



Ubezpieczenia 2026+

nadchodzące trendy, dane, AI i nowe
wyzwania

Styczeń, 2026 r.

Zwiększenie efektywności organizacji dzięki wykorzystaniu nowoczesnych technologii bazujących na AI

Mirosław Deja, Uniq





<IT
makes
perfect
sense/>

/ BUSINESS EFFICIENCY THROUGH AI

Mirośław Deja
UNIQA POLAND
2026-01-12



/ UNIQA IN POLAND



CUSTOMERS

8M

GWP

1.5bn €

0.2bn € digital
20% YoY 2024 (>10% YoY 2025)

BUSINESS

4 LINES

P&C, LIFE,
TFI (0.23bn €), PTE (3.2bn €)

EMPLOYEES

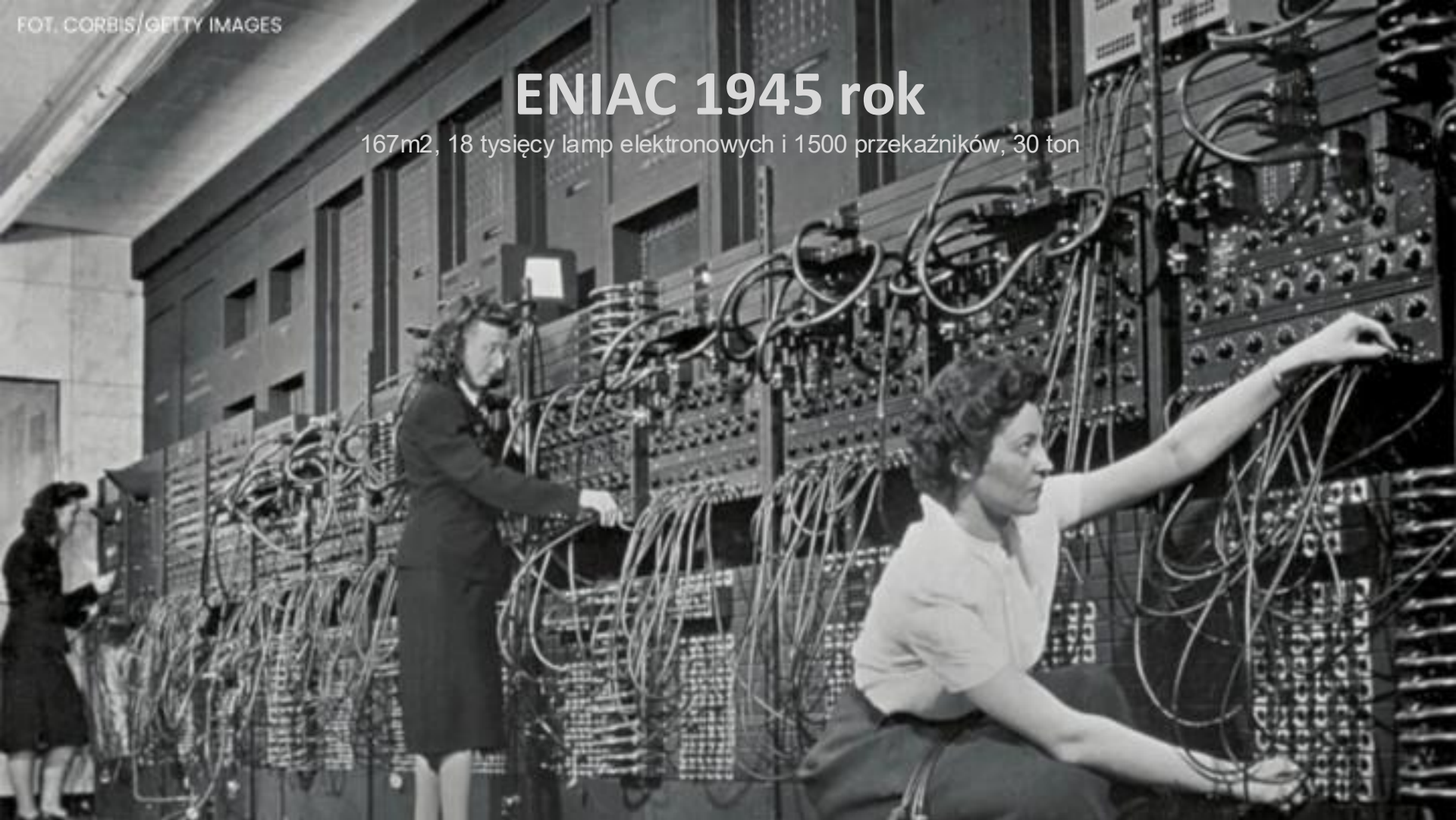
2500 + (120K OFWCA)

