

Ensuring the Operational Foundations are in place to Accelerate Business Transformation

Spring 2025



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Insurance Leadership Forum Series

The Leadership Series is the documented output from the CCMA's (Contact Centre Management Association) series of Leadership Forum meetings. These take place at the House of Lords and provide an exclusive opportunity for senior contact centre leaders across key sectors 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:

Carl Bishop, Head of Operational Excellence, The AA

Kirk Bradley, Director of Customer Services, Bupa

David Cotton, Head of Operational Innovation, Simply Business

Julie Daniels, Head of Customer Service and Operations, Compare the Market

Ben Hill, Customer Account Director, Likewize

Jason Mann, Operations Director, PIB Group

Anthony Rich, Head of Operational Governance, AXA Partners

Gabriel Ross, Head of Customer Strategy, Homeprotect

Peter Sanderson, Head of Operations, Zurich Insurance

Chris Ward, Head of Customer Relations, Markerstudy Insurance Services Limited

Richard Nicholls, Senior Director, Concentrix

Rachel Whitaker, Senior Director, Concentrix



The CCMA's CEO Leigh Hopwood began the Insurance Leadership Forum conversation by emphasising the scale of the challenges – and opportunities – facing sectors like insurance in 2025. “We’re at a stage where a series of transformational changes are impacting at the same time. AI is at the heart of this, with new solutions enabled by GenAI only becoming more powerful. We also have new leadership in the USA, with President Trump clearly committed to a generational change agenda. So organisations will clearly have their work cut out in managing and taking advantage of these shifts.

“That’s particularly the case in the insurance sector where contact centre operations are already engaged in delivering better customer experiences while at the same time ensuring that they work within evolving regulatory and compliance regimes,” she added. Leigh then asked guests how their organisations were balancing accelerated transformation with evolving compliance requirements in light of emerging AI capabilities.

Providing a platform for accelerated transformation

“We’ve been on a continued and ongoing transformation journey at Markerstudy Group as we work to bring acquired companies together with a unified policy, platform, technology, and way of working,” said the Head of Customer Relations, Markerstudy Insurance Services Limited, Chris Ward. “We’re used to just getting on and completing projects, and finding another solution quickly when things

don’t work out. Because of this, our people are probably more comfortable with AI – however, we need to be certain that we can demonstrate good outcomes from a regulatory perspective.”

At Compare the Market, Julie Daniels saw the focus as “being super-conscious of not changing too rapidly so that customers can adapt. We’re trying to be more customer-centric, hand-holding wherever possible, and dipping into AI where it makes sense. Our customers are adapting well, as are the Compare the Market team.” For The AA’s Carl Bishop, 2025 also looks set to be a year of evolution. “We’ve just been through three years of clearing the deck of old systems that all worked in different ways, and bringing in new systems, We’ve done all the heavy lifting – now we’ve got to get them all working well. AI will gather pace this year, and the challenge will be to get our GenAI activities integrated with our other systems.”

Kirk Bradley described the transformation journey in Customer Services at Bupa “We recognise that customers expect and increasingly higher standard of service and if the experience and supporting tech is not good they will look elsewhere. So we have been focused on how we can use things like AI to make the experience even better for our customers and to empower our agents. We have 20-30 different AI uses cases up and running, from technical supporting to things like actuarial and pricing, through to AI that helps our leaders run brilliant 121’s. Together these are all helping to demonstrate the value that the contact centre can deliver”





Peter Sanderson at Zurich Assurance shared they are currently moving into a transformation phase following insourcing of the business a couple of years ago. “Recent projects include applying machine learning to the processing of complex reports, and using CoPilot to record and summarise meetings.” Daniel Cotton at Simply Business described how “20 years’ after the business launched as the first to offer a digital service to SMEs, the company is now entering another major transformation phase with solutions to add more products to self-service, as well as a focus on reducing complexity by augmenting the support available to agents. We’re looking at how AI can help, but it’s important that we pick the right use cases and don’t try to automate everything.”

At PIB Group, an acquisition vehicle that has been buying one insurance business a month for the last ten years, the emphasis is on integration. According to Jason Mann, PIB Group’s Operations Director: “our investors need to know that we’re on track with the millions that we’ve spent on major technology deployments. So while we have worked with solutions such as agent assist and speech-to-text, we do need to prioritise. I know I’ve got a ChatGPT session coming up, but my key focus has to be on getting the systems optimised first.”

