

Insurtech Global Outlook 2026

Become architects of resilience

Dynamic strategy and resilience

Strategies can't stay fixed anymore. Companies constantly monitor the market and adjust quickly to keep up with change.

Content

01. Trends / pain points / challenges

02. Solutions / key technologies

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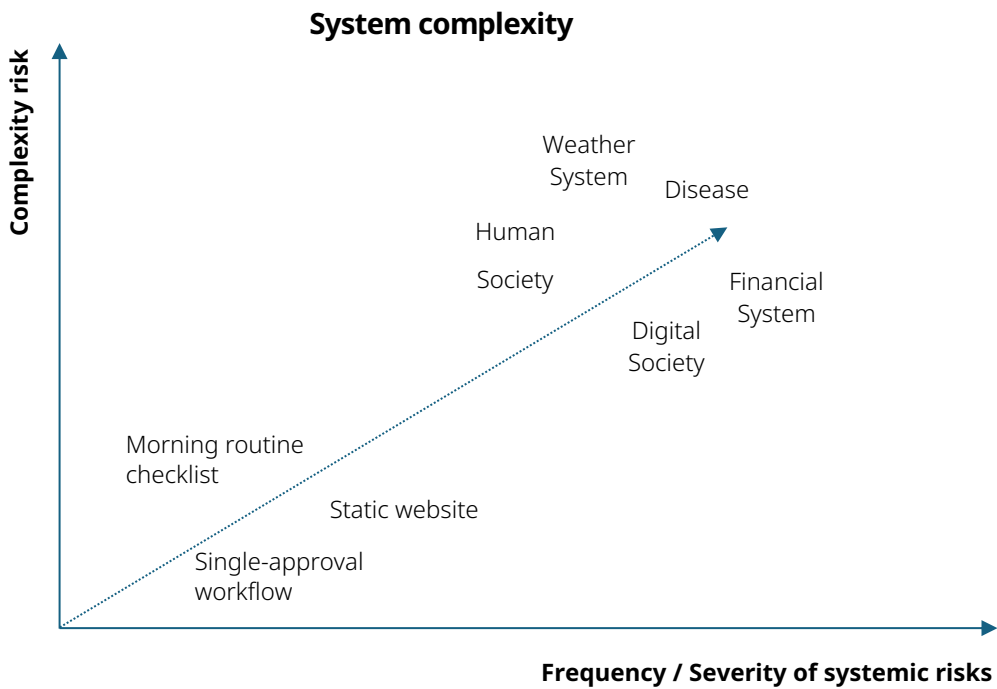
01.

Trends/ pain points/ challenges

NTT DATA Insurtech Global Outlook 2026 / Become architects of resilience

Dynamic and complex risk patterns

Complex systems are systems consisting of many interacting components that exhibit emergent collective behaviors. Insurance companies deal with risks inside these complex systems and proactively think about risk patterns.

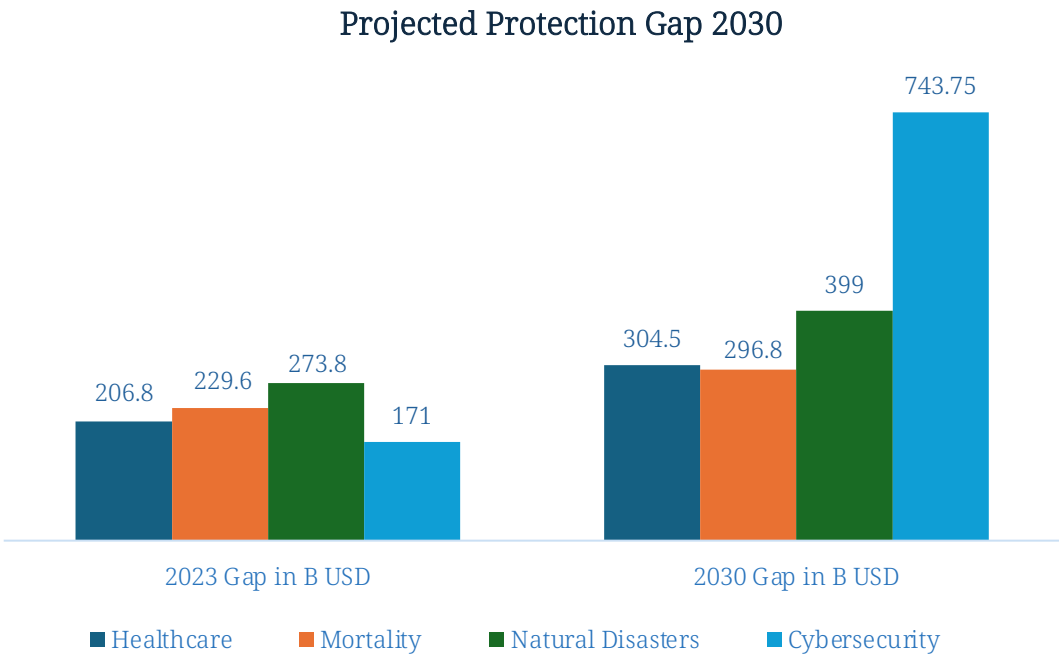


Technology improves how we understand and manage risk by enabling better data, real-time monitoring, and smarter analysis. It helps us spot patterns and interactions early, leading to better decisions and prevention.

Old-assumptions	New-assumptions
• Accidents result from chains of directly related events • Safety improves by increasing system and component reliability • Most accidents are attributed to operator error	• Accidents are complex, system-wide processes • Holistic understanding of system behavior is essential for understanding accidents
Linear A Age → B Score	Nonlinear Relationships
• As risks continuously evolve, organizations that monitor, adapt, and respond in real time steadily improve outcomes. • Managing risk as an ongoing process — not a one-time plan — drives sustained performance gains.	

Increasing protection gaps by complexity

The complexity gap, from extreme weather and cybersecurity shocks to demographic changes, today's risks are more dynamic and interconnected than ever.



The projected protection gap illustrates a widening disparity between growing risk exposure and the capacity of existing insurance mechanisms to absorb losses.

Across **mortality and natural disasters**, uninsured losses are expected to increase steadily through 2030, reflecting mounting demographic, systemic, and climate-related pressures. Most notably, **cybersecurity** exhibits the sharpest escalation, with the protection gap projected to rise from \$171 billion in 2023 to approximately \$744 billion by 2030—more than a fourfold increase—positioning cyber as the largest source of uninsured risk.

This trajectory suggests that emerging, technology-driven threats are scaling faster than traditional underwriting and risk management models can adapt. The findings indicate a structural need for more proactive, data-driven, and continuously monitored risk solutions to address increasingly dynamic and complex risk environments.

Sources: Cybersecurity Ventures; MunichRe; GlobalData; Swiss Re Institute, IBM Cybersecurity Trends, WEF Global Risk Report 2025.

Rising losses from physical, digital and demographic risks

Rising losses from **climate change** and natural catastrophes, increasing **cyber risk**, and **demographic changes** highlight the expanding role of insurance in strengthening societal resilience. Together, these trends create opportunities for the insurance sector to develop innovative risk transfer, protection, and long-term savings solutions addressing physical, digital, and demographic risks.

Climate change and Nat Cat severity

\$162B

Global natural catastrophe losses in H1 2025

\$6B

Increase compared to the same period in the previous year

49%

of respondents believe Natural catastrophes (storm, flood, earthquake, wildfire, extreme weather) as the top 1 global risks.

Source: Swiss Re Nat cat Report 2025

Cyber as a systemic risk

49%

of respondents believe that cyber incidents (cyber crime, IT outages, malware/ransomware, data breaches, fines/penalties) as top 1 business interruption risks

66%

of respondents believe that AI/ML dominates cybersecurity risk perception.

63%

of respondents say organizations do not assess the security of AI tools before deployment

Sources: Allianz Commercial, WEF Cybersecurity Report 2025

Longevity and pension

USD 1 trillion

There is an estimated annual global pension gap. This estimate is sourced from the 2023 GFIA report, titled "Global protection gaps and recommendations for bridging them."

40%

of people aged 18–35 are not saving for their pensions, based on the 2023 Insurance Europe pension survey of nearly 16,000 respondents across 16 EU countries

Source: Insurance Europe

ESG and Nat Cat (Natural Catastrophe) severity

Despite rising damage caused by climate-related events, the losses have a **long-term effect on sustainability**, and the huge protection gap is continuously affecting it.

Natural catastrophes and the protection gap

Total global economic losses from natural catastrophes—including both insured and uninsured losses—reached \$162 billion in the first half of 2025, up from \$156 billion over the same period in the previous year.

