NTT DATA

Insurtech Global Outlook 2026

Deliver empathy at scale

Insurance with emotion-driven CX

Customers now expect personalized, empathetic experiences alongside traditional insurance services, requiring insurers to balance effective risk management with emotional intelligence.

Content

01. Trends / pain points / challenges

02. Solutions / key technologies

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01.

Trends/ pain points/ challenges

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Insurance customers challenges

The evolving customer behavior and expectations are forcing insurers to step outside their risk comfort zone and address emerging risks from chronic illness to natural catastrophes. Insurance models are evolving from product-centric, reactive models to experience-driven, transparent, and prevention-led relationships.

Shift in customer behavior

Customers in 2026 expect insurance to work as seamlessly as the best digital services they use every day — with speed, transparency, personalization and mobile-first access.

Over 80%

of customers are willing to switch carriers if the digital experience is poor, and personalization continues to be a top strategic priority for insurers seeking loyalty and retention.

Source: Guidewire.com - From Challenge to Solution: How P&C Insurers Can Meet and Exceed Digital Expectations

Participant model

Customers are no longer passive policyholders who engage only at purchase or claim.

They expect continuous, contextual interaction across the policy lifecycle, quote, coverage, service, renewal, and claim, delivered in real time.

This shift is particularly pronounced among younger demographics, gig workers, and digitally fluent consumers, but its influence now spans all age groups.

Beyond traditional risks

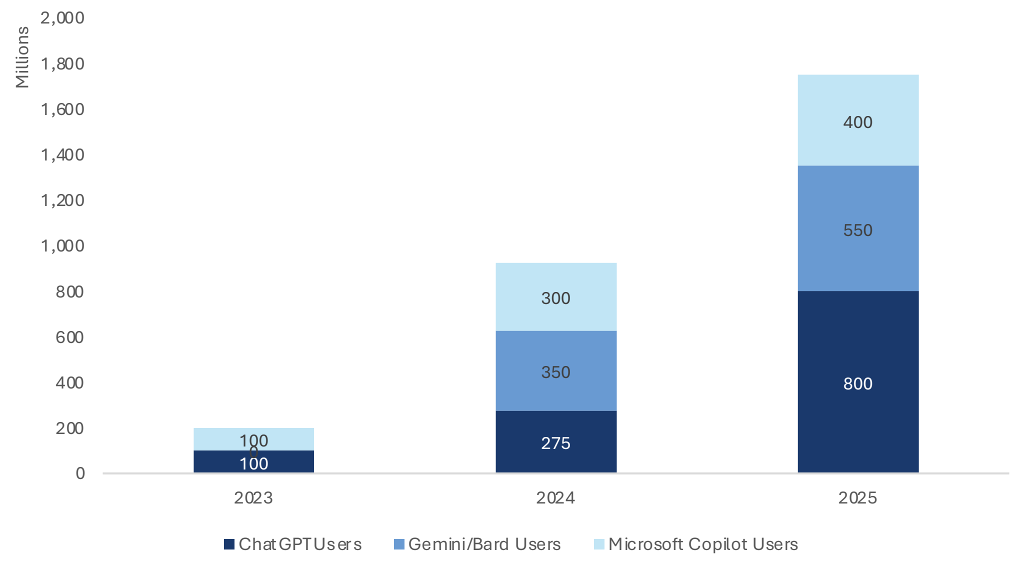
Operating in this new risk landscape requires insurers to move beyond reactive loss compensation toward proactive risk intelligence.

This means leveraging real-time data, predictive modeling, and prevention strategies to anticipate and mitigate risks before they escalate. Insurance must evolve from pure risk transfer to continuous resilience and adaptive protection.

Shift in customer behavior

In 2026, customers reject superficial engagement. They expect personalized, ethical, AI-driven Insurance products delivered in real-time. Insurance companies need to create a customer experience that is aligned with the new standard: ChatGPT like experiences.

User counts across popular LLMS in millions



Source: made by the author

Insurance customers new expectations

Next-gen customers

- 54% own, 46% rent: less likely to own homes
- 42% Single: Less Likely to get Married
- 84% delaying life milestones such as marriage, children and home ownership.
- 55% Working as a freelancer

AI-native customers

- The widespread use of LLMs by both consumers and employees is rapidly reshaping expectations.
- Adoption surveys show that overall generative AI usage among adults rose to over 54 %, reflecting broader public familiarity and influence beyond the workplace (Source: Federal Reserve Bank of St. Louis)
- Leading GenAI platforms now reach hundreds of millions of users, with ChatGPT alone reporting 800 million weekly active users in 2025

- Insurance was designed for risk pooling. Consumers today want precision, immediacy, and contextual relevance. This shift is driven by demographics, health trends, and digital behaviors. By 2030, Gen Z will represent 33% of the global workforce — and they bring new expectations.
- As people grow accustomed to AI-powered assistance in daily life and at work, businesses face rising pressure to deliver smarter, faster, and more intuitive services across every touchpoint.

Keep up with the shifting expectation

From policyholders to participants, participant model insurance reengineers the relationship between insurer and insured, turning static buyers into dynamic ecosystem members whose behavior and choices influence outcomes.

Level of customer control

	Low	High
High	Self-service complexity	Participant model
Low	Traditional insurance	Automated but opaque

Level of engagement

Customers are no longer passive policyholders who engage only at purchase or claim. They expect continuous, contextual interaction across the policy lifecycle—quote, coverage, service, renewal, and claim—delivered in real time. This shift is particularly pronounced among younger demographics, gig workers, and digitally fluent consumers, but its influence now spans all age groups.

The rise of on-demand lifestyles has also altered tolerance for friction. Activities as a participant:

- Understand – Life events, behavior, context
- Engage – Conversational, real-time interactions
- Contribute – Data, feedback, risk-reducing actions
- Benefit – Personalized pricing, guidance, faster outcomes
- Trust – Transparency, fairness, control

Beyond traditional risks

Traditional insurance models are being challenged by demographic shifts and increasingly unpredictable, systemic risks that require more adaptive, data-driven, and resilient approaches.

Aging challenges

Populations are aging rapidly across developed markets, increasing pressure on health and care systems:

18–20% of the OECD population is now aged 65+ (2024), up significantly from 2000.

57 million people lived with dementia in 2021, projected to more than double by 2050. Cardiovascular diseases remain the leading global cause of death, disproportionately affecting older adults

Global diabetes prevalence is rising: about **589 million adults** (ages 20–79) were living with diabetes in 2024 — roughly 1 in 9 adults worldwide — and this number is projected to increase to 853 million by 2050

Source: OECD Data, World Health Organization, International Diabetes Federation

Non-predictable risks

Personal accident claims are rising in frequency and severity, particularly among younger adults and gig-economy workers, with global accident-related insurance losses exceeding **$42 billion in 2025**, up 8% from the previous year, largely due to unpredictable driving patterns, stress-related lapses, and on-demand work exposures.

Property losses, with flooding, wildfires, and hailstorms affecting individual homes differently even within the same ZIP code. In the U.S. alone, property and casualty insurers reported **$39 billion** in home-related claims from extreme weather events in 2025.

Source: Swiss Re

02.

Solutions/ Key technologies

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Next-gen customer experience

Insurance is shifting toward an emotion-driven CX, where customers expect empathy, immediacy, and proactive support throughout their journey. This new model requires insurers to design experiences that anticipate needs, reduce friction, and build emotional trust.

Prevention model

Reactive health care

- Pricing based on age, gender, medical history, ZIP Code
- Low engagement and retention
- No visibility into lifestyle sleep, stress or any activity
- One size fits all policies

Connected health care

- Mass Adoption of wearables (Fitbit, Apple Watch)
- Demand for wellness-based incentives
- Integration with health apps
- Reward based systems

Always on insurance

- Personalized activities: Tracking sleep, monitoring heart rate, oxygen, glucose and more.
- AI early illness detection, Chronic disease management
- Real time prevention alerts, continuous health monitoring and in-home, hospital and caregiving

Hyper-personalization

Traditional car insurance

- Pricing determined by demographic and static vehicle data.
- Limited insight into actual driving behavior or contextual risk.
- Generic products with broad risk pooling and low personalization.

Usage based car insurance

- Dynamic pricing models based on telematics and real-time driving behavior.
- Customers rewarded for safer habits, improving engagement and retention.
- Enhanced segmentation enables more accurate and fair premium models.

Precision-fit insurance

- Risk models adapt continuously to lifestyle, environment, and behavioral patterns.
- AI tailors coverages, limits, and pricing.
- Offers become contextual and predictive delivered at the exact moment of relevance.

