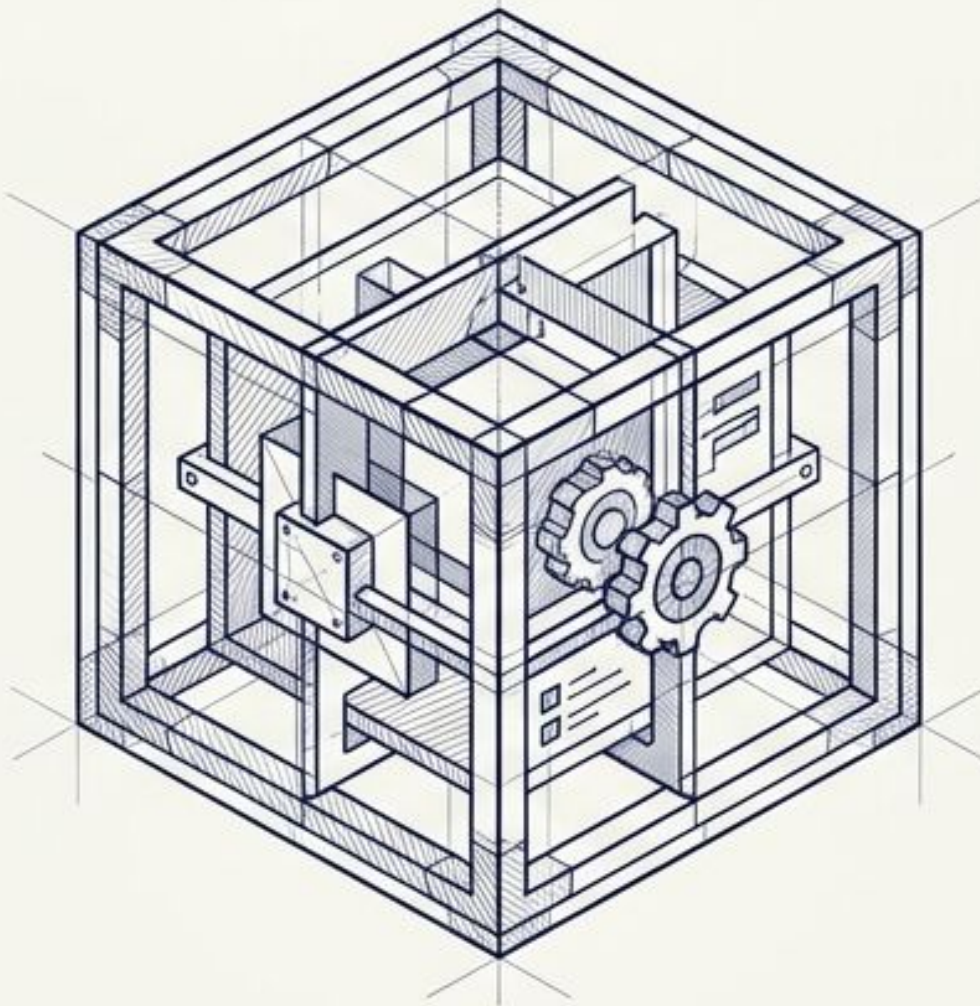


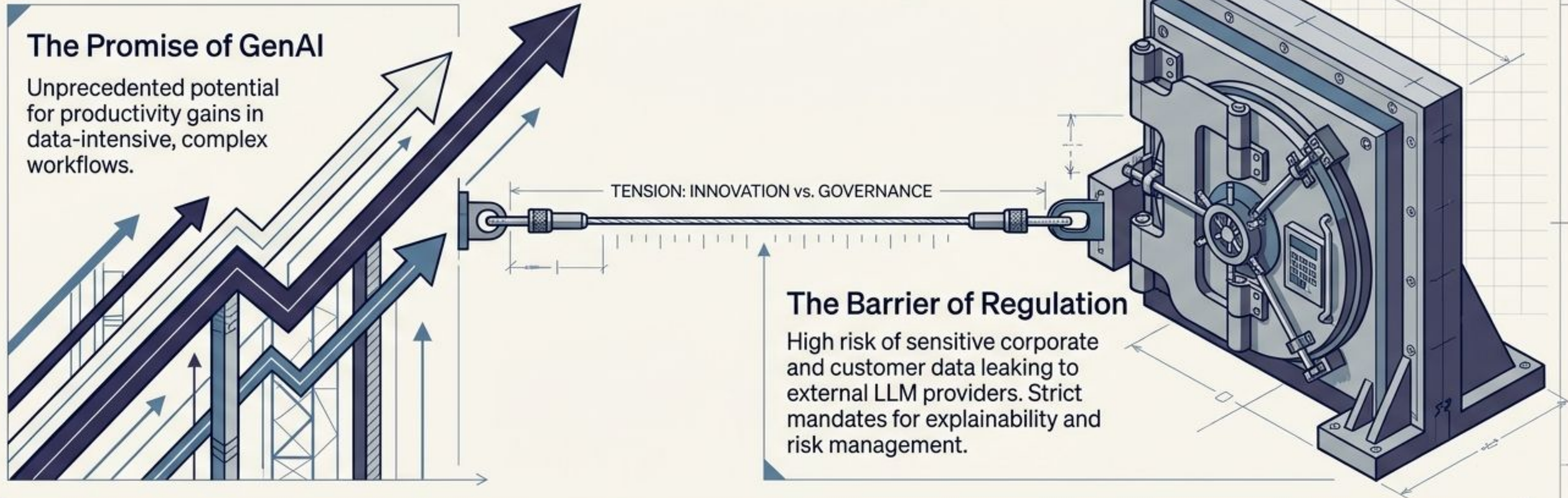
CASE STUDY SYNTHESIS

Building the AI-Native Insurer

The Zurich Blueprint: Scaling Generative AI securely across 200+ countries in a highly regulated global enterprise.



The enterprise AI paradox: high investment, limited measurable impact