Regions	Economic losses	Insured losses	Protection gap
North America	Very High	High	Large
Europe	High	Medium	Medium
APAC	High	High	Large
LATAM	Medium	Low	Large
Africa	Medium	Low	Large

Source: Swiss Re Nat cat Report 2025

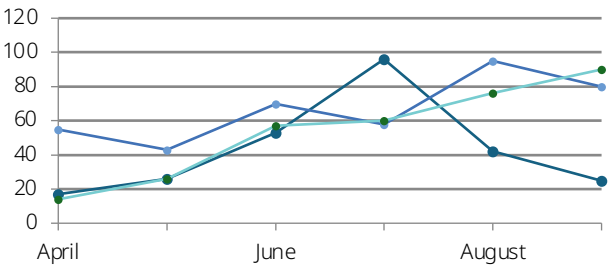
Social disparities

People experienced stress and negative feelings

(Stress, Anger, Sadness..)

39%

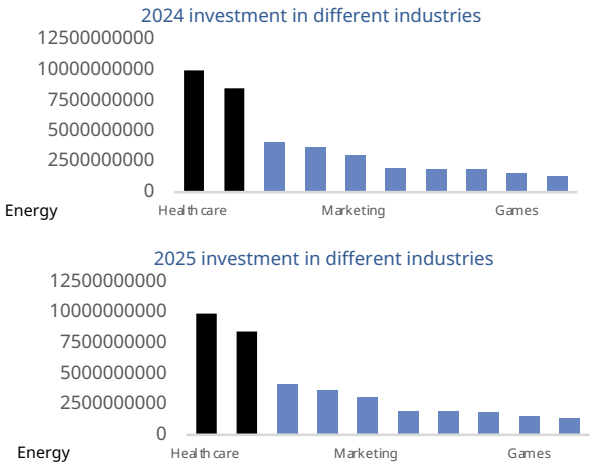
Global trend in negative emotions rising in the past decade.



Source: State-of-the-Worlds-Emotional-Health-2025_Report.

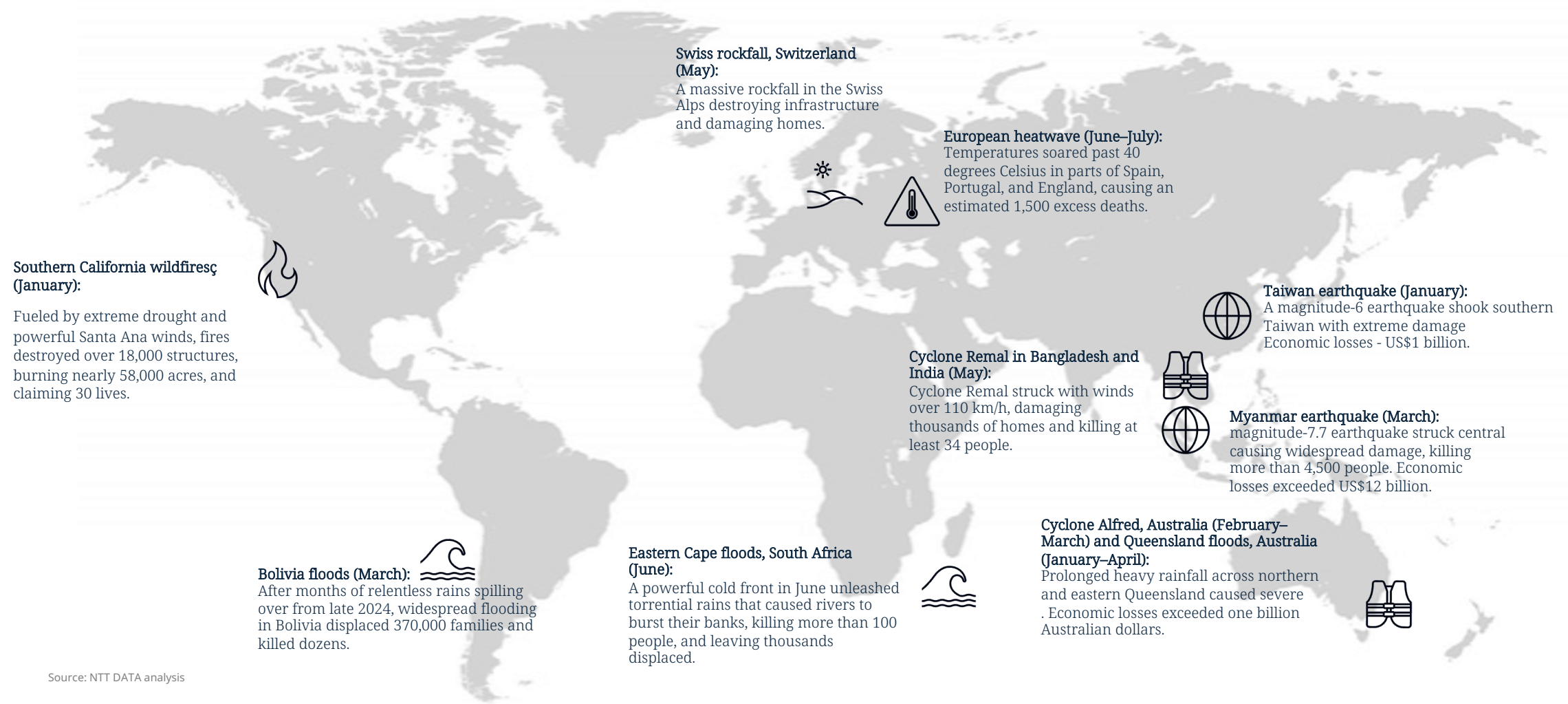
Energy transition

Advanced economies lead in energy transition progress, with investment from leading insurers.



Source: NTT DATA Internal Sample

How climate crisis affected the world in 2025



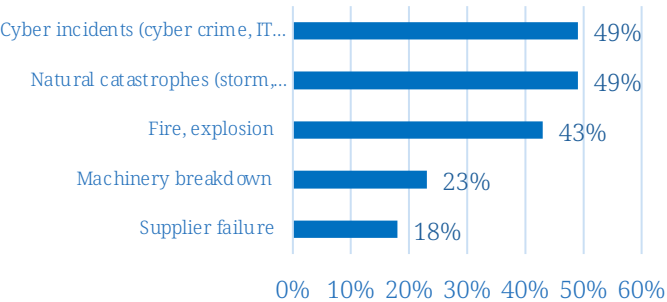
Cybersecurity number 1 emerging risks for business

Deepfake content isn't linear growth. It's a viral proliferation that outpaces nearly every other cyber threat.

Cyber top 1 business risk perceived risk by society

Data breaches remain highly costly. The average breach cost rose to **USD 4.88 million**, and automation is helping threat actors scale attacks against weaker targets, including small and medium-sized businesses.

Business interruption risks – top 5 concerns



Source: Allianz Commercial

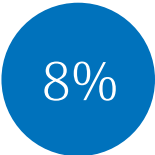
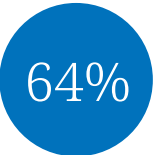
Skill gap and readiness (AI and cyber)

Cybersecurity Labor Shortage

(FS and industries, consumer goods and technology)

Furthermore, only **14%** of organizations are confident that they have the people and skills they need today.

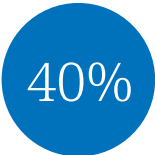
Since 2024, the cyber skills gap has increased, with two out of three organizations reporting moderate-to-critical skills gaps, including a lack of essential talent and skills to meet their security requirements.



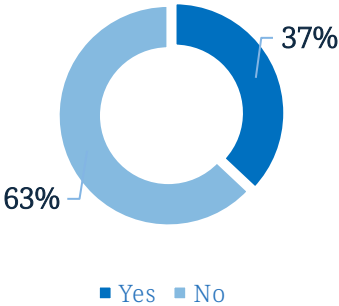
Source: Cybersecurity Talent Report 2025

Deepfake and security tools

AI Deepfakes now account for 40% of all biometric fraud attempts.



Does your organization assess the security of AI tools before deployment?



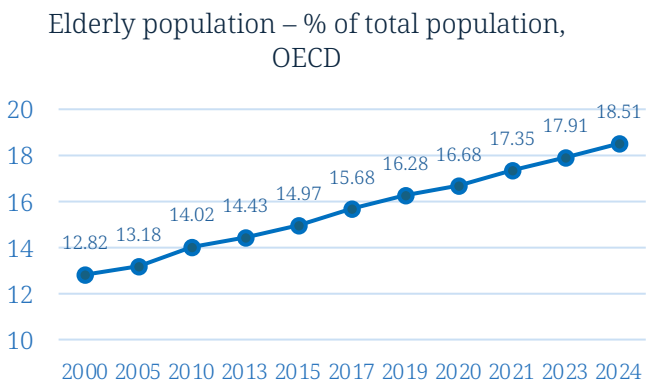
Source: WEF Cyber Outlook 2025

Longevity and pension gap

Weakening safety nets. Ongoing fiscal pressures have substantially strained public safety nets across Europe, leading to significant shortfalls in health care funding, increasingly restrictive pension schemes, and curtailed disability support.

