



# TOMORROW NEVER COMES

**Breaking the cycle of endless projects  
to secure long-term success**

## FOREWORD

As the founder and CEO of eData, I have had the privilege of working closely with the insurance industry across the GCC region for over 20 years. During this time, I have seen the remarkable potential within this sector—its capacity to innovate, adapt, and lead. However, I have also witnessed a persistent challenge that threatens to undermine this potential: the inability to prioritize and manage projects effectively in the face of overwhelming demands.

The insurance industry is nearing an inflection point. On one path lies a future defined by growth, competitiveness, and relevance—a future where insurers leverage technology and innovation to meet the evolving needs of their customers. On the other path lies stagnation, a state in which organizations fall behind because they are too busy addressing yesterday's challenges to prepare for tomorrow's opportunities.

The time for action is now. It is no longer enough to simply keep up with the demands of the present. Insurance companies must take a hard look at their project portfolios, streamline their efforts, and focus their resources on the initiatives that will drive the greatest impact. This requires more than just good intentions—it demands structured processes, clear priorities, and a commitment to change.

This white paper is both a call to action and a roadmap for change. It outlines the steps necessary to break free from the cycle of perpetual busyness, helping insurers focus on what truly matters. The insights and strategies shared here are informed by our work with leading insurance companies across the region. Our goal is to empower industry leaders to make the bold decisions required to secure their place in a rapidly changing market.

I urge every insurance executive reading this to reflect on your organization's readiness for the future.

**Ask yourself: Are we building a foundation for long-term success, or are we simply managing the chaos of today?**

The answer to this question will shape the future of your company—and the industry as a whole.

The opportunity to lead is here. The time to act is now.

**Pascal Persoon, MBA**  
CEO and Founder, eData Information Management



# TABLE OF CONTENTS

<b>OVERWHELMED AND UNDER-PRIORITIZED: THE HIDDEN CRISIS</b>	<b>4</b>
<b>CORE SYSTEMIC CHALLENGES FACING INSURERS</b>	<b>5</b>
<b>PATHWAYS TO OVERCOMING PROJECT OVERLOAD</b>	<b>6</b>
<b>THE PROJECT MANAGEMENT OFFICE</b>	<b>9</b>
<b>PRIORITIZATION FRAMEWORKS</b>	<b>10</b>
<b>CONCLUSION: TIME TO TAKE DECISIVE ACTION</b>	<b>12</b>
<b>ABOUT THE AUTHOR</b>	<b>13</b>
<b>EDATA: LEADING DATA-DRIVEN DECISIONS IN THE MENA REGION</b>	<b>14</b>

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## OVERWHELMED AND UNDER-PRIORITIZED: THE HIDDEN CRISIS

In our work with insurance companies across the GCC region, a recurring sentiment often arises: “This is really interesting, we need it, but we need to finish project X, Y, and Z beforehand. Let’s talk about it later.” This feedback isn’t unique to us—it’s a common challenge faced by all partners in the insurance industry.

This mindset of deferring future-focused development has significant consequences. By constantly deferring future-focused development, insurers risk falling behind in their efforts to stay competitive. This can lead to losing market share to more agile competitors, diminished customer satisfaction due to outdated offerings, and missed opportunities to capitalize on emerging technologies. The issue lies in the belief—or perhaps the illusion—that at some point in the near future, they will no longer be so busy. However, experience shows that this day never comes.

There will always be more projects in a company than there are people available to solve them. Once projects X, Y, and Z are completed, three or more new initiatives of equal priority and importance inevitably take their place. As a result, insurance companies lose the capability to stay ahead—or even keep up—with technological advancements. This approach will pose serious challenges in the years to come—and we are already seeing the first signs of it in the industry.

To address this, a way to prioritize projects and ensure room is left for new initiatives—not tomorrow, but today—must be found. Insurers must embrace this change now to secure their future relevance and competitiveness.

The mythical “perfect moment” never comes.

**By prioritizing initiatives that secure the future today, insurers can ensure their relevance and competitiveness for years to come.**

The primary reason insurers find themselves perpetually busy and unable to focus on future-focused initiatives is the sheer multitude of projects running simultaneously within their organizations. Each team and unit typically has a long list of projects they would like to pursue, keeping them fully occupied.

