



PegaWorld*iN*spire

QBE Frees 50,000 Hours Annually of Employees' Time with Bots

Amit Dixit
Director of Underwriting Operations (Interim)

Jeannie Meighan
Head of Model Office, QBE Europe



Agenda

Introductions

QBE and Pega relationship

How we think about automation

Business challenges and solution

Benefits and pitfalls to avoid

Vision and roadmap

Q&A



Introductions



Amit Dixit

Director of Underwriting Operations (Interim)

- 25+ years experience in IT Change / operations
- Tech and Ops Leader for over 15+ years
- Specialist in delivering large scale transformation & creating organizational capabilities



Jeannie Meighan

Head of Model Office

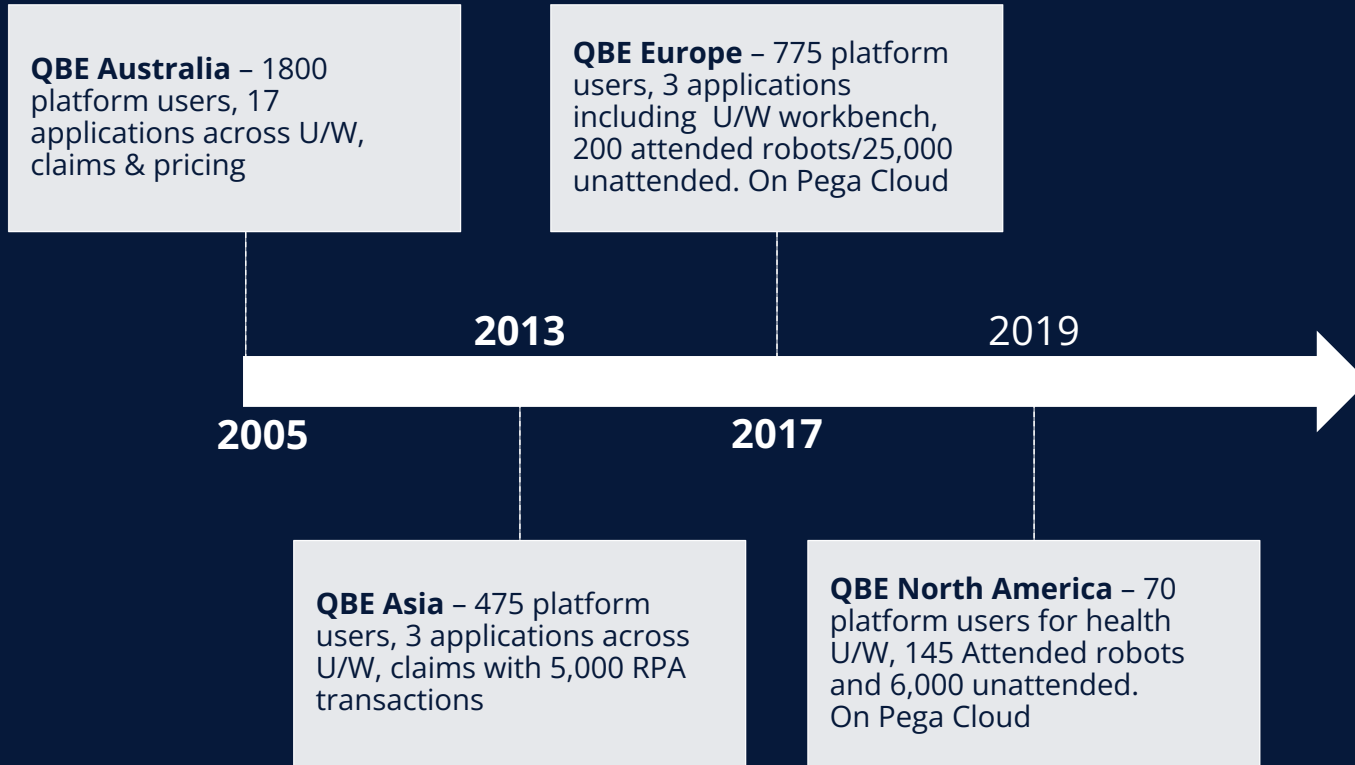
- 30+ years insurance experience
- Experienced Lean Six Sigma Black Belt with 15+ years in improving customer journeys and process capacity
- 4 years leading automation delivery

QBE is One of the World's Leading Insurers and Reinsurers

- Employing 12,000 employees
- Across 27 countries
- With thousands of policyholders
- Presence in more than 140 Countries
 - In 1886, two entrepreneurs started an insurance company in Australia
 - Since then, QBE has grown and evolved to become an international insurer headquartered in Sydney
 - QBE offers commercial, personal and speciality products and risk management solutions to help people and businesses manage risks, build strength and embrace change to their advantage
 - QBE's purpose is to enable a more resilient future



Background to QBE / Pega Relationship



How Do QBE Think About Automation?

