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Back to the Future with SUTHERLAND

The future of insurance claims: AI automation and customer expectations

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Sonya
My name is Sonia Barlow and welcome to the Back to the Future podcast with Sutherland. In today's show, we have two experts from the claims industry and insurance industry to touch on all the key topics that you need to know as leaders in the space. Dean, welcome and may you provide us with a brief introduction.

Dean
Hi. Thank you. I'm Dean. I've worked in claims for about 38 years now. I've worked for a couple of big insurance companies, one medium size and latterly I'm the Chief Claims Officer at Wacom, which is a capacity provider.

Sonya
And Ashi, welcome to the show. May we have an introduction from yourself.

Ashi
Thank you, Sonia. Thank you for having me here. It's a, it's a pleasure. My name is Ashi. I've been in the insurance business for 25 years. Not as extensive as my colleague here, but yeah, I am really looking forward to our conversation. Similar to Dean, a big fan of technology, AI, and going back to the Pandemic, I genuinely believe from an AI and technology perspective, that was a big bang. We changed a whole lot of things and we're seeing that develop every day as we move along.

LOOKING BACK

Sonya
And let's start with that. So let's look into the past as somebody who's been in the industry for 10 years, someone who's been in it for 20, 30 years, how has technology transformed the industry?

Dean
So I think there's a lot of pressure on costs. I think that's a massive driver to move things. It's a negative, but it's a massive drive to move things forward. I think then also customer, the customers expectation has moved on. You mentioned the pandemic. I think, you know, during the pandemic everybody expects delivery at home and to be informed, information at the fingertips. I think we've, we need to keep pace with that. We need to have that sort of customer expectation fulfilled. And then I think also there's the technology generally has moved on massively, very quickly. And there are lots of applications for technology from other areas in the insurance industry. I think we're going to talk about photos and things later. But you know, the metadata that sits behind photos gives them, you know, massive opportunity. When you talk about insurance fraud and settlement, you know, it's moving on so very quickly.

Sonya
Just touching on the photos element, when I was doing research for this podcast, I hadn't realized the depth that claim handlers go into. So that's something that we're all going to learn today. Ashi, what about yourself? What tech idea or product do you think has enhanced the industry?

Ashi
I think there are a whole lot of products and we cater to a lot of that within Sutherland. But I think if I talk about specifically, I think I'm at a stage where I almost question the claims process that exists today from a perspective that it can be so much simplified. And I give you an example today a first notice of loss is still, in my view, quite a long process. I think today's data technology has advanced so much, whereas a consumer, I can just give a picture of an accident and I can expect someone to straight through that claim with very very minimal intervention. So I think we are at that exciting juncture where we are at a turning point of how technology data defines on how customer touches and feels the entire claims journey and the process.

The evolution of customer expectations

Sonya
I mean, McKinsey's data in 2022 said that 60% of customers expect an instant interaction and it can increase your word of mouth recommendation by 80%. So as a customer, in lay person's terms, if I have a great provider, I will then recommend it to a friend. But in the same way, if my provider is not doing the work, I will tell everybody. Dean, you're laughing. Have you had experience?

Dean
Oh yeah, big experience of that? We find that you know, complaints are a problem. And it's interesting the number of complaints has increased through the insurance claims industry. I think that's because expectations changed. I think pre pandemic people expected to wait a couple of weeks for a decision on a claim. The other one in yesterday, within seconds, near real time, in fact, real time. I think that's where we're heading with this and fulfillment. It's like we get so many complaints about the time it takes to repair the vehicles and parts availability is really difficult. But everybody wants everything now and that's really difficult for us to keep pace with insurance claims.

Ashi
I think just to add to Dean's point, what's also happened in this last few years is everybody's awareness about AI and the experiences they have from a non insurance side of the world has raised that expectation. So today I'll give a very simple example. My son's 14 years old and I look up to him for fresh ideas because he's completely outside that circle and at times when he asks some basic questions are so powerful. So my question to him was how do we make insurance fun? And he just looked at me saying why would I enjoy buying insurance?

Sonya
Fair.

Ashi
And he gave an example of Apple on how he gets happy to buy an Apple phone. He said why can't you do similar things for insurance? So going back to that customer example, insurance is a product that most people are not happy buying. It's a protection. And when that claim happens, your expectations automatically have now raised because your understanding of AI has improved. You're having a much sleeker experiences somewhere else. So you literally start off here. And not every insurer is at par to deliver service right there. Some do, most of them don't.

Sonya
At what point in your career did you take a step back and realize that tech has entered the insurance market and you as a leader have to stay on par.

