Eliminating Friction: How Wipro Helped Lloyds Banking Group's General Insurance to Transform Claims Servicing

LLOYDS BANKING GROUP

wipro
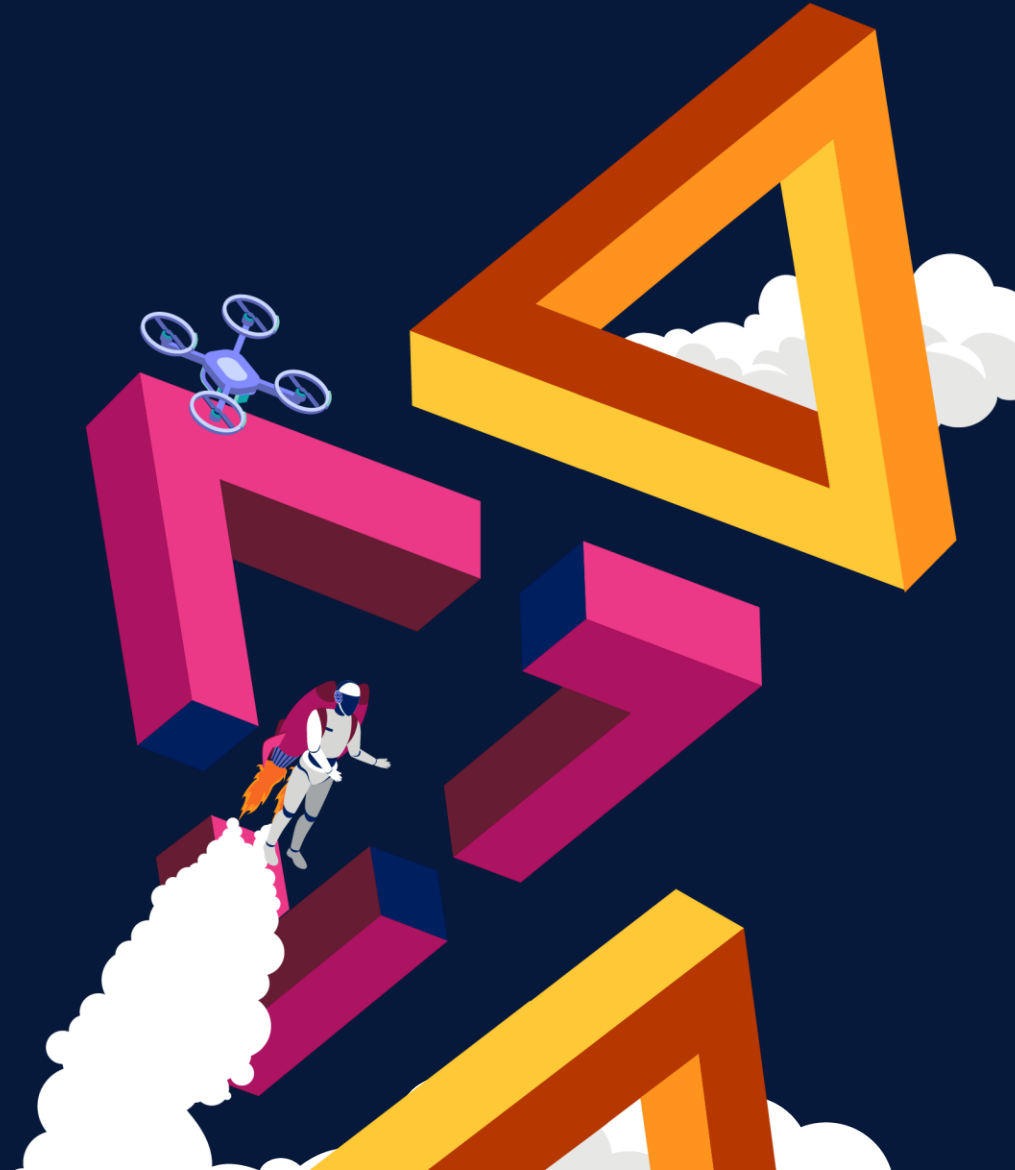
Phil Hirst
Lead Customer Journey Manager – GI Claims