Longevity and mortality

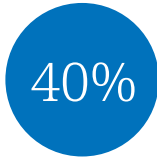
Steady increase in the share of the elderly population (65 years old or above) across OECD countries from 2000 to 2024.



Source: Allianz Commercial

Pension gap

Percentage of people aged 18–35 who are not saving for their pensions.



(This estimate is sourced from the 2023 GFIA report, titled “Global protection gaps and recommendations for bridging them.”)

There is an estimated annual global pension gap of

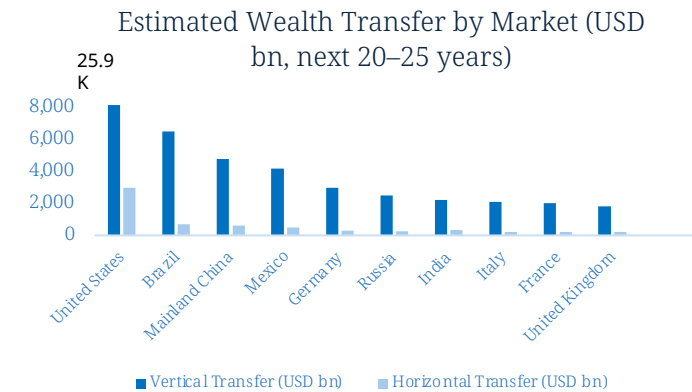
USD 1 trillion.

This estimate is sourced from the 2023 GFIA report, titled “Global protection gaps and recommendations for bridging them.”

Source: Insurance Europe

Wealth transfer

Around **USD 100 trillion** in wealth transfer is expected to come from Baby Boomers and older generations. According to UBS (via Visual Capitalist), the global inter-generational (vertical) wealth transfer is forecasted to be over **USD 74 trillion** in the next 20–25 year.



Source: UBS Wealth Management Report 2025

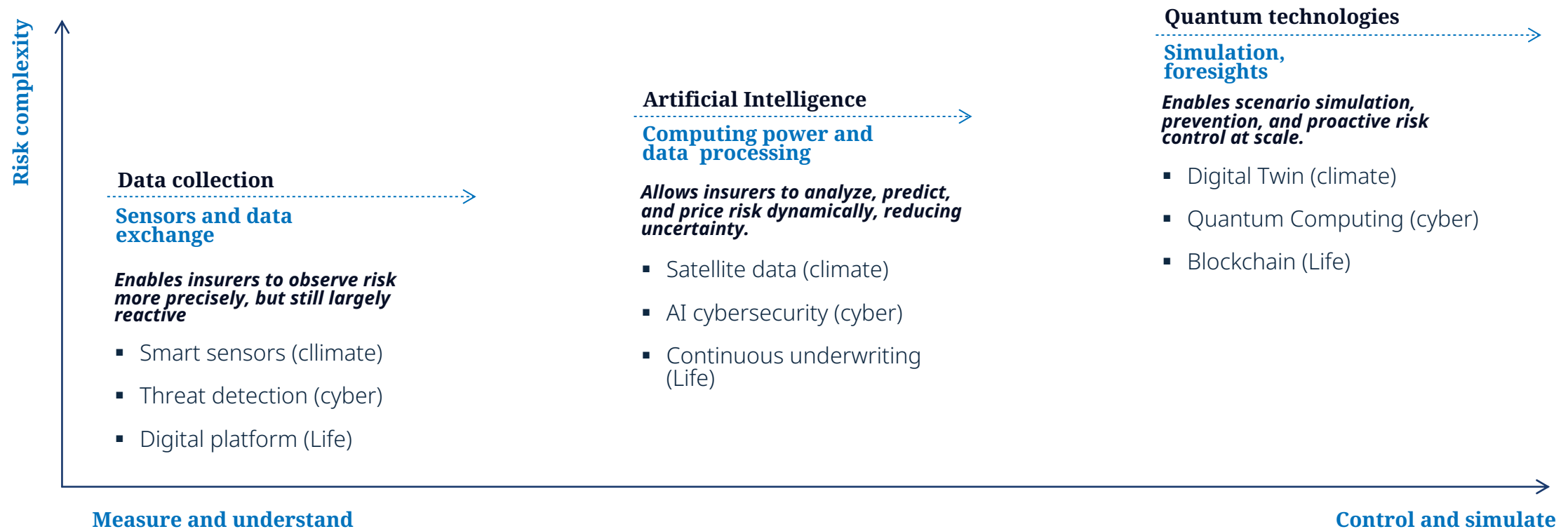
02.

Solutions/ Key technologies

NTT DATA Insurtech Global Outlook 2026 / Become architects of resilience

Risk in motion tech enablers: From measurement to control

Insurance is evolving from reactive risk transfer toward proactive risk prevention and simulation.



Climate crisis

Climate and Nat Cat solutions utilize **satellite imagery**, digital twins, simulation and AI models **to create natural disaster models to estimate claims, losses and underinsured regions** to ultimately enhance underwriting.

Tech solutions in climate crisis and sustainability

Past smart sensors	Smart sensors are emerging as a powerful technological solution to the climate crisis because they make environmental action more precise, timely, and scalable.		
	Real-time data	Air-quality sensor	Energy use
	Pollution monitoring	Reduce emissions	Tracking impact
Now: Satellite, data and AI	Satellite data is a critical technological solution in the fight against climate change because it gives us a global, continuous, and objective view of what is happening to the planet in real time.		
	Weather data	Early pattern detection	Deforestation monitoring
	Flood and heatwaves	AI-assisted underwriting	Nature disaster forecasting
Digital Twins	Digital twins are a powerful technological solution to the climate crisis because they allow us to simulate, test, and optimize real-world systems before making costly or risky changes.		
	Virtual replica	Risk modelling	Resilient climate model

Cybersecurity

Every digital interaction—sending a message, logging into a platform, transferring money—is an act of trust mediated by code. Cybersecurity exists not because technology fails, but because people, incentives, and complexity inevitably do.

Tech solutions in complex and AI-driven world

Past detection models	Detection models are used to identify malicious activity, intrusions, or abnormal behavior in systems, networks, or data.		
	Signature-based detection	Policy-based detection	Behavioral detection
	Signature + rules	ML + threat intelligence	Anomaly + behavioral
Now AI model	AI model is a computational model that uses machine learning or related AI techniques to automatically detect, predict, or respond to security threats		
	Real-time risk intelligence	AI-assisted underwriting	AI cybersecurity training
	Upskilled workforce	Early threat pattern detection	AI simulated attacks
Future quantum	Quantum computers can solve certain mathematical problems much faster than classical computers. This directly affects cryptography, which underpins almost all cybersecurity.		
	Quantum optimization	Ecosystem / level risk modeling	Quantum-safe cryptography

Life and Annuities

The industry is gradually moving from centralized platforms to blockchain-enabled and DeFi models (starting with risk coverage and crypto-linked life insurance products) driven by transparency, automation and new capital models. The evolution continues but hasn't fully replaced traditional life insurance yet.

Tech solutions in Life and Annuities

Past digital platform	Digital devices worn on the body that continuously collect data such as activity, health, and biometric signals to support monitoring, insights, and decision-making.		
	Real-time data	Body data sensor	Activity monitoring
	Non-medical exams	Risk analysis	Tracking emergencies
Now continuous underwriting	Automation can help to achieve continuous underwriting , used to identify individuals or assess their physical and health conditions.		
	Health data	Fingerprint recognition	Face and voice sensor
	Automation	Early pattern detection	Real-time underwriting
Future Blockchain	Using Blockchain technology to manage the assets and accumulate wealth for senior people.		
	Document management	Wealth management	Smart contract