# 200+

*Typical number of  
active projects at  
any insurer*

When these projects are combined into a single master list, it's not uncommon for a typical insurance company in the GCC region to have more than 200 projects running in parallel. This overwhelming volume of initiatives hampers decision-making and stretches resources thin, making it nearly impossible to allocate attention to innovative projects or projects that are not in the "important-urgent" quadrant. This leads to confusion, inefficiencies, and a lack of strategic focus across the organization.

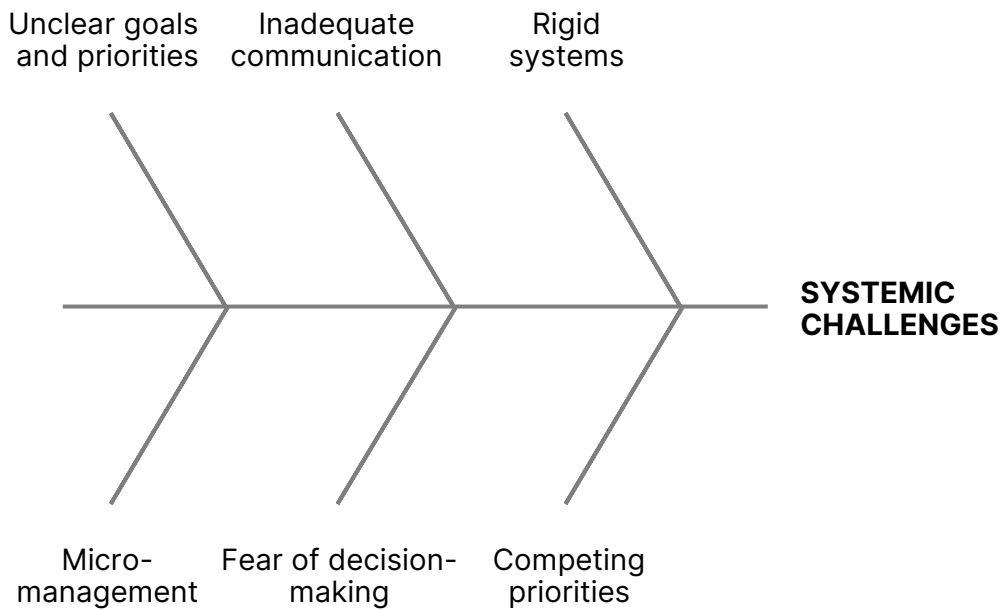
These projects often lack coordination, prioritization, and alignment with strategic goals. They are unlisted, their benefits and costs are not clearly defined, and many lack dedicated project managers to ensure successful completion. This overwhelming workload takes up significant mental and physical bandwidth, leaving organizations in a constant state of busyness.

The lack of oversight over this multitude of projects creates a ripple effect, causing delays, inefficiencies, and missed opportunities. The organization becomes reactive rather than proactive, unable to dedicate time and resources to innovation or technological advancements that are critical for staying competitive.

## CORE SYSTEMIC CHALLENGES FACING INSURERS

This core issue is compounded by several other causes of delays, which can be grouped into a broader bucket of systemic challenges:

- **Unclear goals and priorities:** Many insurance companies struggle with ambiguity around strategic goals. Employees and leaders often lack clarity on where to focus their energy, resulting in confusion and wasted effort. Without a unified direction, teams work on projects that may not align with the organization's long-term objectives.
- **Micromanagement:** Excessive oversight hinders decision-making and reduces autonomy, making it harder for employees to move forward with projects. This not only delays progress but also demoralizes teams, further exacerbating inefficiencies.
- **Inadequate communication:** Miscommunication or lack of transparency across teams and departments creates bottlenecks. Important information is delayed or misunderstood, leading to further project slowdowns and frustration among stakeholders.
- **Fear of decision-making:** Psychological barriers such as decision avoidance play a significant role. Leaders may hesitate to act due to fear of making the wrong choice or taking responsibility for potential failures. This culture of hesitation compounds delays and perpetuates a cycle of inaction.
- **Rigid systems and outdated policies:** Many insurance companies operate within inflexible structures that do not accommodate the pace of modern change. This rigidity discourages innovation and adaptability, preventing organizations from taking swift action on high-priority initiatives.
- **Competing priorities:** Operational demands often take precedence over strategic initiatives. This reactive approach to addressing immediate needs means long-term plans are consistently postponed, further widening the gap between current capabilities and future demands.