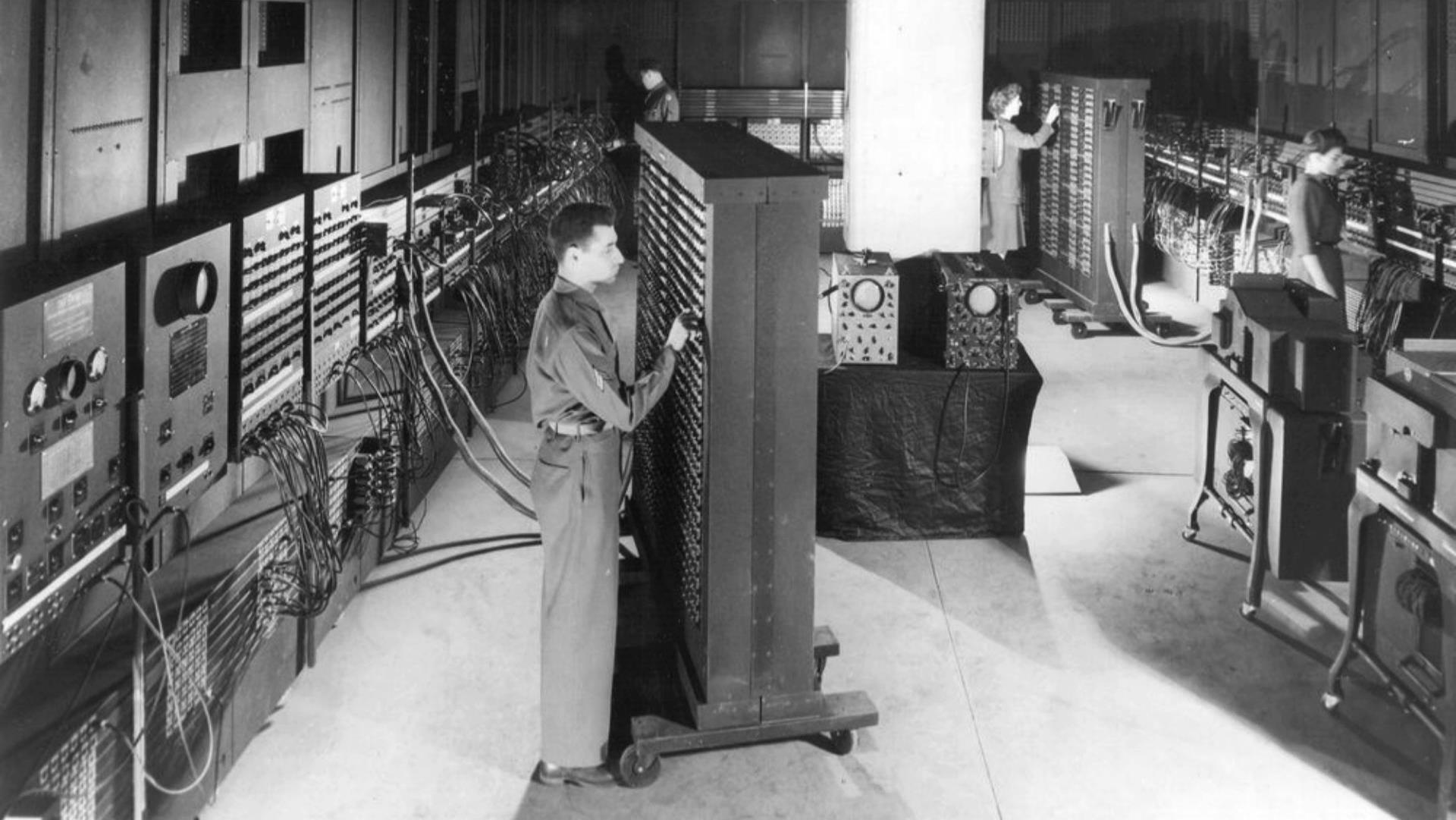


**NOT SO LONG TIME AGO IN A
GALAXY NOT SO FAR AWAY ...**

ENIAC 1945 rok

167m², 18 tysięcy lamp elektronowych i 1500 przekaźników, 30 ton





/ TECHNOLOGY TRENDS 2026

CYBERSECURITY INNOVATIONS

As cyber threats become more sophisticated, organizations invest in advanced cybersecurity solutions such as AI-driven threat detection, zero-trust architectures, automated incident response, and continuous risk monitoring.

DISTRIBUTED CLOUD

Distributed and hybrid cloud models enable organizations to run workloads closer to users and data sources, improving scalability, resilience, compliance, and cost optimization across multiple environments.

HYPER AUTOMATION^(*)

Hyper automation combines AI, machine learning, RPA, and process mining to automate end-to-end business and IT processes, increasing efficiency, reducing errors, and accelerating digital transformation.

EDGE COMPUTING

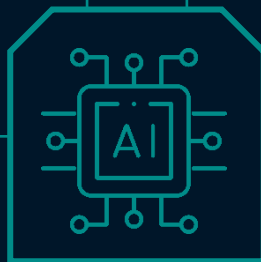
Edge computing allows data to be processed closer to its source, reducing latency, minimizing bandwidth usage, and enabling real-time decision-making for IoT, industrial systems, and customer-facing applications.

QUANTUM COMPUTING

Quantum computing opens new possibilities for solving highly complex problems, enabling breakthroughs in optimization, cryptography, material science, pharmaceuticals, finance, and large-scale simulations.

AI/ML^(*)

Artificial intelligence and machine learning increasingly drive business decisions through predictive analytics, intelligent automation, and hyper-personalization, enabling organizations to deliver tailored products, services, and experiences.



