



PegaWorld

JUNE 7-9 | LAS VEGAS

PEGAWORLD.COM



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Smarter Engagement at Scale

UNIQA's AI-powered Omni-channel Strategy



Speakers

How UNIQA aligned Business and IT to transform sales with Pega



Claudia Thewanger
Head of Sales Technology
UNIQA Insurance Group



Dan Crasnic
Pega CoE Technical Lead
UNIQA Insurance Group

Agenda



Insurance is a promise. Technology is how we keep it

- 01** UNIQA at a glance
- 02** Our journey with Pega
- 03** CDH magic
- 04** Q & A



UNIQA

An Austrian Company



M.O.Z.A.R.T

Wolfgang Amadeus · Salzburg 1756

Austria gave the world its greatest composer



THE ALPS

The Mountains

62% of Austria is covered by the Alps



VIENNA
The Elegance

Making simple things unnecessarily beautiful

...which explains our architecture diagrams



UNIQA at a Glance

Key figures



€ 8.354,7M Written Premiums



€ 516,4M Earnings Before Tax (EBT)



14 Countries



18M Customers (3,7M in Austria)



21.000 Employees and Exclusive Sales Partners



Our Journey with Pega

How a platform decision in 2018 became an enterprise engagement backbone by 2026.



Why Pega?

Two perspectives — one decision



IT PERSPECTIVE

Replace fragmented legacy, standardize across domains

- Unified architecture across Sales, Service & CDH
- Consistent dev practices & reusable components
- Cloud-ready with enterprise-grade scalability
- Reduced maintenance & operational complexity

CONSOLIDATE

STANDARDIZE

ACCELERATE



BUSINESS PERSPECTIVE

Speed to market & measurable business outcomes

- Rapid time-to-market for new products & features
- Low-code delivery — business & IT co-create
- Agile response to regulatory & market changes
- Consistent customer experience across all channels

SPEED

OUTCOMES

TIME-TO-MKT



ONE DECISION

PEGA JOURNEY

2018 – 2026 · From Platform Decision to AI at Scale



PEGA JOURNEY

2018 – 2026 · From Platform Decision to AI at Scale

0

★ APPLICATIONS

1

DEV TEAMS

0

COE TEAM

42

LEGACY APPS



2018

Platform decision
Sales · Service · CDH

★ New Applications (cumulative)

Development Teams (cumulative)

CoE Team Size (est.)

2018

Platform decision
Sales · Service · CDH

- PEGA platform decision
- Scope: Sales Automation, Customer Service, Customer Decision Hub
- Goal: Replace ~42 legacy applications

PEGA JOURNEY

2018 – 2026 · From Platform Decision to AI at Scale

1
★ APPLICATIONS

1
DEV TEAMS

2
COE TEAM

41
LEGACY APPS

2018
Platform decision
Sales · Service · CDH

2019
★ Life Insurance
Tariff Calculator

★ New Applications (cumulative)

Development Teams (cumulative)

CoE Team Size (est.)

2019

★ Life Insurance
Tariff Calculator

- ★ June 2019: Life Insurance Tariff Calculator
- First PEGA application built and delivered

PEGA JOURNEY

2018 – 2026 · From Platform Decision to AI at Scale

1
★ APPLICATIONS

2
DEV TEAMS

3
COE TEAM

41
LEGACY APPS



★ New Applications (cumulative)

Development Teams (cumulative)

CoE Team Size (est.)

