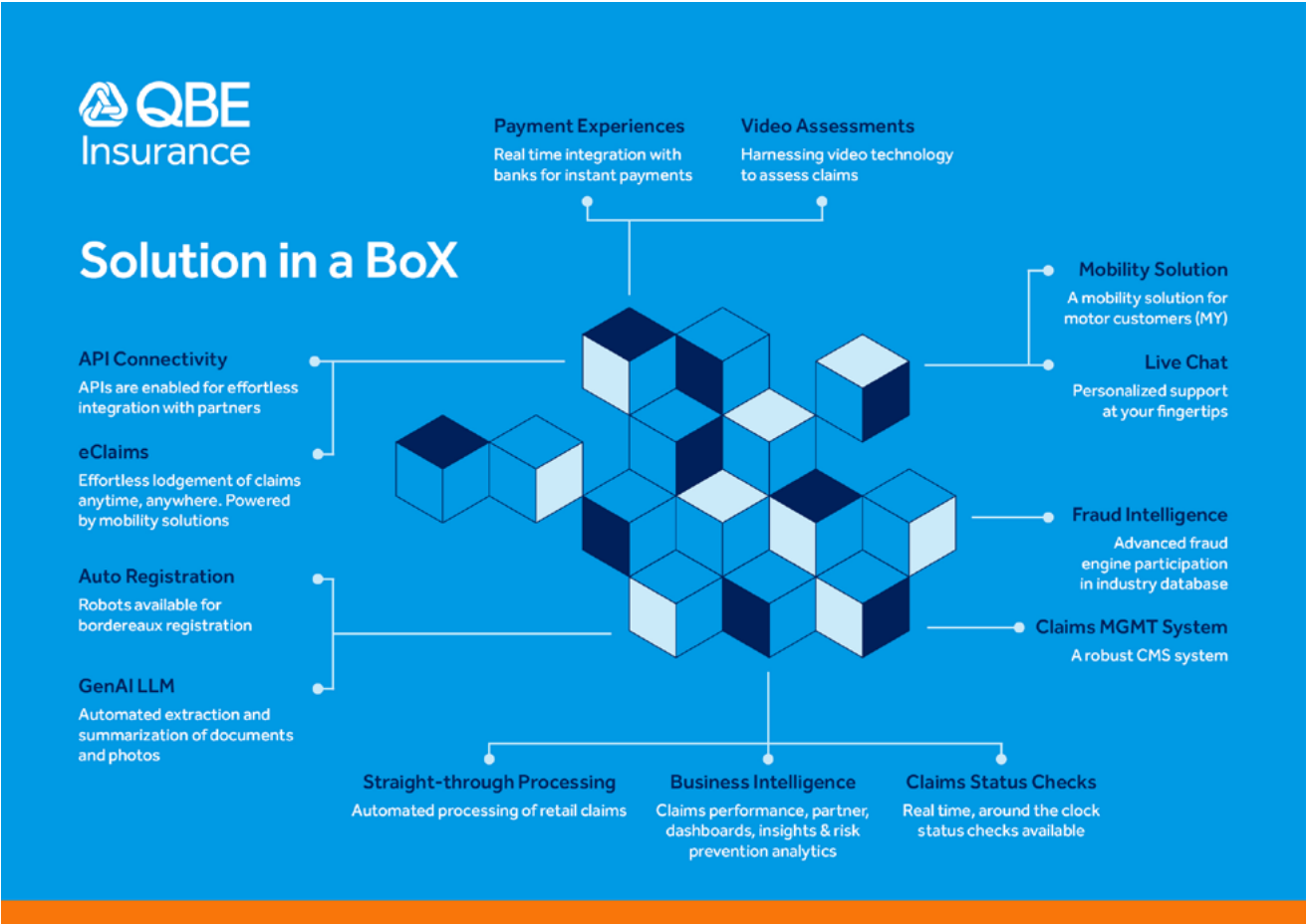


QBE Asia advances claims management with ‘Solution in a Box’

QBE Asia provides general insurance solutions across business, personal, and specialty lines in multiple markets across the region. Its portfolio covers a broad spectrum of customer needs, from individual protection to complex commercial risks.

