Summary session 5: Blueprint Two

Speakers:
Tim Pledger, *eAdmin Lead UK,* **Swiss Re**
Emma Ford, *Head of Credit Control & Cash Allocation,* **Liberty Specialty Markets**

Chair:
Greg Brown, Oxbow Partners

The session focused on the future of Blueprint Two, particularly its second phase, and drew comparisons to lessons learned from previous market-wide digital transformation efforts. The discussion highlighted the role of structured data, process automation and collaborative frameworks in driving efficiencies, while also addressing challenges related to change management, stakeholder engagement and legacy system dependencies.

A key reference point was the evolution of the Ruschlikon initiative, a global data exchange model, which has demonstrated the benefits of standardised messaging for insurers, reinsurers and brokers. This initiative, which has been active since 2008, provides a model for how the London market can transition from infrastructure changes to realising greater value through improved data flows and process efficiencies. Speakers emphasised that while initial automation efforts yield some immediate benefits, full transformation is an iterative process requiring organisations to refine their workflows, governance structures and technology investments over time.

One of the core lessons from past transformation initiatives is the need for strong **stakeholder collaboration**. In previous implementations, many organisations underestimated the extent of **change management and cultural resistance** involved. A recurring mistake has been attempting to replicate paper-based processes in a digital environment rather than rethinking workflows based on new technological capabilities. Participants stressed that Blueprint Two must learn from this by ensuring a clear, phased approach that aligns with the real needs of brokers, carriers and reinsurers.

The session also explored the challenges of **data ownership and process standardisation**. Current market practices often place excessive data entry burdens on brokers, whereas transformation efforts should shift towards capturing data at the most appropriate stage in the underwriting and claims process. A more structured approach would allow for automation, reducing manual errors and inefficiencies.

The discussion concluded with a reflection on what Blueprint Two must do differently in its second phase. The key recommendation was to **involve business practitioners early in the design process** rather than relying solely on external consultants or centralised decision-making. Effective engagement with those who understand the operational complexities will be essential to ensuring that the new system meets the needs of all market participants. Additionally, while external perspectives can provide valuable insights, they must be directed at solving the right problems rather than attempting to reinvent processes without considering industry-specific complexities.

While the transition to digital services remains a challenge, the consensus was clear: **Blueprint Two must move beyond foundational infrastructure changes and focus on delivering tangible business benefits through automation, efficiency and data-driven decision-making**.

Key Takeaways

1. **Transformation success depends on business engagement, not just technology**
   Past initiatives have shown that digital transformation efforts fail when they are treated as IT-led projects rather than business-driven change programmes. Engaging brokers, underwriters and claims professionals early in the process is critical to ensuring that Blueprint Two delivers real operational improvements.

2. **Automation requires rethinking workflows, not just digitising old processes**
   Many past transformation efforts struggled because organisations attempted to replicate legacy paper-based processes in a digital format rather than redesigning them for efficiency. To unlock real value, market participants must be willing to change established practices and embrace new ways of working.

3. **Blueprint Two must be a phased, iterative journey rather than a one-time overhaul**
   Full benefits from market-wide digital transformation are realised over time, not immediately upon implementation. Organisations must approach Blueprint Two with a long-term mindset, continuously refining processes, governance structures and automation capabilities based on real-world usage and emerging business needs.