



Chief Customer Officer Forum

Trust in the Era of Regulation and Security



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Welcome from the CCO Forum Committee



The theme for today's Forum is, **Trust in the Era of Regulation and Security**, and we're delighted with the range of speakers and topics that have come together.

Our Opening Keynote speaker is **Pauline Vamos**, who holds multiple board seats and is a former regulator so is well qualified to discuss, "How the impact of nonfinancial risk has put the customer at the centre again". Our closing speaker is **Graeme Samuel**, AC, former ACCC Head and recent reviewer of APRA and CBA and will be presenting, "Why culture, ethics and social sensibility are now key to all organisations". We are looking forward to their presentations.



Our third guest and visiting expert for the day joins us from the United States. **Raed Moukarem**, Executive Director Member/Customer Experience - Market Insights is from USAA, which is one of America's most revered companies. In 2018 USAA topped the US NPS scores in both banking and insurance and they have been at or near the top for ten years beating Google, Amazon et al. This remarkable business has maintained a reputation for service excellence for decades and has over 13m happy customers. Most people will join Raed to hear the story.



We have a great mix of speakers from outside the membership and within. **Chris Crook**, Managing Partner of Nature Research, will share how the trust landscape is evolving as Australian's come to understand how their data is used. **Brad Moult**, Data Republic will explain best practices that protect privacy but enable sharing and use of data. **Gavin Lewis**, Green Peak Energy will provide a fascinating insight into how challenger businesses can build compelling offers by rethinking the value chain to specific markets in an industry.



Dan O'Neill, ex Chief Process Officer at CBA and long-time CCOF member will share an insiders view of processes, trust and the interaction with regulators at the bank. He'll also share the impact of the various royal commissions and APRA review of its' boards' culture. Joan Brierley, Department of Transport, Western Australia, will show how restructured business rules and process that demonstrate trust in staff can produce major improvements for the business and customer. Sean McBride, Auto-General Holdings, will describe the cultural drivers in their business that question customer trust and show how he was able to make significant changes in their most important process. Member, Samantha Bartlett, The Australian Red Cross Blood Service, will describe the mechanisms they used to recover from one of the largest data breaches in Australia and the lasting impacts of that experience.



Please also join us in welcoming our new members and many guests for the day. We look forward to an interactive and informative day and as always welcome your suggestions on discussions for the future, possible speakers and new members.

The CCOF Member Committee

Julie Starley, Andrew Kiel, Lisa Pogonoski, Samantha Bartlett, Matt Paterson and David Jaffe

Agenda

Wednesday 16 October 2019

Rockpool Bar & Grill

6:00pm – 7:00pm Arrival drinks at Rockpool Bar & Grill

7:00pm - 10:00pm Dinner at Rockpool Bar & Grill

Thursday 17 October 2019

The Park Hyatt, Melbourne

8:00am Registration and Coffee

8:30am Welcome and Introductions

8:45am Opening Keynote: Pauline Vamos, Non-Executive Director,

BALLB, FASFA, MAICD

9:45am Morning Tea

10:15am Break Out Session 1

11:30am Coffee Recharge

11:45am Break Out Session 2

1:00pm Lunch

2.00pm Break Out Session 3

3:15pm Afternoon Tea Break

3:45pm Closing Keynote: Graeme Samuel, AC, Former Chairman of

the Australian Competition and Consumer Commission

4:45pm Closing Questions and Wrap Up

5:00pm Meeting Close and Drinks at the Bar, The Park Hyatt

Opening Keynote

Pauline Vamos, How the impact of non-financial risk has put the customer at the centre again

Pauline Vamos has been a senior executive and regulator of corporate Australia and is now a full time non-executive director. She will discuss how recent royal commissions and heightened pressures on regulators is re-moulding board and corporate attitudes to customer outcomes, remuneration structures and product design. She'll describe how customer experience and complaints are now seen as critical to provide insight in the board room and look at the implications for those with customer responsibilities. She'll explain how the lack of recognition of non-financial risk can be linked to the failings of corporate Australia. She'll paint a picture of how board's required focus on the risk of losing their licence to operate will drive significant change into customer facing functions such as sales and service.

Breakout Sessions

Raed Moukarem, Executive Director, Member/Customer Experience and Market Insights, USAA: Maintaining a Culture of Service Built in the Face of Changing Winds

In 2018 USAA topped the US NPS scores in both banking and insurance yet again. This remarkable business has maintained a reputation for service excellence for decades and has over 13m happy customers. It is no accident and Raed will describe how this great culture and the associated processes are built and nurtured. He'll also share USAA's continuous focus on building build and enhancing trust with customers. The discussion will also touch on the challenge posed by regulation and other trends that are making it harder to deliver sales and service in an organic and customer driven way. This is a unique opportunity to get some insights from one of the worlds' most customer centric businesses.

