



SYNOPSIS

EMBRACING TECHNOLOGY TO ASSIST CUSTOMERS TO RETURN TO WORK

Carly Van Den Akker

Key words: mobile application, return to work, claims management

Purpose of your paper:

The life insurance sector has traditionally been very paper-based and transactional when it comes to claims management. After embarking on a customer-research project with the University of Sydney, Swiss Re have developed a mobile app designed to assist customers to return to work. The app has benefits for all key stakeholders – from enabling earlier notification of claim, integrated return to work planning, enhanced communication and informing insurer claim triage – the app is the first of its kind in the life insurance market.

Helping customers to return to work is a shared challenge across all personal injury jurisdictions and our overarching aim has been to use technology to empower customers and facilitate early intervention from insurers – regardless of jurisdiction. Through this presentation, Swiss Re will highlight key app functionality, our research base and early results/feedback from pilot implementation. The return to work app showcases much of Swiss Re's thought leadership across domains such as biopsychosocial profiling, signposting community support, best practice injury/illness rehabilitation and principles of behavioural economics.

Synopsis:

In 2015, Swiss Re partnered with the University of Sydney's Business School to work in collaboration on the MBA Capstone project focused on lean innovation. Swiss Re presented the students with a challenge statement:

- "We want a tool that enables injured or ill workers to engage with their insurers. The tool should 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.
- The tool must be marketable to our clients (insurers), with measures of success that can be benchmarked and used to demonstrate an improvement in outcomes for lives insured and claims costs"

The students undertook research on the landscape of the life (and personal injury) insurance market, interviewed consumers (who had previously had a claim or were currently on claim), allied health professionals and Swiss Re's customers - our client insurers.

- More than 100 interviews were conducted with income protection claimants.
- More than 200 interviews were conducted with Swiss Re, insurers, doctors, allied healthcare practitioners and employers

The students tested their ideas and early concept solutions with a panel of experts from Swiss Re as well as a board of potential investors put together by the University of Sydney. With the positive feedback received from our customers and the potential tangible benefits associated with developing an app to assist consumers to return to work, Swiss Re decided to pursue development.



Change · Challenge · Opportunity

**Injury & Disability
Schemes Seminar**

12 - 14 November 2017
Sofitel • Brisbane



Swiss Re believes that improving return to work outcomes will lead to improved claims experience (financial) outcomes for the insurer and reinsurer, and that it is beneficial to the individual's health to be gainfully employed in 'good' work. The core purpose of the app is to provide Income Protection (IP) claimants with information and resources that will assist them in returning to work. Through utilisation of behavioural economics principles to promote sustainable return to work, the app needed to enable communication between the claimant and the insurer (specifically their Case Manager/Assessor), initially with limited integration into the insurer's core systems.

As the industry focuses on 'big data', we also needed to ensure that the app's data capability – including usage and outcome metrics - was able to be tracked and correlated for continuous improvement and enhancement of the app.

Focusing on making the claim journey as seamless as possible is a core requirement of the Financial Services Council Life Insurance Code of Practice which is binding on life insurers from 1 July 2017. Swiss Re's return to work app has been designed to align with the mandates of the Code of Practice:

- *identify ways we (the insurer) can support your recovery at the early stage of your claim;*
- *collaborate with your doctor, other healthcare providers and your employer in ways which will optimise your health outcome;*
- *ensure you have a primary contact person for the duration of your claim; and*
- *if injured or ill, we will promote best-practice rehabilitation and injury management¹.*

Through the Injury & Disability Scheme Seminar presentation, I will share how the insights gleaned through the stakeholder interviews guided the development of Swiss Re's return to work app, its core functionality (through demonstration) and early outcomes realised through pilot implementation.

©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.

¹ Source: <https://fsc.org.au/policy/life-insurance/code-of-practice/>