Digital Reader



- Convert images to text
- Read and interprets text

Digital Thinker



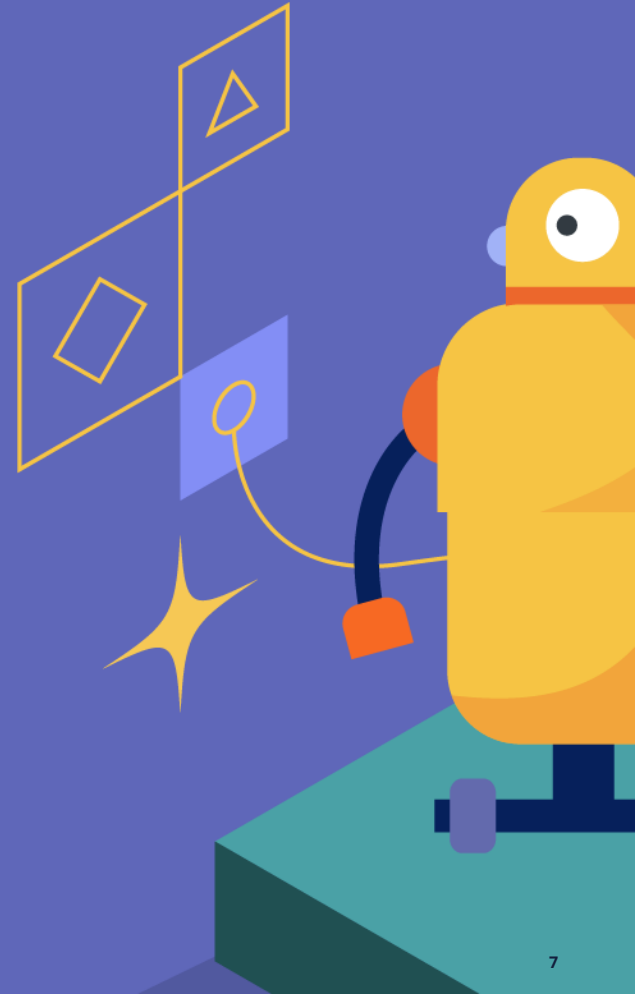
- Analyses trends, patterns & data
- Recommends actions

Digital Worker



- Mimics (human) keystrokes
- Executes tasks

Business challenges



QBE EO Business Challenges - Claims & Credit Control



- Credit Control function responsible for collecting & allocating £3.2 billion premiums
- Claims function responsible for over 75,000 claims



