



Zurich Santander has digitized its claims process and seen a 20pt increase in claims NPS.

This experience can help Allstate as you seek to deliver growth at scale in a digital world.

In one month Zurich Santander Brazil...



Processes > **1.1M**
quotes through physical
and mobile channels



Issues > **1M**
credit related policies



Receives > **11K**
claims notices



Answers > **140K**
calls in its contact center

Overcoming legacy

Zurich Santander wanted to establish full control and real-time monitoring of its claims processes to save costs and enhance the customer experience.

But the company needed to decouple processes from its legacy architecture to gain the agility it wanted.

Zurich Insurance used Pega to:

Orchestrate claims end-to-end.

Create personalized, synchronized, omni-channel experiences.

Increase capacity and outcome predictability through process automation, AI-driven insights and an integrated 360° view.

Integrate with legacy systems and 3rd parties to ensure compliance.



Results



65% clients
migrated to digital claims service ('20-'23)



30% reduction
in claims time to payment ('20-'23)



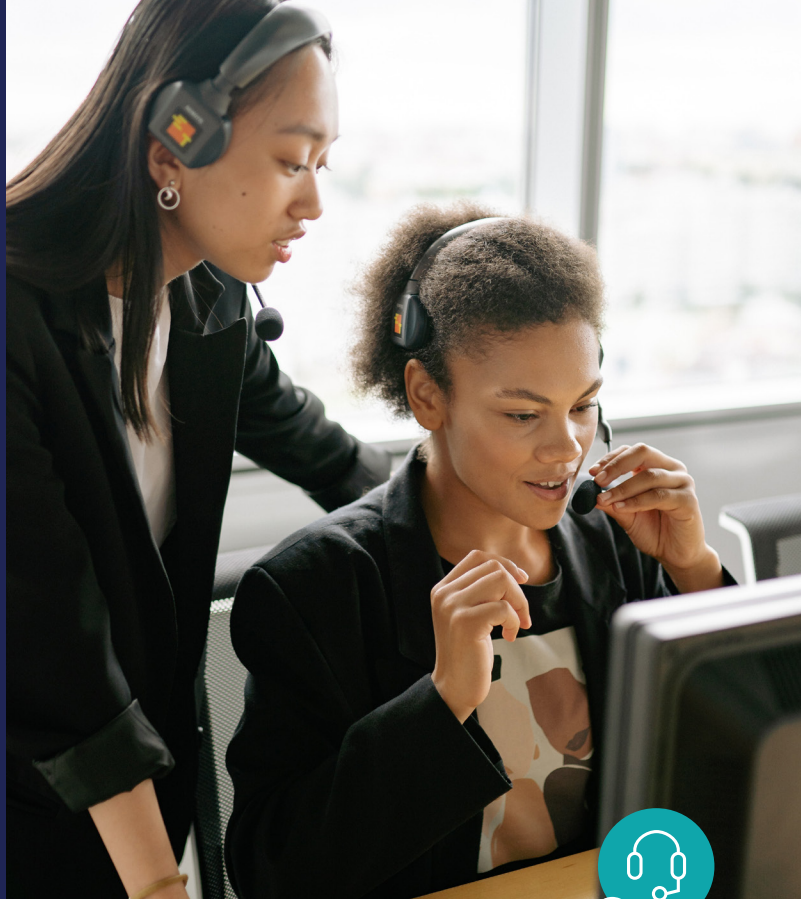
20pt increase
in claims NPS ('20-'23)



50% reduction
in time to market for new products



80% efficiency
gain in product model



Putting agility into practice

Pega's **low code platform** enabled Zurich Santander to rapidly navigate a catastrophic storm in February 2023.

3 days before the storm hit, Zurich Santander sent out **messages to customers** with pro-active guidance.

Within 24 hours of storm, **a new claims workflow was deployed**, with new SMS messages with guidance for customers inside the event area.

Over a day the storm had dropped 27 inches of water. Thanks to **real-time monitoring of new claims** in the affected regions – plus warnings and coordination with local governments and services – Zurich Santander's customer losses were mitigated.



Find out more

Allstate must look for innovative ways to continually improve agent and customer experiences – all while finding efficiencies to improve the bottom line.

You can use **Pega's experience** and capability to simplify and accelerate your transformation.

We **agnostically integrate** with your core insurance systems to provide the enterprise-level automation and AI-driven decisioning needed to help your customers and employees today while innovating for the tomorrow.

Top 5 Lessons Learned

A close partnership between IT and the business coupled with executive alignment is essential throughout the program lifecycle.

Complete process testing, including third parties, is vital.

Prioritize continuous improvement with a business value and customer centric driven culture.

Monitoring and controlling process is essential before you make any significant system changes.

Change is inevitable so anticipate and pro-actively communicate KPI led expectations.

Contact your dedicated account executive to find out more:



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