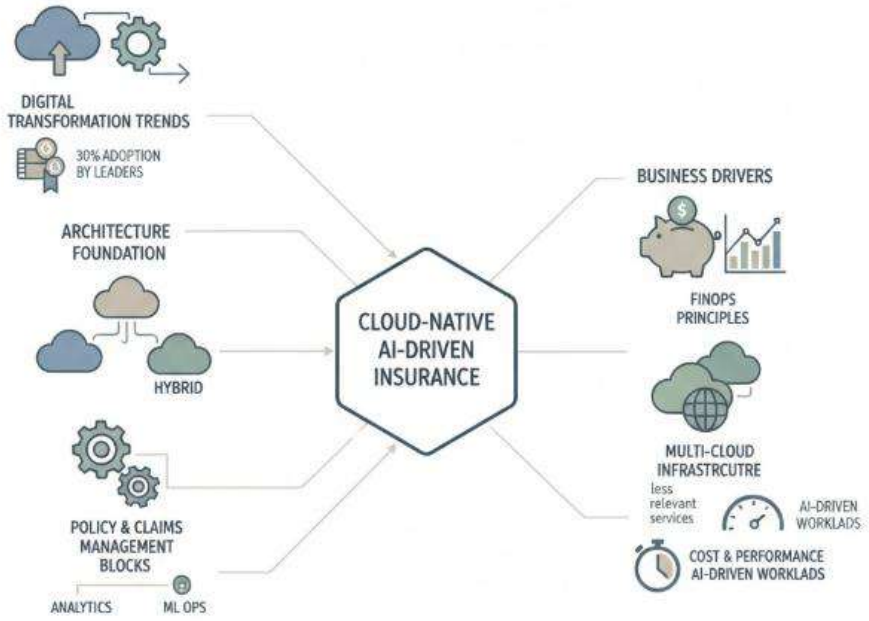

Fig 8.1: Architecting Cloud-Native Insurance: Multi-Cloud Hybridity, FinOps Governance, and High-Performance MLOps

8.2. Foundations of Cloud-Native Architectures in Insurance

Cloud-native insurance solutions leverage container, orchestration, and microservices technologies to achieve scale, resilience, and flexibility. These characteristics are often realized using a service mesh for the policy domain and claims management, and a microservices architecture with orchestration for other components. Insurers can realize

the benefits of a cloud-native architecture on their own private, public, or hybrid cloud infrastructure.

The service mesh is the basis for the open-source Umbrella technology stack, which has been adopted by numerous insurers across the globe. An insurance service mesh is designed to enforce a consistent set of policies across the solution, including security, observability, and information-management policies. The service mesh also serves as an intelligent routing layer that enables direct communication between microservices in the policy domain and within the claims-management domain. It integrates the policy and claims domains, providing insurers the complete policy-value chain functionality on a secure cloud-native architecture.

8.2.1. Microservices and Service Mesh in Policy and Claims Domains

Cloud-native infrastructure enables the banking and insurance sectors to exploit advanced data management and analytics capabilities. DevOps practices support the development, deployment, monitoring, and management of AI workloads in the cloud. A microservices architecture deployed in containers within Kubernetes clusters facilitates the construction and maintenance of cloud-native applications that address the complete AI lifecycle. Advanced implementation across the entire development pipeline ensures the BANK and INSURANCE capabilities are continuously maintained, adapted, and improved, allowing clients to focus on their core business.

A significant part of the insurance domain can be realized as a set of microservices, constructed using data-driven API design principles, and deployed within dedicated policy and claims capabilities. The underlying data models correspond to ETSI TSI 303202 standards, while the service behavior adheres to the ISO 20022 L4 model for insurance business messaging – Policy Management and Claims Management. The availability of an insurance-focused service mesh brings rapid and consistent implementation of these components, while support for OpenTelemetry ensures end-to-end observability of the entire insurance user journey.