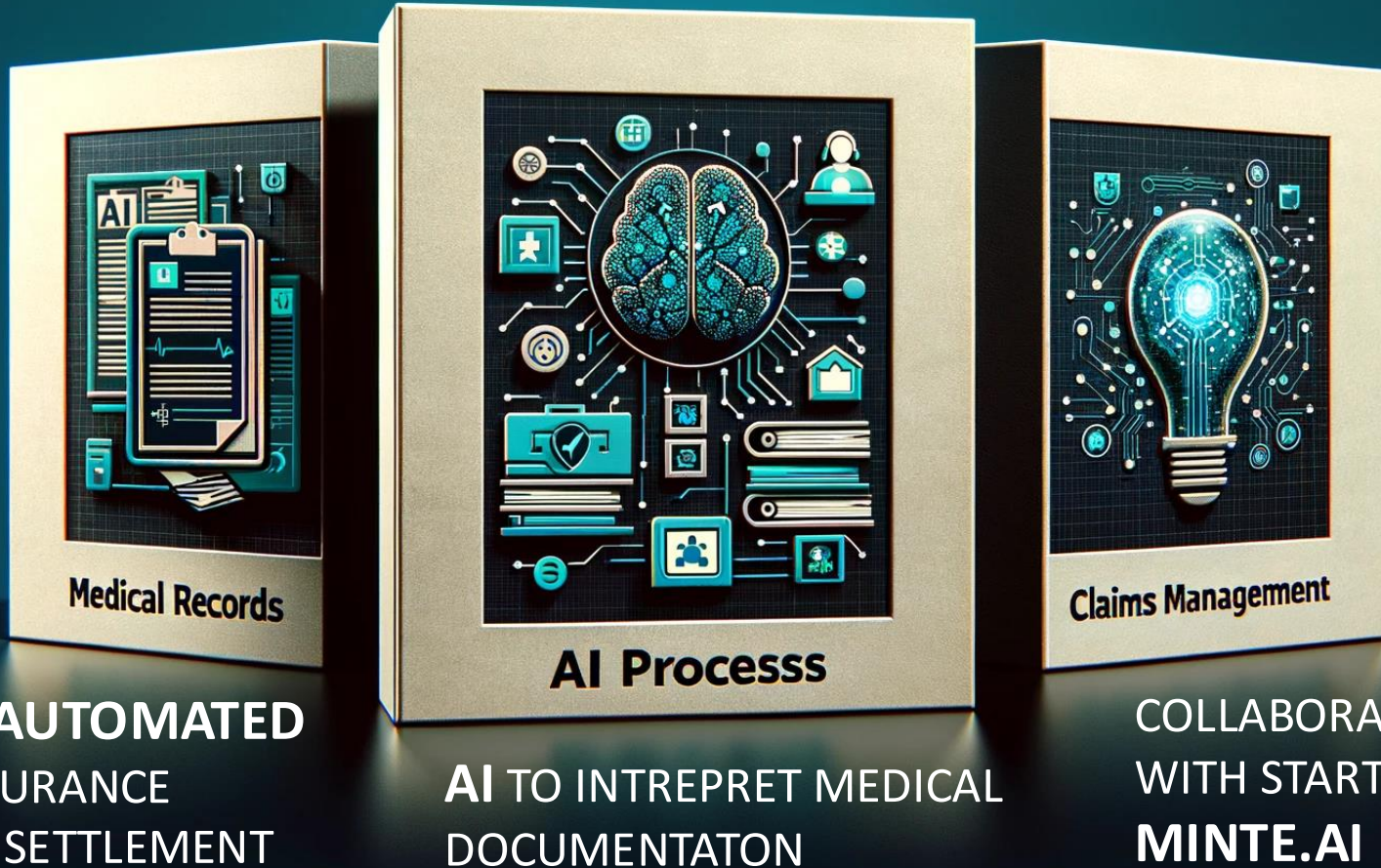
The background is a dark blue gradient. In the top right corner, there is a faint, light blue wireframe cube. In the center right, there is a faint, light blue padlock icon. In the bottom left corner, there is another faint, light blue wireframe cube.

**EVOLUTION MIGHT BE NOT ENOUGH
– RADICAL CHANGE DRIVES
BUSINESS GROWTH**



/ MINTE.AI – AUTOMATED LIFE CLAIMS SETTLEMENT

WHAT AND HOW?



HOW IT WORKS?



OCR

ML/LLM medical model



ontological graph for insurance
medicine

learning sets

syntax
(medical)

semantic
(medical)

Decision &
Recommendation
Engine

claim settlement

SUCCESS RATE

53%

We do have >53% of
claims with confidence
level >90%



89%

The level of
compliance with
expert's assessment

THOUSANDS OF CASES MONTHLY

MANUAL PATH

ASSESSOR PANE

Instytut Medyczny, Zakład Chirurgii Ortopedycznej i Traumatologii
ul. Rydygiera 10, 01-030 Warszawa
KOD MIASTA: 01-030, KOD KRAJOWY: 481 22 00 00 00
KOD MIASTA: 01-030, KOD KRAJOWY: 481 22 00 00 00
KOD MIASTA: 01-030, KOD KRAJOWY: 481 22 00 00 00
KOD MIASTA: 01-030, KOD KRAJOWY: 481 22 00 00 00