“Transformation has become the new continuous improvement,” added Ben Hill from Likewiz. “We’re in the mobile insurance market, so we need to be at the forefront of this. And while we’re working with AI to analyse customer sentiment, we also need to make sure we’re keeping pace with our customers. So, for example, given that we know that

customers are now typically using more than one channel at the same time, we need to be working on making all our omnichannel activities completely synchronous.”

Successfully balancing transformation and compliance

As Head of Operational Governance at AXA Partners, Anthony Rich, added that transformation still needed to take account of competing priorities. “For example, the FCA’s Operational Resilience PS21/3 Policy Statement outlines a firm’s responsibility regarding Digital Operational Resilience. However, we still need to balance that against Consumer Duty goals. Our challenge is fixing and transforming issues, but in a safe space that’s mindful of new regulations being brought in.”

For Gabriel Ross at Homeprotect, Consumer Duty has given the company’s customer strategy a big boost. “It’s helped to validate our commitment towards providing a better experience for customers.”

“It’s important to identify clear value from potential AI solutions. Rather than just implementing an AI tool or feature for the sake of it, we’re looking to drive better outcomes through the use of AI that can enable our people to spend more of their time working with customers to resolve more complex issues.”

Both Peter Sanderson and Chris Ward also felt that Consumer Duty was proving really important in terms of moving continuous improvement up the agenda. Chris

suggested that “we’re finding that Consumer Duty is supercharging the customer voice within our discussions.”

Kirk Bradley talked about how transformation was now taking place in different ways. “While we still see some technology players pushing for wholesale replacement of legacy systems, most solution now plug in with API’s or other connectors, or build a single pane of glass that allows you to do everything. So you can change quickly and incrementally on a roadmap of continuous improvement aligned with our purpose which, in the case of Bupa, is helping customer to live longer, healthier, happier lives.”

With Zurich Insurance the goal is to be easy to do business with. “We want our customers to say: ‘it was just easy,’” said Peter Sanderson. “This means a rigorous focus on every touchpoint or integration that impacts our customers and advisers. We’re looking to use AI over our NPS verbatims to highlight areas that we can improve to have the biggest positive impact.” Gabriel also felt that there was now a much greater determination to act on customer feedback. “We’re now in a world where change proposals can come from anywhere in the business as more teams and individuals becomes exposed to customer feedback and sentiment.”

Enabling the frontline

While insurance organisations have been focused on making things as easy as possible for customers, is the same emphasis being applied to helping frontline colleagues

optimise their performance? Leigh asked, “what examples can you share?”

“For Simply Business we think concentrating on sentiment is really important. It sounds straightforward, but it can be difficult to get right,” said Daniel Cotton. “We want to introduce support at the moments that matter. For example, when an agent is on a complex call, we need to give them the tools they need to handle it as well as they can. It’s always about ensuring they’re ready for the next difficult conversation. And for customers we prioritise our efforts around those memorable points.”

“Automation has taken some of the simpler interactions away - and released more time for agents - so we’re exploring how to support our colleagues with increasingly complex calls by using Agent Assist and other technology solutions,” said Peter. Chris Ward talked about colleague fatigue. “With much of the transactional activity going away, a far larger proportion of calls are now complex. Colleagues miss those simpler ‘transactional’ breathers during a shift. So it’s important, as an industry we all look at maintaining ‘welfare’ breaks.”

Kirk Bradley says that measuring employee satisfaction has an important role to play here. “Get your agents to score the tools that they’re given to help them do their job. Get them to score how well they feel they are supported. Run all the feedback through Microsoft Copilot and score all the verbatims. We also get people to do a quick pulse measure every morning. Six months in that gives us great insight into how our people are feeling.”



Being agile to employee feedback

When it comes to reacting to employee feedback, did guests believe that the industry was responsive enough in acting on what people were saying?

Kirk said: “we have to be. With Consumer Duty you simply can’t afford to make mistakes with customers, so all feedback needs to be acted on.” Gabriel also felt that there was now a much greater determination to act on feedback. “I’ve raised issues before and nothing really got done. However we’re now in a world where change proposals can come from anywhere in the business, so we have to act.”

Carl Bishop from The AA agreed: “we’re always saying we care about people as individuals and are serious about career progression, but we’re often less good at listening. Cognitive load is a great example. Agents regularly tell us they’re overloaded, but is anyone paying attention?”

The measure of success

So you’ve been working on a broad range of improvement and transformation projects, but how do you actually know when things are working well? Given the range of organisations and different business models represented within the group, there were clearly a broad spread of responses.

For Jason, the answer was clear. “Our core metric is revenue growth. Are you growing? Is it double digit? Our group leadership isn’t really that interested in cost-to-serve at an individual business level as it’s expected that will all get mopped up at a later date.”

