

The *Digital* Insurer

A digital revolution in insurance, shaped by new and emerging Microsoft technologies

Executive Summary

This short paper explores the fast moving and innovative opportunities available to decision makers and change-makers in the Insurance sector.

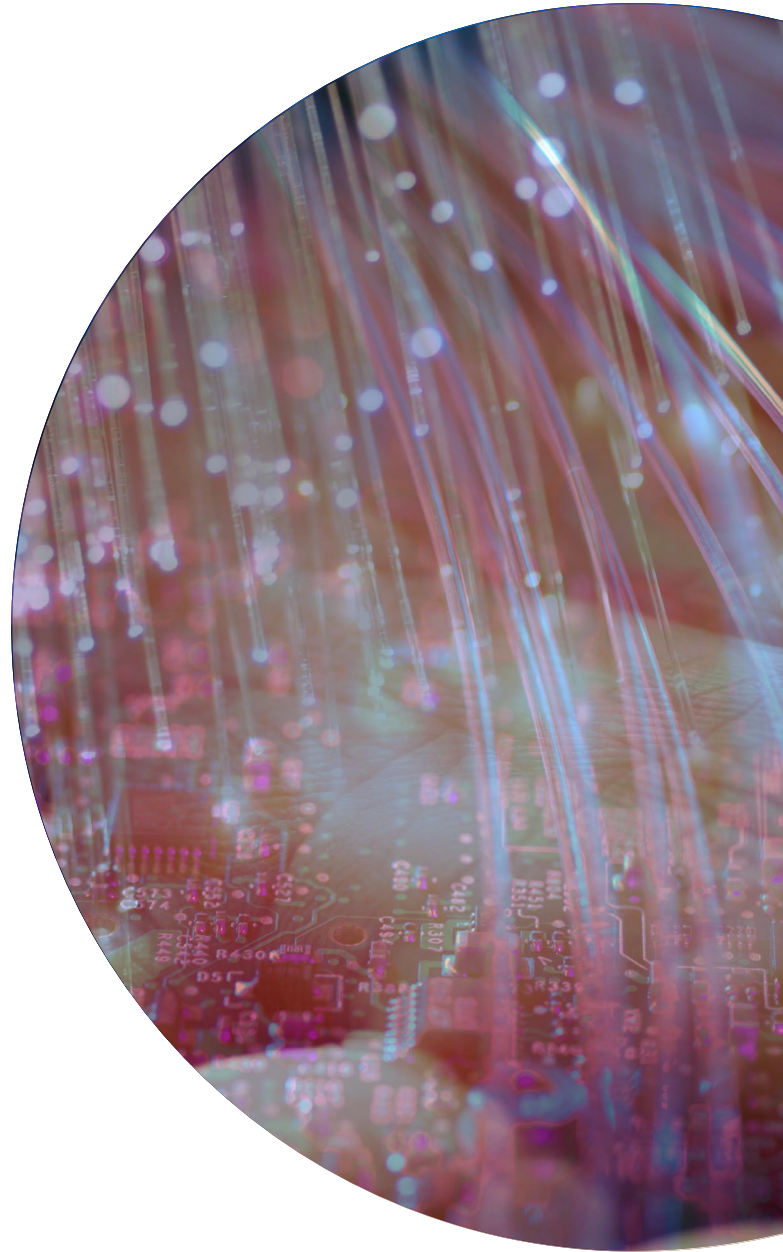
By embracing new and emerging tools and harnessing the power of Microsoft's latest technologies, C-suite decision makers and Board level sector leaders can lead their Insurance business to:

- › Deliver exciting and immersive omni-channel user experiences that drive customer acquisition, retention, delight and growth
- › Utilise precise data insights that improve performance, enhance risk insight and track analytics and performance across all areas of the business
- › Enable digital working practices that drive colleague and team efficiencies and morale, improve engagement and sales, improving operational effectiveness.

With such opportunity to drive improvement, it is necessary to acknowledge that the sector at large has been slow to adopt the type of digital transformation that has revolutionised the wider financial sector. Where Retail Banking wrapped its arms around digital transformation, some Insurers, with risk and compliance as a forethought have watched from the side lines.

Whilst some Insurers lead the way in digital transformation, many firms find themselves working on dated legacy systems, time absorbing spreadsheets, disparate data silos and complex information networks of stakeholders, sales agents, third party brokers, underwriters and loss adjusters. Productivity and agility can suffer, whilst policyholders, used to slick customer experience at their banks or in retail transactions, grow frustrated with clunky, disjointed service from their Insurance provider.

