

HOW SOCIAL MEDIA IS CHANGING CLAIMS HANDLING

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AGENDA

The increasing use of social media

Incorporating social media into the claims management process

Challenges of social media for insurers



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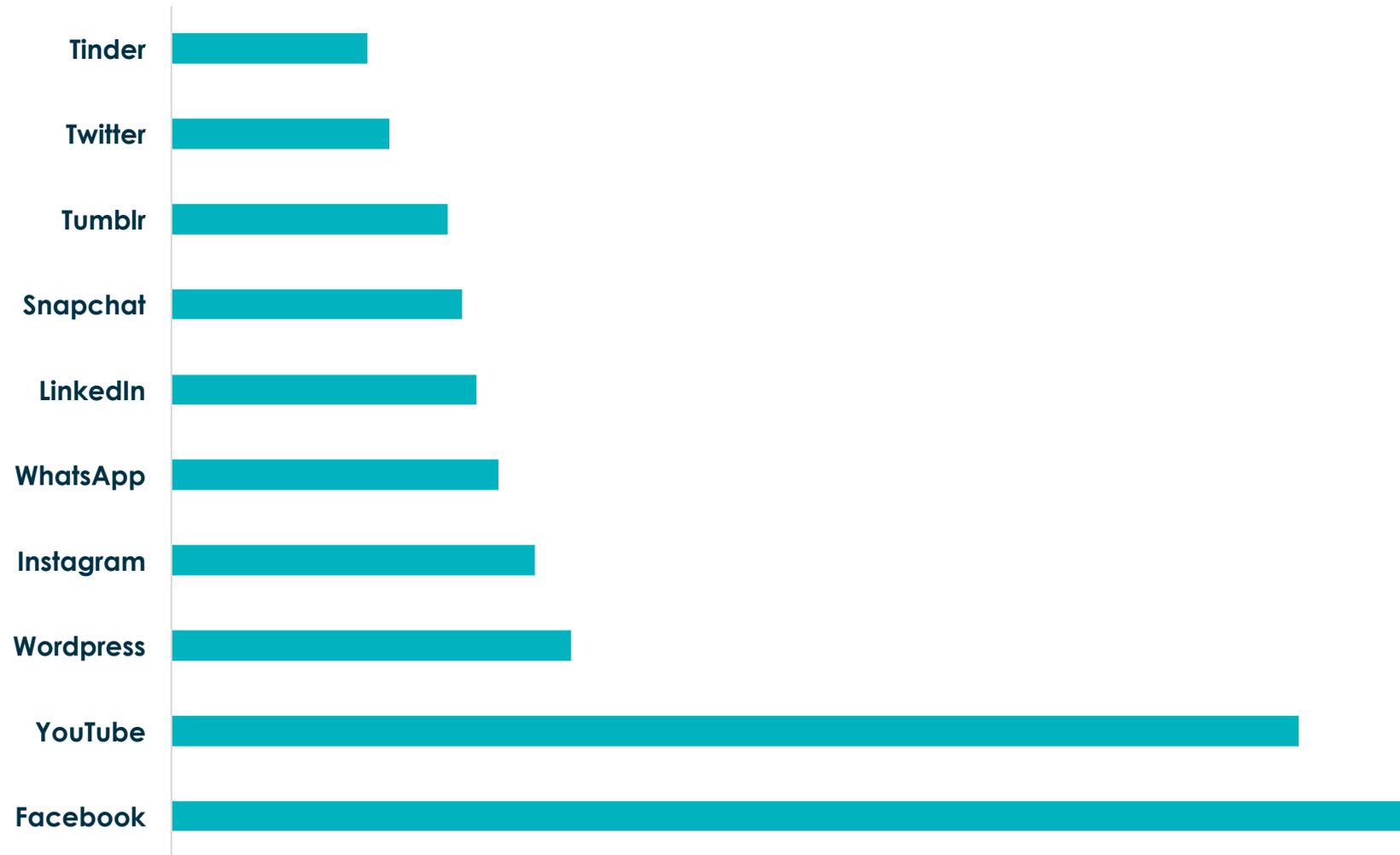
**THE INCREASING USE OF
SOCIAL MEDIA**



