Society of
Claims
Professionals

Standards. Professionalism. Trust

The future skillset of claims professionals

Highlighting the potential impact of technology on the race to reskill

by the CII Claims New Generation Group, 2020/21

socp.org.uk

Contents

About us

The Society of Claims Professionals is the professional body dedicated to those working within the claims sector. Offering a truly enhanced member experience, we are here to support you at every stage of your career. Providing a dedicated programme of continuing professional development and good practice guidance, our focus is on addressing the key developments that impact upon claims, ensuring members are kept up to date with the latest trends and evolution of the sector.

Aligned with the Chartered Insurance Institute's Royal Charter commitment of building public trust, we are committed to raising professional standards through instilling the importance of professional ethics and a customer-centric culture. Working closely with the Government and regulators, our aim is to ensure best practice is promoted and championed, helping to achieve better customer outcomes.

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01 **Executive summary**

This research seeks to investigate if the skillsets required of claims professionals are changing (or will change in the future), and to what extent this is driven by technology and innovation.

Emerging technologies have been explored, focusing on their current and future potential usage in insurance claims, coupled with analysis of our purpose-built survey of claims professionals. Conclusions have been drawn from the following respondent demographics:

- age
- gender
- location
- job role

It is evident that technology is already changing the claims environment rapidly. A highlight of our survey found that respondents believe that the automation of small claims is very likely, whereas complex claims handling is expected to still require some element of human input.

02 **Introduction**

According to OECD (Organisation for Economic Co-operation and Development) estimates, globally we will need to reskill more than 1 billion people by 2030 (Zahidi, 2020). The insurance sector, amongst others, will therefore need to make important changes to enable the future workforce to thrive throughout this transitional period.

Remote working, automation and technology are in a growing space. Consumer expectations have been set and moulded by online retailers who use technology to give a fast, efficient and streamlined service with real-time data. The impact of COVID-19 and consequential lockdowns has accelerated change in the working landscape, encouraging prompt cultural shifts. 2020 not only saw a rapid increase in homeworking but also a change in perception and willingness to engage with technology. In a survey conducted by the Gartner Group in April 2020, 74% of 317 companies reported plans to indefinitely adopt more remote work post COVID-19 (Gartner, 2020c).

Insurance is a sector which often falls behind others when it comes to technological development. In 2018, PricewaterhouseCoopers (PwC) published a report on the "Claims Workforce of the Future: 2030"[1], which explored the challenges ahead for claims handling roles, due to technology driven changes in skillset requirements. With the increasing emergence of insurtechs and the current climate, the future claims workforce is already adapting with changes being realised today.

The aim of this study is to delve further into this topic, focusing on the perception of the changing claims role, as a result of technological advancement over the coming five years through the eyes of the current UK claims workforce. This is an empirical research piece with conclusions drawn from a purpose-built survey of claims professionals.

Claims roles vary according to sector, department and experience level. An important element of consideration of this research is the extent at which technology will influence these roles. For example, will small claims be impacted by technology in a different way to complex claims? How will these technological advances replace or enhance current claims handler credentials such as 'professional skills'? Will there be a shift in funding towards technology, moving away from professional skills investment, and, if so, on what scale? With these changes ahead, how will insurers maintain customer satisfaction when technology replaces some, or maybe all, elements of human interaction?

To aid analysis, we have researched different emerging technologies and looked at how they are already being used, or could be used, in the future within the claims sector. Additionally, we have also explored the meaning of professional skills and emotional intelligence by taking into account their relevance and importance on the outcome of our study.

The CII Claims Career ladder was originally published in 2016 by Anthony Gould. The publication broadly compares various job descriptions and roles across the claims sector and then matches these to specific CII qualifications. The main feature of the document is an infographic of a tube-map showcasing various career routes and cross overs within claims. This was also reviewed and analysed in line with the results of our findings, to understand whether it remains current.

1. https://www.pwc.co.uk/insurance/documents/claims-workforce-of-the-future-2030.pdf

03 **Technological development**

The following background research is a general overview of emerging technological trends with a focus on how they are changing the work of claims professionals. The various technologies impacting the market were also defined in our survey to ensure consistency.

3.1 Drones

A drone is essentially a flying robot that can either be controlled remotely or fly autonomously through software-controlled flight plans in their imbedded systems, working in conjunction with onboard sensors and GPS (TechTarget, 2021).

In relation to insurance claims, the use of drones can be beneficial in various ways by reducing investigation costs, providing enhanced visual data, and the ability to make desktop decisions within days of a claim being reported. The reduced inconvenience for customers results in increased satisfaction (Iprosurv, n.d.).

"We are increasingly finding that utilising properly authorised drone operators can determine cause and cost of fire losses much quicker than traditional methods. This enables us to focus investigation efforts appropriately and make early interim payments to enable our customers' businesses to move on and recover from even the most devastating losses without unnecessary delays." (Lock, 2019)

Claims handlers will need to be able to review and process mixed media footage obtained from these drones in order to adequately review and assess claims. Drone pilots are not claims professionals, their role is to collect enough media to enable claims handlers or loss adjusters to make decisions on the outcome claims. Many insurers and loss adjusters now use drone surveys as part of their in-house or outsourced claims processes.

Claims handlers who typically rely on the advice of surveyors or adjusters to be their eyes on site will now need to be technically capable of reviewing and interpreting property imagery to determine causation.

3.2 Webchat

Webchat is an online chat service between a consumer and an organisation, via a chabot or live chat.

A chatbot is a robot, which uses technology to respond to customer queries online without any human intervention. This means the service can operate 24/7, though its ability to respond to a customer's question depends on how advanced the supporting technology is (Elupula, 2019). Live webchat on the other hand is operated by a human. Whilst this gives a more personal approach, a 24/7 operating service is less likely to be cost effective.

In a recent study, Gartner (2020b) found that combining both chatbot and live webchat is considered to be the best approach for the customer. This offers the flexibility and availability of a chatbot, but has human intervention on queries that are too complex for the robot to understand. Gartner (2020b) estimated around a 70% reduction in calls, emails, and live chat when a chatbot is in place.

