

# Collaboration to Better Protect Customers

Winter 2024/25



Supported by



## Insurance Leadership Forum

The Leadership Series is the documented output from the CCMA's series of Leadership Forum meetings. These take place at the House of Lords and provide an exclusive opportunity for senior contact centre leaders to explore the factors that are driving change in their industry. The forum also provides a valuable platform to discuss continuing innovation and how to unlock further value for the benefit of the customer, colleagues, and the business.

### Insurance Leadership Forum attendees:

Jen Blake, Head of Contact Centres, Likewize

Beth Buckland, Chief Operating Officer, AXA Partners

Tim Burton, Chief Customer Officer, Smartnumbers

Bridget Colloby, Head of Commercial & Specialty Marketing Strategy & Proposition, RSA Group

Andy Cook, Head of Colleague & Customer Success, AXA Health

John Crawford, Head of Renewals & Home, Hastings Direct

Heather Drinkwater, Operations Director, Benenden Health

Leigh Hopwood, CEO, CCMA

Hazel Johnstone, Head of Customer Contact, Esure Group

Mark Jones, Marketing Director UK, Aioi Nissay Dowa Europe

Anthony Rich, Head of Operational Governance, AXA Partners

Peter Sanderson, Head of Operations, Zurich Insurance

Chrissie Spencer, Director of Marketing and Partnerships, CCMA

Chris Ward, Head of Consumer Relations, Markerstudy Insurance Services

Grant White, Head of Marketing, Smartnumbers





Leigh Hopwood, the CCMA's CEO, started the discussion by introducing the topic of the value of collaboration both within and beyond the contact centre – whether that's co-operating internally across different internal functions, or working with partners, regulators, government departments or other organisations. What are the benefits of collaboration with different teams and functions for the contact centre, the wider business and beyond? Should contact centre leaders be thinking about collaboration as a way of raising the profile of their operation, or is it a key consideration when thinking about ways to better protect their customers and deliver overall enhanced experience, product or service?

### Which functions do you work with most closely outside of the contact centre – and why?

The general consensus expressed by the group was that it made sense to encourage collaboration across all areas of the business. Bridget Colloby from RSA felt collaboration was important across the board, "both from a tactical perspective as well as more strategically in terms of improving the broader customer experience. Clearly it makes sense to let other parts of the business know if we're running sales or marketing campaigns that will drive demand," she said. "But we can also add value for customers with input and advice from a range of collaboration partners, such as using insights from our contact centre, claims and risk providing the latest fraud updates, or working with other

specialists in our to better support customers in vulnerable circumstances."

Mark Jones, who heads up UK Marketing at Aioi Nissay Dowa agreed, suggesting that "it's tempting for contact centres to look at their operation from an inside out perspective, but customers don't really think that way. That's why we need to think about how different parts of the business impact the customer journey."

Collaboration is also needed to ensure processes are efficient across the different customer channels. "Having started my career as an agent, worked in management roles, as well as leading transformation initiatives, you often find that the digital and agent journeys we have created might be efficient – but that they don't always support the best customer journeys. We need to focus more on walking in our customers' shoes," added Beth Buckland from AXA Partners. "That's why our customer and innovation teams work closely with other operational parts of the business, and regulators to build more of an ecosystem."

### How do you navigate these collaborative relationships, removing potential barriers or boundaries?

It's wrong to assume that different parts of the organisation or external stakeholders will always want to work together. Sometimes collaboration isn't easy, and it will require compromise. "For collaboration to work, you have to look at what's in it for the other party. What do they need? How

can you support their KPIs, as well as yours? So there's a lot of influencing that needs to be done before any successful partnership develops," said Heather Drinkwater from Benenden Health. "However, there will always be hard decisions that need to be taken – and they won't always go in your favour."

For Andy Cook at AXA Health, it's important that goals align. "We all need skin in the game to solve customer issues, but it can take a lot of conscious effort to first establish joined-up goals and then keep them aligned. Fortunately we're now at the stage where our contact centre and marketing teams are joined together. We now need other parts of the business to join us."