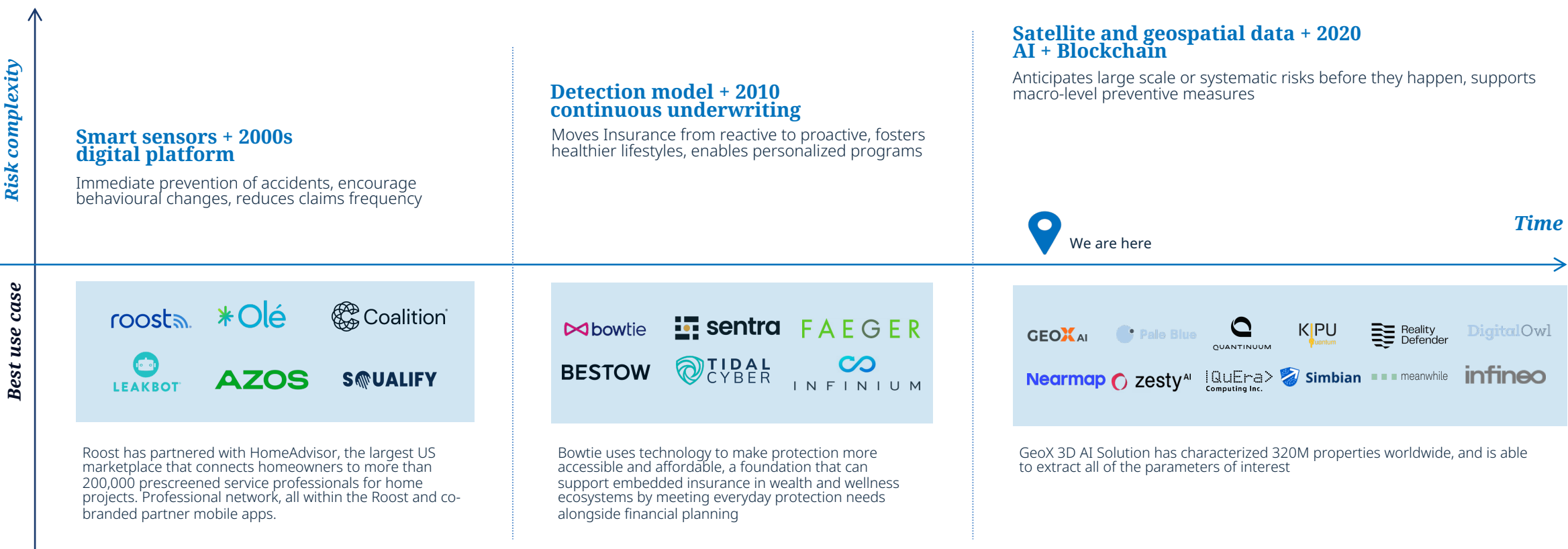
03.

Supreme selection and lighthouse use cases

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Risk in motion: Evolution of risk intelligence

Data has become the core engine of the insurance business model. It enables the industry to address its most pressing challenges from telematics auto risks to **systemic complex risks**, elevating customer experience, and driving operational excellence.



Climate crisis

Nearmap specialising in 3D monitoring for quick disaster response

Nearmap

Company description: Nearmap Specialising in 3D Monitoring for Quick Disaster Response
Technology: Artificial Intelligence, Satellite Data
Location: Australia

Executive overview

High-resolution imagery, 3D modeling, AI predictions. In-house camera technology. And a suite of geospatial tools clients can use to impact change. It's location intelligence, and it solves today's challenges by turning imagery into insights and answers.

Business need

- Outdated and low-detail mapping data limits insight and slows decisions
- Frequent field visits are costly and inefficient
- Basic imagery lacks actionable intelligence for risk and planning

Solution

- Frequent, high-resolution aerial imagery delivers up-to-date visual data.
- AI and analytics extract meaningful insights from raw imagery.
- Cloud-based access enables remote, anytime review of locations.
- APIs integrate location intelligence into existing enterprise systems.
- Historical and 3D views support change detection and analysis over time

Outcome

Accelerate your work

From start-ups and global brands to GIS engineers and underwriters, get the edge with location intelligence integrated into your workflow.

For Insurance
Minimize risk, improve response time, and transform your customer experience.
[Explore Insurance](#) →

For Commercial
Optimize processes and elevate your operations in property, construction, engineering, and more.
[Explore Commercial](#) →

For Government
Keep public works on track, plan for tomorrow, and be better prepared for natural disasters.
[Explore Government](#) →

Recurring subscription fees for location intelligence and aerial imagery.
API and usage-based fees for data integration.
Premium features and data add-ons sold on top of base access.
Professional services and consulting.
Large enterprise and government contracts.

KPIs

KPIs	Result
U.S. population covered	87%
Ground sample distance (GSD)	4.4cm
Area captured in last 6 months	420k km²
Urban areas captured	1740

Satellite data
Real-time data
AI models
Meaningful insights

Zesty.ai: Agentic AI-powered property risk analytics and decision intelligence



Company description: Agentic AI-powered property risk analytics and decision intelligence solutions for the Property & Casualty insurance industry
Technology: Agentic AI
Location: US

Executive Overview

Zesty.ai is a U.S.-based insurtech and AI risk intelligence company that provides agentic AI-powered property risk analytics and decision intelligence solutions to the Property & Casualty insurance industry, enabling carriers to more accurately underwrite, price, and manage catastrophe and property risks using advanced AI models.

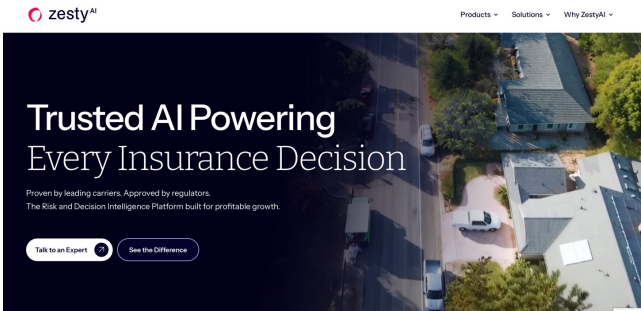
Business need

- Traditional risk models rely on broad zones and outdated data, failing to capture actual property-level risk.
- Catastrophic losses (wildfires, hail, wind, water) are increasing and unpredictable with legacy tools.
- Insurance underwriting and pricing lack granular, real-world insights at the individual property level.
- Slow, manual, and imprecise data sourcing

Solution

- Peril-specific risk models for wildfire (Z-FIRE™), hail (Z-HAIL™), wind (Z-WIND™), storms (Z-STORM™), and non-weather water (Z-WATER™).
- Property insights down to individual roof age, condition, material, geometry, and other structural features.
- Competitive and regulatory intelligence tools (e.g., ZORRO Discover) to automate filings research.
- Model outputs usable for underwriting, pricing, portfolio risk, renewals, and reinsurance.
- Platform deploys via API, batch, or web UI with regulator-ready documentation

Outcome



Data Sources
High-resolution aerial and oblique imagery + computer vision.
Permits, parcel data, climatology, topography, vegetation layers.
Proprietary insurer loss experience data.

Modeling Approach
Gradient Boosted Machines (GBMs): learn complex interactions among property features and environmental conditions while remaining explainable to actuaries and regulators. • Models validated on real historical claims data instead of simulated scenarios. • Continuous data updates ensure models reflect changing exposures.

KPIs

KPIs	Result
Regulatory approvals	~70+ state regulatory approvals
Predictive accuracy	Models achieved a 99.7% hit rate in retrospective storm risk evaluation.
Property coverage	97%+ U.S. property coverage with localized precision

Agentic AI

Real-time data

Aerial imagery, structured data, climate variables

Improved regulatory acceptance and workflow automation

Cybersecurity

Simbian AI: Securing tomorrow with AI agents for cyber-defense



Company description: Full lifecycle AI security solutions
Technology: Agentic AI for Cybersecurity
Location: US

Executive overview

Enables security operations teams to deploy autonomous agents that triage alerts, hunt threats, and execute responses across cloud and enterprise environments.

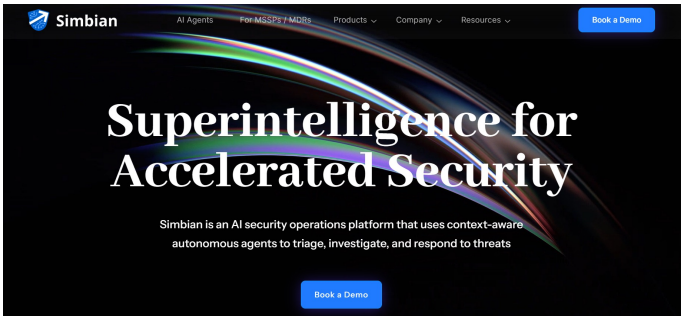
Business need

- AI introduces new security risks that traditional cybersecurity tools are not designed to detect or mitigate — such as hallucinations, adversarial inputs, prompt-based attacks, and data leakage.
- Uncontrolled and unmanaged AI usage (“shadow AI”) exposes enterprises to compliance, privacy, and operational risk as employees and developers adopt AI tools outside governance.
- Enterprises lack end-to-end visibility and protection across the entire AI lifecycle — from model development to deployment and real-time use.
- AI agents/multimodal systems (LLM, vision...) expand the attack surface, creating deeply interconnected risk vectors traditional tools can't map.

Solution

- AI Firewall – real-time guardrails on prompts and outputs, blocks unsafe inputs/outputs.
- Automated AI Red Teaming – continuous adversarial testing to assess robustness and trustworthiness.
- AI Lens (AI Discovery and Usage Control) – visibility into shadow AI usage, enforce role-based policies.
- Model Scanning – static and dynamic scanning for vulnerabilities, malware, compliance issues.

