

# Change • Challenge • Opportunity

## Injury & Disability Schemes Seminar

---



12 - 14 November 2017 • Sofitel • Brisbane





# Embracing Technology to Assist Customers to Return to Work

**Carly Van Den Akker**  
**Swiss Re Life & Health**

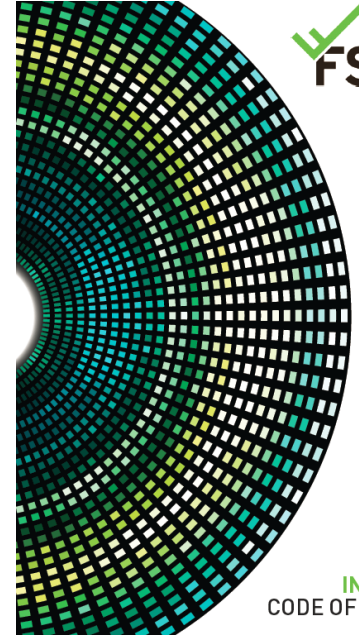


# Session outline

- Disability insurance – challenges to opportunities
- Collaboration – user-driven design strategy
- The Return to Work App
- Supporting customers into the future



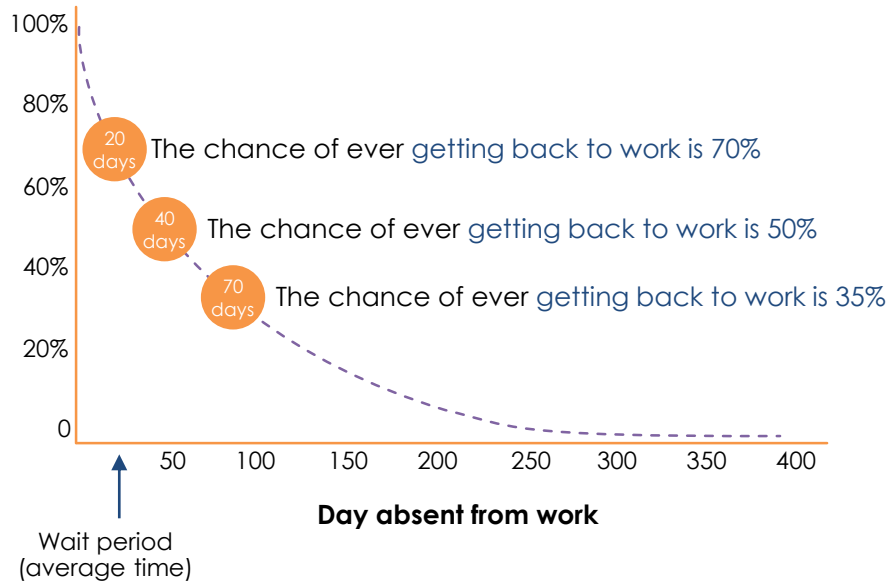
Delays **Communication**  
Stressful **Confusing** Help  
Forms **Wait** Breakdown  
Complex Lengthy Support  
Distrust **Slow**





# Change • Challenge • Opportunity

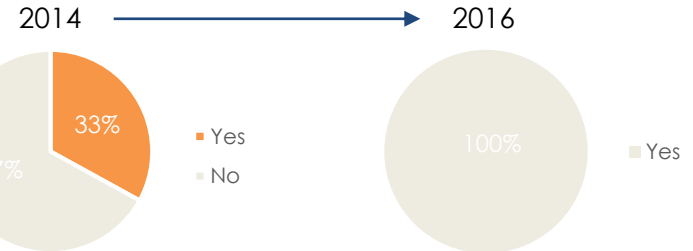
## Injury & Disability Schemes Seminar



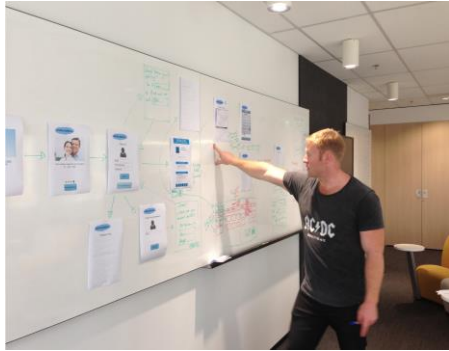
Source: Realising the Health Benefits of Work, AFOEM Position statement (research by Guthrie, 2007)

Time to intervention	2014	2016	Δ
From Date of Notification	387 days	197 days	190 days
From Date of Disability	522 days	459 days	63 days

### Rehabilitation offering in the wait period?



Source: Swiss Re Rehabilitation Watch 2014 and 2016



Swiss Re  
problem  
with a  
customer  
impact

+

Active  
collaboration  
with Sydney  
Uni

=

The  
RTW  
App



## The Problem

We want a tool that **enables** injured or ill workers to **engage** with their insurers.

The tool needs to help the insurer to **support** and **encourage** the injured or ill workers during the claim assessment and rehabilitation process with the ultimate aim of a **return to work**.

## Success Measures

1. Decrease in the average time between claim submitted and successful return to work (claims duration)
2. Increase in return to work rates (claim closure rates)
3. Decrease in claims costs (expenses and payments)
4. Improve customer engagement (NPS)

# User-driven design

- **Empathy** is the key
  - In what ways can you put yourself into the user's mind-set?
  - Are there any ways you can 'test out' the user experience to see what it's like?
- **Observe/experience** the user's process where possible
  - In surveys, people often do not have self-awareness to identify or accurately describe their problem (or sometimes don't tell the truth!)
  - Users tend to be over-positive in product testing (desire to please) but there may be a gap between survey data and actual buying/usage behaviour; observation can pinpoint that barrier
- **Iterate, iterate, iterate**
  - Rapid prototyping
  - Frequent feedback



# Failure is an option (90% of the time)

- Innovative processes require failure
- Rapid prototyping, with multiple feedback loops and iterations, is a process that **accepts** a high failure rate
- You may go through multiple 'straw men' and very different designs before getting to your final iteration(s)
- Always return to the user experience storyboard

# Insights



## Step 1: Conduct Interviews (Customers)

More than 100 interviews were conducted with income protection / workers compensation customers.

