

Shaping the future of work in insurance

Why modern digital workplaces
are becoming the foundation of
resilience, productivity and growth



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Rising expectations are reshaping how insurers work

Insurers are facing rising expectations for speed, personalization and digital delivery. At the same time, operational complexity is increasing, and organizations must deliver consistent, high-quality experiences across markets.

Digital workplace modernization has become a critical enabler of resilience and growth. It supports faster, more data-driven processes and more responsive, customer-centered models.

As insurers pursue connected, scalable operating environments, the workplace is emerging as a strategic enabler that unites the people, processes and technologies required to deliver next-generation services.

“ The workplace shapes how employees access information, collaborate across teams and complete day-to-day tasks. For insurers, this has a direct impact on how quickly they can respond to customers, manage risk and bring new products to market.”



Insurance at a moment of operational change

The insurance sector is undergoing a profound shift. Customer demand for seamless, personalized interactions continues to grow, influenced by digital-first competitors and platform-based service models. At the same time, insurers face ongoing volatility, increased regulatory oversight, rising claims volumes and pressure to improve efficiency while reducing costs.

To keep pace, insurers are modernizing core systems, rearchitecting applications and investing in automation and AI to improve the speed and the quality of services and solutions. However, these efforts are often constrained by fragmented tools, legacy workloads and inconsistent operating models.

As a result, employees can struggle to access information, collaborate across regions and resolve issues quickly. These everyday friction points limit how fast insurers can respond to customers, manage risk and bring products to market.

“ A modern digital workplace provides a more connected, secure and experience-led insurance environment. It gives employees the information, tools and support they need to work efficiently and securely, while enabling organizations to scale innovation in a more sustainable way.”



Key themes shaping workplace change



Rising customer expectations

Customers expect personalized, digital and real-time service across all channels, with interactions that are responsive and consistent. Digital workplaces support more informed, coordinated decision-making and help deliver these experiences more reliably.



Hybrid work as a core operating model

Hybrid work is now a core part of how insurers operate. Employees expect flexible access, secure collaboration and reliable tools wherever they work. Meeting these expectations requires modern identity, security and connectivity foundations.



Increasing claims complexity and volume

Claims processes are becoming more complex, with rising volumes placing additional pressure on teams. Digital workplaces help streamline workflows and support shared case visibility across regions.



Regulatory scrutiny and security requirements

Regulatory scrutiny continues to increase, alongside the need to protect sensitive data. Insurers must maintain transparency and auditability while managing risk. Zero trust workplace models and controlled knowledge access strengthen compliance.



Competition from digital-native and platform players

Technology-focused competitors are raising the benchmark for speed and experience. A modern workplace helps insurers respond more quickly and operate with greater agility.



A shift toward customer-centric, technology-enabled models

Insurers are modernizing to deliver faster-flow products, transform claims and enable new B2B2C propositions. This requires better alignment between teams, processes and systems to ensure work moves smoothly across the organisation.



Why traditional working models are holding insurers back

The limitations of legacy working environments are felt across almost every core insurance journey. Siloed systems restrict decision-making and make it difficult to share information between underwriting, claims, product and service teams. Manual processes remain common, slowing work, increasing the risk of error and creating operational drag.

As insurers expand into new markets, the differences in tools, maturity and process design become harder to manage. The result is a patchwork of operating models that cannot be easily scaled or governed. Hybrid work exposes these weaknesses further. When employees rely on inconsistent access paths, legacy devices and regionalized support models, productivity drops and security risks increase.

Expertise also becomes difficult to distribute efficiently. Specialists spend time searching for information or responding to routine requests instead of focusing on more complex, higher-value work.

Fragmentation remains a persistent challenge for large insurers operating across multiple geographies. Integrated digital workplace services help reduce this complexity by standardizing tools, processes and support models, while allowing for local flexibility.

Through coordinated workplace transformation, insurers improve consistency across regions, simplify governance and create a more cohesive employee experience. This integrated approach supports the move toward shared services while accommodating differences in regulatory requirements and operational maturity.





Common friction points

01 Siloed systems and teams limit speed and decision-making

Fragmented environments make it difficult to share insights between underwriting, claims, product and service teams, slowing decisions and reducing overall responsiveness.

02 Manual effort slows underwriting, claims and servicing

Legacy processes increase cycle times, raise error rates and take resources away from higher-value work.

03 Inconsistent tools and processes make standardization difficult

With varying maturity levels across regions, functions and business units, insurers struggle to establish common standards and shared services.

04 Workarounds reduce visibility and compliance

Teams can rely on manual steps and offline processes to compensate for system limitations. These workarounds are difficult to track, audit and scale.

05 Expertise is difficult to access and share

As product portfolios grow and region-specific needs increase, specialists are stretched thin and knowledge-sharing becomes a bottleneck.

