

Insurtech Global Outlook 2026

Adopt balanced trust and responsible AI

Content

01. Trends / pain points / challenges

02. Solutions / key technologies

03. Use cases / lighthouse use cases

04. Sample analysis

05. Conclusion



01.

Trends/ pain points/ challenges

NTT DATA Insurtech Global Outlook 2026 / Adopt balanced trust and responsible AI

Challenge - AI scale

While the number of AI-related proofs of concept and pilot initiatives in the insurance industry has increased, only a limited subset has progressed to full adoption. Adoption levels remain lower than in other industries and well below the sector's potential, largely due to inherent AI risks that must be clearly understood.

82% of insurance leaders regard AI as a top business imperative, but only 22% have scaled AI into production

Low AI adoption

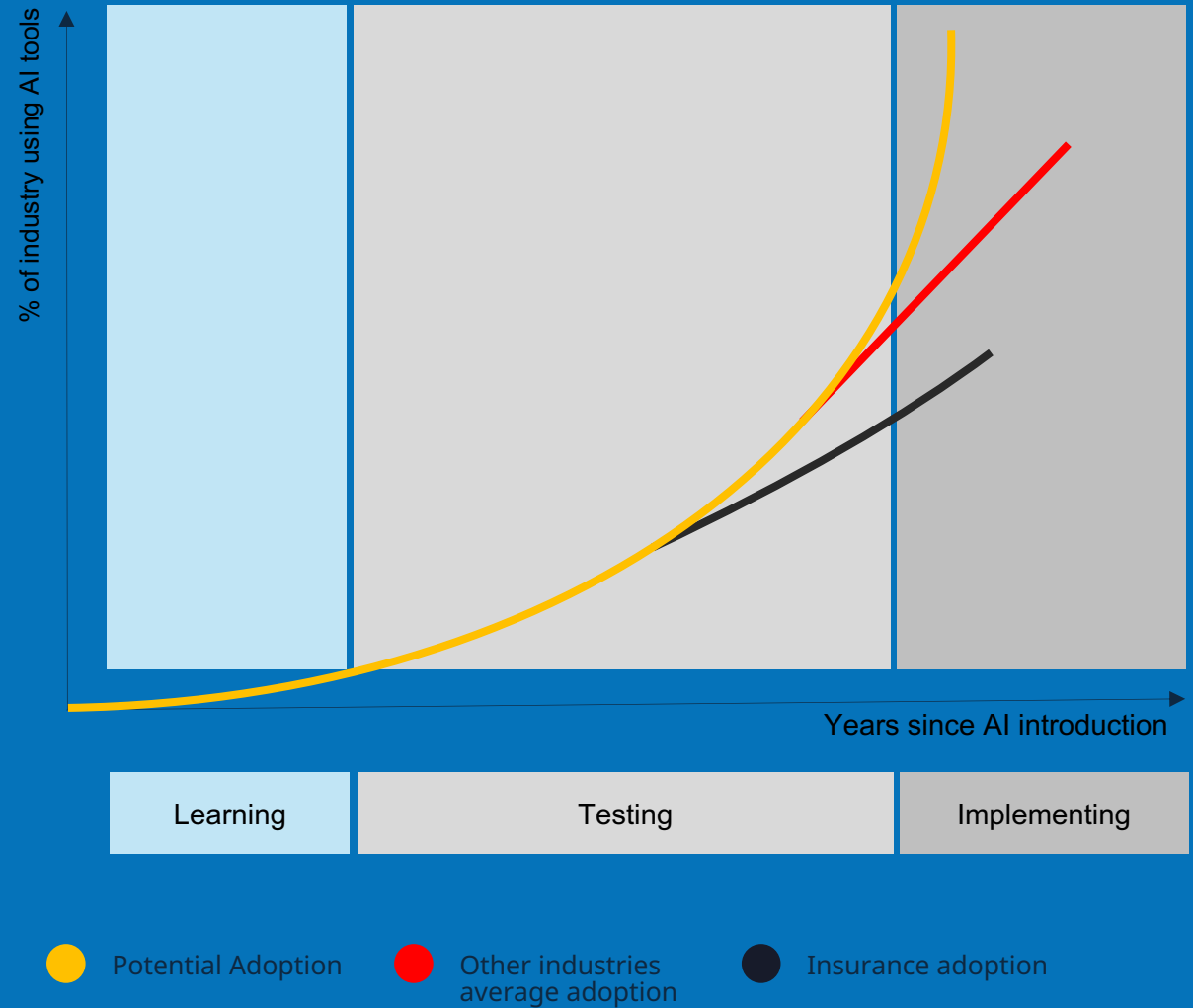
At this stage, organizations are experimenting and testing AI rather than fully integrating it. Key characteristics:

- Pilot AI: AI is used in small, controlled experiments or prototypes. The focus is on proof-of-concept rather than full business integration.
- Automation AI is applied to specific tasks rather than end-to-end processes. Often replaces manual, repetitive tasks, but impact is limited.

High AI adoption

At this stage, organizations have moved beyond pilots and isolated automation. AI is integrated across business processes. Key characteristics:

- Scale AI solutions are deployed widely across departments or regions. Focus shifts from experiments to enterprise-wide transformation.
- Augmentation AI is no longer just replacing tasks—it enhances human decision-making. Humans and AI collaborate to improve efficiency, accuracy, and innovation.



Challenges and considerations - AI

Despite its potential, the adoption of AI has remained rather subdued. We do understand that integrating AI into workflows is not just technical process but also a change management process, however, there are various challenges that are restricting this change and hampering this adoption.

Trust in AI

AI adoption lags because errors are costly and hard to anticipate, especially with complex models. Insurance pricing, underwriting, and claims fall squarely into this category.

Capability–reliability gap (models work in theory, fail in practice)

Difficulty validating complex models in high-consequence settings

Bias, fairness, and opaque decision-making

Benchmark success $\neq$ real-world usefulness

Scaling AI

Transformative technologies take decades to scale because organizations must change how they operate.

Slow diffusion due to organizational and institutional inertia

Need to redesign workflows, not just automate tasks

Heavy human oversight and control requirements

Fragmented learning across firms due to tacit knowledge and data constraints

AI cyber risk rise

As organizations accelerate the adoption of AI and generative systems, data privacy and cybersecurity are emerging as critical business risks. According to the Global Cybersecurity Outlook 2026, 34% of respondents identify data leaks associated with generative AI as their top cybersecurity concern for 2026, highlighting growing anxiety around unintended exposure of sensitive information through AI tools *



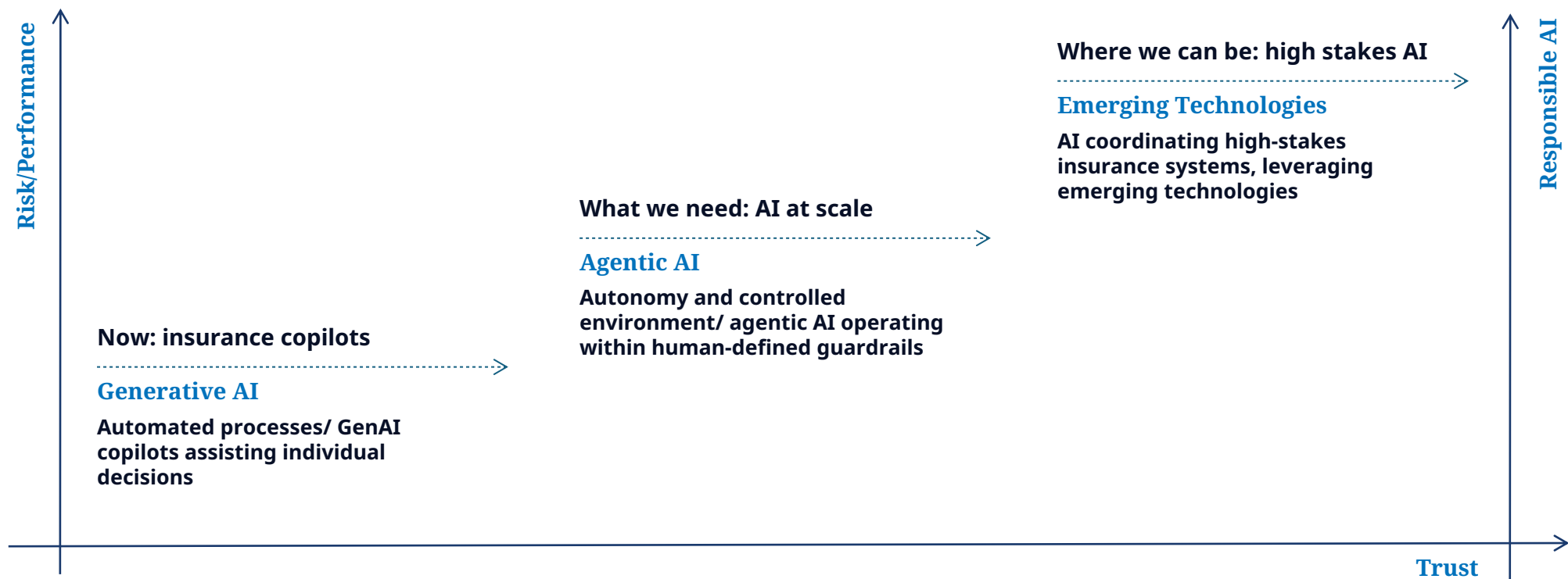
02.

