

## Claims in the Age of the Consumer

With Darcy Dague and Matt Lehman

Managing Directors, Accenture Financial Services

### **Darcy**

We all know that customer expectations of their insurance company have exploded in recent years. Not only have their expectations been strongly influenced by the service they receive from other providers, financial institutions and retailers. But these expectations are fluid –evolving and changing as new technologies and user experiences are introduced and adopted.

### **Matt**

Companies trying to meet these expectations face no easy task, because they literally must accommodate every demographic, across all channels. They're dealing with customers who don't understand their policies and agents who can probably quote paragraphs from it. They need to be able to accept claim details online and on paper, by phone, fax, email and even regular mail.

### **Darcy**

If that isn't enough, there are other parties to consider — adjusters, body shops, lawyers, police, and so on, that also need to be integrated into the process. In a

recent report, J.D. Power and Associates stated that insurers must master a number of hard skills to make their claims function effective. They need to master the speed of settlement, ensure there is a transparency of process and reduce the amount of customer effort required to settle a claim. They also need to balance those hard skills with soft skills that ensure customers are treated humanely and with empathy.

### **Matt**

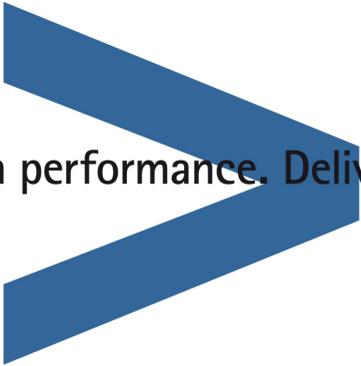
To be successful, all these channels and skills need to work together. How does that happen? First, organizations need to reimagine the role of claims – how it affects the lives of your customers, and how it supports your brand. Companies need to embrace design thinking, an approach that can be used to consider issues and resolve problems more broadly than a tactical outlook. Companies need to embrace digital as part of an end-to-end, top-to-bottom vision, and bring new parties with different viewpoints and approaches into the mission. This includes embracing segmentation and designing a different user experience for each segment and each channel.

**Darcy**

This is not an easy task, but companies need to find the right balance for your organization –and your brand.

Copyright © 2017 Accenture  
All rights reserved.

Accenture, its logo, and  
High Performance Delivered  
are Trademarks of Accenture.



**High performance. Delivered.**