06 Hybrid work exposes gaps in legacy technology and security models

Older environments cannot provide secure, seamless access at scale across devices, regions and networks. Modern security foundations are required to support hybrid work at scale.

The case for a modern digital workplace

A modern digital workplace connects people, processes and systems. It empowers teams with integrated, secure, intelligent, experience-led tools that increase productivity and accelerate transformation.

Technology won't replace people; it improves how they get work done. A well-designed digital workplace makes it easier for employees to access information, complete tasks and collaborate across teams. Identity-driven access and zero trust security provide safe, consistent work-from-anywhere capabilities. Integrated communication and collaboration platforms remove fragmentation. Smart search and knowledge platforms help employees find the information they need instantly, reducing reliance on informal networks and minimizing the risk of relying on outdated documents.

Supporting secure, flexible ways of working

Hybrid work has highlighted the limitations of legacy workplace environments. Insurers are modernizing endpoint and access models to support secure, consistent work-from-anywhere experiences.

Standardized device environments and identity-driven access controls give employees reliable tools while strengthening security and compliance.

These workplace foundations support flexible operating models without increasing risk. By embedding security into the workplace, insurers can protect sensitive data, maintain auditability and support hybrid work at scale across regions.

Improving operational performance

Automation can be built into the workplace to reduce repetitive tasks and improve resolution times. Virtual agents handle routine issues, intelligent routing speeds up support and automated workflows remove manual steps.

Experience-led design is becoming a defining feature of modern digital workplace programs in insurance. Organizations are using digital employee experience (DEX) monitoring to understand device performance, application responsiveness and user friction across distributed environments. These insights help identify issues early, prioritize remediation and continuously optimize the workplace based on real usage patterns.

By moving from reactive troubleshooting to preventive optimization, insurers reduce disruption, improve reliability and create a more stable working environment for employees operating in different locations and time zones. This continuous feedback loop keeps the workplace evolving as operational and business needs change.

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Continuous automation powered by GenAI can reduce the number of tickets by 40%–65% in tickets over five years — a significant shift that improves productivity and employee experience.”



Core capabilities of an integrated workplace



Connected workforce, workspace and business processes

Integrated digital environments support a seamless flow between applications, channels and devices, creating a more consistent experience across the enterprise.



Secure remote working with identity-driven and zero trust models

Embedding security into every layer of the workplace gives employers confidence that teams can work safely from any location.



Integrated communication, collaboration and knowledge access

Smart portals, semantic search and omnichannel support give employees instant access to the information and support they need.



Experience-led design and continuous improvement

DEX insights enable proactive optimization and higher work satisfaction.



Intelligent automation and AI-assisted work

Workplace automation, advanced service desks and conversational assistants reduce manual effort and shorten resolution times.



Role-based empowerment and workforce enablement

Tailored tools and self-service capabilities support onboarding, reduce ramp-up times and support workforce transformation.

How the digital workplace reshapes core insurance journeys

Digital workplace capabilities transform operational journeys by connecting systems, improving the flow of knowledge and enabling intelligent, automated support.



Claims

Modern workplace tools can strengthen the claims journey by improving how employees access information, collaborate across teams and maintain consistent communication. Improved intake processes, streamlined early-stage handling and integrated collaboration channels reduce friction in early triage and case management. These improvements support smoother service cycles and more confident decision-making.



Customer and broker engagement

Aligning workplace and customer experience tools supports smoother omnichannel engagement. Conversational assistants handle routine questions, while complex interactions are escalated to human advisors with the right context. Unified communication environments help employees provide timely, accurate information — an essential capability in a competitive insurance market.



Underwriting

Underwriters benefit from instant access to relevant information through connected knowledge platforms and integrated communication tools. This reduces manual searching and enables faster, more reliable assessments. With seamless collaboration in different markets, experts can participate in decision-making more easily, improving the speed and consistency of underwriting.



Employee and IT support

Modern workplace support models improve the employee experience. In all engagements, moving away from fragmented, manually intensive support toward integrated service desk models helps employees access support while improving consistency at scale.

By combining self-service, intelligent routing and automation, insurers simplify how employees access support and handle requests more efficiently across regions.

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These environments don't rely on handling tickets as they come in. They increasingly use proactive monitoring and standardized workflows to prevent issues before they affect productivity. This reduces unnecessary escalation, improves resolution quality and allows IT teams to focus on higher-value work instead of repetitive requests.”

Tangible value outcomes

When implemented effectively, a digital workplace produces measurable gains across operational efficiency, resilience and the employee experience.

Workflows become more efficient as automation and streamlined processes reduce friction across underwriting, claims and customer operations. Automation reduces manual effort and improves work consistency. Secure, identity-driven access supports consistent performance across hybrid, regional and global operating models.