Ashi
Oh gosh, that's a tricky question. Why don't you start?

Dean
So back in 1987.

Ashi
I was six years old.

Dean
I remember standing around the first PC that arrived in the corner of the manager's office. Nobody knew what to do with it, but it was very exciting. And in those days, the entire basement of the insurance company I worked at the time had 1 gigabyte of memory for the computer. And now you've got these little phones with 256 gigabyte. So for me, the minute that computer arrived, you think, hang on a minute, something's changing here. You're moving from a world of microfiches, Rolodex, lots of paper. And, you know, we had filing cabinets down both sides of the office and we had special things that we pulled out the side of the desk so we could stack more files.

Ashi
Yeah.

Dean
And the minute actually that file is now digital. You think, whoa, things are starting to change here. And it's almost like you get at that early stage, you get on the bandwagon and you need to keep abreast of everything that's going on. And I've always, even though I'm now quite old and have been in this game for a long long time, I still like to keep myself on the bandwagon and understand what's going on, what

the new developments are and where it's going. And certain things get you really excited. The photos we talked about, somebody was demonstrating how you can do deep fake photos somebody invents deep fake, we've got to come up with some technology to spot it.

Ashi
From my perspective and I forgot which how many years back this was when I got my hands on the first robot. Technically, my understanding of robot is that's actually a robot. And this is all Hollywood movies. I've ruined my taste. Yeah, Metal Mickey was just going to come around and press some buttons on the computer. I was surprised to see was a control panel and I think it was blue prism. Around 20 years back when I first got my hands on it, I knew this industry will change. And there's just not been looking behind from that point to where we've come till date.

AI and claims complexity

Sonya
They say that straight through processing claims can reduce your workload by 30%. Now, for me, the idea that there's a robot doing the work for you goes hand in hand because I'm thinking, wait, the AI is going to be doing the work? And so that means there's more free time for me to do whatever it is that I want to do. But actually turns out that researchers are saying straight through processing is more for the - more for the less complex tasks, because high complexity, you're still going to need humans. You're both disagreeing with me. I love that for us. Talk me through why, that's not a factual statement.

Dean
You can use straight through processing on straightforward claims. You can validate that somebody has a cover for a TV, that the TV's been damaged, you can get a photo of the TV to say how badly it's damaged and you can replace it just like that using like, for like cash out or send a new TV and it will arrive next day because we use Amazon and people like that to deliver next day. So you can do that on the simple cases, but actually you think of the amount of information on a complex claim. You think of all the medical reports coming in. We've talked about medical reports earlier. You can have four or five medical reports, six or seven different points of law on a single case. With the technology you've got today, you can disseminate all that information.

You can go check case law against it, you can go look at, you know, what doctors say about particular ailments. You can do all that assessment using AI, using the sort of digital technology available in seconds and then play it back to a handler. Or actually you can play it straight into the MOJ portal or something like that and make an offer. And the complex is no longer complex, there will still be a point. And actually, even on a simple claim, if you've got a vulnerable customer, a customer that maybe has impairment or difficulty hearing, seeing they may still want the interaction, even on a really simple claim and be guided through the process. Whereas on a really complex injury claim, you can still ping an offer over using the technology. So I'm not quite agreeing with you.

Ashi
Pre- pandemic. I think when the whole concept of straight through processing arose, obviously you got to understand the components of straight through processing, which is validating the cover, checking if the claim is legitimate, identifying any fraud and then paying it out. Clearly, when the whole components of straight through processing is put together, you're not going to start with the most complex claim. You obviously started off with the more low value claims, but actually the components remain the same no matter if it's the claim for 500 quid.

Or if it's a claim for 50,000 quid, as a matter of fact, for one of the clients in Sutherland, we are doing straight through processing for claims up to $25,000 for casualty globally. So the components remain the same, the data is the same. It basically depends on the risk appetite and how much comfort you can provide in terms of governance and assurances that the payout that's being happening is fair. You're abiding with all the regulations and you're doing the right thing by your staff and your customers.

Dean
Don't you think also that straight through maybe not is not the end goal all of the time? You can take significant parts of the process and really automate it using the technology that's available and then maybe hand it back to a human to do a little bit. You know, maybe the - maybe the human makes the offer. Maybe the human has the conversation with the customer, say, sorry, it's not covered.

Sonya
I read some reports by McKinsey that said that if you are handing claims via AI, it can improve efficiencies by 10x. Now, I'm still looking back in the past. Give me some of the challenges that you first face bringing your colleagues in your company on board to concepts like straight through processing or using AI and automation to go through the claims process or just navigating those really challenging conversations with people. To say this little bit of the work that you've done a degree for is now going to be taken over by a robot.