2020

UCP program start
Customer Platform

- Start of the UNIQA Customer Platform (UCP) program
- Foundation for the digital customer engagement layer

PEGA JOURNEY

2018 – 2026 · From Platform Decision to AI at Scale

2

★ APPLICATIONS

6

DEV TEAMS

4

COE TEAM

40

LEGACY APPS



2021

★ U.CRM EVT
360° · myUNIQA+
Omnichannel

- ★ March 2021: U.CRM Go-Live EVT (Sales Automation)
- Guided consultation process in U.CRM
- 360° customer view (contracts, relationships, interactions)
- myUNIQA plus launched (phased rollout)

PEGA JOURNEY

2018 – 2026 · From Platform Decision to AI at Scale

4

★ APPLICATIONS

9

DEV TEAMS

6

COE TEAM

38

LEGACY APPS



2022

★ PEGA Knowledge
 ★ U.CRM MVT
 Community (50)

- UCP Community founded (~50 end users co-creation)
- ★ Oct 2022: PEGA Knowledge Go-Live
- ★ Dec 2022: U.CRM Go-Live MVT (broker channel)

PEGA JOURNEY

2018 – 2026 · From Platform Decision to AI at Scale

7

★ APPLICATIONS

9

DEV TEAMS

8

COE TEAM

35

LEGACY APPS



2018
Platform decision
Sales · Service · CDH

2019
★ Life Insurance
Tariff Calculator

2020
UCP program start
Customer Platform

2021
★ U.CRM EVT
360° · myUNIQA+
Omnichannel

2022
★ PEGA Knowledge
★ U.CRM MVT
Community (50)

2023
★ Tariff Calc P&C
★ Tariff Accident
★ Inkasso

★ New Applications (cumulative)

Development Teams (cumulative)

CoE Team Size (est.)

2023

- ★ Tariff Calc P&C
- ★ Tariff Accident
- ★ Inkasso

- ★ March: Tariff Calculator P&C (SHUK)
- ★ June: Tariff Calculator Accident Insurance
- ★ September: Inkasso Frontend (Collections)

PEGA JOURNEY

2018 – 2026 · From Platform Decision to AI at Scale

12

★ APPLICATIONS

12

DEV TEAMS

11

COE TEAM

30

LEGACY APPS



2024

- ★ CDH with AI
- ★ Claims Navigator
- ★ Auto&Frei · Service
- ★ Rendement

- ★ April: U.CRM Claims Navigator
- ★ May: Customer Decision Hub (incl. AI)
- ★ Sep: Auto & Frei new – EVT
- ★ Dec: Customer Service & Complaints
- ★ Dec: Rendement Application (UAT/RV)

PEGA JOURNEY

2018 – 2026 · From Platform Decision to AI at Scale

13

★ APPLICATIONS

14

DEV TEAMS

13

COE TEAM

29

LEGACY APPS



2025

★ LV Tariff integrated
Optimisation wave
eKD & lead prep

- Optimisation based on extensive user feedback
- ★ Dec: Redesigned LV tariff calc integrated into U.CRM
- Preparations: actions, eKD, lead management, omnichannel

PEGA JOURNEY

2018 – 2026 · From Platform Decision to AI at Scale



2026

★ Cloud Migration
★ AI at Scale
Actions · eKD · Leads

- ★ May: Migration to Cloud
- ★ Sep: AI activated at scale in CDH
- ★ Sep: Actions rollout · eKD · Lead management · Omnichannel

Strategic cooperation

Accenture, our main integration partner



CDH magic



Why Customer Decision Hub?

The business case for always-on, context-aware decisioning



From campaigns to conversations

Static campaigns → context-aware interactions that learn and become more relevant with every touchpoint



Better guidance, better continuity

Advisors get clearer next steps — customers experience seamless, coordinated treatment across all channels



60+ Next Best Actions live

Higher conversion potential, better service timing, and more coordinated customer treatment — today



Full orchestration

CDH orchestrates leads, communication & actions across all channels — intelligence reaches customers directly

NBA
First step

Next Best Actions



CDH
Orchestrates

Omnichannel Intelligence



1:1
Personal

Personalized Engagement

"Positioning UNIQA to deliver increasingly personalized and relevant engagement"

CDH Implementation — Challenges

IT PERSPECTIVE



Parallel externalization

CDH rollout + Pega Cloud migration ran simultaneously
— high coordination overhead between workstreams