At Bupa Kirk has set out very clear targets for our front line teams, put simply as 80/80/80. “We are looking for at least an 80NPS customer rating, an 80NPS on employee engagement and to answer at least 80% of contacts in 30 seconds or better. But our ambition is bigger with a continuous improvement mindset focused on 100NPS as a North Star. We continuously benchmark against other high performing companies on all of these metrics.”

Working for a range of outsourcing customers, Richard Nicolls from Concentrix asks clients to score them across a number of categories. “We do a full client NPS but also ask them to mark us with an innovation score. Anything short of a nine we class as a fail. This matters because we see the biggest growth from those clients that have invested most in innovation.”

Does the customer surveys still have a role?

The general group consensus was a clear yes, but that there were lots of different ways of going about it. Gabriel said: “you still need customer opinions and to be able to get into what customers really feel, you need to ask them directly. AI summaries can’t replace direct customer feedback to specific questions.” At Likewise Ben has recently had a Trustpilot focus – “being proactive with it and addressing customer issues directly can help you to get ahead.”

“Post care calls can be really useful, particularly as we often find that customers tell us things AI hasn’t been able to,” added Chris. However, Gabriel also cautioned that “there’s always a danger of over-surveying, potentially ruining response rates and the quality of other survey data.”

Kirk described how Bupa runs a programme to get its senior leaders to reach out to detractors. “We began with our top 60 leaders and we’re now extending this to the next layer down, reaching out to 99% of all customer NPS detractors. It’s certainly helped, with our claims NPS score increasing by over 30 points in 18 months.”

Getting leadership directly involved can clearly make a difference. At AXA Partners, Anthony explained how the company’s CEO engages directly with frontline colleagues. “Our CEO wants to hear and understand what things look like from the agent’s side of the fence. Our CEO’s goal is to take five ideas away that he can then work with people across the business to resolve.” It’s a great example of how the contact centre now has a voice at the highest levels.



Advice for contact centre leaders either undergoing or entering a period of transformation

Ending the CCMA Leadership Forum, Leigh asked attendees for any advice they have for industry leaders who might be embarking on their own transformation journeys. Here's what they said:

Peter Sanderson, Zurich Insurance – “Get the culture and people bit right – without that all else fails – bringing your people on the journey is critical.”

Daniel Cotton, Simply Business – “Also bring your exec teams on board so you can stay close to what's happening across the business. Spend time with them so you can make sure that your transformation will work for them too.”

Julie Daniels, Compare the Market – “Make sure there's relatability between the contact centre and your exec team. We invite our execs to the contact centre so that they can spend time listening and observing. It's super-powerful.”

Gabriel Ross, Homeprotect – “People and culture are definitely the most important factors. Transformation programmes can flop on day one if there isn't strong cultural alignment between teams and stakeholders.”

Rachel Whitaker, Concentrix – “Take the transformation opportunity as a chance to collaborate more, find people to challenge your thinking – you might not have all the answers.”

Jason Mann, PIB Group – “Make sure you control the transformation narrative, and that everyone is saying the same thing. However, the more detailed you are, you might lose sight of the real benefits that you're looking to achieve.”

Anthony Rich, AXA Partners – “Don't forget to map out what keeps the C-suite engaged. Understand what makes them tick, what their drivers are for growing the business. Try and get them bought in to the success of your contact centre transformation project – make it strategic, and call on their help if things aren't moving quickly enough for you.”

Ben Hill, Likewise – “My taglines for projects are retention, retention, retention. Our customers are primarily banks, and we operate in a world of customer subscriptions. So any transformation programme has to unlock benefits without jeopardising our subscription revenue – it's a delicate balancing act.”

Chris Ward, Markerstudy – “Honestly, just say it as it is. Here's what we're going to do, share your research and reasoning. And keep colleagues, stakeholders and customers up to speed with your transformation programme.”

Richard Nicholls, Concentrix – “Don't feel afraid to ask for support and advice. These projects aren't easy, and there's no harm in reaching out to colleagues for support – there's always someone who's been through this who can help.”

Carl Bishop, The AA – “Be consistent in setting out your goals for the project, and ensure there's a commonality that ensures you can take people with you on your transformation journey. Also try not to boil the ocean, there's no need to run before you can walk!”

Kirk Bradley, Bupa – “Have an aligned vision, and make sure that it's relevant to peoples' jobs. You cannot underestimate how important it is to have that connection. Every conversation with people should be about how they can align themselves to the project. That's why you have to know where the bus is going, and get people to decide whether they want to be on the bus or not!”



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

About Concentrix

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