Dean
Some people embrace the technology. Some people really recognize that it takes away some of the drudgery from their lives and, you know, some of the claims processing that you do. It's not really interesting, actually, is it?

Ashi
No, it's not. And nobody enjoys doing it.

Dean
And to take that away is actually a good thing. And people like that. The difficulty I found initially was probably with the older guard you got to explain to people that, you know, the knowledge that's in your head can now be extracted from your head and put into this machine, and it can be repeated a million times, and we don't really need that part of you that was doing that before. If you get your brain patterns, your thought processes, your decision trees extracted and down, that will last forever or until it obviously gets better. But, you know, you can contribute through that route. And some people embrace that. Some people say, you're not having my brain go away. And it's interesting, the people that we've lost along the journey were probably those that really don't want to play and contribute.

Ashi
From my perspective, I echo what Dean's mentioned, but I think it's the whole point around the change management that at least when we got our first gig together, where I faced challenge, from a staff perspective of the usual tendency that most of the people who resist the change is they expect that the solution that you're putting forward is going to be near to perfect from day one. So the mindset there is that if I do 10 tasks, out of which, if eight are laborious, and you're going to get this AI and tech to do all of that, why am I reworking on its work? It should be seamless from day one. Nothing seamless from day one. It needs time, it needs development, it needs a lot of effort.

So I think a lot of the folks over a period of time coming back to challenge, wrapped their arms around it, understood how it works, understood this is the future. Some of them didn't, and the ones who didn't eventually dropped off.

Sonya
How does your governance framework adapt to the changes that come with AI insurance and claims, but also support the FCA's demands, let's say.

Dean
So there's a lot of challenges around data security, GDPR, all of those things to overcome, which is a challenge. But if you approach it in the right way, it can help us with a lot of the challenges that the FCA put in our direction. So, you know, we've been through consumer duty and making sure we deliver good customer outcomes. What the customers want, they want adjudication on their claims quickly, they want settlement, fulfillment quickly. You know, they want speed and they want communication and they want transparency. And you can give that with the technology. So it's a massive step forward from a consumer duty perspective. I think the challenges that I'm facing at the minute are things like operational resilience. OpRes it's really difficult with the numbers of people that are now working in the claims industry.

The number of people in the claims industry has declined significantly, as were sort of alluding to. But actually with the technology that's now coming on stream, you can still have significant operational resilience with a lot fewer people using the technology.

Ashi
I think what's where this technology and AI also helps from a compliance perspective. If you think about it, most of the stuff around consumer duty, FCA treating customer fairly, is about making sure you do what you commit to the customer and how you're managing your complaints, are you recording it, so on and so forth. This technology and AI has almost got us into a proactive model now where you picking up complaints and expression or dissatisfaction before it actually becomes a complaint. So in one word, it pretty much is now enabling you to be compliant to all of these regulations that are coming in and you have significant amount of data that you can produce.

And again, as part of standard Sutherland solutions, we do this for a living, is from a consumer duty perspective, we can text, chats, conversations, we can listen to customer sentiments before they get irate and broken promises proactively and treat them and triage them so you avoid 60 to 70% of complaints in the first place.

The vulnerable customer

Dean
And don't you think from a vulnerability perspective as well, you know, we've been asked to look for vulnerable customers.

Ashi
Absolutely.

Dean
In a claim scenario, customers are naturally more vulnerable because.

Ashi
Absolutely.

Dean
They want to have a roof on the house, the car. Using the technology, you can detect that a lot more quickly and you can take remediation.

Ashi
Absolutely. I think you raised a fantastic point. Not all vulnerability are visible to the eye and audible to the ear. What technology is now helping is picking up those vulnerability and actually you can design a customized workflow based on that. Not every vulnerable customer want to be handed off and spoken to a live human. Some of them want to be in the digital channel. But having an early flag just makes sure that you handling them and giving them the right care that's required while you're being compliant with all the requirements that that are required.

Dean
And you know, were talking about the people aspect earlier. You know the claims handler, my son's a claims handler. He's following his dad's footsteps.

For him he's got so many things he's got to think about. So you know, he's only been in the industry for eight months. He's on the phones, he's dealing with customers calls, customers queries. He's got to think about solving the customer's problem. He's got to think about how he's going to deal with the difficult parts of the conversation, making sure he's on script, making sure he's not taking too long over the decisions. And he's looking for vulnerability and he's looking to make sure he's not causing a complaint. And so if we can play the technology into his space to say this customer might be vulnerable, do something about it because of this. Have you thought about this as a solution, a sort of co pilot type?