A study by Capegemni Research Institute (2019) revealed that 49% of banking and insurance companies have implemented chat assistance in some form. However, the same research revealed that the claims process is the least digitally supporting function for home and car insurers.

A positive example of a chatbot from 2018 is Zurich's ZARA. ZARA was designed to help customers report property and motor claims online in only a few minutes (Acquire, 2021). Zurich has now expanded this further into other classes of business including first notification of loss, known as FNOL.

3.3 Self-service portals

A self-service portal is as an online service which customers can access and use themselves.

With large online retailers influencing how we purchase, consumers now expect similar customer service across all industries. Insurance has been slow on the uptake but there is progression, with online competencies being developed to better improve customer needs and experience. An example in claims is for customers to have the ability to manage their policies and claims online. The Insurance Network 2021 discovered that a digital claims service has been become an important factor in the decision-making process for customers buying an insurance policy. Research carried out by Aviva revealed that 92% of consumers would choose to manage their claim themselves if they could. (The Insurance Times, 2019).

Insurtech Marshmallow does not have a call centre, it uses online self-service portals and webchats.

03 **Technological development - continued**

This means it can cut out administrative fees in performing tasks such as changing policies, allowing for its pricing to be more competitive (Marshamllow, 2021). At the time of writing Marshmallow had not yet developed a fully automated claims service.

3.4 IoT

The Internet of Things (IoT) is the concept of connecting devices to the internet and other connected devices. It is a giant network of connected things and people which collect and share data about the environment around them. IoT includes an extraordinary number of objects of all shapes and sizes – from smart microwaves which automatically cook your food for the right length of time, to self-driving cars, with complex sensors to detect objects in their paths (Clark, 2016).

In relation to insurance claims, IoT devices have the potential to provide an early indication as to the severity of a claim. For example, a whole-home water sensor may be able to indicate the number of gallons dispersed and sensors triggered, giving an indication as to the potential loss.

LeakBot is a manufacturer of a smart water leak detection device. It monitors the water mains of a dwelling to detect any leaks and then informs the homeowner via their smart phone (Covea Insurance, n.d.). With the average cost of damage caused by escape of water estimated to be £8,500, this is the biggest driver of home insurance claims globally. In the UK and US alone, the annual cost to insurers is estimated to be $16bn (Hiscox, 2020).

As a data driven industry, smart homes give the potential to measure huge volumes of data used for claim prevention or mitigation, though the technology can be complex and costly to install. Consumers will often look to insurers for support and advice, particularly on items of new technology. As a result, claims handlers and adjusters may need to upskill, for example, to have the ability to assess whether insured perils have caused damage to a smart installation and the estimated cost of repair or replacement. Another obstacle is that claims professionals may be presented with data from smart devices as part of the claims assessment process i.e., to determine the cause of a leak or to satisfy themselves that policy endorsements have been adhered. Upskilling to have the ability to analyse such data sources is likely to be required.

3.5 Remote inspections

Live Video Streaming (LVS) code allows claim handlers and loss adjusters to carry out remote inspections by connecting with policyholders via an app or a link which enables live footage. The process is recorded and allows the claims handlers to take stills of the video. As the video recordings are stored, consent needs to be obtained from personal lines customers.

Technology enabling remote working is appealing for insurers and loss adjusters as it allows significant savings on the travel time and expenses associated with physical inspections. It also helps to address geographical limitations as digital inspections can be carried out from anywhere in the UK or even anywhere in the world.

While there are clear benefits to this technology in terms of geographical flexibility, increased productivity and costs reduction, there are several concerns in terms of how it will affect claims roles and operations, and the potential impact on the quality of assessment.

Sightcall (n.d.) advertises their streaming services as a replacement for loss adjuster inspections, though, at this stage, they are not a replacement for a full risk assessment from an underwriting perspective, which is often crucial in establishing whether the claim or the policy contract is valid.

It is worth exploring how such assessments will be used by insurers/underwriters in the future and whether the complexity of a claim has any bearing on the extent of this.

03 **Technological development - continued**

3.6 Robotics, AI and machine learning

Robotic Process Automation (RPA) has been around for over 20 years. It is a solution that automates manual and repetitive tasks using low or no code (Mullakara & Asokan, 2020). COVID-19 has catapulted the adoption of RPA because of financial pressures amongst organisations, but RPA is also resolving problems to process quality, efficiency and productivity (Gartner, 2020a).

Within insurance, RPA is relatively easy to deploy as it sits on top of IT infrastructure, works well with legacy systems and can automate a lot of back office administrative processes, such as claims processing (Myasuskin, 2020). The return on investment (ROI) in implementing RPA can be achieved within 6-9, months which also makes it an attractive investment for a lot of companies (Sridharan, 2018).

Recently, automation and its tools have advanced to become more sophisticated and independent. Hyperautomation is defined by Gartner (2020b) as:

"an effective combination of complementary sets of tools that can integrate functional and process silos to automate and augment business processes. These technologies include the application of advanced technologies, such as artificial intelligence (AI), machine learning (ML)..."

Gartner listed hyperautomation in the top 10 strategic technologies for 2021 (since 2018) and highlights the benefits it can offer organisations in improving not only how it captures data but also how it can collaborate data from different sources (2020b). Insurance claims provides hyperautomation with the most opportunities within the insurance sector due to its criticality, reliance on data and its high volume (Neutrinos, 2020).

A tool offered by hyperautomation available to insurers is 'Artificial Intelligence' (AI). AI is machines imitating human cognitive functions, such as problem solving, reasoning, perceiving and some aspects of learning (Anyoha, 2017). Machine learning (ML) is another tool and is the computer realising its learnings to make predications based on experiences and data (Anyoha, 2017). A good example of AI and ML is the AlphaZero program developed by DeepMind. AlphaZero was a computer programmed to play chess. It did this without any predetermined human bias and taught itself the rules of the game within nine hours by playing 44 million games with itself (DeepMind, 2018).