Solutions / Key technologies

NTT DATA Insurtech Global Outlook 2026 / Adopt balanced trust and responsible AI

Reaching the next level of performance

As the insurance industry enters the next phase of leveraging AI performance, secondary innovation becomes the primary driver of value. In this new phase, AI will no longer be deployed as a standalone capability but will serve as a foundational layer enabling more advanced and differentiated insurance solutions. Using emerging technologies combined with AI extends the boundaries of how we analyze data, think about new products and manage operations. Insurers are increasingly recognizing that deploying AI responsibly is what helps achieve scale in AI operations as well as unlocking its potential with emerging technologies.

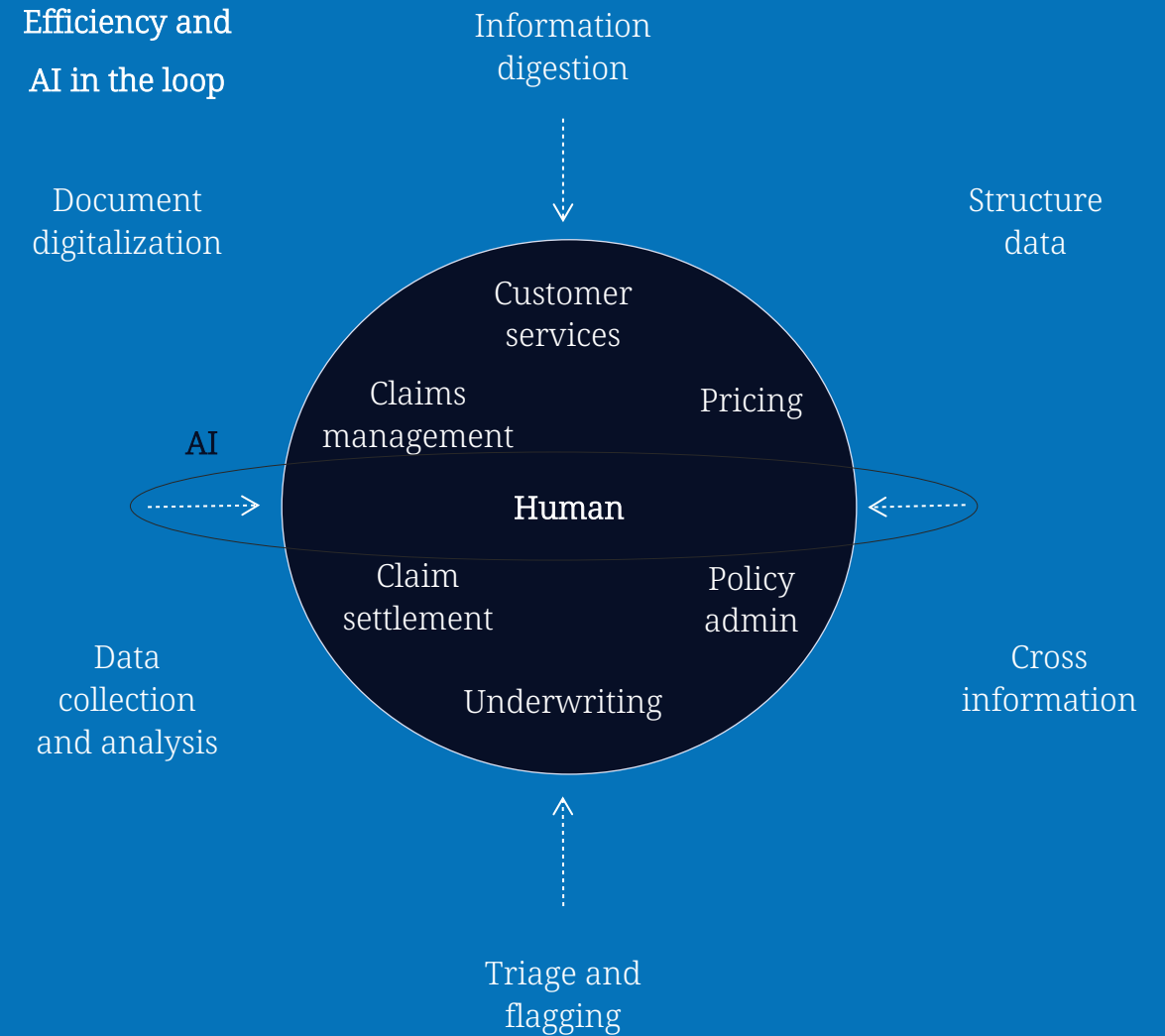


Insurance co-pilots and AI in the loop

AI-in-the-loop means GenAI copilots support underwriters or claims personnel by generating risk summaries, pricing suggestions or fraud analysis, etc., while humans retain the right to use AI while retaining final approval on each decision. This model prioritizes regulatory requirements, explainability, and controlled adoption of GenAI. The outcome is faster case handling, but limited scalability and largely unchanged decision authority.

Insurance copilots examples

- GenAI copilot drafts underwriting rationales for human approval
- LLM summarizes claims history and highlights risk factors for review
- Fraud copilots explain model flags before a human confirms action



Limited AI trust and performance

AI Adoption in Insurance has been successfully implemented as specialized technology. There are strong signals of economic value from Generative AI and AI in Claims, CX, Underwriting and Distribution by both Augmentation or Automation of labor.

	Sales and distribution	Pricing and underwriting	Claims management	Policy servicing
Revenue generation	• Agent copilot • Hyperpersonalized customer outreach • Product research • Customer 360 profiling • Marketing campaigns	• Broker facing chatbots • Auto generated quotes • Real-time pricing analysis		• Policy pricing recommendation
Productivity and efficiency	• Advisor support tools • Agent recruitment chatbots • Personalized agent training • Automated call assessment	• Automated risk summaries • Scenario simulation • Automated customer enrollment	• FNOL automation • Document understanding and summarization • Settlement drafts • Claim reviews	• Chatbot interactive voice response • Conversational AI • Automated document verification
Cost and risk reduction	• Lead scoring and prioritization	• Data enrichment • Market and sentiment analysis • Fraud detection • Automated data collection and enrichment • Policy draft pre-filling	• Fraud detection assistance • Automated documentation • Customer behaviour advisor • Compliant prediction • Prioritization and routing • Settlement drafting	• Natural language processing policy review • Knowledge base automation

• Life

Use gen AI to improve risk assessment and policy underwriting by generating synthetic data that augments existing data sets.

• Health

In health insurance, gen AI can help predict patient outcomes and personalize health plans by analyzing large data sets.

• Commercial property and casualty

Use gen AI to generate detailed risk models and simulate various scenarios to better assess potential losses.

Insurance copilots

Insurtechs are applying AI to reduce friction, surface insight, and accelerate workflows, while deliberately keeping human decisions as the top priority. Their products improve speed, consistency and information quality, but do not redefine risk ownership or automate high-stakes decisions end-to-end.

Company	Primary AI application	Other AI application	AI in loop	The copilot model
 FurtherAI	Underwriting and claims automation	GenAI extracts, summarizes, and structures unstructured documents (submissions, policies, claims files)	Underwriters and adjusters review AI-prepared insights and make final decisions	AI reduces cognitive and manual load but does not issue policies or settle claims autonomously
 comulate	Policy administration and workflow automation	AI streamlines policy lifecycle tasks (endorsements, renewals, data validation)	Operations teams validate outputs and retain authority over policy changes	Focused on operational efficiency, not risk ownership or decision autonomy
 iFort AI	Cyber insurance underwriting and risk assessment	AI analyzes cyber posture and security signals to support underwriting decisions	Underwriters interpret risk signals and decide coverage and pricing	AI informs judgment; humans still own risk acceptance and liability
 EQUAL PARTS	Claims intake and processing	AI assists with triage, classification, and document understanding	Claims handlers approve actions and settlements	AI accelerates claims workflows without removing human adjudication
 SUPERDIAL	Customer and claims communications	AI handles outbound calls, follow-ups, and structured interactions	Humans define scripts, escalation rules, and resolution authority	AI handles interaction volume; humans manage outcomes and exceptions
 Justpoint	Legal and claims intelligence	AI analyzes legal data to identify claim viability and litigation signals	Legal and claims professionals decide whether and how to pursue cases	AI surfaces insights but does not initiate legal or financial action
 xund	Risk analytics and underwriting support	AI models emerging and complex risks using data aggregation and scoring	Underwriters apply scores within existing approval frameworks	AI enhances risk visibility, not underwriting authority

AI at scale and human in the loop

Human in the Loop means humans define guardrails, risk limits, and escalation rules within which agentic AI systems operate autonomously across large volumes of decisions. Humans monitor system behavior, bias, and drift, intervening only when predefined thresholds are breached. The outcome is greater human control over complex, high-volume insurance operations.

