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# 60 Second Interviews:

## Achieving Connected Claims

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### With contributions from:



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## 60 Second Interviews: Achieving Connected Claims



**ZURICH**

**Ian Thompson**  
*EMEA/ZIP Chief  
Claims Officer*  
**Zurich**

### How do you see claims transforming in the near future?

In the short-term, we will see an increase in straight-through processing and one-and-done claims management in retail lines of business and a greater application of predictive analytics and cognitive computing across the board. I also envisage greater integration with third parties, especially vendors, to deliver a seamless customer experience and leverage rules-based workflow management.

There will be an increasing recognition of the value of claims data and an emphasis on the use of this data for business decision-making and the sharing of risk insights. Technology will require a greater focus on analytics within the function and we will always need good technical people. Technology will scale that expertise and ensure greater accuracy, consistency and claims settlement speed for the benefit of our customers. Longer-term, increased access to a huge swathe of new data sources (e.g. telematics and internet of things) and the associated changes in the frequency and type of claims as a result of this technology will be a key driver of claims transformation.

Finally, those who don't grasp both the demand for and benefits of customer self-service in claims management will find that they are left behind in the trend of 'hyper-convenience', which requires real-time information, across multiple devices and channels.

### What is the motivation driving claims transformation in your organisation?

Our vision for claims is to:

1. Deliver a customer-experience focused claims service, constantly striving for faster and simpler processing to create a frictionless journey for our customers
2. Optimise our claims operations around digitisation and automation, constantly striving for faster and simpler claims processing
3. Leveraging internal and external data to optimize the knowledge gained through the management of each and every claim
4. Fostering a proactive mindset focused on the right financial outcome

### What do you think are the key technologies enabling change in the claims process?

Today: predictive analytics, workflow management, counter-fraud, robotics, the replacement of legacy claims systems with user friendly, flexible, agile core claims systems; customer self-service through apps and portals, omni-channel integration and mobile computing creating opportunities for flexible working, better access to customers and timely information on incidents.

### If you could design your claims process from scratch, how would it be different to what you have now?

Simple, seamless, integrated and built with customer ease at the forefront of our design thinking

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### Connected Claims Europe 2016 Summit

#### An expert line-up of claims transformation leaders, including:

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**Mario Ricco**, Global Head of Claims, **Generali**

**Luis Charlo de Paul**, EMEA Chief Operating Officer, **Mapfre**

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#### What are your major hurdles to achieving a seamless claims system?

Multiple legacy systems; barriers to integration, internally and externally and competition for investment

#### How are you using data and insights to deliver greater engagement and customer service?

Claims lead indicator monitoring for business performance; data insights for key clients; enhanced, streamlined, processes enabled by data analysis.

#### How will the customer experience change with connected claims?

More on-demand with flexible access to services through your channel of choice.

#### If you had unlimited budget, what resources or technology would you invest in?

A whole bunch of smart millennials with app programming and social media skills to come in and turn our business models up-side-down

#### How do you see artificial intelligence and automation impacting insurance claims?

In 20 years, 75% + of all claims will be running through automated processes managed by AI. Of course, the type and nature of claims will be different as the same technology will be deployed to avoid losses happening in the first place!

#### You're speaking at the Connected Claims Europe Summit in London in November – what are you most looking forward to at the event?

The opportunity to hear from the thought leaders in the industry and to discuss and debate on how we can sift the wheat from the chaff of the current wave of technology opportunities

# 60 Second Interviews:

## Achieving Connected Claims



**Klaus Vogel**  
Senior Vice  
President, Claims  
If P&C

### How do you see claims transforming in the near future?

We will see a change from the historical focus to using a claims adjuster's strong content knowledge as a tool to meet the basic needs of our customers and strive for better customer experiences. The claims adjuster role will change from "transaction/decision" based to be a "Claims advisor" taking broader responsibility in servicing the customer. We'll also see claims frequency decrease within certain product areas due to more sophisticated preventive tools and more safety equipment. However, we'll also see even more natural catastrophe events affecting claims.

### What is the motivation driving claims transformation in your organisation?

The motivation for us is to improve our market position by being the forerunner in developing a customer-centric culture within Claims.