Embedded empathy

Digital insurance

- Digitized journeys and self-service experiences
- Workflow automation across core processes
- Reactive engagement model

Intelligent insurance

- AI-driven underwriting, pricing and claims
- Predictive insights anticipating customer needs
- Personalized offers based on behavioral data

Empathy insurance

- Emotion-aware AI detecting stress and vulnerability
- Real-time adaptive communication and support
- Proactive intervention during critical life events
- Trust-centric engagement beyond transactions

Enhanced risk assessment with technology (1/2)

Always-on insurance is built on connected devices, real-time geospatial data, predictive AI models, and automated parametric payouts that shift insurance upstream in the risk lifecycle.

Tech solutions in prevention

Iot, telematics and sensor platforms	Capture real-time behavioral and environmental risk signals.		
	Driving safety feedback	Leak detection	Equipment failure prevention
	Smoke detectors	Monitoring behaviors	EV sensor integration
Behavioral and incentive platforms	Encourage safer behavior through feedback, rewards, and nudges.		
	Real-time data	Body data sensor	Activity monitoring
	Continuous underwriting	Risk analysis	Tracking emergencies
Drones, satellite and robotics	Enable rapid, remote damage assessment and catastrophe response.		
	Property inspection after hazard	Pricing accuracy and risk analysis	Claim handling
Ai-driven risk engines	Convert claims data into prevention insights and future risk signals.		
	Identifying patterns	Automatically dispatching repairs	Automated warnings for extreme weather
Biometrics	Biometrics are measurable biological characteristics—such as fingerprints, voice, or heart rate.		
	Health data	Continuous underwriting	Face and voice sensors

Enhanced risk assessment with technology (2/2)

Hyper-personalization has moved from competitive advantage to economic balancing act, forcing insurers to deliver relevance at scale without fragmenting risk pools or cost structures.

Tech solutions in hyper personalization

Technology	Description		
Customer Data platforms (CDP) / data fabric	Unifies customer, policy, claims, and behavioral data into a real-time risk profile.		
	Personalized pricing	Tailored coverage	Life-event based offers
Real-time pricing and rating engines	Dynamically adjust pricing and coverage within regulatory guardrails.		
	Pay-how-you-drive	On-demand	API-driven, modular pricing logic
AI and machine learning decision engines	Continuously update risk scores and recommendations using behavioral and contextual data.		
	Usage-based auto pricing	Adaptative health and SME underwriting	Keeps track of the risk score
AI governance and explainability tools	Ensure AI decisions are transparent, fair, and regulator-ready.		
	Defensible personalized pricing	Track underwriting Decisions	

Precision fit insurance

Customers expect hyper personalization

Insurance has come a long way, from static paper policies to dynamic, intelligent protection. Today, it anticipates, adapts, and activates exactly when and where you need it for each individual differently.

Hyper-personalization is no longer optional

Consumers are no longer satisfied with generic products. Recent industry research shows that over 70% of insurance customers expect truly personalized digital journeys, similar to experiences in retail or fintech. And more than 80% are willing to share personal data to receive such tailored products and services.

Understand the risk, and avoid it

With rising chronic health issues, digital distractions, and complex daily pressures, people increasingly want personalized support that keeps them safer, healthier, and in control of life.

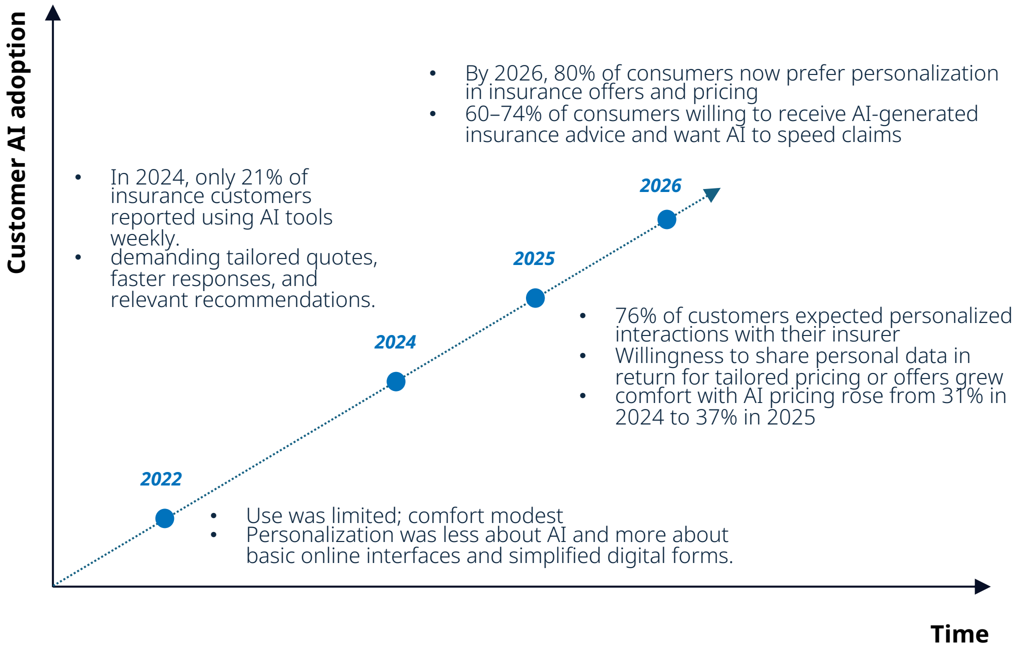
Empathy drives customer loyalty

Insurance is not just a product; it is a relationship. Customers value insurers that understand their needs, respond with care, and provide support during vulnerable moments, leading to higher trust and loyalty.

Hyper personalization in the AI insurance age

Artificial intelligence impacts personalization for insurance through predictive analytics that can be used to tailor insurance offerings to individual policyholders

Trend in personalization + AI



This growing AI adoption and demand for customization has led to this: AI allows personalization

Now, artificial intelligence is changing the game. With AI, insurers can finally understand each person as an individual. They can collect data about actual behaviors, interests, and needs. Advanced analytics convert this data into custom models for every single customer. As you interact online and in the real world, AI learns all about you. What do you care about protecting? What risks concern you? How much coverage is right for your lifestyle? AI figures all this out behind the scenes.

Ways insurers use AI now: Chatbots, hyper-personalized recommendations, real-time pricing adjustments, claims process automation, and fraud detection.

Customers as well are moving towards a very AI, and customized insurance mindset

- The use of AI in customer engagement is growing, the impact we can see in our lives with faster claims, underwriting processes.
- Despite minor fluctuations, personalized strategies continue to attract interest, highlighting the importance of tailored experiences for customer satisfaction.
- Personalized engagement trends is taking an upward technology curve.

Hyper personalization

Customer Demands for personalize products pushed the product innovation while enhancing risk precision. This is transforming the Insurtech roles to address risks outside traditional insurance comfort zone.

Risk precision

Time

Product-centric personalization

- Segmentation-based pricing
- Product bundling
- Cost and conversion optimization
- Distribution Platforms

Best use case

oscar
Clover
InsuranceDekho
digit
ACKO

Behavior-based personalization

- Usage-based models
- behavior-driven nudges
- Digital engagement optimization
- Smart Home Insurance

yu life
alan
BETTERFLY
hippo
Matic
CAMBRIDGE MOBILE TELEMATICS

Predictive/anticipatory personalization

- Real-time contextual awareness
- Adaptive coverage and services
- Prevention embedded into experience
- Anticipate customer needs
- Initiate interactions proactively
- Coordinate decisions across channels autonomously

dreamed
binah.ai
cnoga Digital Care
sweetch
BETALIN Liberating from Insulin Dependency
ZEGO
FloodMapp
ICEYE

Hyper personalization – Healthcare case

Hyper-personalization in healthcare insurance connects real-time biometrics, AI-driven treatment recommendations, and adaptive coverage to create a continuous, data-informed care journey.