8.2.2. Containerization and Orchestration for Scale and Resilience

Containers, and especially container orchestration with Kubernetes, are important enablers of cloud-native architectures. Containerization allows applications, including middleware and their dependencies, to be bundled into lightweight images and run as instances, called containers. One of the most disruptive consequences of containerization is that support services now also run as containers. As a result, support services such as service mesh proxies, API gateways, monitoring probes, or database proxies can be

directly deployed, tested, and managed in a single operation together with the business services that they support—instead of requiring separate installation, testing, and configuration like they used to.

Kubernetes is a widely used container-orchestration platform that automates the deployment and operation of containers at scale, providing functionalities such as resource management for automated scale-up/down and failure recovery for containers; persistent volumes for stateful containers; service discovery; and autoscaling according to monitored application variables. Large insurance companies often use Kubernetes to host thousands of containers. Containerization combined with Kubernetes orchestration allows unprecedented scale and resilience to insurance solutions in the policy and claims domains. Kubernetes also fosters the adoption of a microservices architecture by cutting the cost of deploying many low-footprint microservices that can be managed by a service mesh.

8.3. Data Management and AI Workloads in the Cloud

The cloud is the primary environment for managing insurance operational data and analytics. Because data analytics takes on a cloud-native pattern, componentized-use cases interacting with a data architecture built on cloud-native data solutions is a standard pattern for cloud-native insurance analytical solutions. Strategies to provide a sound data architecture for traditional data requirements, such as data lakes and warehouses, as well as support for AI and machine learning workloads, are required.

In addition to managing traditional analytical data, the data architecture also supports the simultaneous execution of multiple ML pipelines throughout the organization. Operational data generated from production AI is stored alongside traditional, modeled analytical data, making it easy to visualize and analyze the results of models in production shoring monitoring and retraining readiness for AI models. Databricks, a cloud architecture designed around ML and AI workload management, is another cost driver for insurance AI solutions.

8.3.1. Data Architectures for Insurance Analytics

Planning an insurance analytics environment embraces the full lifecycle of cloud data management for the ingest, storage, processing, and analysis of operational data printed by policy management, claims management, and underwriting applications in support of reporting and advanced analytics, machine learning (ML) and artificial intelligence (AI) workloads. An initial consideration for Insurance analytics is often the selection of data management platform products and services, often described in terms of a data lake or

data warehouse. Conversion to cloud-native architecture for Insurance Analytics incorporates cloud service-based cost, scale, and consumption models and introduces the question of whether these two architectures remain optimal in a cloud-native environment. More mature organizations may instead consolidate these implementations, embracing the core principles of a modern data stack.

An important design consideration is the degree of integration. An integrated architecture aligns consumption, storage, and processing costs, thereby optimizing cloud FinOps, and organizational design considerations reduce delivery and support complexity; be aware, however, that tightly-coupled solutions impair data democratization and data mesh initiatives. Low-cost data stores enable experimental analytics to drive user interest and allow the adoption of a bimodal data strategy, wherein separate architectures support experimental analytics (fast and cheap) and production reporting (slow and expensive). Companies targeting end-user Reports and PowerBI can deliver increasingly-advanced analytics with minimal development investment by releasing analysis-ready data in an appropriately-structured, integrated architecture for use with BI tools and enabling PowerBI report developers with direct access to cloud data.

8.3.2. ML Lifecycle: Training, Deployment, and Monitoring

The management of ML lifecycle components requires the establishment of a version control strategy that helps in reference tracking during building, training, evaluation, and deployment stages. Code, model architectures, hyperparameters, and datasets should be versioned, while a parallel use of Jupyter for interactive coding, training, and testing is possible. ML systems include data stores for pre-processed feature sets, final model artifacts, deployment service components, inference monitoring, and alerts, as well as a metadata registry. In addition to model performance, drift in training data and prediction distributions should be monitored. A cloud data lake is suitable for analytical workloads related to training and monitoring phase components, while the production inference engine is appropriately hosted next to the transacting insurance business.

