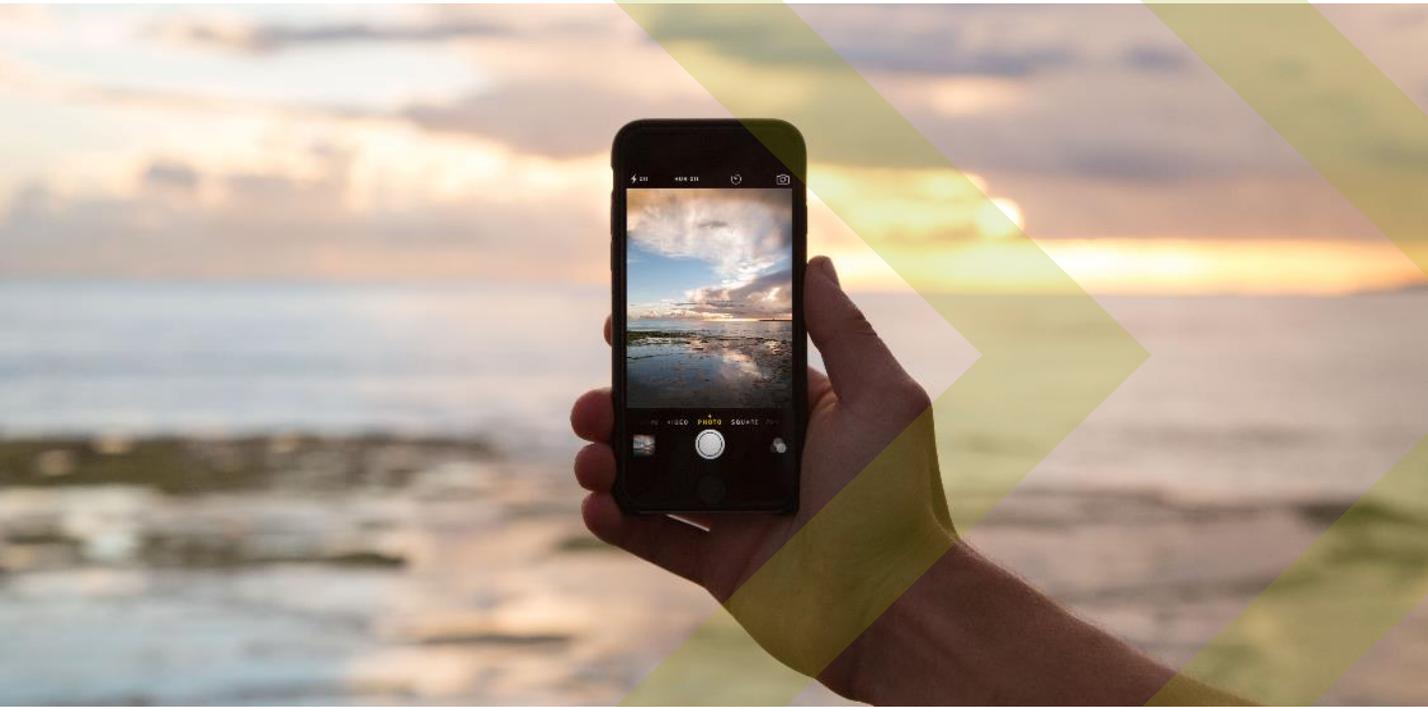




an NTT DATA Company

Digital



Inspiring insurance sector **by everis**



Digital:

The digitalization process of an insurance company is a task that affects all levels of the company. “Thinking Digital” involves having internal digital capabilities, with an internal cultural change, alongside a change in the manner of doing things and defining products, services, processes and systems.

What really matters

For everis, this transformation involves a change in the pattern of thinking when developing an insurance company's business. Of course it is important to integrate the digital evolution scheme into all activity that supports current operations. It is also essential to open all of the insurer's capabilities to the market and the digital world, so that the integration is internal and also involves the different players and external companies that have a direct relationship with the insurer.

Services:

- InsurTech service.
- IoT service in insurance.
- Service based on innovative technologies.



InsurTech service.

InsurTech is the knowledge area that summarizes the vision of digital impact in the insurance world with the vision of the new digital models being developed in the market.

How everis helps

- everis has the largest B2B ICT database in the world, and with this tool and with everis knowledge of the sector, the company has a significant view of the digital world that affects, and is developed in, the insurance ecosystem: start-ups, new business models, latest-generation technology, identifying investments into digital capabilities and so on.

Differentiated values of everis approach

- everis has a market benchmark report on what is happening at the digital market level
- It works with customers on disruptive innovation using idea accelerating methodology to transform it into value.



IoT service in insurance

The Internet of Things is a fact that significantly affects the insurance world in different areas; in automotive, home and health insurance. Devices have made their way into our lives and insurance companies propose new relationship models with their policyholders that are much closer to the behaviors and actions they insure with their products. These products are much more advantageous to end customers, and their policies reflect the actions to be covered, much closer and more personalized, which affects the amount and value of the services proposed.

How everis helps

- Creating business models and case studies are a credible and demonstrable financial support.
- Teaching and working in PoC suited to the needs of the identified models.
- Creating data analysis solutions with everis big data and analytics platforms.

Differentiated values of everis approach

- everis has areas that cover the entire IoT value chain for insurers, ranging from defining the business model (Pay per Use, sensor integration scenarios for home insurance policies, preventing case studies, etc.) through to areas of detailed knowledge about IoT infrastructure.
- Using alliances with solutions that provide infrastructure and integration platforms for the data obtained from all sensors.



Service based on innovative technologies.

The number of disruptive technologies in the market means that significant dedication is required in the contextualization of the insurance market. This entails proof of concept, definition of business models, etc. as well as a powerful review exercise on the different regulations in the use of a new technology for everyone, which often has no clear control model.

How everis helps

- Using its innovation, digital and advanced technologies areas, identifying solutions to issues such as:
 - RPA – Robotics.
 - Artificial intelligence.
 - Social Robots.
 - BlockChain.
 - IoT in all of its approaches.
 - Virtual and augmented reality.
 - Solutions in the Cloud world.
- Working with the NTT Data and NTT innovation areas.

Differentiated values of everis approach

- everis has a so-called “incubator” in the area of insurance that pursues contextualization of this technology in the insurance sector, for which it uses an open relationship model, with market experts, solution providers, methodology acceleration, relationships with innovation organizations and universities, knowledge about the sector and last wave technologies.



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