## Step 2: Conduct Interviews (Ecosystem)

More than 200 interviews were conducted with Swiss Re, insurers, doctors, allied healthcare practitioners and employers .

## Step 3: Synthesise Insights

Results from the 300+ interviews are synthesised for insights.



# Stakeholder Pain Points

The claims process was confusing, lengthy, complex.

Unnecessary delays in processing my claim



CUSTOMER

Forms are too long, repetitive and cumbersome

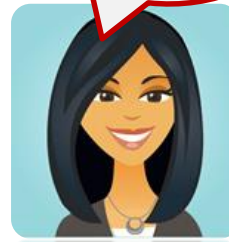
The longer it takes, the more my patient's mental health deteriorates



MEDICAL  
PRACTITIONER

My case load is high and hard to manage.

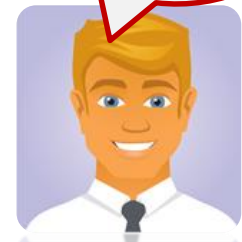
It's hard for me to prioritise my work.



CLAIMS  
ASSESSOR

I get involved in the process too late.

There's a lot of admin before I actually help anyone.



REHAB  
CONSULTANT

I never know who's looking after my case.

I feel like I'm falling between the cracks.

# The Solution – RTW App



White label **digital solution** for a fragmented claims management process

- ➔ Reduced administrative **burden** and process complexity
- ➔ Biopsychosocial triaging to direct/tailor insurer **support**
- ➔ Faster claim lodgement times, reduced claims durations = Improved re/insurer financial results.



Embedded with data collection capability

- ➔ Drives **analytical insights** through large passive data collection



# The Solution – RTW App

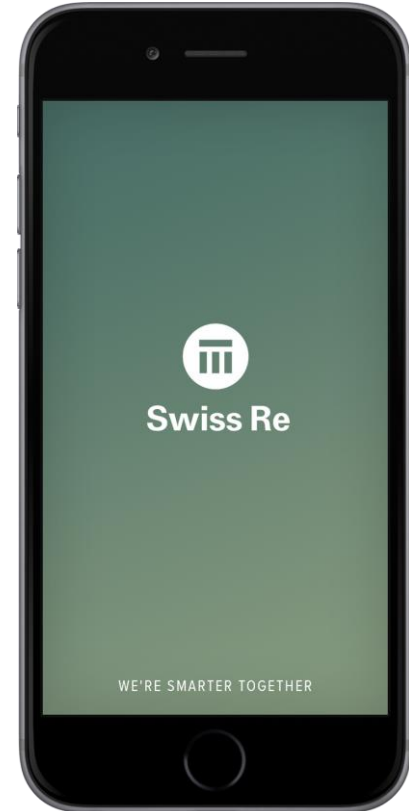


Embeds a **wellness philosophy** in users

- ➔ Improved **engagement** with the customer
- ➔ Providing customers with information, resources, and a simplified **experience**.



Utilising behavioural economics principles to promote **sustainable** return to work.





# Can chatbots help?

Compassionate AI chatbot for behavioural health



Research-backed  
Compassionate  
Proactive  
Confidential

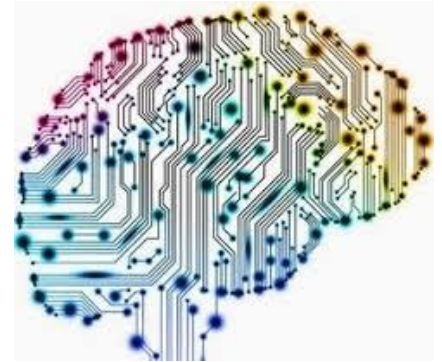
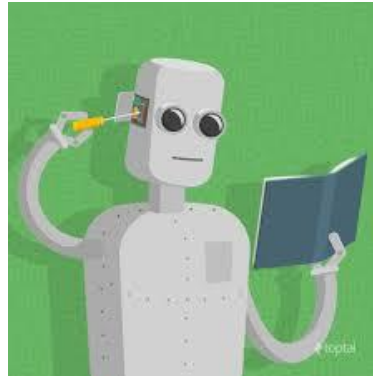
**MENTAL HEALTH**  
What do people talk about ?



[www.wysa.io](http://www.wysa.io)

CONFUSION  
HEALTH **DEPRESSION**  
**STRESS** ANGER  
LONELINESS ANXIETY  
RELATIONSHIP

# What will the role of Case Manager look like in the future?





# Questions

Contact: [carly\\_vandenakker@swissre.com](mailto:carly_vandenakker@swissre.com)





# Change • Challenge • Opportunity

## Injury & Disability Schemes Seminar

---



### Legal notice

© 2017 Swiss Re. All rights reserved. You are not permitted to create any modifications or derivative works of this presentation or to use it for commercial or other public purposes without the prior written permission of Swiss Re.

The information and opinions contained in the presentation are provided as at the date of the presentation and are subject to change without notice. Although the information used was taken from reliable sources, Swiss Re does not accept any responsibility for the accuracy or comprehensiveness of the details given. All liability for the accuracy and completeness thereof or for any damage or loss resulting from the use of the information contained in this presentation is expressly excluded. Under no circumstances shall Swiss Re or its Group companies be liable for any financial or consequential loss relating to this presentation.