Insurtech Lemonade has demonstrated the power of technology within its claims lifecycle and ability to settle home and contents claims within three seconds by using AI, automation and algorithms.

04 **Professional skills and emotional intelligence**

As well as investigating the impact of technology, our research also explores the use of human intervention in the claims journey. Professional skills and emotional intelligence are currently embedded within the claims role. Monitoring their importance will be crucial when progression is made from a traditional, back-office type environment towards a customer centric, robotic or automated environment.

Within business academia, there are growing conversations around neurodiversity and the range of differences in individual brain functions and behavioural traits. Additionally, there is increasing debate around emotional intelligence, with emphasis on technical skills versus professional skills.

Technical skills relate to technical knowledge and training. Professional skills are personal attributes that enable someone to interact effectively and harmoniously with other people (Lexico, n.d.). In essence, these are intangible skills that humans possess such as empathy (with customers), confidence and situational awareness. Professional skills are becoming more coveted as claims move towards a customer centric and relationship type of environment.

Emotional intelligence is defined as the ability to understand, use and manage emotions in positive ways to relieve stress, communicate effectively, empathise with others, overcome challenges and defuse conflict. In terms of business, emotional intelligence can be broken down into intrapersonal and interpersonal. Intrapersonal is self-reflective, having self-awareness and self-management over behaviours and emotions. The interpersonal aspect is how these play out in the external environment, in particular social awareness and relationship management. The theory is that when someone possesses emotional intelligence, they are more aware of their performance and how that reflects on others.

Taking into account the changing environment, it is believed that human intervention will be needed to fine tune AI learning and to intervene when processes go awry. This will require a new skillset in the traditional claims role, moving away from the purely technical aspects of claims handling. It is an assumption that 'technicians' will most likely not be versed in claims knowledge but rather IT skills.

05 **Research methodology**

To analyse the impact of technology on the claims profession in the race to reskill, a purpose-built survey was designed and distributed amongst insurance claims professionals. A mixture of qualitative and quantitative questions were used to provide a deeper understanding into the views of respondents, with a small selection of questions allowing free text responses to encourage more insightful input.

The sample size for this project was initially targeted at 250, though this was surpassed with 445 responses received in the space of 63 days. Respondents were all claims professionals with varying levels of experience and remain anonymous. In order to achieve a representative sample across the claims sector, the survey was distributed through the Society of Claims Professionals, whose marketing list comprises over 10,000 members across UK and International markets (UK membership accounts for 98% of membership). The survey was also shared on LinkedIn via the author's profiles in order to maximise reach.

The following demographic segmentation questions were asked: gender, age and location, to allow deeper analysis, where appropriate. Questions also sought to gather information about respondent's insurance background, job profile, perceived challenges, areas of strength, and understanding of the changes in the sector.

06 **Survey: Key highlights**

The survey questions are included in Appendix A and the detailed descriptive analysis of the findings can be found in Appendix B.

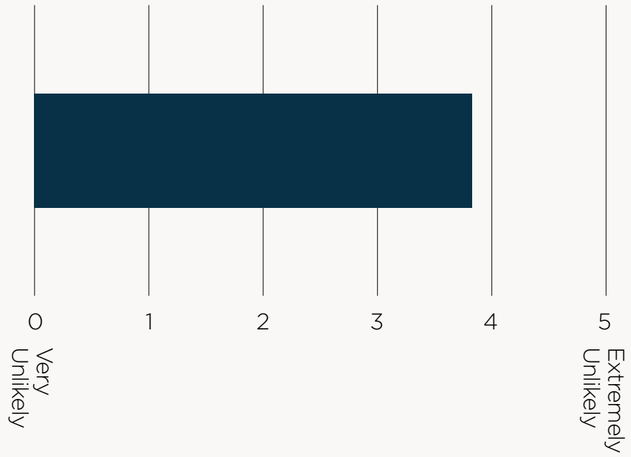
The following section illustrates the key highlights from the survey. It focuses on respondents' perspective of both the long-term and day-to-day impact of technology in the claims profession.

6.1 Long-term impact of technology

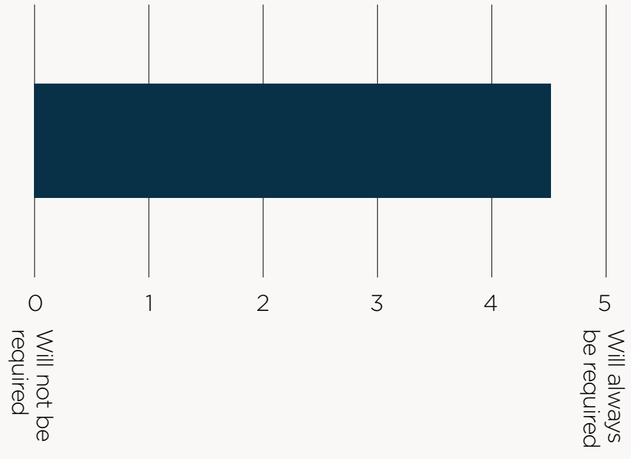
Complexity of the claim will impact the extent of human interaction: Those who were surveyed gave strong agreement that processing of small claims will be automated in five years. There was also very strong agreement that complex claims will always require human interaction.

CII Claims Career Ladder continues to be accurate in spite of technological change: Most of those surveyed believed that the CII Claims Career Ladder continues to be accurate, however there is more disagreement from those in more senior roles.