Agentic as new layer examples:

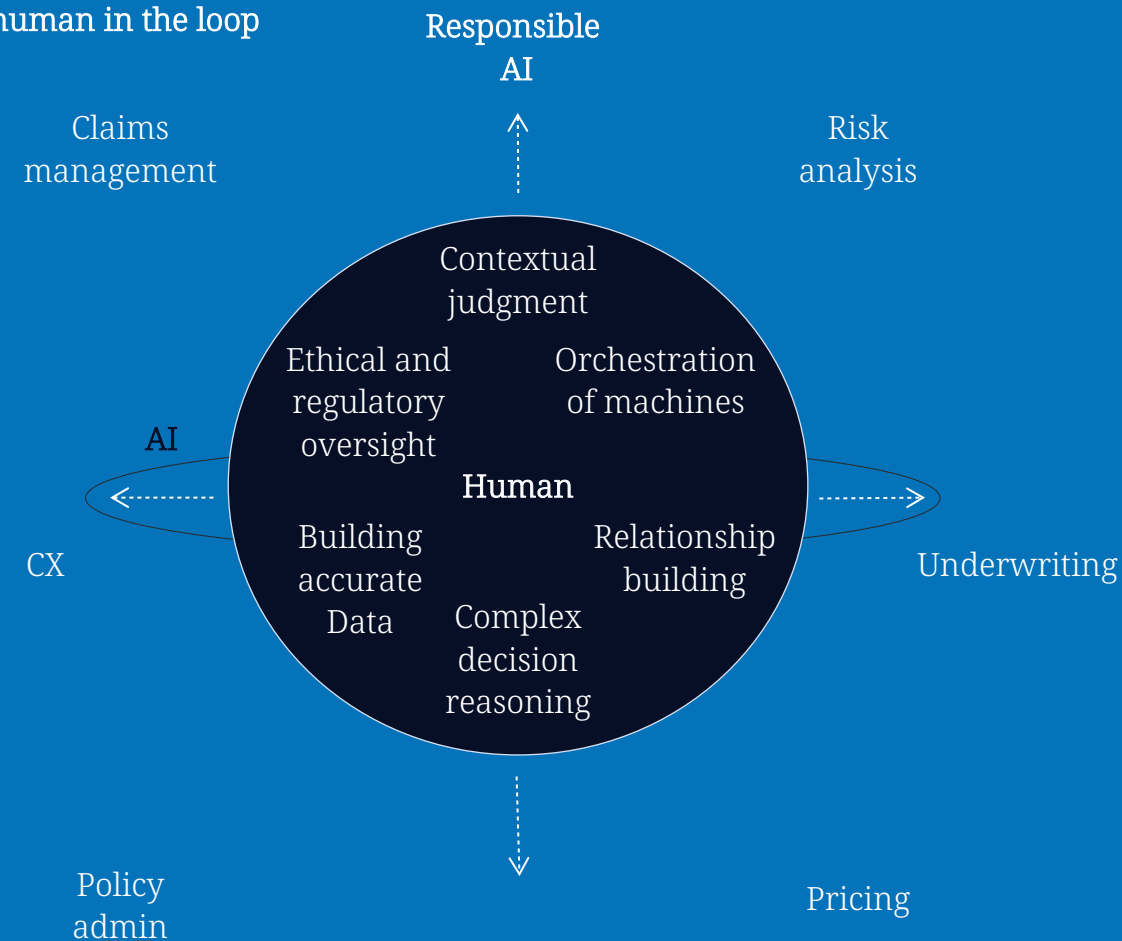
Agentic AI autonomously prices and issues low-risk policies within approved bounds

Multi-step agents investigate and resolve standard claims end-to-end, escalating exceptions

Autonomous systems pause issuance or pricing when loss ratios or drift exceed thresholds

Humans audit agent decisions periodically rather than approving each case

Capabilities expansion
and human in the loop



AI optimizes decisions; humans own responsibility

Human expertise combined with AI intelligence is redefining how value is created across the insurance value chain

AI and human	Underwriting	Claims	Distribution	Risk management	Policy and customization
	- Human calibrates and approves - Human negotiates and finalizes - Human judgement for empathy	- Human Investigates and solves the complex claims - works as a validators - Protects customer trust and ensures fair outcomes in sensitive situations.	- Human builds relationships - Human provides strategic advice	- Designs prevention programs and incentives. - Coaches customers and builds long-term engagement.	- Handles complex policy changes or cross-product impacts - Human agents step in for exceptions complaints and requests. - Provides reassurance and clarity

- By 2026, around 90 % of insurers are evaluating or implementing AI across key functions
- More than 35 % of insurers will deploy AI agents across at least three core functions by late 2026
- 40 % of customers would feel more confident in AI decisions if they could be referred to a human

Agentic insurance

The companies in this category are operationalizing AI. Their value lies in making autonomy safe, bounded, and auditable, allowing insurers to scale operations, absorb volatility, and respond faster to emerging risks while staying within regulatory and ethical constraints.

Company	Primary AI application	Other AI Application	Human in the Loop	The Agentic Model
 Elysian	Claims automation and resolution	AI processes high volumes of claims end-to-end, including validation and resolution for standard cases	Humans define settlement rules, thresholds, and escalation criteria	AI executes claims decisions at scale; humans intervene only on edge cases
 HEKA	Fraud detection and risk monitoring	AI continuously monitors transactions and behaviors to identify fraud patterns	Humans set fraud tolerances, review flagged anomalies, and refine rules	Designed for continuous, population-level risk control rather than case review
 OSIGU	Healthcare and benefits adjudication	AI automates eligibility checks, coverage decisions, and benefit flows	Humans define policy logic, compliance rules, and exception handling	AI replaces manual adjudication at scale within strict policy constraints
 hyro	Enterprise AI interfaces	AI autonomously handles large volumes of customer and operational interactions	Humans configure intents, escalation logic, and compliance boundaries	AI executes workflows independently across channels, escalating by design
 veezoo	Analytics and decision intelligence	AI enables real-time, self-service analytics and automated insight generation	Humans decide how insights are used in pricing, underwriting, or operations	AI scales decision intelligence across the organization, not individual cases
 ClaimSorted	Claims processing and orchestration	AI manages claims workflows, validations, and routing at high volume	Humans audit outcomes and handle non-standard claims	Built for throughput, consistency, and automation rather than assistive use

The AI control room: insurance built on trust

Responsible AI means designing and using AI systems, so they are safe, fair, transparent, and compliant with regulations. It ensures AI decisions can be explained, audited, and challenged, while actively managing bias and misuse. By building trust, compliance, and risk controls directly into AI systems, organizations can scale AI without creating regulatory, reputational, or customer harm.



In order to promote the responsible use of AI within their organizations, insurers should consider the following three actions:

Establish internal guidelines and policies for the use of AI

Insurers should therefore develop and adopt relevant guidelines and policies that include principles for dealing with issues of transparency and explainability and of fairness.

Guidelines should help to clarify how the benefits and risks of using AI should be assessed on a case-by-case basis.

Actuaries, risk managers, data scientists and data protection officers should closely cooperate in the development and implementation of such guidelines and policies.

Adopt appropriate governance structures

The responsible use of AI in insurance requires governance structures that hold decision-makers — individuals, committees and departments — accountable. Decision makers should have the necessary competencies, skills and expertise, and organizations should have in place effective processes, including triggers and escalation mechanisms.

Develop and roll out internal training programmes

In order to raise awareness, insurers should consider developing and rolling out comprehensive training programmes on the benefits and risks of AI and their respective internal guidelines and policies. Such training programmes would ideally target employees at different management levels and from various internal functions involved in decision-making, including agents and other customer-facing employees.

Responsible AI: Anthropic and Allianz

Anthropic's safety-first AI meets Allianz's dedication to customer centricity, stakeholder trust, and regulatory excellence



Three focus areas of the partnership:

- **Workforce empowerment:** Anthropic is helping Allianz transform its operations with AI. Anthropic's "Claude" models will become part of Allianz's internal AI platform that is free to use for everyone within Allianz.
- **Operations automation through agentic AI:** Allianz and Anthropic are developing custom AI agents capable of orchestrating multi-step workflows and automating labor-intensive processes at scale. This experience includes Allianz's human-in-the-loop principle
- **Regulatory compliance:** The partnership is co-developing AI systems that, inter alia, log every decision, rationale, and data source to address insurance-specific risks and regulatory requirements, ensuring all AI-driven actions remain fully traceable and compliant.