In early 2023, experiments with public tools highlighted a critical governance gap. Firms were paralyzed—unable to move beyond localized experimentation to scalable, everyday productivity tools.

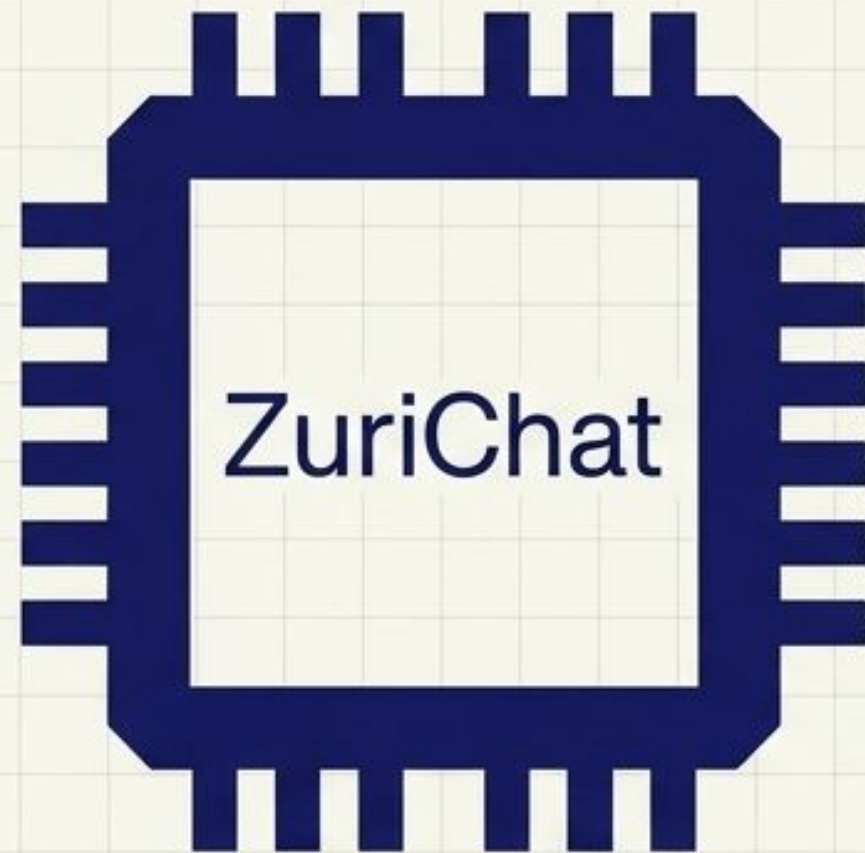
Why public tools fail the insurance stress test