Customers benefit from faster responses and more coordinated service. Compliance is strengthened by design, with zero trust access and centralized knowledge governance reducing regulatory risk.

Importantly, these improvements scale. A unified digital workplace supports consistency throughout the organization, aligns global standards with local requirements and supports the shift toward shared services and modern operating models.

Value delivered



Faster cycle times and improved productivity

Automation, streamlined workflows and unified systems reduce delays.



Reduced manual effort and operational friction

Intelligent support and connected processes reduce the burden on teams.



Higher employee satisfaction

Experience-led design and modern collaboration tools create a more engaging workplace that increases employee satisfaction and retention.



Better hybrid work performance and continuity

Secure, identity-driven access supports consistent productivity from anywhere.



Improved customer service and experience

Faster responses and better coordination become customer satisfaction gains.



Compliance and security strengthened by design

Zero trust foundations and controlled knowledge access mitigate risk.



Scalable support across functions and regions

Shared services and standardized workplace platforms enable enterprise-wide consistency.

What successful transformation looks like

Successful transformation starts with a clear focus on the employee experience and the business outcomes it enables. By identifying where friction occurs and where value is created, organizations can prioritize improvements that have a measurable impact on performance, satisfaction and service quality.

Modern workplaces are designed to support hybrid work. Tools, processes and governance need to support teams operating across markets, time zones and different levels of digital maturity. When collaboration is seamless and access is consistent, employees can work confidently and productively from anywhere — and insurers benefit from a more stable, scalable operating model.

Security remains critical to this transformation. Identity-first and zero trust approaches make it possible to modernize without introducing risk. Embedding strong security into every access point and workflow enables flexibility while maintaining the highest standards of compliance and data protection.

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Finally, workplace evolution realizes its full potential when paired with broader application and infrastructure modernization. As legacy platforms are updated or rearchitected, the workplace becomes more consistent, responsive and integrated. Together, these advancements create a solid foundation for future growth and innovation.”

Automation and AI reduce friction and improve how work flows. When applied with a clear purpose, they simplify routine tasks, support faster decision-making and improve service quality. Instead of automating simply for automation's sake, the focus is on eliminating obstacles that hinder employees and introducing intelligence where it genuinely improves the experience.

Sustained transformation also relies on skills, adoption and change enablement. On their own, new tools don't drive improvement; employees need the confidence, knowledge and support to use them effectively. Continuous capability development helps insurers realize and maintain the benefits of modernization.

Measuring experience and performance is essential for long-term success. DEX analytics and service insights provide visibility into how the workplace is performing, identify emerging issues early and optimizing continuously. This creates a feedback loop that strengthens operational resilience and improves user satisfaction.



Why the right partner matters

Industry understanding and regulatory awareness

Delivering a modern digital workplace requires deep industry knowledge and the ability to support large-scale transformation with precision. Insurance operates within a highly regulated environment, and workplace solutions must meet strict compliance requirements while supporting complex, interconnected value chains. A partner that understands the operational realities of underwriting, claims, servicing and distribution designs solutions that reflect how insurers operate.

Managing transformation at scale

Large insurers operate in multiple regions, each with its own levels of digital maturity, regulatory requirements and operational priorities. Coordinating change across this landscape requires experience in modernizing global environments without disrupting business-critical operations. Partners must bring integrated expertise across workplace, cloud, automation, AI and security so that modernization is cohesive from infrastructure through to employee experience.

Balancing global consistency with local needs

As insurers move toward shared services and enterprise-wide platforms, they need to scale consistently while respecting local autonomy. Business units need the flexibility to meet market-specific needs within a single framework that strengthens governance and operational efficiency. A strong partner brings proven methods, outcomes-based delivery and a clear focus on measurable outcomes, helping organizations translate technology modernization into better performance and more resilient operations.

Delivering through a global model

Insurers also require a partner with global reach and local execution, and the ability to scale delivery. That partner must be able to operate reliably across time zones, regulatory jurisdictions and cultural contexts. A well-established global delivery model helps make expertise, support and innovation available wherever the insurer operates.

Achieving consistent value across the enterprise

Delivering a modern digital workplace in insurance requires more than technology implementation. It takes deep industry understanding, global delivery capability and experience operating within highly regulated environments. Partners must be able to modernize complex, distributed estates without disrupting business-critical operations.

Insurers benefit most from a partner that can combine workplace expertise with cloud, security, automation and service management capabilities, delivered through a global model with strong local execution. This ensures workplace transformation supports broader modernization initiatives and delivers sustained value rather than isolated improvements.

NTT DATA's strengths at a glance

- Deep understanding of insurance operations and regulation
- Experience in modernizing complex, global environments
- Integrated expertise across workplace, cloud, automation, AI and security
- Ability to scale shared services while supporting local autonomy
- Experience-led methodology and outcome-based delivery
- Global delivery model with local execution and support

NTT DATA's approach to the modern digital workplace

NTT DATA delivers a connected, intelligent and experience-led workplace, combining proven methodologies, sector expertise and advanced tools. The approach centers on unifying workforce, workspace and business processes to create a more consistent and resilient environment.