Samantha Bartlett, Marketing Director, The Australian Red Cross Blood Service:

Forgiven not Forgotten – Lessons in recovery from breaches of trust

The Red Cross Blood Service model is highly dependent on trust. Three years ago, the service experienced one of the largest data breaches in Australia. For an organisation that needs data to drive blood campaigns this was a serious threat of loss of trust and data access. Samantha will describe the mechanisms they used to recover from that situation but also the inevitable reactions internally and the lasting impacts on culture and process that resulted. She'll also describe the speed with which customers trust was recovered and how Red Cross Blood Service needs data and trust to be effective as the major source of blood in Australia.

Sean McBride, General Manager Motor Claims, Claims & Assessing Auto & General Holdings: Balancing Trust, Profit and Regulatory Expectations in Insurance Claims

General insurance claims are the definitive moment of truth for the customer and company. There is a simmering tension between customers need for a claim to be paid and the insurers need to validate and control. At Auto and General, Sean McBride has been leading a transformation of end to end motor claims and has worked to change the balance between trust of the customer and financial outcomes for Auto and General. He will share many of the successes of the change process and describe the cultural drivers in their business that question customer trust. He'll also show the impact of the rapidly evolving expectations of industry participants, including changes following the Royal Commission, evolving attitudes towards the conduct of a claims business and the lessons in adapting the balance of trust in any process.

Joan Brierley, A/Executive Director Drivers and Vehicles | Driver and Vehicle Services | Department of Transport WA: Balancing Staff and Customer Empowerment with Regulation and Oversite at Transport WA

Joan Brierley and the team at Transport WA are redefining the purpose of these government services. Joan has changed the attitude of staff to their work by making the true purpose of their roles clear. This case will show how restructured business rules and process can empower staff and produce major improvements for the business and customer. Hear how the team transformed processes and the customer experience by questioning legacy business rules, redefining structures and trusting front line staff. However, these changes also created new risks and Joan will describe how she has tried to address these risks with changes to culture rather than greater measurement and scrutiny. The discussion will also cover the challenges in engaging staff continuously.

Dan O'Neill, Founder and Principal Consultant, OpExtion: The CBA inside story: Lessons in Processes, Culture and Trust and the Impacts of the Royal Commission and APRA

Prior to and during the well-publicised APRA review of CBA and the issues raised at the Royal Commission, Dan O'Neill was the inaugural Chief Process Officer and acting EGM of Group Operations at CBA. In this role Dan had created and implemented an Enterprise Process Architecture framework for the Group including process governance for High Impact Processes. For the first time, end to end risks, controls and process performances were being reviewed, understood and monitored in a single view and common language for the key lending products.

Dan will share the challenges and issues he faced and had to overcame to embed this new end to end performance leadership, much in common with the issues raised by APRA and others. He will explain how silo mentality continues to significantly impact sustainable performance improvements and how all organisations need to think differently about processes, operations and risk. He'll also describe why trust continues to be a major challenge for the bank, it's customers, staff and stakeholders. He'll chair a discussion on what these lessons may mean for other industries and organisations as there is increased focus by regulators for executives to demonstrate that they understand end to end business processes and are capable of resolving issues and risks impacting customers.

Brad Moult, Head of Data Services, Data Republic: Lessons in Balancing Personalisation and Privacy for Customers in a Regulated Data World

Regulation of data is a hot topic after the European GDPR and our governments progress to Open banking. Data innovation use and personalisation is therefore more complicated for Chief Customer Officers as they seek to balance the imperative for world-class, personalised customer experiences - while at the same time protecting privacy and data ownership. There is a delicate balance to maintain customer trust in use of their data and the mechanisms now available to use it for their benefit. In this discussion Brad Moult of Data Republic will share examples where organisations are collaborating to win customers and personalise experiences. He will explain best practices that protect privacy but enable sharing and use of data. His case studies will illustrate examples that have been effective for organisations and customers whilst being compliant.

Gavin Lewis, Chief Operating Officer, Green Peak Energy: Building Trust with Businesses in an Industry that isn't Trusted

Green Peak Energy is a start-up that is growing rapidly by working with businesses to partner with them to save cost, provide financial certainty and enable a renewable solution. To do that Gavin and his team have put in place a number of mechanisms to overcome the trust deficit that exists in the energy industry. Gavin will describe some of the structures they use to get business customers to sign up to long term agreements such as clarity of pricing and simplicity of exit arrangements. He'll share the level of control they have given customers and the challenges start-ups face to build credibility in an industry where the incumbent distributors are threatened by his business model but have a key role to play. This is will be a fascinating insight into how challenger businesses can build compelling offers by rethinking the value chain in an industry to specific markets.