ANTHROPIC				
Model Pricing				
Model family	Best for	Context window	Standard Pricing	
Claude Instant	Low latency, high throughput use cases	100,000 tokens	Prompt \$1.63/million tokens	Completion \$3.51/million tokens
Claude 2.0	Superior performance on tasks that require complex reasoning	100,000 tokens	Prompt \$8.00/million tokens	Completion \$24.00/million tokens
Claude 2.1	Same performance as Claude 2, plus significant reduction in model hallucination rates	200,000 tokens	Prompt \$8.00/million tokens	Completion \$24.00/million tokens

AI at scale and human in the loop

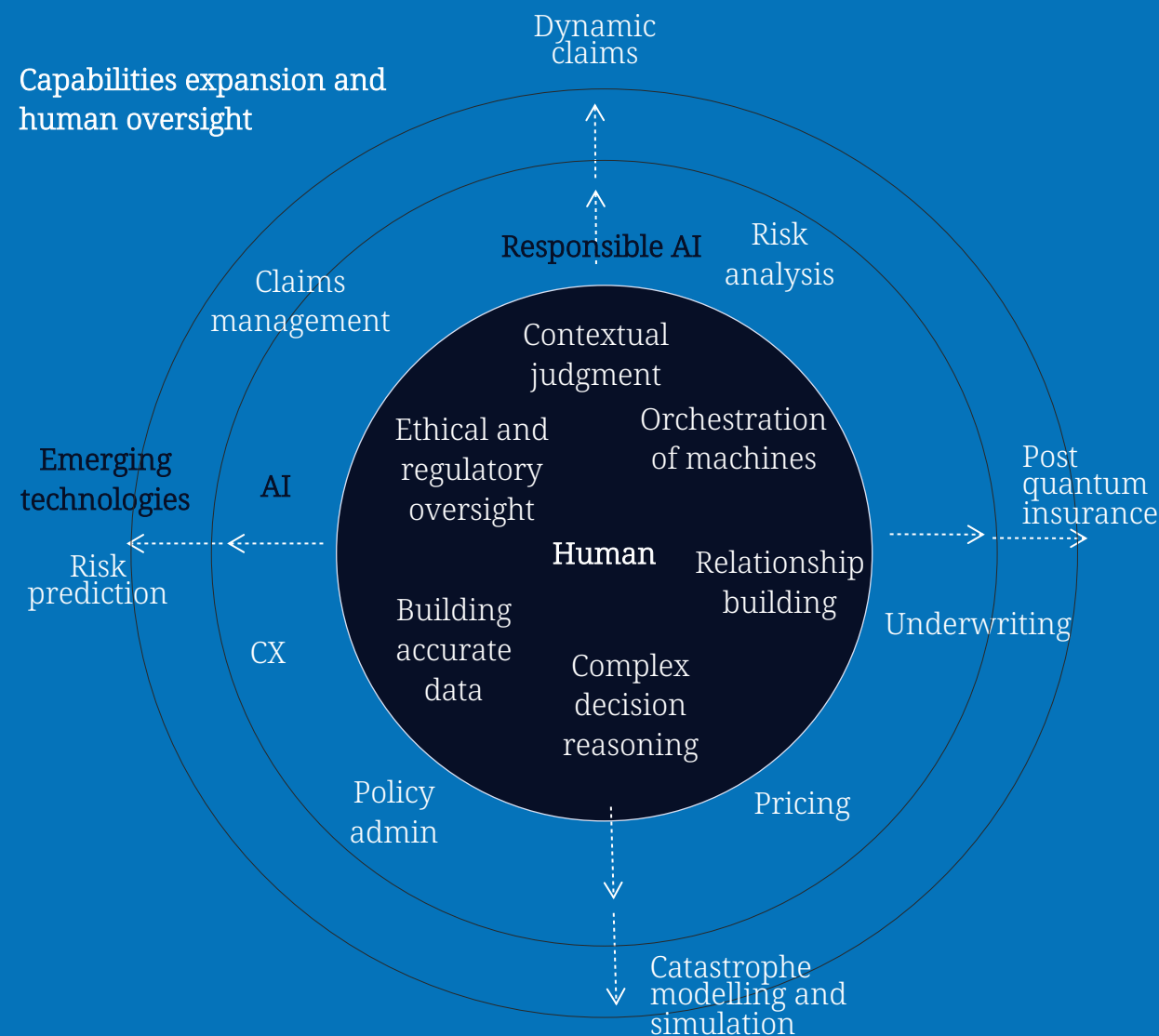
At this stage, AI systems are embedded in mission-critical insurance applications that interact directly with emerging technologies such as satellites and their data, cyber infrastructure, digital twins, and quantum systems. The role of AI will progress to complement other emerging technologies that not only bring automation but provide continuous sensing, prediction, and protection across complex risk ecosystems.

Agentic as new layer examples:

AI-enabled cyber insurance that ingests live network telemetry, detects attacks, and dynamically adjusts pricing, coverage, and incident response

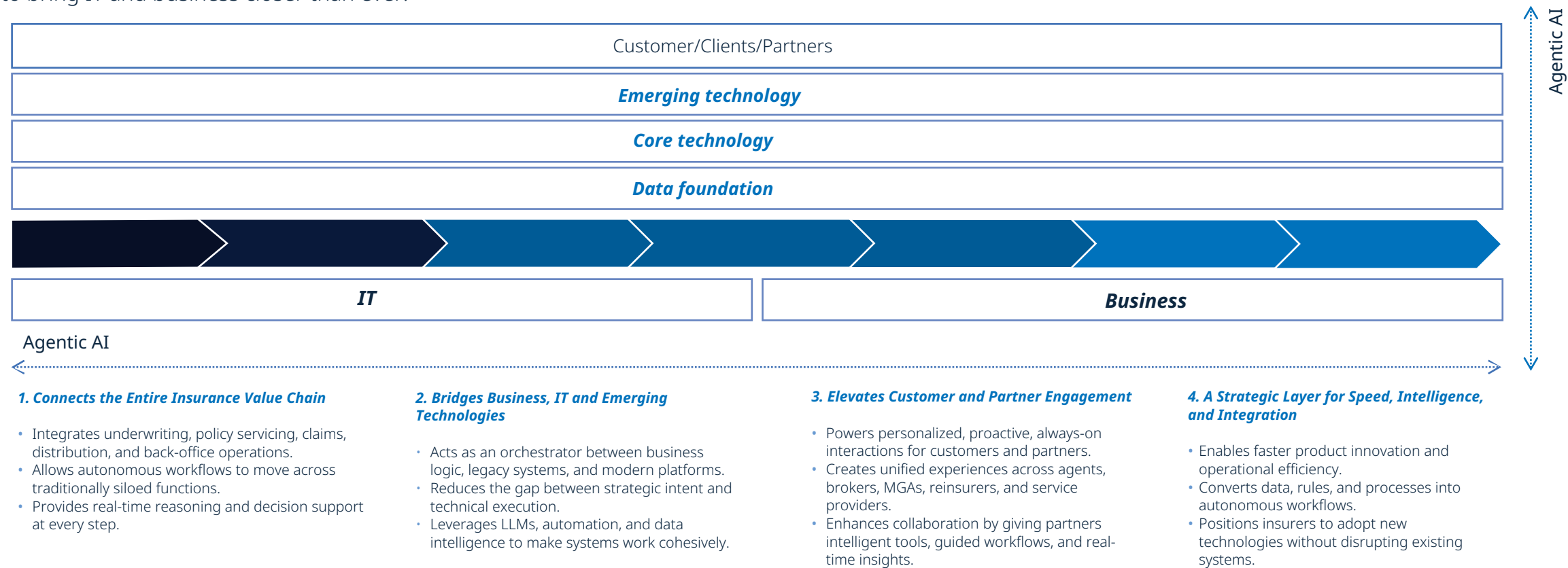
Post-quantum insurance where AI assesses cryptographic exposure and insures large-scale migration to quantum-resistant systems

Advanced predictive analytics, integrating Satellite Data, IoT, digital twins, and simulation to anticipate cascading failures and systemic losses



AI operating across insurance domains with Emerging technologies

Insurance is moving to a **vertical and horizontal integration** with Agentic AI, connecting parts of operations, value chain and tech. Moreover, the technology promises to bring IT and business closer than ever.



Next-level insurance

The companies in this phase are revolutionizing the way we understand new as well as persistent risks. From natural catastrophic challenges to changing customer behavior and expectations, AI will unleash its full potential when it complements other emerging technologies.

Company	Primary AI application	How AI is applied in high-stakes contexts	How AI leverages emerging technologies	The next level insurance
 quantexa	Financial crime, risk and entity intelligence	AI resolves complex entities and relationships to detect systemic risk, fraud, and financial crime at scale	Combines graph analytics, large-scale data fusion, and advanced analytics across siloed datasets	Operates at systemic risk level where failures have regulatory, financial, and societal impact
 NIRVANA	Commercial auto and fleet insurance	AI underwrites, prices, and manages risk dynamically for fleets	Integrates telematics, IoT vehicle data, and real-time driving behavior analytics	Directly couples AI decisions to physical assets and real-world safety outcomes
 ORCA AI	Maritime risk and navigation intelligence	AI supports collision avoidance and situational awareness in real-time	Fuses sensor data, computer vision, radar, and satellite-based positioning	AI operates in live, safety-critical environments where errors can cause physical harm
 naluri	Health risk management and insurance	AI predicts and manages population-level health risks	Leverages digital health data, behavioral data, and predictive health analytics	High-stakes decisions affect health outcomes, insurer exposure, and long-term liabilities
 GODOT	Climate and catastrophe risk intelligence	AI models and predicts extreme climate and catastrophe risks	Integrates satellite imagery, geospatial data, climate models, and simulation	Enables real-time risk prediction and parametric responses to natural disasters

03.