Outcome



Full Lifecycle Protection:

- Development and R&D: Model scanning and red-teaming identify vulnerabilities before deployment.
- Deployment and Runtime: Real-time firewalls and usage control guard all interactions and monitor outputs.
- Usage Governance: Visibility across employees, developers, and AI agents using AI Lens and policy enforcement

KPIs

KPIs	Result
Growth	Integrating into 75+ security tools and delivering rapid resolution
Guardrail coverage	60+ built-in AI guardrails including PII protection, prompting safety, runtime filters.
Enterprise adoption	Used by global enterprises across finance, tech, and security sectors (implicit from recognition and deployments).

AI Security
Data Security
Real Time Data
Enterprise solutions
Fight AI threats with AI

IQuEra: Quantum security in a digital future



Company description: Quantum technology transforms how insurers understand reality, manage uncertainty, and collaborate across ecosystems—ultimately enabling more resilient, inclusive, and adaptive protection systems.
Technology: Cybersecurity, Quantum technology
Location: US

Executive overview

Since 2018, QuEra has advanced neutral-atom technology — from our roots at the Harvard and MIT labs to deployments in the cloud and on-premises. Now, backed by leading investors, QuEra’s foundation in neutral atom technology is transitioning from lab to customer deployment. With large-scale, fault-tolerant computing in view, the journey is just beginning.

Business need

- Classical computing limits: many scientific, optimization, simulation, and materials problems are intractable for classical computers due to exponential scaling.
- Quantum hardware scalability and error correction: building quantum systems that are both large and reliable (fault-tolerant) is technically extremely hard.
- Access barriers: few organizations can access advanced quantum systems; early quantum computers often require deep expertise and specialized infrastructure.

Solution

- Hybrid quantum/classical partnerships: integration with hybrid platforms (e.g., with QMware) to broaden use cases.
- Roadmap toward fault-tolerant systems: multi-stage roadmap to build logical qubit systems (10 → 30 → 100 logical qubits), enabling more reliable, large-scale quantum computing.
- QuEra Quantum Alliance: partner program to accelerate global deployment and applications of neutral-atom quantum computing.

Outcome



Access and Integration

- Cloud access via AWS Braket: researchers and developers can run workloads through cloud APIs.
- On-premises deployments: customers needing low-latency, secure, or dedicated infrastructure can host QuEra systems locally.
- Software tooling: tools like Bloqade help design, express, and test problems against QuEra’s hardware.

KPIs

KPIs	Result
Funding and investment	\$230M+ Series B financing led by major investors (Google, SoftBank, NVIDIA NVentures, etc.) fueling scalable, fault-tolerant quantum development..
Quantum hardware scale	256-qubit neutral-atom Aquila system publicly accessible — one of the largest available today.
Roadmap advancement	Published a quantum error-correction roadmap aiming for 100 logical qubits by 2026.

Quantum technology

Dynamic data

large-scale quantum systems beyond academic labs

Life and Annuities

Bestow: Digitize the entire lifecycle

BESTOW

Company description: Bestow sold its direct-to-consumer life insurance carrier business to focus fully on its enterprise SaaS platform for life and annuity carriers
Technology: API, Platform Modernization
Location: US

Executive overview

Leverage Bestow's technology and data expertise, and deep insurance industry knowledge, to make life easier across the entire organization, from business strategy straight through to customer experience.

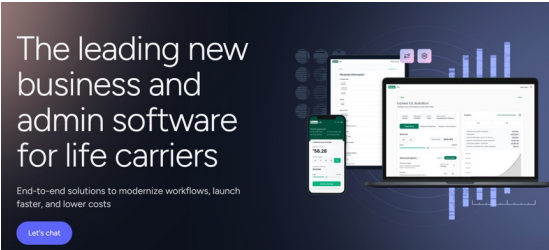
Business need

- Legacy life insurance processes are slow, manual, and costly, hindering customer experience and carrier growth.
- Many carriers lack modern digital infrastructure to support seamless quoting, underwriting, and policy administration across channels.
- Traditional underwriting often requires medical exams and extended wait times, creating friction for consumers and pushing potential customers away.
- The life insurance value chain is fragmented without digital transformation.

Solution

- Digitize the entire lifecycle — from online quoting and illustration to application, underwriting, checkout, binding, issuance, and administration.
- Deliver a seamless multi-channel experience — consistent consumer and agent experiences across online, phone, and in-person touchpoints.
- Automate underwriting and decisions using data logic and recommendation engines that reduce manual effort and improve speed.
- Modernize distribution and sales with responsive tools that improve conversion and agent productivity.

Outcome



- Online, streamlined application flow: Customers and agents complete applications digitally, with tools for quoting, illustration, and purchase.
- Sophisticated rules engine and automation: Underwriting logic and recommendation engines reduce manual processing and improve decision quality
- Unified administration suite: Customer portals handle policy documents, payments, servicing, and self-service options — reducing support costs.
- Integration flexibility: Bestow's APIs and SaaS tools plug into existing carrier ecosystems for fast deployment and ongoing innovation.
- Data expertise: The platform uses data and analytics to help carriers optimize pricing, marketing, and product fit across channels.

KPIs

KPIs	Result
Time to market	Products launched in < 6 months (versus years previously).
Cost reduction	45% reduction in per-policy acquisition cost in the first year.
Conversion and growth	3× increase in conversion rates through frictionless digital sales.

Flexible, modular integration for carriers to modernize fast.

Digital solution

Significant cost reductions

Meanwhile: Blockchain technology wealth management

■ ■ ■ meanwhile

Company description: Quantum technology transforms how insurers understand reality, manage uncertainty, and collaborate across ecosystems—ultimately enabling more resilient, inclusive, and adaptive protection systems.
Technology: Cybersecurity, Quantum technology
Location: US

Executive overview

Bitcoin-denominated life insurance as a wealth-preservation tool, positioning life insurance not just as protection but as a store-of-value and inflation hedge for global, crypto-native wealth. Strong implementation for life insurance and with effective management of wealth and pensions.

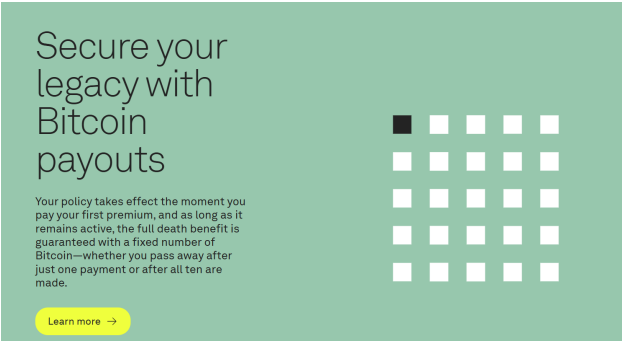
Business need

- Traditional life insurance is denominated in fiat currency, which erodes long-term wealth due to inflation and currency debasement — a key concern for Bitcoin holders and global savers.
- Global financial products lack Bitcoin-native long-term savings and protection tools that are compliant with regulation and suitable for legacy planning.
- Wealth transfer across generations in volatile fiat environments often fails to preserve purchasing power; traditional insurers don't align with the needs of crypto-centric investors

Solution

- World's first fully Bitcoin-denominated life insurance company — premiums, policy values, and claims are all in BTC.
- Offers Bitcoin Whole Life insurance that allows policyholders to protect, grow, and transfer wealth across generations without fiat exposure.
- Provides tax-efficient planning tools for long-term Bitcoin holders, with potential borrowing access against the policy without triggering capital gains

Outcome



- Bitcoin Whole Life Product — structurally similar to traditional whole life insurance but denominated entirely in Bitcoin.
- Policies accumulate value in BTC, allow tax-advantaged borrowing and partial withdrawals, and serve as a legacy planning tool for BTC-rich households.
- Meanwhile also incorporates conservative lending and private credit strategies to generate yield on BTC funds.

KPIs

KPIs	Result
Innovation leadership	First Bitcoin-denominated life insurer globally, pioneering a new class of long-duration Bitcoin financial products.
Audited BTC reporting	First company to publish audited financials fully denominated in Bitcoin, demonstrating operational transparency.
Market positioning	Positioned at the intersection of insurance, crypto, and decentralized finance, targeting high-net-worth and BTC-centric savers.

Blockchain technology
Complex document process
Wealth management

Lighthouse use cases

Lighthouse use cases

Commercial insurtech in 2025 is concentrating on \$5M+ commercial risks, where cyber, climate, and specialty lines demand advanced data and underwriting intelligence.

Strategic partnerships as a growth and resilience lever.

Addressing the long-term challenges of longevity, health, and financial wellbeing is a strategic imperative for insurers and financial institutions. These challenges span technology, data, regulation, and customer behavior—making it neither efficient nor viable for any single organization to build all required capabilities in isolation. Strategic partnerships and ecosystems are therefore a critical enabler of speed, scale, and resilience.