Sanjeev Dubey
Global Head of Pega Practice

Speakers

Phil Hirst
Lead Customer Journey Manager at LBG, General Insurance Claims
27 years change experience with LBG across multiple divisions and disciplines focusing on strategic group/divisional change.
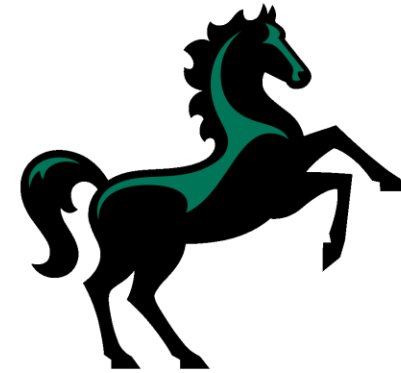
Sanjeev Dubey
Practice Head, Wipro
Leads Wipro's Pega and RPA practices within Digital Experience, driving transformative total experiences for our clients globally

Agenda

- Meet Lloyds Banking Group (LBG) and our brands

- Wipro overview and recognitions

- Challenges and opportunity for claims

- Approach and execution

- Learnings and impact

- Q&A

Lloyds Banking Group (LBG)

Our Brands

Halifax

At Halifax we're the friendly can-do people who make things happen for our customers.

Lloyds Bank

For over 250 years, Lloyds Bank is proud to have served the people, businesses and communities of Britain.

MBNA

Whether it's credit cards, loans or home insurance, MBNA is there to help make financial choices easier.

Bank of Scotland

For over 320 years, Bank of Scotland's focus has been on supporting the people, businesses and communities of Scotland.

Lloyds Banking Group (LBG)-General Insurance (GI)

Sales & Service Channels

Branch network	Direct to website	Aggregator sites	Corporate partners

General Insurance (GI) Vision on Customer Experience

Our insurance services are rated **excellent** on

★ Trustpilot ★★★★★

February 2025.

- Become the UK's number 1 Home Insurer (#1 Share, #1 NPS, #1 Profitability, #1 Efficiency)

- Deliver enhanced experiences with frictionless, customer journeys and minimal human touch

- Intelligent, low cost, operations and scale per business needs

- Use data & analytics to unlock insights to help better meet customer needs

- Reduce the start to end claim time for customers

Wipro

Presence in **65** countries.

Over **230K** employees.

$10.8B Revenue*

*Annual Revenue as of FY24

Top Employer in **13** countries.

Key recognitions

1. Member of Dow Jones Sustainability Indices (DJSI) – World for the 14th consecutive year.

2. Featured on the Bloomberg Gender Equality Index (GEI) for the 5th consecutive year.

3. Recognized by ET NOW as an Iconic Brand of India & the Best Brands of India 2024.

4. Recognized as Leader across assessments by Gartner, Everest Group, ISG, Forrester, IDC, HFS.

5. One of the Top 5 Best Companies of 2025 in Asia-Pacific by TIME Magazine.

6. Placed 6th globally (96 percentile) in the 2024 Standard & Poor Corporate Sustainability Yearbook.

66% of our economic interest is pledged towards philanthropy.

Realizing Ambitions for **1299** active clients.

80 years of driving profit with purpose.