Supreme selection and lighthouse use cases

NTT DATA Insurtech Global Outlook 2026 / Adopt balanced trust and responsible AI

Insurance copilot

Krisp.ai: AI-powered voice intelligence for contact centers



Company description: AI-based voice intelligence platform that enhances audio quality and speech understanding in real-time.

Innovation Center: NPI

Technology: Voice AI, Speech Enhancement, AI Audio Processing

Stage: Client PoC / Validation

Business need

- Contact center agents operate in noisy, non-ideal environments
- Poor audio quality negatively impacts customer experience
- Background noise reduces effectiveness of speech analytics and AI assistants
- Repetitive clarifications increase call duration and agent fatigue
- Need to improve service quality without major infrastructure changes

KPIs

Metric	Result / Status	Business Impact
Call efficiency	Target: fewer repetitions and clarifications	Shorter, more effective calls
AI enablement	Improved speech input quality	Higher accuracy for speech analytics and AI assistants
Agent productivity	Improved call handling conditions	Lower cognitive load and agent fatigue

What does it enable

- Better customer conversations with minimal operational change
- More reliable use of speech-driven AI and analytics
- Improved agent satisfaction and working conditions
- Scalable uplift of contact center service quality

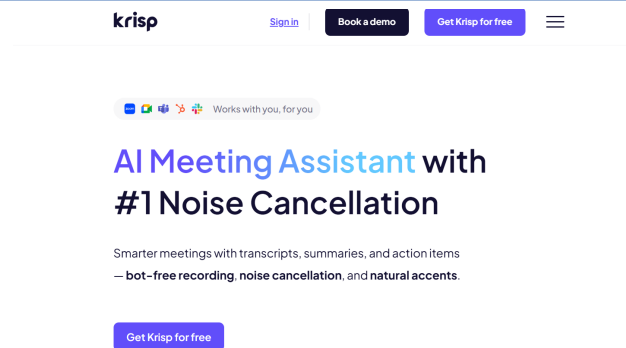
Customer AI experience

Voice and audio processing

Contact center of the future

Solution

- Deploy AI-powered real-time noise cancellation for agent calls
- Enhance voice clarity for both live conversations and recorded calls
- Improve speech recognition accuracy for downstream AI tools
- Seamless integration into existing contact center setups
- Software-based approach requiring no hardware replacement



What does it stand out

- Real-time, AI-based noise cancellation purpose-built for calls
- Works across diverse and remote working environments
- Enhances both human-to-human and human-to-AI interactions
- Easy integration into existing enterprise ecosystems
- Clear value as an AI enabler, not just a CX add-on

Moonscale (Vidlab 7): AI support avatar



Company Description: AI-powered real-time avatar platform enabling digital, multilingual customer interaction across sales, service, and support journeys.
Innovation Center: NPI
Technology: AI, Agentic AI, Generative AI (LLMs + CV), Cloud-native
Stage: PoC → Scale-Up / Integration

Business need

- High demand for digital, AI-driven customer interaction in financial services
- Strict regulatory and data residency requirements (GDPR, EU hosting)
- Limited availability of FSI-ready avatar solutions, especially for local languages
- Manual, resource-intensive customer support and advisory processes
- Competitive pressure from providers leveraging local AI startups

Solution

- Deploy AI-powered support avatars as a front-end interface for customer engagement
- Real-time, multilingual interaction tailored to local market needs
- Seamless integration via APIs into existing workflows and platforms
- Cloud-based deployment aligned with FSI security and compliance standards
- Flexible adoption models (PoC, pilots, co-design, enterprise rollout)

KPIs

Metric	Result / Status	Business Impact
Operational efficiency	Qualitative improvement expected	Automation of high-impact workflows across customer interaction processes
Process automation	AI avatars deployed for customer-facing workflows	Reduction of manual handling in inbound and support scenarios
Customer experience	Target: improved digital engagement	Enhanced accessibility via real-time, multilingual avatar interaction
Scalability	Designed for enterprise-scale rollout	Ability to scale customer interactions without linear increase in resources
Compliance and data	GDPR Compliant, EU-Hosted	Enables adoption in regulated financial services environments

What does it enable

- Scalable digital-first customer support and advisory
- Cost-efficient service expansion across regions and languages
- Faster experimentation with agentic AI use cases
- Stronger compliance posture for regulated markets

What does it stand out

- Designed specifically for regulated financial services environments
- GDPR-compliant, EU-hosted architecture
- Strong performance in local languages critical for regional markets
- Enterprise-ready integration and scalability
- Clear path from PoC to multi-region rollout

Customer AI experience
Ai-driven FSI engagements
Gen ai and agentic ai
GDPR compliance

AI at scale

CREW.ai: Collaborative multi-agent intelligence



Company description: Leverages agentic AI to orchestrate teams of intelligent agents for enterprise task automation. Its multi-agent framework improves process efficiency, accuracy, and collaboration across complex workflows.
Technology: AI, Agentic AI, Generative AI (LLMs + CV), Cloud-native
Stage: PoC → Scale-up / Integration

Business need

- **Complex task automation.** Hard to automate multi-step, context-aware workflows with simple chatbots or rigid automation tools. CrewAI tackles this with agent teams and structured orchestration.
- **Scalability and production readiness.** Scaling AI workflows from prototypes to production with monitoring, access control, and infrastructure management is complex — CrewAI AMP centralizes these capabilities.

Solution

- **Multi-Agent and workflow orchestration**
- **Crews and agents** Teams of AI agents that collaborate to tackle tasks.
- **Flows** — structured event-driven workflows that manage state, logic, and execution between agents.
- **Development and deployment tools**
- **Visual editor + AI copilot + APIs** for building agents and workflows both with and without code.
- **Observability and management**
- Real-time tracing of agent decisions, logs, and tool interactions.
- Testing tools to measure performance across iterations

KPIs

Metric	Result / Status	Business Impact
User and adoption	Qualitative improvement expected	Automation of high-impact workflows across customer interaction processes
Customer experience	Target: improved digital engagement	Enhanced accessibility via real-time, multilingual avatar interaction
Scalability	Designed for enterprise-scale rollout	Ability to scale customer interactions without linear increase in resources
Compliance and data	GDPR Compliant, EU-Hosted	Enables adoption in regulated financial services environments

What does it enable

- Scalable digital-first customer support and advisory
- Cost-efficient service expansion across regions and languages
- Faster experimentation with agentic AI use cases
- Stronger compliance posture for regulated markets

What does it stand out

- Designed specifically for regulated financial services environments
- GDPR-compliant, EU-hosted architecture
- Strong performance in local languages critical for regional markets
- Enterprise-ready integration and scalability
- Clear path from PoC to multi-region rollout

AI-driven FSI engagements

Gen AI and Agentic AI

Real-time agent tracking

Expert.ai: AI-powered underwriting intelligence



Company description: AI-driven language intelligence platform supporting underwriters with faster, more informed decision-making.
Innovation Center: NPI
Technology: NLP, Semantic AI, Generative AI (decision support)
Stage: Client PoC / Validation

Business need

- Underwriters face growing document volumes and complexity
- Manual review processes slow down risk assessment and quoting
- Inconsistent interpretation of unstructured data across cases
- Time pressure reduces ability to focus on high-value underwriting judgment
- Competitive pressure to improve speed-to-bind without increasing risk

Solution

- Apply AI-powered language intelligence to underwriting workflows
- Automatically analyze unstructured documents (submissions, policies, reports)
- Extract, classify, and surface relevant risk information
- Support underwriters with decision-ready insights, not black box automation
- Seamless integration into existing underwriting systems and processes

KPIs

Metric	Result / Status	Business Impact
Underwriting decision speed	Target: faster turnaround times	Enables quicker responses and improved competitiveness
Manual effort reduction	Document analysis automated	Frees underwriters from repetitive review tasks
Decision consistency	Standardized insight extraction	Reduces variability across underwriting decisions
Risk assessment quality	Enhanced data visibility	Supports more informed and confident underwriting
Scalability	Designed for high document volumes	Supports business growth without linear headcount increase

What does it enable

- Faster underwriting cycles without sacrificing risk quality
- Improved consistency and auditability of decisions
- Scalable adoption of AI in core insurance processes
- Foundation for broader AI-assisted underwriting transformation

What does it stand out

- Focus on decision augmentation, not replacement of experts
- Strong performance on unstructured insurance data
- Enterprise-grade, explainable AI approach
- Well-suited for regulated insurance environments
- Clear alignment with underwriting productivity and growth goals

Advanced NLP
Semantic AI
Gen AI
Underwriting intelligence

High stakes AI

Fortanix: Secure data and AI



Company description: Fortanix is a company that provides a data security platform with offerings including cryptographic security posture assessment, data encryption and tokenization, and enterprise key management services.

