

The Challenge of Delivering Outstanding Claims Service in a Digital Age

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The Digital Journey in Claims

Then, Now & Future



Feedback from Our Customers

What is Outstanding Claims Service in a Digital Age



- Choice and ease of first notification of loss channel
- Speed of response through preferred channel
- Allocated claim handler with decision making authority and personalised service
- Understand customer and their needs
- Guidance through lifecycle of claim
- Efficiency, including one touch or no touch handling
- Digital self service options - access information and control provision of services
- Speed, quality and expertise of vendors
- Expertise in product and claim management
- Speed of resolution - rectification and/or payment
- Relationship of trust and transparency

Challenges to Delivering Outstanding Service

Typical Challenges in Claims

- Meeting needs of diverse 1st party & 3rd party customers, including direct and intermediated
- Legacy systems and keeping up with technology
- Legacy processes and ways of working
- Governance and regulatory requirements
- Change management
- Capturing and utilising data
- Attracting new skillsets and agility in workforce
- Expense Ratios
- Relevance and competitive advantage
- Disruptors and innovators

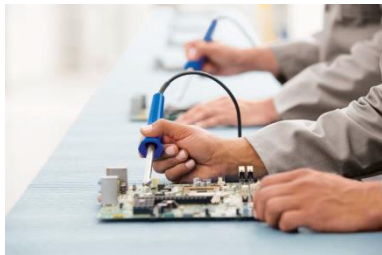


Rethinking Claims - Keeping Competitive

Technology Innovation to Deliver on Outstanding Claims Service



- New claim management systems
- Building on and enhancing existing systems
 - Customer portals and apps: access to information
 - Self servicing: access to information and decision authority
 - Robotics/Automation: online lodgement, straight through processing, and repetitive administrative tasks
 - Artificial intelligence
 - Data Analytics: underpins automation, eg. fraud detection, notifications, direct workflow and decisions, and controls
- Integrating and leveraging vendor technology
 - Virtual assessment tools
 - Visibility of vendor progress
 - Customer control and visibility of booking/repair/replacement
- Enhance listening programmes



The Art of the Possible in a Digital Age

Lemonade Insurance Company



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Case Study - Transforming to Deliver on Promise

Zurich Australia Motor Claims

Delivering exceptional claims service in a digital age, in a way that is also a market differentiator, requires a clear understanding of customer needs, and a combination of leveraging technology and redesigning the way that we work in Claims, to overcome the challenges and embrace the art of the possible

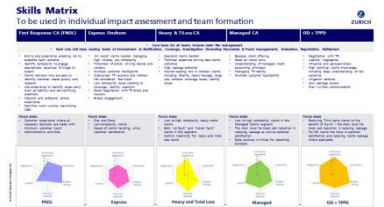
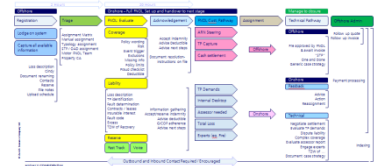
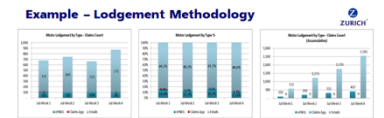
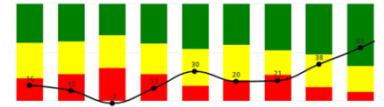


Case Study - Transforming to Deliver on Promise



Zurich Australia Motor Claims

- The issue and the challenges
- Understanding the customer experience
- Operating model - redesign the way we interact and work
- Workforce - redeploy expertise and achieve efficiency
- Technology - think outside the box and incorporate new technology, vendor technology and data analytics into operating model
- Change management
- Proof points - service level agreements, net promoter score, employee engagement, financial results
- Next steps - continuous improvement, future proof and repeatable transformation model



Thank you

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