Ashi
I agree.

The rise of photo and voice technology in claims

Sonya
So it's about bringing in that tech to really encourage the people to be human first, but to augment the technology so that you can adapt to services. One thing that you all touched on before we go into the future, you touched on concepts like assessing pictures and assessing chats and assessing even social media accounts. Looking back, let's say pre pandemic to some extent, what were some of the first user cases for assessing photos and imagery to make sure that you were creating a more innovative claims handling process. And Dean, I'm going to come to.

Dean
You, I think the earliest one I came across was looking at vehicle damage. So there were some fairly early proof of concepts in the market. They've now developed quite significantly to take video and photographic images of vehicle damage and assess the, you know, whether it's a total loss or not. So will it repair? Won't it repair? That was probably the first use case that I saw that somebody presented back to me and now actually it's gone full cycle and it will actually tell you how much it costs to repair and where to take the vehicle and how long it might take and what problems there might be and if the part's not available and all those sorts of good things. So it's come along massively. But that first use case, and I still remember it being presented to me, it blew me away. It was amazing to think you've taken a photo and you can tell just from the photo you know, whether the vehicle's beyond repair or not.

Sonya
Companies are now actually using AI bots to replace human conversation and to some extent they are doing the job. There is ethics and regulation that we do need touch on. So it couldn't be an AI conversation without those two. Yeah, but talk me through the fact that some of these new business concepts are working in the insurance industry, in the claims processing industry and we wouldn't even know about it as consumers.

Ashi
Yeah, absolutely. I think it's a very interesting question and I think going back to the point that Dean was making, so innovation is core in what we do and I think one of the pilots that we doing now, AI, is before a car meets up with an accident, what would be a potential damage, which parts needs replacing, what would be the estimate and where would we put it from a repair perspective? So think of, if God forbid, you were to go meet with an accident. We pretty much have predicted that this is the accident, this is the impact and this is where the journey is going to be. That's the level of sophistication that we're talking about. But coming back to your question, very interesting one and very dear to my heart, primarily because one of the products we co innovating with the firm is around voice bots. And I know it's called voice bots, but it's actually not a bot talking to you. It's an AI which is now so well customized and the way we prove the efficacy of it is if I give you a phone number and say make a call to this number and lodge your claim. I can bet 99.99% of the time you cannot tell me that was an AI talking to you. It's got that efficient and that opens up a complete new horizon of how we can change our contact centers today. And as Dean mentioned in his previous comment, is claims a fantastic place to be in.

But unfortunately majority of the work stuff that we now see are moving away from it. So we struggle to fill roles in a contact center environment and stuff like that. I think this is another yet example of where being innovative and being very forthcoming from an AI and technology perspective is going to augment the workforce and at the same time take away all those laborious tasks so we can go back in and draw that talent back in, saying you're not here to answer 100 calls, but you are there to answer 20, 30 calls and be more of a relationship person because AI has done all the heavy lifting for you. So yeah, very excited about that technology and I think it will transform the entire contact center industry.

LOOKING FORWARD

Sonya
Ashi, you obviously spoke about the AI voice generation of the past, but now if we look into the future, Dean, from your perspective, what infrastructure do leaders need to start implementing to make sure that they are evolving with the times and staying ahead of the game.

Dean
So I think firstly leaders need to stay up to date so the technology moves very quickly. It's important to be at the industry events to link with people like Ashi, who is closer to the technology than. I'm a claims person, I'm an old claims person. I still try and keep up to date. So I think first leaders have got to be up to date or you've got no chance. I think you mentioned the pandemic and I think that's relevant even in this scenario because, you know, we've created a very mobile workforce, very flexible workforce. People can work anywhere. One of Wacom things, you can work from anywhere in the world actually. That's really important as we go forward because the people that we have on board need the technology to take us forward. And we mentioned resistance looking backwards.

I think if we look forward, and I mentioned, my boy, they're so used to having the technology at their fingertips and they can get everything. Now yesterday on the phone they're used to that. And therefore,

if you're putting new tech in to support them, to take away some of the drudgery, they embrace it, they expect it. They don't want green screens and, you know, bits of paper and instructions. They embrace that technology. So I think that workplace flexibility is really important as leaders to embrace and to lead forward. And I think the other thing is, you know, just I'm not big on technical architecture and infrastructure, but clearly the amount of, you know, you can't fit this in a basement anymore, can you? You've got so much memory demand, so much speed demands. You know, we've gone from 1 gigabyte of storage in a basement. Some of these photos are about 2 or 3 gigabytes, aren't they? It's crazy. So you've got to have that technical infrastructure that racks and stacks, as I would call it, to enable your remote workforce to put in place, to deal with the things in real time.