The key differentiator of excellent customer experience in Insurance is within easy reach with the right technologies and the right partner connecting your data, operations and people.



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From Threat To Opportunity

PriceWaterhouseCooper's Insurance Trends report highlights that many C-suite surveyed felt that there was a risk that Insurers could fail to keep up with technology change. There is still a huge desire for digital transformation in the sector, but traditional Insurance incumbents had concerns about being overtaken in the technology race by Insurtech upstarts.

Many do not want to get left behind at this moment, and there is a strong desire for traditional Insurers to modernise their IT system and business models. Their approach is informed and optimistic, and they see the value in having the right internal staff resource in place. They lead with a real desire to transform, compete and retain relevancy and market share in an innovation-led marketplace.

Regulation remains at front of mind, the arrival of PSD2 (Payment Services Directive 2) and GDPR (General Data Protection Regulation) have given clarity on data ethics and put control back in the hands of the customer with regards to their personal information.

So as Insurance continues to go digital, what does success look like in the sector?

It all begins with experience, insight and the digital workplace.

It means Board level decision makers must take the opportunity to invest in creating omni-channel experiences for policyholders, agents and intermediaries - across all their devices. It means providing accurate real-time insights that allow your teams to make sound decisions and share them with ease across vast stakeholder networks. It also means enabling a digital-first workload, creating effective operations and making communication and reporting, in office, in the field or on-the-move as easy as using a mobile phone.

The Board and Senior Management teams must take the time to define rich, connected relationships that inspire loyalty in this highly competitive Insurance marketplace.

Beyond the challenges and frustrations of previous years, you will find opportunity; an expanding, shape-shifting sector, packed with opportunities to succeed through easy-to-implement technology that inspires customer delight, employee efficiency and intermediary loyalty.

Winning hearts and minds with technology

The opportunities are endless with the right imagination, the right partner and access to new and emerging technologies that are the driving force for change and innovation in the sector. Some examples include:

- › UK based Insurer LV deployed [Dynamics 365 CRM](#), integrating with familiar Microsoft 365 products to manage broker relationships. The forward looking firm reduced average administration time by up to 66%, from 1.5 days to half a day.
- › Aviva, the UK's largest Insurer built its gamified, behavioural quote building system on Microsoft Azure's hybrid cloud-based solution. They collected user driving habits and telemetric data to provide tailored quotes and integrated to social media to increase marketing reach as users seek to beat each other's safe driver scores.
- › Beazley, a specialist insurer and participant in the Lloyds market, transformed its underwriter and broker relationships at the peak of the Covid 19 pandemic with their [Broker Booking App – Beazley Booking](#). Built swiftly and enabling brokers to upload agendas, view meeting times, add documents and view availability, it allowed the business to transform at pace.



The digital insurer is a customer-centric, proactive and competitive organisation that delivers a unique and engaging experience to customers and agents.

- Microsoft



Challenging The Challengers

Without the chains of legacy systems, new market entrants are delivering the smoothest of experiences. Yet customer bases within these new businesses may lack loyalty, hungry for the next innovations that make their lives easier.

For incumbent Insurers, some with ageing customer bases, those long-earned reputations and loyalty will only go so far. Maximising capital to get not just critical infrastructure in place, but to use transformation to differentiate will maximise acquisition and retention opportunities across the portfolio.

As recent digital-first Insurers like Policy Expert and Axiom deliver slick customer journeys and bold, digital-first in-app experiences, top performing incumbents like Aviva and Royal London lead the way in embracing digital disruption in the traditional markets too.

Despite several key factors impacting investment in 2024, including high interest rates, continued inflation, and geopolitical concerns, the Insurtech market continues to grow. Undoubtedly, a key theme has been Artificial Intelligence. Gallagher's [Global Insurtech Reports](#) indicate AI is driving investment, going from AI-centred vendors accounting for 28% of Insurtech deals at the start of the year to 63% in Q3.

The AI focus is echoed by KPMG's [Pulse of Fintech](#) report, forecasting this as a key trend for 2025—further supported by Microsoft's exponential investments in Copilot, which is now used by [70% of Fortune 500 companies](#).

The key to success in Insurance? Not just competing but leading.