At an execution level, leading partnerships provide enterprise-grade technical enablement, including:

- AI engines and orchestration, underpinned by insurance-specific ontologies to ensure decision-grade outputs.
- Rapid experimentation and scale, through POCs, MVPs, and pilots that can be industrialized via dedicated, cross-functional delivery teams.
- Governance and compliance by design, embedding AI guardrails, security, privacy, and full lifecycle management to meet regulatory and reputational requirements.
- Seamless integration, connecting core systems with external data sources and enterprise SaaS platforms without disrupting existing operations.

Critically, selected ecosystem cases demonstrate how combining insurance, health services, digital engagement, and behavioral nudges delivers measurable business and customer impact.

Lighthouse use cases / GeoX + NTT DATA

A new standard for systemic risk modelling



Company description: GeoX is an aerial imagery AI analytics company that provides geospatial property data for the insurance industry.
Innovation Center: NTT Innovation Laboratory Israel
Technology: Satellite and data, Digital Twins
Stage: Pilot/Scale Up/ Integration

Business need

- Increasing climate risks and crossing risk modelling gaps.
- Dynamic property risks due to building and surrounding changes.
- Inefficient insurance underwriting and claims management.

KPIs

Metric	Result / Value	Business impact
Properties analyzed	320+ million properties	Enables large-scale, comprehensive underwriting and risk assessment
Data points per Property	40 attributes per property	Improves accuracy of property risk profiling
Total property data points	8+ billion data points	Supports advanced analytics and AI-driven insights
Data access time	< 1 second	Enables real-time underwriting and faster decision-making

What does it enable

- Expand markets/Business Lines
- Extend API integration
- Co-develop additional features

3D digital twins of properties
Risk scores and hazard ratings
Automated payout estimates
Fraud flags based on anomaly detection

Solution

- 3D property modelling at scale. Accurate understanding of complex structures, roof geometry, building volume, and elevation—critical inputs for hazard modelling.
- Automated change detection. Using pre- and post-event imagery to quantify structural damage after natural disasters, faster, safer, and more accurate than manual assessment.
- Claims processing modernization. Automated payout modelling reduces delays, errors, and fraud, enabling faster settlements and significant cost efficiency.



What does it stand out

- Technical resources
- Testing environment
- Governance and stakeholder alignment
- Integration support

Lighthouse use cases / Reality Defender

Top AI detection technology for AI deepfake



Company description: Reality Defender is an AI-powered platform that detects deepfakes and synthetic media in real time to protect organizations from fraud, misinformation, and digital impersonation.
Innovation Center: NTT Innovation Laboratory Israel
Technology: AI, Cyber Threat Detection
Stage: Pilot/Scale Up/ Integration

Business need

- Deepfakes enabling fraud, impersonation, and account takeover
- Slow manual verification and investigation processes
- Rising financial losses and operational costs
- Erosion of customer trust and brand reputation
- Lack of scalable, real-time detection across digital channels

KPIs

Metric	Result / Value	Business Impact
Cost Reduction	20% reduction	lower fraud costs
Business Efficiency	60% faster	Improves speed of cyber risk profiling
Customer Experience	96% NPS	improved customer trust and experience

What does it enable

- Faster decision-making and incident response
- Reduced operational overhead
- Safer digital onboarding and authentication
- Stronger customer confidence in digital channels
- Enterprise-grade scalability across markets

Solution

- Identifies deepfakes and synthetic media in real time
- Integrates directly via API into existing security workflows
- Automates fraud detection and response
- Scales across enterprise systems and customer touchpoints
- Supports flexible adoption (SaaS, pilots, co-design, enterprise partnership)

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Insight | Nov 05, 2025

Reality Defender Inducted Into JPMorganChase's 2025 Hall of Innovation

Reality Defender, the RSA Innovation Award-winning deepfake detection platform, today announces its induction into JPMorganChase's Hall of Innovation. The honor recognizes Reality Defender's innovations, measurable business impact, and trusted partnership in safeguarding critical communication channels from AI-driven impersonation and fraud.

What does it stand out

- Real-time AI detection (not post-incident analysis)
- Enterprise-ready (proven with global banks like JPMorgan)
- Flexible collaboration models (SaaS, pilots, co-build)
- High measurable ROI with clear business outcomes
- Positioned at scale-up stage with rapid market expansion

Cyber threat detection
Detection API
Global bank defend
Fraud prevention

Lighthouse use cases / Digital Owl

Transform complex medical records into structured data

DigitalOwl

Company description: Digital Owl is the leading AI-powered platform for insurance and legal industries. It transforms complex medical records into structured data for faster, more accurate medical record reviews and enhanced decision-making.
Innovation Center: NTT DATA – Insurance and AI Innovation (Enterprise AI Platform)
Technology: All-in-one platforms/ Life Underwriting/ Workflow Management
Stage: Pilot/Scale Up/ Integration

Business need

- Inefficiencies in manual medical record review: manual reviews of medical documents are time-consuming
- Information overload and duplication: insurance and legal professionals struggle to extract key insights from sprawling, redundant medical files.
- Lack of transparency and black-box Outputs: many generic AI tools provide summaries without evidence or explainability.

KPIs

Metric	Result / Value	Business Impact
Efficiency	72% reduction in review time	Enables large-scale, comprehensive underwriting and risk assessment
Scalability and coverage	90% page reduction	Capable of processing thousands of pages, including handwritten and diverse file types
Company growth metrics	70+ employees	Including data scientists, engineers, and domain experts
Accuracy	97%	High accuracy in medical data interpretation and outputs

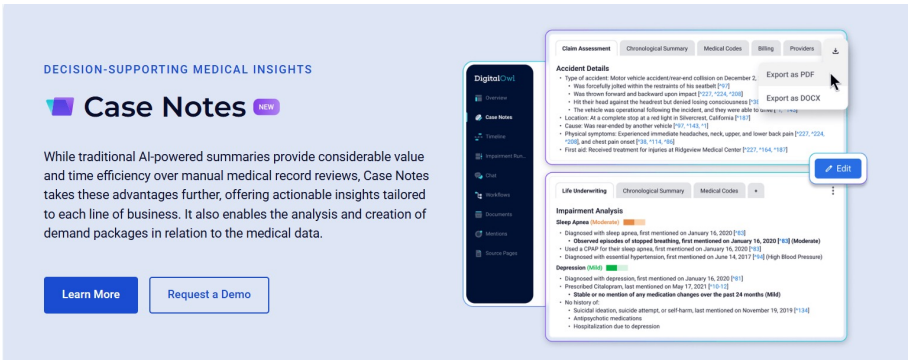
What does it enable

- Strategic partnerships with carriers and firms to embed AI workflows into core underwriting, claims, and legal analytics.
- Expansion of API and integration footprints with partners and enterprise deployments.
- Adoption rates across underwriting and legal review pipelines (internal measure of operational impact).

AI NLP
Risk scores and hazard ratings
Workflow Optimization

Solution

- Digital Owl's platform uses AI, NLP, and generative techniques to transform medical records into structured, actionable insights for insurance and legal workflows.
- Structured Data Outputs: AI ingests unstructured medical data and turns it into machine-ready insights.
- Transparency: Click-to-evidence linking back to original documents.
- High accuracy and speed: Reduces review times significantly without sacrificing detail.



What does it stand out

- Technical enablement: AI engines, orchestration, and insurance ontology development
- Testing and experimentation: POCs, MVPs, and scalable pilots using FDE teams
- Governance and compliance: AI guardrails, security, privacy, and lifecycle management
- Integration support: Core systems, external data, and enterprise SaaS integration

04.

