#### AN IN DEPTH LOOK AT QBE'S API TRANSFORMATION JOURNEY VIDEO TRANSCRIPT

After today welcome to the session great to meet you have virtually from us and foremost I want everyone a safe. At home and a large to be family as well and you know what. Sequence of time here to talk about some of the. Real soft stories here and look for to you know catching up with you on your experience here as we go through this journey and just to kiss off you know maybe if you can. Provide some context and background in terms of the soft transformation journey that Doc you be went through that you lead. Hey hey Sure sure Mark Mullen thanks for giving this opportunity. It's it's out how you mentioned you know it's interesting times and how suddenly everything has gone to merge digital world a lot more than before there always used to be a lot of chatter around you know years the digital Saturday and one fine day Charlotte one week and you know suddenly everybody's counted all right. And and you know it's it's it's interesting times 11 So you're touching a little bit on how to be started a journey around a whole a.p.i. strategy was around I would say 2016 late 2016 percent of the king at different ways where we can leverage some of the f.b.i. as we have to enable faster business growth that's going to happen and it's a bit interesting house out of it started off with it let's take end of life system because a lot of our a.p.i. platform was becoming sterile and insecure and idea was what do we do next and that's when it struck to us that we've got to leap to the next Saturday which is go with the micro services

a.p.i. driven approach so that when the digital journey reaches a maturity level we are right there and we are right in the mainstream to deliver so the benefits that our business will require and that's how we kind of started our journey it's been about 3 years and we have about \$200.00 plus micro services within an agreement all of them use of platform and you know they're done everything from batch to real time to streaming. You know to helping modernize our legacy platforms to enabling new business services along the way. So guite guite interesting very shining I think one of the things to fight a call from our conversations from way back when. The complexity of the business that you be is in in North America played a significant factor in how this transformation journey evolved and I do recall like those a number of discussions that you had with your colleagues from the business and dumbs of understanding how these things would kind of it well and help shape the business benefits as well so maybe if you can kind of. Highlight some of the business challenges that you have to operate within as part of this transformation journey don't be hopeful. Yeah I think the the kid issue kind of. Just lots of different I would say there's there's lots of different components on the way right yet external when there's yet to integrate with and I mean when there's not 1000 mentors right to be talking about a business. Business when there's Gadhafi what connectivity to Lexis Nexis to make sure you

know your certain kind of checks are happening correctly connecting to d.n.b. database. Writes a lot so when there's that you'd have to connect to and our software biggest challenges came with trying to talk to our action when theirs and figuring out if they're ready to take on a new a.p.i. Sanderson was an associate that you know the timelines kind of get extended when you start have to do that. The 2nd part of the aspect was lot more internal When you have a typical job that's running in a batch process but there climate is really to have it real time performance standards change significantly our human point of example where you know q.b. integrates with a lot of external partners you know Farai what I call is the right does business if you're also available on you know on a on a where he got on a platform with progressive with arrow had and couple of others these kind of. These kind of integration is a really key from a.p.i. in a technology up if you know because it's important from the perspective of their response time is very very important right if somebody is going to think through some of these photos and if there's points time is very long you just don't lose their customer you're going to lose their customer they're not going to come back they're going to go to someone else and they're going to do that you know so performance standards were really important when you're doing some of these integrations. Those are some of the challenges that we come across as. One of the challenges and I think the reason why I want to mention this is as a lot of companies start looking at more of the Rising Down legacy integration platforms having the documentation own the business functionality of what that integration destination is extremely important because if you have that you know developing that new a.p.i. or a new my groceries because a lot more easier. Now well sort of think of the landscape itself and I think you know at that point in time you had pretty much. All kinds of technology stocks all the way from you know mainframe to mid-range and even Sas and there was a lot of orchestration that happened. Believe that you know that we went through this journey and and that's definitely. A very very interesting case study in terms of how you went through this

now looking at those complexities Now one of the things also that I recall that you know you had mentioned quite a bit in our earlier discussions was around how this is not just a technology integration a plate right it was there was lots of fun things that you have to set the standard for from an organization standpoint from an operating model standpoint right maybe can you can you share a little bit of that experience in terms of you know how you went about looking at it in terms of Joe out of office and those types of things that were sort of the torch bearers for or for the organization at large. Right right you know I think the key part was not just legislature and you can phone right if you look at the entire ecosystem that you have to set up you want to make sure you're doing a true enablement and one of the promised or using will suffer as it works as a center for an able man right. The key aspect there was how do you set the platform up so that from the time you start about you know creating publishing. Opening it up for different user case right what is an entire journey looking like and what is the time it takes for you to build and design the service to actually connecting it to or intimate partner and I was trying to see the benefits that go along one of the key aspects along the way was obviously monitoring a continuous monitoring around the way to see if the performance drops below a particular level what kind of order to get and how do you react to those alerts right The Daily Show Saturday was a dollar to come and and as they come in we'll see what needs to be done and we'll take care of it over time right we're says where we are now today's dollars come in and if it's another that has happened in the past. It has become quite adapted to the point it knows what the fix should be so it's gone a long way from just saying let's put aside some together all the way to doing something on the cloud platform which is what the any point was off by from accommodates us right and you know times are hard and I know you guys are on there but thanks Accenture for helping us with their journey get to that any point platform which is playing a very crucial role because now you have an a.p.i. Charedi that centrally managed

