

**HITACHI**

**stripe**

# Transforming Insurance Payments: Hitachi Digital Services x Stripe

*Reimagining Payments as Strategic Infrastructure for Insurance*

**Hitachi Digital Services**

## Insurance is a Business of Money Movement

Insurance runs on payments, from premium collection to commissions, taxes, and claims across complex ecosystems of brokers, MGAs, TPAs, reinsurers, and service providers. A single-policy lifecycle can trigger multiple transactions, increasing significantly when claims occur.

Yet, payments are often treated as back-office functions: fragmented across systems and vendors.

**Together, Hitachi Digital Services and Stripe are transforming payments into a unified, strategic capability.**

### Why Payments Have Become a Strategic Lever

Payments now sit at the intersection of growth, efficiency, trust, and customer experience. Industry pressures are converging: thin margins, low conversion rates, renewal-driven models, and rising digital expectations. And at scale, even small gains in conversion, retention, or fraud reduction deliver outsized impact, making payments a true strategic lever. We help insurers capture that value.

## A Partnership Designed for Insurance

Our partnership combines **Stripe's leading payments platform** with **Hitachi Digital Services' deep insurance and integration expertise** to modernize end-to-end payments.

- **Stripe** provides a unified global experience across payments, fraud, compliance, disbursements, and data
- **Hitachi Digital Services** embeds these capabilities into policy, claims, ERP, CRM, and cloud environments

**We replace fragmented payment stacks with an integrated model that delivers:**

- 1 Fewer handoffs and failure points**
- 2 Reduced operational complexity**
- 3 Clear ownership and accountability**
- 4 Faster path from strategy to value**

### What We Deliver

Through this collaboration, we demonstrate a practical, enterprise-ready approach to payments transformation:

- **End-to-end payments architecture on Stripe**
- **Seamless integration with core insurance systems**
- **Simplified vendor landscape with real-time visibility and control**

This makes it possible to integrate payments as a resilient, core capability across the insurance value chain.



# From Payment Processing to Payment Strategy

Hitachi Digital Services and Stripe enable insurers to unlock value across the lifecycle:

### Quote-to-Bind Optimization:

Reduce friction to improve conversion

### Collections & Recurring Payments:

Support renewal-driven models

### Claims & Disbursements:

Enable faster, more flexible payouts

### Fraud, Risk & Controls:

Strengthen protection across payment flows

### Embedded Payments:

Power partner-led and platform ecosystems

## Beyond Technology: Business Impact

Hitachi Digital Services and Stripe guide insurers to move beyond fragmented tools to a *unified payments strategy*.

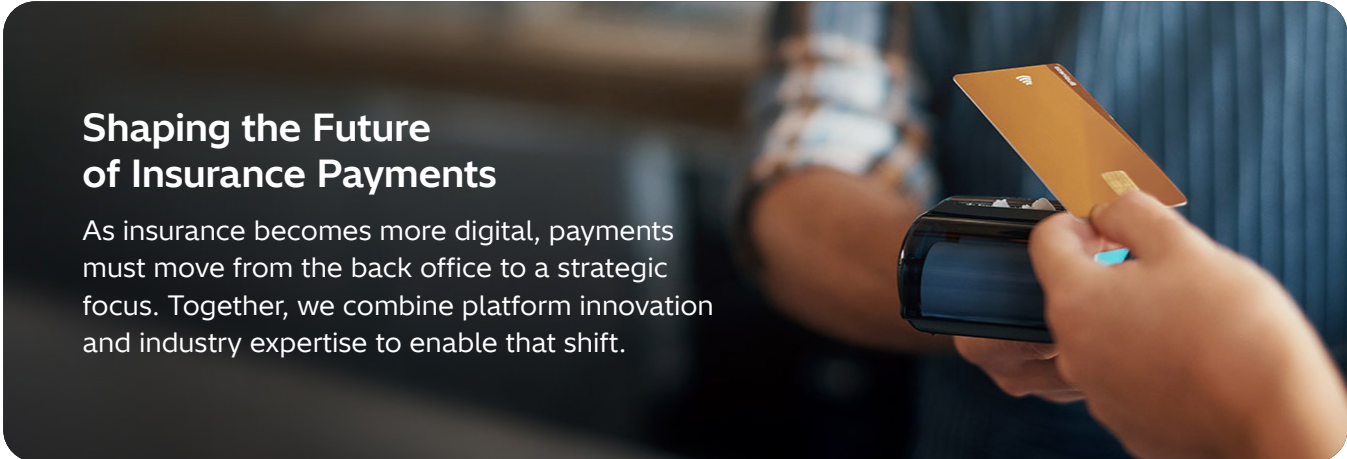
This unique approach improves control, accelerates execution, and reduces operational friction. Streamlined purchase experiences lift conversion and lower acquisition costs. Automated collections reinforce renewal-driven growth, while faster payouts strengthen trust.

A single, integrated platform also enhances governance, delivering real-time visibility, reduced risk, and simplified financial oversight.



## The Result?

Measurable impact across growth, efficiency, time-to-market, and customer confidence.



## Shaping the Future of Insurance Payments

As insurance becomes more digital, payments must move from the back office to a strategic focus. Together, we combine platform innovation and industry expertise to enable that shift.



*“Payments matter,” said **Rajashekar Busani, Chief Operations Officer, Hitachi Digital Services.** “They are a critical component to the customer experience and business health as a small improvement in process can yield significant value. By partnering with Stripe, we’re transforming static, cumbersome payment capabilities to be intelligent dynamic assets—creating a seamless, frictionless process that improves conversion rates, reduces complexity, and enhances customer satisfaction.”*

*“This partnership represents a major milestone in building a collaborative ecosystem around modern payment infrastructure,” said **Stewart Reeder, Head of Insurance, Hitachi Digital Services.** “There is untapped potential in such a hyper-efficient payments system. We intend to help insurance leaders unlock it.”*

## Talk to us today

**Stewart Reeder**, Head of Insurance

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## About Hitachi Digital Services

Hitachi Digital Services, a wholly owned subsidiary of Hitachi, Ltd., is a global systems integrator powering mission-critical platforms with people and technology. We help enterprises build, integrate, and run physical and digital systems with tailored solutions in cloud, data, IoT, and ERP modernization, underpinned by advanced AI. By combining Information Technology and Operational Technology (ITxOT), we drive efficiency, innovation, and growth across industries. With over 110 years of Hitachi Group’s engineering and technology leadership, Hitachi Digital Services is powering smarter platforms for a safer, more sustainable future. For more information on Hitachi Digital Services, please visit the company’s website at <https://www.hitachids.com>.

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