Sample analysis

NTT DATA Insurtech Global Outlook 2026 / Become architects of resilience

01. Trends / pain points /
challenges

02. Solutions / key
technologies

03. Use cases / lighthouse
use cases

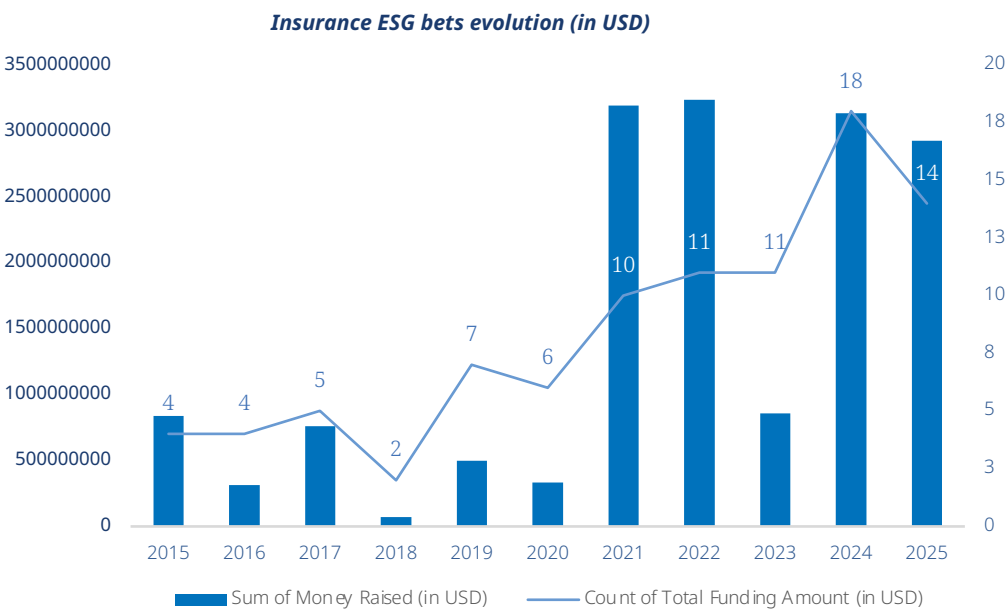
04. Sample analysis

05. Conclusion

Evolutions of risk intelligence on ESG

Smart sensors provide continuous, high-granularity monitoring of environmental conditions, social infrastructure, even in remote or hard-to-access areas.

AI transforms this vast data into actionable insights by detecting patterns, forecasting risks, and identifying inefficiencies or non-compliance. Digital twins for environmental performance, AI-augmented circular economy logistics, low-carbon material innovation.



Satellite data and digital twins

Nearmap	Series B	Betterview	zesty ^{AI}	Series B	Zurich
	Rev \$95.3M			\$56M	

Satellite data and AI

GEOX ^{AI}	Series C	DESCARTES	Series C
	Munich Re		Eurazeo and Cathay Innovation
\$23M		\$141M	

Smart sensors for home insurance

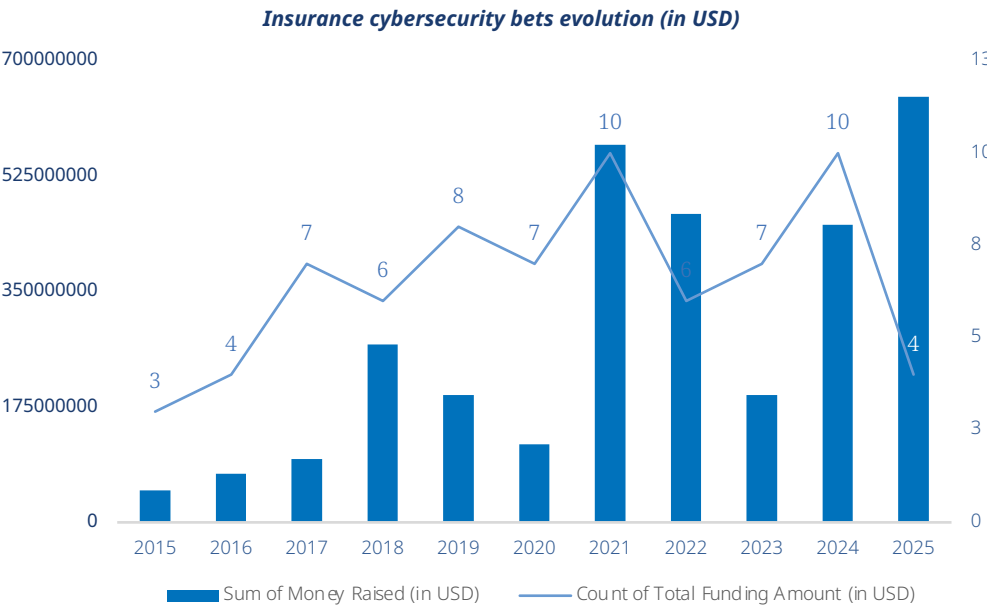
roost ^{AI}	Series B	Guidewire	LEAKBOT [™]	IPO London	Mapfre
	\$16.9M			First Insurtech	

Source: NTT DATA internal sample

Evolutions of risk intelligence on cybersecurity

Today, detection models integrate behavioral analytics and probabilistic forecasting to identify zero-day threats, insider risks, and emerging vulnerabilities. Now, AI enhances defense by detecting anomalies in real time and continuously learning from new attack patterns.

In the future, Quantum computing accelerates threat analysis and drives the shift toward quantum-resistant encryption. Together, these technologies create a unified risk intelligence platform that strengthens organizational resilience.



Quantum computing

 ALICE & BOB	Series B \$104M	 AXA VENTURE PARTNERS	 QUANTINUUM	Series B \$600M	JP Morgan Chase
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AI and deepfake protection

 Dune	Series C Zurich \$60M	 cowbell®	Seed Round MassMutual Ventures \$60M
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Detection models

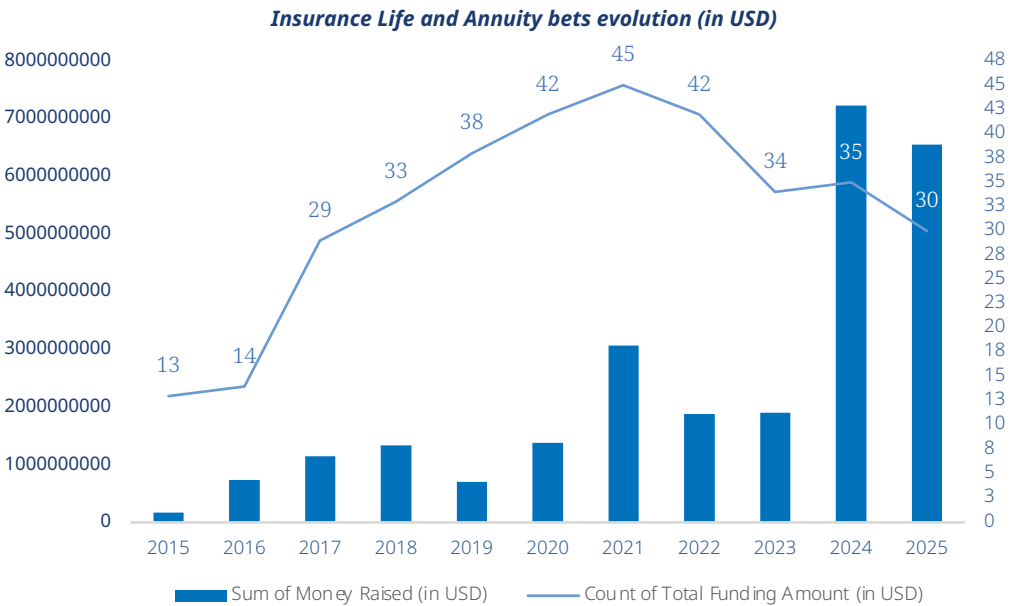
 Coalition	Corporate Round \$30M	Mitsui Sumitomo Insurance Company	 QUALIFY	Series A \$5.1M	Munich Re Ventures
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Source: NTT DATA Internal Sample

Evolutions of risk intelligence on Life Insurance

Digital platforms give people real-time visibility over their assets and retirement outlook, automation and AI lower operating costs and personalize investment and savings decisions, and fintech distribution brings retirement products to more people, including freelancers and underserved groups.

Blockchain and smart contracts improve trust, record-keeping, portability, and automate benefit payments.