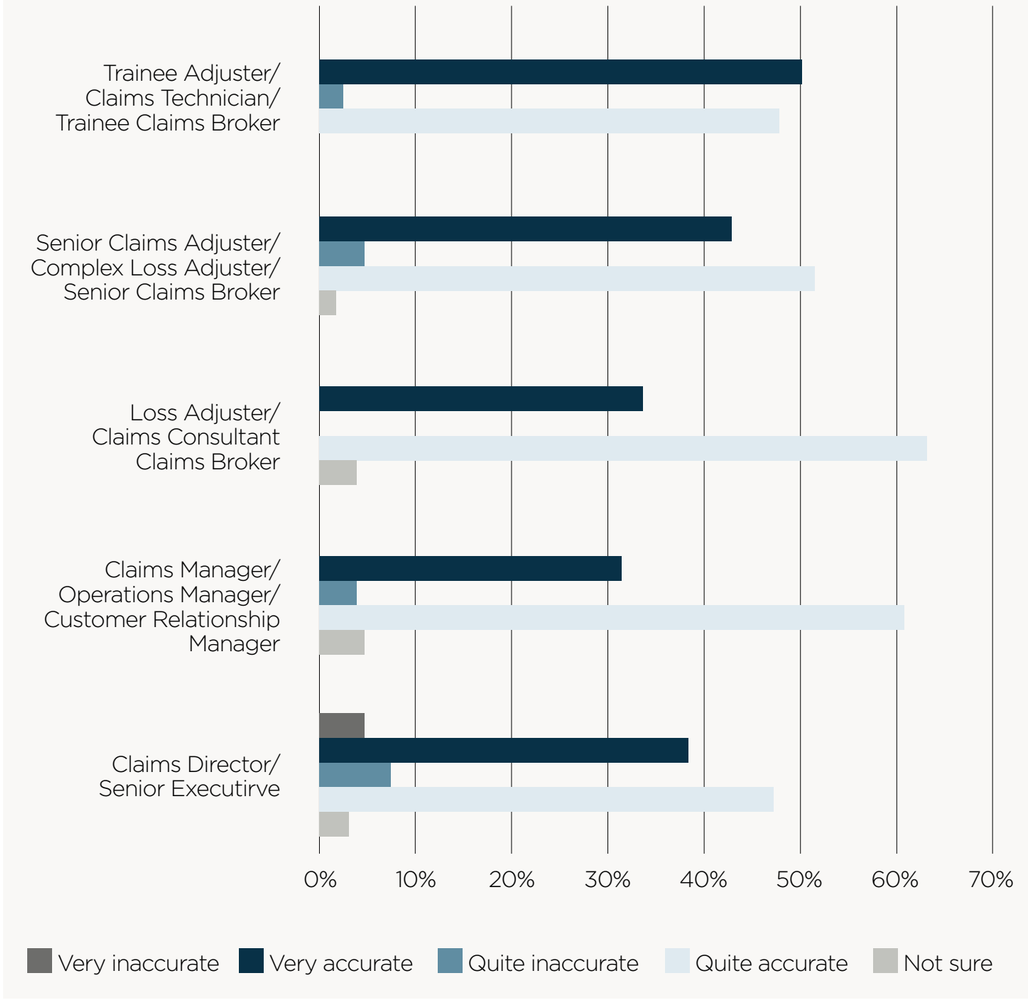
Automation of small claims



Human interaction in complex claims



Accuracy of CII Claims Ladder



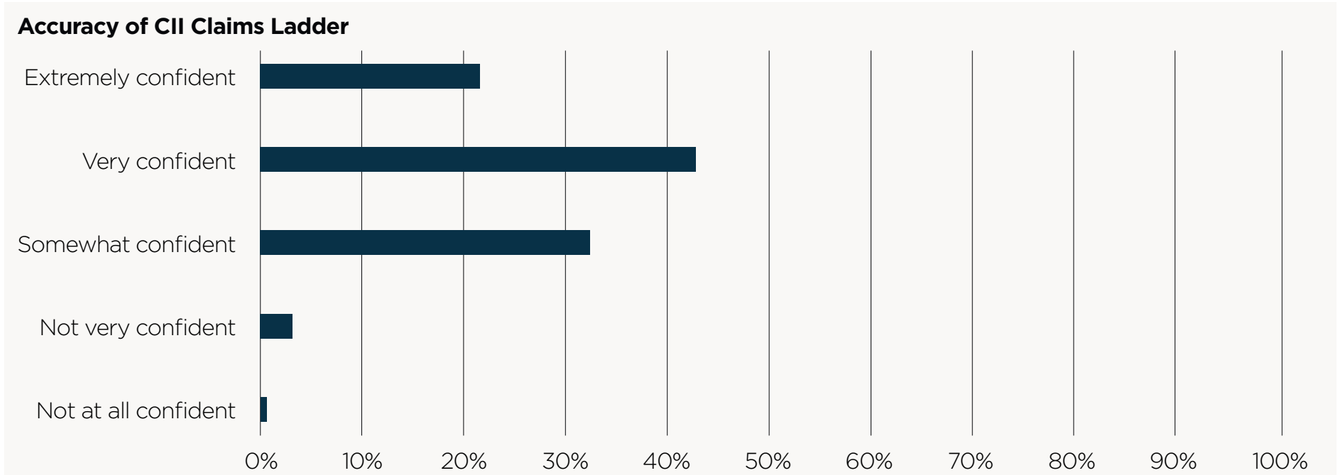
06 **Survey: Key highlights - continued**

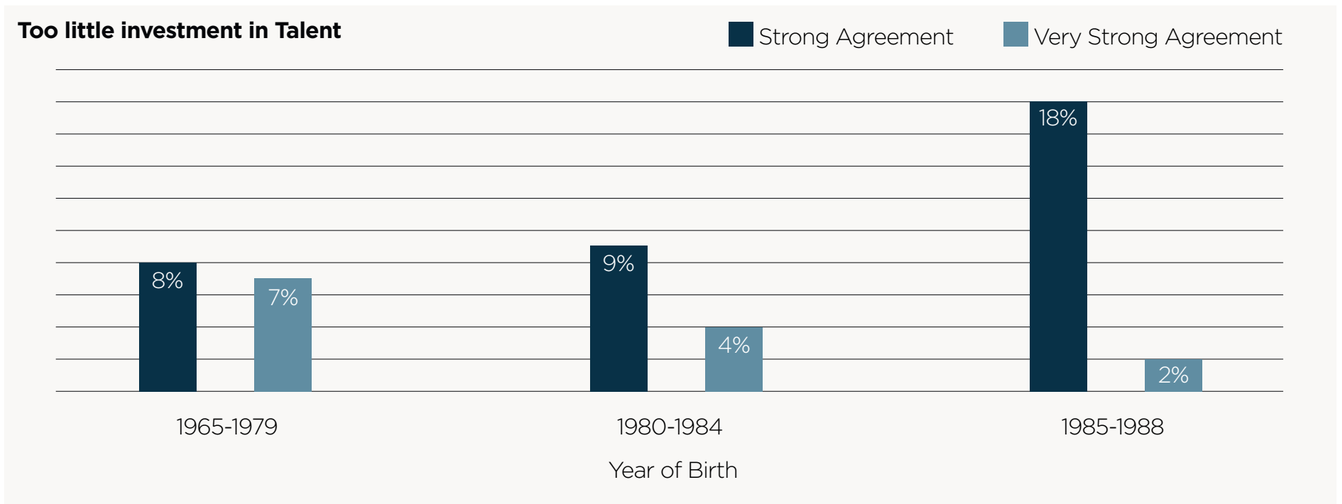
6.2 Confidence with technology and training needs