Cassandra customization

Default config didn't meet throughput / latency needs
— significant tuning required for production scale



Integration timing

Connecting CDH while CRM + channels were being refactored
— moving targets across dependent systems

BUSINESS PERSPECTIVE



Advisor adoption

Moving from legacy habits to CDH-guided interactions
— change management across frontline teams



Proving value early

64 NBAs needed tangible conversion + retention evidence
— business demanded ROI proof before scaling



Speed vs. governance

Tailored decisioning vs. COE-enforced standardization
— balancing agility with platform consistency

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- Übersicht
- Details
- Verräge
- Schäden & Leistungen
- Dokumente
- Kundenkontaktpunkte
- Compliance
- Beziehungen
- Beratungen
- Inkasso
- Aktionen (10)

Abdeckungsgrad 28% 🔍 Most Best Action

🚗 Mobilität	0	0%
🛡️ Rechtsschutz	0	0%
🏠 Wohnen / Freizeit	1	100%
🚗 Unfall	1	67%
🏥 Gesundheit	0	0%
👤 Leben	0	0%
📄 Sonstige	0	-

Geschäftsverlauf Gesamtübersicht

Beratung & Verkauf 👤 Neue Beratung

- Beratung vom 10.03.2026 14:53 ✍️ OFFEN
Wohnen/ Freizeit
Anträge (1) Angebote (3) 📄
- Beratung vom 10.03.2026 15:05 ✍️ OFFEN
Mobilität, Unfall
Anträge (2) Angebote (1) 📄
- Beratung vom 02.12.2025 14:39 ✍️ OFFEN
Anträge (0) Angebote (0)

Online Produkte Gesamtübersicht

Aufgaben (1) ➕ Neue Aufgabe

🔴 Einzugsermächtigung, Elektronische U... 09.04.26 00:00

Vertriebsaktivitäten (0)

📄 Keine Einträge vorhanden

myUNIQA plus 👤 Details

Kein Interesse an myUNIQA plus 📄

📄 Bitte registrieren Sie den Kunden für weitere Vorteile.

Services

- ✓ myUNIQA 📄
- ✓ Elektronisches Postfach 📄
- ✓ Markteingewilligung 📄
- ✓ Newsletter
- ✗ Unwetterwarnung 📄 Nachregistrierung & Datenänderung
- ✓ Schadeninformationen

Beziehungen

- 🏠 Adressklammer
Adressklammer kann nicht gebildet werden 📄
- 🔍 Private Beziehungen
Elaine Nnaib
Weitere (1) ➕ Personen hinzufügen
- 📄 Geschäftsbeziehungen
FIRMA ANHMET KASAP
Weitere (1) ➕ Personen hinzufügen

Gesamtübersicht

Top 3 Next Best Actions

<p>TestAction2 ⋮</p> <p>NBA for with the business value of 10 (June), DI-geringe VS, LR, Kosten-geringe VS, Direktleistung, Knochenbruch</p> <p>Empfohlene Aktion</p> <p>Online Produkte</p> <p>1</p>	<p>myUNIQA plus Bonus ⋮</p> <p>Maurice GGrosch hat einen myUNIQA plus Bonus in Höhe von 16.57 EUR, der als PrämienGutschein verwendet werden kann.</p> <p>Empfohlene Aktion</p> <p>Verträge</p> <p>2</p>	<p>Up-Selling KV stationärer Tarif ⋮</p> <p>Im Bereich Gesundheit besteht folgende Lücke: Stationaer, Ambulant.</p> <p>Empfohlene Aktion</p> <p>Verträge</p> <p>3</p>
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Weitere Next Best Actions

