

Lead the new frontier

Your partner to scale global operations, streamline efficiencies and power a connected digital backbone — so MetLife can move confidently into the future



Introduction

As technology evolves and customer expectations rise, insurers face mounting pressure to deliver personalized, seamless and efficient experiences. MetLife's New Frontier growth strategy reflects this imperative — driving digital transformation, operational excellence and customer-centric innovation.

Global investments in artificial intelligence (AI) and digital platforms are already laying the foundation for this transformation. As MetLife expands into new markets like China, India and Brazil, optimizing technology investments will be essential to scaling efficiently and sustainably.

NTT DATA is a trusted partner to MetLife, bringing full-stack capabilities that span the entire technology lifecycle. From infrastructure and application modernization to data, AI, cybersecurity and digital experience, we deliver solutions that drive efficiency, innovation and measurable business impact. While our current collaboration focuses on select areas, we're ready to do more — co-creating the next wave of innovation and measurable growth across MetLife's enterprise.



Realizing wider cost reductions and value delivery

As a global MetLife partner for efficiency, transformation and innovation since 2008, NTT DATA will build on our success in third-party administration (TPA) for group benefits in supplemental health to realize wider cost reductions and value delivery.

Our commitment continues through a secure, digital workplace strategy. Our goal is to enable more effective use of enterprise applications and lay the foundation for deeper alignment with your strategic priorities globally.

By linking our current TPA work with applications, workplace and technology transformation initiatives, we can focus on:



Driving efficiency and cost reductions

Achieve 10–15% cost reductions by extending our services to additional lines of business and functions across enrollment, customer service, claims and data management.



Realizing a more secure global workplace

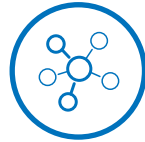
Establish a global, secure-by-design workplace, reinforced by AI-driven cybersecurity solutions and supported by our managed services, which support hybrid platforms like Microsoft Teams.





Integrating and improving application delivery

Simplify and strengthen operations by consolidating the implementation and upkeep of key platforms like Pega, Salesforce and ServiceNow. Our strategic partnerships help reduce licensing and hosting costs while our experience with tools like Agentforce — Salesforce's next-generation AI agent platform — enables smarter integration across ITSM, asset management, CRM and sales support.



Shaping a consolidated and effective technology backbone

Understand the current vendor ecosystem more clearly and pull every facet of it together. By working closely with your global technology office, we can help shape your cloud delivery to improve process efficiency, structure IT operations more effectively and link workloads across our data centers to support your global operations.



Scaling transformation across global markets

As MetLife expands into key international markets, NTT DATA is ready to support that journey with a unified global delivery model. Our footprint across Japan, China, Mexico, Brazil and India positions us to help drive operational efficiency and transformation — wherever MetLife's strategy leads next. As a trusted, end-to-end provider, we offer the scale and expertise to achieve your global ambitions.

Scaling transformation: Optimize, expand, modernize and accelerate

As your global operations, IT and procurement partner, we're committed to helping MetLife scale efficiently and deliver consistently across markets. With our global reach and deep insurance expertise, we're ready to help and manage a unified digital backbone that empowers your business to operate smarter, faster and more cost-effectively.



Group benefits operations

Streamline your processes through AI-driven automation and digitization to enable continuous efficiency gains, reduce operational costs, and improve workforce allocation and scalability. We also help you boost customer retention and participation, all while maximizing revenue and minimizing capital expenditures. This creates seamless, personalized digital experiences that elevate customer satisfaction and deepen engagement.



Accelerate transformation across MetLife

Drive scalable operational delivery with a more cohesive and efficient process flow, using our global presence to accelerate yours. Advanced technology and process optimization helps you achieve ongoing improvements in your business operations. This unlocks long-term value through strategic cost optimization and streamlined operations. Our flexible, adaptable full-stack technology solution also helps you expand into new markets and geographies more easily.



Expand global workplace and application capabilities

Shape a secure, AI-enabled global workplace that improves employee productivity and ensures business continuity. By consolidating your vendor ecosystem and optimizing licensing strategies, we can reduce your costs by up to 20%. Our expertise in ServiceNow and Salesforce also help improve service levels through workflow automation and data integration.



