THE GUARDIAN INSURER SERIES

The Claim Is the Product.

Why the moment of truth is the moment the industry fails — and three moves that change it.

> **"The product is no longer the payout. The product is the resilience."**

Swipe to explore → | May 2025 · Andy Chow, AI Marketing & Strategy Advisor,

andyc-tameforthefuture.manus.space | May 2026

THE DATA

15%.

The proportion of insurance customers who report high trust in their insurer.
Source: J.D. Power U.S. Auto Insurance Study, 2024.

On 5 August 2025 — the heaviest rainfall in Hong Kong's 140-year recorded history — debris broke the exterior vent of my apartment. I filed a claim under my AIA home content policy.

AIA declined. Cited seepage. Without sending a single adjuster to inspect the damage. My agent's advice: *"Water seepage in uninsurable, maybe better to contact customer service yourself."*

Four appeal letters. 4 calls. Partial settlement received.

I knew proximate cause doctrine. Most policyholders don't. That gap is a **system design problem** — not a customer education problem.

SOURCE: J.D. Power 2024 U.S. Auto Insurance Study. Used as directional proxy; HK-specific equivalent not publicly available from a single comparable source. |

THE DIAGNOSIS

The industry calls this a claims efficiency problem. It isn't.

WRONG DIAGNOSIS

What the industry says

- "Faster portals."
- "AI triage."
- "Better CS workflows."

RIGHT DIAGNOSIS

What actually happened

The advisory layer abdicated. The agent stepped aside. The customer compensated — alone — with legal knowledge they should never have needed.

> ## Efficiency is not advocacy. Speed is not trust.
>
> The claim is not the end of the insurance product. It is the product. When advocacy fails at that moment — you have not sold protection. You have sold paperwork."

THE GUARDIAN INSURER PLAYBOOK

Three moves that transform claims from cost to brand capital.

1

Transparency Before the Event

Every customer knows what IS covered — in plain language — before the event occurs. When Black Rainstorm Signal is hoisted: proactive SMS to affected districts with a **named claims contact** and a what-to-document guide. Not a generic alert. A named person. A specific action.

2

Prevention Before the Claim

The Guardian Insurer arrives before the damage does. Weather APIs. IoT structural risk sensors. District-level outreach before the claim is filed. The technology exists. The organisational will to use it **for the customer** — rather than the loss ratio — does not yet.

3

Full Advocacy at the Moment of Truth

When prevention fails and the claim arrives — the agent advocates. The adjuster is appointed the same day. The proximate cause is established **by the insurer**. Not the customer.

THE INDUSTRY TRIED PREVENTION

The industry already tried this. Here is what it built instead.

The Promise vs. The Reality

The promise: Vitality/AIA — reward healthy behaviour, reduce claims, become a health partner.

What was built:

- A loyalty program with points, gym discounts, and coffee vouchers.
- Health data used in aggregated form — for actuarial modelling, not personalised prevention.[1]
- Data shared across commercial partner networks: airlines, retail, food and beverage, media.[2]
- Claims experience: 3.3/5 stars. 10% satisfaction. 1,409 reviews.[3]
- Premium increases of 30–40% per year for long-term members.

THE REAL MATH

Full payout on a legitimate claim costs less than:

Partial settlement + 4 appeals + churn + brand damage + regulatory exposure.

The current model optimises for the wrong cost centre.

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[1] Veale et al., Computer Law & Security Review, ScienceDirect, December 2024. [2] AIA Vitality Privacy Statement, aia.com.hk. Accessed 2026. [3] Trustguide AI, 1,409 reviews, July 2025. trustguide.ai/reviews/vitality.

FOR YOUR ORGANISATION

Your customer is filing a claim right now.

Three Questions for Your Claims Leadership This Week:

1. What percentage of our declines are issued without a physical inspection?
2. What is our protocol when Black Rainstorm or Typhoon Signal is hoisted?
3. Does our agent incentive structure measure claims outcomes — or only sales volume?

If you don't know the answers — your customers already do.

> **"The claim is the moment your brand is either built or broken."**
> **— Andy Chow, AI & Marketing Strategy Advisor,**

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