#	Kategorie	NBA	Beschreibung	Empfohlene Aktion
4	Aufrecht prolongierte Verträge mit Up-Selling !	Unfall	Im Bereich Unfall ist ein Vertrag aufrecht prolongiert und es besteht folgende Lücke: DI-geringe VS, LR, Kosten-geringe VS, Direktleistung, Knochenbruch.	Verträge ⋮
5	Cross-Selling	Kfz	Es besteht keine Kfz-Versicherung.	Beratung starten ⋮
6	Cross-Selling	Rechtsschutz	Es besteht keine Rechtsschutz-Versicherung.	Beratung starten ⋮
7	Cross-Selling	Haushalt/Eigenheim	Es besteht keine Haushalt/Eigenheim-Versicherung.	Beratung starten ⋮
8	Up-Selling	Leben	Im Bereich Leben besteht folgende Lücke: Biometrie, Rente, Pflege, Sonstiges.	Verträge ⋮
9	Kundendaten	Kundin ohne Telefonnummer	Für Maurice GGrosch haben wir keine Telefonnummer im System gespeichert.	Kundin kontaktieren ⋮

> Abgelehnte Next Best Actions

CUSTOMER DECISION HUB — NEXT BEST ACTION

NBA Impact Dashboard · EVT Sales Channel



ADOPTION

Reach & Frequency

6.5%

Used NBA >50 times within 10 months

Power users



38.8%

Used NBA >10 times within 10 months



78.6%

Used NBA at least once since roll-out

EVT sales agents with active portfolio



CUSTOMER DECISION HUB — NEXT BEST ACTION

NBA Impact Dashboard · EVT Sales Channel



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78.6%

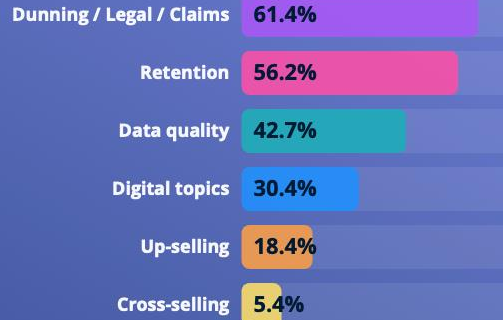
Used NBA at least once since roll-out

EVT sales agents with active portfolio



EXECUTION QUALITY

Completion by Category



60 different NBAs across 6 categories

CUSTOMER DECISION HUB — NEXT BEST ACTION

NBA Impact Dashboard · EVT Sales Channel



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78.6%

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EVT sales agents with active portfolio



EXECUTION QUALITY

Completion by Category

Dunning / Legal / Claims **61.4%**

Retention **56.2%**

Data quality **42.7%**

Digital topics **30.4%**

Up-selling **18.4%**

Cross-selling **5.4%**

60 different NBAs across 6 categories



OUTCOMES

Customer Interaction & Value

4.7%

~€1.12M

of total new/additional premium in EVT
(Retail private customers) generated via NBA

