



The time is now for QBE

Your opportunity to establish a new benchmark in insurance

The insurance landscape is changing. QBE now has the opportunity to apply its leadership – to deliver a new business model for sustainable and profitable growth.



Legacy systems, processes and mindsets are colliding with new digital technologies, new ways of working, and new expectations from policy holders and partners. This collision will fundamentally re-shape the future of insurance.

What will this future look like, not just for insurance, but for QBE?

Three new realities will emerge



1



First, new ecosystems will be created – as an explosion of sharable data sources lets employees and partners radically change the way data is collected and information presented across every channel in the enterprise.

2



Second, platforms will deliver consistent outcomes and experiences across the enterprise for every single customer, employee, and partner through scalable processes, rules and persona-driven analytics, while core solutions move to headless systems of record.

3



Lastly, profitable growth will be sustained by the move towards autonomous operations – where every employee is empowered with contextual, real-time, AI-driven decisioning that automates menial tasks and coaches users through policy submissions that still require a human touch.

A future where key roles and functions are transformed



Sales

Customers and partners will have single-click quoting and binding experiences, for both small commercial renewals and new business.

Complex submissions will be triggered through each producer's agency management system, and ingested automatically by insurers with little to no need for human intervention.



Underwriting

In the new world of risk analysis, data will be aggregated, analyzed and presented back in real time.

Underwriters will have AI virtual assistants that turn them into information super-consumers with recommendations on products, pricing and policy form endorsements that balance disciplined portfolio performance with growth.



Claims

Every policyholder will get risk mitigation advice designed just for them, with a first notice of loss process that can be started from a mobile device or automatically through IoT.

Adjudicators will get guidance from their own AI-powered virtual assistants with leakage audits, fraud reviews, and real-time steps for mitigation of loss and allocated loss expenses as cases evolve.



A strategy for success

QBE is well-placed to take advantage of this opportunity and raise the bar within the new insurance landscape.

You have the right track record of developing new products and experiences. You have the right strategic priorities.

A 4-step strategy will let QBE move faster, continuously evolving to meet the changing needs of your staff, agents and customers – and unlocking the potential of both your human and digital capital:



Build faster, build better

Connect business and IT to increase your technical and product speed to market.



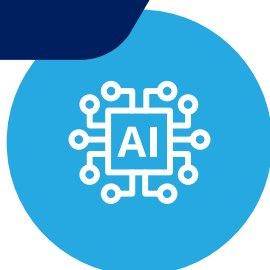
Service better for less

Redefine workflow for maximum growth and persistency.



Reduce risk, mitigate loss

Infuse underwriting and claims with intelligent automation.



Real time, all the time

Make AI decisioning a competitive differentiator.

How QBE can win

In Pega, you already have the right partner to help you transform more quickly, safely and efficiently through the unified platform.



Pega gives QBE a competitive advantage

We've already helped you drive foundational efficiencies across QBE in the UK, EMEA, and APJ for claims, underwriting, and policy servicing by leveraging our base features. Let's take the next step in your journey by deploying Pega's industry-leading AI workflow and decisioning capabilities which are uniquely positioned to help you drive change in the insurance sector:

3
step
plan

1



Reusable architecture

The Pega platform has been purpose-built to let you deploy enterprise scale with complete channel independence. You can deploy new products and channels for your policyholders and agents in days and weeks, including new ecosystem partnerships. And the layers of reuse unique to Pega will give you autonomy with consistency across your global business.

2



Real time, all the time

The Pega platform has been designed to power the insurance enterprise in real-time. Analysts see this as being key for every stakeholder, with no close competition to Pega in the real-time decisioning magic quadrant. And our investment in this capability continues to increase as we outpace the market.

3



AI asset library

Our ever-expanding library of off-the-shelf responsible AI assets include machine learning, deep learning, natural language processing, automatic speech recognition, and numerous generative AI solutions. These could give everyone in QBE's policy lifecycle AI-driven insights that reduce waste and complexity, mitigate risk, and deliver personalized experiences beyond expectation.

QBE can achieve profitable growth at scale and speed by leveraging untapped solutions in the Pega portfolio.

How Pega already delivers for QBE



APJ Region

Boosted efficiency and improved customer experiences by optimizing critical processes like claims, complaints, and underwriting.



UK & EMEA Region

Enhanced operational excellence and customer service while paving the way for further improvements using Pega Claim solutions.



North America Region

Improved innovation and operational efficiency, helping to increase the productivity of underwriting support staff.





It's time to talk.

**Let's build on our existing partnership
– and our combined resources and
capabilities – to seize the potential
of this moment and accelerate QBE's
market leadership.**

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Find out more