When we return to the major cause—the multitude of parallel projects—it becomes clear how these other causes feed into the issue. With hundreds of uncoordinated projects running at once, the lack of prioritization frameworks becomes very evident. Projects are undertaken without clear consideration of their benefits, costs, or alignment with strategic goals. This fragmented approach consumes immense time and energy, leaving no bandwidth for forward-looking initiatives.

The root of the problem lies in the fact that the organization’s mental capacity and time resources are stretched too thin. Each department and team works in silos, pursuing their own goals without a broader understanding of how these projects contribute to the company’s overall strategy. This leads to duplication of effort, misaligned priorities, and an inability to focus on what truly matters.

## **PATHWAYS TO OVERCOMING PROJECT OVERLOAD**

It is evident that the current state of project overload and lack of prioritization cannot continue if insurance companies are to have any chance of survival in the future. There is a clear and urgent need for insurers to take control of their project landscape, prioritize effectively, and create a structured framework that enables progress on what truly matters.

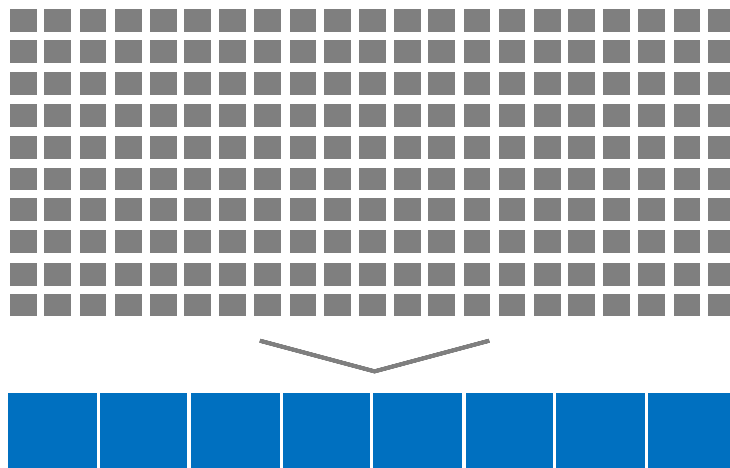
The first step toward a solution is for insurance companies to establish a comprehensive project overview. This includes:

- Identifying all ongoing projects across the organization.
- Mapping project interdependencies to understand how initiatives overlap or conflict.
- Creating a clear list of priorities that aligns with the company's strategic goals and resource constraints.

This prioritization process provides clarity and focus. It ensures everyone—across all levels of the organization—understands which projects need to be worked on, when they need to be addressed, and how they contribute to the organization's long-term objectives.

A critical aspect of this process is maintaining realistic expectations about what the organization can deliver.

It is not uncommon to see an overwhelming **list of 200 projects condensed into a focused and impactful set of 8 strategic initiatives**, supplemented by 10 smaller, complementary projects.

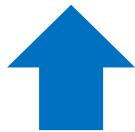


This dramatic reduction not only highlights the sheer scale of the initial overload but also underscores the critical need for strategic prioritization. By narrowing down the portfolio, organizations can shift from being stretched too thin to channeling their resources toward transformative outcomes. This act of refinement serves as a game-changer, showcasing the potential to move from chaos to clarity and reclaim control over their project landscape.

**Everything else should be cancelled or put on hold.**

This refinement achieves several outcomes:

1. **Resource optimization:** By canceling or delaying less critical projects, resources are freed up for the most important initiatives.
2. **Focus and efficiency:** Teams can concentrate on fewer, higher-impact projects, increasing the likelihood of successful execution.
3. **Strategic alignment:** It forces a necessary dialogue between the board of directors and senior leadership about what should be prioritized, given the organization's finite resources.



**Resource optimization**



**Focus and efficiency**



**Strategic alignment**

Another essential factor in achieving this focus is recognizing and addressing project interdependencies. Adding more people or resources at the problem will rarely resolve bottlenecks. Dependencies within the organization—such as IT infrastructure, legal compliance, or governance processes—often create natural constraints. These bottlenecks limit the number of projects that can run in parallel, no matter how many additional resources are allocated.

For example, multiple projects may depend on the same IT systems or legal or compliance reviews. Adding more staff to these projects won't alleviate delays caused by these shared dependencies. Instead, organizations must take these constraints into account during the prioritization process, ensuring that resources are directed toward projects that can realistically move forward within the existing bottlenecks.