- High volume manual transactional business

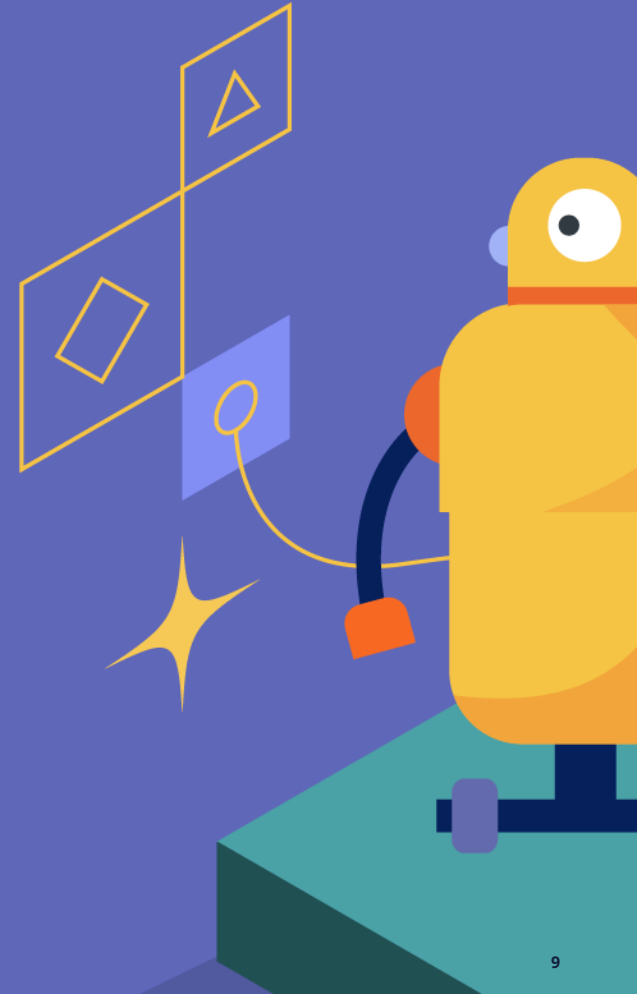


- Teams based onshore and offshore



- Sub optimum processes leading to inefficiency with non-value add repetitive work