### What do you think are the key technologies enabling change in the claims process?

Internet of Things (IoT) is a key driver here as well as seamless, modern Web services available at any time needed for the customer to report a claim, follow status or perform part-maintenance of their own claim.

### If you could design your claims process from scratch, how would it be different to what you have now?

- Utilize our preferred partners to an even higher extent
- Standardisation of written (and oral) customer communication
- Develop technical solutions to ensure high volume transactions can be done at speed
- Privacy by design – built-in security to enable superior handling of private data
- Otherwise I'd do it exactly how we're currently doing it

### What are your major hurdles to achieving a seamless claims system?

- Data Privacy is a hurdle that we have to deal with, e.g. what we allowed to show and to whom
- The transition period going from the old legacy systems into our new common systems with the conversion of portfolio and old claims
- Dependencies on external systems (e.g. partners and customer systems) that do not follow the same modern technical standard as we develop in

### How are you using data and insights to deliver greater engagement and customer service?

We use our own customer data e.g. from phone calls, customer surveys, file reviews and complains to remove customer pains in processes as well give the "wow" experience. We can be better at analysing and acting on customer behaviour, and I believe there is a long way to go before this is achieved in claims.

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### How will the customer experience change with connected claims?

The whole claims process, each and every customer interaction and contact point and our availability will be adapted to customer needs and be more seamless than ever before e.g. claim can be reported or status followed from multiple web-services or other channels.

### If you had unlimited budget, what resources or technology would you invest in?

IoT, Telematics, robotics, data mining and cloud computing. Invest in competency; to ensure that the right features are being developed, implemented and utilized in the right way, to enable for seamless Claims customer-interaction.

Professionalizing our agile development culture even further securing high business value generated by every single production launch.

### How do you see artificial intelligence and automation impacting insurance claims?

Self-learning robots and automation will have a positive impact on both our operational and claims cost-base and on the customer experience.

### You're speaking at the Connected Claims Europe Summit in London in November – what are you most looking forward to at the event?

I'm looking forward to the speech and I hope to leave some good points for the audience that they will reflect on and take them home. I'm also looking forward to networking, getting inspired and bringing back good ideas from all the competent people at the conference.

## 60 Second Interviews: Achieving Connected Claims



INSIGHT CONSENSUS INFLUENCE

**Tim Willcock**  
*Chief Operating  
Officer*  
**Lloyds Market  
Association**

### How do you see claims transforming in the near future?

In the next year or two individual insurers and brokers will increasingly see claims service as a competitive edge. We should expect better communication and faster resolution.

### What is the motivation driving claims transformation in your organisation?

Putting our members in a better position to deliver improved customer service.

### What do you think are the key technologies enabling change in the claims process?

One's that allow data and information to be exchanged quickly, accurately and securely.

### If you could design your claims process from scratch, how would it be different to what you have now?

That's what we've tried to do with London Market Target Operating Model (LM TOM) – it introduces transparency, an ability to be involved only where value is added, direct communication/contact between all authorised parties and where required has the ability to automate.

### What are your major hurdles to achieving a seamless claims system?

In a market place of around 100 insurers and over 200 brokers, gaining agreement on what's required, how quickly and who pays.

### How will the customer experience change with connected claims?

With LM TOM, clients can know where the claim is in the lifecycle, what actions are required and by whom. They can expect transparency of service/performance to deliver faster resolution over time.

### If you had unlimited budget, what resources or technology would you invest in?

A Central solution with workflow/messaging/settlement capability to meet subscription needs.

### How do you see artificial intelligence and automation impacting insurance claims?

Potentially significant over time – approximately 80% of claims through the Lloyd's market are viewed as standard (relatively low value and non-contentious).

### You're speaking at the Connected Claims Europe Summit in London in November – what are you most looking forward to at the event?

Understanding organisational requirements and seeing how these might be addressed.

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**James Brown**  
Head of Product  
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## How do you see claims transforming in the near future?