Diagnosis and risk assessment

Vital signals monitoring

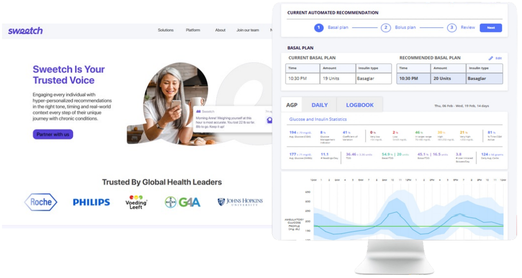
- Camera-based, non-contact measurement of vital signs (heart rate, HRV, oxygen saturation) via smartphone
- Non-invasive glucose and multi-parameter blood monitoring without finger pricking
- Continuous biometric data collection for early risk detection
- Enables dynamic, behavior-based health risk profiling

Biometrics and wearables

binah.ai
cnoga Digital Care

Specialized care

Prevention and recommendation



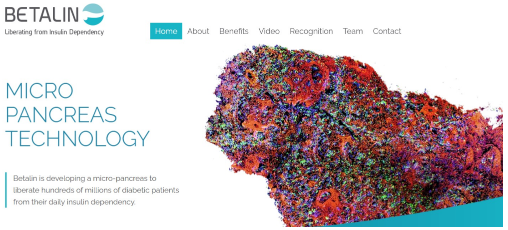
- AI-driven behavioral nudging to prevent diabetes progression and improve lifestyle adherence
- AI-powered insulin dose optimization using CGM and patient data
- Predictive alerts to prevent glucose spikes and complications
- Personalized care pathways integrated with clinicians and EMRs

Chronic disease care

sweetch
dreamed

Long term care

Long-term insurance



- Micro-pancreas technology enabling long-term glucose regulation
- Supports transition from daily disease management to durable biological solutions
- Enables outcome-based and performance-linked insurance models
- Aligns long-term coverage with improved clinical outcomes

Long-term diabetes care

BETALIN
Liberating from Insulin Dependency

Hyper personalization in action: The high-vulnerability health case

Business need

By 2026, health has become one of the most complex and continuous risks individuals face, driven by longer life expectancy, the rise of chronic diseases, mental health challenges, and increasingly demanding lifestyles. Managing health is no longer about treating isolated illnesses but about balancing daily habits, preventive care, stress, nutrition, sleep, and long-term disease management.

- Physical fatigue and sleep deprivation
- High cognitive or emotional stress
- Early warning signals of chronic conditions (glucose variability, blood pressure spikes, irregular heart rhythms)
- Environmental and behavioral triggers (travel, climate, work intensity, disruption of routines)

Solution

Key Idea: Instead of only knowing who the person is, the insurer detects how he is feeling at that moment and adapts coverage, communication, and prevention automatically.

Identifying brief windows of vulnerability can lead to avoidable medical events, productivity loss, or long-term health deterioration.

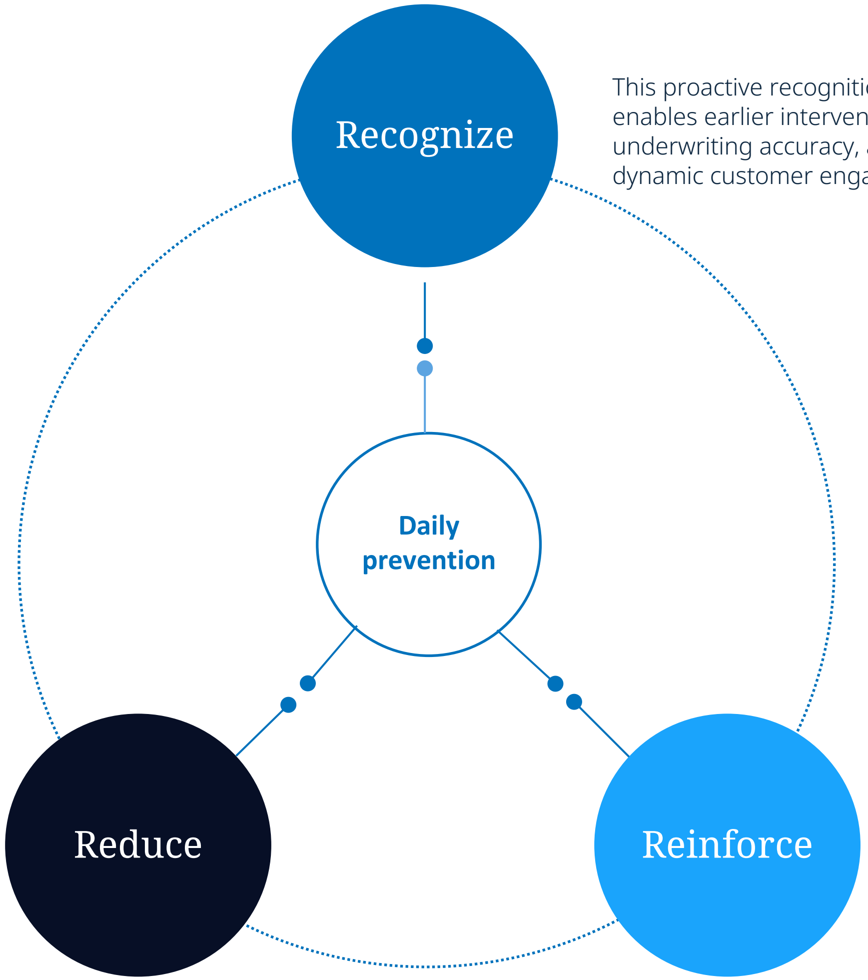
- **Step 1 – Sense**: Real-time health signals detect fatigue, stress, and disruption in daily routines.
- **Step 2 – Support:** Communication becomes minimal, calm, and empathetic — focusing on reassurance, not instructions.
- **Step 3 – Protect:** Coverage and care access adjust automatically, activating faster support and preventive services when vulnerability is highest.
- **Step 4 – Reassure:** A simple, human message confirms support was provided — with no action required from the customer.

Always-on insurance

Aways-on insurance model, beyond prevention

Always-on insurance models are driving insurers to evolve beyond traditional prevention-focused frameworks toward a more holistic approach to risk management. This shift acknowledges the growing complexity of risk landscapes, promotes responsible behavior, and aims to proactively mitigate and reduce potential harm.

This proactive recognition capability enables earlier intervention, improved underwriting accuracy, and more dynamic customer engagement.)



This shift improves loss ratios, enhances customer trust, and strengthens long-term sustainability. It moves the value proposition from “repair and reimburse” to “protect and preserve.”

This approach strengthens customer relationships by positioning the insurer as a risk partner, not merely a risk bearer. Reinforcement aligns commercial objectives with customer well-being.

Aways-on insurance - Insurtechs

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.

Recognize
Prediction and simulation

Early risk signals
Understanding exposure in real time

- Predictive analytics
- Wearables data
- telematics
- Satellite and data
- Digital twins
- Computer vision

Reinforce
Behavioral change

Risk reduction via engagement

- UBI
- Real-time driving behavior
- Risk Rewards Program
- Healthy Lifestyle

Reduce
Harm reduction

Minimizing impact when events occur

- IoT sensors
- Smart Sensors / Early-Detection Systems
- Tailored Policies Triggered by Data Signals
- Fast, Automated Payouts | Real-Time Claims Triage

Before the event ⟷ **After the event**

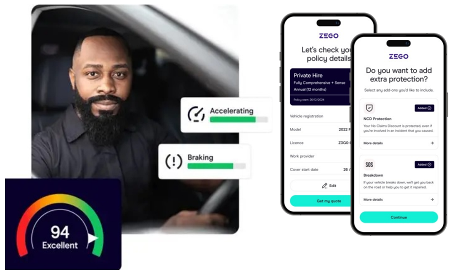
Best use case

Behavioral change

This Group refers to the incentives Insurance players give to their customers and clients to change their behavior and consequently their risks. This also can further enhance insurance performance by creating a positive selection of lower-risk individuals and general risk portfolio.

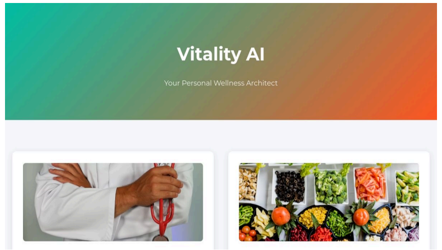
Improve driver risk

Zego leverages AI-powered, app-based telematics to modernize motor insurance, enabling real-time driving behavior analysis



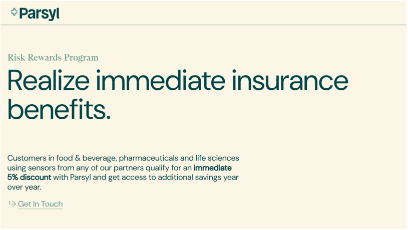
Reduce health problems

Integrate Google Cloud's advanced AI and data analytics, with Vitality's vast health datasets and behavior-change expertise, to transform how millions worldwide understand and manage their health.



Reward usage of IOT

The Risk Rewards Program from Parsyl is an incentive-based initiative designed to promote continuous risk visibility and proactive risk management through the use of real-time supply chain data. It aligns insurance benefits with measurable risk-reduction behavior.

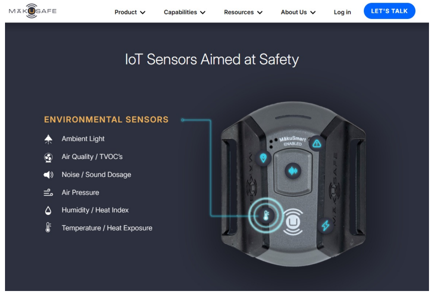


Before the event

Data-driven risk intelligence is redefining how insurers anticipate loss. From workplace safety to climate volatility and wildfire exposure, real-time analytics now enable earlier detection, sharper underwriting, and proactive intervention.