Sonya
So from a Sutherland perspective, you're dealing not just with your company, but also your clients. What are some of the problems that they're coming to you with and what are some of the solutions you're providing when it comes to that talent and that tech, especially the infrastructure, the cost centers. But then you're also dealing with concepts of like climate change and sustainability. So it's kind of a juxtaposition right now.

The four things insurers need to do

Ashi
I think they're all interlinked, in my view. And again, going back to what Dean was mentioning, I'm always asked, what are the four things that any insurer needs to do to be on this journey or to achieve the nirvana state that we're talking about? And I always classify them infrastructure, which is cloud based, which means it's got capacity to expand like this and absolutely. Second, supporting that is your very clear data strategy, because everything hangs off data. If your data is not well defined and it doesn't do what is required to be done. All that is wasted effort. Third comes the whole psyche around change management and the fail fast attitude. You can have the infrastructure, you can have the data, but if you cannot be ambitious of what you are there to solve for, it's worth nothing.

Last but not the least, the challenge that I face or hear most of the insurer talk about is almost like a chicken and egg situation. They have the ambition, they want to do this, but they don't have money, they don't have budget to do it. And I think that's where the point that I'm trying to make is. I would urge people who listen to this podcast to come talk to us in some of our service offerings where we pretty much build a business model where we create that funding for the business. One of the example would be, let's say infrastructure. If all of your infrastructure is premise based, we can pretty much move it to cloud at a zero migration fee.

And there are ways and means through which we can take all legacy player and make them this shiny, fast moving agile player through different intervention and financial models and get them that state of nirvana. But going back to your original question, Sonya, I think this all becomes critical as part of attracting talent. Because as Dean mentioned today, if we want to make or attract good resources, it has to be about not just about facility, where they would work in if they choose to come to work, but also about the tools and technology that we provide them.

That becomes quite imperative when a claims handler joins in and we realize that after three or four months they somehow don't want to be part of the organization because they think, well, I'm not learning anything here because I'm just copying pasting data from one screen to the other.

Sonya
Dean, how do you see technology evolving the claims handling process? Especially when you've touched on the fact that you are experienced in this industry. So you're building on legacy systems. And your son has come in and he is dealing with the Amazonian concept of insurance.

Dean
Absolutely. It is. I think the data is key. You have to capture the data at every step of the claim, every keystroke almost. It's really important. I think a lot of my knowledge has been captured already. We've done decision trees. I'm looking at Ashi because we've done some that we sat in a dark room in Cheltenham, didn't we? Mapping processes, recording how we do things here. And that's really important to capture that because if you capture it, you can share it and then you can adapt it and build on it and augment that process. My boy's new into the process. We are still. We're capturing more data. He's capturing so much more data than ever before. It's not just the keystrokes on the system, it's the voice.

All the conversations are recorded, they're all transcribable. You can actually take all of that information and hold that data and learn from it. And I'm not an AI expert, but with the machine learning type algorithm, I'm looking at him smiling.

Ashi
He's just being humble.

Dean
With machine learning, with the large language models, augmenting those models, capturing that knowledge and building on that knowledge is key. And that's what we have to keep doing.

Sonya
That's a lot of data you're capturing. So what is, what are some of the customer success metrics we're then actually evaluating on in the future of claims handling or insurance as an industry as a whole?

Dean
It's true. And actually some of the things you're capturing today might not be particularly useful today, but they might be really useful tomorrow. And, you know, we've talked about the photos, for instance. You know, we got data photos going back a long time that we can then build the models to learn regression analysis. Because we've got the data captured, we can grow that forward. So it's, for me, customer success in the claims world, we're talking about speed of adjudication, we're talking about speed of service, we're talking about keeping customers informed, we're talking about providing that consistent service, talking about spotting the vulnerabilities. We've got loads of key performance indicators and actually the timescales we've gone from. Probably when I started, people expected claims to be settled. I Don't know, six months or so.

Now it's like, oh, the money's in your account. The computer will transfer that money whilst we're on the phone and your claim's done. So, you know, key success points along that claims journey, they'll always be the same. Probably people want the claims paid, they want them to pay quick. The only good claims, a paid claim or we're going to come on to avoided claims. But, you know, that's what the customers are looking for, those good customer outcomes and that expectations constantly moving out. So we took some of the challenges with motor repairs. At the minute, you can be waiting on months for steering rack. Well, in the future, you'd probably be able to globally source that component, get it moved over, probably 3D, print some of the bits.