The right technology partner and utilising market-leading cloud technologies like Microsoft Dynamics 365, the Power Platform and integrations to the wider Microsoft ecosystem is crucial to challenge the challengers. These tools are revolutionising all aspects of the sector and are a powerful tool for improving and integrating older, complex systems. Organisations who unify data, culture and operations are making competing with born-in-the-cloud competitors a breeze.

The UK manages £8.5 trillion worth of investments, making it the second largest Insurance industry in the world. The key challenges facing the sector include:



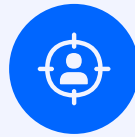
Embracing disruptive models and new technologies



Challenging new competitors



Removing complexity from processes



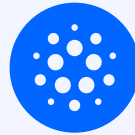
Achieving customer centricity and a single view



Meeting ever-increasing customer and stakeholder expectations



Managing third party providers



Compliance with complex regulation



Gaining real time joined up data and insights



Managing outdated legacy systems



Overcoming cyber-risk

The Endless Opportunity Of New And Emerging Technology


Customer bases in Insurance sprawl wide, interconnected networks. Most customers have many accounts, carrying out hundreds of thousands of different applications, transactions and requests each day and interacting across different departments, platforms and geographies. It is essential to manage this vital customer data safely, securely and efficiently across departments.

At a macro level, data-centricity via Dynamics 365 and other Microsoft technologies like Azure and Power BI help Insurers understand, analyse and report on business performance and pipeline, track growth and risk and manage profitability in real time.

At a micro, departmental level, Microsoft's vast ecosystem of integrated tools help organisations unify operations, accelerate sales and deliver meaningful and slick customer experiences.

Microsoft Dynamics 365 cloud online is the single most effective tool in the Insurance leaders and changemaker's digital transformation armoury. At its simplest, it resolves business pain by unifying data, systems and processes into one, single intelligent system. It has capability to connect many, disparate legacy data sources, serving key business information via intuitive, custom-built real-time dashboards. It also provides teams with the tools and insights they need, from a real-time, single view of the customer to relationship insights tools that automate and suggest next step action. All integrating into the Microsoft 365 technology and Windows hardware that your employees already know and love, and Power Platform functionality that puts the tools to deliver no-code services tailored to your business needs, right in your team's hands.

To succeed, continuous tracking of KPIs, from profitability to the detailed performance of departments and single product lines is also vital.



86% of consumers will pay more for better customer experiences.

- Microsoft

Digitising Data

For your Insurance business to not just survive but truly thrive, focus energies and investment on building CRM driven service and operations. Create a digital-first culture, install new technologies that drive meaningful interaction to transform the systems and processes that drive employee, intermediary and customer engagement.

When you place your Insurance customers at the heart of an interactive business ecosystem, where they can contact you on their channel of choice, as and when they choose. With a unified cross-channel response and real time knowledge and understanding of their needs and issues; you create an immersive sales and service environment that engages customer experiences that cannot fail to stick.

Microsoft's suite of business application tools is delivering these experiences in the Insurance sector. [Microsoft Dynamics 365](#) unifies Insurance customer data in real time and integrates with tools like Unified Service Desk, [Power BI](#) and [PowerApps](#) to help build communication networks that drive sales, inspire loyalty, encourage satisfaction and increase customer lifetime value. Digital self-service via low-code/no-code apps, developed in-house, increases team productivity whilst empowering the customer to transact on their own terms, often without ever needing to engage with an agent.

Additionally, the data insights leveraged across these communication tools, from agent channels and customer portals, to mobile, social and web interactions build an invaluable 360-degree view of your customer and their needs.

Predicative AI and relationship insights tools support by taking the guesswork out of what your customer needs and next step actions are. When those insights are available to your people, you can provide customers with pro-active consultative support and sales conversations land with razor sharp precision.

Looking at the claims process, that single version of the truth and the productivity tools of [Dynamics 365](#) and [Microsoft 365](#) can speed up the claims process, allowing remote assessment, works management and completion, often without the need for loss adjuster visits.

Unified service desk

[Dynamics 365 Customer Service](#) provides a configurable framework for building call centre apps that allow agents to see a unified view of the customer data stored in Dynamics 365 apps. Agents can access business critical information fast to address queries and issues in real time.



Insurers have realised that they need to fight to gain and retain customers, and make every aspect of their business, from risk to policies, pricing and claims processing more customer centric. That means understanding their customers as individuals, partnering with them to help them achieve their dreams by providing better services with more options, and tracking the communications that transpire along the way.

