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Platform modernisation and AI accelerate Suncorp transformation

Delivering the first release of its new policy administration system and embedding GenAI at scale across the value chain are two of the significant technology highlights for Suncorp, whose continued focus on platform modernisation and AI-enabled operational transformation underpinned its [FY25 result](#).

In its first year as a pure-play Trans-Tasman insurer, Suncorp has continued modernising platforms at pace and accelerated its AI, digitisation and automation initiatives, delivering smarter, safer, and more personalised experiences for its customers and people.

Suncorp's Chief Information Officer Adam Bennett said over the past 12 months, the organisation has truly begun to reap the rewards of several years of groundwork.

"This year we saw the foundational work start to not only make things simpler for our people, but also begin delivering superior customer experiences," Mr Bennett said.

Platform modernisation

New Policy Administration System is live

Suncorp went live with the first release of its new cloud-based policy administration platform for its joint venture in New Zealand, AA Insurance (AAI) in April, automating its business rules, reducing underwriting referrals, and significantly improving the digital customer and employee experience.

"Without question, our most significant achievement this year was the first release of our new customer policy administration system as part of our Digital Insurer program. This isn't just a new piece of tech, this is fundamentally transforming how we build and deliver products to our customers, future-proofing the entire operation," Mr Bennett said.

Cloud modernisation and data centre simplification

The migration of Suncorp's workloads to the cloud progressed significantly. With 93% of workloads now hosted in public cloud environments, and all Brisbane-based data centres exited, Suncorp has unlocked the benefits of enhanced service delivery, improved security, and greater cost efficiency – enabling its broader platform modernisation and AI-enabled transformation ambitions.

New customer interaction platform

Suncorp successfully introduced a new, cloud-based contact centre platform for its 7,500+ customer service team members. The new platform integrates voice, chat, email, and social media channels, and adds AI-guided prompts, sentiment analytics, and real-time recommendations to assist employees in improving their customer interactions. These enhancements will unlock opportunities to reduce call durations, accelerate speed to market, and increase personalisation, delivering tangible benefits for our people, customers and business.

Strengthening Broker partnerships

There has been continued momentum in leveraging Suncorp's intermediated business insurance policy platform, VeroEdge, to connect with its large broker partners in FY25, with further partners due to connect in FY26.

"We've also seen the continued benefit of our platform strategy in Commercial Insurance, with additional broker partners connecting to VeroEdge, increasing quote rates and positively impacting Vero's Net Promoter Scores."

AI, digitisation and automation

Suncorp's efforts in establishing strong foundations for AI usage - including people, technology, and risk considerations - have paved the way for the accelerated adoption of AI across the organisation. This was recently acknowledged at the Australian Financial Review AI awards, winning the [AI Award for Ethics and Responsibility](#).

The delivery of sophisticated AI-powered conversational tools in FY25 has enabled more than 2.8 million conversations with customers, up 22% on last year. These conversations can cover a range of requests, including viewing and updating policy details, requesting a document, or cancelling their policy and receiving a refund.

Customers increasingly chose to engage digitally, with digital sales and service transactions for mass brand products increasing to 78% and 58%, respectively. 65 per cent of natural hazard claims were also lodged online during FY25.

Mr Bennett said: *"We continue to invest in AI, digitisation and automation across the value chain. Having established the core AI foundational elements across strategy, people, technology, and risk management, we are able to strike the right balance of moving at pace, safely."*

Embedding GenAI across the value chain

Suncorp is now working with GenAI at scale, delivering more than 20 use cases in the year, including several tools that automate and summarise large amounts of information for our employees, enhancing customer service. Some of these initiatives include:

- Smart Knowledge – a solution for customer service teams to ask questions about information contained in their knowledge base, which has saved around 14,350 hours through more than 100,000 questions.
- Single View of Claim (SVOC) – previously launched for home and motor, was rolled out across Suncorp's personal injury schemes to extract relevant information and automatically generate a claim status summary, eliminating manual collation and interpretation by our frontline teams.
- Motor settlement tool – utilises AI to review motor claims documents to determine the at-fault party and how much each party should contribute to settlement, allowing claims managers to focus on more complex claims and engaging with customers.
- Additional GenAI tools are being trialled to triage customer communications, detect systemic issues, and summarise claims history for complaint resolution.

"These initiatives reinforce our commitment to using AI to improve speed and consistency of delivery for our customers, while recognising the value of human connection as a critical part of what we do – being there for our customers during the moments that matter."

Suncorp Haven – helping all Australians better understand natural hazard risks

In April, Suncorp launched a digital tool, [Suncorp Haven](#), that helps all Australian homeowners identify their property's unique risks and how it can be made more resilient, with a personalised video and downloadable report. Since launching, the Haven site has had almost 150,000 visitors, with more than 4,000 report downloads.

Rewarding customers for being safer on the roads and at home

Building on our long-standing advocacy for more resilient homes and safer roads, a new program was launched to reward AAMI motor customers who demonstrate safe driving behaviour, and Suncorp home customers who undertake home resilience measures.

The new rewards program, in partnership with MasterCard, will give AAMI Driver and Suncorp MyHome app users monthly direct cashback rewards. The AAMI Driver program uses telematics to track driver behaviour and gives feedback on how to improve their overall score, while Suncorp MyHome guides customers through simple measures they can undertake and mark complete to make their homes safer.

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