# THE PROJECT MANAGEMENT OFFICE

To address the challenges of project overload and lack of prioritization, insurance companies should establish a dedicated, temporary function—commonly referred to as a Project Management Office (PMO) or, in modern terms, a Digital Transformation Office (DTO). The goal of this office is to bring structure, clarity, and focus to the organization’s project portfolio and ensure resources are directed toward the most critical initiatives.

The PMO/DTO should be tasked with the following key activities:

**Identifying and collecting all projects:** The first step involves a thorough inventory of all projects across the organization. This can be achieved through workshops, surveys, and consultations with teams and departments. It’s essential to bring visibility to all initiatives, regardless of their size or scope, as many projects may be operating in silos or remain undocumented.

**Mapping project details:** Once the projects are identified, the next step is to map key attributes of each project:

- **Benefits:** What tangible and intangible benefits does the project provide?
- **Return on investment (ROI):** How will the project contribute to the organization’s strategic and financial goals?
- **Cost:** What is the financial commitment required to execute the project?
- **Effort:** What resources—time, staff, and expertise—are required?

This step alone often eliminates a significant portion of the projects. Many initiatives that occupy the organization’s collective mindspace lack clear definitions of how they will be executed, their costs, or their benefits. These “nice-to-have” projects are usually not worth pursuing, freeing up valuable resources for more impactful initiatives.

**Refining the project portfolio:** After the initial evaluation, the remaining projects—likely about half of the original list—must be analyzed further. For these projects, the PMO/DTO should ensure that each has:

- A clear timeline for execution.
- Well-defined and measurable benefits.
- A detailed estimate of costs and resource requirements.
- A comprehensive understanding of interdependencies between projects.

Mapping interdependencies is crucial. It helps identify how projects rely on shared resources, systems, or processes, and where bottlenecks might occur. For example, projects that depend on the same IT infrastructure or compliance teams can create resource conflicts if not carefully planned.

**Building a prioritization framework:** With the data gathered, the organization can begin prioritizing projects based on their strategic value, resource requirements, and interdependencies. This forms the foundation for a structured project prioritization process.

# PRIORITIZATION FRAMEWORKS

There are several effective frameworks that can guide prioritization:

## Cost-Value Matrix:

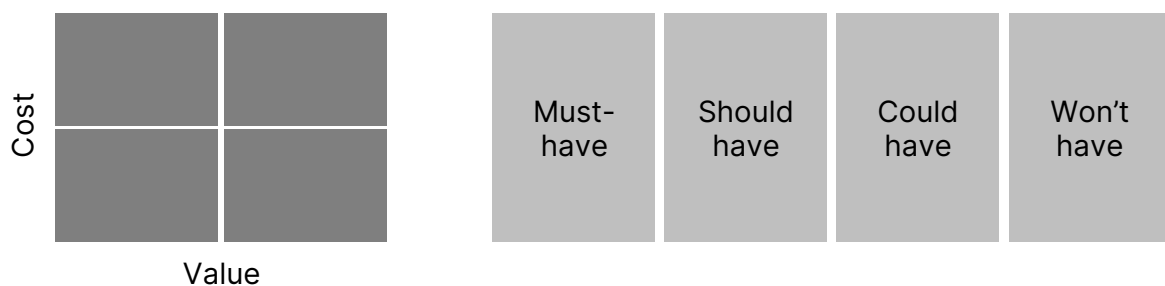
- Plot projects on a matrix based on their cost (low to high) and value (low to high).
- Focus on high-value, low-cost projects first, as they deliver the greatest impact with minimal investment.
- Projects in the high-cost, low-value quadrant should be deprioritized or canceled.

## MoSCoW Method:

Classify projects into four categories:

- **Must have:** Critical for achieving strategic goals.
- **Should have:** Important but not immediately essential.
- **Could have:** Nice-to-have projects that can be deprioritized.
- **Won't have:** Initiatives that should be postponed or canceled.

This method provides a simple and clear way to filter out less critical projects.



## Effort-Benefit Analysis:

- Assess each project's benefits relative to the effort required to complete it.
- Prioritize projects with high benefits and low effort while deprioritizing low-benefit, high-effort initiatives.