An important feature in the ML lifecycle scope is the validation of new components in a sandbox, which typically employs a separate cloud development account and consists of services used and charged during model training and testing. All resources directly related to a sandbox run should be tagged accordingly, enabling appropriate cost tracking. Once a model enters production, ML team members can use a feature store for its ongoing maintenance during silent and active phases, while enabling parallelism from business teams in the standard feature-and-model engineering processes. A governance structure that sustains the active-review phase of the OG (optimal governance) process for any AI system is also key to prevent feature-store limitations from turning into risks.

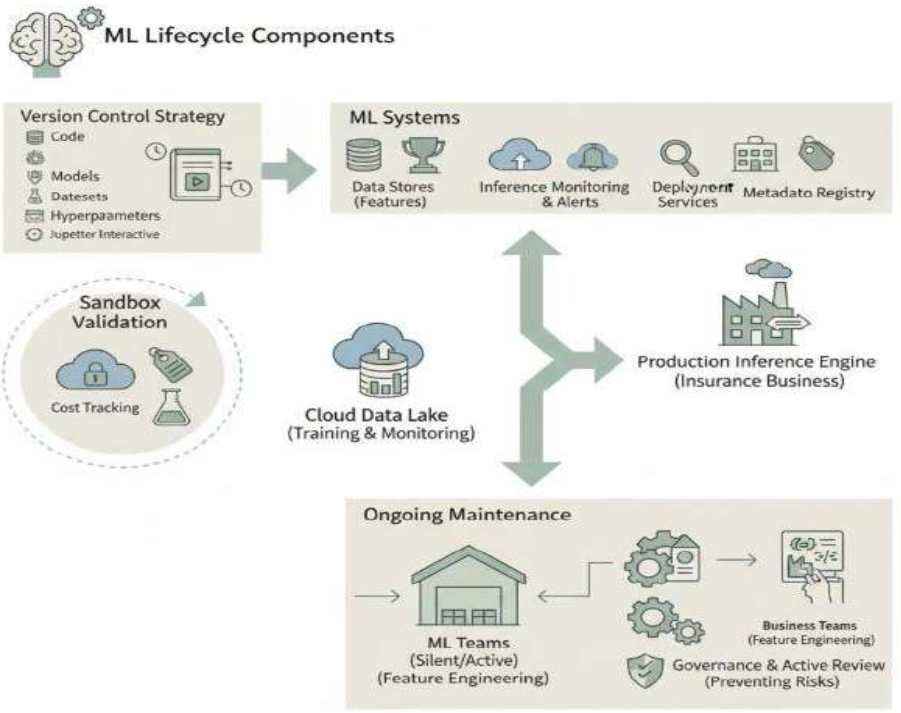

Fig 8.2: Operationalizing the ML Lifecycle: Integrated Governance Frameworks for MLOps, Sandbox Validation, and Enterprise Feature Store Management in Insurance Analytics

8.4. DevOps Practices for AI-Driven Insurance Systems

DevOps practices underpin the development, deployment, and maintenance of cloud-native solutions, weaving together various technology, people, and process elements across all phases of the software and data lifecycle. These practices encapsulate numerous aspects, such as continuous integration (CI) and continuous deployment (CD) of application components and machine learning pipelines, monitoring and versioning of data used as input for training models, as well as production validation and re-training cycles for drifted models.

AI-driven insurance systems rely on CI/CD not just for the required software code but also for the ML models they require. Predicted events feed back into the system when training input data becomes available. In this sense, the lack of continuous training and re-training pipelines is a major oversight in organizations developing AI-based capabilities. A CI/CD-like operation for training ML solutions adds to the overall reliability of the system. Although this is standard practice at leading technology companies, such an architecture is often lacking in the financial services industry that,

compared to other industries, has lower data volumes and complexity in the operations of models already in production and operational use, making investments in automating training pipelines technically challenging. The emerging feature store concept addresses some of this complexity; automated and orchestrated training pipelines also provide a good first step for training and drift detection of ML models.