Confidence with technology: Whilst most of those surveyed stated they were either “extremely confident” or “very confident” with technology, nearly a third of respondents only state they are “somewhat confident” with technology.

Reduced investment in talent as a result of technology hits early millennials the most: The number of people who “strongly agreed” or “very strongly agreed” that there is too little investment in talent is relatively consistent across the ages though there is a noticeable increase with those born between 1985 and 1988.

The South West (not including London) has largest training gap: The survey measured both the extent of technology implementation and the overall effectiveness of training. The South West had the largest new technology roll-out rates (90%) combined with the highest level of dissatisfaction with associated training (23%).



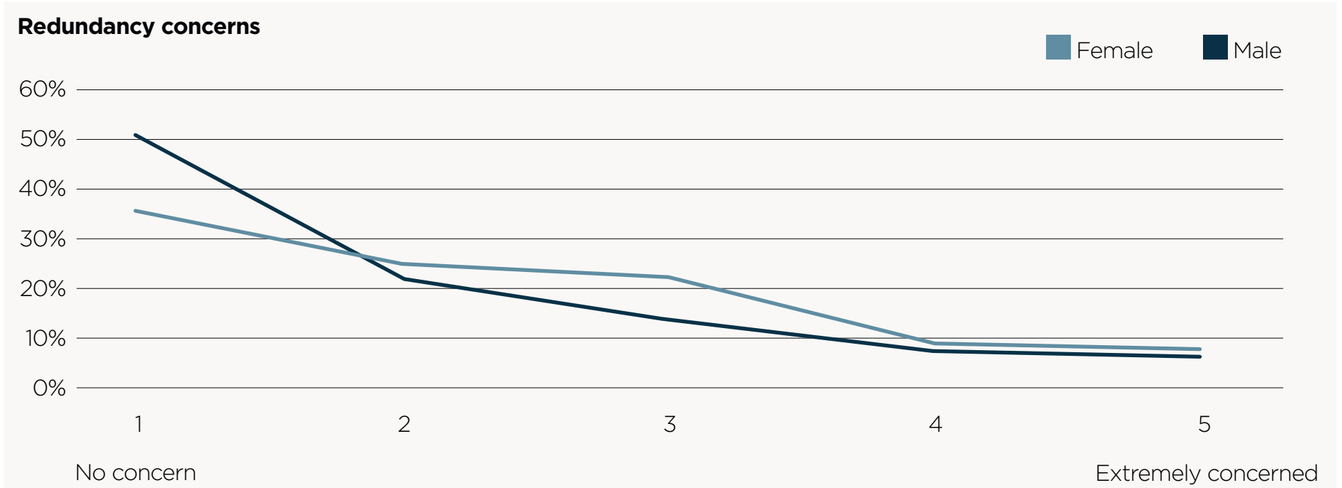


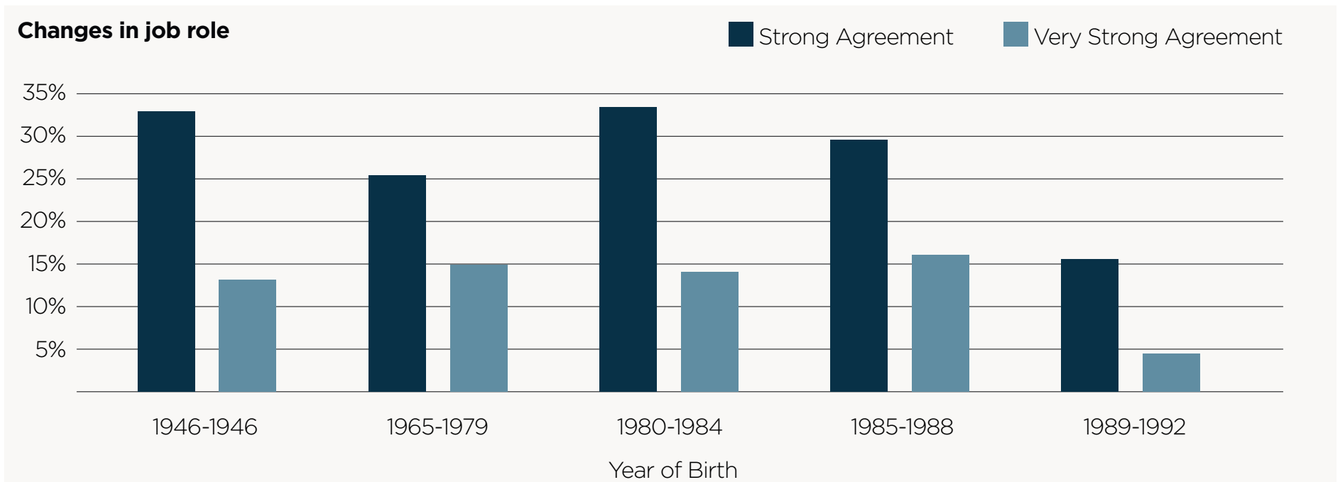
06 **Survey: Key highlights - continued**

6.3 Job changes and redundancy concerns

Redundancy concerns owing to technological change are not gender neutral: There are a larger proportion of women who believe they will be made redundant throughout their careers.