2.3%

of EVT retail customers who received an NBA
had it clicked & processed in U.CRM



of clicked NBAs

CDH Implementation — Lessons Learned

IT PERSPECTIVE



Isolate CDH infrastructure

Dedicated cluster + DB — too resource-intensive to share



Invest in internal capability early

COE + Pega Academy reduced external dependency



Architecture discipline at scale

Reusable patterns & framework layers across domains

BUSINESS PERSPECTIVE



Progressive rollout beats big-bang

Deploy by priority — prove value at each step



Operating model matures with tech

Governance evolves alongside the platform — not just code



Advisor-first, then omnichannel

64 NBAs proven in CRM before expanding to all channels

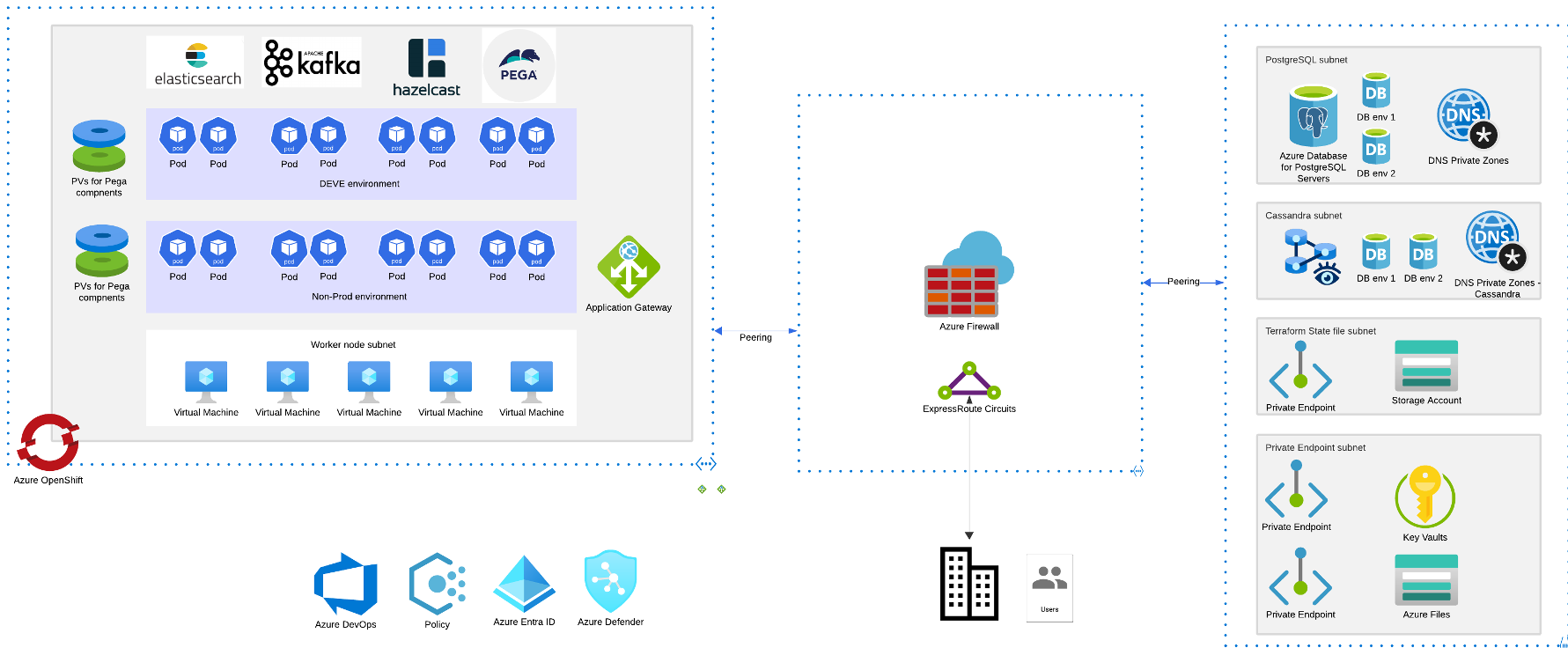
CDH Integration in the UNIQA Ecosystem

How Customer Decision Hub connects across the application layer cake



CDH architecture

PEGA CDH target architecture design



Lessons Learned

What 8 years of platform journey taught us



IT PERSPECTIVE

- ▶ **Performance needs continuous focus**
- ▶ **Invest in enablement early**
- ▶ **Scale through architecture discipline**
- ▶ **Stay fast — avoid over-customization**

CAPABILITY

DISCIPLINE

SCALABILITY



BUSINESS PERSPECTIVE

- ◆ **Governance sustains outcomes**
- ◆ **CoE scales innovation with control**
- ◆ **Agile maturity grows through practice**
- ◆ **Community collaboration is the multiplier**

GOVERNANCE

ADOPTION

COMMUNITY



PLATFORM MATURITY

Thank you !

Q&A time



WHY DID THE BLUEPRINT CROSS THE ROAD ? THE APP STUDIO WAS ON THE OTHER SIDE





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