

## GROUNDING, BUT READY FOR CHANGE

At what point do claims teams risk difficulty by forcing new technology into established processes?

As the market looks ahead, one challenge remains clear: how to embed new ways of working without introducing unintended risk. In the drive for innovation and efficiency, it is worth asking what may be quietly lost along the way.

### Evolution In Fast Forward Mode

Predictions suggest many future roles do not yet exist, just as data analytics and predictive modelling were once barely imaginable. While this reflects the pace of change, it also raises an important question: as organisations adopt new technologies, are they investing enough in the people and skills already in place?

This is not an argument against innovation. Faster, more accurate claims handling benefits everyone. However, there is a growing risk that core investigative and interpersonal skills are being eroded rather than strengthened.

Communication illustrates this clearly. Claims investigation now relies heavily on digital forms, emails, social media checks and automated document scanning. Telephone conversations are increasingly supported by technology that flags inconsistencies. While efficiency improves, opportunities for judgement, critical thinking and personal interaction are reduced.

So, when does the ability to see a claim in its entirety begin to weaken? Do we risk creating a profession split between highly specialised experts and system operators with limited investigative capability? And does this narrow the pathway from entry-level roles to the senior expertise needed for complex claims?

Claims handling has traditionally been the moment when a policy came to life and trust in an insurer was built. Even declined claims could reinforce reputation through fairness, professionalism and empathy. Today, when interaction is reduced to a payment notification and feedback request, settlements may be faster but increasingly impersonal.

### Culture And Capability

The shift towards remote working has also changed how claims teams operate. While flexibility brings clear benefits, reduced time together raises questions around culture, learning and knowledge transfer. How do new recruits learn through observation and informal discussion? How effectively are experienced professionals passing on their expertise? And how visible are long-term career pathways?

### Conclusion

Claims management continues to evolve, offering new opportunities supported by powerful technology. However, these benefits will only be realised if insurers actively protect the human skills at its core. Technology should enhance judgement, communication and expertise — not quietly replace them.



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## NAVIGATING THE FUTURE: WHY SMARTER TECH MUSTN'T MEAN LESS SKILLED PEOPLE

I am old enough to remember driving before SatNav was a thing. Depending on how long your journey was, you would have to get a map, plan the journey and keep track of where you are at every step, so you didn't miss a turn.

Make no mistake, SatNav is fantastic technology that has revolutionised our lives. It saves us sitting in traffic jams, avoids many a family argument about which is the right route and generally takes an awful lot of stress out of driving. However, it took a few years of iteration to get to what we have today.

Now I ask myself: has it deskilled me as a driver, or enabled me to concentrate on driving and therefore made me a better driver and road user? I believe that the same risk exists in the journey we are on at present with the introduction of technology in fraud detection.

Technology is similarly revolutionising the way we work in counter fraud. It is enabling us to identify a far broader volume of cases than we ever had before. By taking a data-led approach, it is prompting us to think about cases that we may never have considered before, and it has the opportunity to free up our people's time to concentrate on where they can add value.

Importantly, many of the predictive models that we now use not only flag suspect fraud but help the user understand what the issue may be, and point the investigator in the right direction of what to do next.

These latest technologies undoubtedly have the potential to improve outcomes for our people, business and customers, but we need to do it consciously and assess the risks as we go, including protecting against the risk of deskilling our people and losing vital skills from our business. Some of the questions we are asking to ensure we drive the right outcomes:

- What is the problem that we are trying to solve? Is the technology helping us achieve that outcome and does the business case make sense?
- Are we really clear on the risks around any technology deployment and are we taking steps to mitigate those risks?
- Have we explained to the business why we are using this technology and what it means for them to ensure we bring everyone on the journey with us?



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