

Change • Challenge • Opportunity

Injury & Disability Schemes Seminar



12 - 14 November 2017 • Sofitel • Brisbane





Embedding Customer Centric Approaches

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Chief Executive, EML



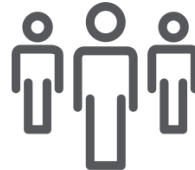
Who is EML?

For over **100 years**, EML has been providing **specialist workers compensation claims management** services to Australian businesses. We are committed to improving work health and safety for the benefit of workers, employers and the broader community.



1

EML IS THE ONLY WORKERS
COMPENSATION MUTUAL IN AUSTRALIA



1,400

WE CURRENTLY HAVE OVER 1400
EMPLOYEES NATIONALLY



88,000

AS AN AUSTRALIAN OWNED MUTUAL,
WE SUPPORT OVER 88,000 EMPLOYERS
NATIONALLY

Working together our Board, CEO and Executive Team are wholly focused on the personal injury industry

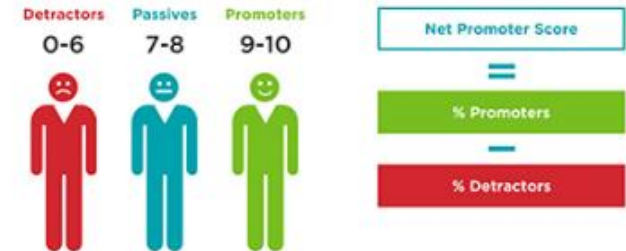
EML has a strong history of delivering strong outcomes through our and claims management services



The Rise of Customer Experience

There is an increased focus on customer experience in the major Government Schemes

- icare NSW Workers Insurance – Net Promoter Score
- icare NSW Self Insurance – Net Promoter Score
- RTWSA – Net Promoter Score
- WorkSafe VIC – Worker and Employer Survey
- WorkCover QLD – Worker and Employer Survey



Source: www.icare.nsw.gov.au



Applying an external lens...

What our Customers are telling us

Key improvement themes	Detractors examples	Passives examples	Promoters examples
Improved communication	<ul style="list-style-type: none">• Never available• No follow up• Uninformed about injury• Confusing / duplicated paperwork	<ul style="list-style-type: none">• Follows up• Constant communication• Next steps communicated	<ul style="list-style-type: none">• Prompt assistance• Clear information• Kept up to date
Enhanced support with suitable rehabilitation, treatment and recovery	<ul style="list-style-type: none">• I don't feel supported• No interest in how I am feeling	<ul style="list-style-type: none">• Showed concern• Caring	<ul style="list-style-type: none">• Sensitive to my needs• Referred me to services that helped me recover
Taking responsibility and accountability	<ul style="list-style-type: none">• Delays with approvals / payments• Frequent changes in case manager	<ul style="list-style-type: none">• Professional• Proactive• Helpful with answering questions	
More support and engagement	<ul style="list-style-type: none">• Rude / pushy• Felt interrogated	<ul style="list-style-type: none">• Claim was closed too early	<ul style="list-style-type: none">• Service was efficient• I was involved in the process



Launching our awareness campaign ...

We brought NPS to life with a
brand identity ...

Customer at the



of everything we do



Call and Communication Initiatives



Email content

Your feedback is critical to helping us improve your customer experience

You may receive a survey from icare about your experience. Completing this survey helps us to better understand how we can improve our customer service so I encourage you to respond.

Kind regards,

John Doe | Senior Case Manager

EML

T 02 xxxx xxxx

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E J.Doe@eml.com.au

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Call Recording Initiative

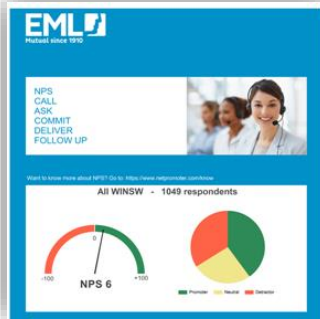
EML has launched call recording to drive improvements in customer service, use of empathy and to deliver excellent customer service

Call recording enables managers and their teams to review the content of calls to determine best practice, improve quality and identify any improvement opportunities with our people and our processes



Keeping our staff informed

Onsite Dashboards



Call coaching



Our Intranet Site

CALL ASK COMMIT DELIVER FOLLOW UP

Customer at the of everything we do

Our commitment to our customers

Our commitment to our customers is to provide a high level of service delivery across all areas of our business. The EML customer promises are:

- We listen to understand your needs
- We work collaboratively with you to achieve the best outcome
- We keep you up to date and informed
- We treat you with dignity and respect
- We take responsibility and deliver promptly on our promise
- We are open and honest in our dealings

Commitment to our customers is an integral part of what makes EML tick and these promises help keep it at the forefront of everything we do.

