



SUMMARY NOTE

iFHP Big Ideas Week Connect | 19 – 23 June 2023

‘How Satisfied is Satisfied? Police Health’s Customer Satisfaction Journey’

**Scott Williams – CEO
Police Health**



Scott Williams Chief Executive Officer, Police Health

Scott Williams’ presentation, ‘How satisfied is satisfied? Police Health’s customer satisfaction journey’, provides insights into the strategies and approaches employed by Police Health, a private health insurer in Australia, to enhance customer experience and employee engagement. Scott emphasizes the importance of understanding customer needs and aligning business decisions with customer values. He discusses the concept of the Net Promoter Score and highlights the significance of loyalty and word-of-mouth recommendations within his customer base.

The presentation outlines the background of Police Health, a fund established in 1935 to provide health insurance to police officers and their families. With approximately 73,000 insured individuals, Police Health is a restricted health fund with eligibility criteria centered around police officers. Scott also talked about his sister brand, Emergency Services Health, which covers around 8,000 people from the broader first responder community.

Scott discusses the Australian private health insurance landscape, including its community-rated model and the challenges of attracting the youth market. He notes that only 45.1% of the Australian population has private hospital cover, and a significant portion of the market is dominated by four major health insurers.

The presentation emphasizes the importance of understanding customer values and aligning business decisions with those values. The speaker shares Police Health’s experience during the COVID-19 pandemic, highlighting their decision not to freeze premiums but instead provide a COVID discount. This decision was driven by the desire to demonstrate commitment to their members and acknowledge the impact of the

pandemic on health insurance usage. He emphasizes the need to focus on creating value for customers and regularly assess customer needs.

Scott also discusses the significance of employee engagement and culture in delivering excellent customer service. He highlights the role of leadership in shaping culture and emphasizes the importance of emotional accountability and creating a psychologically safe environment for employees. Scott shared details of Police Health's investment in Zone Culture, a methodology aimed at empowering employees and fostering a positive and collaborative work environment. He asks, 'are you in the zoo or in the zone?' The latter is a much better place to be, where people thrive in a more nurturing environment. Language too is important, again with a focus on positivity even when things haven't gone as well as they could. The positive impacts of this approach include increased capacity, improved emotional well-being, and the ability to have candid conversations.

In conclusion, Scott emphasizes the ongoing journey of Police Health in understanding customer needs, aligning business decisions with customer values, and fostering a positive and empowered workforce. He particularly talked to the importance of continuously investing in culture and employee well-being to drive organizational success and customer satisfaction.

Overall, the presentation showcases Police Health's commitment to customer-centricity and employee engagement, providing valuable insights and strategies that can be considered by other organizations in the insurance industry.

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