
DIGITISING THE CLAIMS PROCESS: 4 (OF 4)

Crossing those Bridges?



In previous articles I have outlined the gaps that can exist between aspirations and deliverables, as the insurance sector embarks on one of the greatest endeavours in its history. In the so-called 4th industrial revolution, we are harnessing, connecting and leveraging data and new technologies.

The Millau Viaduct in France. Breath-taking. But not the kind of bridge I had in mind.

I have also put forward proposals as to the best way to go about bridging those gaps. Unless they are purely ornamental, akin to some gothic folly, there's no point putting bridges in place if we don't intend to cross them. And that is the topic for this final article in the series of four. Crossing bridges.

Before you read on, close your eyes a moment, and imagine a bridge. A real bridge in the real world. What does that bridge look like to you?

Bridges? What Type of Bridge?

Prior to setting the first metaphorical foot on any metaphorical bridge, there's still a few things to tidy up. Starting with that word "bridge" itself.

The term "bridge" is so commonplace that it can be bandied about without pausing to first check that we have the same thing in mind. In semiotics they talk about the gap between the "signifier" and the "signified". We might both use the signifier "bridge," but are we signifying the same thing - at least within acceptable, workable margins?

So, what kind of bridge (the "signified") do I have in mind?

Well, first off, forget any idea of one enormous span straddling a yawning chasm. That is not the kind of bridge I am advocating. And I'm not imagining anything merging into the horizon, as its extended structure disappears into the clouds. Nor the Millau Viaduct.



Think of those networks of vital bridges that interconnect islands in the Nordics. Each is essential for progressing a journey.

What I see might be more modest in scale, but the genius is that there's not just one bridge - there's a series of them.

A sequence of bridges, interlinking an archipelago of islands, maybe.

Breaking the crossing into manageable stages.

Or, if something more ambitious suits better for the scale of your goals, maybe the crossing between Denmark and Sweden, combining an actual bridge - then a staging point (man-made in the midst of the channel between two sovereign countries) - and finally a tunnel.

The Øresund Bridge runs nearly 8 kilometres (5 miles) from the Swedish coast to the artificial island of Peberholm, which lies in the middle of the strait. The crossing of the strait is completed by a 4 km (2.5-mile) underwater tunnel, called the Drogden Tunnel, from Peberholm to the Danish island of Amager.



The Øresund Bridge, the artificial island of Peberholm and the entrance to the Drogden Tunnel.

I trust that this will serve to make my key point. I am talking about staged crossings.

“Whatever the scale, the differentiator I have in mind is to make the crossing in a series of manageable stages, not one “mother of all bridges”. And where it makes sense, I am all for using a piece of existing land, or an artificial island, a staging post or a tunnel - or whatever else - amidst the bridges. As long as each stage contributes meaningful progress - a portion of the overall journey.”

To make the journey as a whole - and each stage in itself - as worthwhile as possible, a few words of caution before we set off:

“Beware both bad solutions to real problems, and “any solution” to a non-problem: just because we can, doesn’t mean we should. Witness the recent failure of Juicero for illustration: a product that was as unnecessary as it was expensive.”

“Not everything is scaleable or transferable. It’s not one-size-fits-all. Take the Uber taxi service for example. Or self-driving cars. They are going to make a lot more sense, much sooner, in Manhattan or Singapore or any of the world’s mega cities than they will in rural areas.”

“Don’t let the five year digital strategy become the enemy of profits in the shorter term. Don’t turn a blind eye to benefits that can be banked now. Align the “soon” to the “later.”

Above all else, before deciding which “bridges” to build first - or next - do your utmost to ensure that you are evaluating technology correctly. And set goals that are achievable and deliver returns, as well as stretching the definition of what “achievable” really means.

“A long term digital strategy is laudable. As long as you also deliver value today. As for tomorrow, we’ll cross that bridge (again) when we come to it.”



Michael Nixon is CEO of Inter-est, the “Claims Accelerators”. With sector-changing technologies for vehicle damage triage, assessment and estimating, and repair scheduling, Inter-est are transforming the motor insurance sector, digitising the claims process. Technologies deployed by Inter-est include AI, mobile apps, management information analysis/prioritisation and workflow optimisation. Painted on the wall of their offices is the rallying cry: “Know More. Sooner. Share It.”