Modernize technology and infrastructure

Ensure global scalability and high availability with our robust data center and network connectivity solutions. We provide efficient, effective operations built on a unified digital backbone. By leveraging our comprehensive cloud migration and management services, you can seize digital opportunities, modernize legacy systems and reduce expense ratios across core activities. We empower MetLife to improve business agility and lower operational spend with more connected, end-to-end operations. This enables 'bigger, faster, cheaper, better' delivery across the globe.

The capability, scale and scope to meet your ambitions

Our comprehensive service portfolio makes NTT DATA a distinct and essential partner to help MetLife transform.

We bring relevant technologies, expertise and innovation as and when you need them — anywhere in the world your strategic ambition takes you, because:



We're the only globally available, end-to-end service partner

Unlike others, we have the means and resources to bring the fullest capability, scale and scope to meet the specific needs and ambitions of MetLife as a group business and for individual divisions. We are known for our ability to do everything across every territory, with the depth and breadth of a full-stack offering — from applications and cloud to network and infrastructure — connected by seamless data power.

Because we own a Tier 1 Global IP Network infrastructure on a single autonomous system number (ASN), combined with high-availability data centers, we can support MetLife's every operational, business and strategic need — from the core network through domain excellence and product delivery.



We have a proven track record within the insurance and financial services industries

As a global leader in IT and business services, we have a track record of success in combining end-to-end transformative technology to maximize systems and processes for the increasingly globalized needs of insurers like MetLife.

With over 12,000 insurance division employees worldwide, we deliver end-to-end digital transformation across the insurance value chain. Our expertise covers property and casualty, life and annuity, group benefits, reinsurance and specialty lines. Our solutions span core system modernization, AI-driven analytics, cloud transformation, digital customer experiences and cybersecurity.



Spotlight:

Transforming the claims experience — where strategy meets impact

MetLife's transformation journey is not just about technology, it's about people. Nowhere is this more evident than in the reinvention of the claims experience, where empathy and innovation converge to deliver measurable outcomes.

Together with NTT DATA, MetLife has:



Reduced claim cycle time by 30% through automation and digital enablement.



Lowered operating costs by 15% across the claims lifecycle.



Achieved a net promoter score (NPS) >80, with members praising speed, proactivity and compassion.

Key initiatives driving these results:

- Straight through processing (STP): Minimizes manual intervention for faster, more accurate claims handling.
- Multi-channel claim submission: Empowers members to engage on their terms.
- AI-driven member updates: Automates administrative changes for greater accuracy and speed.
- Critical illness case manager role: Provides a single, proactive point of contact during life's most vulnerable moments.

MetLife's deep commitment to put members first — and to the power of partnership — delivers a digital-first, human-always experience.





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This transformation is a testament to what's possible when technology and empathy come together. We are proud to partner with MetLife to drive a holistic, AI-led transformation journey that delivers meaningful impact across growth, scalability and member experience in the claims value chain. By enabling MetLife's AI vision with NTT DATA's AI expertise, we have created a claims experience that truly puts members first.”

Akshay Arora
Senior Vice President
Life Annuities and Retirement Insurance
NTT DATA

MetLife clients agree:

“I rated MetLife 10 because MetLife is efficient, proactive and [sped] to close my claim.”

“Extremely likely to recommend MetLife as I am beyond pleased. They have outperformed my last provider in every way.”



Let's cross the next frontier together

As your global growth strategy accelerates, NTT DATA is ready to help MetLife co-create what's next.

Together, we bring deep insurance expertise, scalable technology and a shared commitment to measurable outcomes. Let's align on a roadmap that delivers faster claims, smarter operations and better customer experiences — globally and sustainably — so MetLife can move confidently into the future.

List of abbreviations

Abbreviation	Meaning
AI	artificial intelligence
ITSM	information technology service management
CRM	customer relationship management
TPA	third-party administration
ASN	autonomous system number
KPI	key performance indicator
R&D	research and development

About NTT DATA

NTT DATA is a global innovator of digital business and technology services, helping clients innovate, optimize and transform for success. As a Global Top Employer, we have experts in more than 50 countries and a robust partner ecosystem. NTT DATA is part of NTT Group.

Visit nttdata.com to learn more.