Design and solution

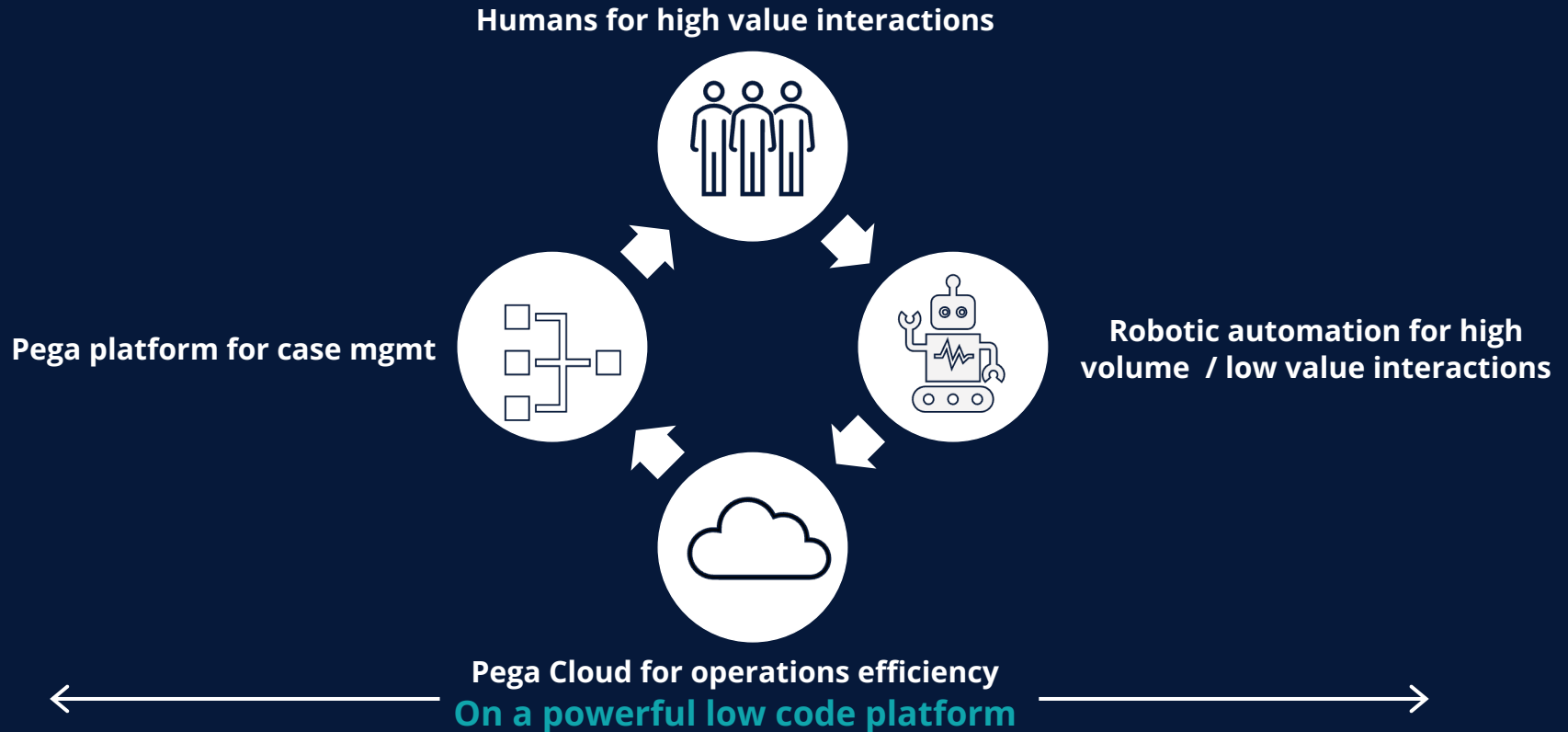


Design Principles

- Optimise processes and reduce handoff's
- Humans to perform judgement
- Automation to drive rule based actions/activities



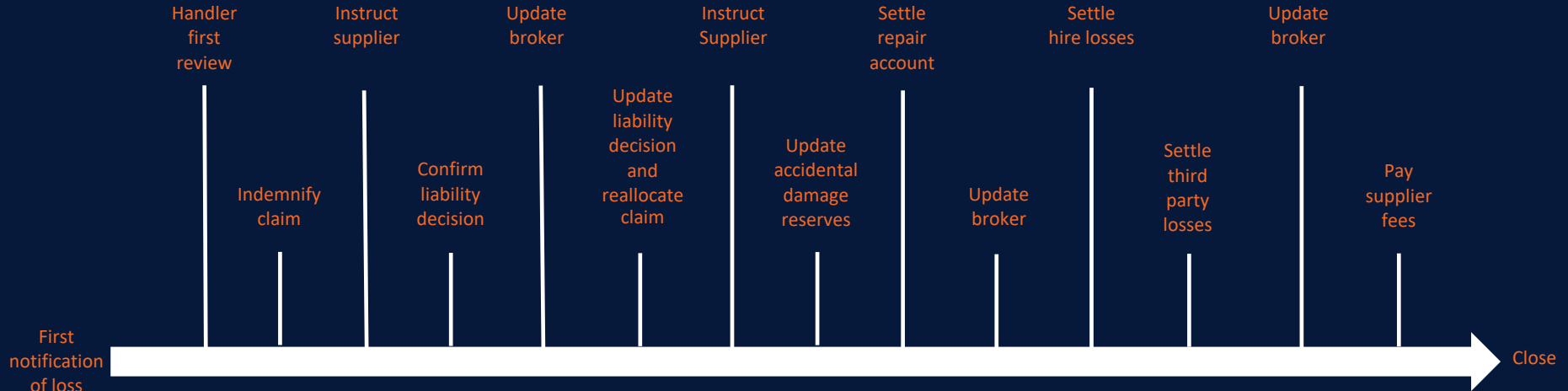
The Digital Worker Leverages Pega's Broadest Capabilities