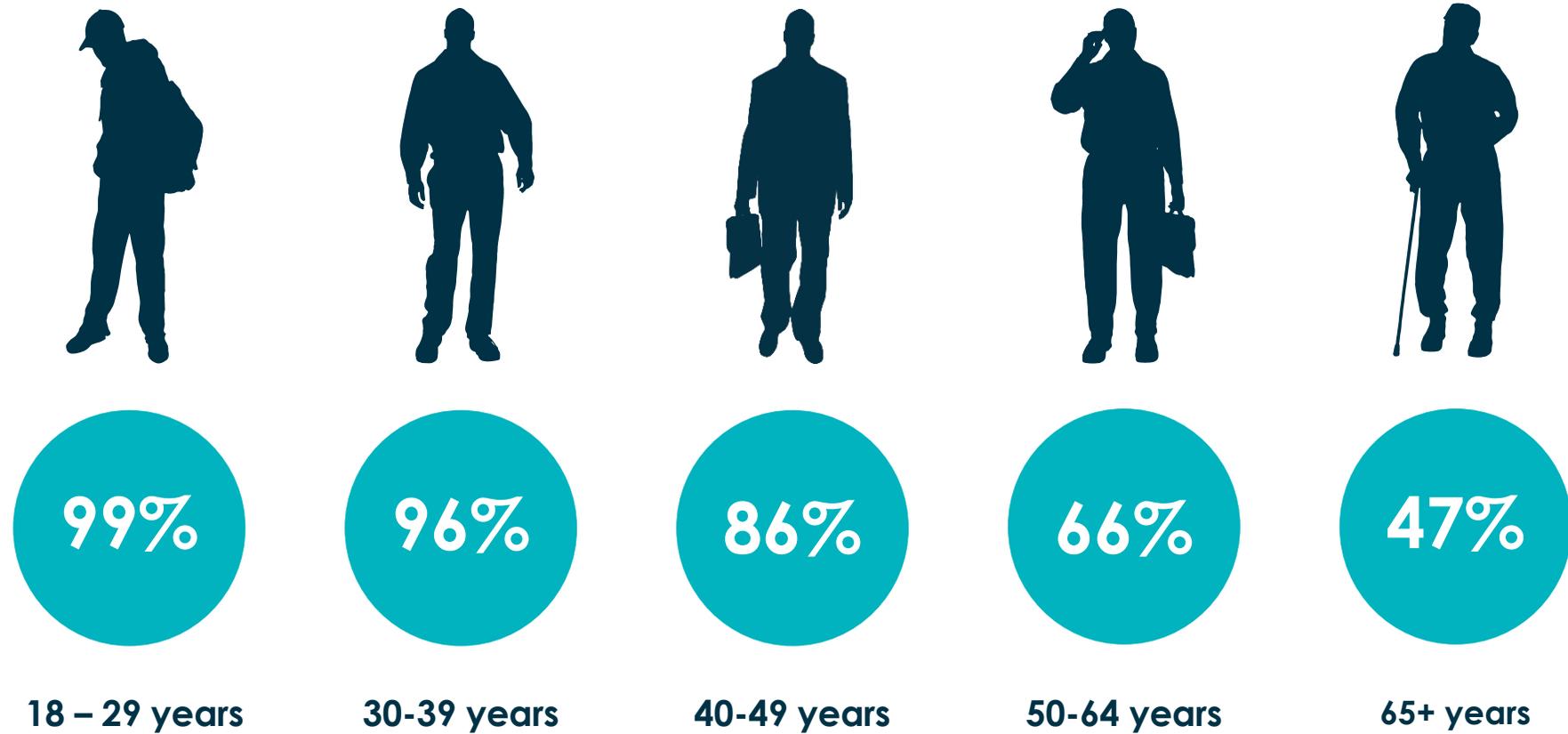
8 out of 10

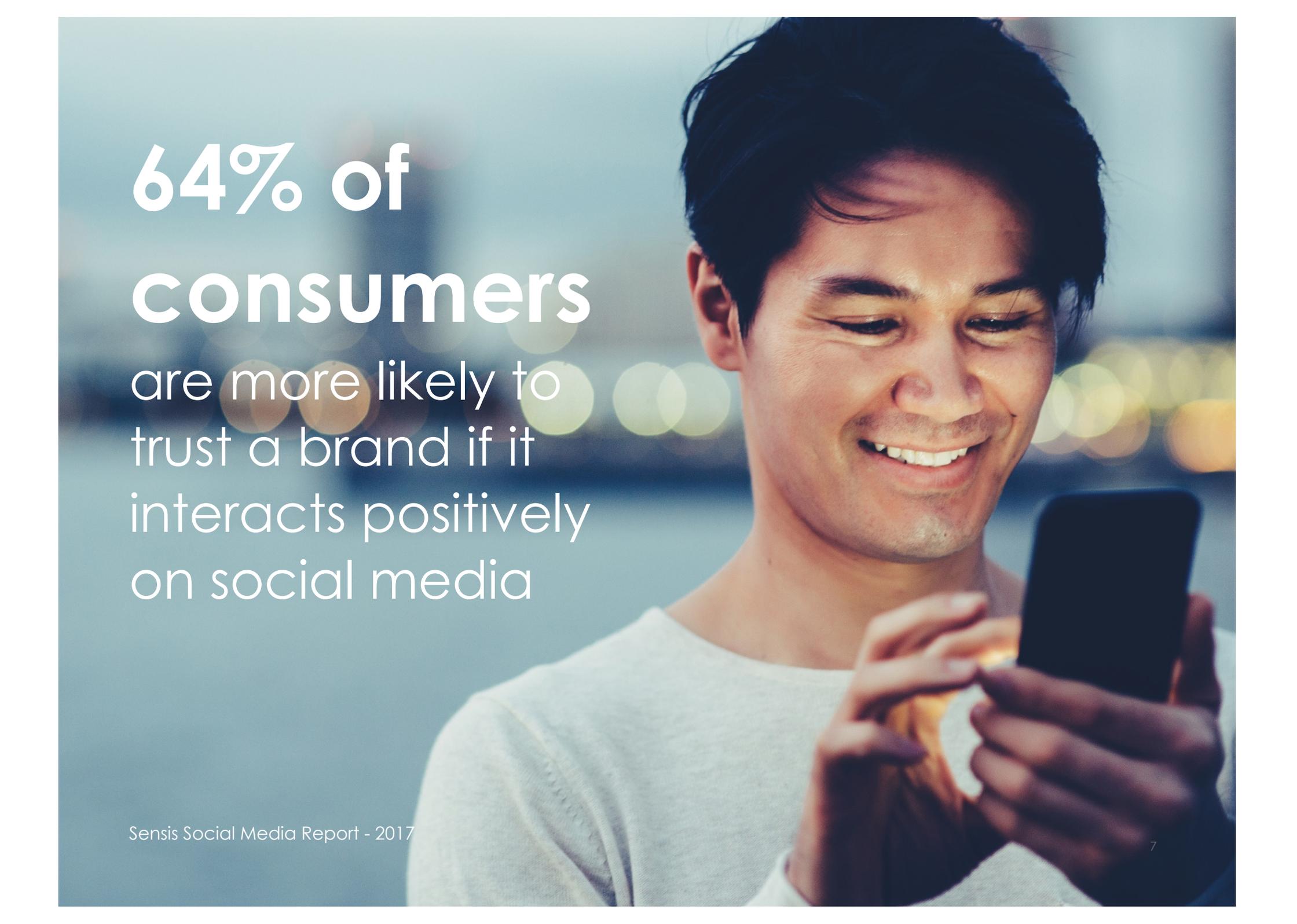
Australians are now on
social media

10 MOST POPULAR SOCIAL NETWORKING SITES



SOCIAL MEDIA USERS BY AGE



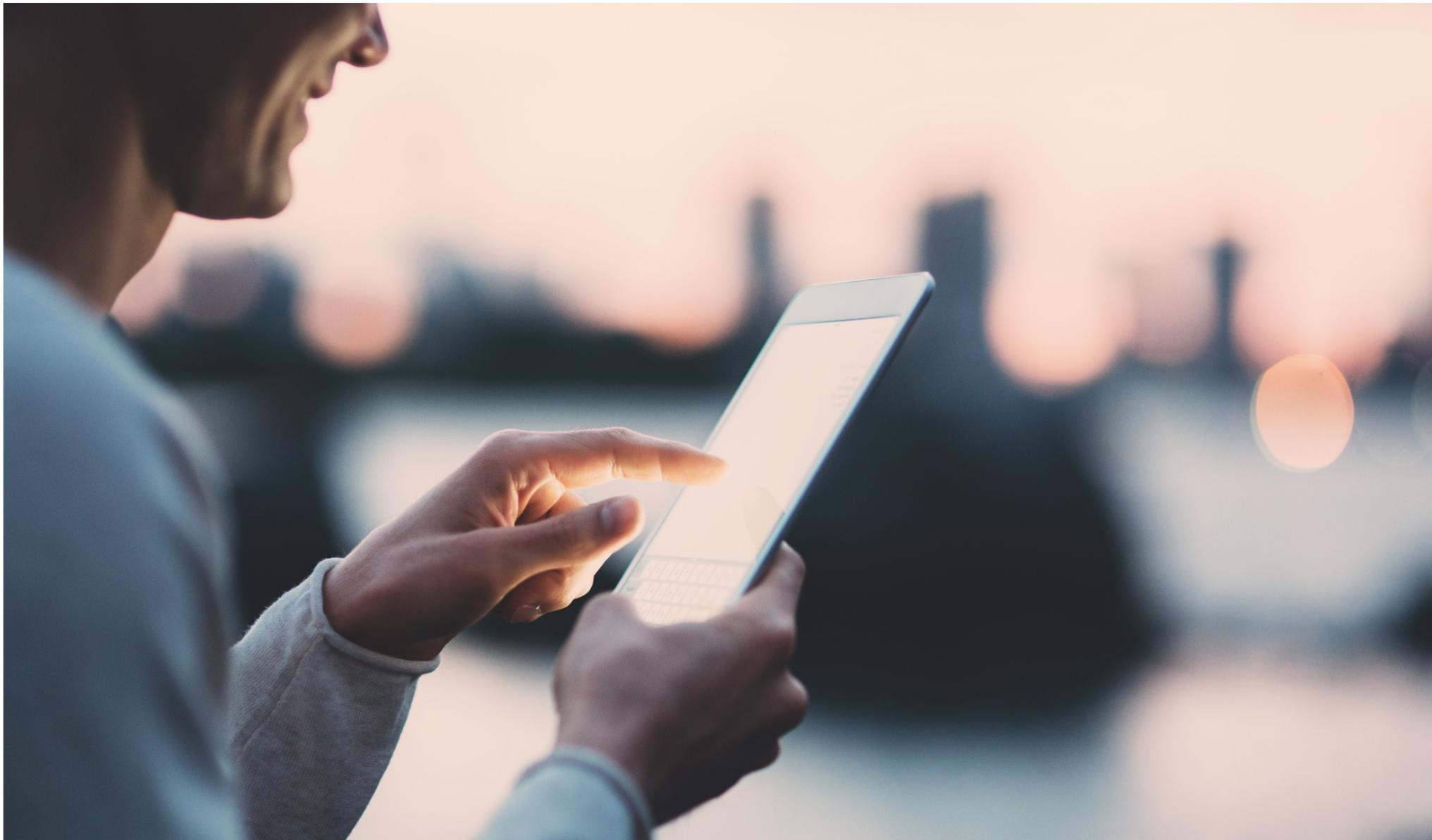
A young man with dark hair, wearing a light-colored sweater, is smiling and looking down at his smartphone. The background is a blurred cityscape at night with bokeh lights.

**64% of
consumers**
are more likely to
trust a brand if it
interacts positively
on social media

59% of Social Media Users

think that customer service through social media has made it easier to get questions answered and issues resolved





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**INCORPORATING SOCIAL
MEDIA INTO THE CLAIMS
MANAGEMENT PROCESS**

Incident Management & Investigation

USES OF SOCIAL MEDIA FOR INCIDENT MANAGEMENT & INVESTIGATION



**Risk Prevention &
Information Sharing**



**Timely Assessment &
Communication**



**Information &
Evidence Gathering**

TIMELY ASSESSMENT & COMMUNICATION

The image shows an aerial view of a residential area with a large, muddy floodwater body. Several houses are labeled with white boxes containing alphanumeric codes: BH1 2NF, BH1 2RS, BH1 2NB, BH1 2NQ, BH1 2BP, BH1 2NP, and BH1 2NQ. Overlaid on the map are several social media posts from Twitter, each in a white box with a thin border. The posts are:

- Chris Sofos @chris_sofos**: Red car is stuck in a flood outside my house 😞 (6 likes)
- katyra @umniall**: 51 mins. OMG the water is getting closer and my back is killing me moving turniture upstairs please let it stop raining (26 retweets, 54 likes)
- Bananapants! @sparklepants4**: My house has been flooded. Con: most of my stuff is ruined. Pro: now have an indoor pool with water features. Silver lining (26 retweets, 54 likes)
- Baylee Guidry @bayle_**: 7h. guess I'm staying at jades tn cause my house will be flooded in 😞😞 (1 retweet, 1 like)
- Leo @LeoHowe18**: Working a milling machine while standing in water...that's a first #dangerous (4 retweets, 6 likes)
- Lauren Young @loyoung**: It's already flooded outside my house...:((29 retweets, 106 likes)
- Faren Eisele @fareisele1**: All my stuff is ruined 😞😞😞 whyyyyy meeeee (3 likes)

CASE STUDY: TIANJIN EXPLOSIONS

On the 12th of August 2015 a series of massive explosions at Ruihai International Logistics warehouses caused China's worst industrial disaster in years. The explosions shattered windows and tore facades of buildings for miles around.

In the aftermath insurers across the world were unsure how damaged their insured premises were around the periphery of the blasts and turned to Webwatch (Social Media Intelligence Provider) for assistance.

Within hours the technology was able to obtain images and videos of the sites concerned - with many employees in the area returning to their workplaces and photographing, videoing and even live streaming damage to their employers buildings across Chinese social media.

In collating and analysing the information obtained WebWatch was able to provide insurers with the information they needed to assess the damage extremely quickly, and without the need to have boots on the ground in China.



INFORMATION & EVIDENCE GATHERING



Josh Westfield @westiee93 6 Sep
 crash on town Wall Street Dover, port police dealing with it
 @Kent_999s pic.twitter.com/YCwKTRcvkT
[Hide photo](#) [Reply](#) [Retweet](#) [Favourite](#) [More](#)

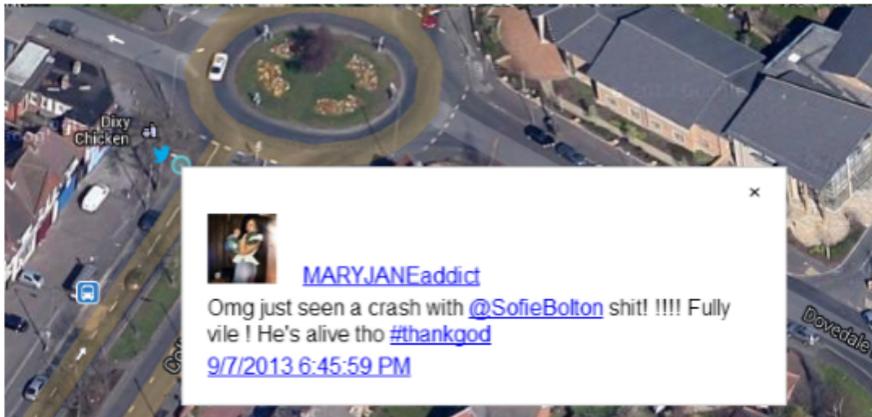


AmberRoseAdam

Just seen the worst crash and a man trapped in a car upside down ?? wow
 9/10/2013 2:40:00 PM



Chris Case @ChrisCase86 10 Sep
 Some one was just **knocked off a bike** on cathedral rd (who is fine) and this is the response... OTT!! pic.twitter.com/1LXtKTTmFq
[Hide photo](#) [Reply](#) [Retweet](#) [Favourite](#) [More](#)



MARYJANFaddict

Omg just seen a crash with @SofieBolton shit! !!!! Fully vile ! He's alive tho #thankgod
 9/7/2013 6:45:59 PM