Chris Crook, Founder, Managing Partner, Nature, Research: Whose Data is it anyway? What Australian's understand and think about their Data and its use.

Market research specialist Nature has conducted unique research to understand Australian attitudes to use of their data. Chris will share what Australians do understand about how platforms use their data and separately how their trust becomes eroded. The findings demonstrate four segments with different attitudes to privacy their different demographics and their implications. This discussion will cross into industries like financial services where the trust equation has changed and also reflect on the governments experience with the My health data. This should be a valuable discussion in how the trust landscape is evolving as Australian's come to understand how their data is used.

Closing Session

Graeme Samuel, Why Culture, Ethics and Social Sensibility are now Key to all Organisations

Graeme Samuel has played a key role in recent years in reviewing some of our major institutions such as CBA and APRA after his long and distinguished tenure at the ACCC. He has formed the view that businesses have become complacent and thinks executives and boards need to change. He'll describe how companies have been driven by financial goals rather than the needs of all stakeholders including customers and staff. He'll share how the landscape is changing and the lessons to be taken from some of the highest profile failures and issues. He'll also cover the strategies those in customer facing roles can take and the moral imperatives that he thinks should sit at the heart of business.

Guest Speaker Biographies

Pauline Vamos, Non- Executive Director, BALLB, FASFA, MAICD

Pauline is a Non-Executive Director of, the Mercer Superannuation Australia Limited, the Banking and Finance Oath (BFO), Interaction Disability Services as well as Chairman of the CIMA Society of Australia (formerly IMCA Australia) and Freedom Insurance Group.

She has over 30 years' experience in the financial services industry.

During 2017 and 2018, she was the CEO of Regnan, a leading research and engagement house which specialises in identifying and addressing the long term ESG risks of the ASX 200 for institutional investors.



Pauline Vamos



Graeme Samuel

Graeme Samuel, Former Chairman of the Australian Competition and Consumer Commission

Graeme Samuel AC (Master of Laws 1977) is a Professorial Fellow in Monash University's Business School and School of Public Health and Preventative Medicine. He is also a Councillor of the Australian National University and Chair of its Finance Committee, President of Dementia Australia, Chair of the Dementia Australia, Dementia Research Foundation, Chair of the South Eastern Melbourne Primary Health Network, Chair of Lorica Health Pty Ltd (a CMCRC company), Member of CEDA's Council of Economic Policy, Council member of the National Health and Medical Research Council and Chair of its Health Innovation Advisory Committee and the National Institute for Dementia Research. He was a member of the APRA Panel to conduct a Prudential Inquiry into Commonwealth Bank of Australia.



Read Moukarem

Raed Moukarem Executive Director Member/Customer Experience & Market Insights, USAA

Raed Moukarem is Executive Director of Member and Market Insights supporting enterprise metrics such as Member Satisfaction and Voice of Member. He leads a team responsible for understanding the membership's relationship, perception, and experience with USAA to continuously improve service levels and product offerings. Prior to this position, Raed served as Chief of Staff to USAA's Chief Distribution, Marketing and Experience Officer (MX) where he managed the strategic balanced scorecard supporting an organization of 18,000 employees.

Raed joined USAA after several years as an independent consultant in activity-based costing and process improvement supporting clients such as American Express, Cadbury Schweppes/Dr. Pepper 7-Up. Earlier in his career he was a Senior Consultant with Ernst and Young Consulting where he led numerous process improvement projects in the insurance, healthcare, and the automotive industries. His clients included Farmers Insurance, Keiser Permanente, and Toyota Motors US.

Raed holds a Bachelor of Science in health science gerontology from the University of Southern California, Los Angeles and a Masters of Business Administration from Pepperdine University, Malibu.

Joan Brierley, A/ Executive Director Drivers and Vehicles | Driver and Vehicle Services | Department of Transport WA

Joan Brierley is passionate about people and improving the lives of the WA community through great services. Joan leads a team of over 650 staff to deliver contemporary, cost efficient and effective driver and vehicle services for WA. An articulate and versatile professional with other 30 years' experience in customer experience strategy and delivery, 15 of which have been in senior leadership positions. With a proven track record of leading large and small teams, developing and deploying customer strategy and delivering improved business performance and productivity whilst ensuring customer needs are met. A collaborative results driven communicator who is skilled at building strategic stakeholder alliances and has the interpersonal skills to communicate effectively with all levels within an organisation and take them on a change journey.