	Public GenAI Tools	Sovereign Enterprise GenAI
Data Perimeter	Data leaves the corporate firewall to external providers	Data remains strictly within a private, controlled environment
Contextual Accuracy	Generic knowledge base, prone to hallucination	Grounded in proprietary corporate data via RAG
Access & Control	Ungoverned shadow IT; inconsistent access	Centrally metered, audited, and systematically governed

Regulated industries cannot rely on vendor governance. True scale requires owning the AI perimeter.

Introducing ZuriChat: The secure generative assistant

A company-controlled alternative to public LLMs, empowering a global workforce of 55 million+ customer-serving employees. Launched globally in 2023.



Document Summarization



Content Translation



Internal Knowledge Search



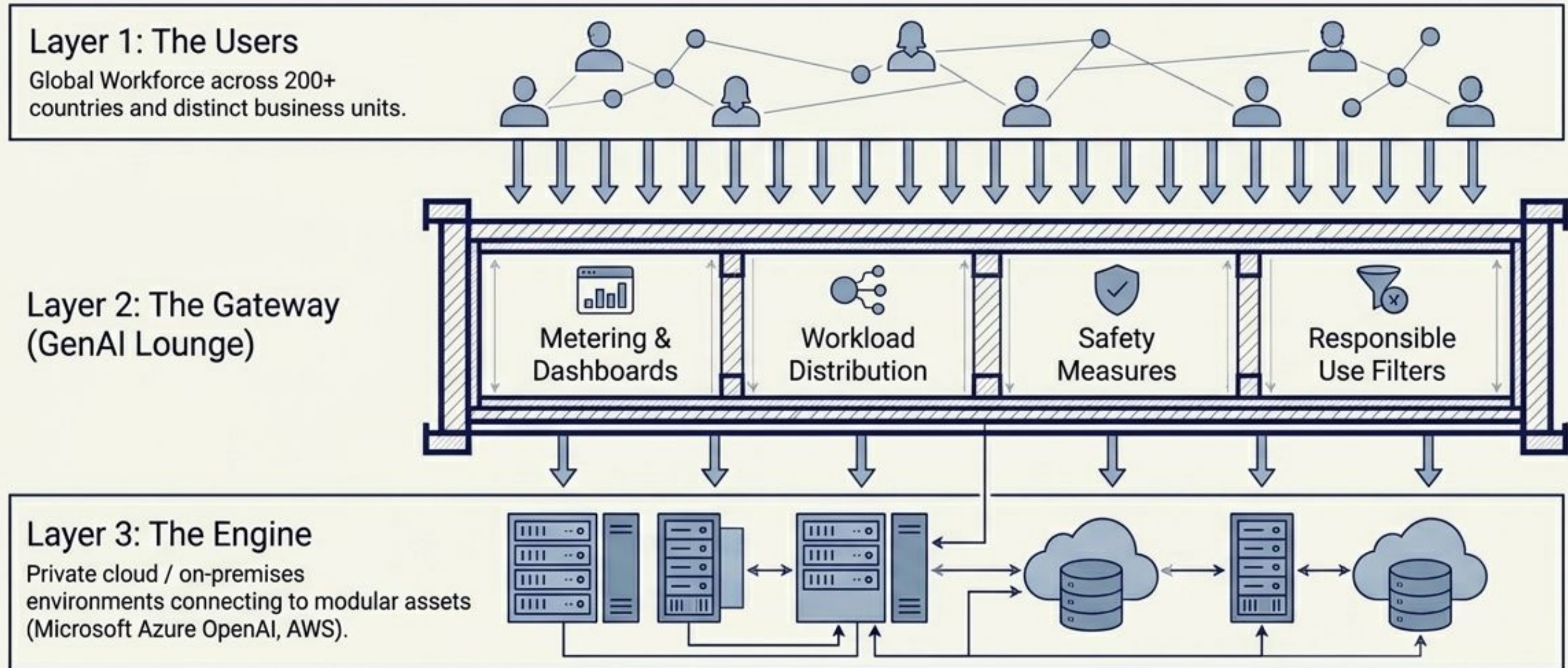
Basic Data Analysis



Coding & Tech Support

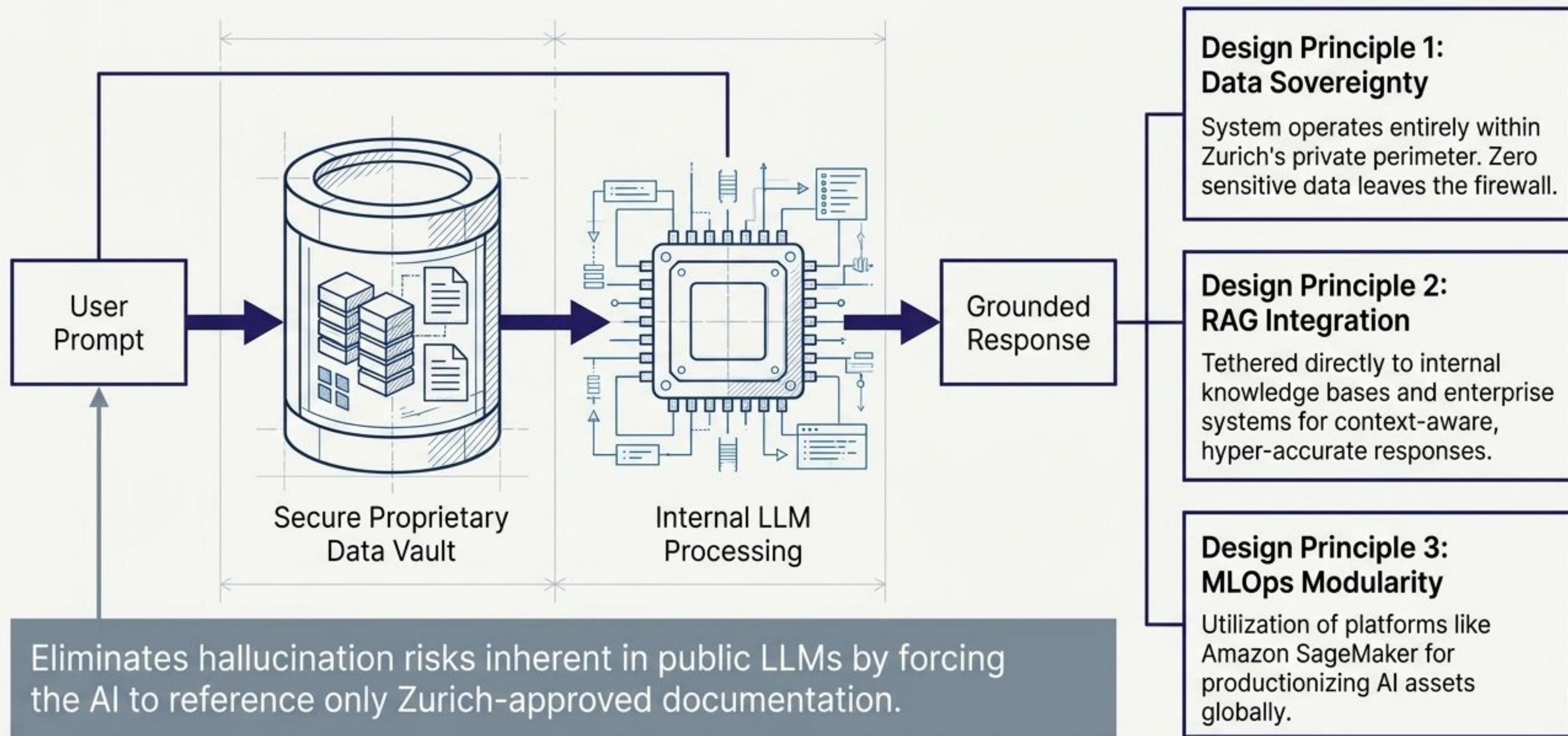
ZuriChat is the operational cornerstone of Zurich's AI360 Strategy—the roadmap to becoming a fully AI-native insurer.

