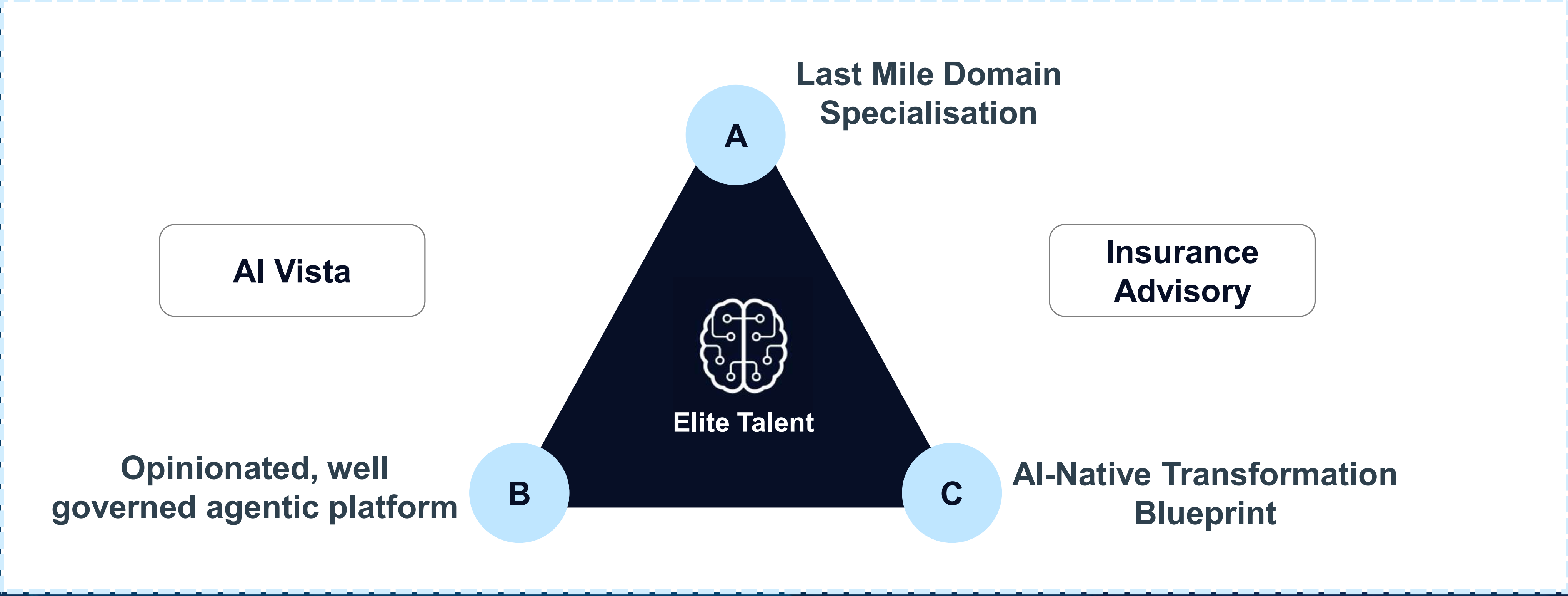
Driving intelligent change for insurance

May 2026

NTT DATA AI For Insurance

Global Insurance Vision – Driving intelligent change for insurance

We enable insurance companies achieve profitable growth with exponential productivity through

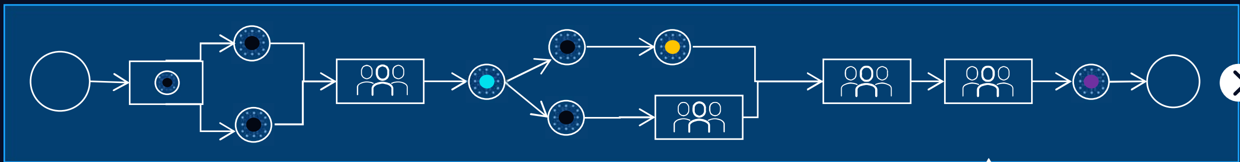


NTT DATA's solutions for accelerating transformation to AI-native insurer blueprint

System of engagement

- Agent portal
- Enrollment Portal
- Omni channel interfaces
- Customer relationship mgmt.
- D2C client portal
- Mobile App
- Call center / service voice bots
- Customer communication mgmt.

System of action



System of intelligence

- Knowledge fabric
- AI/ML models

Data products	Member	Policy	Health	Claims	Agent	Book of business

- Operational data store
- Data lake
- Agentic data pipelines
- Data quality
- Data governance

System of decision & record

- UW workbench
- Policy admin
- Claims
- Intelligent doc processing
- GL/Finance mgmt.
- Rating / pricing
- Billing & payment
- Reinsurance
- Doc/content management
- Compensation mgmt.