The majority of claims will be submitted from a Smartphone or Tablet in under 10 minutes

## What is the motivation driving claims transformation in your organisation?

To delivering a frictionless customer experience. Do that and the £ benefit will follow

## What do you think are the key technologies enabling change in the claims process?

- Now: UX Design technologies enabling a smooth and consistent claims submission and a fulfilment process that is instant anytime, anywhere
- Next: Evolution of connected fault detection technologies
- Bit further out: Integrated voice and AI technology platforms
- Always: The human brain – we will always need to understand when to enable customers to self serve on a frictionless digital platform and when they want and need a human expert intervention to help them. Until Singularity dawns, that is....

## If you could design your claims process from scratch, how would it be different to what you have now?

The process would not change fundamentally, but the technology platforms and customer delivery method would. It would be digitised end-to-end: from the Pre-FNOL diagnosis, where relevant; all the way to the end-point of fulfilment

## What are your major hurdles to achieving a seamless claims system?

- Integrating systems across value-chains to ensure secure, efficient and accurate transfer of data/information
- Agreement on timing: There is little value in disputing the investment case and this will become expected from consumers. New entrants will replace incumbents who fail to adopt a digital and seamless customer experience as their minimum standard

## How are you using data and insights to deliver greater engagement and customer service?

- Now: Highlighting the gaps where digitisation can deliver a frictionless customer experience
- Starting: The array of data analytics tools that are applied to drive and optimise sales on digital platforms will be applied to Digitised Claims journeys

## How will the customer experience change with connected claims?

It will become more convenient, engaging and consistent.

## 60 Second Interviews: Achieving Connected Claims

### **If you had unlimited budget, what resources or technology would you invest in?**

One Digital hub to integrate customer experience on sales, servicing and claims journeys across multiple product lines and value chains

### **How do you see artificial intelligence and automation impacting insurance claims?**

Before the decade is out, consumers will be able to make an insurance claim relatively smoothly, accurately and completely safely "hands free" whilst eating their dinner, and ordering their weekly shop in the same way. Without waiting on hold. Ever.

### **You're speaking at the Connected Claims Europe Summit in London in November – what are you most looking forward to at the event?**

Listening to experts new to the Insurance sector and those with huge experience within it

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**Ali Crossley**  
Customer Director  
**BGL Group**

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### How do you see claims transforming in the near future?

It has to be improved.

### What is the motivation driving claims transformation in your organisation?

Putting customers first and at the centre of the whole process.

### What do you think are the key technologies enabling change in the claims process?

Any that facilitate transparency.

### If you could design your claims process from scratch, how would it be different to what you have now?

It would be shorter, clearer and cheaper.

### What are your major hurdles to achieving a seamless claims system?

Getting all interested parties to agree to change.

### How are you using data and insights to deliver greater engagement and customer service?

At every step of the redesign.

### How will the customer experience change with connected claims?

It will be clearer and more accurate.

### If you had unlimited budget, what resources or technology would you invest in?

Those I probably don't know about yet – I'd employ a technical wizard!

### How do you see artificial intelligence and automation impacting insurance claims?

It should make the claims processes more efficient.

### You're speaking at the Connected Claims Europe Summit in London in November – what are you most looking forward to at the event?

Glass of wine afterwards!

## 60 Second Interviews: Achieving Connected Claims

### Contact Us:



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**Attending as a Group?  
Email Josh for group rates**

### These featured contributors are all speaking at the Connected Claims Europe Summit (28-29 November 2016)



**Ian Thompson**, EMEA/  
ZIP Chief Claims Officer  
**Zurich**



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Claims are undergoing a complete redesign and reimagining, driven by new business models and rapid advances in technology. Innovation in both technology and strategy are the keys to delivering the future of insurance claims. With this in mind, the Connected Claims Europe is purpose-built to guide you through the claims revolution.

#### Connected Claims Europe will provide strategies to:

- Revolutionise claims processing, provide connected insights and deliver the modern insurer
- Leverage technology to deliver excellence in claims assessment, monitoring, communication and prevention
- Reinvent your claims center to drive customer engagement, provide a seamless level of service and foster client-loyalty
- Utilise automation for a slicker, streamlined, efficient and effective claims process
- Bring clarity to the entirety of the claims process

As a loyal member of the Insurance Nexus community we wanted to give you an exclusive discount on your place at Connected Claims Europe. Just type your discount code **4791INTERVIEW100** to save an extra £100 off of your place.

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