LBG and Wipro relationship

Wipro has been a transformational engineering partner

18+ — Years of Partnership

2500+ — Strong Team

LBG GDCs
- UK
- India (Chennai, Bangalore)

Our relationship across value streams

CURRENT ENGAGEMENTS

RETAIL & BUSINESS BANKING	**Consumer Onboarding** Loans, Home Insurance, Wealth, digital, Cards, Savings	**Consumer Servicing** All journeys, Business banking & Payment Initiation	**Motor Finance** Corporate (Lex) – Core & digital, Retail – assurance	**BOS G** Data Centre Mgt
COMMERCIAL	**Commercial Origination** Digital Origination, APIs	**Commercial Servicing** Digital Channel (CBO),Trade, Liquidity, Finance, SAP		
ENTERPRISE	**Digital Platforms** Mobile, SOCI, Content, AIML	**Payments** All Rails across - Domestic and International Payments	**Fraud & Financial Crime** Fraud Services, DRE, SCA platform	
INSURANCE & WEALTH	**Home Insurance** DuckCreek, SAP Claims	**Core Programs** Verona, BBM	**Financial Planning & Retirement** Employer & KMOT	
Others	**GCIO** Azure platform support, VDIs & Workplace, IDAM	**Cyber Security** Identity services, Security Engineering, Cloud Risk Assessment, Technology Platform Support, Vulnerability Management and Testing		

Key Wipro's Pega programs at LBG

- End to End Simplification
- Bambi Claims Transformation
- Economic Crime Prevention
- Term Lending & Overdraft

Today's Discussion

Opportunity

- Over reliance on individual colleague assessment and judgement

- Manual scoping and claim valuation

- Manual rekeying from digital claims into claims application

- Limited fraud triggers and colleague intuition used to identify potential fraud cases

Solution

- Omni channel Digital solution for Self and Assisted service

- Intelligent Workflow Automation with STP and minimal human touch

- Increased STP with ProcessAI - Combination of different engines

- Fraud and anomaly detection leveraging data insights and analytics

Impact

- Improvement in digital maturity, reduction in phone calls

- Improved Customer Engagement

- Improvements with fraud claim detection rates

- Increase in claims to be processed contactless using new platform

- Increase in self-service enablement for customer servicing journeys

Past, present and future states

Past

- Digital interaction limited to First notification of loss and documentation upload
- Inconsistent handling: manual scoping, valuation, colleague intuition for fraud
- Single set of FNOL questions
- Manual email communications to customers
- Manual rekeying from digital screens into claims application
- 100% of valid claims require manual processing

Present

- Standardised set of FNOL questions with limited variations
- Limited automated email communications
- Basic claim validation
- Enhanced digital interactions
- Additional fraud triggers
- In line with our competitors on digital capabilities

Future

- AI led type, validity determination
- Enhanced email communications including settlement options
- Add Corporate partner claims
- Basic claims require no validation
- Online claim amendments
- Simple claims (high volume low value) straight through processed with no colleague input
- Improved Field consultants processing

Approach & execution

Planning & preparation

Reimagine and transform claims journeys to make it easier for Customers and Colleagues

Study & research

Analysis of current processes to identify historic claims & its fulfilment patterns; unlock levers for indemnity savings/optimization

Journey blueprinting

- React Redux based self-service channel for Customers,
- Pega CSI portal for Colleagues.

Focus group validation

Focus group PODs were engaged to validate the journeys, blueprints to provide business feedback. This ensures the journeys align to the target operating model.

Simplifying claims for General Insurance

Front Office	Back Office

Re-imagined journeys and Digital channels

AI powered workflow orchestration

Analytics driven

Customer Journey Re-Imagination	**Digital FNOL**	**PEGA Orchestration & Workbench**	**PEGA Process AI**	**AI-Powered Business Solutions**

- Re-imagining the customer experience aiming for digitally enabled straight through processing

- Visualization across channels from initial contact to fulfilment

- Self service portal (on react js) to register all customer enquiries and claims.

- Digital questionaire is managed from Pega centrally for easier maintenance.

- E2E Workflow Orchestration enabling STP

- IDP for automated document processing

- Pega Customer Service Portal for Colleagues

- Intelligent automation across the E2E process;

- ProcessAI with 6 AI Models in the E2E process

- Seamless integration to Core Systems – SAP, Duck Creek etc.

