CASE STUDY

From Fragmentation to Future-Ready

How NN is transforming customer experience through platform modernization, operational scale, and AI-driven execution.

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NN

fadata

Introduction

Legacy complexity is becoming one of the biggest barriers to transformation in insurance.

Fragmented platforms, duplicated processes, and growing regulatory pressure are making it increasingly difficult for insurers to scale operations while delivering the seamless digital experiences customers now expect.

NN Group, operating across eight European markets and serving more than 11 million customers, **is addressing this challenge through a long-term modernization strategy focused on operational scale, customer-centricity, and AI-supported execution.**

Presented during Fadata's Insurance Summit 2026, NN's journey illustrates how core modernization is evolving from a technology upgrade into a broader business transformation initiative.

The Challenge: When Complexity Limits Agility

Across its European operations, NN was managing 37 policy administration platforms supporting different products, markets, and business requirements.

While these systems had supported growth over time, t**hey increasingly limited operational agility, slowed product and regulatory change, and reduced reuse across markets.**

At the same time, the organization faced growing pressure to deliver:

- Seamless digital-first customer experiences
- Greater operational efficiency and automation
- Faster and simpler customer servicing
- More personalized customer interactions

NN recognized that incremental optimization would not be enough. The complexity itself needed to be reduced.

The Transformation Vision

NN positioned modernization not as an IT replacement project, but as a **business transformation program designed to scale customer experience while industrializing operations.**

The strategy focused on three core priorities:

01.
Elevating Customer Experience

Creating faster, simpler, and more personalized customer journeys through seamless digital-first interactions across the policy lifecycle.

02.
Industrializing Operations

Reducing complexity through standardization, automation, and scalable processes across markets and business units.

03.
Enabling Sustainable Growth

Accelerating product and regulatory change while building a scalable foundation for long-term business growth.

At the core of the strategy was a balance many insurers still struggle to achieve: **delivering differentiated customer experiences while simultaneously increasing operational efficiency at scale.**

NN's transformation model was designed to enable both.

The Approach: Building Oxygen

To execute this strategy, NN created Oxygen, an internal platform initiative combining centralized capabilities with local market flexibility.

The model includes:

- A centralized transformation and platform team based in Madrid
- Shared infrastructure and reusable capabilities
- Country-specific configurations to support local product and regulatory needs

Built on Fadata's INSIS platform and leveraging a cloud-based, API-driven architecture, **Oxygen was designed to provide a single standardized core platform while preserving the flexibility required across different markets.**

This approach allowed NN to move away from isolated country-specific modernization initiatives **toward a scalable multi-market operating model.**

The strategic rationale behind the model was clear.

A **centralized foundation enables stronger governance, faster execution, and improved reuse across markets.** At the same time, country-level flexibility ensures that local business units retain the ability to configure products and adapt to market-specific requirements without compromising the broader architecture.

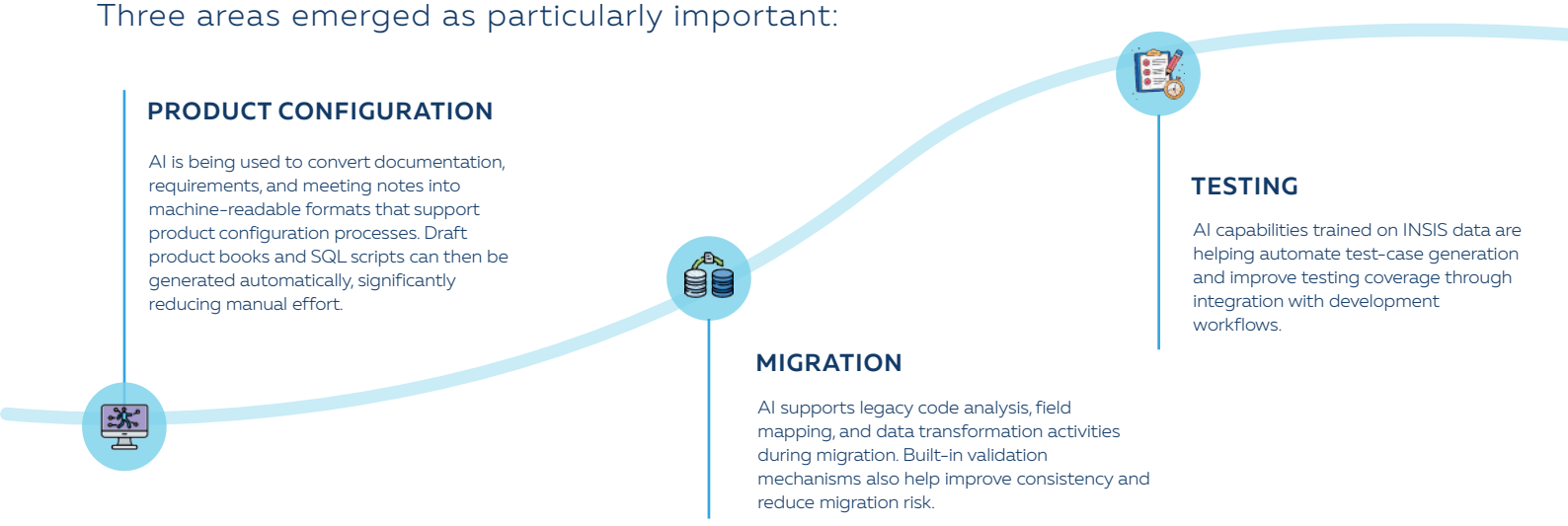
The result is an operating model designed **not only for modernization, but for long-term scalability.**

AI as an Execution Accelerator

Another defining element of NN's transformation approach is the practical application of AI within the modernization lifecycle.