Scale of technological change within five years: Consistently across all age groups, respondents have seen large change as a result of technology within five years. The exception to this is with late millennials who appear to be in roles that have not experienced the same extent of change over the last five years.





07 **Conclusion**

In response to the overriding objective of this study – “will claims technical expertise always be needed across all product channels?”– the majority of respondents consider that whilst small claims will be automated in the short-term, technical expertise is deemed to remain relevant and of particular importance when dealing with more complex claims.

In terms of confidence in adopting new technologies, whilst most of those surveyed stated they were either “extremely confident” or “very confident” in using technology, nearly a third of respondents state they are only “somewhat confident”.

We asked respondents whether they believed there was increased investment in technology and a subsequent reduction of investment in talent. Whilst respondents generally agreed with this statement, the number of people who “strongly agreed” or “very strongly believed” is most noticeable in those born between 1985 and 1988.

In terms of understanding potential training needs, the survey revealed that the South-West region has the largest training gap both in terms of the extent of technology implementation and the overall effectiveness of training. Having said that, the South-West also had the largest new technology roll-out rates (90%) combined with the highest level of dissatisfaction with associated training (23%).

Consistently across all age groups, respondents are seeing a marked change in their work over the last five years due to advancing technology. The exception to this is the late millennials who appear to be in roles which have experienced less of a change. This would indicate that the claims role has already started to change.

Surrounding redundancy, concerns owing to technological change are not gender neutral; there is a larger proportion of women who believe they will be made redundant throughout their careers.

Looking ahead as the market continues to change and adapt, questions arise about succession planning as digital assessment will require different skills to physical inspections. Insurers will need to consider how to bridge this gap to facilitate effective succession planning and attracting new talent into the sector.

In terms of the CII Claims Career Ladder, respondents largely believe that despite continued technological change, it currently remains accurate and relevant, however there is some disagreement with this form those with more senior roles.

We conclude that technology will enhance rather than replace human skill. This resonates with the FCA recommendations that the claims process should be as seamless and efficient as possible from the customer journey perspective.

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09 Appendix A – Survey questions

Covering email introduction
As part of the CII Claims New Generation Group 2020/21, we are exploring the potential impact of technology on the future skillset of claims professionals, in the views of claims professionals themselves.

The survey has 28 questions and will take approximately 10 minutes to complete.

Survey introduction
For the purpose of this survey, the following definitions apply:

- Artificial intelligence (AI) is where machines mimic human cognitive functions such as problem solving, reasoning, perceiving and aspects of learning.
- Machine learning (ML) is where the program realises its learnings to make predictions based on experiences and data.
- Internet of Things (IoT) is the concept of connecting any device to the Internet and to other connected devices. The IoT is a giant network of connected things and people – all of which collect and share data about the way they are used and about the environment around them.
- Robotic Process Automation (RPA) is a solution that automates manual and repetitive tasks using low or no code.

Responses to this survey are anonymous and will be used to inform the conclusions of our research project for the CII Claims New Generation Group 2020/21.

9.1 Section 1: Demographic

1. What year were you born?

a) 1945 or earlier
b) 1946 – 1964
c) 1965 – 1979
d) 1980 – 1984
e) 1985 – 1988
f) 1989 – 1992
g) 1993 – 1996
h) 1997 onwards

2. What best describes your gender?

a) Female
b) Male
c) I use another term (for example, non-binary)
d) I prefer not to say

3. What is your ethnicity?

a) White
b) Mixed or Multiple Ethnic Groups
c) Asian or Asian British
d) Black, African, Caribbean or Black British
e) Other ethnic group
f) I prefer not to say

4. Where are primarily based for work (including home-working if applicable)?

a) North East
b) North West
c) Yorkshire and the Humber
d) East and West Midlands
e) East
f) London
g) South East
h) South West
i) Scotland
j) Wales
k) Northern Ireland
l) I don't live in the UK

5. Which market do you primarily work in?

a) Lloyd's
b) London Company
c) UK (outside London)
d) None of the above

6. How many years' experience do you have within the insurance sector?

a) 0-2 years
b) 2-5 years
c) 5-7 years
d) 7-10 years
e) 10-15 years
f) 15 + years

7. Which of the following descriptions best matches your role?

a) Trainee Adjuster/Claims Technician/ Trainee Claims Broker
b) Loss Adjuster/Claims Consultant/Claims Broker
c) Senior Claims Adjuster/Complex Loss Adjuster/Senior Claims Broker
a) Claims Manager/Operations Manager/ Relationship Manager
e) Claims Director/Senior Executive

06 **Appendix A – Survey questions**

9.2 Section 2: Impact of technology

Our research suggests that technological developments are creating fundamental changes within the insurance industry. Examples include the use of automated customer service web chats, drones, A.I., IoT, ML and RPA within the claims environment.

The following section is designed to help us understand how you work with and alongside technology on a day-to-day basis, as well as getting some insight into the challenges, advantages, and disadvantages that you perceive to exist as a result.

8. The CII Claims Career Ladder says that a claims handler is responsible for: actively managing claims, delivering exceptional customer service, identifying, and resolving complaints, identifying and reporting fraud, coaching junior staff. How accurate do you think this is?

a) Very accurate
b) Quite accurate
c) Not sure
d) Quite inaccurate
e) Very inaccurate

If you have selected anything other than a), how would you more accurately describe the role of a claims handler? **(free text)**

9. Which of the following best describes you? Please read the following statements and select all that apply.

a) I can't keep up with the complexity of technology and implementation and it is negatively impacting my performance.
b) I feel overwhelmed by the number of technological innovations in the workplace.
c) I don't feel overwhelmed, but I don't have the time to learn everything.
d) I have no problem with the new technologies or the pace of adoption.
e) I wish there was more technology to support my work.
f) I wish there was better technology to support my work.