- Real-time fraud checks

- Complement internal fraud tools

- Data Analytics driven Indemnity Analytics

Workflow orchestration

Personas

Customers   Chat Bot   Suppliers   Colleagues

External API Gateway   Single Sign-on

PEGA

| Reports | Customer 360 | Portals & Dashboards | Notifications | Integrations | Rules | SLAs |

eFNOL

Receive Call — **Customer 360** — **Capture FNOL**

Capture Evidences — **Create Claim**

Triage & Assess

IDE3 Claim Complexity Check — Validity check — **IDE-1&2** — **IDE4** Route to Assess

IDE5 Settlement Strategy & Amount — Update Claim Details — Notify Customer

Settlement

IDE6 Settlement Model — Payment mode details — Update SAP

Confirm Payment — Trigger NPS — Complete claim

Internal API Gateway

Source/External Systems

Document Viewer
snowbound software

AVAYA
IVA

FileNet
Document Management

Duck Creek
Policy Source System

SAP
Claims Source system

PEGA
Intelligent Decision Engine (IDE)
AI Engine

Email Server
Email Engine

Fraud Detection System
SIRA

Data & Analytics Platform
Analytics Engine

Intelligent Decision Engine

Data Analytics Platform : Model Maker

| Fraud Model | Supplier Optimization | Settlement Optimization Model | Routing Optimization Model |

Rest API (Pega IDE Outbound 3)

Rest API (Pega IDE Outbound 4)

Rest API (Pega IDE Outbound 5)

Rest API (Pega IDE Outbound 6)

Internal System

Intelligent Document Processing (IDP)

Pega Cloud

Claim Workflow

Workflow/ Workbench

WF invokes IDE by passing claims data & waiting for decision (Next Best Team/ Next Best Action/ Invalid Claims)

Based on the Claims Data, Fraud Model provides fraud likelihood% & itemizes the SIRA checks hit.

Based on the Claims Data, routing model suggest best team to route

Digital Claim Processing

On-Premises System : Enterprise APIs (Claim)

External Systems (Third Party)

| Gov.UK (VAT Checker) | Google Vision |

Legend
- ——— Internal API Connectivity
- - - - Internal System Consumption
- ——— External API Connectivity
- Existing System
- External System
- New System
- Reuse System

IDE is a combination of six engines to derive decisions on the claims

- **Validity Engine**: It is responsible to validate the claim as Valid, Invalid or Decline the claim

- **Assessment Engine**: Responsible for assessing required documents and early fraud detection.

- **Complexity Engine**: Degerming whether claim is simple, no-simple or hybrid

- **Routing Engine**: Route to appropriate based on claims nature and complexity.

- **Pre- Settlement Engine**: Re-assess simple claims before invoking settlement in STP.

- **Supplier & Settlement engine**: Provide settlement options including supplier details as per the claim requirement.

15

Claims Transformation – user journey

	Digital Claims Registration		Evidence Upload	Auto-Triaging	Enhanced Claims Management		Automated Settlement	
JAMES Is anxious about discovering a **burst pipe** in his home	James Opens App on Mobile Phone & Authenticates	James notifies his LBG about escape of water claim via an easy- to-use online claims portal	James sees his claim is a valid claim and can view the amount he will have to pay as indicative policy excess	He submits the claim by providing additional claim details and uploading documents from his mobile phone	Within minutes, James receives real-time updates about specialist team assessing his claim	James receives notification email for portal updates and a call to discuss settlement strategy	LBG agrees to get the pipe repaired by a trusted local plumber	Plumber visits James' home and fixes the damage as in claims repair option summary	The customer is notified that the claim is now settled. They are requested to share feedback

PEGA WORKFLOW
+
PEGA WORKBENCH
+
PEGA PROCESS AI
+
DATA ANALYTICS

Intuitive digital FNOL for customer	Automated Claim Validity Checks	Intelligent Document Processing	Real-time claim tracking	Automated settlement strategy decisioning	Finalized Service settlement selection	Easy Claim Fulfilment	Automated Payment to the plumber
Claims Validity Checks	Integrated Fraud Checks	Automated Document Checks	Automated Triaging of claims	Auto-notifications	Automated Supplier Allocation		