Blockchain- decentralized Life Insurance

Series B	Open AI	Seed	Provenance Blockchain Labs
meanwhile			
\$82M		\$4M	

Continuous underwriting

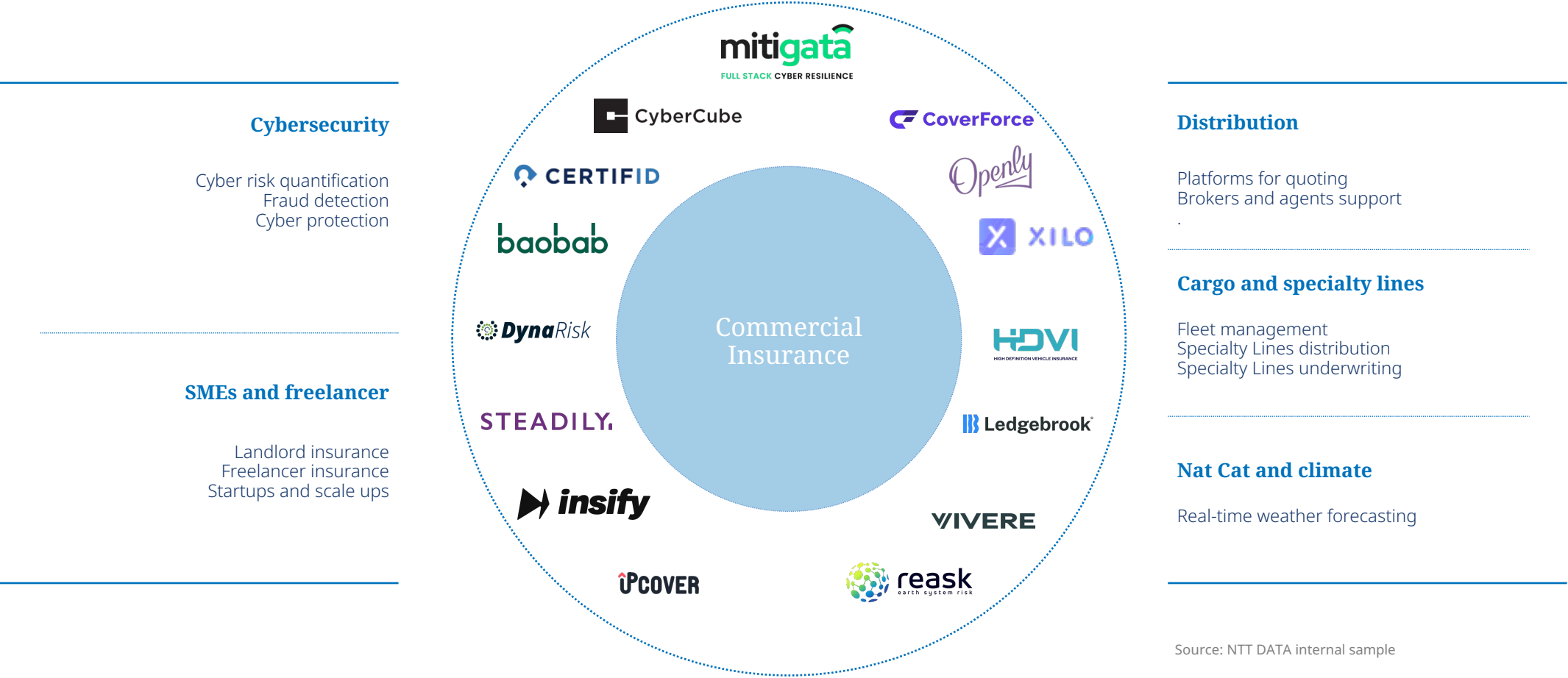
BESTOW	Series D	bowtie	Series C
Goldman Sachs		Sun Life	
\$120M		\$70M	

Digital platform

*Olé	Series B	Alma Mundi Ventures	AZOS	Series B	Munich Re
\$30M			\$30.5M		

Source: NTT DATA Internal Sample

2025 Commercial insurtech startup ecosystem





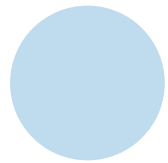
05.

Conclusion

NTT DATA Insurtech Global Outlook 2026 / Become architects of resilience

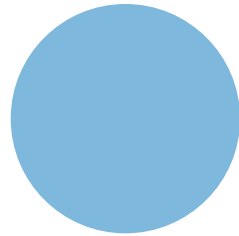
Risk in motion: From human signals to planetary intelligence

How insurance evolved from static risk snapshots to real-time, system-wide intelligence



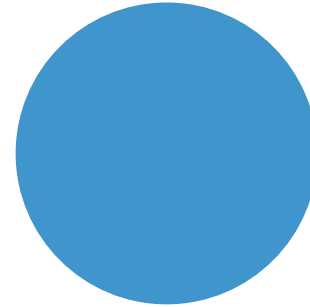
Telematics
Behavioral risk in motion

- Driving and usage patterns
- Enables dynamic pricing and incentives



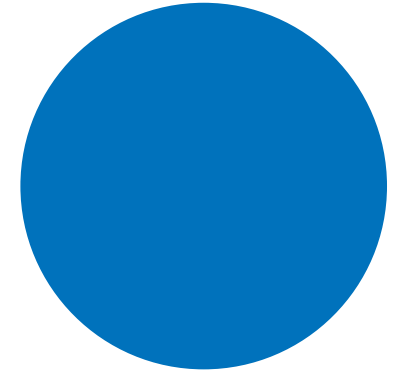
Biometrics
Human risk signals

- Health, stress, recovery signals
- Enables continuous prevention



Digital and network telemetry
System risk

- Network and identity signals
- Enables live cyber risk management

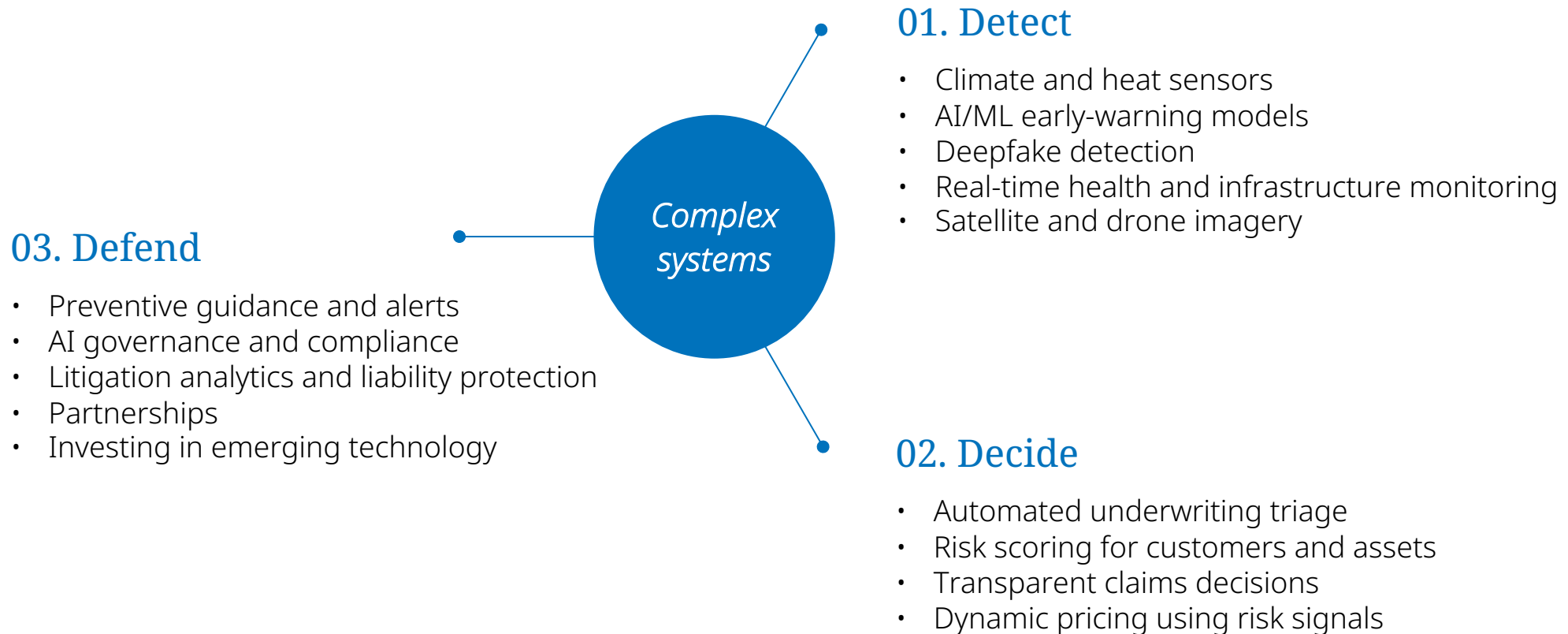


Satellite and geospatial intelligence
Planetary risk

- Climate and geospatial exposure
- Enables predictive resilience

Future-ready insurance

3D Technology (Detect-Decide-Defend) acts as risk intelligence to better understand the complex system



Key takeaways

What's hard isn't the technology. What's hard is the operating model: trust and the design rules. The CEO's agenda to turn prevention into growth can be summarized in five strategic moves:

1. Define your prevention promise:

What loss are you going to prevent and for whom? Floods? Falls? Fraud? Burnout? Business interruption? Be specific.

2. Operationalize the detect–decide–defend loop:

Start with one line of business. Make it real, not a pilot that stays in PowerPoint or a PoC without any growth or scale promise

3. Design the value exchange:

Customers share signals when the return is obvious. Less friction. Faster recovery. Real services. Real savings.

4. Change your KPIs:

Move from “claims efficiency” to “losses avoided.” Create a “prevention dividend” KPI: loss avoided, reduced volatility, improved retention, business growth!

5. Build the ecosystem:

No insurer can prevent alone. Prevention happens in ecosystems, health providers, mobility platforms, cyber partners, and, critically, emerging technologies and planetary data providers.

Conclusion

Doing nothing is a strategic decision, one that leads to higher volatility, lower trust, and declining relevance.

Acting now unlocks a future where insurers are not just payers of claims, but **architects of resilience**.



Visit nttdata.com to learn more.

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