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CASE STUDY · MARLUC SYNOPSIS

Ping An AI in customer service and claims

IMPLEMENTED 2020–2026 · FINANCIAL SERVICES AND INSURANCE · CHINA · BAND B · CLAIMED ONLY

VERSION 1.0 · PUBLISHED 15 NOVEMBER 2026 · UPDATED 15 NOVEMBER 2026 · FACTS CHECKED 15 NOVEMBER 2026

Ping An reports that AI service representatives handled 80% of group customer service volume in 2025 and that AI settles a large share of claims. Bloomberg reports that call-centre headcount more than halved in the five years to 2025. The metrics are the company's own; investors told Bloomberg they are not yet pricing the AI in.

ABOUT THIS SYNOPSIS

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Facts and figures are as reported by the sources listed below, which may be incomplete, self-reported or out of date. Check the original source before relying on any figure.

The impact band, proof marker and SEAM view are MarLuc's opinion. The organisation is not a MarLuc client and has not reviewed or endorsed this synopsis. Names and trademarks belong to their owners.

NOTICE WORDING LAST UPDATED 16 NOVEMBER 2026

AT A GLANCE

AI used: Vertical large language models, AI agents and machine learning used in customer service, claims, underwriting and fraud detection.

Implemented: 2020–2026. Grade: band B, Operating model redesign, Claimed only.

Headline result, as reported: Ping An says AI service representatives handled about 1,702 million interactions, 80% of group customer service volume, in 2025; Bloomberg reports call-centre headcount more than halved in five years

1 · The case

The facts, as reported by the 5 sources listed at the end. Where a source is silent, the field says "Not reported".

Organisation

Ping An Insurance (Group) Company of China, Ltd.. One of China's largest insurers, with banking, asset management and health care businesses. Bloomberg reports about 250 million customers and about 20,000 engineers. Canvas block: 4. Operations and process. Also 5. People and skills.

Business challenge

The challenge. Per Bloomberg, five years earlier almost no accident and health claims ran without humans. Ping An's executives want AI to show up in its share price; shares were 38% below their peak in March 2026 and investors told Bloomberg they were not pricing AI in.

How it was addressed. Ping An applies AI across the claims and service chain. By its account, AI service representatives handled about 1,702 million customer service interactions in 2025, 59% of life insurance claims went through a quick claim service, 70% of personal injury claims were settled automatically, and 94% of life policies were underwritten within seconds. A gateway called Express Service, backed by AI agents, was set to roll out in April 2026. [1] [2] [3] [4] [5]

Who implemented it

In-house (In-house): Develop vertical models, the internal agent platform and the customer service and claims applications..
Ping An says it distils external open-source large models; the model providers are not named in the sources opened. Bloomberg reports about 20,000 engineers.

Technology (SEAM pillar E)

SEAM types: T5 Custom / fine-tuned models, T6 Open-source / locally hosted models, T7 AI agents, T8 Predictive / ML models. Deployment: Not reported. Vendors and products: Ping An internal AI agent platform, AI service representatives, 111 Quick Claims, AI Express Service.

Where it was built in: Built into customer service, claims, underwriting, fraud detection and sales. Ping An says it develops vertical large models for finance and health care, using distillation of external open-source large models, and runs an internal AI agent platform.

What changed

Before: claims and service ran largely through staff. After, by Ping An's account: AI handles most customer service volume and a large share of claims. Bloomberg reports call-centre headcount more than halved over five years, with some staff redeployed; the sources do not attribute the group-wide fall in headcount to AI. [1] [2] [3] [4] [5]

What it cost

Not reported. Bloomberg, using company data, puts Ping An's technology spending since 2021 at some 111 billion yuan (at least 2% of annual revenue).

What it saved

Per Ping An: RMB10.51 billion of claims savings through smart fraud detection in 2025; Bloomberg reports the auto insurance expense ratio fell by 1.7 percentage points over nine years, about 5 billion yuan of underwriting profit growth. Savings from customer service are Not reported. [1] [2] [3] [4] [5]

Governance and control

Ping An reports an AI plus human assignment system and a 91% no-human resolution rate for Express Service. The sources opened report no regulator or audit review of the AI systems, and no independent check of the metrics.

S2 · Accountable owner · Claimed
Bloomberg names CTO Ray Wang and co-CEO Michael Guo as senior executives speaking for the AI programme; a single accountable owner is not named. [3]

A1 · Safe use · Not reported
Not reported.

A2 · Human in the loop · Claimed
Ping An says it uses an AI plus human task assignment system for policy reinstatement and that Express Service resolves 91% of requests without human intervention. [1] [4]

A3 · Monitoring and assurance · Not reported
Not reported. Ping An reports outcome metrics; assurance of its AI systems is not described in the sources opened.

A4 · Vendor AI · Not reported
Not reported. Ping An says it builds applications on external open-source models; vendor controls are not described.

