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London Market Claims
October 8° 2019

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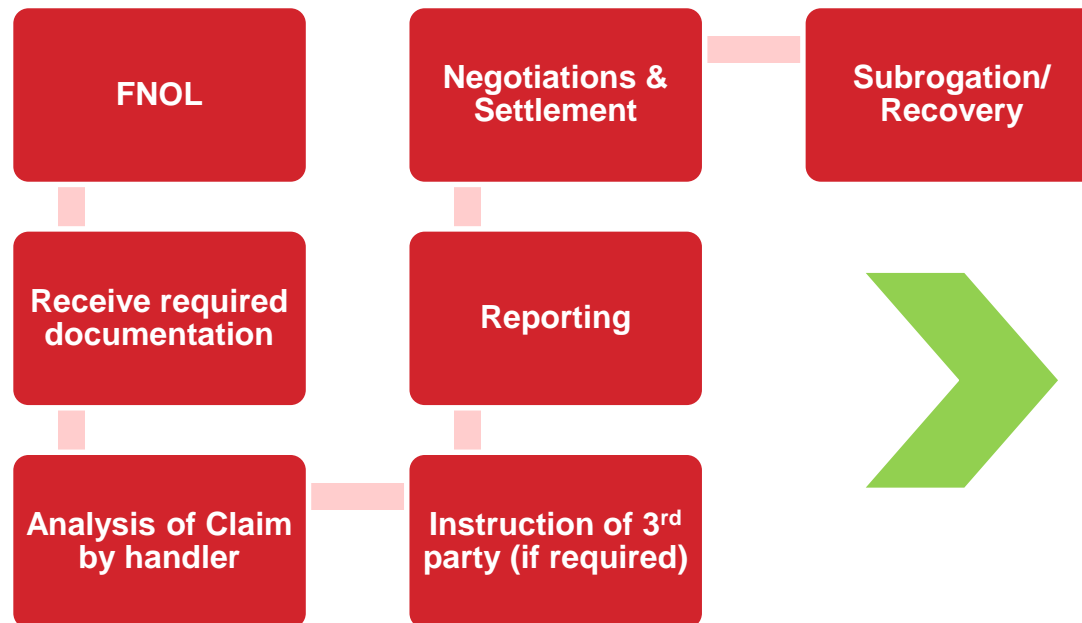
Enabling customer centric claims transformation

- *Evaluating the operating model in terms of ability to improve customer service and change demanded by the customer*
- *How do you apply technology to the benefit of the customer whilst achieving efficiencies in operations?*
- *How do you create the right mind-set required to deliver an exceptional customer experience?*
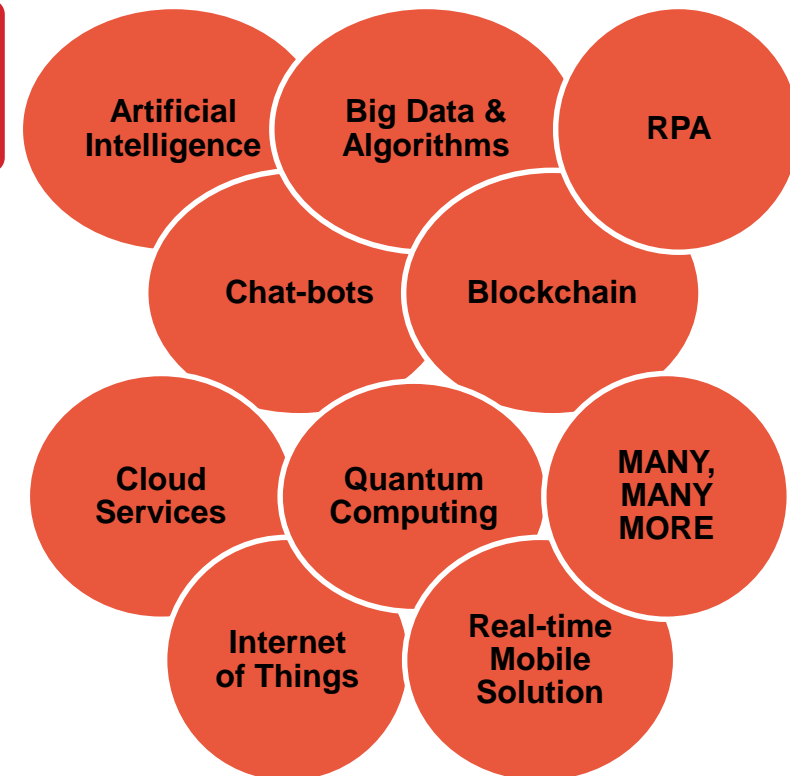
Evaluating the operating model