8.4.1. Continuous Integration and Continuous Deployment for AI Components

The major existing approaches to Continuous Integration and Continuous Deployment for AI-Driven Automation Solutions are discussed in this section. The multitude of moving parts involved in a Bank's AI Processes, which presently include the Cloud Data Warehouse, the Bank's Cloud System (HCI), the Google Cloud environment, Python-Based Programming, and the utilization of Real-Time Data or logs through features thousands of times faster are also examined. It further explores the implications of these components being managed and supported by separate teams.

Cash management is a differentiator in retail banking, Treasury being traditionally seen as a cost and provision centre. This stance has been flipped around by the implementation of a Real-Time Payment Platform and the associated core data science solution; Cash is no longer kept at a minimum, the data in fact forecasts where cash can be placed to launch significant volumes of interest or foreign currency transactions and offers real time source of information to Clients. As it integrates with the algorithmic trading system, it provides in turn higher volumes and better spreads.

8.4.2. Feature Store Management and Versioning

AI and machine learning solutions take extended periods to build, extend, and train. Multiple models necessitate the management of training datasets as well as the factor inputs for algorithms. In addition to labelled datasets for developing models, sorely needed are versions of input feature-dimensionality sets. Periodic data updating, new-model releases based on expanding data volumes, and ongoing model/method extension make such a feature store essential.

A dedicated function devoted to preserving the changing inputs to every AI initiative is useful for managing all the developer, feature engineer, and data science demand, even if AI/ML is a relatively small portion of the total production deployment environment's workload. Although these stored sets are not as expensive as labelled datasets — cost drivers include source-label generation, the size of the dimensionality sets, and, most importantly, the size of the basic data sources from which these dimension sets are based — they still require substantial investment and operational resources.

Feature engineering improves the AI models that use the prepared sets, increasing both performance and productivity; in effect, it pays for itself. Displaying their expanding volumes fosters new Fe calling, setting targets to equal or better the last released externally sourced products.

8.5. Security, Compliance, and Risk Management in the Cloud

Security is an indispensable element of any software architecture. Cloud-native architectures are no exception; however, the surface area for security threats is typically larger than for traditional on-premises setups, and umbilical links to external services increase the risk profile. Consequently, cloud-native solutions must be architected with security in mind. Cloud and on-premises services interacting with these solutions must also be considered.

Cloud-native solutions can leverage the Identity and Access Management (IAM) services provided by public cloud vendors to secure the data and actions performed by these solutions. IAM schemas typically provide granular definitions of resources and user roles, which can be leveraged to enforce the principle of least privilege. These services additionally provide a streamlined mechanism for defining machine identities for services that do not have human UI access. Under normal cloud-native use cases where these solutions act as web services, direct requests to these components are essentially machine-to-machine communication. IAM can be used to constrain what data and functionality these machine accounts can access. Production clouds typically constitute a shared environment where multiple customers share the physical infrastructure. IAM services further ensure that properties of Strong Separation or data isolation are satisfied by restricting access to customer data to only those customers.

Despite assigning IAM role permissions in cloud-native solutions, there is still a risk that sensitive data may leak either accidentally or maliciously. IAM-enforced access control cannot provide context for whether a user needs access to certain sensitive features or data at a particular point in time. Necessary access control to fit additional context, such as location, user behavior, or real-time risk assessment, can be enforced by means of additional Security and Risk Management (SRM) services.

8.5.1. Identity, Access, and Data Protection

Cloud-native infrastructures introduce new challenges for identity and access management, data protection, and risk management. Latency-sensitive workloads are micro-partitioned and replicated on disparate resources with high throughput and small data sets. Privacy-defined information fundamental to the business is often exchanged

across cloud providers, with a varying risk profile depending on the context of use. Structuring a cloud-native application as a number of software services increases the attack surface and the loss of sensitive data.

Identity should be the new security perimeter, supported by a zero-trust model in which every entity—human and machine—are authenticated and authorized to use a small set of resources at a highly granular level. Authentication is based not just on secrets, but also on the use of secure devices embedded with important keys and detection of anomalies based on behavioral patterns. Secret management guarantees that passwords and access tokens are stored and used by the application components in a secure way. Proper management enables the cloud provider to regularly update secrets without breaking user-facing application services.

