

Competitive Edge:

Your Blueprint for Rapid Growth in Insurance



Entsia

In this guide

Introduction	03
The Challenge	04
Why It Matters Now	06
Your Blueprint for Growth	09
Proof. Not Promises	12

Introduction

At Entsia, we believe insurers shouldn't have to choose between speed, quality, and value to access growth.

For too long, the industry has accepted that trade-offs are inevitable—faster launches come at the cost of compliance, or lower costs mean sacrificing broker usability.

We've made it our mission to prove otherwise.

This guide is built for ambitious insurance companies across Australia and New Zealand who are ready to modernise, scale, and future-proof their operations through smarter technology that simplifies work and strengthens broker connections.

Chapter 1

The Challenge



US\$2.74 trillion

The annual cost of operational inefficiencies in the global insurance industry

Higson, 2025

The hidden cost of inefficiency

Behind every insurer's growth plan sits an uncomfortable truth: inefficiency is slowing everything down.

- **Manual processes hold you back.** Staff still spend hours re-entering the same data in multiple places. Every duplicated keystroke eats into time that could be spent underwriting, analysing risk, or designing new products
- **Outdated technology limits agility.** Legacy systems are often rigid and expensive to change. When markets shift or new risks emerge, insurers find themselves locked into slow delivery cycles that erode their competitive edge
- **Disconnected data kills opportunity.** Information silos make it impossible to see the full picture. Without connected insights, insurers can't make proactive pricing decisions or deliver real-time risk assessments
- **Delays mean lost share.** In today's market, speed is everything. If a competitor can launch a cyber product faster than you, they're the ones who win broker mindshare and customer trust
- **Compliance adds complexity.** APRA's CPS 230 and CPS 234 standards require constant vigilance. For insurers on outdated platforms, every regulatory change feels like a scramble

The reality? Without change, insurers risk falling behind, not because they don't have the expertise, but because their systems can't keep up.

Chapter 2

Why It Matters Now



85%

of insurance CEOs acknowledge digital transformation is critical.

Customer acquisition and retention rates improve by up to 25% for digitally mature insurers.

Deloitte, 2025

The competitive landscape is shifting

The pressure on insurers has never been greater. Global players are entering the ANZ market with bold promises. Brokers are demanding faster, simpler experiences. Customers expect instant quotes and seamless service. And regulators keep raising the bar.

Three forces are reshaping insurance today:

- 1. Rising customer expectations.** Today's brokers and customers are digital-first. They want products they can access instantly, with processes that feel as intuitive as online shopping. Anything less feels outdated.
- 2. Increasing competition.** Customers are spoilt for choice, with comparison tools providing easy access to product data, niche insurance players providing tailored offerings when needed, and large multi-nationals able to compete at scale.
- 3. Artificial Intelligence (AI) and technology advancements.** There is a cost to standing still. Those insurers keeping pace with the rapidly evolving technology landscape not only attract customers, but can better attract talent.

“The insurance industry is buzzing with AI activity, but realising its value remains a work in progress, as many insurers struggle with fragmented, messy data sprawl and outdated systems.”

Deloitte, 2025

In short, the industry is changing fast, and a desire for modern, easy to use technology is at the centre of it. Yet technology decisions today are governed by two fears: the fear of falling behind and the fear of investing in something that doesn't deliver.

Large scale transformation projects take time and planning. Insurers that look at where they can achieve quick wins in the short term, while long term transformation projects are under way, will be best positioned to grow market share.

What insurers also want is a credible partner who can guide them through change with confidence, not just provide flexible, customer friendly technology.

Chapter 3

Your Blueprint for Growth

“To truly “industrialise” AI in insurance and embed it into the very DNA of business processes, insurers should incorporate foundational data readiness and robust technology architecture.”

Deloitte, 2025

Here are the top five things insurers can do now, to boost efficiency and competitiveness:

1

Automate routine processes: Across the insurance lifecycle, manual data entry, claims handling, and policy administration are major sources of inefficiency for insurers. By identifying where AI and other automations can be of most benefit, insurers can dramatically reduce operational costs, minimise errors, and free up staff for higher-value work. “No-touch” claims and automated risk scoring are just two examples of where modern platforms can help insurers process more business with less overhead.

2

Adopt cloud-native, modular core systems: Legacy platforms are costly, rigid, and slow to adapt. Migrating to cloud-based, modular platforms enables insurers to scale easily, launch products faster, integrate with brokers, and access third-party data. This agility supports quick responses to market and regulatory changes while reducing risk through iterative adoption. The result: faster time-to-market, flexible product expansion, and seamless connectivity with new channels and data sources.



17.5%

annual growth in the ANZ insurance tech market.

HCLTech, 2024

3

Harness data and AI for smarter decision-making:

Advanced analytics and AI-driven tools can transform underwriting, pricing, and fraud detection. By leveraging predictive analytics and machine learning, insurers can make faster, more accurate decisions, personalise customer experiences, and proactively manage risks. AI also enables real-time insights into operational bottlenecks and customer needs.

4

Harness out of the box capability where possible:

Modern technology platforms now enable rapid configuration, integration, and deployment of even the most intricate products. Features like pre-built integrations, modular architecture, and cloud-based distribution allow insurers to go live fast, and adapt quickly to market demands. This means insurers can capture new opportunities, respond to regulatory changes, onboard new brokers, and scale their offerings without being held back by legacy systems.

5

Partner with proven technology providers: Choosing the right technology partner is critical. Entsia's platform is designed for insurers of all sizes, offering automation, compliance, and rapid product launches. Our "build once, deploy anywhere" approach means you can future-proof your operations, stay ahead of regulatory changes, and compete with industry giants —without the headaches of legacy systems. We're trusted by leading insurance agencies across ANZ, and our team is ready to help you unlock your blueprint for growth.

Chapter 4

Proof. Not Promises

“Entsia has a great culture, are collaborative to work with and we consider them an important partner in our success. They offer a sophisticated solution backed by a great team”

Ag Guard

Entsia: Driving Growth for ANZ Insurers

Entsia delivers full lifecycle insurance administration platforms built for the complex needs of Australian and New Zealand insurers. Our cloud-native SaaS solution processes over \$2B in GWP annually, combining underwriting, distribution, credit control, and claims in one integrated system.

Designed for both commercial and retail portfolios, Entsia enables automation, configurability, and compliance at scale—accelerating digital transformation and operational efficiency.

With Entsia, insurers cut broker onboarding from months to weeks, reduced costs, and improved adoption.

Proof. Not Promises

Case Study: Fast-Track Digital Transformation in Commercial Insurance

Summary:

The ANZ commercial insurance division of a leading global insurer was running on a legacy application that was slowing down growth.

After evaluating several solutions, the insurer selected Entsia for its local team, proven commercial insurance expertise, collaborative approach, and ability to deliver fast, complex implementations, including integrating with key distribution channels out-of-the-box.

Entsia implemented its full lifecycle insurance platform for the customer, transforming its core systems into a modern, highly configurable, and flexible digital platform. The Entsia platform enables the insurer to quickly launch new products, adapt to changing requirements and easily access new and existing broker channels, to meet market demands.

Quick Wins Delivered:

- Transitioned from legacy to modern platform in record time
- Enabled rapid product launches and agile regulatory compliance
- Reduced operational complexity and improved efficiency
- Positioned for scalable growth across ANZ

Entsia: A proven partner for growth.

Ready to unlock your blueprint for growth?

Learn more at [Entsia.com](https://entsia.com) or contact us at
contact@entsia.com



Entsia