KARTA INFORMACYJNA Z LECZENIA SZPITALNEGO

Imię: [REDACTED]
Nazwisko: [REDACTED]
Kod identyfikacyjny: [REDACTED]
Data urodzenia: [REDACTED]

ROZPOZNANIE Z HISTORIAI

Wywiad: [REDACTED]
Objawy: [REDACTED]
Zmiany: [REDACTED]

POWYTY W RAMACH HISTORIAI

Przebieg choroby: [REDACTED]
Data: [REDACTED]
Leczenie: [REDACTED]

POBIORY

Wzrost: [REDACTED]
Ciężar ciała: [REDACTED]
Ciężar serca: [REDACTED]

PROCEDURY MEDYCZNE

1. [REDACTED]
2. [REDACTED]
3. [REDACTED]

ZASTOSOWANE LECZENIE

1. [REDACTED]
2. [REDACTED]
3. [REDACTED]

EPIDEMIOLOGIA

Przebieg choroby: [REDACTED]
Data: [REDACTED]
Leczenie: [REDACTED]

Patologia 1

uszkodzenie x więzadło krzyżowe przednie lewe x S83.4 x

uszkodzenie więzadła x dolegliwości bólowe x rekonstrukcja więzadła x

artroskopia x rekonstrukcja więzadła krzyżowego przedniego x

uszkodzenie łąki przysiodkowej x dolegliwości bólowe x

uszkodzenie więzadła x (negacja) obrzęk x

Patologie źródłowe

uszkodzenie więzadło krzyżowe przednie lewe S83.5

dolegliwości bólowe ból ból dolegliwości bólowe

dolegliwości bólowe ból ból ból ból ból

ból ból dolegliwości bólowe dolegliwości bólowe

dolegliwości bólowe dolegliwości bólowe ból ból ból

ból ból ból ból ból ból

/ OUTSTANDING BUSINESS RESULTS

BUSINESS EFFICIENCY

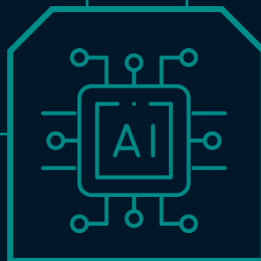
We take care of the customers and make them being and remaining satisfied. Fully automated e2e process for handling LIFE claims allow us to scale the business without necessity to increase personal resources to handle it while keeping high customer satisfaction and short time of processing.

CUSTOMER SATISFACTION

*We measure Customer Satisfaction (CSAT) at each and every contact and learn from this: What do customers want? What makes them happy and fans of our brand? We take decisions based on this feedback and now there is over **4.7** stars.*

COSTS SAVINGS

*TCO of solution shows **30%** savings in comparison to serve process manually not including long lasting recruitment processes and difficulties related to find rare resources.*



SCALABILITY

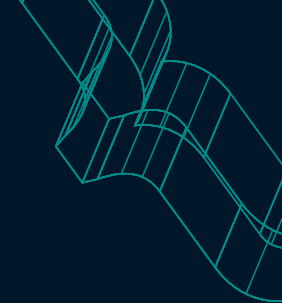
*Delivered solution allow us to scale it vertically and horizontally. In case of growing business, we scale some GPU components to handle the traffic without to necessity to scale the team. Solution has been spread across other risks and can be applied for other business processes (like fraud detection). **100%** grow in 3-5years.*

GROWING FANS

*We turn customers into fans thanks to such innovative and surprising technologies. Turning customers into fans means turning employees into fans. And we do so by making their work easier. There are an examples where people express **shock** from getting payment earlier than reading an email about how the claim was settled.*

SETTLEMENT TIME

*More than **50%** of all cases handled automatically (of which there are several thousand per month) ensure payment of benefits within **4** minutes on average, more than **90%** of life insurance claims are handled within 24 hours.*



/ KNOWLEDGE BOT

/ WHAT DO WE WANT TO ADDRESS AND HOW?