- Microsoft



Digitising Data

Creating digital workplaces

End user customers are not the only winners of a unified data system. Unlike other financial networks, in Insurance the eco-system contains third party agents and intermediaries that often are not employed by the firm. Building loyalty and delivering smooth operations to these stakeholders and third parties is imperative to the bottom line.

Achieve interconnectivity with the business, agents and policyholders using bespoke portals connected to [Microsoft Dynamics 365 CRM](#), connecting household data and documents with the correct product and service at the right price point. Ease of service is under serious scrutiny at this point in the sale. With customers often talking to several Insurers, both price and experience are key differentiators. Additionally, intermediaries will steer towards the platforms that provide them with great accessibility and experience and the ability to sell, connect, deepen relationships and close quicker. Both price and experience are key differentiators.

Unified communication via handheld devices, easy access to product and service information, forms and eSign capabilities that connect product, agent, system and customer, on an access as required status can replace a laptop or desktop without compromising on service levels. With Power BI, easy access to visual sales, opportunity and productivity reports can also be gained.

Providing accurate real-time insights

Real time insights provided by [Dynamics 365](#) allow you to unify all your customer data, applications, claims, renewals and complaints into one easily accessible system. With Dynamics data insights you can better understand customers, speed up applications and decisions, create personalised Insurance offers, gain a 360-degree view of internal and external data, predict customer needs and provide custom solutions. With constant advances in the tech and new bi-annual releases, teams can progress action and help when there is trouble, automate processes and augment human ingenuity with AI and cognitive capabilities to meet customers where they are, and provide custom solutions.

For call centre staff, access to these insights and unified service data help provide a pro-active service to consumers who are informed and often quite far down a sales pipeline via their own personal research.

Microsoft Unified Service Desk collates data from the legacy sources and knowledge materials that help agents answer tricky questions and fulfil customer needs. Data insights impact all areas of customer delivery and improve profitability. Eradicating ageing systems and disparate silos also helps reduce over and under-pricing and monitor fraud, depreciating trends and unnecessary claims pay outs that are impacting your bottom line.



Research shows that 76 per cent of customers and prospects have researched the website or done a web search on their query, before they contact an Insurer. By the time they're on the phone, they already know a lot about the products they want so they're likely to ask more difficult questions and expect increasing levels of expertise from staff.

- Microsoft

The tools in action

Transforming the claims journey

From cumbersome customer journey

- › **No online reporting** of difficult processes with more than 30 questions
- › **Lack of transparency** in processes such as repair and payout
- › **Limited help** submitting claims, finding repair shops etc
- › More than 4 weeks to settlement of cases

To innovative and interactive end-to-end experience

- › **Easy reporting online and off** with fewer questions that adjust dynamically to specific contexts
- › **Continuous updates and tracking** of process steps in messages and in online or in-app
- › **Integrated remote digital solution** to help policyholders assess damage, find repair shops etc
- › **Less than 4 hours** to settle simple cases with digital assessments

The possibilities with Microsoft are endless. Unlock opportunity, connect intermediaries and create seamless experiences across channels, products, service channels and define smooth digital workplaces that empower teams.



Analyse individual or segment profitability by product, loan type and geography



View organisational health and prepare visual real-time analytics reports



Visualise and analyse how products and revenue streams are performing



Benefit from a constantly updating CRM and teams working with live up-to-date data



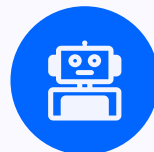
Leverage historical banking data to predict and decision make on future strategy



Connect disparate legacy data systems and ensure data enrichment and soundness



Understand the products, people and departments requiring attention or investment



Insight from tools that utilise advanced analytics, AI and social selling



Control, track and monitor pipeline on a macro and micro level



Drill into clients by relationship, location, risk weighting and more



Set goals, targets and KPI based on sound knowledge, insights and data



Gain macro and micro insight to products, performance and people

Intelligent Operations And Data-Led Decision Making



Power BI and Dynamics 365 create powerful insights in Insurance.

In the Financial Services industry, time is money. Time spent sourcing valuable data and creating static manual reports diverts strategic attention from acting on gained insights at the right time. Often by the time teams have caught up, market conditions or user demand has shifted. Too little, too late.