you have a catalog of all the a.p.. That are out there so that a different region if they want to pick this up if anybody's much fussing to Gratian. Give or take a few changes that they may have to make do it add to their situation right and that's pretty crucial and is then time where you know a lot of things are we're on pause for quite a bit of time things are coming back up now will really but it becomes pretty crucial to kind of figure out what's happening right then at that point in time and to be a enable us to fire up a new service era new integration with a new partner becomes a lot more easier if you have something already in your back pocket to start growing up with. As you went about setting up the c \$41.00 of the things that q.b. prides itself on is the one I t. d.n.a. right I mean as part of that you have to orchestrate several teams and stakeholders in this journey can you share with us your experience count was some link back to a high performance team yeah. That's right so we have had a very. There's lots of different different groups still to come together to get the slots on to where it needs to be one of the key key user and the key stakeholders in the entire ecosystem is the business operation users they know the functionality best on how it works how they view as opposed to power from what is the IP that needs to come out. Followed by you to have the infrastructure folks you need a very strong association with them because 1st you know it's very platform is going to get deployed 2nd you also want to make sure that the End Point infrastructure the 2 systems that Dave guys connecting to. Is seamless that connectivity there are many times when you have to set a virtual IP address IP addresses at the end point just to do certain kind of testing and that team was phenomenal in bringing the whole thing up and running very quickly. We also had to work right causally with the release management team because we're doing deployment almost on a weekly basis we want to make sure a lot of the items are checked down all the stakeholders who are involved and inform appropriately awesome when you look at the entire ecosystem between you know your testing partners Delp and partners. The business users the the actual business users at the end point

your external or internal partners who might be using a service you want to make sure that you bring them along the whole generally you know one day one itself right you have to have this articulation point on day one saying you know a 20 minute call that saves years what you're proposing to do or years why you want to do this and years are all the expect you to play and this journey as long as you have that commitment you're in good shape right so it's very important to have that whole 100. The chair because of all the integration a.p.i. effort becomes very very Seattle driven. And the onus is on the CIA to go out and say here's how to feel better for the business and years where you could do with it because you're now getting ahead of the reaction. Right it becomes a lot more surgical a worse is a business coming in saying to you hey can we do this because you're going to get the department right since you can very crucial but you know c.i.a.o. works very closely with the business members and the business leaders to go over the collective side of your own it and then for there to be a it's been phenomenal most of their business an exact color in the CIA Those were working in lockstep to get this thing go over that eventually pay them a far better business benefits. Thank you for for for that insight no definitely no time to bring everybody together was a cornerstone for for the 6 s. of this program so far looking back at it you know what sod it off as a legacy modernization exercise you know evolved into a vision for transformation you have to do some path breaking work in terms of trying to establish some new concepts and technology and innovation. And bring everybody together lots of heavy lifting internal external. All this put together now after a couple of years now. How's the cake now has it been back well how's how the business isn't showing the benefits it's been amazing being had you had practically I would say no all of this is going to wave you down the platform. And you re talking about previously where your seniors outages and you would see you know a lot of our vendors excell partners kind of comparing say hey you have been connected in performance issues performances increase tremendously been able to integrate worry very quickly especially in the

claim space with a lot of our law in order for example partners which is improve our customer satisfaction in a very big way. I think. Given if I if somebody would ask me you know we reduce our different day and I would actually say no I think this is the way to go and we are now at a point where we are taking and looking at our entire catalogue and now coming up with a common core insurance a.p.i. strategy and what I mean by that is. We are on a path and a journey working with a business servicing the years a core insurance a.p.i. that you would almost any insurance company would use what would it take us to take the lead and say let's sounded I.Z.'s across the industry let's work a different partners in organizations to come up with a common strategy so that it becomes much more easier to talk between different agents different brokers that entire strategy that's evolving so you know we're wrecking very close a good meal soft on those Accenture you guys have been well very closely on the side a g. and a business partners have been involved in the side of you there's a years for us to kind of say let's take this to the next level you know if I may it's almost similar to open banking and so many ways but it's got some ways to go before we get to that level of standardization and maturity across that industry trough Roiphe vesterday. Well that's a that's a phenomenal story in terms of few know how you achieve that platform stability which was which was a key thing and trying to get that you know the branding out in the market in terms of. Available in responsiveness I think it's a phenomenal change there. And also this whole open a.p.i. in terms of your next steps you know that's definitely. Visionary at least in the insurance industry and. Definite look forward to some some more great stories on that topic and. Again once things settle down now definitely want to thank you for your time today and look for to meeting vou in the near future share and hopefully we can break bread thank you say very thank you mom and I think I think we're very I'll do something really good and bake with everything that's happening and you know I think one of the folks you know I was having a collision the other day and somebody mentioned to me so what's a big deal I mean what are you going to do you know what's going to happen to the insurance industry with everything pretty much shut down right what's going to happen I said look you know it's in a said Gray but in a in my own optimistic way. Look at all this space travel that's going to happen very soon right if if Plan a very discounted and people want to take a ride out you're going to be able to do that soon I guess through something interesting and right and and then you take a step forward and say Ok so how does it b.s. or do you fit into that and I say that's exactly right fits in if you want to come into now says a.p.i. services in real time find out what planets or what everyone's are are reading the earth at any given point of time. You can find that out easily before the launch and you can ensure based on that right what's happening to those space cross and that space travel so so there's interesting times coming along yes we have to get through this today but I'm very optimistic about what the future holds thank you so sonic Jeff thank you Nick.

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