Innovation Center: NPI

Technology: Cloud-native, AI, Data Security

Stage: Market Adoption / Enterprise Deployment / Global Integration

Business need

- Data is vulnerable while in use, not just at rest or in transit.
- Managing encryption, keys, and secrets across hybrid/multi-cloud environments is complex.
- Regulatory compliance and security for cloud, AI, and sensitive workloads is difficult.
- Traditional security tools are fragmented, creating inefficiencies and blind spots.

KPIs

Metric	Result / Status	Business Impact
Data protection coverage	Encrypts data at-rest, in-transit, and in-use	Reduces risk of data exposure, even during processing
Multi-cloud control	Unified protection across infrastructure	Consistent security posture in hybrid / cloud strategies
Secure AI adoption	Protected data pipelines and models	Enables trustworthy GenAI / analytics without sacrificing privacy

What does it enable

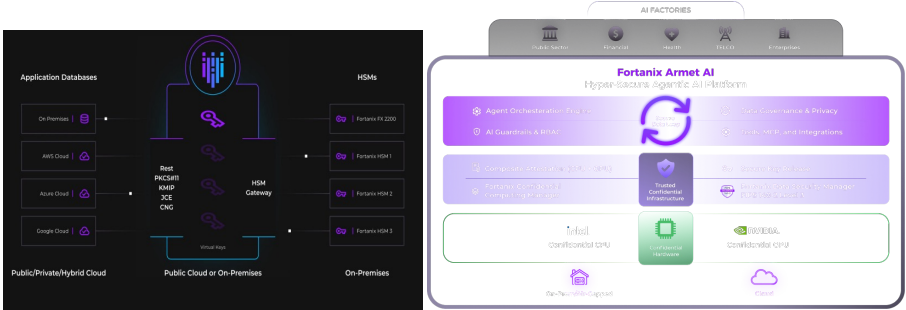
- Secure cloud migration without data exposure risks
- Trustworthy enterprise AI adoption with encrypted data workflows
- Zero trust security posture for critical applications
- Improved operational compliance with stringent data protection laws

Encryption
Cloud and AI
Cybersecurity and defense

Solution

- Achieve End-to-End Data Security: Fortanix enables you to secure data across all your on-premises and cloud environments.
- Securely Innovate with Your Data: Apply Format Preserving Encryption to employ data across applications and workflows to derive insights and build new products without compromising data security, privacy, and compliance.
- Elevate Mainframe Security: The Fortanix platform simplifies cryptographic security across your entire infrastructure, including your mainframes.
- Drive Global Compliance: Benefit from centralized visibility and control over the policies and procedures that keep your data safe with comprehensive data controls.

Industry-first turnkey Agentic AI platform



What does it stand out

- Confidential Computing — protecting data during runtime as well as at rest/in transit.
- Unified platform that converges encryption, key management, tokenization, and confidential compute controls.
- Scalable and cloud-ready, enabling secure AI.
- Strong support for compliance, cryptographic governance, and risk remediation.

Quantinuum: Quantum security and cryptography



Company description: Quantinuum is a leading full-stack quantum computing company, integrating world-class quantum hardware, software, and solutions to tackle problems beyond the reach of classical computers. It was created by combining Honeywell Quantum Solutions (quantum hardware expertise) and Cambridge Quantum (quantum software and cryptography) into a single platform.
Technology: Hybrid Quantum Computing, Quantum Machine Learning, Cryptographic, Quantum-powered Generative AI
Location: Enterprise Deployment / Industrial Scale Solutions / Global Partnerships

Business need

- **Limits of Classical Computing:** Classical systems struggle with certain complex calculations (e.g., quantum chemistry, optimization problems, cryptographic key quality). Quantum systems have potential exponential advantages here.
- **Cybersecurity Threat Evolution:** As computing power increases (including quantum threats), traditional cryptographic randomness and key generation become more vulnerable — quantum randomness and PQC strengthen defenses.
- **Scalability and Integration:** Bridging the gap from research labs to real-world use cases requires integrated hardware, software, and developer tooling..

Solution

- Hybrid Quantum Computing Architecture enabling insurers to run quantum-enhanced algorithms on existing CPUs, GPUs, and simulated qubits today, while remaining future-ready for native quantum processors
- Quantum machine learning and tensor network solutions to address high-dimensional optimization, probabilistic risk modeling, and advanced pattern detection at scale.
- Quantum-powered Generative AI improving computational efficiency, scalability, learning accuracy, and context awareness for customer engagement and operational use cases .
- Modular Software Components that integrate into enterprise environments, enabling decoupled innovation without disruption to core systems.

Next Steps

- Scientific Breakthroughs: High-fidelity quantum simulations for materials science, drug discovery, and chemical reactions.
- Advanced Cryptography: Quantum-strength randomness and post-quantum cryptography preparedness for enterprise and government security.
- Industry Impact: Traditional industry sectors like aerospace, automotive, energy, and finance are exploring quantum computing to solve complex optimization and modelling challenges.
- Developer and Research Ecosystems: Tools like TKET and Guppy accelerate quantum programming and experimentation by broader developer communities.

Partner with us today

Protect critical data

Strengthen encryption with proven quantum randomness

Rapidly enhance cyber systems

Embed at scale with zero code changes and no extra hardware

Lead from the front

Demonstrate your commitment to security to your customers

KPIs

Metric	Result / Value
Performance improvement	Up to 5.7x increase in prediction accuracy in industrial use cases
Model efficiency	8x fewer parameters and GPT-2 compressed to 20% of original size
Accuracy gains	20–80% improvement in optimization objectives
Risk modeling enhancement	Improved catastrophe scenario modeling with reduced non-modelled risk

Hybrid Quantum Computing
Quantum AI
Technology frontier enablement

Lighthouse use cases

Sixfold: Specializing in AI-driven commercial underwriting



Company description: Sixfold modernizes commercial insurance underwriting using GenAI and agentic workflows to automate risk assessment, referrals, and decision support.
Technology: Generative AI, Machine Learning, Agentic AI, NLP
Location: North America, Europe

Business need

- Traditional insurance underwriting is increasingly strained by growing risk complexity, data overload, and manual workflows that slow decision-making and limit productivity.
- Underwriters often spend excessive time reviewing submissions, preparing referral packets, and ensuring consistency with carrier risk appetites — tasks that do not scale as insurers pursue growth and tighter margins.
- Automating core underwriting workflows without sacrificing accuracy or carrier-specific guidelines has been a pain point for many insurers.

Solution

- AI Underwriter platform analyzing structured and unstructured submission data
- Referral Agent that detects escalation cases, explains rationale, and auto-generates referral packets
- Guided decision support aligned to carrier-specific underwriting rules
- Workflow-embedded AI integrated into existing underwriting systems
- Portfolio intelligence foundation expanding beyond single-risk assessment

KPIs

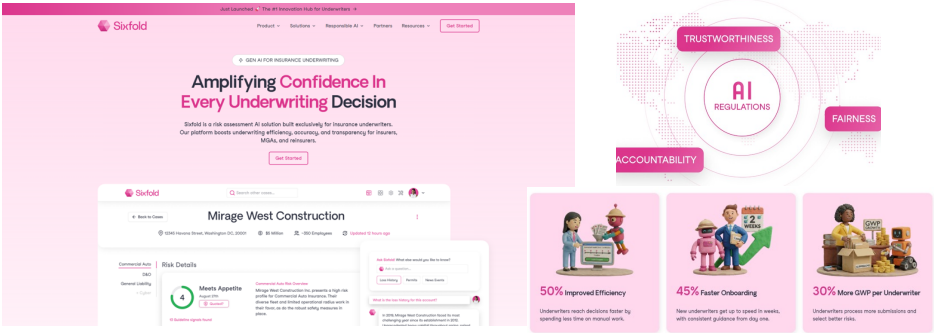
Metric	Result / Value
Underwriting Speed	~35% faster quote turnaround
Referral Processing Time	Reduced from ~60 minutes to ~1 minute
Underwriter Productivity	Up to 2 hours saved per submission
Scale and Adoption	1M+ submissions processed across 40+ lines

Next Steps

- Expand portfolio-level risk intelligence for strategic capacity decisions
- Scale globally using Series B funding (\$30M). Deeper integrations with core underwriting systems
- Broaden agentic AI across additional underwriting workflows
- Move from decision support toward semi-autonomous underwriting actions

How does it work?

- Ingests submissions, emails, PDFs, loss runs, and third-party data
- AI models assess risk signals and appetite fit in real-time
- Automatically flags referrals and generates underwriter-ready summaries
- Provides explainable recommendations, not black-box scores
- Continuously learns from underwriting outcomes and feedback loops



AI-driven commercial underwriting
Machine learning
Agentic AI

ForeSight Voice Mining: AI-powered voice intelligence for insurance operations

ForeSight Voice Mining

Company description: ForeSight Voice Mining is an AI-powered voice analytics and real-time agent support platform designed to transform customer interactions in contact centers.
Innovation Center: NTT TechnoCross
Technology: Speech-to-Text, NLP, Emotion and Sentiment Analysis, Real-Time AI Assistance, Voice Analytic
Stage: Enterprise Deployment / Global Adoption

Business need

- Insurance contact centers handle high volumes of complex, regulated interactions, increasing pressure on agents and supervisors.
- Manual call reviews and post-call analysis limit real-time decision support and responsiveness.
- Voice data remains an underutilized asset, with limited integration into broader operational and CX insights.