The architecture of control: The GenAI Lounge



The Lounge decouples the user interface from the underlying LLMs, establishing a single governance chokepoint while allowing the enterprise to swap models dynamically.

Grounding AI in proprietary truth



Beyond the tech: Activating a global workforce



Step 3: Continuous Upskilling

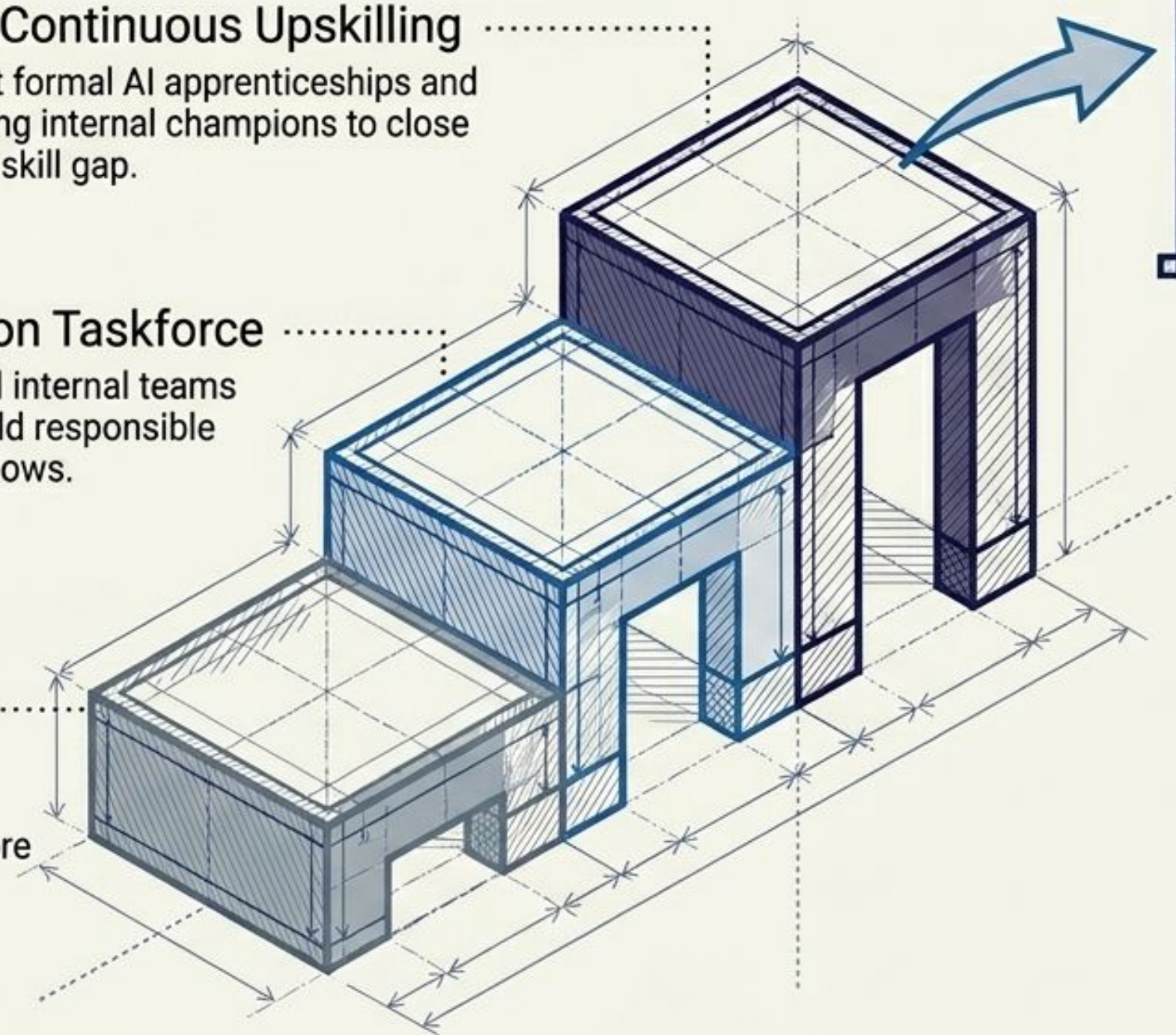
Rolling out formal AI apprenticeships and empowering internal champions to close the digital skill gap.

