

Media release

Conference speakers explore ways to improve the customer experience

Digitisation and relationship building are keys to improving customer experience in the insurance industry.

That's the consensus of three speakers at the Australian Insurance Law Association (AILA) National Conference 2024 who will share a panel session on elevating client experience in insurance.

Nicola Mason, National General Lines Claims Leader at Willis Towers Watson, will tell the *Sunny Side Up* conference on the Gold Coast on 11-13 September that communication is vital. She says the industry must do more to educate the public about the good news stories in insurance to help overcome the industry's poor reputation.

"It's not the media's fault, the industry must put its hand up and call out what's good. Fewer than 5% of claims go wrong, but they're the ones you hear about," she says.

Pete Diskin, Chief Client Officer and Deputy CEO with Gallagher Bassett (GB), says the third-party claims administrator is embracing digital technology and artificial intelligence to enhance customer relationships.

GB clients include insurers, government agencies, the Lloyd's of London market and underwriting agencies, and Mr Diskin says the company adapts its service offering to suit the level a client requires, ranging from platinum to gold, silver and bronze.

GB uses customer relationship management tools to ensure engagement is at the level each client expects. "That enables us to provide regular insights on claims costs and emerging risks so clients can make informed decisions," he says.

Dallas Campbell, Suncorp Senior Lawyer and Leader for Legal Injury, says Suncorp, too, is embracing technology with a new digital platform to be rolled out soon.

The platform will enable Suncorp to simplify, grow and modernise products, data and technology infrastructure to meet customers' ever-changing expectations in the digital world, including:

- Leveraging data to generate insurance quotes in seconds
- Fast check out with new payment options
- Rewarding positive behaviour
- AI to predict personalised insurance cover and ensure the right level of cover
- Using satellite images to promptly assess storm/flood damage after severe weather events, particularly in remote and regional areas.

"Digitisation will simplify and grow the way insurance products are purchased and improve claims response times aimed at building futures and protecting what matters," Mr Campbell says.

Ms Mason also backs greater use of digital technology. “People regard insurance as a necessary evil. They don’t understand insurance or how underwriters, brokers, loss adjusters and lawyers all pull together to make it happen.

“Insurance is technical, but people don’t have the time or the energy to read a full product disclosure statement (PDS). However, I saw an interactive PDS online that was clever and impressive. That could be the way of the future.”

Ms Mason says the industry’s reputation makes it difficult to recruit, despite insurance being a good, long-term career path. She suggests brokers could arrange career expos and go to schools and universities to encourage greater industry participation.

Mr Campbell says Suncorp has established a customer advocate that provides objective assessments of the fairness and integrity of Suncorp’s customer processes, decisions and practices. That includes reviewing individual customer complaints where matters are complex or sensitive.

“The customer advocate remains focused on advocating for customers when things go wrong and enabling our people to be the voice of our customers,” he says.

Ms Mason suggests insurers could improve her clients’ customer experience by providing more bespoke policy wordings and options. “That’s exactly what they need, but it’s a challenge for underwriters.”

She acknowledges a balancing act is required because some clients will change underwriters to get cheaper premiums, even if they don’t receive the same level of coverage or service.

To hear more on how to improve the customer experience from this panel of experts, register for the [2024 AILA conference](#).

The event at the Gold Coast Convention and Exhibition Centre at Broadbeach features a wide range of speakers who will explore issues that will shape the insurance market’s future and consider how the industry should respond.

AILA National President Melanie Quixley says the theme of *Sunny Side Up* will see speakers explore the opportunities for insurance to “positively influence the community, the climate and our way of living moving forward”.

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