



# PegaWorld

JUNE 7-9 | LAS VEGAS

[PEGAWORLD.COM](https://pegaworld.com)

# From Legacy to Leadership: Zurich's Journey to Scalable, Smart Commercial Insurance Operations

Pega-facilitated Panel Discussion with:  
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# About Zurich



We're one of the largest providers of insurance solutions and services to businesses and individuals

- Zurich delivers insurance and risk management services to help make businesses and people more resilient.
  - Serving midsize and large businesses, including over 90% of the Fortune 500.
  - Over 82 million customers in more than 200 countries and territories
  - Nearly 9,000 employees in the United States
  - Over 65,000 globally
  - Recognized by Fortune as one of the World's Most Admired Companies
  - Founded in 1872 in Switzerland
- Zurich U.S. is part of [Zurich Insurance Group](#) (Zurich), a leading global multi-line insurer.

# Enterprise Evolution to Pega



 **MyBook**

**Problem Statement**  
 Legacy application with limited support, without a future-ready strategy for Zurich

**The Strategy + Plan**  
 Preserve existing functionality while introducing improvements + allow for future scalability

 **Referrals**

**Problem Statement**  
 Disjointed user experience, unnatural data relationship + repetitive data entry

**The Strategy + Plan**  
 Allow referrals to sit adjacent to submissions + policies, provide seamless user experience, eliminate data entry through integration

 **Excess & Surplus**

**Problem Statement**  
 High-volume segment with similar needs as “MyBook” + different processing approach

**The Strategy + Plan**  
 Distinguish workflow according to business volume, shorten processing time without impacting other areas

 **Multinational**

**Problem Statement**  
 Manual process with broken value chain between Domestic US + Global business

**The Strategy + Plan**  
 Manage E2E process, reduce rework, introduce automation and integration between US + Global

 **Reinsurance**

**Problem Statement**  
 Inconsistent process, multiple systems with repetitive data entry + lack of controls/tracking

**The Strategy + Plan**  
 Streamline workflow, introduce measurable KPI + enable auditability through integration

 **PEGA**

By leveraging Pega as a common technology platform, we will:  
 address common needs, allow for reusability + repeatability in solution design,  
 and introduce consistency, simplicity & centralized maintainability.

# Factoring cost + other criteria into a sound decision....

BPM – System Integration - User Experience + Collaboration



	Option 1 – Build All in UM	Option 2 – Standalone Portals	Option 3 – Custom Portals with common BPM Framework
	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid #8B6914; padding: 10px; border-radius: 10px; width: 40%;">Multinational</div> <div style="border: 1px solid #8B6914; padding: 10px; border-radius: 10px; width: 40%;">Reinsurance</div> </div> <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="border: 1px solid #8B6914; padding: 10px; border-radius: 10px; width: 40%;">Referrals</div> <div style="border: 1px solid #8B6914; padding: 10px; border-radius: 10px; width: 40%;">Legacy "MyBook"</div> </div>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid #003366; padding: 10px; border-radius: 10px; width: 40%;">Multinational</div> <div style="border: 1px solid #003366; padding: 10px; border-radius: 10px; width: 40%;">Reinsurance</div> </div> <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="border: 1px solid #003366; padding: 10px; border-radius: 10px; width: 40%;">Referrals</div> <div style="border: 1px solid #8B6914; padding: 10px; border-radius: 10px; width: 40%;">Legacy "MyBook"</div> </div>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid #388E3C; padding: 10px; border-radius: 10px; width: 40%;">Multinational</div> <div style="border: 1px solid #388E3C; padding: 10px; border-radius: 10px; width: 40%;">Reinsurance</div> </div> <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="border: 1px solid #388E3C; padding: 10px; border-radius: 10px; width: 40%;">Referrals</div> <div style="border: 1px solid #388E3C; padding: 10px; border-radius: 10px; width: 40%;">New MyBook</div> </div>
<b>FUNCTIONALITY</b>			
▪ Fitment to all solutions / features (BPM process flow, UX)	○	●	●
▪ Reuse & Flexibility of Technology frameworks	◐	○	●
▪ Scalability of solution	◑	◐	●
<b>IMPLEMENTATION</b>			
▪ Roadmap: Competing Priorities / Different Stakeholders	◑	◐	◐
▪ Ease of Build & Implementation	○	◐	◐
▪ Duration of effort	◑	◐	◑
<b>ARCHITECTURE</b>			
▪ Technology Footprint (Single Tech Stack)	◐	○	◐
▪ Balancing transactional volume	◐	◐	◐
▪ Learning curve of team (Developer productivity)	◐	◐	◐



Excess & Surplus

We already have early evidence of scalability with the selected approach. Shortly after finalizing this strategy another business need surfaced.

Our journey with Pega began in mid-2024 underpinned by a multi-faceted business case including both conversion from a legacy system, as well as, building new capabilities to support manual processes.