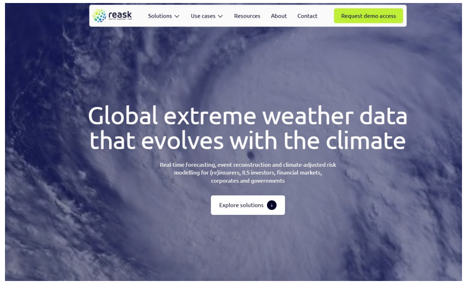
Before a workplace accident

Makusafe uses wearable IoT sensors and environmental monitoring to identify unsafe conditions and behaviors in real time. It detects leading risk indicators before incidents occur—enabling early intervention and injury prevention.



Before Nat Cat

Reask provides dynamic catastrophe modeling powered by climate and extreme weather data. It enables insurers to recognize evolving exposure patterns, improving underwriting precision and portfolio resilience in the face of climate volatility.



Before wildfire events

Tenax AI leverages computer vision and AI to detect wildfire risks and hazardous conditions before ignition or escalation. It exemplifies real-time environmental risk recognition, helping insurers and communities act before catastrophic loss materializes.

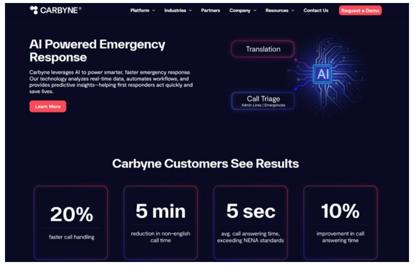
After the event

Minimizing impact and accelerating recovery through real-time response, data-driven coordination, and post-event intelligence. Transforming insurance from payer of claims to active loss mitigation partner.

After the crash

Carbyne provides AI-powered emergency response technology that connects crash victims directly with emergency services in real time. It reduces loss severity by accelerating response times, improving situational awareness, and enabling faster medical intervention.

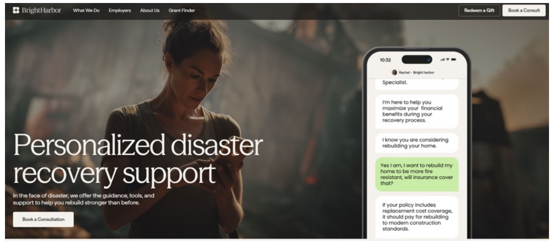
CARBYNE



After the disaster

Bright Harbor delivers personalized digital recovery support for disaster-affected policyholders. It reduces operational friction and recovery time by guiding customers through next steps, resources, and claims processes efficiently.

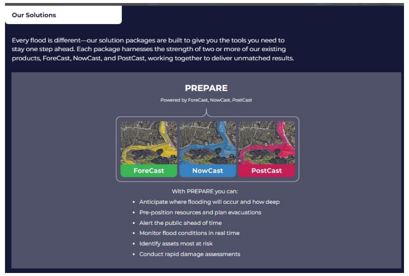
BrightHarbor



After the flood

FloodMapp offers real-time flood intelligence and predictive inundation mapping during live events. It reduces financial impact by enabling insurers and policyholders to take protective action, allocate resources effectively, and manage exposure dynamically.

FloodMapp



Embedded empathy

Next-gen customer experience

Insurance is shifting toward an emotion-driven CX, where customers expect empathy, immediacy, and proactive support throughout their journey. This new model requires insurers to design experiences that anticipate needs, reduce friction, and build emotional trust.

Hyper-personalization	Prevention model	Embedded empathy
Precision fit insurance	**Always on insurance**	**Empathy insurance**
• Telematics • Wearables and health data • Satellite and data • Digital twins and flood • Digital platforms and MGA • Medical device	• Driving behavior and discounts • Healthy lifestyle rewards • Parametric insurance • Preventive property care • Transparent policies • Elderly network assistance	• AI assistance crash detection and FNOL • Chronic illness management • Claims automation • High risk areas coverage • Contact center of the future/ AI sales with empathy • Contact center of the future/ ai sales with empathy
Customer acquisition	**Customer retention/engagement**	**Customer experience and empathy**

Next-gen customer experience - CMT

Cambridge Telematics enables hyper-personalized risk pricing, drives preventive behavior through DriveWell rewards, and supports embedded empathy by detecting crashes and triggering timely emergency assistance — transforming insurance from reactive to proactive and human-centered.

Hyper-personalization

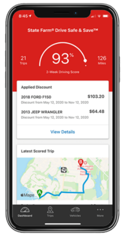
Precision fit insurance

- Collects real-time individual driving data (speed, braking, acceleration, cornering)
- Builds behavior-based risk profiles instead of demographic averages
- Enables usage-based and dynamically adjusted pricing
- Delivers tailored feedback and risk insights to each driver

Telematics

Prevention model

Always on insurance

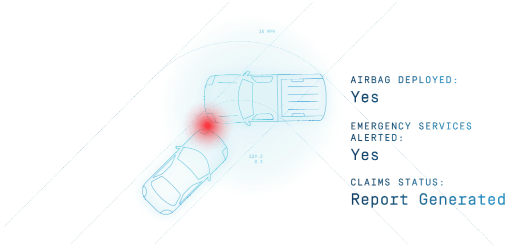


- Provides real-time driving feedback to improve habits
- Rewards safe driving with incentives and premium benefits
- Encourages long-term behavioral change
- Reduces accident frequency and loss severity

Drive well platform

Embedded empathy

Empathy insurance



- AI-powered crash detection identifies impact instantly
- Automatically triggers emergency assistance and outreach
- Supports drivers at vulnerable moments (post-accident stress)
- Shifts insurer role from payer to proactive protector

AI assistance for crashes

Embedded empathy – Emotion driven CX

In an AI-driven world, the need for authentic human connection hasn't disappeared, it has deepened. Empathy is both the foundation of meaningful relationships, and a key part of a company's competitive edge.

Emotion driven experience map

Customer emotions

Product & risk

Uses AI to help customers compare and choose coverage effortlessly. Rather than forcing customers through generic offers

INSURIFY

Pricing, renewals and adjustments

Adjusts pricing to match the customer's individual needs. Customers feel fairly treated and understood

tuio

Complementary services

Empowering people to plan for and move through life's biggest transitions with practical, emotional, and logistical support on demand.

empathy.

Claims, triage and severity handling

Instant claims payouts using AI while maintaining an empathetic, human tone.

Lemonade

Customer services

Empathy is shown in how and when insurers communicate.

Google

Customer journey

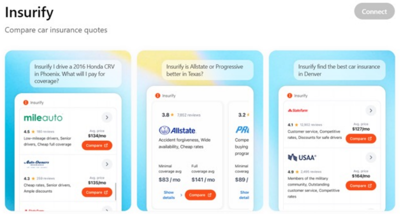
Embedded empathy

How insurance companies can automatically support a customer without them having to ask.

Product and risk

Empathy begins when products reflect real-life context, not just actuarial risk. Customers trust insurers who offer flexibility during life transitions, explain coverage clearly, and price fairly.

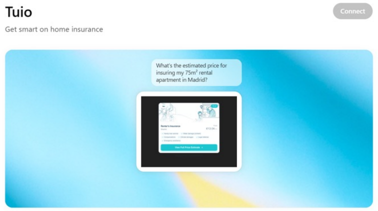
Uses AI to help customers compare and choose coverage effortlessly. Rather than forcing customers through generic offers



Pricing, renewals and adjustments

Fair and transparent pricing demonstrates empathy. Customers notice when insurers adjust policies to reflect life changes, provide relief during hardship, or clearly explain renewal changes.

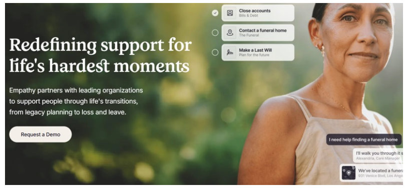
Adjusts pricing to match the customer's individual needs. Customers feel fairly treated and understood



Ongoing service and life transitions

Customers expect insurers to anticipate needs and reduce effort. Proactive policy updates, respectful communication, and suppression of non-essential messaging during stressful periods demonstrate real empathy.

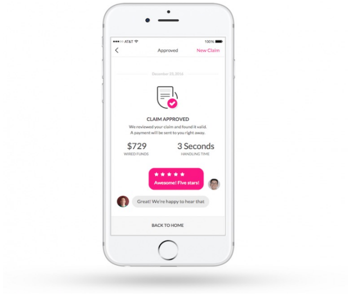
Empowering people to plan for and move through life's biggest transitions with practical, emotional, and logistical support on demand.



Claims triage and severity handling

The moment of truth is when customers are most vulnerable. Fast, transparent, and human-centered claims handling, prioritizing safety and recovery, builds trust and loyalty.