Step 2: AI Activation Taskforce

Deployment of dedicated internal teams to educate users and build responsible low-code/no-code workflows.

Step 1: Phased Pilots

Initial deployment restricted to low-risk, high-value use cases (summarization, translation) before enterprise-wide scaling.

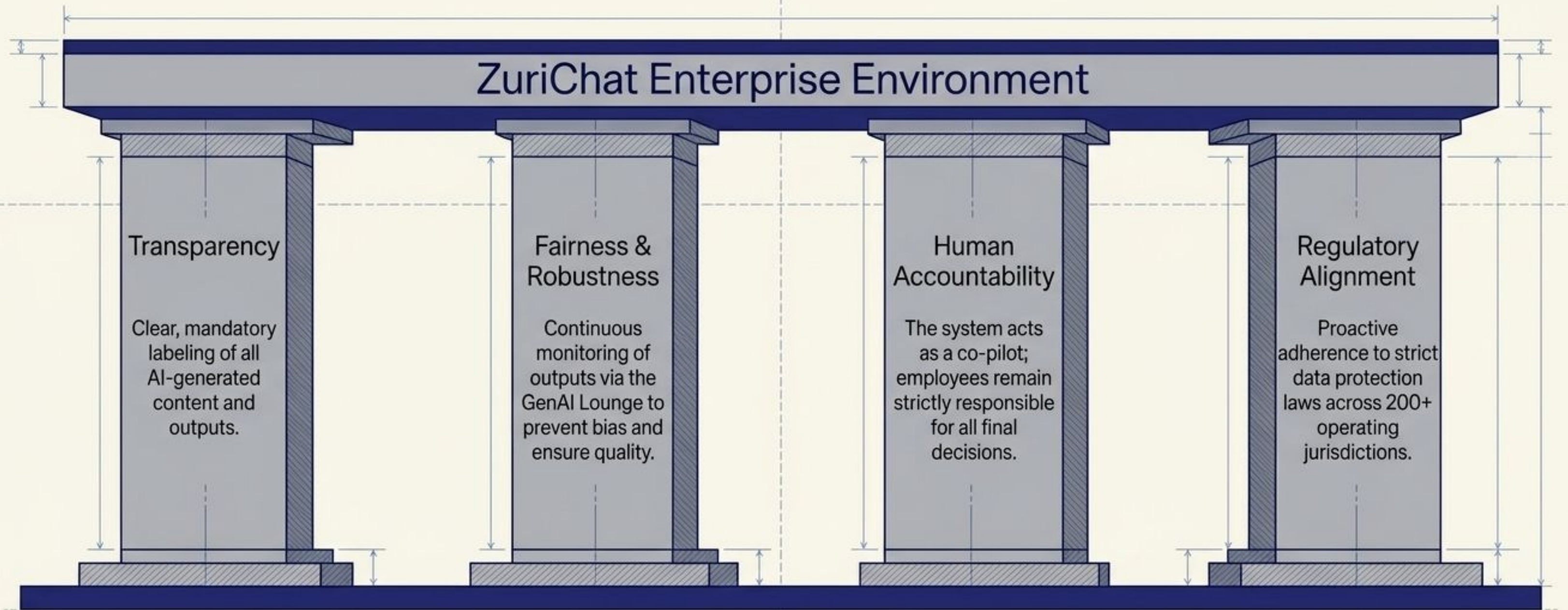