Impact of Bionic Principles – Claims

Manual

Pre Automation

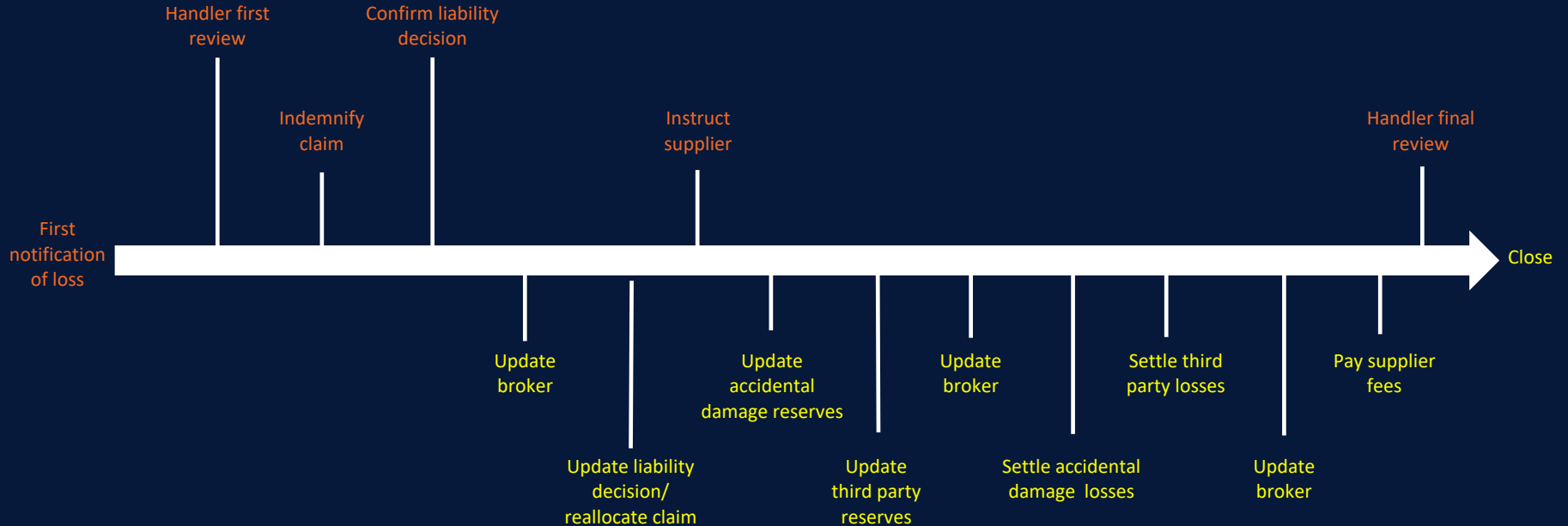


Impact of Bionic Principles – Claims

Post Automation

Manual

Automated



Impact of Bionic Principles – Credit Control

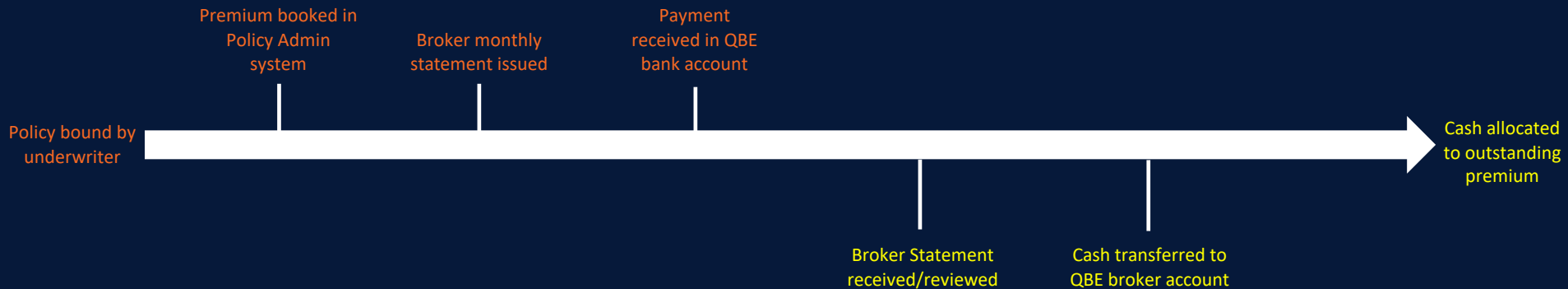
Manual

Automated

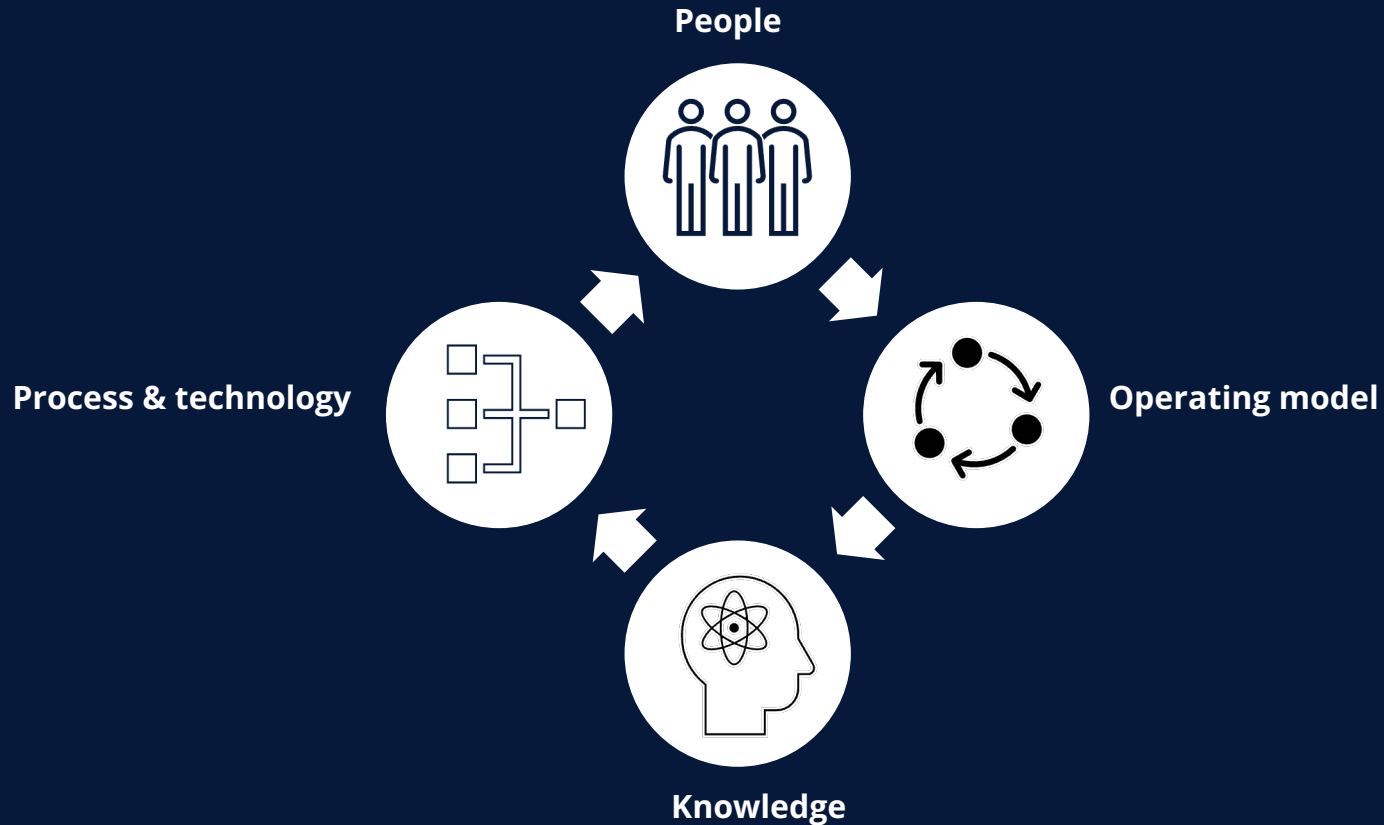
Pre Automation



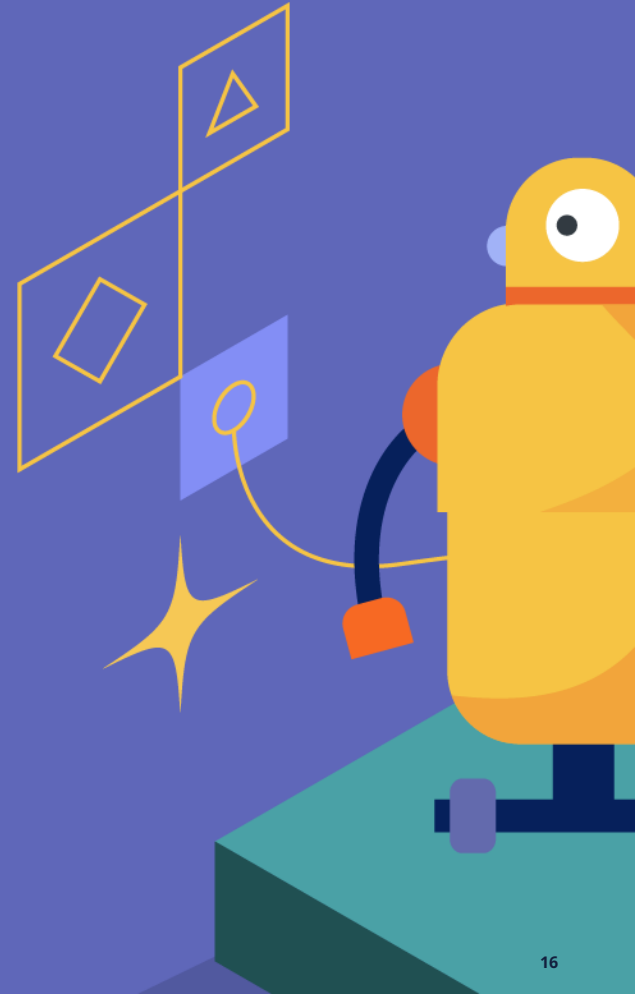
Post Automation



How We Matured Our Automation Capability