Joan Brierley

Chris Crook, Founder, Managing Partner, Nature

Chris is the Founder & MD of Nature, a consumer insights and analytics consultancy that helps private and public sector organisations make business and marketing decisions with confidence.

As well as enjoying the challenge of running a highly successful growing agency, Chris is at his best when working closely with clients to understand their business challenges and imperatives, and when applying his methodological expertise and multi-sector experience in crafting data and evidence-based approaches that provide his clients the clarity they need to make key business decisions.

Chris' agency Nature is now a business of nearly 30 consultants with offices in both Melbourne and Sydney, and has carved out a reputation as a strategic insights consultancy that drives business results. B&T 2018 Research Agency of the Year and twice Grand Finalists at ESOMAR's Global Research Effectiveness Awards for commercial results derived through investment in research, Nature

is known not only for delivering results but also for outstanding client service.



Chris Crook

Brad Moult, Head of Data Services, Data Republic

Brad is a broadly experienced consultancy-trained sales and business development leader. Corporate literate and large-company schooled; with four years at a start-up in data exchange.

Determined to bring value to clients - through the application of data.

Specialties: Consultancy, sales, team leadership, consumer insights, consumer targeting, digital marketing, data monetisation, retail.



Brad Moult



Gavin Lewis

Gavin Lewis, Chief Operating Officer at Green Peak Energy

Gavin has significant leadership experience across the Energy and renewables sector in Europe, Asia and Australia. Over the last 20 years he has successfully introduced transformation change within large corporate organisation's including E.ON and Energy Australia to improve customer experience, and in turn the bottom line.

Recently Gavin has joined a start-up business as Chief Operating Officer, where he is looking to change the energy industry through innovative energy solutions.



Dan O'Neill

Dan O'Neill, Founder and Principal Consultant, OpExtion

Dan has over 25 years' experience in Financial Services leading large scale business operations and technology divisions for national and global banks.

A graduate of the Harvard Business School Advanced Management Programme, Dan was appointed Company Director of the FinTech start-up, Property Exchange Australia (PEXA) in January 2019. Prior to this role, Dan was the acting Executive General Manager of Group Operations leading over 4,000 staff for the Commonwealth Bank of Australia (CBA) during the APRA and Royal Commission reviews.

Dan has an extensive track record in delivering end to end operational excellence through business process optimisation and digital solutions and brings a wealth of experience in leading large-scale teams and divisions through adversity. As the inaugural Chief Process Officer for the CBA, Dan created and implemented the banks first end to end process governance, management and improvement framework across all product lines, brands and group divisions. This framework and approach continues to be at the core of the bank's continuous improvement approach and business architecture.

A rare commodity in operational leadership, Dan brings a unique skillset as a senior Operations and Technology executive with an engaging and influencing leadership style that inspires cultural and behaviour change.

Sean McBride, General Manger Motor Claims, Claims & Assessing Auto & General Holdings

Sean McBride has over 20 years' experience spanning the technology, financial and professional services industries.

As General Manager for Motor Claims at Auto & General Insurance Australia, Sean is accountable for leading operational teams across Australia and Johannesburg whilst delivering claims cost controls, operational efficiency and maximising customer and employee engagement within a fast growing (20%+per annum) and scaling business environment.

Prior to Auto & General, Sean led Suncorp's business technology claims management platform for the Suncorp Group's 15 brands across personal, commercial and statutory insurance in Australia and New Zealand. Accountabilities in this role included the technology platform and delivery team of 200 people across Brisbane and Shanghai. Other achievements include leading the successful business integration of two technology infrastructure businesses following the Suncorp/Promina merger in 2007, building an engaged and high performing Suncorp IT operations business and delivering Suncorp's IT outsourcing strategy including establishing offshore delivery centres across the Philippines, China and India.

Prior to joining Suncorp, Sean held a number of positions in financial markets, strategy and business planning with Westpac, PricewaterhouseCoopers and Australian Securities Exchange. Sean holds a Bachelor of Science, Master of Economics Studies and Post Graduate Diploma in Applied Finance.

Sam Bartlett, Marketing Director, Red Cross Blood Service

I am currently the Chief Marketing Officer for the Red Cross Blood Service. My role encompasses all of marketing across the organisation. Prior to this appointment I was General Manager Marketing & Customer Engagement at Australia Post, where I was responsible for the customer experience strategy and design, innovation and improvement, as well as brand strategy and marketing management.

Having worked as a strategic marketer across a number of industries, including energy retail, financial services, postal logistics and now health, I apply my unique combination of operational and strategic skills to be an advocate for the customer.

My natural curiosity about human behaviour has shaped my career, and I have seen firsthand how observing customers within their context provides the powerful insights we need to design and execute great experiences and solutions.



Sean McBride



Sam Bartlett