How do you apply technology to the benefit of the customer?
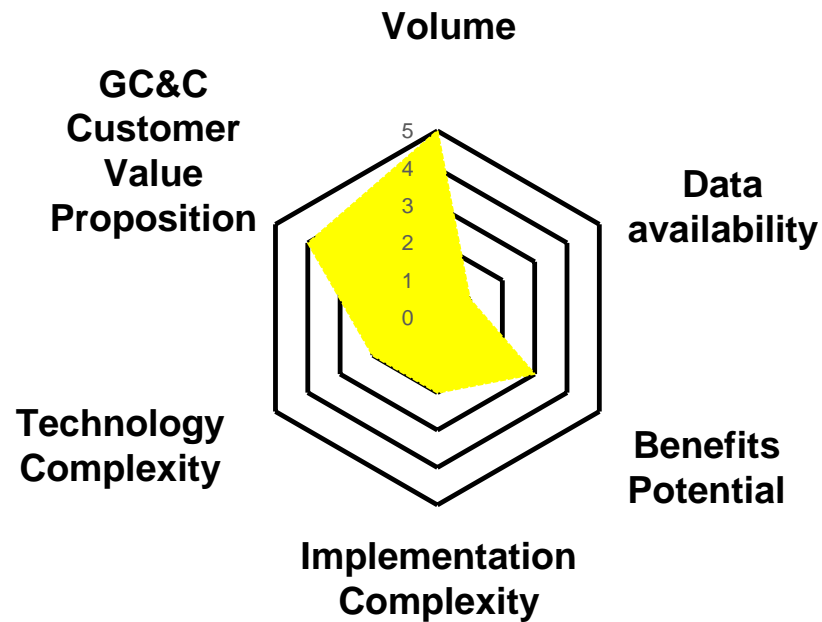
Current Claims Journey

FNOL	Negotiations & Settlement	Subrogation/ Recovery
Receive required documentation	Reporting	
Analysis of Claim by handler	Instruction of 3rd party (if required)	

Current Claims Technologies

- Artificial Intelligence
- Big Data & Algorithms
- RPA
- Chat-bots
- Blockchain
- Cloud Services
- Quantum Computing
- MANY, MANY MORE
- Internet of Things
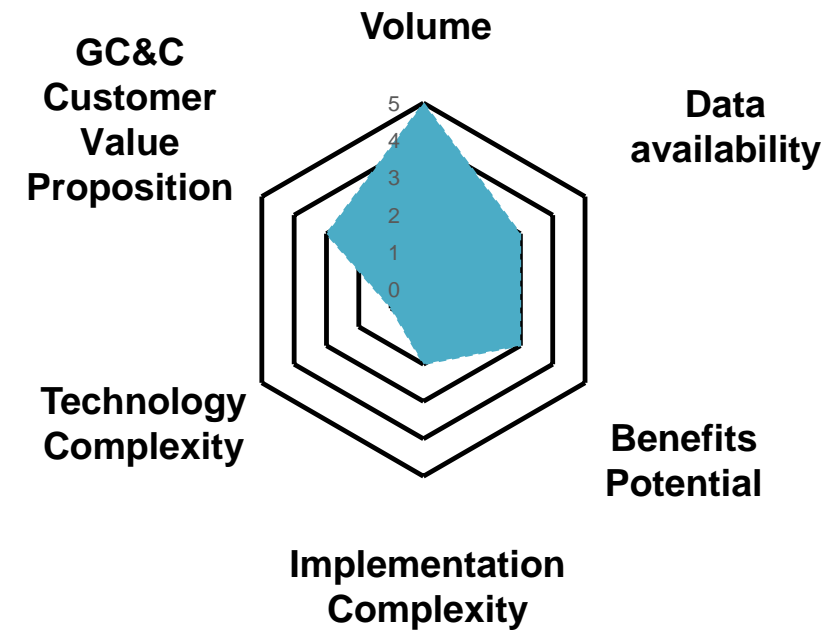- Real-time Mobile Solution

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What are the benefits?

Vendor Selection & Expense Tracking

Interpretation of Documents

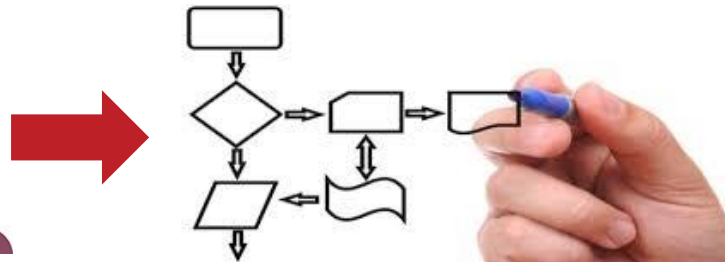**(0-Most Complex, 5-Lowest Complex)**

*N.B. The framework for these templates were provided by WTW Insurance Technology Consultants.

How do you create the right mindset?