Benefits and pitfalls to avoid



Benefits to QBE



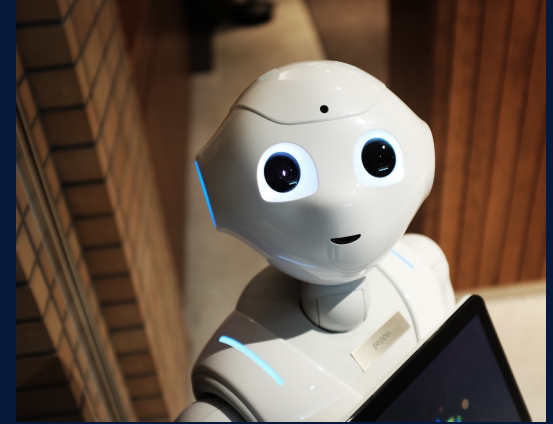
Modernisation

- Operates more than **50 business processes**
- Both attended and unattended automation solutions
- Robots able to run **12 hours a day 5 days a week**



Employee Satisfaction

- Drives employee engagement by removing non-value added activities



Capacity Release

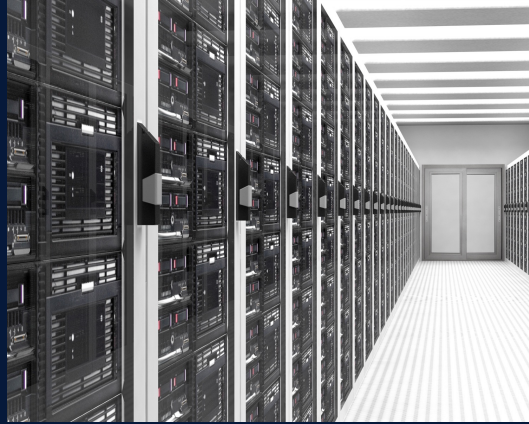
- Executes **~40,000 transactions a week**, existing automations release 30 FTE in capacity – 50,000 hours

Key Ingredients for Success



Business 'Pull'

- Understanding the e2e business process & active collaboration pivotal for success



Stability of IT

- Stability of IT estate significantly impacts bot performance



Have a long term vision

- Automation is not silver bullet, only adds value for high volume, standardise & repetitive work