KPIs

Metric	Result / Value	Business Impact
Agent productivity	20-30% improvement	Faster call handling and reduced agent workload
First call resolution	10-20% increase	Improved customer satisfaction and reduced repeat calls
Compliance adherence	Significant reduction in violations	Lower regulatory and operational risk
Quality monitoring coverage	100% of calls analyzed	Eliminates sampling bias and improves oversight

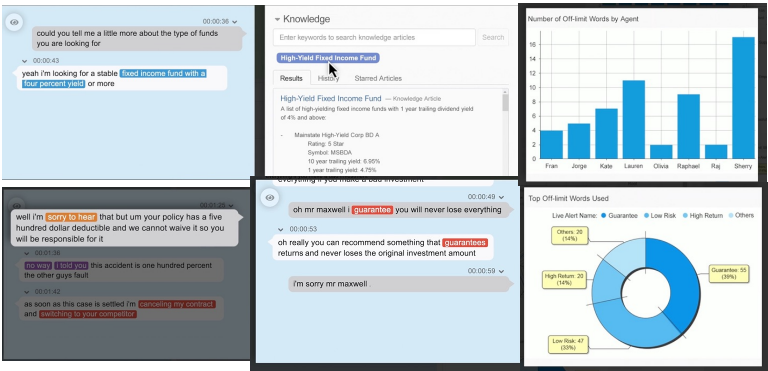
What does it enable

- Extend deployment beyond contact centers into claims FNOL, underwriting support, and retention workflows.
- Integrate voice insights with agentic AI platforms (e.g., NTT DATA AI for Insurance) for end-to-end workflow automation.

Voice AI
Real-time agent assistance
Compliance and CX intelligence

Solution

- Real-Time Voice AI Assistance**
Live transcription, keyword detection, and contextual guidance during customer interactions to support agents in claims handling, policy servicing, and sales.
- Compliance and Quality Monitoring**
Real-time and post-call checks for mandatory disclosures, regulatory scripts, and quality standards.
- Voice Analytics and Insight Generation**
Converts unstructured voice data into actionable insights for supervisors and managers to optimize processes, training, and performance.



What does it stand out

- Enhance analytics with GenAI-based summarization and recommendation engines.
- Expand ecosystem integrations with CRM, workforce management, and data platforms.

Transforming FNOL with agentic AI for faster and smarter claims



Company description: Transforming FNOL with Agentic AI leverages agent-based AI orchestration streamlining the First Notice of Loss (FNOL) process, enabling faster intake, intelligent damage assessment, and optimized repair routing.
Innovation Center: Global Agentic Office – NTT DATA
Technology: Agentic AI, AI Vision, OCR, Rules-Based Decisioning, Workflow Orchestration
Stage: Design Blueprint / Production Pilot Planning

Business need

- FNOL remains a high-volume, manual, and fragmented process, heavily dependent on human data capture and coordination.
- Delays are caused by redundant data entry, disconnected claims systems, and lack of real-time vendor coordination.
- Limited automation in early claims stages negatively impacts cycle time, customer satisfaction, and repair outcomes.
- Insurers need to modernize FNOL while maintaining control, auditability, and operational reliability

KPIs

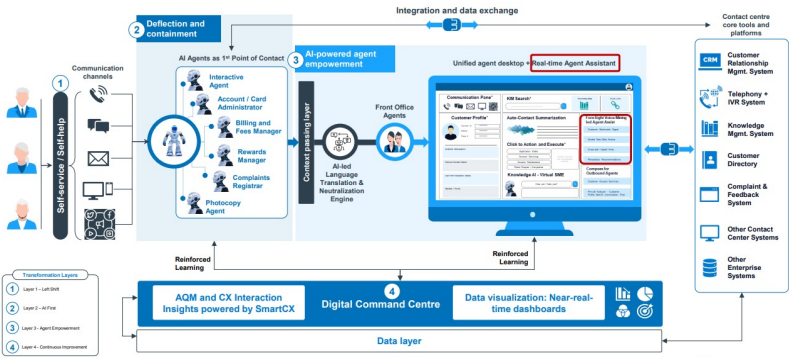
Metric	Result / Value	Business Impact
FNOL cycle time	Significant reduction	Faster claims initiation and settlement
Straight-through processing	Enabled for selected scenarios	Reduced manual intervention
Operational efficiency	Measurable time and cost savings	Lower claims handling expenses
Customer experience	Improved NPS potential	Faster response and transparency

What does it enable

- Deploy pilot agentic FNOL workflows in targeted claims segments.
- Validate STP thresholds and escalation rules with claims leadership.
- Integrate with repair networks and vendor management platforms.
- Scale horizontally across claims types and vertically across the claims lifecycle.

Solution

- **Agentic FNOL orchestration model**
Identification of key FNOL decision points where AI agents can autonomously operate (incident capture, damage triage, vendor routing).
- **Specialized AI agents**
Agents designed to replace repetitive tasks and enable straight-through routing using OCR, AI Vision, and structured data extraction.
- **Intelligent damage evaluation**
Automated assessment of incident data and images to support faster and more accurate triage decisions.
- **Vendor and repair routing logic**
Rules-based and proximity-driven logic to route claims to optimal repair vendors based on availability, capacity, and cost-effectiveness.



What does it stand out

- Check with Amit

Voice AI

Real-time agent assistance

Compliance and CX intelligence

NTT DATA AI for Insurance: Enterprise Agentic AI platform transforming insurance operations



Company description: NTT DATA AI for Insurance is an enterprise Agentic Workplace Platform for the insurance industry, enabling human-empowered, AI-driven business flows across underwriting, claims, and distribution.
Innovation Center: NTT DATA – Insurance and AI Innovation (Enterprise Agentic AI Platform)
Technology: Agentic AI, Orchestration Engine, Insurance Ontology and Data Genome, Advanced Risk and Pricing Models, Multimodal AI
Stage: Pilot/Scale-Up/ Integration

Business need

- Insurance carriers struggle to balance profitable growth and operational efficiency amid increasing complexity and cost pressures.
- Siloed legacy systems and fragmented data prevent holistic underwriting, claims, and distribution insights.
- Heavy reliance on manual, low-value tasks slows decision-making and increases expenses.
- Adoption of AI introduces challenges around governance.

KPIs

Metric	Result / Value	Business Impact
Productivity Improvement	3× improvement	Reduces underwriting and claims operational expenses
Topline Growth	5–10% increase	Enables faster product launches and better win propensity
Loss Ratio Impact	2–5 points improvement	Improves underwriting and claims decision quality
LAE Reduction	20–25% reduction	Lowers loss adjustment expenses

What does it enable

- Scale adoption across underwriting, claims, and distribution business flows
- Extend agent marketplace and industry partner ecosystem
- Co-develop customer-specific agentic workflows via Forward Deployed Engineering (FDE) model
- Expand platform deployment using consumption-based subscription pricing

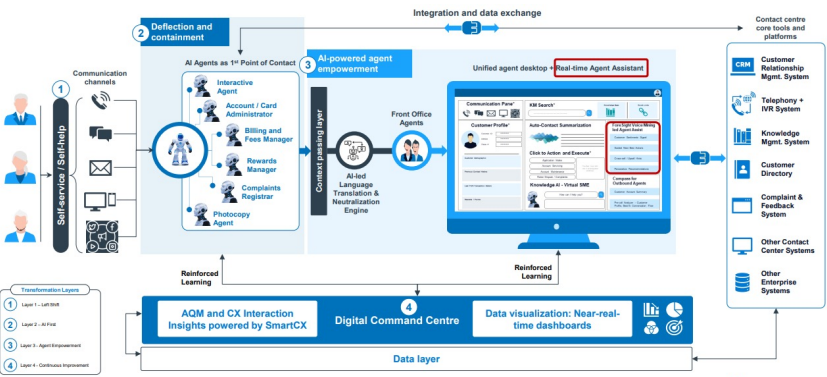
Agentic AI
orchestration

End-to-end
business flow

Open
architecture

Solution

- **Enterprise Agentic Workplace Platform**
A centralized orchestration layer coordinating AI agents, humans, data, and workflows across underwriting, claims, and distribution.
- **Insurance-Specific AI and Data Models**
Ontology-led insurance data genomes enabling consistent, explainable, and governed AI outputs.
- **End-to-End Agentic Business Flows**
Supports underwriting, claims FNOL, policy servicing, renewals, pricing, loss modeling, and fraud detection
- **Seamless Integration and Open Architecture**
MCP / API adaptors enable rapid integration with core systems, SaaS platforms, and external data sources (e.g., satellite imagery, geospatial data).



