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Q&A Applied Systems - What makes you so special?

By Savan Shah | 28 November 2017

Applied System's executive vice president of customer experience Kristin Hackney speaks to Insurance Times lead researcher Savan Shah to discuss the changing landscape of the insurance industry, continuing the success of Applied Systems Epic platform in the UK, and being recognised as a leading woman in insurance



Kristin Hackney, executive vice president of customer experience, is responsible for



Applied's customer delivery strategy and operational execution for the Company's Professional Services, Support and Cloud-based solutions.

Tell our readers about yourself and the role you have with Applied systems

I am the executive vice president of

Customer Experience for Applied. It includes our services team, which does implementation and consulting around our entire product portfolio. Our support team which is a global team of about 300 people. Our cloud services team manages our 4 data centres around the world which host more than 72,000 users. The organisation also includes a customer advocacy team, which is a customer success organisation as many organisations would have it. We also have an internal IT team that folds into this part of the company's infrastructure, as we think about our employees needing a good customer experience as well.

What is your vision for improving customer experience for UK brokers in the next few years?

I look at customer experience as a kind of two-fold: How are we enabling our customers to better service they're insured? And how are we ensuring they are getting good customer experience as well? We make a lot of investments to drive things like 24/7 support, self-service, portals, and mobility. So, from a UK perspective we really have that same focus. We want to ensure that the consumer is getting what they need, having a smooth and frictionless process when they interact with their broker. We think Epic coming to the market can help facilitate that.

Say I am a broker and I am reluctant to change the way I run my brokerage, such as by adopting a new BMS system such as the Applied Epic platform. I have been doing things a certain way

for 20 to 30 years. How do you convince me that I should embrace this change and it is a good thing for me and my brokerage?

There are a couple of angles to that. If you have done something for over 20 years and it is working for you I can see that perspective, but the market is changing, consumer expectations are changing and your consumers are moving forward and you're standing still. If the consumers and their expectations, based on the other industries, that serve them are evolving and you are not as a broker then that's a problem.

One of the messages I deliver to our customers is for them to think about what makes them special. Often what makes them special is the relationships with their customers. That doesn't have to go away but you need to evolve and provide other avenues for engagement for your customers and your prospects and that means you must change.

Applied Epic boasts many benefits, such as mobility, that I learnt about whilst at the Applied systems broker conference. How do you envisage mobility improving the practises at UK brokerages in coming years?

I have been walking around today with just my smartphone and my laptop is up in my room. I expect to stay as productive as I would be sitting in front of my computer. If you think about what a broker does day in day out, they are often not sitting in the office so the ability to have a mobile app, the ability to make documents available via that app, to locate customers etc drives productivity and efficiency and gives the ability to focus on more important things than being tethered to your office. We think that both the features of our mobile product, Applied Mobile, and extension of Applied CSR24, which enables the insurance consumers to use a mobile app to access their insurance information, are real key differentiators and real important as we grow in the market.

You conduct a great deal of research into customer satisfaction. As you continue to grow in the UK and Europe, will this continue?

If you look at the evolution of Applied in terms of our product portfolio, so much of what we have done – features that we have built internally that support broker's organic growth or mergers or acquisitions or taken capabilities from different regions into other markets – comes from customer feedback.

As we grow in the UK market, we are already seeing demand from our customers that is driving development of new features that we are already introducing now, such as texting. We are already seeing the requirements of the UK market manifest itself in our North American focused products. As Applied Epic comes to market, we will continue listening and evolving and expanding the features of the system based on the feedback from the market.

Is there an area of the Applied Epic platform that is a favourite of yours in terms of improving the customer experience for the broker?

We talk about the frictionless experience, which really spans across the entire platform so any features that we can introduce that drives efficiency for the customer services representative, any feature we make that makes presenting decisions or options to the consumer smoother, is key. When we talk about quoting, rating anything that makes the process go more efficiently that gets my vote!

We also have some really large clients as a company so features around technical investments around scale, performance and responsiveness are critically important. If you are going to be working all day long in Applied Epic, you want it to feel like it is responding to you. So it really is a combination of those features that give the consumers what they want quickly and enable our producers and customer services staff to be more productive, that is what I think about a lot!

Do you see any similarities or differences between the North American and UK markets in relation to reaching a more focused client human experience?

The North American market compared to the UK market is different, there are more similarities to the Canadian market obviously. I do think the consumer is really powerful in the UK, so in some ways the way in which the consumer makes their decision around price and service in the UK you might already be there from my perspective when it comes to client experience being at the top of the list. Obviously, price makes a difference but say if I'm buying insurance I have different expectations perhaps to when I am using my insurance when something has happened to me, that may change my initial decision on price only but the longer term of whether I stay with an insurer will be how I am serviced in my time of need. The UK market is a step ahead in terms of consumers driving and demanding a great experience from their insured.

Brokers stated in this year's BSS survey that remaining competitive in the market with the emergence of insurtech, GDPR, Ogden and even acquisitions of brokerages changing the landscape they are operating in, is tough. How can the Applied Epic platform give brokers that competitive edge?

Applied Epic is a modern scalable platform that has been introduced in the US, Canada, French Quebec and now the UK. There are a lot of factors that could disrupt how insurance is transacted particularly from an insurer perspective, but we strongly believe that Applied Epic, with its modern and scalable architecture, will provide brokers with a really strong foundation to be competitive.

You were recently recognised for being a leading woman in insurance shaping new opportunities in the insurance industry, encouraging diversity, and mentoring the next-generation insurance workforce. As a leading person in insurance what would you like to see in the years ahead for the industry?

I grew up in the software industry and I have worked in the insurance industry for six years now. My hope for the insurance industry, which is one of our oldest if you think about it, is to continue to do the great things we do. Think about if we didn't have insurance right, we wouldn't have the protection that we do.

How we safeguard and protect what matters most in people's lives is what makes the insurance industry special. I want the insurance industry to further this by embracing change and new technology. I want the insurance industry to keep up, to be challenged by the expectations of consumers, and respond to what consumers are looking for in terms of service while retaining what makes the industry special. Let's keep what is so grounded in our history and continue to evolve and get better over time!

The insurance industry sometimes has the perception that it is not the most attractive industry to work in. What advice can you give an 18-year-old who may be thinking to enter the industry?

Insurance on its face doesn't sound very exciting and if you are an 18-year-old described as Gen Z you might be thinking about how am I going to work at the next big social media company but not look at insurance. There is great opportunity to grow a career in a lot of directions, if you think about customer service, sales, operations and IT. If we do what we

intend to do, which is be the stewards of a thriving insurance industry, there is great opportunity to have a great varied career. I kind of think of myself as a software person, but I have really come to revere what the insurance professionals do for our world. It is a great way to be part of your community and really a life that is both serving the community and providing for you as well.