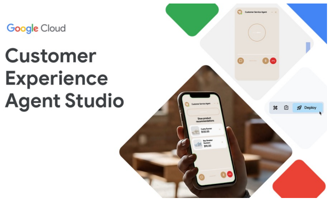
Instant claims payouts using AI while maintaining an empathetic, human tone.



Communication timing and tone

Google's AI Customer Engagement Suite enables intelligent, context-aware interactions by understanding user intent and responding adaptively across channels.

AI agents can help insurance companies deliver more empathetic, personalized support.



03.

Supreme selection and lighthouse use cases

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Precision-fit insurance

L&G Partnerships for wellbeing support services

Legal & General
BANNER LIFE | WILLIAM PENN

Company Description: telephone-based services to support mental health and the wellbeing of older people
Technology: Chronic Illness and Supporting Services
Location: Europe, UK.

Executive overview

In December 2023, L&G announced new partnerships with Co-op Insurance and RedArc Assured Limited to provide wellbeing support services in the event of serious illness, through telephone-based services to support mental health and the wellbeing of older people, respectively.

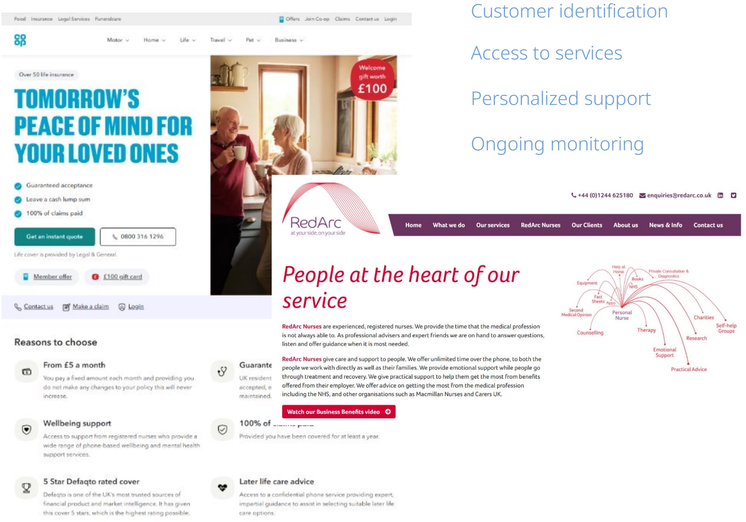
Business need

- Increasing demand for mental health and wellbeing support: Older adults and individuals facing serious illnesses often experience emotional and psychological stress, creating a need for accessible support.
- Limited direct engagement channels: Traditional insurance services often lack proactive health and wellbeing interventions, which can lead to customer dissatisfaction or disengagement.
- Differentiation in a competitive insurance market: Insurance providers need innovative offerings to stand out and provide tangible value beyond standard coverage.

Solution

- Strategic partnerships:
  L&G collaborated with Co-op Insurance and RedArc Assured Limited to leverage their expertise in delivering tailored support services.
- Telephone-based wellbeing services:
- Co-op Insurance focuses on mental health support for general customers.
- Integrated support approach:
  Customers gain immediate access to professional guidance and resources during vulnerable periods, enhancing their overall experience and trust in L&G.

How does it work



Customer identification

Access to services

Personalized support

Ongoing monitoring

KPIs

KPI	Result
Customer engagement rate	Track monthly/quarterly uptake
Satisfaction and NPS	Average satisfaction score, NPS rating increasing
Service utilization frequency	Sessions per customer per month/quarter
Wellbeing impact	Self-reported improvements via surveys
Retention and loyalty	20% change in renewal rates, repeat engagement

Nissay and the aging challenges

NISSAY

Company Description: Limited death benefits, but focused on dementia preparedness
Technology: Dementia Prepare
Location: Asia, Japan

Executive overview

Nippon Life Gran Age offers a life insurance policy with limited death benefits, but focused on dementia preparedness. It includes services related to the care of people with dementia, family support, and preparatory guidance in the pre-dementia stage.

Business need

- Rising prevalence of dementia:
  Aging populations face increasing rates of dementia, creating a need for proactive planning and support.
- Limited insurance solutions for cognitive health:
  Traditional life insurance policies focus on death benefits rather than ongoing health or cognitive care.
- Supporting families through care responsibilities:
  Families of people at risk of dementia often lack structured guidance and support.

Solution

- Specialized life insurance policy:
  Gran Age provides a policy with limited death benefits but with a strong emphasis on dementia preparedness.
- Comprehensive support services:
- Care services for individuals with dementia. Guidance and preparatory support for families.
- Proactive health management approach:
  Encourages early engagement and structured support to reduce stress and improve quality of life for both customers and their families.

How does it work

Dementia insurance premium example

When the insurance amount is 5 million yen

Insurance period/payment period: **10 years** /Type of insurance period: **Renewal** /Payment/renewal expiration date : **Age 80 / Monthly payment/direct debit**

	male	woman
Contract Age	Monthly premium	Monthly premium
40 years old	1,010 yen	890 yen
45 years old	1,130 yen	980 yen
50 years old	1,630 yen	1,475 yen
55 years old	3,305 yen	3,060 yen
60 years old	6,215 yen	5,670 yen
65 years old	9,920 yen	10,200 yen

The "Example of premiums" shown are as of April 1, 2024 (calculation base date).
The premiums shown are the premiums up to the first renewal. Premiums after renewal will be calculated based on the insured's age and premium rate on the renewal date.

ねんりんピック

Nenrinpik (National Health and Welfare Festival)

* From here you will be redirected to an external site.

It is a festival of sports and culture where people of all ages, especially those over 60, can have fun and deepen their connections.
Nippon Life Insurance has been sponsoring the Nenrinpics since the 29th Nagasaki tournament.

Access to support services:

- Professional guidance for dementia care.
- Family support programs to assist with caregiving responsibilities.
- Preparatory notes and resources for the early stages of cognitive decline

Why stands out

- Pre-dementia planning:
  Offers guidance and preparatory notes to help individuals and families anticipate and manage cognitive decline before it occurs.
- Family-centered support:
  Includes services to assist family members who may be caregivers, reducing stress and improving overall wellbeing.
- Health and lifestyle focus:
  Integrates dementia care resources and lifestyle support, not just financial coverage.
- Innovative positioning in insurance market:
  Targets a growing need in aging populations for cognitive health management, an area few insurers address proactively.
- Holistic value beyond payouts:
  Adds tangible life quality improvements, making the policy relevant and valuable while the policyholder is alive, not just after death.

Always on insurance

Onduo – Virtual clinic integration with Vitality

Company Description: Virtual clinic for policyholders
Technology: Artificial Intelligence
Location: Europe, UK.

Executive overview

John Hancock partners with Onduo to provide a virtual clinic for policyholders, combining digital health monitoring, personalized coaching, and a rewards-based system through Vitality. The program focuses on managing chronic conditions like diabetes and promoting healthier lifestyles.

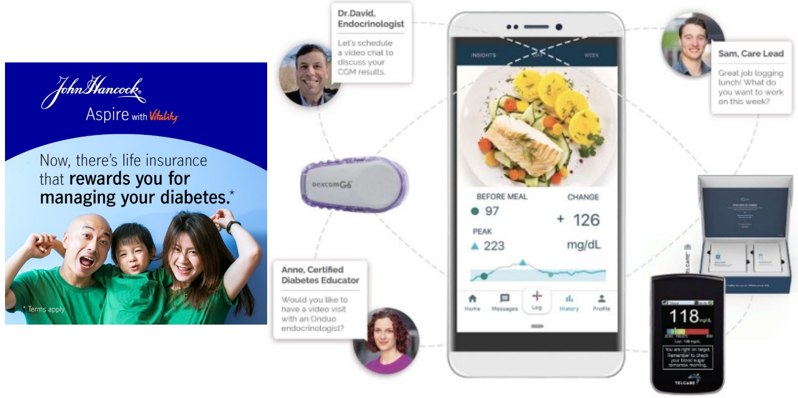
Business need

- Managing chronic conditions effectively:
  Many policyholders struggle with conditions like diabetes, which require continuous monitoring, lifestyle adjustments, and medical guidance.
- Encouraging long-term engagement:
  Maintaining consistent healthy habits and adherence to treatment plans is challenging without structured support and incentives.
- Reducing healthcare costs:
  Chronic conditions contribute to higher insurance claims and premiums, highlighting the need for preventive interventions.

Solution

- Virtual clinic: Glucose monitors, app, and expert coaching (doctors, educators, coaches).
- Rewards program: Earn Vitality Points for healthy behaviors and program engagement.
- Benefits: Higher points → higher Vitality Status → rewards, discounts on insurance premiums (up to 25%), and wellness perks.
- Extra support: Discounts on healthy food, fitness devices, and preventive health resources.