Access to cloud resources, including data storage and data transfer, is controlled by users, roles, access control lists (ACLs), and attribute-based access control (ABAC). Data encryption at rest and in motion is enforced by default for sensitive data, and a data mask service limits exposure of any data to only those components and security domains that really need access. Data loss prevention solutions, ultimately translating into reduced insurance exposure, are put in place to detect and remediate sensitive data stored outside of designated locations.

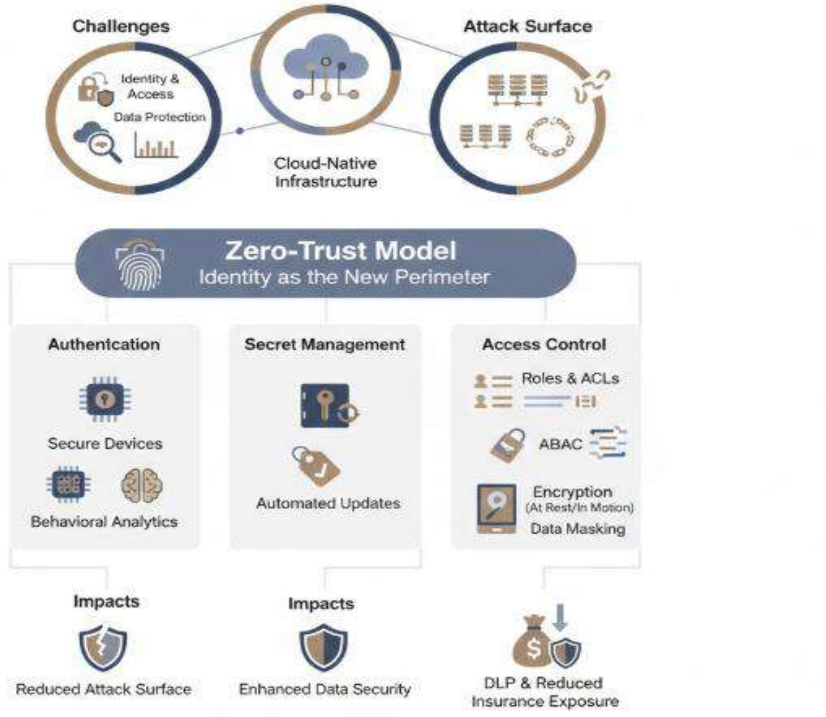

Fig 8.3: Securing the Cloud-Native Frontier: A Zero-Trust Identity Framework for Mitigating Micro-Service Attack Surfaces and Data Loss Risks

8.5.2. Compliance Frameworks and Auditability

A credible insurance system—one that is able to operate in a fully autonomous, real-time, and cloud-native manner—will be subject to many kinds of compliance frameworks. What differs is how quickly and convincingly audit requirements can be satisfied. All infrastructure and application components should implement key security controls for auditing, such as configuring firewall rules in an infrastructure-as-code manner. Such controls are usually provided by cloud vendor accounts. For example, in AWS, these comprise CloudFormation templates to provide a stack creation feature; Config to provide a change detection feature; CloudTrail to capture API invocations; Control Tower for a multi-account landscape; and Firewall Manager for centralized network security management.

Common challenges include implementing a logging strategy that considers existing and future regulations; implementing central log analysis for monitoring and alert detection; version-controlling Terraform, CloudFormation, or Bicep scripts; scanning for misconfigurations; generating and managing control evidence for regulatory requirements; and verifying that back-end identity systems like Active Directory, Azure AD, or IAM offer AAD-PIM-like features for requesting and monitoring admin access.

8.6. Operational Considerations and Cost Management

Operational aspects of cloud-native AI-driven insurance systems include security and compliance, as well as cost control. Cloud service providers implement security best practices, identity solutions, and data protection mechanisms that satisfy the requirements of most companies. Nevertheless, insurance data and applications are subject to extensive regulation, and coverage in a standard cloud-configured service may not be sufficient. Therefore, any data and components in the cloud must conform to established compliance standards and possess appropriate evidence of adherence.