The immeasurable potential of Dynamics 365 combined with Power BI is redrawing this picture. Financial data teams no longer must use up to 80% of their time trying to find, format, and present the right data, with little time left over to make the right decisions and partner with decision makers. Instead, Power BI enables analysts to share the latest, refreshed data to colleagues through powerful, interactive visualisations.

Power BI combined with Dynamics 365 creates powerful insights for Financial Services leaders, connecting disparate legacy systems and cloud technology into easy-to-understand visual dashboards. Top ranked by Gartner as the most powerful Business Intelligence solution on the market, Power BI analytics have the power to transform Financial Services business operations, with success stories including QuickBooks, Metro Bank and more.



The Four Pillars Of Success In Insurance, Driven By Dynamics 365



Engage customers

Provide your customers with new, tailored experiences that they will love by harnessing data that serves a complete single customer view. Drive personalisation through actionable insights, build relationships with the support of AI, and achieve a satisfied customer.



Empower employees

Reimagine productivity and enable a data-led culture that empowers your people to achieve and do more. Every working style thrives when prioritising digital intelligence, flexibility and mobility, and you can do this whilst keeping your insurance firm, people and data safe and secure.



Transform products and processes

Lead with innovation in a crowded Insurance marketplace by differentiating via data as a strategic asset. Shift from hindsight to foresight, automate manual processes and deliver personalised services, innovative products and experiences your customers crave.



Optimise operations

Modernise and transform operations, utilise your best assets in the right place at the right time and speed up customer responsiveness via intelligent systems and processes. Automated operations expect and predict future needs, co-ordinate your people and future-proof your position.

The power of data insights to predict, sell and service Insurance client needs

In Insurance, leveraging data insight is more important than ever. While, according to Forrester, experience and satisfaction scores are flat for the third year running, Microsoft states 86% of consumers will pay more for better customer experiences. There is huge opportunity for financial providers to meet and exceed customer expectations, deliver on product and service innovation and in turn, create loyal fans.

Dynamics 365 for Customer Service and tools like Dynamics 365 Customer Service Insights, utilised alongside the latest selling tools, create warm human experiences, fed by data and supported by AI. Customers enjoy self-service options such as phone, or chat support. This can be fed with real time data and serviced by smart new tools.

Dynamics 365 ensures that the data sitting in your systems, using machine learning and augmented

intelligence options, will create customer experiences like never-before. This 24-hour, seven day a week convenience is winning client loyalty, gaining market share, and replacing disengaged customers with engaged users.

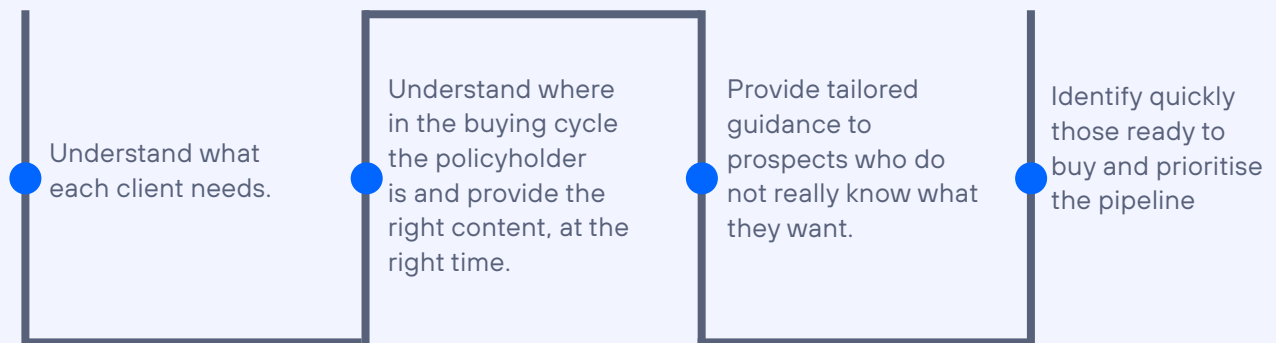
When it comes to selling policies and managing client relationships, [Dynamics 365 for Sales](#), Relationship Insights, AI for Sales and Portals are revolutionising how agents interact with clients and invigorating the process. Today's clients, with a wealth of knowledge and information in easy reach have become experts at navigating their own route to purchase. Sales teams are no longer the golden source of product and service information, but experts invited into the buying process only when a customer is ready to let them. The data generated during this search by every prospect during their buying journey, especially in

relation to complex Insurance and Financial Service products, give sellers insight to what policyholders need to know next and where in the sales pipeline they sit. Selling is no longer talking and educating, it is listening and responding. Whilst the first step to success is the single customer view provided by Dynamics 365, Microsoft's relationship insights, predictive intelligence and augmented intelligence allow salespeople. To mine rich data, analyse interactions to date and calculate the health of each relationship and opportunity. With these tools, your team become more than salespeople, they become active consultants who build meaningful relationships, educate and inspire, anticipating customers' needs in advance and driving customer experiences that stick.