How does it work



KPIs

KPI	Result
Global reach	Over 30 million people worldwide; 100,000+ new devices connected to the Vitality program each month
Enrollment rate	50%–80% among South African policyholders, despite monthly fee exceeding $17
Penetration rate	Up to 70% in developed countries; 80% in emerging economies
Physical activity increase	Over 20% increase in active days; Apple Watch users saw up to 35% increase in activity
Health improvements (10-year US data)	52% of members with hypertension improved to target range; 63% with hypercholesterolemia improved
BMI reduction	45% of members achieved BMI reduction
Premium savings	90% of eligible members saved on premiums; potential lifetime savings up to 25% depending on status

Zego specializing in flexible, technology-driven motor insurance

ZEGO

Company description: Zego Transforms Motor Insurance with AI-Driven Telematics
Technology: Artificial Intelligence, Telematics
Location: Europe, UK.

Executive overview

Zego leverages AI-powered, app-based telematics to modernize motor insurance, enabling real-time driving behavior analysis and personalized pricing. This approach improves risk assessment, rewards safer drivers, and enhances customer engagement without requiring additional hardware. Increasing Climate Risks and Closing Risk Modelling Gaps.

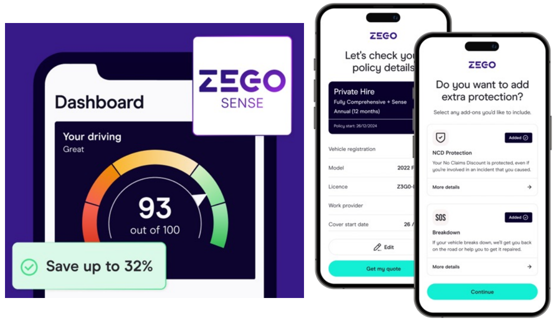
Business need

- Increasing demand for flexible and usage-based motor insurance
- Shift from traditional hardware telematics to ***smartphone-first solutions***
- Need for more accurate, behavior-based risk pricing
- Pressure to improve customer experience while reducing underwriting risk

Solution

- Smartphone-based sensor data collection (speed, braking, cornering, phone usage)
- Real-time behavior analysis using AI models
- Personalized driver scoring and risk profiling
- Usage-based and behavior-based pricing engine
- Integrated digital engagement across apps and messaging channels

How does it work



The app builds a personalized driver score, giving learners insight into how safely they drive and potentially rewarding them with a lower renewal price once they pass their test. This telematics-first approach makes Zego's learner policy not just insurance, but an educational tool — helping provisional drivers understand their habits and improve before becoming fully licensed.

KPIs

KPI	Result
Improved Risk Pricing Accuracy	Significant uplift through behavior-based scoring
Driver Cost Savings	Up to 32% premium reduction for safer drivers
Customer Engagement	Real-time feedback and personalized insights
Operational Efficiency	Reduced reliance on physical telematics devices

- Telematics
- Real time data
- AI behavioral Models
- Drive scoring

ICEYE partners Munich Re unit on flood risk intelligence

ICEYE

ICEYE is a global provider of Earth observation data powered by a large constellation of synthetic aperture radar (SAR) satellites. It delivers high-resolution, all-weather, day-and-night satellite imagery and analytics designed for natural catastrophe monitoring, risk analysis, and operational decision-making.

Munich RE

Risk Management Partners is a specialist unit within Munich Re, one of the world's leading reinsurance companies. RMP focuses on advanced climate and catastrophe risk insights, delivered through Munich Re's Location Risk Intelligence platform

Executive Overview

Through this collaboration, ICEYE's flood solutions will be integrated into Location Risk Intelligence Platform, which empowers companies to assess and manage risks associated with natural hazards and climate change.

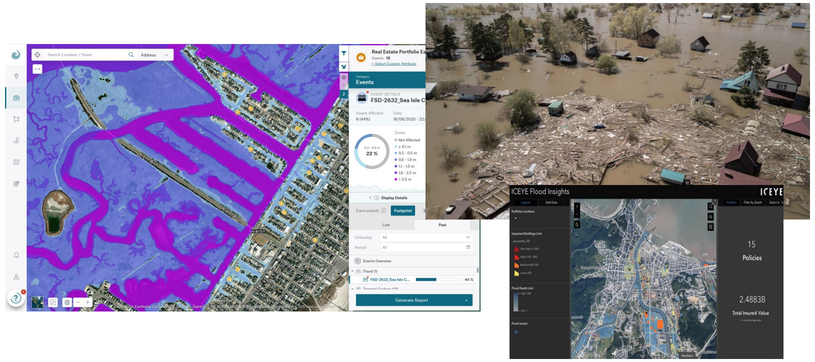
Challenge

- Increasing frequency and severity of floods due to climate change.
- Traditional risk assessments are slow, model-based, and lack real-time observation.
- Insurers and corporates need fast, accurate flood intelligence for underwriting, claims, and risk mitigation.

Solution

- ICEYE's Flood Archive and Flood Early Warning tools will also be available through the platform's Events feature. Users will be able to track past and active events using a mix of public sources and specialist data feeds.
- ICEYE said that it will become the first commercial provider to deliver "precise event data" to the Munich Re platform, offering customers instant access to severity forecasts and promptly delivered measurements of the extent and depth of the flood hazards. Further ICEYE offerings such as Flood Rapid Impact, Flood Insights, Wildfire Insights and Hurricane Rapid Impact will also be available for resale by Munich Re to its global customer base.

How does it work



- SAR Satellites capture all-weather flood imagery.
- Analytics generate flood extent, severity, and historical patterns.
- Platform Integration: Users access live events, forecasts, and archives in Location Risk Intelligence
- Applications: Pre-event risk assessment, live response, post-event claims analysis.

KPIs

KPI	*Result*
Faster detection and response	Flood impact measured within hours
Higher accuracy	in loss estimation and risk modeling
Better portfolio resilience	Supports insurers, banks, and corporates with actionable data
Global reach	ICEYE solutions accessible via Munich Re's established platform

AI crash detection and response

PROGRESSIVE

Major U.S. personal and commercial auto insurer known for innovative telematics offerings and customer-centric digital services.– Launched Accident Response, a mobile app feature that detects severe crashes and accelerates emergency support and claims.

CAMBRIDGE MOBILE TELEMATICS

World's largest telematics service provider; powers AI-driven driving behavior, crash detection, and safety solutions via the DriveWell Fusion® platform.– Partners with insurers, automakers, and mobility providers to improve safety, claims, and risk management

Executive overview

Progressive Insurance and Cambridge Mobile Telematics (CMT), the world's largest telematics service provider, have collaborated to develop the carrier's newest technology of Accident Response, a feature available to Progressive personal auto insurance customers. The crash detection and response feature is an available option in the Progressive mobile app.

Business need

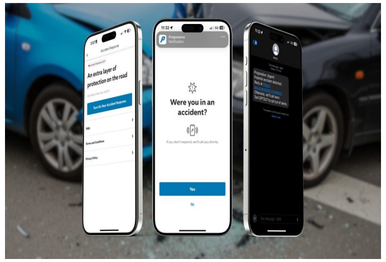
- Traditional insurance depends on the driver calling after a crash, causing delayed emergency response and slow claims intake.
- Customers in severe accidents may be unable to initiate contact, risking slower help and more traumatic outcomes.
- Insurance operations incur high costs (towing, storage, rentals) and customer frustration due to extended claims processing times.

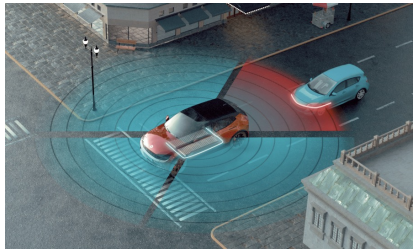
Solution

Accident response with real-time crash detection

- Integrated CMT's AI-based DriveWell Fusion® crash detection into Progressive's mobile app.
- Automatically detects major collisions using smartphone sensors and machine learning.
- Immediately contacts the driver — and if necessary — emergency services, tow, and support, plus begins the claims process.
- Feature available to ~1.5 million customers at no extra app cost.

How does it work





The system uses CMT's DriveWell Fusion platform, which aggregates data from smartphones and in-vehicle sensors to detect collisions. When the platform detects a likely crash, it automatically reaches out to the driver through the Progressive app to coordinate immediate response and begin the claims process.

The platform can detect a crash and reconstruct collision details within minutes for claims staff, accelerating adjuster deployment and claim processing.
For insurers, connecting this data directly into the claims process promises lower adjuster cycle-time and improved driver satisfaction

KPIs

KPI	*Result*
>1.5 million users	real-time crash feature
Faster emergency response	Seconds to minutes faster outreach
Accelerated claims intake	Crash detection can trigger claim start immediately, reducing idle time and manual steps
Improved customer peace of mind and safety	help was dispatched to drivers who could not respond

Embedded empathy

OpenAI approves Tuio: First insurer to build an AI app on ChatGPT

Tuio is a Madrid-based insurtech (insurance technology) company that offers 100% digital insurance products through its online platform. It aims to modernize how consumers buy and manage insurance by making it transparent, simple, and tech-driven.