In 2024, QBE Asia took a bold step forward by expanding its digital capabilities through “Solution in a Box” – an award-winning claims initiative designed to transform its claims operations and elevate the

customer experience. What makes this solution stand out is its unified platform that integrates a suite of innovative tools, advanced technologies and streamlined processes. The result? A seamless,



QBE Asia’s all in one claims solution

customer-centric approach that addresses pain points for both QBE customers and claims executives.

Solving longstanding challenges

‘Solution in a Box’ was developed to address two persistent pain points in the insurance industry:

- Stressful, paper-heavy processes – Completing hardcopy forms has long been a time-consuming and frustrating experience for customers.
- Operational inefficiencies – Manual claims handling, triaging and prioritising manual processing often take precedence over meaningful customer interactions, slowing down the entire claims process.

Technology that delivers

With “Solution in a Box”, QBE customers enjoy an effortless, personalised, end-to-end digital journey. QBE eClaims’ intelligent workflows are powered by sophisticated analytics-driven rules engine and GenAI, enabling straight-through processing for faster claims resolutions. Real-time payment integration with banks ensures instant payouts, turning what was once a lengthy process into a seamless experience.

With the majority of claims now fully automated, QBE shifted its strategic focus to strengthening customer relationships and personalising the experience. Recognising that customers often feel anxious about their claim status, QBE introduced 24/7 real-time updates via automated WhatsApp notifications, keeping customers informed throughout the claim lifecycle. Video claims assessment speeds up evaluation, while live chat support offers immediate assistance wherever needed.

“Everything we do at QBE is built on one thing: customer trust. We earn that trust through strong client servicing outcomes. That’s why we continue to invest in transforming our claims solutions – to support our customers so they can bounce back faster and stronger, with less friction and greater confidence. At the heart of it, it’s all about being there when it matters the most”, said Vick Rajaswaran, Head of Claims, QBE Asia.

Measurable impact on efficiency

Since its launch, QBE Asia’s customers have enjoyed a significantly enhanced claims journey, and the platform has delivered clear, tangible results. QBE reports a Net Promoter Score (NPS) of 68 for retail claims, reflecting high satisfaction amongst customers, with partner Customer Satisfaction Score (CSAT) at 3.9, recognising improved services and scaled technical capabilities. Around 65% of simple claims are now processed automatically, and overall turnaround times have improved by up to 80%, thanks to instant payment capabilities. The registration of claims has also accelerated, with 97% completed within two days, compared with 95% within seven days previously.

Operationally, the initiative has saved more than 1,000 man-hours annually through robotic process automation. Claims handlers now process 10% more cases within the same six-hour window, and 99% of claims are acknowledged within 48 hours. Cost efficiencies have also been realised, including a 10% reduction in claims-related expenses and improved loss ratios supported by fraud detection and supplier rate checks.

Strategy and outlook

QBE’s vision is to be the most consistent and innovative risk partner by creating new and innovative experiences that make it easier to do business. Claims represent a critical moment of truth for customers, “Solution in a Box” truly delivers on QBE’s brand promise – keeping customers at the heart of everything they do. This positions QBE to deliver a digitally unified, customer-first experience that is both scalable and future-ready.

Looking ahead, QBE plans to deepen the platform’s capabilities with predictive analytics, innovate using unique, hyper-personalised claims experience and extend transformation to wholesale and non-retail portfolios.

QBE Asia was recognised as the ‘Best Claims Management System’ and ‘Excellence in Claims Service Management’ at *The Digital Banker’s* Global Insurance Innovation Awards for setting a new benchmark in operational efficiency and customer experience in claims handling.



“Everything we do at QBE is built on one thing: customer trust. That’s why we’re transforming our claims solutions – to make life simpler and faster for customers, and seamless for partners. At the heart of it all, it’s about being there when it matters most.”

Vick Rajaswaran
Head of Claims
QBE Asia