10. How do you feel about the impact of new technologies on your role in the future? Please select all that apply.

a) Excited
b) Hopeful
c) Worried
d) Frustrated
e) I don't know/indifferent

11. How likely are you to adopt new technology if it helps you advance status your career or gain status, in the form of opportunities for promotion or other external recognition?

a) Very likely
b) Likely
c) Not sure
d) Unlikely
e) Very unlikely

12. 'Professional skills' are described as communication, reading body language, emotional intelligence, leadership, problem-solving, and teamwork. technical skills are teachable skills, typing speed, learning a foreign language, a degree and machine.

In your opinion, is there a shortfall in 'professional skills' within the claims sector due to an over-reliance on technology?

a) Yes, significant
b) Yes, to an extent
c) Not sure
d) No, they are just changing
e) No, not at all

13. Has your employer introduced a new technology or technology-based process into your workplace in the last year?

a) Yes
b) No
c) I don't know

14. If yes, have you been provided with training on managing those new technologies?

a) Yes
b) No
c) I don't know
d) Not applicable

15. Do you consider the training sessions provided by your employer to be sufficient?

a) Yes
b) No
c) I don't know
d) Not applicable

06 Appendix A – Survey questions

16. If you have to choose, which would you prefer further training from your employer on: using new technologies (e.g., data analytics, working with AI, software such as apps) or enhancing professionals skills (creative thinking, developing relationships):

a) Using new technology

b) Enhancing my professional skills

c) I don't know

17. Do you think you are more tech-savvy than your other co-workers?

a) Yes

b) No

c) I don't know

18. With what statement do you agree with the most?

a) Only technology will create better client insights and offer a more customer-centric service.

b) Together, both technologies and the right claims skillset will create better client insights and offer a more customer-centric service.

c) Only the right claims skillset from claims professionals will create better client insights and offer a more customer- centric service.

19. Do you think that the implementation of RPA and AI is going to improve your claims handling capabilities?

a) Yes, significantly

b) Yes, to an extent

c) Not sure

d) No, my capabilities will just change

e) No, not at all

On a scale of 1 (strongly disagree) to 5 (strongly agree), to what extent do you agree with the following statements:

20. Processing of small, straightforward claims will be completely automated within the next five years.

21. Processing of complex claims will always human intervention.

22. Technology in the claims sector is primarily implemented to reduce insurers' costs rather than improve the customer experience.

23. My day-to-day job has changed over the last five years (or fewer, if you have joined the claims sector more recently) due to advancements in technology.

24. The claims sector is spending too much time developing technology solutions rather than investing in future talent.

25. My employer is spending too much time developing technology solutions rather than investing in future talent.

26. I am worried that my role will become redundant within the next five years due to technological developments.

27. I am worried that my role will be become redundant due to technological developments.

9.2 Section 3: Free text question

28. What do you consider to be the biggest challenge to claims professionals arising from the increased adoption of technology in the claims sector?

29. Any other comments?

End of survey

10 Appendix B: Survey analysis

10.1 Age

Whilst the importance of technology was echoed across the ages, we see that younger participants were the fiercest critics of a perceived under-investment in future talent at the cost of technology.

- **Accuracy of the CII**: Participants were asked to rate the accuracy of the CII Claims Career Ladder with younger participants more likely to state that it was "Quite Accurate".
- **Confidence in using technology:** Although the younger participants reported higher levels of confidence in using technology, the difference was not as marked as initially believed with over half of all responses across all age ranges stating that they were "Very Confident" or "Extremely Confident" in using technology.
- **Use of technology in small claims:** Across all age groups over 70% of respondents stated that they were very confident or extremely confident that the processing of small claims would be automated in five years.
- **Redundancy fears due to technology:** Redundancy fears were quite low across the age groups though those most concerned that they would be made redundant throughout their careers were born between 1965 and 1988.
- **Perceived shortage of "Professional Skills":** Younger participants were more likely to state that 'Professional skills' are not in a shortfall but instead are just changing in light of technology.
- **Adequacy of training:** Those who are younger (born 1993 onwards) were more likely to say that training sessions provided by their employer were sufficient.
- **Use of technology in improving customer journey:** Those who are younger (born 1993 onwards) are more likely to state that technological improvements are motivated by customer service (as opposed to cost reduction).
- **Job changes as a result of technology:** Those respondents who are older were more likely to state that their job had changed over the last five years, with a marked difference with those people born before 1989.
- **Investment in future talent:** In responding to the statement that the claims sector is spending too much time developing technology solutions rather than investing in talent, there is quite a sharp difference with those born 1989 onwards much more likely to agree with the statement.

10.2 Gender

- **CII Claims Career Ladder Accuracy:** Proportionately more women than men would describe the CII Claims Career ladder as "Very Accurate" (45% vs 34%).
- **Value of human interaction within claims:** More men than women considered human interaction to be "extremely valuable" (63% vs 55%). When considering whether complex claims will always require human intervention the response was overwhelmingly positive across the different groups.
- **Confidence in using technology:** The confidence of technology across the sexes was broadly similar with most respondents stating they were "very confident" or "somewhat confident".
- **Adequacy of training:** Men were less likely to agree that training provided by their employer was sufficient.
- **Redundancy concerns:** Although the fears of redundancy were relatively low across the sexes. Women were almost twice as likely as men to report that they were very concerned or extremely concerned that they would be made redundant in their career (14% vs 8%).