ChatGPT

ChatGPT is a generative AI chatbot developed and operated by OpenAI. It uses advanced language models (part of the "GPT" series) to understand and generate human-like text, and in newer versions, handle voice, images, and multimodal inputs.

Executive overview

OpenAI has officially approved the first AI application developed by an insurance provider for integration into the ChatGPT platform. The app was built by Tuio, a Spanish digital insurer, using WaniWani's AI distribution infrastructure. It allows users to get a Personalized home insurance quote directly within a ChatGPT conversation.

Solution

- A real shift in insurance distribution
  According to OpenAI, this marks the first time an insurance provider can distribute its products and offer real quotes inside an AI chat environment, changing how consumers search for and buy insurance by removing traditional friction points like calls and paperwork.
- Not an isolated case
  OpenAI noted that this isn't just Tuio's app alone — other insurers and aggregators (including Insurify in the U.S.) have apps approved or in the pipeline.
- Broader ecosystem trend
  OpenAI's approval reflects the broader expansion of ChatGPT into a platform ecosystem where third-party developers can list apps that extend functionality.

Market Response: Filling out forms, making calls, or navigating through different layers of intermediaries will soon be a thing of the past.

Transforms customer engagement with AI-driven emotional and contextual intelligence

Google

Company description: Google's Next-Generation Customer Engagement Suite delivers AI-powered conversational agents that understand intent, sentiment, and context across customer interactions..
Technology: AI agents, sentiment analysis, multi-modal engagement, real-time context understanding

Business need

- Insurance customer journeys are increasingly digital, complex, and emotionally charged, especially during moments like claims, onboarding, or policy questions. Traditional automation focuses on efficiency but often fails to interpret nuance, emotional state, or intent. This can lead to frustration, repeated contacts, inaccurate responses, and poor trust during critical experiences.

KPIs

Metric	Outcome
Customer satisfaction	Higher CSAT/NPS through emotionally appropriate, contextually adaptive responses
Operational efficiency	Reduced handle times and fewer escalations due to real-time understanding
Conversion and retention	Increased sales and renewal rates with personalized, on-context engagement

Next steps

- Emotion-aware engagement that matches specialist expertise
- Faster, more accurate digital service delivery
- Reduced operational load with better self-service outcomes

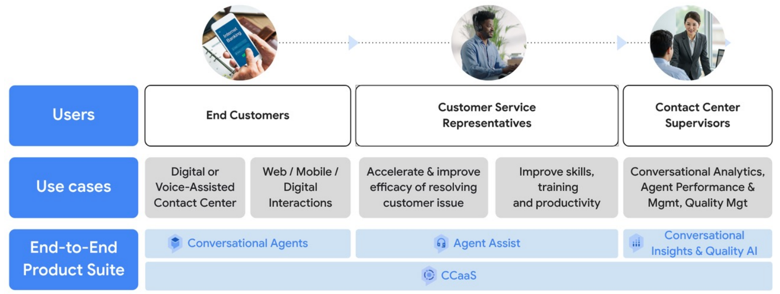
AI driven CX

CRM

Contact center of the future

Solution

- AI agents that interpret *intent, sentiment, and urgency* across text, voice, and digital channels
- Real-time contextual responses tailored to customer emotion and situation
- Automated escalation when sensitive or complex issues arise
- Integration with CRM/claims systems for seamless customer history and context
- Dynamic conversation adaptation (tone, suggestions, resolution path)



Role of the Innovation Center

- Real-time sentiment and intent detection (not just keyword matching)
- AI agents that adapt tone, empathy, and next steps based on context
- Escalation triggers when emotional risk is detected
- Personalization at scale without increasing human support costs
- Bridges gap between automation and emotional intelligence

InterGen Data - Predictive life event analytics company

Company description: InterGen Data is an AI-driven predictive analytics company that forecasts key health and financial life events
Technology: Artificial Intelligence, Predictive Analytics
Location: North America, USA

Executive overview

InterGen Data's Customer Insights solution uses AI-driven predictive analytics to deeply understand customer behavior by anticipating major life and financial events before they happen. This enables organizations (especially in financial services, insurance, and healthcare) to deliver highly personalized, proactive experiences that strengthen customer relationships, boost retention, and foster long-term loyalty.

Business need

Organizations traditionally rely on reactive, historical data that:

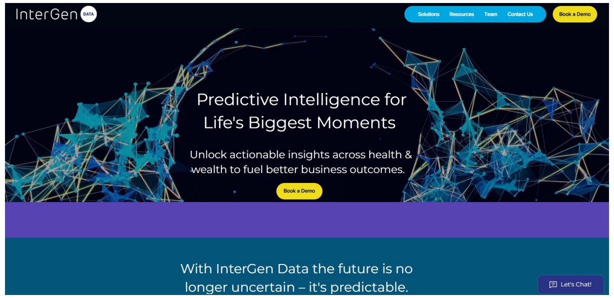
- Miss emerging needs or emotional context behind customer actions
- Respond after customer pain points emerge
- Treat customers as segments rather than human journeys

There's a need for embedded empathy in CX — understanding not just what the customer does, but what it means to them and what they might need next.

Solution

- AI-driven predictive models that anticipate major life and financial events
- Customer scoring based on likelihood of upcoming life-stage changes
- Deep behavioral and demographic profiling for holistic customer understanding
- Proactive, personalized engagement aligned to meaningful life moments
- Actionable insights enabling empathetic, context-aware customer experiences

How does it work



By integrating multiple data dimensions (demographics, behaviors, socio-economic indicators), InterGen Data builds a holistic view of the customer journey — not just a transactional snapshot. This informs emotionally intelligent interactions that feel human and personalized.

KPIs

Area	Impact / Value
Customer engagement	More personalized and relevant interactions, higher satisfaction
Retention	Predictive insights identify at-risk clients and support proactive retention strategies
Revenue growth	Tailored offerings resonate with evolving customer needs, driving conversions
Operational efficiency	Better prioritization of outreach and services based on predicted life changes

Data integration

Customer activation

AI modeling

Lighthouse use cases

Binah.ai + NTT DATA

AI-powered vital and wellness signals from PPG sensors

binah.ai

Company Description: Binah.ai is a software platform delivering video-based, AI-powered biomarkers using any smart device or wearable sensor
Innovation Center: NTT Innovation Laboratory Israel
Technology: Remote Patient Monitoring
Stage: Scale Up | SDK-ready + APIs | Support offline deployments | Enterprise-tested | Backed by NTT Finance

Business need

- Insurance and enterprise clients seek advanced, continuous health monitoring without requiring medical devices, especially for underwriting automation.
- Inefficient underwriting processes relying on long, error-prone questionnaires.
- Slow customer experience in onboarding and underwriting.
- Inability to monitor real-time risk or lifestyle improvements after policy issuance.

KPIs

Metric	Result / Value	Business Impact
Biomarkers extracted	20+ vital signs	Continuous monitoring without devices. Improves underwriting and wellness programs
SDK size	~tens MBs	Fast integration into any insurer
Deployment time	A few days	Rapid PoCs and scale-up across NTT BUs
Customer base	150+ global customers	Proven scalability for NTT Group rollouts

How does it enable

- Faster digital onboarding and decisioning
- Higher-quality health signals (less self-report bias)
- Wellness engagement & rewards journeys
- Real-time anomaly flags for proactive outreach

Non-invasive biometrics for underwriting

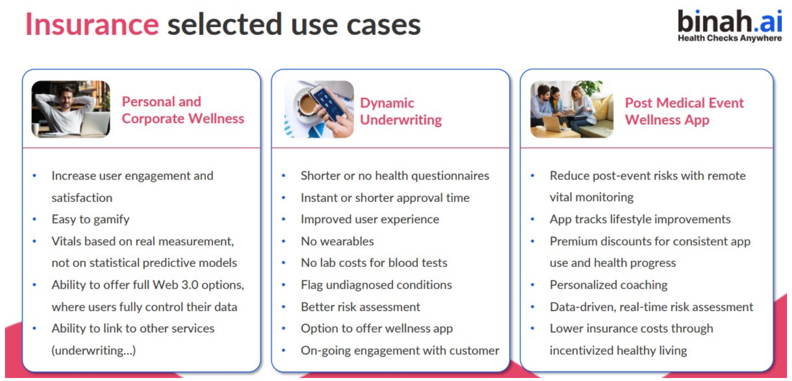
AI-powered biomarkers

Health monitoring at scale

Video based scans detection

Solution

- Faster initial screening, quicker quotes, reduced time to decision.
- Instant scans replace or reduce questionnaires, improving accuracy and removing self-report bias (frictionless onboarding)
- Video based scans, create a "wow effect" and remove the burden of forms
- Gamification-ready vitals and wellness scores
- Personalized health insights
- Real-time flagged anomalies
- Zero cloud dependency – lower costs, stable performance, offline capability
- High accuracy across demographics



What does it stand out

- Full on-device processing (privacy-first, lower cloud costs)
- SDK-first integration for mobile, web and partner ecosystems
- High accuracy across demographics
- Gamification-ready vitals and wellness scoring

Optimizes insulin therapy and supports remote diabetes management

Company Description: DreaMed Diabetes develops an AI-driven cloud platform that analyzes glucose and insulin data to generate personalized treatment recommendations for healthcare providers.
.Innovation Center: NTT Innovation Laboratory Israel
Technology: AI-driven cloud platform

Business need

- Diabetes management is complex and highly individualized. Continuous specialist-level care is required, but there aren't enough endocrinologists globally. Data from multiple devices is fragmented, making manual insulin optimization time-consuming and inconsistent. Patients often experience suboptimal glucose control, higher A1C levels, and increased risk of complications.