Pitfalls to Avoid



Reliance on process documentation



Assuming a business process owner



Catering for all exceptions



Delayed engagement with desktop infrastructure team

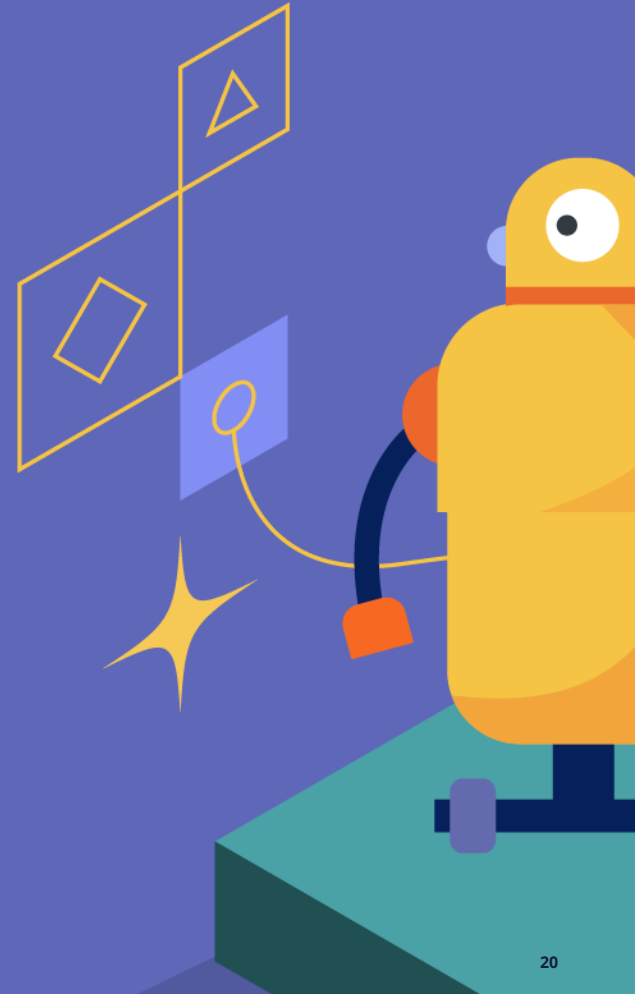


Underestimating support overheads

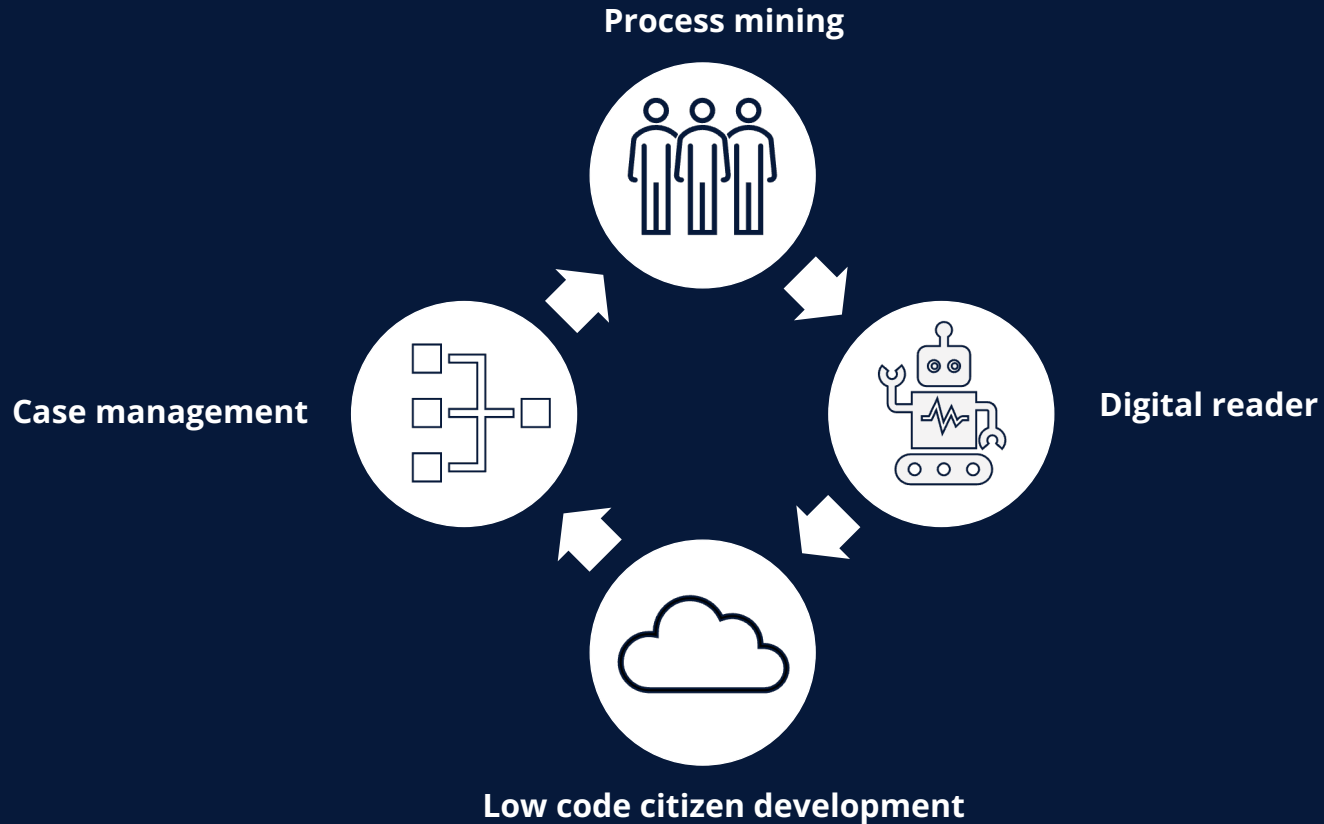


Everyone loves a bot !

What next



QBE Vision – Where Are We Headed Next



Q&A