06 **Appendix B: Survey analysis**

10.3 Location

- **CII Claims Career Ladder Accuracy:** Regardless of location, the majority of participants agree that the CII statement is quite or very accurate. You are most likely to agree with the statement if you are located in the East and West Midlands. You are least likely to agree if you are located in Yorkshire and the Humber.
- **Opinion about technology:** Participants from the East are the most polarised; they have the highest percentage of people who can't keep up with the complexity of technology but also the highest percentage of people who have no problem with the pace of adoption. You are most likely to feel overwhelmed by the number of technological innovations if you are located in the South West. If you are located in the South East you are more likely to feel there isn't enough time. Those from the East and West Midlands wish more than others that there was more technology to support their work.
- **Impact of new technology:** The majority of people, regardless of location feel excited or hopeful about the impact of new technology. The most excited are those located in the East. The most hopeful and also the most worried are participants from the South East. The South West are the most frustrated with new technology.
- **Reasons to adopt:** Those from the East are most likely to adopt new technology to advance their career. Those from Yorkshire and the Humber are most likely to use tech when prompted by an employer as well as raise their profile. Participants from the North West will use technology to develop knowledge and expertise. Most London based will use technology out of personal interest. Those in the South West and Yorkshire and the Humber are most likely to use technology for time efficiency.
- **Impact on professional skills:** Most participants agree that the introduction of technology has caused no impact, or a slightly negative impact on professional skills. Those that agree most are located in Yorkshire and the Humber.
- **Value:** The majority agree that tech is either very or extremely valuable. The North West agrees with this the most.
- **Human interaction:** Everybody agrees that human interaction is extremely valuable. The East and West Midlands value human interaction the most.
- **Professional skills vs new technology:** Everyone agrees that there need to be a balance between enhancing professional skills and using new tech. East and West Midlands agree with this the most. Those who value professional skills over new technology are located outside of the UK.
- **New technology introduction:** In the South West, 90% of people have had new technology introduced by their employer. Only 59% of those located outside of the UK have had the same experience.
- **Training:** Yorkshire and the Humber have the highest proportion of employees happy with the training provided by their employer. The South West are the least happy.
- **Confidence:** Location has limited affect on confidence across participants, with the majority describing themselves as confident. Least confident at the North West (28%) Most confident are the South West (52%).
- **Automated claims:** The majority of people strongly agree that straightforward claims will be automatically processed in the next five years. 45% of people believe this in the South West versus 22% in the East and West Midlands.
- **Complex claims:** Location has little bearing on whether complex claims will require human interaction. 81% of those in Scotland strongly agree. 10% of the East and West Midlands disagree.
- **Costs/customer service:** Participants neither agree nor disagree with this statement. Yorkshire and the Humber participants are more likely to disagree about implementing technology for costs savings rather than customer service. Those located outside the UK are more likely to agree.
- **Job change:** The majority of people neither agree nor disagree about their day to day job changing over five years. Scotland located participants are more likely to disagree. Yorkshire and the Humber are more likely to agree.
- **Industry technology over talent:** Participants neither agree or disagree. The North West is more likely to strongly disagree, those located outside of the UK are more likely to agree.
- **Employer technology over talent:** Much like above, the majority neither agree nor disagree. Yorkshire and the Humber and the North West more likely to disagree, South East agree most strongly.

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- **Redundant in five years:** majority of participants strongly disagree, mostly in Yorkshire and the Humber. Most people who agree with this statement are located in the East.
- **Redundant in career:** majority again strongly disagree, mostly from Yorkshire and the Humber. Most people who agree are located in the South East.

10.4 Job role

- The majority of participants of all job roles agree that the CII definition is either quite accurate or very accurate. You are most likely to find it accurate if you are a Loss Adjuster/Claims Consultant/Claims Broker. You are least likely to find it accurate if you are a Claims Director/ Senior Executive.
- Claims Managers are most likely to say they can't keep up with the complexity of technology. Trainee Adjusters are most likely to say they feel overwhelmed. Senior Adjusters don't have the time but are also most likely to say that they have no problem with the pace of adoption. Claims Directors wish there was more technology.
- Participants are most likely to feel excited if you are a Claims Director. Claims Managers describe themselves as hopeful. Trainee Adjusters feel worried, Senior Adjusters, frustrated.
- Trainee Adjusters most likely to use technology to advance their careers and also prompted by employers. Managers most likely to use tech to raise their profile and for personal interest. Loss Adjusters most likely to use tech to develop knowledge and expertise, Claims Directors most likely to use tech for time efficiency.
- **Impact on professional skills:** Most participants agree that the introduction of technology has caused no impact, or a slightly negative impact on professional skills. Those that agree most are Senior Claims Adjusters.
- The majority of roles feel that tech is either very or extremely valuable. Trainee Adjusters are most likely to think it is valuable.
- Everyone agrees that human interaction is valuable to the ability to manage a claim. Most likely to believe this if you are a Senior Adjuster. Least likely to believe this if you are a Claims Manager.
- The majority of people believe that professional skills and technology are of equal importance. Trainee Adjusters feel this the most, Claims Directors the least. The majority of job roles have seen new tech introduced. Claims Directors noticed the most, Loss Adjusters the least.
- Claims Directors are more likely to feel that the training provided was adequate, Senior Claims Adjusters are more likely to feel that the training provided was not.
- The majority of respondents would say they are very or extremely confident using the new tech. Most confident are Claims Directors, least confident are Senior Claims Adjusters.
- The majority of people believe that small straightforward claims will be automated in the next five years. Claims Managers believe this the most strongly, compared to Trainee Adjusters who believe this the least.
- The majority of people believe there will always be a need for human contact. Senior Claims Adjusters believe this the most strongly, Managers the least.
- **Costs/customer service:** Participants neither agree nor disagree with this statement. Claims Managers are more likely to disagree about implementing technology for costs savings rather than customer service. Senior Claims Adjusters are more likely to agree.
- **Job change:** The majority of people neither agree nor disagree about their day to day job changing over five years. Trainee Adjusters are more likely to disagree. Senior Adjusters are more likely to agree.
- **Industry technology over talent:** Participants neither agree or disagree. Claims Directors more likely to strongly disagree, Loss Adjusters are more likely to agree.
- **Employer technology over talent:** Much like above, the majority neither agree nor disagree. Claims Directors are more likely to disagree, Loss Adjusters agree most strongly.
- **Redundant in five years:** The majority of participants strongly disagree, most are Claims Directors. Most people who agree with this statement are Trainee Adjusters.
- **Redundant in career:** The majority again strongly disagree, most are Claims Directors. Most people who agree are Trainee Adjusters.

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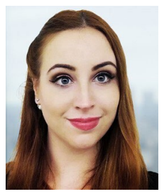

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