KPIs

Metric	Outcome
Clinical Outcomes	Clinically proven to increase "time in range" (the amount of time glucose levels stay within target levels) and improve A1C outcomes in patients with diabetes — supported by clinical research.
Operational Efficiency	~tens MBs
Adoption Metrics	Over 5,000 active patients using the platform
Financial Outcomes	Increases eligible patient visits for reimbursement codes by more than 50% due to streamlined documentation and workflow integration.

How does it enable

- For Clinicians:

Rapid, data-driven decisions that match specialist expertise

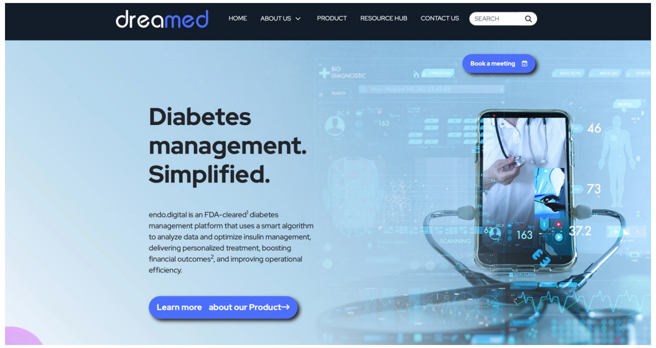
Integration with everyday EMR systems

- For Patients:

Personalized insulin therapy recommendations

Solution

- AI-powered clinical decision support platform transforming diabetes care.
- Analyzes continuous glucose monitoring (CGM), blood glucose data, and insulin delivery patterns.
- Generates personalized treatment recommendations comparable to specialist-level decisions.
- Integrates seamlessly with EMRs, automates documentation, and reduces clinician workflow burdens.
- Supports clinicians in delivering expert-level care efficiently.



What does it stand out

- AI-driven insulin management optimization.
- EMR integration for automated documentation.
- Support across multiple therapy types: insulin pumps and injections.
- Real-time personalized recommendations for both patients and clinicians.

Personalized treatment recommendations

Improving clinical outcomes

Expert AI level

High-quality care

04.

Sample analysis

NTT DATA Insurtech Global Outlook 2026 / Deliver empathy at scale

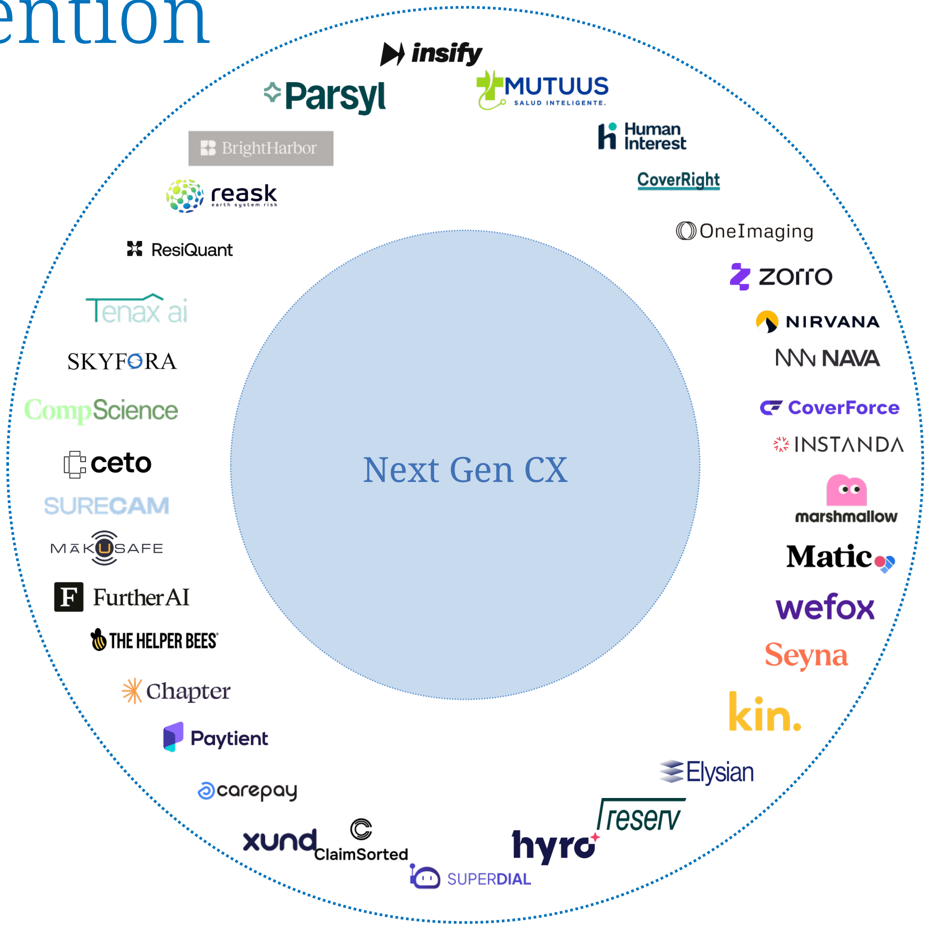
2025 insurtechs mapped for embedded empathy and prevention

Always on insurance

- Natural catastrophe
- Climate risks
- Wildfire
- Workers safety
- Cargo and vessels

Embedded empathy

- Smart claims
- Elderly assistance
- Contact center of the future
- Health payments and billing



Precision fit insurance

- Personalized health care
- No code platforms
- Distribution platforms
- Brokers and MGAs
- Tailored policies
- Freelancers

Source: NTT DATA Internal Sample

05.

Conclusion

NTT DATA Insurtech Global Outlook 2026 / Deliver empathy at scale

Delivering empathy at scale: The leadership imperative

Shift value upstream

- Invest in predictive capabilities and real-time risk detection. Move capital and attention from post-event efficiency toward early intervention and prevention.

Embed personalization at the core

- Make personalization a system capability across underwriting, pricing and service. Treat it as infrastructure, not marketing. Relevance at scale is now a baseline expectation.

Design for real-time trust

- Insurers must treat every customer touchpoint as a brand decision, instrument it for speed, clarity and consistency, and design for failure recovery as aggressively as for success.

AI and empathy

- Deploy AI to remove friction and anticipate needs, while preserving human oversight in complex, emotional, and ethical moments. Competitive advantage lies in emotion-driven CX.

Institutionalize always-on prevention

- Recognize risk signals continuously, reduce exposure through behavioral engagement, and reinforce positive outcomes.

Operationalizing the shift across the insurance value chain

Prevention, personalization, and empathy only create value when embedded across the value chain. Insurance leaders must translate strategy into operating model changes from distribution to servicing.

	Strategic shift	What leading insurers are doing	Leadership focus
Sales and distribution	• From product selling to contextual activation	• AI-native quoting (Tuio), behavioral onboarding, embedded offers triggered by life events	• Modernize distribution architecture for real-time, context-aware acquisition
Pricing and underwriting	• From static risk pooling to precision intelligence	• Telematics-based pricing (Zego), AI biomarkers (Binah.ai), dynamic risk scoring	• Embed real-time decision engines into core underwriting systems
Claims management	• From claims handling to proactive intervention	• AI crash detection (CMT + Progressive), flood intelligence (ICEYE + Munich Re), early-response systems	• Reduce loss severity through automation and early action
Policy servicing	• From annual renewal to continuous engagement	• Wellness ecosystems (Vitality + Onduo), aging support (Nissay), AI emotional CX (Google AI)	• Redesign servicing as an always-on relationship model

Visit **nttdata.com** to learn more.

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