REDUCE TIME

Reduce time spent searching for information. Insurance organizations operate on large volumes of documentation: OWU, procedures, product rules, legal interpretations, internal guidelines, FAQs.

INCREASE CONSISTENCY

Different employees may interpret the same rules differently. We need to provide answers based on approved, up-to-date sources.

SUPPORT EMPLOYEES

We need to find a solution which can act as a “digital expert” for:

- claims handlers,
- call center agents,
- underwriters,
- sales and back-office staff.

SIMPLIFY ONBOARDING

Insurance onboarding is knowledge-heavy and time-consuming. We need help in new hires:

- learn procedures faster
- independently find answers
- reduce dependency on seniors

PRESERVE KNOWLEDGE

In insurance companies, a lot of knowledge is tacit (in people’s heads), scattered across documents, lost when employees leave. We need to capture and reuse this knowledge in a structured way.

IMPROVE SCALABILITY

As business grows, questions grow faster than teams. We need to find solution which scales instantly:

- supports many users at once
- works 24/7
- delivers the same quality of answers

KNOWLEDGE BOT

/ KEY CAPABILITIES TO DRIVE KNOWLEDGE SHARING

 Genesys Cloud.

KNOWLEDGE MANAGEMENT

Centralized knowledge base with versioning, approval workflows, and controlled updates managed by supervisors and SME.

CHAT FUNCTIONALITIES

Real-time conversational access to knowledge, intelligent search, contextual answers, answer rating, and transparent source references.

USER ROLES & SUPPORT

Role-based access for Users, Supervisors, and Administrators, ensuring proper permissions, fast access to relevant content.



KNOWLEDGE BOT

SECURITY

Enterprise-grade security with role-based access control, data encryption, audit logs, and compliance with organizational and regulatory standards, separation KB

QUALITY CONTROL MECHANISMS

Answer validation through user feedback, moderation workflows, escalation paths for incorrect or outdated information.

ANALYTICS AND REPORTING

Dashboards and reports tracking usage, response accuracy, knowledge gaps, and overall effectiveness.

/ BUSINESS **ADVANTAGE** THANKS TO KNOWLEDGE BOT

**DECREASED
HANDLING TIME
BY 20%**

**SHORTENED
ONBOARDING BY
30%**

**ANSWER QUALITY
RATE ON THE
LEVEL OVER 95%**

● **SCALABILITY**

Ability to expand the platform across additional departments and applications as the organization grows.

● **COST REDUCTION**

Lower training expenses and decreased support team workload through automation

● **ENHANCED EMPLOYEE EXPERIENCE**

Rapid access to reliable information, facilitating onboarding and daily tasks

● **CUSTOMER EXPERIENCE (CX)**

Indirect enhancement of service quality, increased consistency in information delivery, quicker resolution of issues

