

ZURICH UK



INITIATIVE	Real-Time Claims Fraud Detection
AWARD	Celent Model Insurer 2026 for Data, Analytics, and AI
EXECUTIVE SUMMARY	Zurich Insurance's case study highlights the implementation of a real-time decision intelligence platform to enhance claims adjudication and fraud detection through advanced data integration and analytics, thereby improving operational efficiency, reducing false positives, accelerating claims processing, and positioning the company for future scalability and innovation.
TIMELINE	<p>The timeline shows the following milestones:</p> <ul style="list-style-type: none"> Sep, 2024: Project Kick-off Jan 2025: First major case identified. Apr 2025: Real-time data integration Jun 2025: Data ingestion completed Sep 2025: Model development completed Oct 2025: Go-Live
KEY BENEFITS	<ul style="list-style-type: none"> • GBP4 million identified net-new fraud in the first nine weeks of live • ~2x improvement in fraud indemnity impact from the previous legacy system • The project delivered a transformative business impact for Zurich UK by enabling a 360-degree view of claims across six lines of business in real time, including auto, property, and casualty.
KEY VENDORS	Quantexa, Guidewire, Microsoft, Databricks
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