- *Top Down or Bottom Up?*
- *Away day & Ideation Workshop*
- *Consultants*
- *Change management*
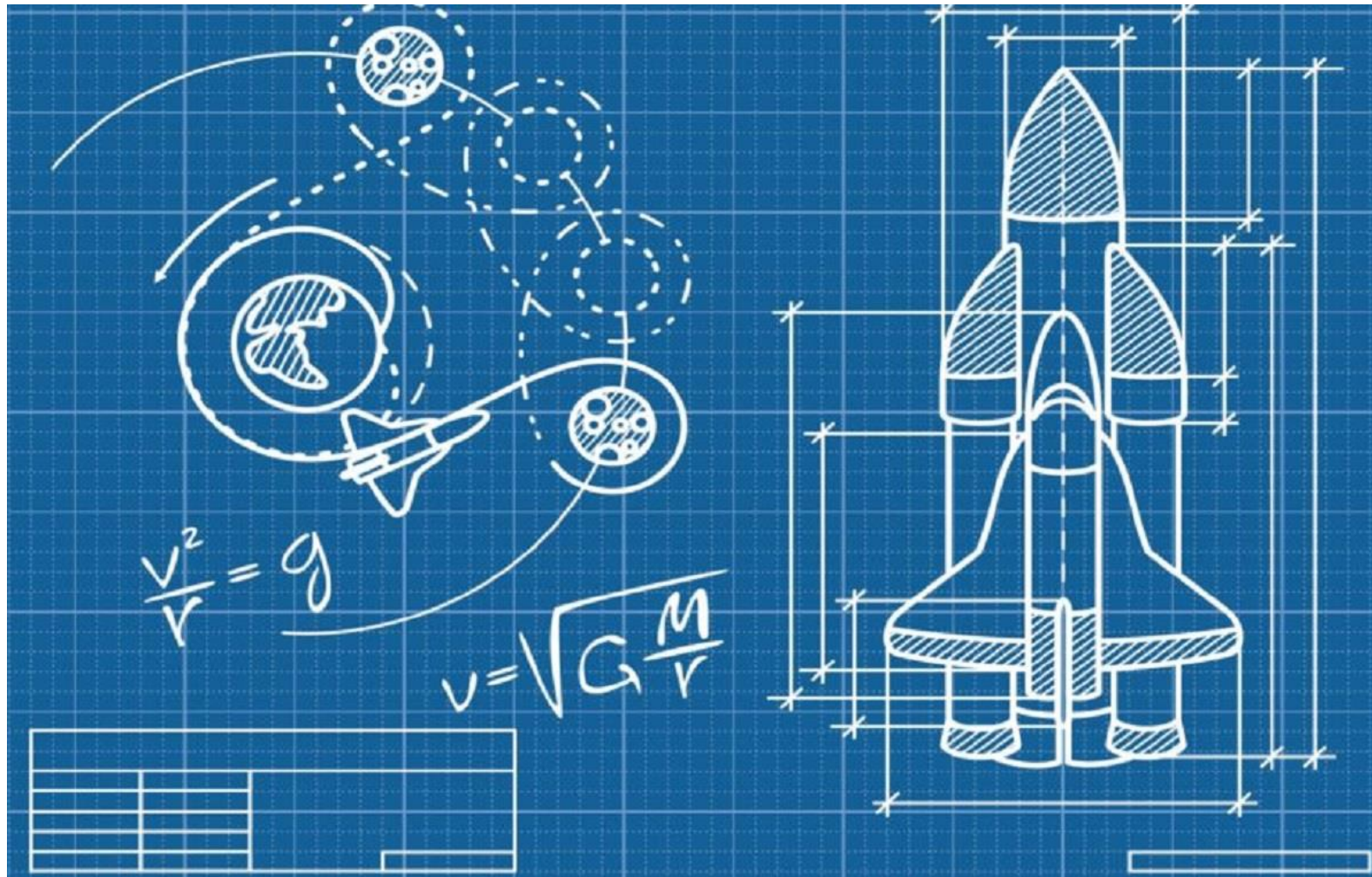- *Employee Engagement*
- *Leadership*
- *Network*

People.

Process.

Technology.

Angus Rogers

Creating best in class customer service

Our evidence shows that customer experiences which are personally very important , or happen at a difficult time, can generate powerful emotions when handled well or badly, with significant impact on levels of trust and recommendation"

"34.8% of customers rate making a claim as high important"

UK Customer Satisfaction Index – July 2019
Institute of Customer Service

Top 10 organisations with the highest customer satisfaction (based on UK Customer satisfaction Index 2019)

first direct

Debenhams

Suzuki

John Lewis

Next

Amazon

Ocado

Nationwide

Netflix

LV

It all starts from the top!

Clear and unambiguous vision

Employee engagement – it starts with recruitment

Employee engagement – the path to a great employee experience

✓ **Honeymoon period**

✓ **Development**

✓ **Teaming up**

✓ **Support**

✓ **Thriving**

✓ **Saying goodbye**

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Customer experience design and processes

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In summary…

✓ **Leadership commitment**

✓ **Employee engagement**

✓ **Customer experience design and processes**

Questions

1. **What is deemed an exceptional service from an underwriter, broker or client perspective?**

2. **What are the practical challenges you envisage having to overcome to improve claims service within your organisation?**

Topics for discussion could include:
- Improving the customer journey vs the operational reality – dealing with legacy challenges taking into consideration the pace of technology development
- How technology can continue to improve customer service whilst reducing costs and balancing fraud necessities
- How can you engage Claims Operations teams when they aren't as close to the customer as claims adjusters?
- How do we overcome historical ways of working that are manual and paper based?

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Thank you

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