Getting the Best Out of IT

An interview with Austin Snelgrove
Chief Executive
GHG Claim and Risk Solutions

From a DECISION magazine report
commissioned by 1st Computer Services

1stcs.it

Introduction

More accessible, more empowering – available anywhere, anytime. Or is IT becoming too complex, increasingly difficult to manage, restrictive?

In an age of constant digital change, as technology becomes more complex with ever increasing features which can have little relevance to a user's requirements, have companies the time and knowledge to get the best out of IT?

For companies regardless of size, because IT is now the core (not just at the core) of their processes, it not only underpins strategy and the way they do business, but their functionality is determined by what their IT is able to deliver.

In this initiative commissioned by Ist Computer Services, companies which are really focused on the relationship with their people, customers, and suppliers will be talking about what they consider to be the mission–critical issues to get right, and how they identify ways of taking IT further.

Their views will form a series of papers leading up to the preparation of a digital book. This is one of the interviews to be included.

DECISION
MAGAZINE

1stcs.it

Freedom should be the mantra

"The mantra for a company considering an investment in new IT? Will it enable you to free up more time for your people to look after the customer and enhance their experience?"

Austin Snelgove is chief executive of GHG, the claims and risk solutions provider for the insurance sector. Companies, he says, have to make a choice.

"Focus on automation without engaging with the customer, operating on the computer says 'yes' or 'no' basis. Or harness IT to support your people who have the expertise and experience to do the job, and to provide whatever means of engagement the customer is most comfortable with."

"There's another key driver," he explains. "Technology means that time can be spent using data rather than having to assemble it. Better data allows a business to be more targeted and enables faster decisions to be made.

"In sectors such as insurance, that combination of technology and the resulting data has resulted in new dimensions to the marketplace, such as the creation of price comparison sites,

Austin Snelgrove

which have had the dual impact of lowering the barrier to entry and introducing commodification which tends to drive down price.

"Traditionally, actuaries and underwriters assessed individual risk. Now on price comparison sites, the permutations are built into algorithms which sit behind the resulting quotation."

"The biggest advance in the adoption of technology has come about because of Covid-19," Snelgrove suggests. "Businesses and employees had to buy into it because they had no choice.

It was the only way to be able to continue to function. And that take up of technology has become more second nature.

"I hate to keep talking about the pandemic, but it has made business and society in general more willing to adopt new ideas. As an example, technology now exists which enables you to take photos of the damage to a car and an algorithm will identify the parts required for that particular model, and calculate the cost and how long the repair will take.

"And technology is providing new employment opportunities. Some companies have taken on 'lookers' armed with video cameras to do a walk-around a damaged building for example. They can't do the job of a loss adjuster, but a video triage call can determine the complexity of a claim.

"As technology and artificial intelligence in particular develops, its use in claims management will become more sophisticated. But if an insurance claim relates to a building which has burnt down, I can't see how that can be addressed without human involvement."

According to Snelgrove, we're at the point at which most people will at least give an automated system a go in order to be directed to the right team, but, he says, companies have got to realise it's not a replacement for talking to the customer.

"Of course if it's about processing your claim for a damaged mobile phone, then that can be done online. Damage to a home or

business premises? No matter how tech savvy the person making the claim, the likelihood is they will want to speak to someone who can give them advice.

"But technology has enabled companies to go out of their way to avoid being contacted by phone. In effect they're saying they don't want to spend time with you as a customer even when there's something which concerns you. In effect, confronted by a long FAQs list, you have to go through a process of self-medication!"

Perhaps though, technology is also providing a possible antidote. "Social media is making companies much more careful about their attitude and approach to customer service," says Snelgrove. "While insurers were good at explaining and selling their policies, the customer experience when it came to making a claim wasn't always great.

"Today if someone sees negativity online about a company, it's more likely they will decide not to buy from them, even if the price is more attractive."

"What all this demonstrates," says Snelgrove, "is that IT is no longer providing a supporting role for business; it has become the core of how the company actually operates. Tender documents will now have a significant focus on a service provider's IT resource, and whether that can sustain what the contract requires.

"But all too often companies deploy technology to create an electronic version of their existing way of working, replicating processes followed for years because that is what they are used to. Or, conversely, they see the latest technology as a means of meeting a requirement which in reality doesn't necessarily exist."

He explains: "IT development in professional services was all about interactive portals, and because technology made it possible there was a general assumption that was what clients wanted. But if someone arrives at their premises to find water pouring through the ceiling, they don't want to key the information into a portal; they want to speak to someone right away.

"Companies falling over themselves to introduce customer portals can be a demonstration of a tendency to chase the latest shiniest IT tools, and if that happens then arguably a business becomes tech focused not customer support focused. You've got to remember what your core business actually is!"

And what needs to be done to protect its delivery. "Let's take a two hundred–seat call centre as a for instance," suggests Snelgrove. "If it works on the basis of people simply following prompted

scripts on screen, what the company is effectively doing is de–skilling its workforce, because it is sidelining individual and collective knowledge and experience. Instead I think technology should be seen as providing the opportunity to give people the tools to take away elements of tasks which are just about process.

"That's not the only consideration if a company is to utilise IT to get the best out of its people. In situ, a company can harness team spirit but if each individual is sat working at home they will barely speak to colleagues. It used to be that a company's headquarters, regional offices, or specific departments could be silos in terms of their operation, but with hybrid working there is a risk that every individual can become one.

"But on the other hand, the impact of technology can be to bring people together. Every quarter, all of our staff attend an online town hall meeting. When it was in person, perhaps sixty per cent attended. Now we get over ninety per cent and the environmental and cost impacts are significantly smaller."

"Technology," says Snelgrove, "has also created a whole new and essential industry. Remember when letters or a fax machine were the only way to disseminate written communication? The post was much more secure because a 'hacker' couldn't bring a company to its knees even if they could get into a pillar box or sorting office, or steal the mail from a postal worker."

www.ghgsolutions.co.uk

About 1st Computer Services

Established over twenty years ago, 1st Computer Services (1st Group Ltd) work with businesses of all sizes to ensure they have the right infrastructure in place to meet their business plans and goals.

Over a thousand end users trust the team at 1st to keep things efficient, resilient, secure and future-proofed. "It's not about fixing things when they go wrong," says founder and managing Steve Dimon, "but having pro-active IT support in place, preventing issues before they occur and ensuring the IT base of the business is ahead of the game, an enabler to growth. It's about having a true IT partner rather than just IT support."

www.1stcomputerservices.com
hello@1stcs.it
01329 630018

The interview with Austin Snelgrove was undertaken with Steve Dimon, Founder/Managing Director of 1st Computer Services.

About DECISION magazine

First published in 1988, DECISION magazine reflects the business lifestyle, the trials and tribulations, the hopes and aspirations of business owners and directors responsible for businesses with a turnover of £5million and above across the south of England.

07737 308371
mail@decisionmagazine.co.uk
www.decisionmagazine.co.uk