Sonya
Can there ever be a point where it's too quick? Because as a consumer, are you not looking at this? Or as a leader, are you not looking at this thinking, wait, I just filed it yesterday and they've given me a decision today. Like, how have they gone through all of the information that actually needs to be. Maybe they've missed something. Maybe technology's overlooked it. Maybe people aren't doing their jobs? I think there's a. There's a. There's a bell curve, right? There's. At some extent, you might have a negative experience with the consumer.

Ashi
I think it's a fair challenge, but I think it also has to be weighed from a perspective. And I. This was an idea he inspired me last year in his previous organization. I think the metric of the future will be a customer effort score, not NPS and all of that, because that's a given customer would expect that you will pay me on time, you will give me fair value of my loss that I'm claiming for. I think it'll be the effort they spend on that claim. And if you see the best customer experiences that you have today is outside insurance, which is your Apples and the Amazons, where the lines are blurred between the client, the supplier and then the end consumer. And I think insurance will head that way.

So going back to your point, will there be a negative impact where someone may think, oh, I filed for £5,000 of claim and I've got it pretty much in two hours. Chances are less, unless someone believes that the value is not right. So you got to substantiate the time and the quick response with how you derive to the valuation, which we usually do. So one of my biggest client is a marketplace solution provider where the host claims for damages that the guest has made. So when we make an offer, we share with them a valuation guide of, let's say, if a vase was broken, similar vase is available on ebay. Yours was two years old. So as per that valuation, this is your fair price.

Dean
And I think the other thing in my head, it's incumbent on us as an industry to show customers that we are picking up the negative side of the claims process. So fraud, you know, people, if you're settling really quickly, well, you know, if I'm setting your claim as a third party really quickly, obviously it's fraud, so, you know, you pick it up straight away and deal with it. But if we can say, look, we've got these technologies that will detect fraud, we're gathering data, you know, we, I don't know, in the future we'll probably be able to tap into ring doorbell video footage and all that sort of stuff, gather that data.

One of my partners was showing me what they can do with the video systems that are there for traffic control in the street, because you've got access to that really big, I mean, people say big data. That is big data in my view. You can bring that to the party, you can validate why you've made the decisions. People don't like us paying third party claims generally, or, you know, I didn't cause the accident. Well, you did. And here's the video. It's quite powerful. And I think there is that bell curve, particularly when you're dealing with a claim that you don't think you caused. But we've now got the evidence to say we did cause it and we can show you it. And by the way, here's a video of it. It's unequivocal and by settling it quickly, we've made it cost £1,000 instead of the 200 pounds.

Ashi
On your premium.

Dean
Exactly that.

Sonya
And so in the future in this industry, you were looking at concepts like transparency, which is key, fundamental, the relevant infrastructure, making sure the talent upskilled, which we'll get on to, but

also enabling strategic partnerships and to your point and we're going to predict this first, measuring individuals and the customer effort.

But you've touched on talent. We've, we've dabbled in talent thus far and I really just want to make sure that we have space to have a very open conversation on talent. So I was doing some research and the government website said that the insurance and finance industry will be the most disrupted when it comes to tech as a consequence of AI talent. And in March 2025, LinkedIn just launched a report which said that as a consequence of AI entering industries like finance and insurance, we are going to see an increase of skills based hiring, especially when it comes to EQ, communication, and listening.

The workforce of tomorrow

Sonya
With that being said, there are people probably linked to this, be that hiring managers or leaders thinking what is that next route in to this industry? Is it a degree? Is it experience? Is it talent? Who understands tech? Is it legacy players?

Dean
Yeah, I mean I've got some very recent experience. You know my previous employer, we'd got large contact centers, we'd lost a lot of people through the pandemic. And when I came into the organization were very deficient in warm resource as we refer to it. We changed from recruiting experienced insurance people because they weren't available and were looking for bright minds and went for younger people with energy, a level typically. People that were willing to learn, people that might not have such a long career with us, you know, they might only want to stay for two or three years and get then some different experience to be prepared for that and have fairly compact training programs, deal with that. But then also to create an interesting career path through different aspects of the claims journey. Even looking at some of the more techy bits, technology enabled bits to give people opportunities to go and do different things within claims. And you know, we, we've got quite a good retention rate on that cohort of bright minds that we recruited.

Sonya
And Ashi, how do you expect the changing workforce profile to influence your culture and even your leadership style?