Key Benefits

- ✓ 70% Adoption of Digital Self-Service
- ✓ Reduced Customer Churn

- ✓ 80% Digital STP for Simple Claims
- ✓ 50% Productivity Gains for Complex Claims

- ✓ 100% Automated Scans for Fraud
- ✓ Improved NPS

Execution roadmap

Simplify, accelerate and transform with quantifiable outcomes

2022

Nov'23

Nov'24

Apr-Jun 25

July 25 ➡ FUTURE

Discovery, strategy & design

Initial Pega roll out

E2E processing

Expand to all brands

- STP of low value claims
- Enhanced customer portal
- Online claim amendments
- Enhanced multi-channel support
- Leverage claims for corporate partners
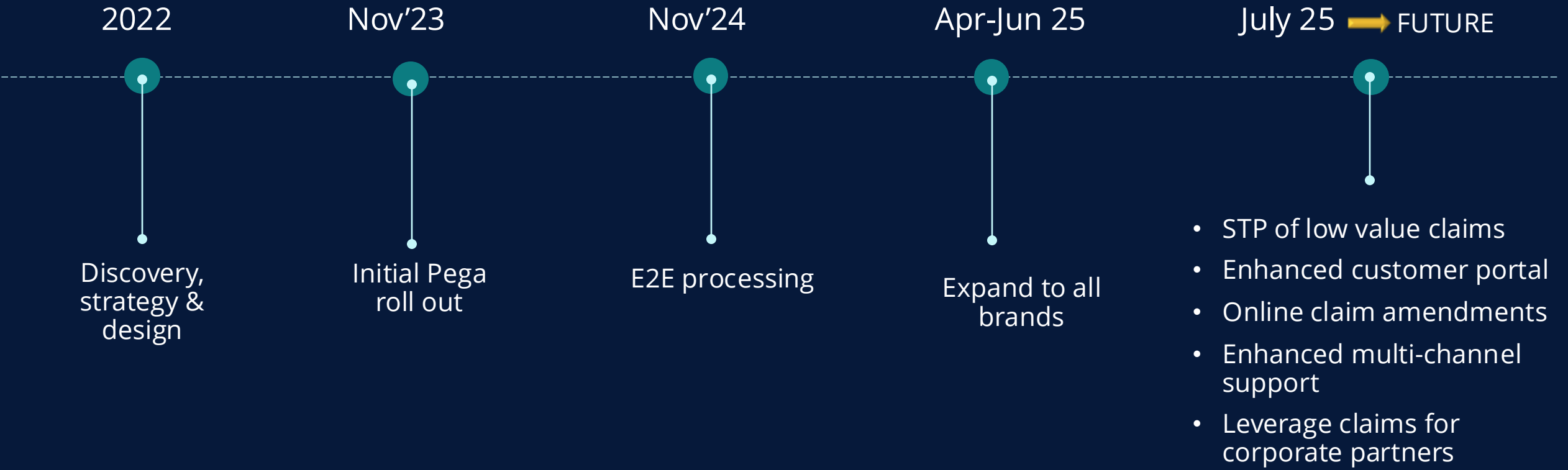
Learnings and impact

Key Learnings

Strong program governance to manage multi-party dependencies

Early release planning across work streams with feature planning to deliver incremental outcomes