More than sell

Traditional banks and insurers need their sales teams to do so much more than sell.

They need to:



Cross department tools that help teams collaborate

Microsoft has set out a future vision to empower every person and organisation on the planet to achieve and do more. Within the UK Insurance sector, its suite of modern workplace tools supports this aim, fuelling teamwork, driving collaboration and encouraging cross-team conversation. Within [Microsoft 365](#), Microsoft Teams brings the whole team together and provides a hub where remote workers, colleagues on client sites or those in disparate geographies from London to Glasgow, New York to Dubai, can get work done via text or video chat, online meeting space and connect via built-in app integrations, keeping inboxes clear. This central meeting point leverages the power of Dynamics 365 and Microsoft 365, and the possibilities for productivity are

endless. Integrate with SharePoint, Power Pages, Adobe Sign, [Power Automate](#) and 3rd party credit lending and payments platforms to automate lending decisions between the customer point of application, via internal teams and payments systems.

Connect key teams as they onboard a new client and push throughout the new client process pipeline. Set up document secure controls and high-level storage options in SharePoint with the correct permission levels for each data area. Host meetings, and screenshare ideas, resources and collateral for approval, all within Dynamics 365 and Microsoft 365.

Mine the analytics of these tools to help teams work smarter, schedule more focus time, and eliminate

unnecessary and unproductive meetings. Monitor and level up your team's productivity with MyAnalytics and Workplace Analytics tools to improve where work time is spent, where productivity could be improved and how to achieve peak work / life balance.



Acting on customer information quickly has a major impact on sales success. Leads responded to within 5 minutes are 100x more likely to end up qualified, waiting just 10 minutes drops that likelihood to 4x.

- Openview Labs

Cloud-Based Or On-Premises CRM?

With increased regulation, risk and security at the forefront of board conversations, many Financial Services and Insurance organisations were slow to adopt the cloud.

Yet the access and security provided by Microsoft's cloud technologies are some of the most secure and compliant security structures available today and optimised to meet PSD2 (Payment Services Directive 2) and GDPR (General Data Protection Regulation) regulations. Connections between Microsoft data centres and end users are encrypted, and public endpoints secured using industry-standard security.

Additionally, Microsoft reviews and authenticates over some 40 trillion logins per day. Managing threats and cyber hacks is easy with Microsoft's Cyber Defence Operations Centre, which brings together security response experts from across the company to help protect, detect and respond to threats in real-time. Microsoft's annual investment in security, data protection and risk management exceeds over a billion US dollars. Senior teams can also control role-based security permissions within your business, assigning them based on responsibility within the organisation and involvement in processes.

These are lots of benefits to a cloud-based Dynamics 365 CRM system for the Insurance sector. Instead of having to invest in costly infrastructure, servers or equipment, cloud-hosted Dynamics online requires only a strong internet connection.

World-class security and automatic updates are managed by Microsoft, meaning you are always working on the latest version, with continuous access to the latest features, with integration with Microsoft 365 & third party APIs too. All Insurance staff can access the latest tech in real-time, benefitting from centralised updates on all their systems.

These cloud-based technologies make your people and the business more agile, leading to an improved bottom-line. Access new cross-platform and cross-departmental features like:

- › Integrated web portals
- › Advanced AI like Relationship and Customer Service Insights
- › Mobile apps with a slick user interface to provide seamless employee and stakeholders experiences, and deliver incredible customer journeys.

