99GRIT × AI

CUSTOMERS & TRUST · DAY 142

Not the Policyholder: the people who actually manage the cover, and the systems that refuse to see them

A large share of your calls, renewals and claims are handled by someone your records treat as a stranger.

THE NUMBERS

100

inbound contacts — enough to size the gap

2

people served per policy. One of them counted

IN SHORT

- Your data model assumes one named adult per policy. Real life sends a daughter, a spouse, an office manager.
- Every contact starts with a refusal, and the cost lands as a lapsed renewal or a stalled claim.
- Language models read call notes and email to show who has actually been acting on each policy.

DO THIS WEEK

01 Pull your last hundred inbound contacts and count how many came from someone the system does not recognise.

02 Draft one consented representative role with hard limits: may discuss cover and report a loss, may not change the bank account or the sum insured.

03 Retire the free-text workaround — give the representative a field, so the relationship stops living in a note.

PASTE INTO COPILOT · EXCEL

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Take this export of inbound contacts. Flag every row
where the caller's name does not match the
policyholder's name, group them by reason for
contact, and show average handling time for matched
versus unmatched callers. Give me the five reasons
where the gap in handling time is largest.
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Run it on your own export. Two minutes, no project needed.

TAKE THIS TO YOUR NEXT MEETING

How many of last month's contacts came from someone with no standing — and what did each one cost in handling time?

Your turn.

1. Comment with the number from your own book — that is where the useful argument starts.
2. 146 field notes, English and Polish, no sign-up and no paywall.
3. Score your AI readiness in two minutes and see where you sit.

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