A5 · Agent controls · Not reported
Ping An reports over 70,000 AI agent applications on its internal platform; agent controls are not reported. [1]

A6 · Standards and regulation · Not reported
Not reported.

What worked, what did not, what is unproven

WORKED

– By Ping An's account, AI service representatives handled 80% of customer service volume in 2025 and 82% in the first nine months of 2026.

– Per Ping An, 70% of personal injury claims were settled automatically, in as little as 51 seconds, and about one million non-auto cases settled automatically end to end.

– Per Ping An, smart fraud detection produced RMB10.51 billion in claims savings in 2025, above RMB10 billion for the third year running.

DID NOT

– Bloomberg reports investors remain unconvinced: shares traded 38% below their peak and one fund manager said almost none of the investors price AI into the stock.

– A fund manager quoted by Bloomberg asked whether the programme could be only cost-led or whether there are revenue drivers.

UNPROVEN

– Whether the AI metrics are independently verified: they are the company's own.

– Customer outcomes such as satisfaction and complaint rates: Not reported.

– How many staff roles AI replaced: Bloomberg gives a call-centre figure and a group figure, and the sources do not separate the AI effect.

Timeline

2018 Group headcount peaks, per Bloomberg [3]

2020–2025 Call-centre headcount more than halved as chatbots replace people; some staff redeployed, per Bloomberg citing the company [3]

Sept 2025 Yicai reports AI service volume above 1.292 billion interactions for the first three quarters of 2025, covering 80% of customer service volume [5]

Mar 2026 Ping An reports 2025 results: about 1,702 million AI service interactions, 80% of volume [2]

Oct 2026 Nine-month 2026 results: AI handles 82% of customer service volume, per Insurance Business [4]

2 · Grade and SEAM assessment

MarLuc's opinion, made on the evidence above. How cases are graded: marluc.co.uk/case-studies/how-we-rate

Level of change and impact

Claimed: Not applicable. Grade: B, Operating model redesign. Proof: Claimed only. Level of change: Operating model.

Operating model (Level 3, band B). Customer service and claims are reported to run mainly through AI and call-centre headcount is reported to have more than halved, but the figures are the company's own and proof is limited to the claimed marker.

The SEAM view and lessons learnt

This is one of the larger reported reallocations of service work to AI in the library, across service, claims and underwriting. The gap is verification: the headline numbers are Ping An's and are relayed unchanged, while customer outcomes are not reported. For a larger organisation, the transferable point is to report what share of work AI handles, what stays with people, and what happened to the roles, on a consistent basis year to year.

1. Report the share of work AI handles and the roles that changed.
2. Keep a human route for cases the AI cannot resolve.
3. Publish customer outcomes next to volume figures.

Evidence

Score 2 of 4. Self-reported: results release and company page, relayed by Bloomberg and trade press. No audit of the AI metrics.

Evaluation method. Company results release and web page, Bloomberg report (via Carrier Management), Insurance Business and Yicai. The annual report itself was not opened.

Sources disagree. Bloomberg says nearly 60% of accident and health insurance claims are automated; Ping An's page says 59% of life insurance claims were settled through its quick claim service. The sources do not say whether these are the same measure. Interaction counts differ by period: about 1,292 million (first three quarters of 2025), about 1,702 million (2025) and about 1,484 million (first nine months of 2026).

Status. Ongoing. Nine-month 2026 results report 82% of customer service volume handled by AI.

3 · Original sources

Read these in full. To challenge a fact or a grade, use the contact form at marluc.co.uk or the link on https://marluc.co.uk/case-studies/ping-an-ai-customer-service-and-claims

[1] Ping An Group: Technology
https://group.pingan.com/about_us/our_businesses/technology.html

[2] Ping An via PR Newswire: Ping An Reports 2025 Performance on Positive Trends, Operating Profit Up 10.3% YoY
https://tools.prnewswire.com/en-us/live/20823/release/20260326EN20093

[3] Bloomberg via Carrier Management: China's Top Private Insurer Taps AI to Unlock $174 Billion Value
https://www.carriermanagement.com/news/2026/03/31/286244.htm

[4] Insurance Business Asia: Ping An's AI now handles 82% of customer service as insurer posts 8.3% profit rise
https://www.insurancebusinessmag.com/asia/news/breaking-news/ping-ans-ai-now-handles-82-of-customer-service-as-insurer-posts-8-3-profit-rise-595370.aspx

[5] Yicai (Chinese financial media): Ping An AI service article on 2025 first three quarters
https://www.yicai.com/news/102890482.html

Ping An Insurance (Group) Company of China, Ltd. website: https://group.pingan.com

Version 1.0 · Published 15 November 2026 · Updated 15 November 2026 · Facts checked against sources 15 November 2026 · Downloaded 26 November 2026. This PDF may be out of date: the latest version, and a way to report an error or a better source, is at https://marluc.co.uk/case-studies/ping-an-ai-customer-service-and-claims

VERSION HISTORY

v1.0 15 November 2026 First published