Ops teams involvement early in journey blueprinting for better adoption

Desiring AI is fine, but account for the necessary prerequisites and dependencies
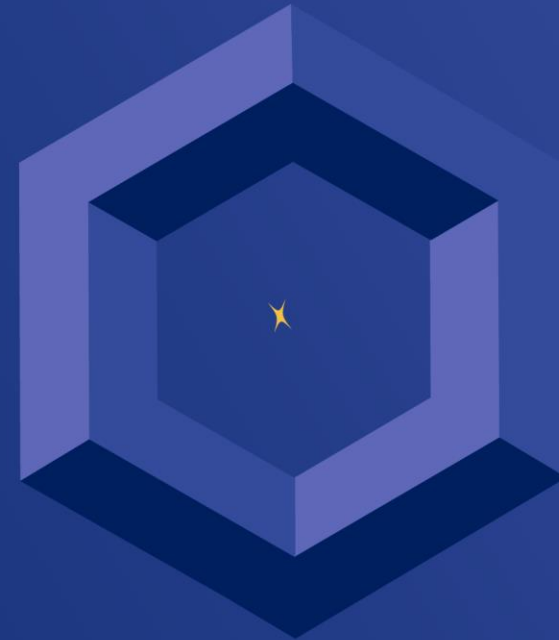
Key Learnings

Team enablement of Product features would have avoided longer cycles in discovery, elaboration

Plan ahead for required integrations with existing systems (SAP, Duck Creek) on both sides

AI Models may not yield benefit from day-1

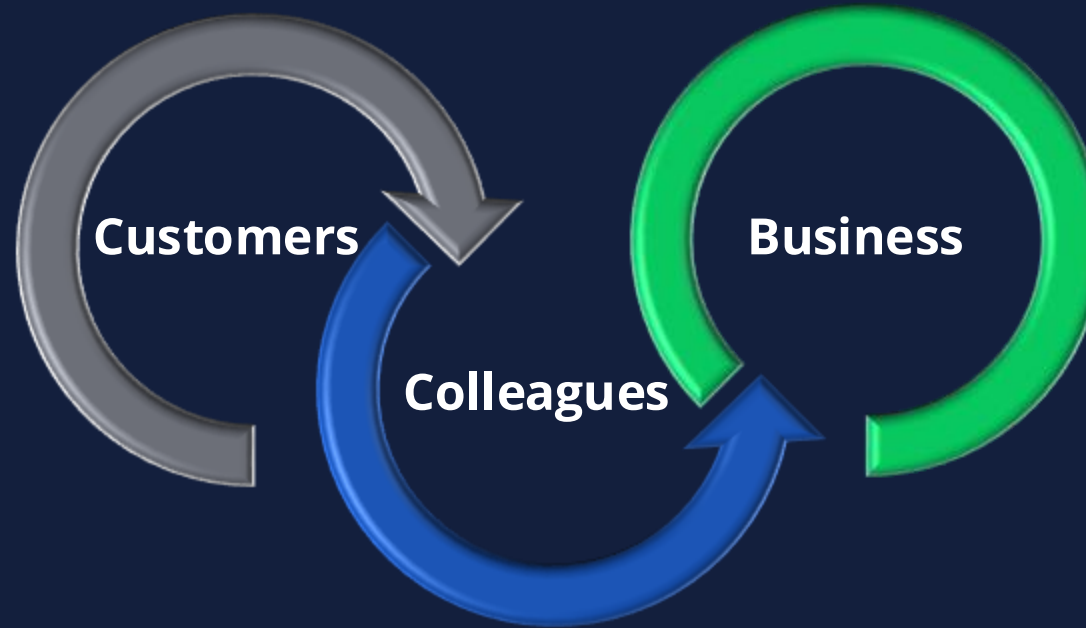Project team to be provided a clear Pega overview of basic principles to aid design

Results

Digitized submissions increase:
FNOL 10x

Digital document submission increase - 70x

- Improvements to the online experience

- Ability to track claim progress

- Improved communications

- Faster responses

- Foundations set for greater future enhancements

Customers

Business

Colleagues

- Greater insight to the claims

- Rules driven decisions enforceable across all claims

- Consistent approach applied to all claims

- Improved tracking and control of claims

- Improved performance

Reduction in call volumes :
FNOL by 65%,
Others by 50%

Reduction in paper submissions by 60%

- Improved colleague interface with more focus on the customer rather than system

- Routing to the right colleague first time

- Clear next steps settlement guidance

- More time to support customers

Public