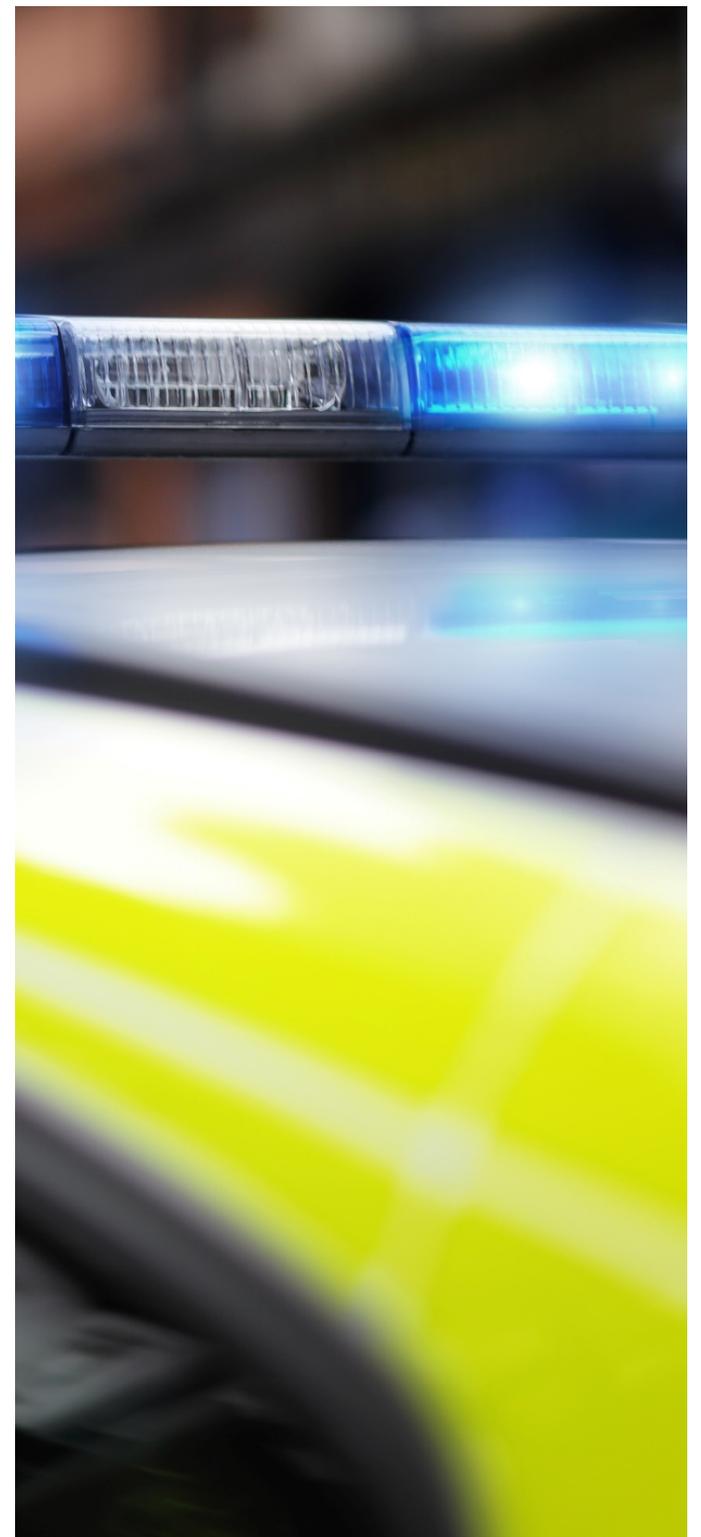
CASE STUDY: UK POLICE INVESTIGATION

Since 2014 WebWatch (Social Media Intelligence Provider) have assisted the UK police with multiple investigations, the first of these was a serious racial assault that occurred at a prominent pub chain. The assault resulted in one of the victims sustaining a serious hand injury and the other sustaining minor cuts and bruises.

In the days following the incident the police were struggling to locate witnesses or the suspects and had issued press releases via the local news.

WebWatch's experienced intelligence analysts conducted extensive open source investigation and located numerous social media posts related to the incident made by parties involved as well as potential key witnesses. Some of these posts contained references to items of furniture that had either been used as weapons or damaged in the incident, as well as posts by the attackers bragging about what they had done.

In collating and examining the identified social media intelligence WebWatch were able to produce a detailed report for the investigating officers that contained useful information to make further enquiries with the potential suspects and witnesses



Fraud Detection

HOW CAN SOCIAL MEDIA BE USED FOR FRAUD DETECTION?