The Outcome

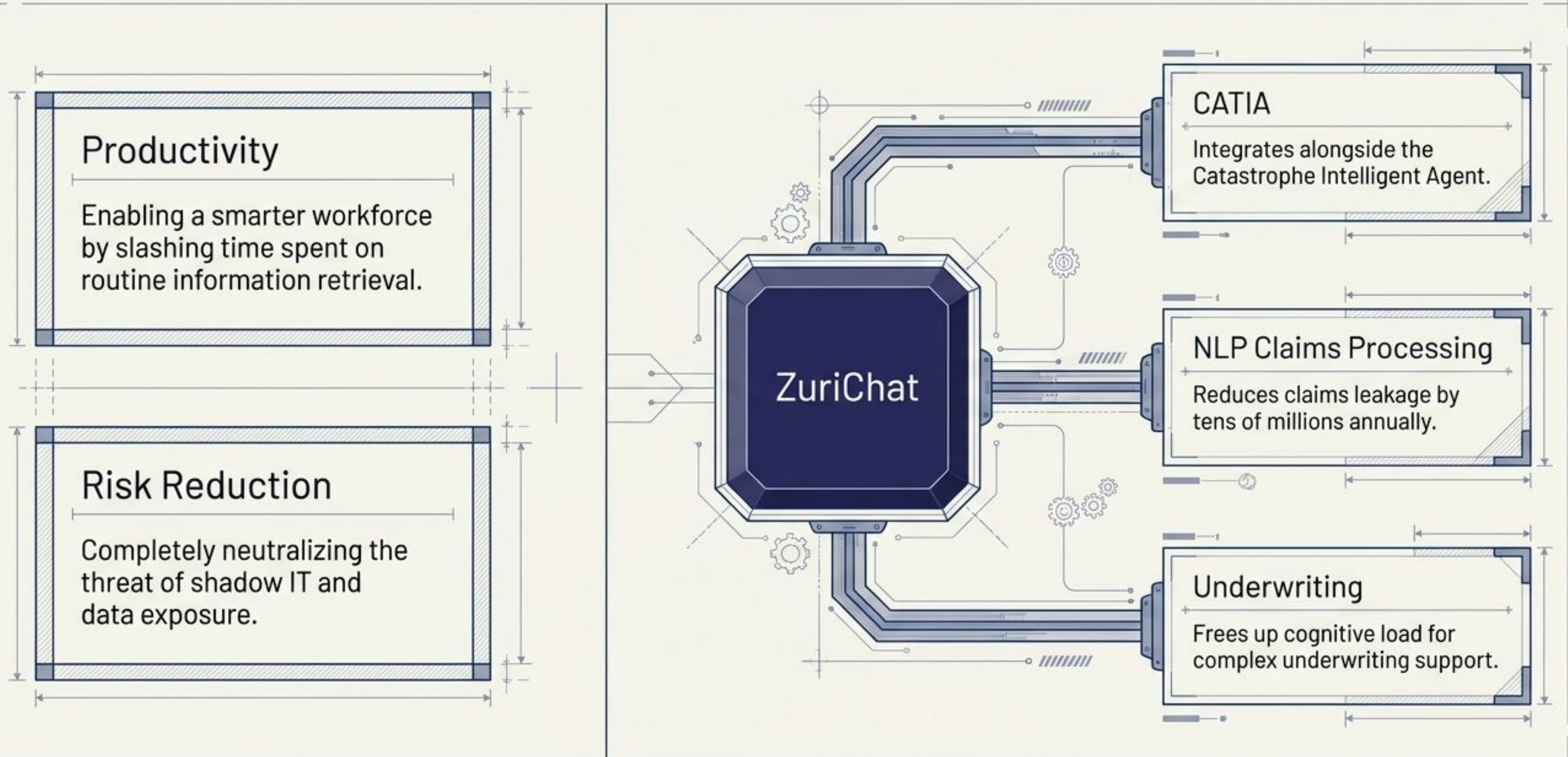
Transitioning the workforce from cautious experimentation to habitual, highly engaged daily usage.

Institutionalizing responsible AI

A private LLM is only as safe as its operational rules. Zurich enforces strict, human-in-the-loop governance to meet emerging global regulations.