Ashi
That's a tough question and I don't think there's a right or a wrong answer for that. In terms of talent and how that influences the culture, I usually. I generally think that from a skills perspective, we will have two pots of skills that we would bring from the market. First, one is skilled people who are technically qualified but also have a knack for AI and technology. And then the second part would be fresh minds would write and want to learn stuff on the job and build it from there on. But I think having those two talent pools are very critical from a culture perspective is because we thrive on innovation and continuous improvement.

And if you don't have those two different varieties of people to challenge each other, experience versus fresh, I think you would not be able to innovate and challenge the status quo on what you're doing and how you're doing. So I think it plays an extremely important role and especially from a leadership perspective. And again, I'm a living example of spent, similar to Dean, spent 25 years only insurance, only focused on claims. So the ethos that we drive is that the days of generalism are gone. If you need to drive value, you have to be specialists. As a matter of fact, a part of my entire team. Everybody does some form of certification, some are giving exams, some are CI, ACI certified and so on, so forth. So I think, yeah, you got to lead by an example.

But going back to the workforce question, it's those two disparate buckets that will drive that constant innovation and challenging the business.

Dean
Don't you think, also that technology bright mind, the university, the guys with the masters, they've just got a totally different perspective on things. And to be able to bring that into the insurance space and fuse it with some of the insurance technical stuff and some of the energy that we get from people dealing with the customer day in, day out, that's a great combination.

Ashi
Absolutely, I think that's a fantastic example. Speaking of which, one of the bright minds that we'd recruited as a 20 year old kid, primarily a Snapchat user, when he was put on the phones and they were dealing with a lot of contact center calls which we call failure demands, third day of being on production, he just questioned saying, why aren't we introducing something like a voice note so if a customer needs to get an update, they don't need to call us. We can embed that within the app where it listens to it, transcribes to it, fetches the information from the policy system, pushes it back and that's one of the product we are patenting now, which came from that young bright mind. So yeah, you need to have, going back to that example, that technology knack which can bring real life examples to solve some old age legacy complex problems.

Job titles of the future

Sonya
So let's think into the future. What are some of the roles do you think are coming up in the next three to five years?

Dean
In one of my previous employers we had a Head of Claims Digital.

Ashi
Yeah.

Dean
It's like that wasn't something that I had in contemplation when I started.

Ashi
Yeah.

Dean
And then I think there's also Head of Claims Digital, Customer Journey.

Ashi
Head of Indemnity now coming up everywhere. Yeah, I think if I was a CEO of a company, one of the roles I would like to create is Head of Disruption. This will be folks who don't come from insurance whose job would be to understand what the customer needs and what the processes exist and actually abandon all of it and start from scratch. And again it goes back to the reason why I believe in that is one of the most powerful ideas I've had about innovation. It came from my son. When he was six years old, he was painting a tiger picture and his tiger was blue. And I asked him, why are you painting the tiger blue? Tiger's not

blue, he says. Says who? And that thought just made a mark on my brain that we are the ones who define a certain process. That doesn't mean it's right. So going back to the exam question, head of disruption, whose job would be to just completely change the way we do things.

Sonya
I'm gathering from this conversation is you really let your minds open to the next generation of talent and you're open to bringing in different perspectives, be that from your own kids or be that from the industry. Now, controversially, I don't think every leader is ready to do that. I've personally met leaders who aren't as open. What would your advice be to the leaders who are listening, who are slightly stuck in those legacy practices and maybe aren't sure how they can start creating those steps to progress or bring in new perspectives or encourage a different type of person into the system?

Ashi
My philosophy on that is quite simple. When I come across leaders like these, whether it's on the client side, whether it's a part of my team, my simple question to them is, as a consumer, they appreciate all the AI and disruption that's happening and they enjoy the benefits of it. Goes to your Apple and the Amazon of the world. If they need to continuously keep enjoying it, they got to transform themselves as well. Otherwise someone else will disrupt them and they will be the old-dated Nokias of the world, where automatically the whole mobile industry was revolutionized overnight.

Dean
So a phrase that a really great leader that I used to work for referenced was having one eye out, one eye in on your operation and on your world and how things are done around here. But have that one eye out, how things are changing, what's happening in the world, what's happening in the market. Have that in your personal life and I think we all do in our personal lives because we want the next gizmo, we want the next gadget, we want the next fancy piece of kit. But you know, have that in the workplace as well. You know, look at what's happening in the world around you, look at how that moves forward. And I think if you can't do that, I think then you need to look at yourself and say, is it time?

