



# **What Insurers Expect From Contractors**

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# “The Customer Experience”

Jill MacLean



# The Claim

## Effects on the Customer

- Emotional Impact
- Deep, profound, lasting effects
- Hits at the heart of what is most precious
- Affects physical and mental well being
- Renders people helpless
- Upsetting and anxiety provoking, even when the peril is gradual and progressive

There are exceptionally strong demand on insurers to satisfy their customers' expectations:

- In the aftermath, an instant desire for normality
- Customers can be hysterical, sometimes impossible to please/satisfy
- They become obsessive about the quality of reinstatement, or,
- Passive, expecting everything to be put right for them
- They have no yardstick to judge performance
- They have no idea of timescales

## Customers need :

**Warmth** – human, dedicated, personalised response

**Trust** - belief in their contacts

**Priority** - decisive, urgent and effective action at all key stages

**Information** – dedicated attention – to be kept informed, pro –actively throughout

**Commitment** – a duty of care to reinstate properly and comprehensively

The  
subsidence  
experience

# FORUM Mr and Mrs Hannington



The  
subsidence  
experience  
**FORUM**





# What do Insurers expect from Contractors?

Neil Curling

## Who are Insurers to expect anything?

- **Claims**
- Underwriting
- Pricing & Actuarial
- Products / Marketing
- Legal and Compliance
- Insight
- Customer Care
- **Supplier Management / Procurement**
  
- Policies / Recoveries / Finance / Projects / Operations / Training / Quality / IT / Resourcing / Communications / Reward / HR / MI / Reserving .....

# Why is Customers' Satisfaction with Contractors so important to Insurers?

- 18% - Initial call to Insurer
- 37% - Performance of the loss adjuster
- 46% - Performance of the supplier/contractor



# Expectations of the Customer

## Of Utmost Importance

- Work done as quickly and efficiently as expected
- Their home treated with respect at all times
- All operatives professional, helpful and understanding
- All operatives to know what work needs to be carried out when they arrive
- Expect to be happy with the work 6 months later

## Of Secondary Importance (but still very important!)

- Contractors carry all necessary tools and equipment to start the work when they arrive
- Sympathetic towards the situation
- Customer clearly told how long the work would take to complete
- Home left clean and tidy after work
- Work of good quality
- Questions answered quickly and accurately
- Flexible and agreed appointment times

## But What do Insurers want?....

- All the aforementioned and more.....
- Completely satisfied customers at the lowest possible price with the claim closed as quickly as possible
- MI on every aspect that could be related to service
- MI increasingly on trade spend
- MI increasingly on commodity spend
- Use of preferred specialist suppliers
- Complete compliance with CDM/FENSA/Gas Safe/BuildingRegs/Party Wall Act/Asbestos etc
- Non breach of regulations
- Innovation

.....and all at the lowest tendered rates

# The Wow Effect

**What really makes a difference appears to be:**

- Control and organisation of the job
- Vetting and control of the sub contractors
- Willingness and ability to reinstate adequately
- Project Management – so that everyone involved in the project knows what is happening next and what has been done before
- At the right price – invoiced, paid and file closed