

Making insurance easier, together

Delivering end-to-end business value —
top-down and bottom-up — with the right
scaling for real business capability and innovation



Modernization and transformation for profitability and progress

Several key trends are shaping insurance in a volatile market. Responding to digital transformation, increased customer demand for personalized experiences and the rise of insurtech startups have been essential to maintaining Zurich's position as a market leader and enabling an evolving B2B2C focus. As you continue to modernize to become more customer-centric, tech-driven and responsive to global and climate-based challenges, we know you're eager to do things differently.

This means embracing innovation, enhancing digital experiences and better leveraging AI, data and analytics to transform claims and enable a faster flow of products to customers.

We understand the importance of transforming legacy infrastructure and recognize the challenges of your individual business units (BUs). With extensive capabilities in networking, infrastructure, data, AI, applications management and more, we can help you overcome them.

We also know how important it is for you to expand your shared services organizations for economies of scale while retaining individual autonomy to address market challenges.





As Zurich's strategic partner for transformation at scale, we will continue to support you at a group level while also working closely with key IT and business stakeholders to pinpoint and understand the challenges of individual BUs and how to rectify them.

The ability to combine top-down and bottom-up delivery means we can help you and your BUs modernize and transform, in and out of the cloud. This will involve extensive networking, infrastructure and field service capabilities as a shared services partner.

We can work with you to modernize and consolidate operations in several key areas:



Supporting legacy IT infrastructure modernization

We can connect operations with your individual BUs (for example, in North America, Mexico, Brazil, UK, Switzerland and Germany), manage and maintain your network hardware, own networking strategy across the group and specific BUs, and support modernization for areas of the business not suited for cloud migration.



Applications management and development

We can consolidate and manage your core solutions, such as Guidewire, through migration, transformation and optimization to enhance back-office process automation. In addition, we can supply intelligent end-to-end digital insurance solutions, from policy product development to mobile apps, while modernizing key legacy application architecture where possible. We can improve the resilience of your apps through monitoring, observability and automation, underpinned by a complete cyber strategy and implementation and management.



Reinforcing the capabilities and connected insurance needed to advance your B2B2C agenda

We'll enable the seamless integration of AI-driven service automation, fraud detection and personalized financial advice into your existing systems. We can also extend agile architectures to support rapid and scalable cloud-native application development and deployment, while establishing stable, secure-by-design and zero trust foundations for your connected insurance ambitions.

Introducing advanced data and AI

Our highly scalable GenAI use case factory and full-stack AI application competency can support you in addressing key insurance needs like spotting risks, stress-testing policy strategies and optimizing CX processes.

With AI insight and intelligence, we can also help enhance decision-making processes and customer-engagement strategies. We'll support all of this AI training to upskill your employees and ensure you get maximum value from GenAI transformation.

Scaling expertise and excellence where it really matters

We offer you a data- and AI-led, cloud-first infrastructure and application approach as a managed, shared service. This includes a top-down, group-wide benefit as well as dedicated support to enhance bottom-up technical, operational and strategic gains in selected regional BUs.

Modernization and IT management to support the digital experience

Our complete managed services support your IT management teams to deliver policy products more easily and responsively. This includes modern toolsets to speed up product development, and intelligent monitoring and observation to improve application resilience, compliance and uptime, enhancing your customers' digital experience.

Simplification and consolidation to streamline business operations

Through cloud consolidation, such as for your potential worldwide contact-center solution, we help you create more efficient and sustainable environments for every regional business unit. We also support you in simplifying the insurance value chain, integrating product development, sales and servicing in one place. Plus, with network-level zero trust data assurance, you can protect your customer data, payments and claims processing at every point.

Operational efficiency to boost profitability and improve time to market

Using connected AI across all your back-end processes, we help you drive business efficiency to speed up operations, reduce costs and increase productivity. AI-driven processes also enable you to reduce manual work and errors. This ability to deploy your resources effectively helps you meet the needs of your regional BUs and drive value for money.

Accelerate innovation everywhere, including AI, mobile apps and digital wallets

Working with individual BUs, we'll help you uncover new use cases for targeted machine learning, robotic processes and conversational AI. With rapid access to infused data and sentiment analytics, you'll be able to create agile, personalized CX across all channels. We also help you to industrialize and scale these innovations, with built-in security by design.