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



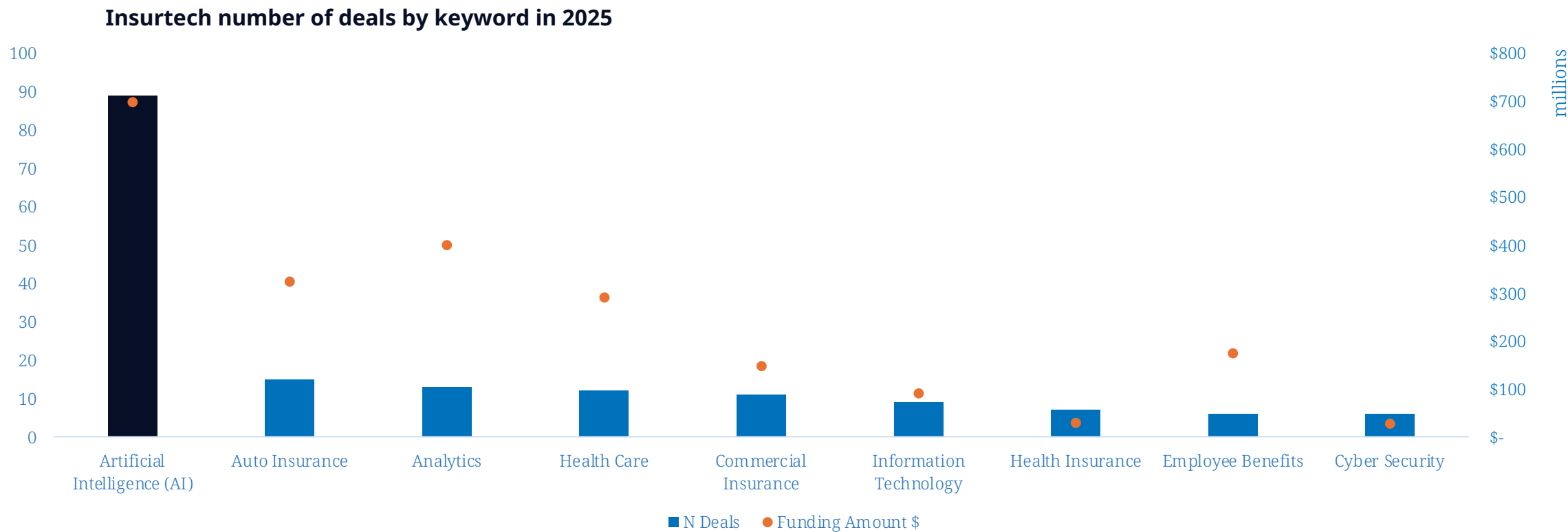
04.

Sample analysis

NTT DATA Insurtech Global Outlook 2026 / Adopt balanced trust and responsible AI

AI is the top insurtech focus

AI is clearly the top Insurtech focus of 2025. This is not surprising given strong interest from the insurance industry and investors. The self disclosed AI Focus insurtechs are much higher than the other focus, implying the cross application within different lines of businesses



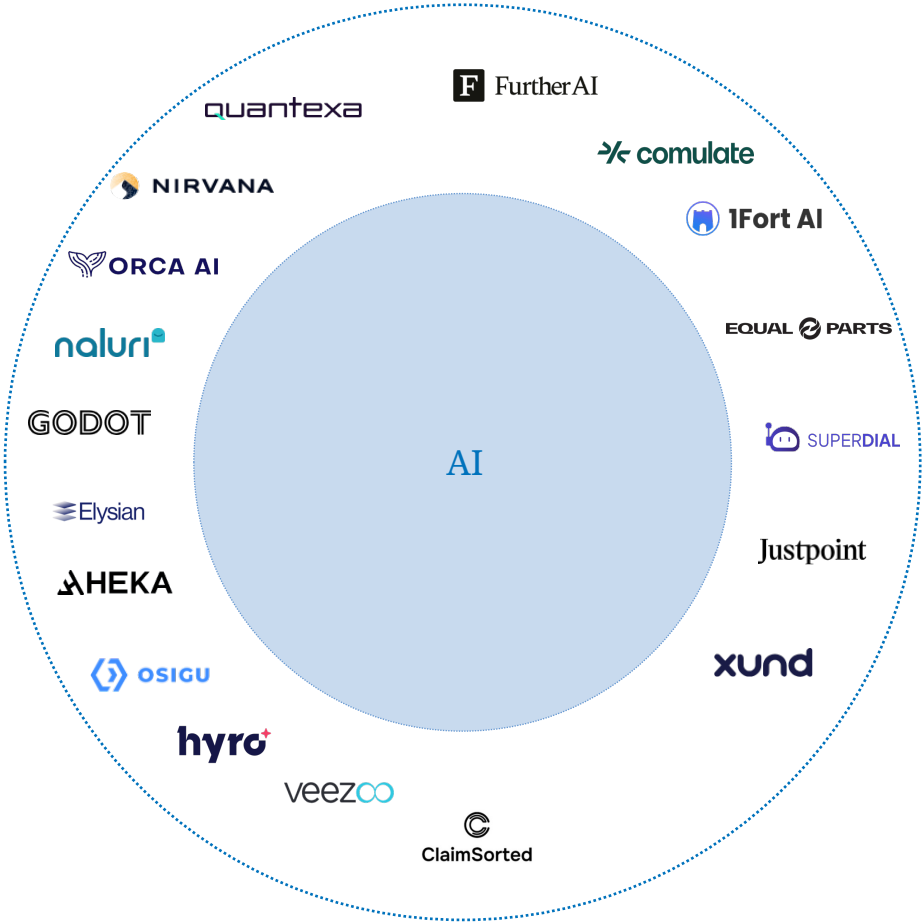
Insurtech startup ecosystem

AI high stakes

Using satellite imagery, digital twins, telematics, IoT and advanced analytics to understand, price and steer physical, climate, cyber and liability risks at much higher resolution – shifting from narrow cost efficiency to resilient, sufficiency-oriented portfolios.

AI at Scale

AI systems and agent frameworks that can plan, decide and act across multi-step workflows: underwriting, claims, etc., under human-defined goals, constraints, and governance, keeping autonomy aligned with human intent.



Insurance copilots

The combination of effective/embodyed AI, behavioral analytics, wearables and telematics with APIs and embedded distribution to deliver always-on prevention, and emotionally aware interactions across health, life and mobility journeys.



05.

Conclusion

NTT DATA Insurtech Global Outlook 2026 / Adopt balanced trust and responsible AI

Find the AI “Balanced Zone” to maximize value

In short, the answer is yes. RAI is about prioritizing human needs in the human–AI relationship. As Generative AI increasingly spreads into the domains of creative or strategic decision-making, it becomes ever more important to design AI tools thoughtfully to reflect human points of view.



Low trust

Some individuals are skeptical of AI and either reject it outright or lose confidence after poor early experiences. This leads to reduced usage and limited long-term engagement.

Benefits

- Lower risk of AI-driven decision errors
- Human judgment and expertise are fully retained

Risks

- Low adoption prevents efficiency and accuracy improvements
- Missed opportunities to benefit from AI capabilities



Balanced trust

In this optimal state, users adopt a “trust but verify” approach using AI outputs while applying human judgment and validation.

Benefits

- Improved accuracy and efficiency through human–AI collaboration
- AI outputs improve over time through user feedback
- Human expertise continues to develop alongside AI

Risks

- Poorly designed workflows can limit benefits
- Without proper integration, trust alone may not deliver value



Excessive trust

Users accept AI outputs without sufficient scrutiny, either from the start or after limited testing.

Benefits

- Faster adoption and strong productivity gains
- Potential accuracy improvements, especially for less-experienced staff

Risks

- Errors go unnoticed when AI outputs are incorrect
- Gradual loss of human expertise as decisions are delegated to AI

What leaders must own to scale AI responsibly and profitably

Driving value, governance, and confidence in AI

Trust and speed at scale

- AI adoption is accelerating, and insurers will differentiate by scaling AI responsibly while balancing automation, governance, transparency, and trust.
- Insurers should interpret trust, privacy, cybersecurity, and explainability as strategic differentiators.

Adaptive AI governance

- Insurers should recognize that as AI becomes more autonomous and agent-driven, governance must shift from static policies to adaptive, continuously monitored frameworks owned at the CEO and executive-committee level.

AI-Led transformation

- By 2026, leading insurers are using AI to shift from manual, document-driven operations, from pilot projects to enterprise-wide transformation that improves risk profiling, pricing, and customer engagement, while keeping the Human-in-the-Loop concept in mind.

End-to-end AI

- End-to-end AI transformation is one of our greatest opportunities to succeed with AI agents in the next 12 months. pilots will fall behind competitors who redesign entire value-chain processes using AI, from risk intake to claims settlement.

AI literacy

- For insurers, this means equipping underwriters, claims professionals, actuaries, and operations teams to work confidently with AI-driven recommendations, agentic workflows, and GenAI tools. Upskilling enables faster adoption, stronger governance, and better human-AI collaboration.



Visit nttdata.com to learn more.

NTT DATA is a \$30+ billion business and technology services leader in AI and digital infrastructure. We accelerate client success and positively impact society through responsible innovation. As a Global Top Employer, we have experts in more than 70 countries. NTT DATA is part of NTT Group