- General social media investigation identifies discrepancies or concerns
- Investigation based on specific case of suspected fraud or fraud link

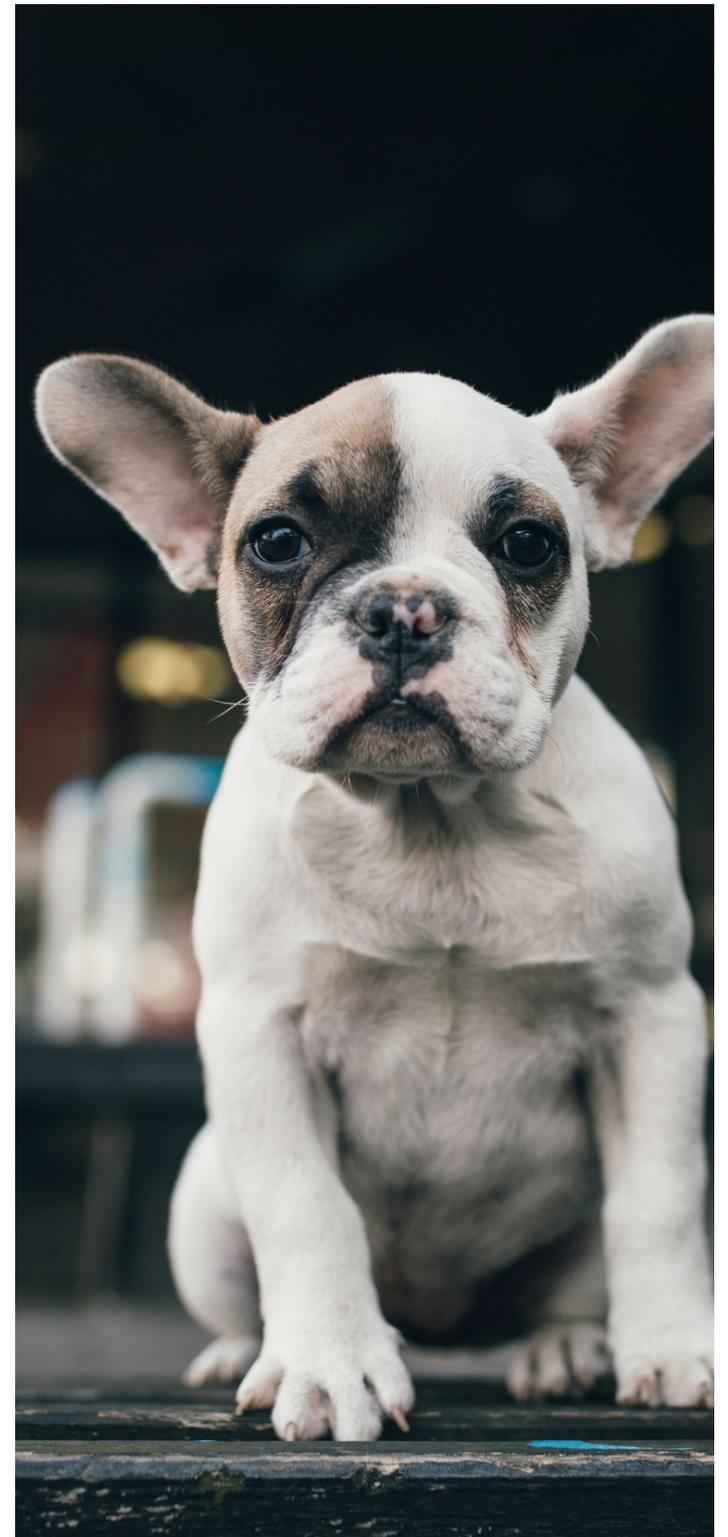
CASE STUDY: UK PET FRAUD

Webwatch was instructed by a leading pet insurer to assess a claim following claims that one of their Policyholder's dogs had escaped from their back garden. Strangely the breeder had submitted a similar claim in the weeks preceding the incident.

Webwatch were able to identify that the Policyholder and the Breeder were in fact relatives and are therefore likely to have known each other since birth. The investigation also confirmed that the pair were connected to numerous other individuals who had posted on social media regarding allegedly losing their pets in the months preceding this incident, which further aroused suspicion regarding their claim.

More significantly, further searches by Webwatch confirmed that the Policyholder had in fact sold the dog in question to an unknown individual prior to her claim, thereby confirming that her claim was entirely fraudulent.

The intelligence gathered by Webwatch was provided to the insurer the next day, and on review the claim was rejected almost immediately – avoiding any escalation of claims spend.



CASE STUDY – INJURED WORKER

The screenshot displays the Twitter profile of jack_hirst (@jack_hirst). The profile header includes a profile picture, the name 'jack_hirst', and the handle '@jack_hirst'. Below this, it lists the user's bio: 'Stylist at Andrew Barton - Covent Garden @Andrewbartony', location 'London', and join date 'Joined August 2011'. The profile statistics are: 4,903 tweets, 1,394 following, 820 followers, and 636 favourites. A 'Follow' button is visible.