A full-stack approach

One platform, One partnership

We can bring the relevant technology, know-how and expertise to every aspect of your business. Our full-stack approach means you have one partner to support everything — from your core apps and AI/ML systems to your network, data centers and edge-to-cloud environment — with complete managed technology and optimization services for fast execution.

We're different because:



Our end-to-end service approach can cover all eventualities

We have the means and the resources to bring the fullest capability, scale and scope to meet the needs of your individual BUs and your organization as a whole. Our full-stack offering extends from insurance domain consulting and applications to cloud, network and infrastructure solutions. As we own a Tier-1 network infrastructure and high-availability data centers, we can also support your operational, business and strategic needs, from core network to product delivery.



We have deep insurance and financial-sector knowledge and expertise

NTT DATA is the second largest provider of IT services in FSI, with a track record of more than 10 years in maximizing systems and processes for insurers like Zurich. Our 30,000 experts are focused on evolving innovative solutions in key areas of insurance, including secure mobile apps and anti-money-laundering and KYC initiatives. We can also combine our science-led research with cutting-edge technologies, such as high-speed photonics connectivity and quantum computing, with innovations in GenAI frameworks and intelligent connected delivery for insurance and financial services clients.



We have a global footprint and scale combined with local presence and expertise

We have 185 delivery centers across 28 countries and regions with a specific focus on financial services. Our global capabilities, teams and expertise mean we can create worldwide frameworks and standardization, while our local presence in over 50 countries means we can meet clients' requirements on the ground.



We're committed to a flexible, Zurich-first engagement and co-investment model

Our engagement model will be based on managed services that readily adapt to regional business unit requirements, including agile contracting for a more aligned commercial relationship. Our sales structure is unique in that we are fundamentally committed to your business outcomes rather than tech-based KPIs. And, through our comprehensive integration services, we can connect your existing systems and apps with open APIs for rapid, secure data transfer and increased, more flexible, functionality.

Your proven partner to modernize, streamline and innovate

We don't just say we can deliver full-stack transformation at a global scale — we can prove it. It's why we work with over 75% of the Fortune Global 100 and are positioned as the second largest provider of IT services in FSI.

Our comprehensive business and IT services portfolio can meet your needs.

- NTT DATA has been recognized as a Leader in the 2024 Gartner® Magic Quadrant™ for Managed Network Services¹ and a Leader in the ISG Provider Lens™ Generative AI Services report.²
- NTT DATA is part of NTT Group, which invests \$3.6 billion in R&D annually and has 2,300 R&D professionals and some 19,000 patents granted.
- With a Global GenAI Office, AI Center of Excellence, 7 Innovation Centers and over 190,000 professionals (including 10,500 data and AI experts) across 50 countries, we are well placed to help our clients explore innovative solutions to the complex challenges of the financial services industry.

A snapshot of success:



We helped a specialized insurance group³ readily access data, automate processes and digitally transform to achieve annual operational cost savings of \$3 million.



By improving the customer experience and digitally scaling operations, we enabled a US life insurance company⁴ to reduce expenses for underwriting by 21% through automation, reduce policy delivery times by 50% and save the equivalent of 25 acres of rainforest annually through paperless policy delivery.



¹ Gartner®, Magic Quadrant™ for Network Services, Global, Danellie Young, Karen Brown, Gaspar Valdivia, 22 February 2023

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² <https://uk.nttdata.com/insights/reports/isg-provider-lens-report>

³ <https://uk.nttdata.com/case-studies/ascot-group/ntt-data-helped-ascot-group-choose-the-best-technologies-to-transform-its-business.pdf>

⁴ <https://us.nttdata.com/en/case-studies/national-life-group-client-story>



NTT DATA is your trusted partner for transforming the industry

With expertise and excellence where it really matters, NTT DATA will help you support your customers, shareholders, BUs and employees with simplified, modernized business operations for faster time to value and ongoing data-led advancement.

Through a strategic and collaborative partnership, we'll help you unify your own data expertise, insight and application intelligence, driving top-down and bottom-up transformation to accelerate your position as a B2B2C expert in an increasingly digital consumer marketplace.

NTT DATA and Zurich: Making insurance easier, together.