At Markerstudy, Chris Ward and his team support nearly hundreds of broker partners. "When we're working together on product designs we have to work with a wide range of stakeholders, and it's essential that we get everything right. We need in-depth insight, so it's often surprising when we ask a stakeholder and they say, 'that's the first time someone's ever asked us about this.' And that's just one part of the mix. At any given time we could be working with product specialists, brokers of all types, trade associations, marketers, product designers and underwriters."

"Collaboration is essential, but you've got to tune your activities to the reality of your business," added Hastings Direct's John Crawford. "Our business is predominantly driven by price comparison sites, so our focus is very much on brand placement and optimising our website. We're interested in finding out what marketing are doing, but they're predominantly interested in new products, while we're primarily about fine-tuning the experience for the 90% of our customers that buy our existing offerings."

Market insight is another key benefit that effective collaboration can deliver, but that requires data sharing. "A good way to stay on top of trends and directions within the business is to find the right data sources," said Bridget. "RSA is a hugely intermediated business, so we always need to know what's upcoming. For us, the regular reports that go to our Product & Customer Committee provide a really important source for direction of travel."

Keeping these channels of information is essential. Andy had hundreds of different products and services to stay on top of, while John talked about the company's "astronomically large pricing team who were working on hundreds and

hundreds of pricing changes going on all the time. It's all systems-driven, so people need to stay plugged-in."

## How do people find working with Risk & Compliance?

While Risk & Compliance potentially touches all areas of a business, it has significant implications for contact centre operations. What was the group's experience of collaborating with risk teams? For Hazel Johnstone at Esure Group, the key is being prepared. "We are always keen to make sure we taken all their guidance into account and they're on board with the direction we're going in. The big thing for us is always having the right data to hand. Data that tells the story and that helps remove any conflicting priorities. When dealing with Risk, we usually flag up that there are complaints about a specific issue and that we want to resolve them. Again, using data and insights we've prepared helps us in securing clearance."

Chris agrees. "We're fortunate in having a really good risk team, they want [the relationship] to work, and they get involved in helping. Of course, it depends on the people involved." Beth said that "at AXA Partners risk is very much a sales and finance function, so things are always linked strongly to reputation or brand." Andy said that he joined AXA Health from a non-regulated industry so "it took time to understand the different risk culture. Initially I found that you couldn't do anything, with people often surprised when an issue was surfaced as it had only been looked at five years ago. However, the culture has evolved, and now it's possible to push back and move forward."

## What do you find to be the main barriers to collaboration? And where is it working well?

Leigh then asked the group what they found to be the most persistent barriers to collaboration. Was it people, or were there more problems today with data and insight? Peter Sanderson at Zurich Insurance agreed that people



and data were concerns, but there was more to it than that. “In any organisation, cultivating the right leadership and culture is crucial for fostering effective collaboration. The same team and data insights can lead to significantly different outcomes depending on the organisation’s culture and leadership. Collaboration thrives under the guidance of proactive leaders who promote a culture of open growth mindsets and psychological safety. With the right leadership and culture in place, the same individuals and businesses can achieve vastly different and often superior results.”

John suggested that where people potentially proved a barrier within an organisation, there was a lot of value in looking wider and bringing in outside opinion. “Solely relying on internal data or ideas has its limits, there are a lot of industry organisations – such as the CCMA – that can bring a different perspective or add more weight to an idea.” Beth agreed, recognising how internal groups could easily be swayed by new ideas or new people. For Mark, any potential barriers to collaboration should be acknowledged, but not accepted. “If you’re just waiting for data to come your way, don’t bother – you need to get out and find it. Same with people. It’s essential to be proactive, start building relationships early on in your role, that way people will be more forthcoming,” he added.

Chris thought that fraud was a good example of how different companies were collaborating. Anthony Rich from AXA Partners agreed, stating “Obviously, we’re not the only insurer tracking various fraud trends and developments, so

it’s important that we share our learnings. Data protection is clearly a concern here that limits us from sharing specifics. However, there are examples where we can. Take ‘crash for cash’, for example, where we have seen the same accident reported three times to different insurers.”

On a different note, Chris then cited how sharing details of vulnerable customers with particular needs could be useful.