# Technology Options - Evaluation

## Technology Evaluation - BPM tools and development accelerators from SI Partners

Evaluation Parameters

Custom Development with jBPM

Custom Development with accelerators\*

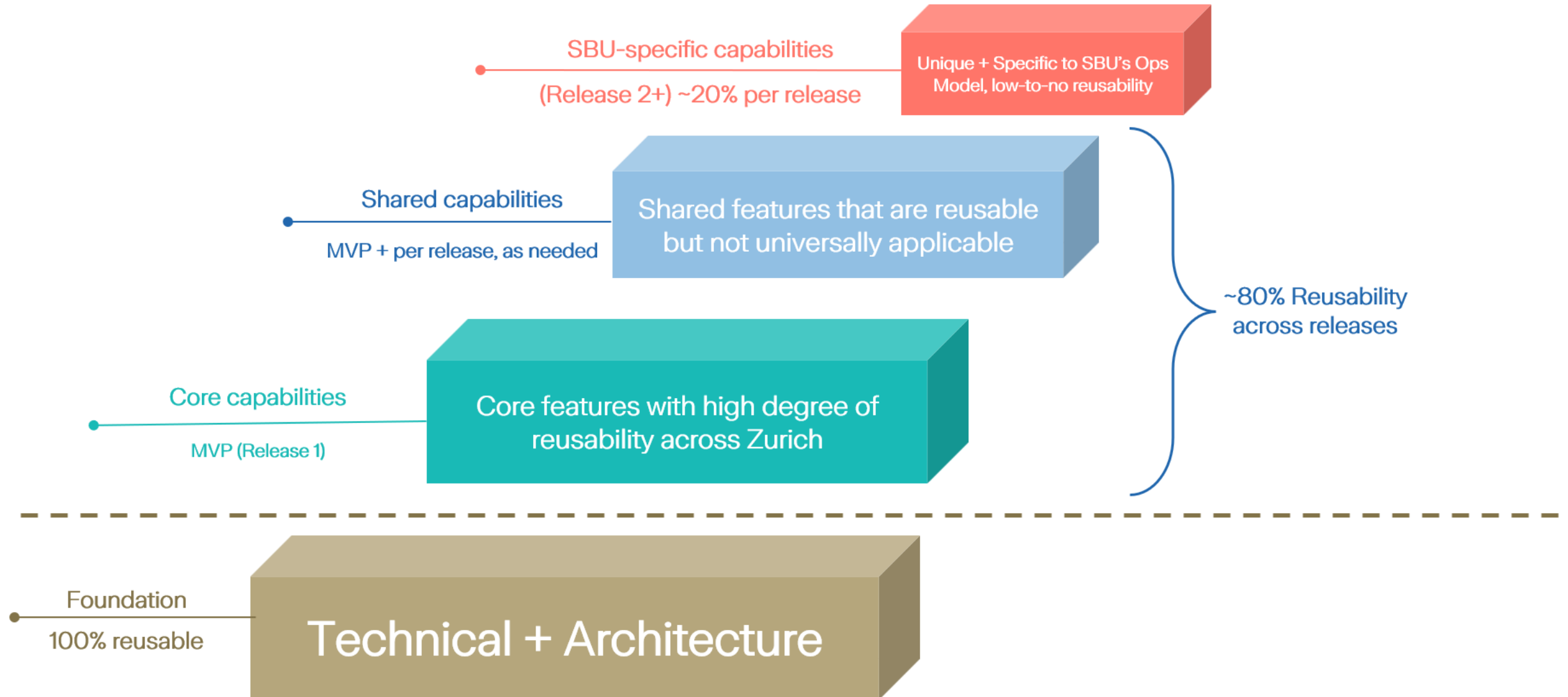
Custom Development with Different Vendor

Development using low code platform - PEGA

Technology Stack	Angular JS, Node JS. jBPM	Angular JS, Node JS. Kafka, Springboot, Tomcat	Angular JS, Node JS. Vendor-based solution	SaaS Platform – Native UI (React JS based), Workflow and Postgres
<b>BPM Capabilities :</b> <ul style="list-style-type: none"> <li>Modeling Decision and Process</li> <li>API based integrations</li> <li>Monitoring Tools</li> </ul>				
<b>Scalability and Performance:</b> <ul style="list-style-type: none"> <li>Transaction volume handling</li> <li>scalability across nodes and clusters</li> </ul>				
<b>Cost</b> <ul style="list-style-type: none"> <li>License Cost &amp; Hosting Fee</li> </ul>				
<b>Other Considerations</b> <ul style="list-style-type: none"> <li>Tech stack complexity</li> <li>Dependency on vendor / open source</li> <li>Ease of deployment</li> </ul>				

\*Vendor Provided Accelerator – Development accelerator provided by SI Partner for Workflow

# The majority of Pega components are built into the core layer-cake and leveraged across applications with minor modifications



## MyBook + E&S Submission Intake

- Automated Clearance & Registration + AI-extracted broker applications and auto-populated intake data combined with Business Rules
- Contributed to improvements in turnaround time, volume of processed submissions + UX satisfaction
- 24x7 processing – increased quotes

80-90%  
reduction  
in clearing  
accounts

## MyReferrals

- Easily track status
- Streamlined correspondence
- Built-in LoAs and standard referral reasons
- Efficiently attach relevant documents
- Improved reporting capabilities

50%  
reduction  
in referral  
time

## Multinational + Reinsurance

- Workflow orchestration
- Automation + integration without disrupting underlying platforms
- Connects people, tasks, data, and documents
- Streamlined handoffs, created transparency + traceability, enhanced communications

Automated  
previously  
manual  
process



Moving  
Forward ...



- Explore AI Capabilities + Opportunities
- Evaluate other Pega usage within Zurich + spear-head a COE
- Explore other use cases!



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