At its core is a **connected workplace model** that brings together the connected workforce, connected workspace and connected business. This helps insurers improve employee journeys, strengthen operational efficiency and build a more adaptable environment.

NTT DATA's **omnichannel workplace support** improves service quality and reduces friction. A blend of virtual agents, conversational interfaces, intelligent routing and automation help shift support from reactive to more proactive models, freeing IT capacity and improving the employee experience.

Experience-led design is key. Using endpoint analytics and real-time DEX parameters, NTT DATA identifies friction points early and targets improvements based on real usage data. This supports continuous workplace evolution.

NTT DATA also provides **integrated knowledge and collaboration tools**. These give employees immediate access to relevant information across structured and unstructured sources, supporting better decision-making and reducing the time spent searching across fragmented systems.

These capabilities are supported by expertise in **identity-first and zero trust security**, cloud transformation, application modernization, AI and automation. They are delivered through a global model that combines top-down governance with bottom-up execution, enabling insurers to modernize consistently across regions while respecting local needs.

NTT DATA brings deep experience in **modernizing large, distributed environments** spanning infrastructure, networking, shared services and application estates. Through this integrated approach, insurers are empowered to modernize legacy platforms alongside evolving workplaces, creating a cohesive transformation rather than a collection of isolated improvements.

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Together, these strengths form a comprehensive approach that improves productivity, experience and resilience while preparing insurers for the next stage of digital and operational transformation.”



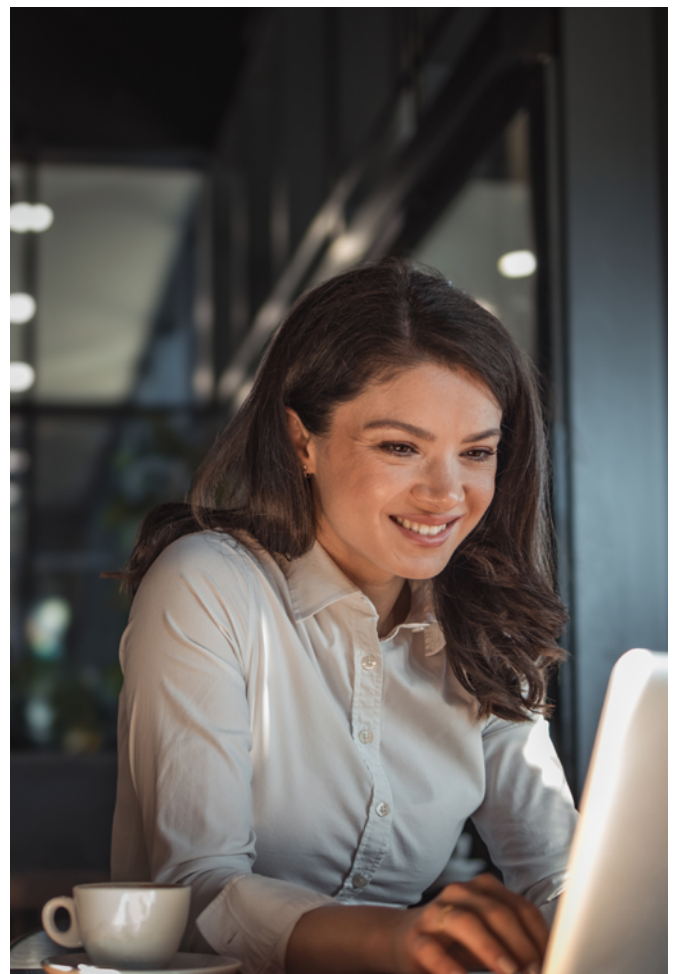
Unlocking the full value of workplace transformation

The digital workplace has become central to how insurers operate, innovate and serve their customers. It enables teams to work with greater clarity and cohesion, strengthen resilience across distributed environments and provide the foundation for sustainable transformation.

As insurers continue to modernize core systems, re-architect applications and adopt automation, the workplace becomes the space where these investments translate into everyday impact, improving how people collaborate, make decisions and deliver value.

Looking ahead, insurers will need workplaces that can adapt quickly, integrate new capabilities and support employees with the intelligence and stability they need to perform at their best. Those that invest in these capabilities now will be better placed to respond to emerging risks, accelerate innovation and create experiences that build trust with both customers and employees.

NTT DATA supports insurers in this transition by combining industry expertise with workplace and technology capabilities delivered through a global model. This approach brings together workplace platforms, support services, knowledge tools, security and continuous experience insights to reduce friction, improve performance and support long-term transformation.



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