Leigh wondered whether there were regulatory concerns about sharing data. Tim Burton, Chief Customer Officer at Smartnumbers, said: “data sharing in itself isn’t hard, but unless you can justify the requirement it’s often hard to share information that could prove valuable in preventing fraud. This can be frustrating as we know that 52% of the fraudsters we see targeting contact centres are attacking multiple organisations, particularly around four main areas: motor insurance, mobile PAC code theft, SMS One Time Passwords, and account takeover in banks. At least the good news is that 99.2% of the calls than come into your contact centre are legitimate at the moment.”

### Are the doors open to fraud risk collaboration between firms?

The group then considered whether effective fraud risk management required not just working more closely with internal teams, but also sharing information with peers across the industry. Anthony said that at AXA Partners “risk



collaboration works across the business, from smart product innovations that help drive the right customer behaviours through to the sharing of risk best practice across the industry.”

“Collaborating on risk certainly makes sense, but we should also accept that being good at identifying bad risk can be a commercial advantage for an insurance firm,” added John. “Of course we’re committed to helping protect the industry from criminal activity – for example we share ghost broking details with the AIB fraudulent activity forum – but is everyone prepared to give away their hard-won fraud crown jewels?”

At AXA Health risk is embedded within the contact centre team, which helps with claims investigation. According to Andy: “it’s important that we work closely together, particularly over the last six months where we’ve seen an almost 5x growth in customers surfacing healthcare issues when they’ve already been on an NHS waiting list. Whether this is fraud or not depends on the precise policy, but it certainly heightens our risk.”

Tim thought that risk collaboration was important, but felt that simply identifying risk and exposing potential fraud alone wasn’t enough. “Spotting a fraud use case is nothing new, we’ve been doing that as an industry for the last 30 years. What’s more valuable is to work out exactly where’s the best point on a customer journey to make that information actionable. This probably needs different call flows.”

**What other platforms or industry bodies can help with collaboration?**

Whether it’s fighting fraud, managing ESG requirements, reporting on Consumer Duty, or innovating through technologies such as AI, insurance firms are having to handle significantly increased complexity. So where else do the group turn to for further guidance?

In fraud, for example, “It can sometimes be a tough call for the insurance sector to try to find the right balance between protecting customers from fraud while trying to find ways to improve our service and trust perceptions with the buying public,” explained Bridget. “We can lean into the Association of British Insurers or the British Insurance Brokers Association, and we find that broker collaboration can give us a different lens.”

Leigh asked the group how they were getting on with Consumer Duty – particularly in terms of the requirement for firms to understand and evidence the outcomes that their customers were experiencing. Tim suggested that firms had to be a bit wary of the data they were now collecting and reporting on. “Reporting is often only the first part of the process – it can quickly translate into liability at a later stage.” Beth said that “they were faced with significant red tape, with the requirement to evidence and document everything that they were doing. Some of our foreign colleagues suggested we should challenge the regulator, but that’s not how the FCA really works! Perhaps we should all be working together to help inform and shape the regulatory agenda?”



## Ensuring collaboration works for everyone

Bringing the session to a close, Leigh asked the group to share advice for other leaders in the sector, whether that's collaboration within a team or working across the organisation. Here's what they suggested:

*"we encourage everyone to share their best ideas at our 'Every Voice' forum, but the ideas alone aren't enough – people have to come with the facts that back up their recommendations. Because we're smaller we can move quickly – so if new ideas make sense we can decide to implement them straight away, so anyone can make a difference!"* – Jen Blake, Likewize

*"Start your working relationships on day one and continue them. Whether it's with risk management, compliance, your BPO, or wherever, keep in contact with them weekly – keep the conversation going! New relationships are a lot easier if you start right away."* – Anthony Rich, AXA Partners

*"Corporate roles can be isolating, so reach out – contribute to roundtable events where you can bounce ideas off industry colleagues. Don't be shy – if there's something you're not sure about, ask away! And don't be afraid of asking what might seem to be stupid questions – it often turns out that you're not the only person looking for answers."* – Chris Ward, Markerstudy