Disruption and future thinking

Sonya
Given that we're touching concepts of disruption and future thinking, what should your fellow leaders be looking forward to in this space? What should they be keeping an eye in and eye out on?

Dean
So we've talked about the availability of data and the ability of these new hyper automated processes to consume and disseminate and apply algorithms, decision trees, rules, whatever it is, to that information and make decisions. And that for me is really exciting because there's so much information. We were talking about how much data. We've got basements full of data, massive massive chunks of data. You think what we can do with that data and how we can bring that to bear on the decision making, improve the accuracy of decision making, how we can use it to detect fraud and exaggeration and to get rid of it, and how to make the customer journey instantaneous, real time decision making straight through processing cash in your bank. Before you finish the conversation part of it.

Ashi
I think it's well said. I'll give a live example of one of the deployments that we're doing for a US insurer, but the answer is all of the above because I think personally, with my experience, they go hand in glove. So this is an insurer with legacy technology who we are now hyper automating through all add ons. It also has an IoT device plugged as part of the offering. So the moment we get a notification that there's an escape

of water in the ceiling, a claim is triggered which is hyper automated. We then get the pictures from the customer. Those pictures then run through a blockchain to understand are those pictures real or they've been manufactured or picked up from Google. We then go ahead and make the payment or send a supply chain in an automated fashion. So if you take that as an example, all those technologies have been married together to give one outcome to a legacy carrier.

Sonya
Before I start to wrap up, given that you've both given such rich examples, I'd like to know, within your respective businesses, how do you experiment with emerging technologies? Do you have a dedicated ideas lab? Do you have iteration processes? Does somebody put their finger up and say, this is what we're going to work on today? And then you go into a meeting room and you make it happen. Like, do you have a process in place that you could tell us about?

Dean
In my experience you have to be able to test, learn, fail fast. So we failed a few times, haven't we? I share with you.

Ashi
Absolutely.

Dean
But it's having the strength to try, learn, evolve. Because I think you build up is the safest way of doing things. And actually bits of it sometimes don't work and you switch it off. But learn all the time, capture those learnings. And I think any organization that never fails, never does anything and they will fall behind.

Ashi
You go on the fence all the time. Absolutely. I think I agree with what Dean mentioned. From our perspective, given we are TPAs and we provide service, we by the nature of our services, we are required to be far more agile, far more quicker, far more invested into all of these technologies. So we have almost like a factory based model primarily where the stage one is a team of experts that scans through the market for every possible technology, every possible AI evolution which is then filtered down, brought to the business to then understand if this is the technology, what can it solve. Once we then identify that as part of stage two, which is the application. The third bit is where we leverage all our labs. We got labs in London, we got two of them actually one in San Francisco where we then through design thinking, we look at that process map that Dean was talking about, scrap the whole thing and see how this technology can simplify this entire process. And then we create products and we offer these productized offerings to the market.

Sonya
And as we start to come full circle, you all know a lot about the work that you do in the industry that you're in, but you also keep yourself engaged with what's emerging. So what is a tech concept or a disruption that now you're like ah, I wish I thought of that.

Ashi
So as part of that process that I was explaining, one of the challenge is supply chain, like will everybody appreciate? So we are talking with one of our partners who've created a marketplace solution for a motor claim, which means today I don't have to integrate with three different, four different, five different technologies to book my car repair. They do that for me. All I have to do is put in my postcode, I have all the logical garages, I have all the capacity at the back of my fingertips and pretty much it all works from there. I don't pay a penny. It's all managed downstream. And it was that moment, at that point in time I just sat back and thought, why didn't I think about this? So yeah, that's the most relevant example I had last year.

Dean
That was a good one. I like your voice 1. The ability to, I mean you see in deep fakes, don't you? It's like it's going video deep fakes as well, which is even more.

Ashi
It's quite good.

Dean
Yeah. But the ability to capture, synthesize, playback and to have that level of empathy built into the voice, that's a major leap forward. I wish I'd have thought of that. That's going to make somebody a lot of money, I think.

Sonya
We've had such a great conversation. A few concepts that I'm going to take away is genuinely keeping your eye open and your eye out, making sure that you are respectively looking and upskilling yourself in emerging technologies, but not being afraid to look at where the problems are within your businesses currently and ideating what good looks like. Be that strategically bringing on concepts, using AI and technology to create efficiencies, or going back to your customer saying, what is it that you need? Dean and Ashi, it's been a really insightful conversation. Thank you for listening to this episode of Back to the Future with Sutherland and myself, Sonya Barlow. Please make sure to, like, subscribe and share and tell your network about the great work we're doing here in our business.