Rather than positioning AI as a standalone innovation initiative, NN focused on applying it to operational bottlenecks where it could accelerate delivery and reduce risk.

Three areas emerged as particularly important:



PRODUCT CONFIGURATION

AI is being used to convert documentation, requirements, and meeting notes into machine-readable formats that support product configuration processes. Draft product books and SQL scripts can then be generated automatically, significantly reducing manual effort.

MIGRATION

AI supports legacy code analysis, field mapping, and data transformation activities during migration. Built-in validation mechanisms also help improve consistency and reduce migration risk.

TESTING

AI capabilities trained on INSIS data are helping automate test-case generation and improve testing coverage through integration with development workflows.

By embedding AI into configuration, migration, and testing processes, NN is improving scalability, consistency, and execution speed across the transformation journey.

Early Results Across Markets

NN's transformation is already progressing across multiple markets and business lines.

The organization operates across eight European markets, serving approximately 11 million customers, while working to simplify a landscape of 37 policy administration platforms.

NN aims to decommission seven legacy platforms by 2029 through the rollout of its standardized multi-market platform model.

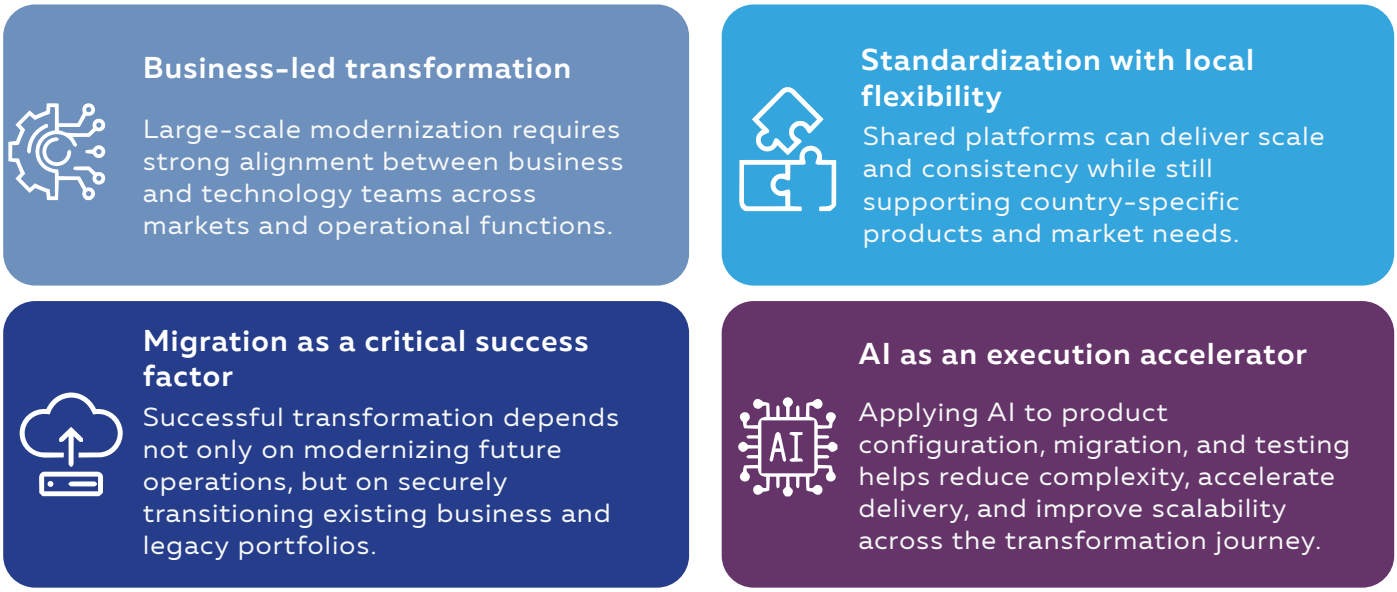
Execution is already underway:

- Spain and Romania are live
- Greece and Belgium are preparing for go-live
- Multiple product lines are already operational or under configuration

Alongside these deployments, NN is already seeing progress in platform reuse, operational simplification, and faster product configuration capabilities across markets.

Lessons from the Journey

NN's experience highlights several realities that are increasingly relevant across the insurance industry.



Building the Foundations for the Next Generation of Insurance

NN's transformation reflects a broader industry shift toward scalable, standardized platforms capable of supporting faster innovation, operational efficiency, and more seamless customer experiences.

As insurers face increasing operational complexity and customer expectations, the ability to modernize the core while maintaining control of existing business will become a defining competitive capability.

NN's journey demonstrates that large-scale transformation is achievable when modernization is approached as a long-term business strategy rather than a standalone technology replacement initiative.

ABOUT US

Fadata

Fadata boasts the super-power to build the future of insurance. With a heritage spanning more than three decades, we are a leading provider of solutions for insurance companies globally, delivering flexible SaaS platforms designed to support operational scale, business agility, and AI-enabled transformation.

Together with our customers and partners, we have built an expert community that drives customer engagement, innovation, and business value—helping insurers modernize operations, accelerate change, and impact millions of people's lives every day.

Fadata has clients in over 30 countries across the globe. Headquartered in Munich, with international offices in Spain, Bulgaria, Denmark, Peru, and Malaysia, Fadata is backed by the private equity firms Riverside and Lowell Minnick.

CONTACT US

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