● **OPERATIONAL EFFICIENCY**

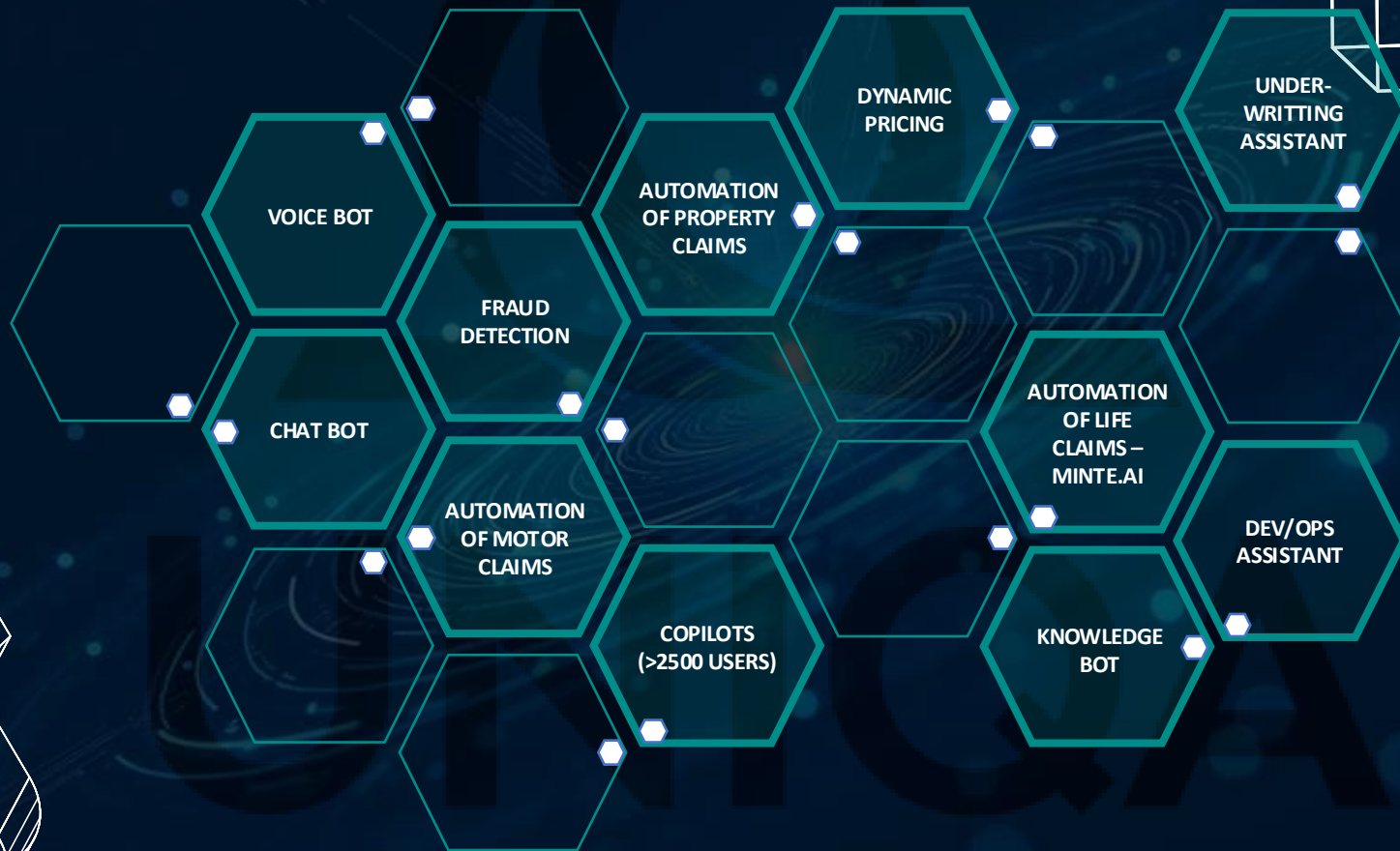
Accelerated customer service, decreased handling times 20%, and minimized errors, shortened onboarding process for new hires by 30%



/ AND MANY MORE ...

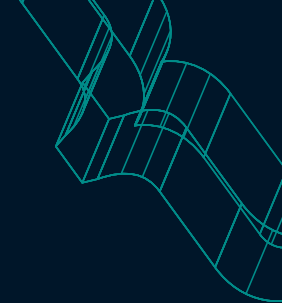
**ARTIFICIAL INTELLIGENCE IN THE
WAY TO IMPROVE EFFICIENCY**

/ UNIQA AI IN ACTION





**DO NOT WAIT UNTIL TECHNOLOGY
DISRUPT YOUR BUSINESS
ACT NOW!**



/ THANK YOU!