Auditing of on-premises systems has, until now, imposed relatively low costs. In the public cloud, inspection adds overheads, but service providers support cloud resource use auditing. Many cloud-native systems are developed as multi-cloud or hybrid-cloud to prevent vendor lock-in or to optimize pricing, yet integrating several public clouds or a public cloud and an on-premises foundation incurs additional complexity and expense. Insurers that evaluate also the system costs associated with an insurance AI life cycle can establish a FinOps function, facilitating closer collaboration among financial and operational teams. Using FinOps practices, an insurer can put financial accountability at the center of the cloud-consuming model, enabling teams to understand costs and manage capacity across the business when building and operating AI during the complete life cycle.

8.6.1. Multi-Cloud and Hybrid Cloud Strategies

A multi-cloud strategy uses two or more different public cloud service providers. An insurance organization could use one cloud service provider for its core insurance platform (with high service availability and strong support for existing insurance products) while using another public cloud service specially tailored to data science and advanced analytics workloads. The core insurance platform could still use other public cloud services for its data science initiatives through governance mechanisms that support data movement and model sharing across cloud service providers. Insurance organizations that intentionally select general-purpose cloud service providers for multi-cloud strategies eventually face fragmentation in operations and risk management.

A hybrid cloud strategy combines public cloud with private cloud or on-premises data centers. Although a hybrid cloud is complex with inherent operational and security risks, it is still useful for insurance organizations that require data locality for specific workloads. A hybrid cloud approach has strong support in the public cloud—service providers now offer dedicated links from on-premises systems and private clouds to local regions with the ability to move workloads between the enterprise environment and public cloud to better manage workload density and data locality.

8.6.2. Cost-Aware Architecture and FinOps for Insurance AI

The FinOps Foundation emphasizes a three-pillar approach to developing organizational FinOps capability. The first pillar involves financial accountability for cloud resources, which means that engineering teams should be responsible for the budgeting, forecasting, and actual costs of their resources and applications. The second pillar, holding teams accountable for acceptable spend levels, is somewhat transactional in nature, akin to chargeback systems. The third pillar seeks to automate cost and waste management as an inherent part of the software delivery lifecycle; engineering teams aligned with this pillar care greatly about efficiency and building cost-optimized cloud platforms. Supporting FinOps-oriented cloud architecture design requires the implementation of cost-aware indicators along the typical cloud architecture lifecycle.

Cost is a growing consideration for organizations leveraging AI, as the numerous data, compute, and storage resources needed drive costs considerably higher than anticipated. The sheer volume of resources multiplied with the usage intensity creates an imperative to proactively consider the associated spend. The Trim and Focus strategies of AI Ops can be applied here as well: Trim suggests eliminating non-copper-bottomed workload types or areas of machine-learning models that do not justify the high spend, and Focus encourages concentrating the usage on a smaller number of workloads, enhancing the overall efficiency due to the economies of scale associated with collaboration. An

additional computer-optimization strategy is the Trade-Off criterion, in which organizations consider trading aspects of delivery excellence, business value, security, or latency for reduction in resource usage and associated cost.

8.7. Conclusion

Conclusions summarize the paper's findings on the application of cloud-native infrastructure and DevOps best practices to AI-driven insurance solutions. Cloud-native architectures promote scalability, resilience, and real-time data accessibility, while DevOps methods—including CI/CD pipelines, feature stores, and automated testing—support the successful deployment of new software features and AI components into production. Additionally, risk management across the cloud infrastructure secures assets and mitigates financial exposure. Multi-Cloud and FinOps strategies enable the careful, informed usage of cloud services, which, although critical and costly, are essential to deploying state-of-the-art insurance AI systems.