Cloud based Dynamics 365

Overview

- › Deployed online (Azure Platform)
- › Microsoft responsibility to maintain infrastructure
- › Accessed and installed via the internet - software lives on Microsoft servers
- › Benefits from regular update to features and application availability

Benefits

- › Automatic updates
- › Latest version
- › World-class security
- › Web portals
- › Advanced AI
- › Gamification
- › Relationship insights
- › Customer service insights
- › Project service capabilities
- › Dynamics 365 for Marketing

On-premise Dynamics 365

Overview

- › Traditional deployment - hosted on own servers or with an IT partner
- › All data is kept in-house
- › Users solely responsible for all up-keep, maintenance and updates and security of data and operations
- › No access to data support
- › No access to Microsoft machine learning & AI features

Benefits

- › Use existing hardware and IT infrastructure
- › Full ownership of data
- › Create bespoke reports
- › No cloud storage costs
- › No need for fast internet connection
- › Make use of in-house personnel or outsourced IT resource to manage systems
- › Control when upgrades are applied and application changes enforced

Telefónica Tech partnered with one of the UK's friendliest Insurers throughout their investment in a Dynamics 365 CRM system. Centralising and unifying existing data allowed them to focus on business-critical improvements that fed growth and loyalty.

The challenge:

As part of its business growth plans, our Insurance client was ready to invest in a CRM system that would increase efficiency and productivity and reinforce its position as an industry expert. It sought a system that would support its people, predict its customer needs and provide data insights that increased its extensive knowledge in its specialist business area.

Telefónica Tech carried out full scoping and implementation to deliver a CRM system that provided a 360-degree view of the customer and their behaviour and provide integration into other business applications as it continues to evolve digitally.

The Telefónica Tech?

"From a powerful demo to a smooth go live, the team's knowledge and insight inspired us to visualise our goals via bespoke usage of the tools.

We were impressed with Telefónica Tech's wealth of experience in Dynamics and its knowledge and capabilities of the Microsoft stack for our sector.

Telefónica Tech's hands-on process worked really well, spending time getting to know our business and understand what the leadership team wanted to achieve.

The team we worked with, the face-to-face demos and discovery calls really inspired confidence in the company and the product." - Chief Technology Officer

The goals:

- › Maximise cross sell and upsell opportunities
- › Improve marketing campaign automation
- › Enable a structured, reportable sales process
- › Better understand the customer with increased informatino visible in a central location

The Dynamics 365 solution Telefónica Tech implemented focused on enhancing the sales and marketing areas within the business. The implemented system now facilitates:

- › A standardised process for the sales team through use of Dynamics 365 business process flows
- › A single customer view showing enhanced information on the customers, including existing policies and open opportunities
- › Segmenting of customer data to allow targeted campaigns to be run to maximise the opportunities available from existing customers
- › Ability to send out marketing campaigns and take proactive actions from customers' interactions

The solution has achieved all this through leveraging the powerful functionality available in Dynamnics 365 and with two key integrations:

- › Open GI to allow for the single view of the customer
- › MailChimp to allow for increased flexibility and efficiency with marketing automation.

Getting Started And Selecting The Right Partner

Digital disruption and transformation is in motion from the top down, and across the entire Insurance and Financial Industry. From new market entrants to established High Street names, Insurance globally is rapidly accelerating and shapeshifting into focused, strategically planned, modern and agile institutions.

Microsoft Dynamics 365 and the wider Microsoft ecosystem is steering differentiated customer journeys and operational success.

The partner approach

Selecting the right business partner for your digital transformation project is an essential part of success. It is vital that you select an organisation that is experienced within your sector, who understands the nuances and challenges of your business and has references and success models within your industry. From pre-sales scoping, catalyst envisioning sessions and needs analysis to project and process mapping and build, all the way through to implementation and beyond, a strong partner is the primary key to success. Together you will shape what your project looks like, define a sound strategy and map out not just the project journey but the vision for what the transformation can do long term.

Whatever stage you are at in your process, Telefónica Tech can help via discovery sessions and workshops designed to analyse your needs.

At Telefónica Tech, when we partner with you, we become your dedicated Dynamics partner throughout your whole improvement journey. We have particularly strong capabilities in Financial Services, FMCG, Government and Third Sector, having worked on some of the biggest operational challenges facing these industries today.

From business banking onboarding improvements at Virgin Money, to broker management solutions at Beazley, to our Dynamics CRM upgrade and implementation with Ultimate Finance, Telefónica Tech's expertise in Dynamics 365 and the wider Microsoft ecosystem helps Insurance and Financial Service clients achieve operational excellence and project delivery that promises return on investment.

Get in touch for a chat today



Leading the Way in *Digital Transformation* for our Customers

Telefónica Tech unlocks the power of integrated technology, bringing together a unique combination of the best people, with the best tech and the best platforms, supported by a dynamic partner ecosystem to make a real difference to every business, every day.