## Heuristics and visual mapping tools:

- Use visual tools like sticky-note mapping or whiteboard sessions to quickly categorize and rank projects.
- These tools help create transparency and encourage collaborative decision-making.

Combining these frameworks with the mapping of interdependencies and resource bottlenecks allows the organization to make informed decisions about which projects to pursue and in what order. This creates:

- **Clarity and alignment:** Teams across the organization understand the focus areas and why specific projects are prioritized.
- **Efficient resource allocation:** Resources are directed toward projects that deliver the highest strategic value.
- **Reduced bottlenecks:** Interdependencies are factored into planning, ensuring smoother execution.

Ultimately, this approach frees up mental and physical capacity, enabling the organization to focus on fewer, high-impact initiatives. The PMO/DTO plays a critical role in driving this transformation and ensures the company can act with agility and decisiveness in an increasingly competitive market.

## CONCLUSION: TIME TO TAKE DECISIVE ACTION

The challenges facing the GCC insurance industry are not new, but the stakes have never been higher. The project backlog issue, compounded by systemic delays and resource constraints, has created a cycle of perpetual busyness that prevents organizations from focusing on what truly matters. While this cycle might feel inevitable, it isn't. The solution lies in taking bold and deliberate steps to break free from outdated practices and prioritize future-focused development.

Establishing a Project Management Office or Digital Transformation Office is not just an operational adjustment—it's a strategic imperative. This directly addresses the systemic challenges of project overload, unclear priorities, and resource bottlenecks discussed earlier, ensuring that organizations can align their efforts with strategic goals and focus on high-impact initiatives. By inventorying all projects, mapping their benefits, costs, and interdependencies, and implementing structured prioritization frameworks, insurance companies can create the clarity and focus needed to secure their future relevance.

This transformation is not optional. As technological advancements reshape the industry, the gap between proactive and reactive insurers will widen. The time to act is now. Start by addressing the project overload, refining the portfolio to focus on the most critical initiatives, and creating a sustainable framework for prioritization.

We challenge the leadership of GCC insurance companies to ask themselves:

- **Are we managing projects or letting projects manage us?**
- **Are we equipped to lead in a rapidly evolving industry?**

The answers to these questions will determine your company's trajectory. Take control of your project portfolio. Focus on what matters most. Build a foundation for long-term success—not tomorrow, but today.

**The future of your business depends on the actions you take now. It's time to prioritize progress and make tomorrow today.**

## ABOUT THE AUTHOR

Frederik Bisbjerg (born 1973 in Denmark) is a highly respected international C-level executive with 20+ years expertise in digital transformation and business model innovation for insurers.

He's Deputy Chief Executive Officer with [eData Information Management](#), an AI and data-based company providing data information solutions to the insurance industry, focusing on tangible profitability improvements.

He further holds the position of Head of MENA and Digital Transformation specialist with [the Digital Insurer](#). At The Digital Insurer, he is a founding member of the world's first mini-MBA in Digital Insurance, where he lectures on the topics of Strategy and Transformation, Big Data, and Best Practice Tech Architectures.

He has been CEO of Al Wathba Insurance, Chief Transformation Officer with AXA Global Healthcare, and Senior Vice President of Digital Transformation & Innovation at Daman National Health Insurance Company, one of the largest insurers in the GCC countries, where he led the company's digital transformation initiatives, establishing a 'digital-first' flexible and resilient insurance company.

He served as Executive Vice President for Qatar Insurance Group (QIC), the largest composite insurer in the MENA region and one of the largest insurers in Asia.

Frederik possesses strong business acumen and is recognized for his ability to build businesses and forge new, often previously unseen, alliances between business partners for mutual benefits; a skill refined and honed through many years of working internationally for a top-tier management consulting firm.

He's the author of "[Insurance\\_Next](#)", a practical guide on how to transform an incumbent insurer into a flexible, agile, and resilient insurance company, ready for the New Normal following the COVID-19 outbreak.

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# EDATA: LEADING DATA-DRIVEN DECISIONS IN THE MENA REGION

eData Information, the leading MENA frontrunner in vehicle data and intelligence solutions since 2013 empowers businesses to make informed choices. We're passionate about transforming decision-making through access to critical insights, fostering transparency, and driving business growth.

Understanding the power of data in today's dynamic landscape, eData provides a comprehensive suite tailored to the specific needs of the insurance industry.

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