AI-first infra ops

- On-premise compute
- Private AI
- Cloud
- Device as a service
- Network as a service
- Digital workplace
- Prompt engineering
- FinOps
- Collab as a service
- Model as a service

Sugoi AI - Insurance Agentic Workplace Platform

- **Cognitive orchestration engine** with 20+ pre-built business flows and **Insurance AI models/ontologies**
- **Marketplace** of smart AI Agents and MCP integration adaptors
- **Data Genome** – curated data products with agentic pipelines to common core systems

AI for insurance

Enabling AI-Native Insurance vision

Pre-built agentic workflows, ‘AI Mode’ apps with contextual intelligence and adaptive models

Auditable platform with compliance and reliability by design, in-built security, data privacy and AI governance controls

Pay for outcomes and benefit without upfront capital investment

AI For Insurance| A platform specialized in insurance domain

Business Flows	UW – Commercial Insurance : P&C Mid / Large	UW – Multinational Insurance renewal processing	P&C Claims FNOL Processing	Agent enablement & cross-selling	Actuarial predictive modelling	....
Business Apps	Risk Assessment – AI Mode	Pricing – AI Mode	Claims Damage Assessment – AI Mode	Policy Hub– AI Mode	eApp– AI Mode	....
Business Capabilities	Product Configurator	Rating Accelerator	Clause Library	Broker-Carrier Connector	M&A Accelerator	....

Marketplace of AI agents	Submission Intake	Bordeaux Processing	FNOL intake & validation	Customer service agent	Prospect Storing
	Risk assessment	Rating and Pricing	Fraud Detection	Mid term adjustments	Letter writing

AI engines	LLM/ SLM Fabric	Pricing & risk models	User & work-item context memory	Event-driven orchestration	Multimodal perception	Graph & anomaly detection

Insurance data ontology & Data marketplace

Insurance Semantic Layer(Ontology)

Data Products | Risk | Rate/Pricing | Exposure | Loss | Agent | Book of business

MCA Adaptors to Enterprise SaaS | MCP / API adaptors to External data sources

Agent and workflow orchestration platform

Centralized orchestration engine | Agentic AI governance framework | Workflow versioning and lifecycle management | Performance optimization engine | Role-based access and security controls

Low code / No code configuration Interface

Key highlights

- **A subscription-based platform** that deliver agentic insurance workflows
- **Seamlessly integrated** into customers' existing systems
- **A vendor agnostic 'approach** with Pre-integrated partner ecosystem (including Insure-Techs)
- Platforms will be **70% re-deployable** for each customer
- Pricing linked to consumption
- Improves **topline**, reduces fraud risk, strengthens persistency and lowers cost

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What Makes NTT DATA AI for Insurance Different

Purpose-built for insurance. Powered by agentic AI. Governed for enterprise.

Insurance-native ontology
powering accurate insights

150+ pre-built agents
for underwriting & claims workflows

Plug-and-play integrations
with Guidewire, Earnix, Salesforce & more

Carrier-grade governance
with HITL, audit trails & controls

Enterprise orchestration
that scales across lines and geographies

NTT DATA AI For Insurance- Key benefits for insurers

Faster Product to market | **Hyper personalized customer experience** | **Lower Expense ratio**

5-10%
Topline growth and
50%
cash flow improvement

150+%
underwriter productivity

2-5 ppts
improvement in loss ratio

20-25%
claims adjusting expense reduction

30-50%
claims leakage reduction

Expertise

Enterprise grade platform

Outcomes and Accountability

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AI For Insurance enables scaled adoption of ‘human empowered’ agentic business flows across the enterprise value chain

Distribution

Claims

Underwriting

← Autonomous with human-in-the-loop → ← UW Gen Experience → ← Policy administration →

Application Intake
- Application form processing
- Medical questionnaire processing
- Health history retrieval
- Duplicate deletion / add-up
- Summarization & eligibility guardrails
- Submission analytics
- Document intelligence for unstructured attachments

Risk triage
- Eligibility screening
- Initial mortality risk tirage
- Medical and lifestyle Data Enrichment
- Mortality propensity Prediction
- Dynamic Worklist orchestration
- Early fraud / Counterfactual triage

Data gathering
- Automated requirements - Least cost-path
- Cheapest / Fastest data source – Rx, EHR, MIB, Lab
- Appointment logistics automation
- Medication adherence signals
- Geospatial enrichment & area level mortality
- Wearables / digital biomarkers ingestion

Risk assessment
- Medical Risk alerts with narrative
- Adaptive risk scoring
- On-demand insights – health profile, impairments, risk class
- Comprehensive medical impairment assessment
- Build/BMI & lifestyle risk intelligence
- Casual inference models

Pricing and rating
- Automated table rating proposal
- Actuarial Modeling and What-if Analysis
- Mortality probability analysis
- Dynamic reinsurance treaty selection
- Risk class determination

Decision or referral and audit
- Auto Referral bundling
- Active learning loop
- Explainability & fairness dashboard
- Consistency check across channels

Policy Issue
- Offer packaging agent
- Amendment/Requirement closure tracker
- Acceptance predictor in cooling off period persistency likelihood

Task offboarding | Advanced modeling | Insights

*Invoked through underwriting workbench or policy admin system

- Accelerate product innovation and time to market
- 150% increase in Underwriter productivity
- 25% faster time to issue and 5-10% increase in top line growth
- Enhance effectiveness of underwriting and risk decisions leading to improved portfolio quality
- Reduce distribution expenses and improve agent and customer responsiveness

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