*"Try and make sure that all your stakeholders are pushing for the same outcomes. It's important to get the communication balance right, otherwise it's easy for people to scatter off in different directions."* – Hazel Johnstone, Esure Group

*"Avoid the incumbency mindset – always try and think like an outsider, asking questions and challenging the status quo. What you'll find is that you may turn out to be right, but you also need to have the collaborative relationships in place to act on what you learn."* – Andy Cook, AXA Health

*"Collaboration is all about understanding what also benefits your different colleagues across the business. Generally interests align, but sometimes you've just got to seek forgiveness!"* – Heather Drinkwater, Benenden Health

*"It's a journey of discovery to uncover all the right stakeholders and understand their key drivers. While there may be issues that feel more urgent to me personally, it's important to find the common ground and work together for the win/win."* – Bridget Colloby, RSA Group

*"It's essential to create a workplace of psychological safety where people feel comfortable sharing ideas, asking questions and challenging each other without fear of repercussions. Helping people to understand why each other's ideas are needed is important, and can help contribute to a collaboration mindset that's founded on growth."* – Peter Sanderson, Zurich Insurance

*"It's important to understand the intra-dependencies of all your collaborative partners' different KPIs. Making sure there are cross-functional objectives helps create visibility of the different levers you can pull collectively to help deliver those outcomes."* – Tim Burton, Smartnumbers

*"There's a lot of great collaboration going on all the time. So, if you're in a leadership position, remember to take time to call out the people who are doing things really well. It can make a real difference, and also encourages others to step up."* – John Crawford, Hastings Direct

*"My nan always used to say: 'if you say you can't, you probably can't – and if you say you can, you probably will'. She was right, so we have to be pro-active – don't stand still, just do it!"* – Beth Buckland, AXA Partners

*"We're talking about being prepared to challenge, but it also has to work the other way. Leaders have to be prepared to be genuinely challenged – this can be disarming, but it's an essential part of the collaboration mix."* – Mark Jones, Aioi Nissay Dowa Europe

*"Use success as a lighthouse – search out examples of best practice and what's worked well elsewhere in the industry. And don't forget to share your successes – industry awards such as the UK National Contact Centre Awards and the European Contact Centre & Customer Service Awards are a great way of doing that!"* – Grant White, Smartnumbers

## About the CCMA

For more than 30 years, the CCMA has been absolutely dedicated to supporting contact centre professionals. We're constantly pushing ourselves to do more for our thriving community, which happens to be the largest community of contact centre professionals in the UK. The CCMA was founded with the goal of sharing best practice and networking to improve skills and knowledge in order to progress contact centre operations - and we live by that to this day.

We give those that work in contact centres the chance to discuss ideas and share experiences through member-only Special Interest Groups and online and in-person events.

Members are invited to become Accredited through the Contact Centre Standards Framework and get independent guidance on where to focus for improvements. There is also the opportunity to benchmark the operation against 25+ KPIs.

The CCMA Academy gives everyone a structured learning opportunity to support both personal and professional development for the benefit of their operation.

And of course, we celebrate the progress our industry is making through the UK National Contact Centres Awards. Those that win go on to share their stories through channels such as the UK National Contact Centre Conference, Best Practice Visits and CareerTalk. They are invited to input into the Special Interest Groups and other events.

[www.ccma.org.uk](http://www.ccma.org.uk)

## About Smartnumbers

We help companies in the fight against fraud. Our solutions help protect organisations from downstream fraud by ensuring the contact centre stays secure.

Our cloud-based AI-powered platform - Smartnumbers Protect - analyses call signalling data, caller behaviour and data on known fraudsters shared by our customers to assign a risk rating to incoming calls. This helps contact centres prevent downstream fraud and improve customer experience for genuine callers.

Through the Smartnumbers Consortium, our community of customers and partners share intelligence in real time on the fraudsters they know. Organisations are also able to connect and collaborate through Smartnumbers Consortium events.

[www.smartnumbers.com](http://www.smartnumbers.com)



**0333 939 9964**

**[www.ccma.org.uk](http://www.ccma.org.uk)**

**[info@ccma.org.uk](mailto:info@ccma.org.uk)**