The main content area shows a list of tweets:

- jack_hirst @jack_hirst · 15 hrs**
Adam Levine on the xfactor #yeahboi 🤩
#dreamman [instagram.com/p/uWFsWxKqIO/](https://www.instagram.com/p/uWFsWxKqIO/)
- jack_hirst @jack_hirst · 20 hrs**
Well that was awkward 🤦 #Awkward
- jack_hirst @jack_hirst · Oct 17**
#flashbackfriday #LADS and some of Zoe's head @alexchimp365
@paulcolourkid @zoeskinnerette [instagram.com/p/uRCd_9KqLp/](https://www.instagram.com/p/uRCd_9KqLp/)
- jack_hirst @jack_hirst · Oct 17**
bubbles with curlycb and kay_g88 🍷 [instagram.com/p/uQ-EwoqEz/](https://www.instagram.com/p/uQ-EwoqEz/)
- jack_hirst @jack_hirst · Oct 17**
The past year has gone by so QUICK 🏠 [instagram.com/p/uQycEIKqBF/](https://www.instagram.com/p/uQycEIKqBF/)
- jack_hirst @jack_hirst · Oct 17**
Feel in such a good place after coming back from holiday #chilled #refreshed #tanned 100 🍷🌴

On the right side, there are sections for 'Who to follow' (listing The Daily Mash, BBC Click, and Nissan Electric UK) and 'United Kingdom Trends' (listing #BornToSave, #RiPLyndaBellingham, #myworstayday, John Holt, #AAFISeminar2014, #ckg15, Barroso, #LagosForThePeople, Uktp Calypso, and Christmas).

AUSTRALIAN GOVERNMENT PILOT

Pilot Scope:

Provide 40 successful claimant investigations (return a result) for an Australian State Workers Compensation Body with a focus on fraud/compliance referrals and new psychological claims.

Outcomes:

- 41 referrals with 43% returning a result
- Links service was used for an investigation where there was a suspected relationship with another individual. The report provided relevant conflicting information regarding the relationship and a formal investigation has now been implemented.

Learnings:

- Use of social intelligence technology in sensitive lines of insurance in most cases should be used to engage stakeholders in a non threatening conversation if a concern or discrepancy is identified.
- In personal injury space can be used to recognise a cry for help or to negotiate new entitlements if condition changes (proactive customer service)

Customer Service & Stakeholder Engagement

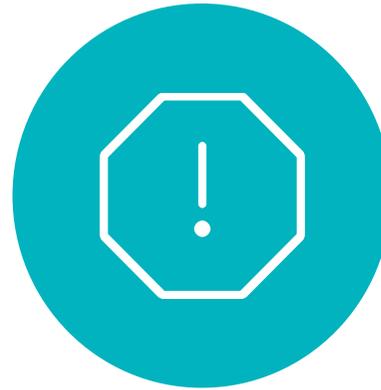
HOW SOCIAL MEDIA CAN IMPROVE CUSTOMER SERVICE



**Product
Development**



**Policy
Administration**



**Claims
Management**



**Customer
Sentiment**

CASE STUDIES – APPLYING SOCIAL MEDIA TO IMPROVE CUSTOMER SERVICE

Hurricane Sandy and Katrina

Insurers posted information about the claims process on social media platforms to enable customers to easily obtain claims information during times of need.

CICI Prudential

An Indian life and annuities insurer, launched a social media campaign ‘Living Your Passion’. Aimed at engaging older customers, it encouraged them to discuss their passions and share what they dream of doing after retirement. Creating this focus group helped them to gauge customer needs and influence their buying patterns by proposing relevant products

AAMI

Awarded “Best Use of Social Media” in 2012 for its effective social media utilisation to deliver cutting edge service delivery and instant resolution to customer enquiries

Matrix Direct

A leading direct marketing of term life insurance, provides a social media option, “Ask an expert” on its home page, where customers can ask questions on social media platforms, such as Facebook and Twitter, and have them answered by experts.



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**CHALLENGES OF SOCIAL
MEDIA FOR INSURERS**

CHALLENGES TO CONSIDER WHEN THINKING ABOUT SOCIAL MEDIA



**Legislation &
Regulations**



**Appropriate
Research**



**Technology
Costs & Expertise**



**Brand
Reputation**



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THANK YOU