Customer Corner publication

Customer Corner

Issue 6, July 2017

The road beyond +20

Welcome to the latest edition of Customer Corner.

It's fantastic to see that throughout the month of June we were able to hold a consistently high NPS score and overall achieved a +23. This great result meant we reached our very first NPS target of +20 over a rolling 90-day period, a fantastic first milestone that we should all be immensely proud of. It's safe to say a lot of effort was put into our customer service to hold the high level of consistency over 90 days and we are now on our way to reaching world class status.



Motivational Interactions

Motivational interactions (MI) is designed to bring about positive changes in behaviour.

It is a communication technique that assist our case managers identify barriers and understand what drives and motivates an individual so that we can put in place the right strategies to support them in their recovery.

**EXPRESSING
EMPATHY AND
TAILORING
COMMUNICATION**

**SUPPORTING SELF
EFFICACY**

**ROLLING WITH
RESISTANCE TO FIND
SOLUTIONS**

**DEVELOPING
DISCREPANCY TO
IDENTIFY WHERE
THEY WANT TO BE**



Enhancing Empathy and Support

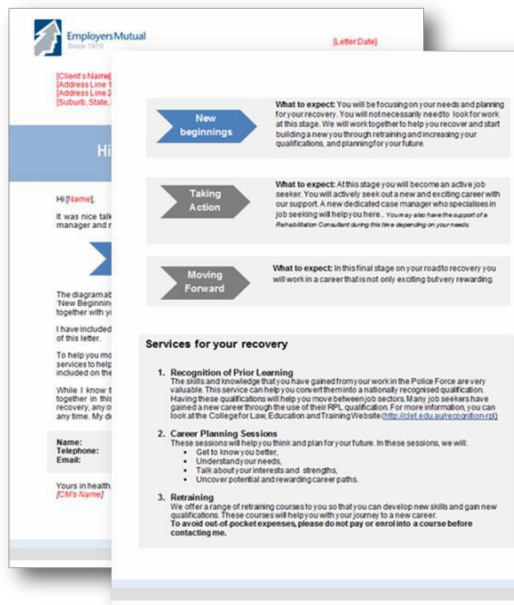
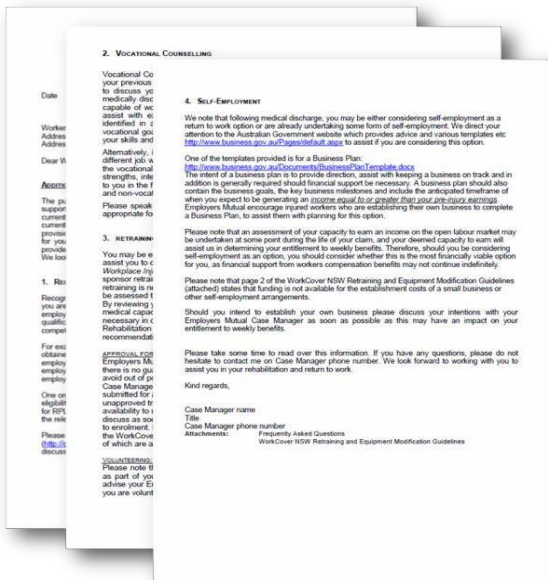




Behavioural Insights

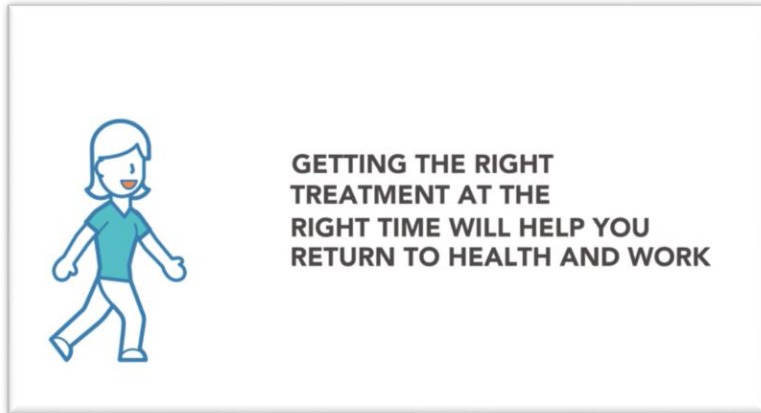
Our Introduction Letter

Before and after shots of our revamped letters utilising behavioural insights





Innovative new video to support workers



We have made positive progress but still have more to achieve...



In September, our overall NPS score was the highest it has been in two years

Scheme service
rated 7/10 or
above by 80%
of people

Return to Work
South Australia

Workers 82.9% ;
Employers 88.3%
satisfaction

EML –
WorkSafe Victoria

NPS 22
(Aug 17)

EML –
NSW Workers Insurance



Thank you