The ripple effect: Accelerating the AI ecosystem



Four core lessons for enterprise leaders



Security Accelerates Adoption

In regulated fields, a locked-down platform removes compliance fear, driving user adoption significantly faster than generic public tools.



Balance Innovation & Control

A centralized gateway allows localized business units to experiment safely under strict global oversight.



Architecture Must Be Modular

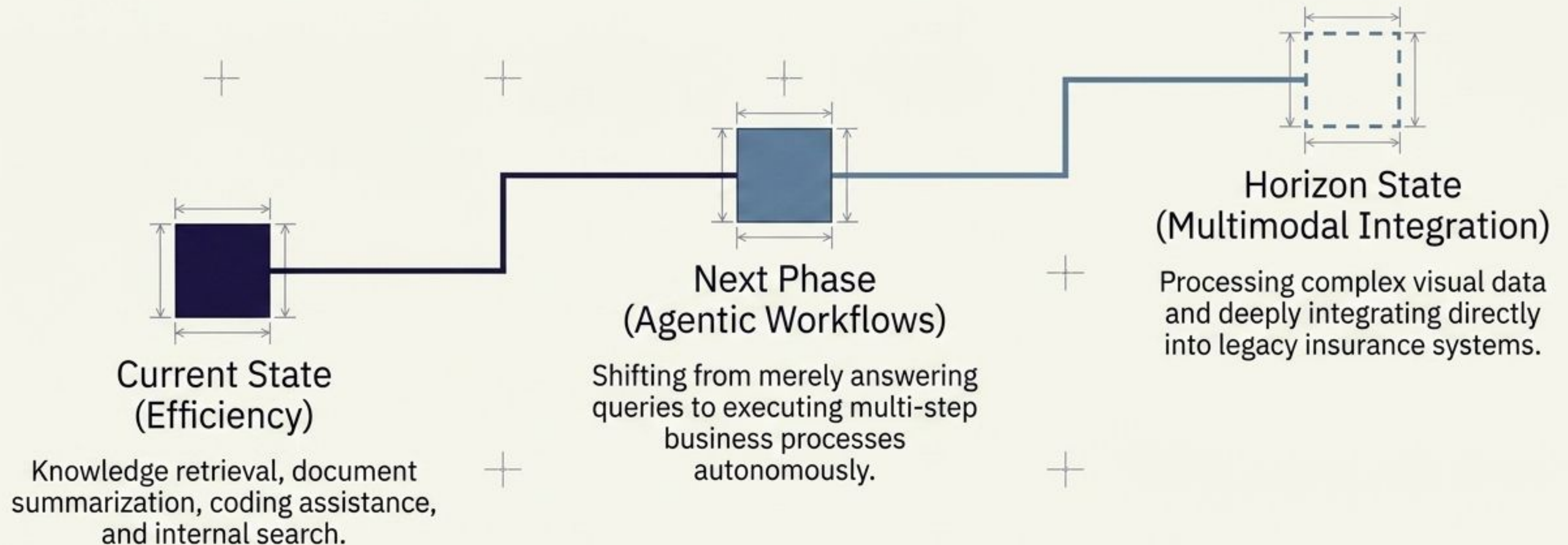
Supporting diverse use cases across global teams requires reusable assets and MLOps platforms to scale efficiently.



Upskilling is Non-Negotiable

Deploying the platform is only the baseline; continuous workforce training is required to maximize practical value.

What's next: The AI360 vision



Strategic Goal: Transitioning the enterprise from baseline productivity gains to generating net-new business models and unassailable competitive advantage.

The ZuriChat blueprint in brief

The Problem

Public GenAI poses unacceptable data privacy and explainability risks for heavily regulated, data-intensive insurers.

The Solution

A completely sovereign, internal GenAI ecosystem managed via a centralized gateway (The GenAI Lounge) built on private cloud infrastructure.

The Differentiator

Coupling modular architecture (RAG, SageMaker) with an aggressive, human-centric change management strategy (AI Activation Taskforce).

Zurich Insurance proves that strict regulatory compliance is not the enemy of AI innovation—it is the operational blueprint for scaling it sustainably.