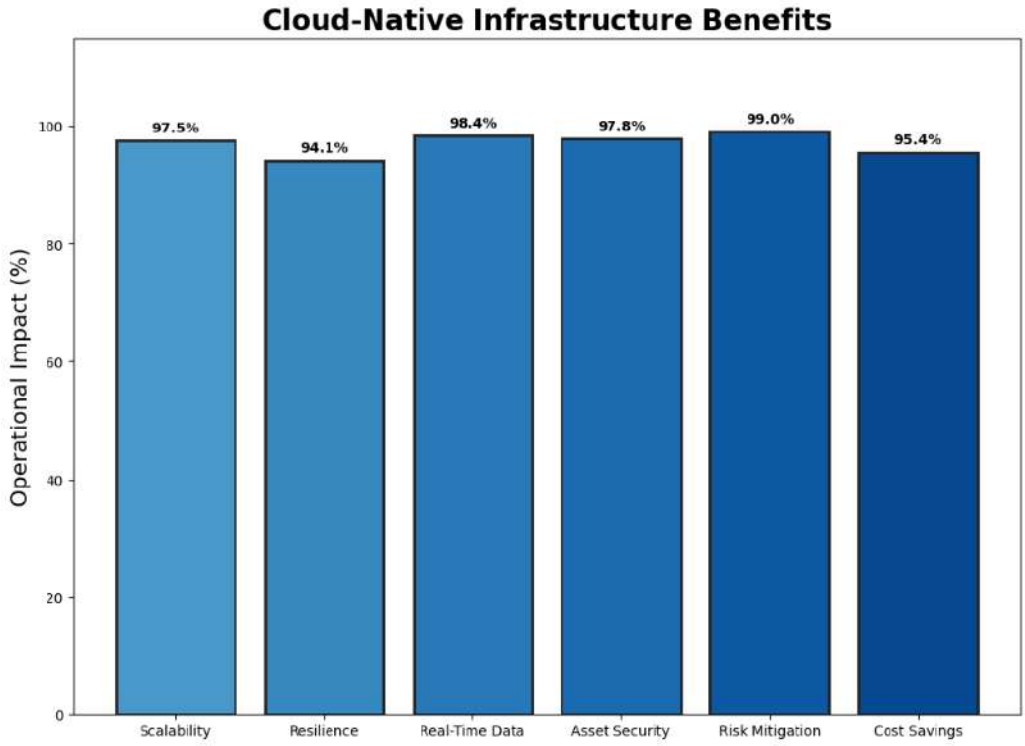

Fig 8.4: Cloud-Native Infrastructure Benefits

Cloud-native solutions enable scalable and resilient insurance solutions that are capable of realizing significant cost savings and revenue generation through the deployment of operational services and advanced capabilities such as AI in production. Many standard

disciplines—including data and process-oriented architectures, reliable CI/CD, and risk mitigation—are proven yet still require investment to achieve growth if deployed incorrectly. Application-aware cloud cost management will allow effective investigations into building revenue-generating services like Data as a Service and the optimization of external AI data development and deployment costs. An insurance solution centered on managing Data, Process, and Finance—three identified pillars of AI-driven insurance—is the most sensible strategy for cloud-native deviation.

8.7.1. Future Directions for Cloud-Native Insurance Solutions

Insurers are responding to the growth of Artificial Intelligence by implementing systems that use Machine Learning and Deep Learning to provide better services to both policyholders and the insured. Cloud-native AI-driven solutions allow insurers to leverage these technology paradigms. These systems have two distinctive architectural aspects: the ability to scale horizontally, enabling extremely high volumes of service requests at low latency; and the separation between operations in the Data Warehouse and the other IT systems, allowing high data volumes to be processed concurrently with low latency.

The analysis of recognized cloud-native architectures offers a guide to the engineering of these solutions. With this structural overview, the same analysis also indicates features and tools that may sustain the accelerated and safer publication of the hardware and code supporting AI workloads and services, as favored by Continuous Integration and Continuous Delivery methodologies, together with the use of Feature Store management technology. Additionally, the exploration of how all this part of the cloud architecture converges with other Data Lake components, as well as with External Data, constitutes complementary support for all these systems and functionalities. Finally, the considerations regarding Cloud Security and Risk Management serve an even more comprehensive framework, enabling a well-structured foundation for insurance solutions on Cloud.

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