A small icon of a human head in profile with a brain inside, representing behavioral insights.

Behavioural Insights 2020

How behavioural
insights drive
genuine customer empathy

Unlocking drivers of human actions can lead to more meaningful customer relationships and greater efficiencies overall.

That's the belief of QBE's General Manager People Risk Claims, David Bacon who led the set up of QBE's Behavioural Insights team, two years ago.

The team investigated behaviours, recognised drivers and made changes to communications to improve outcomes for injured people and their employers.

23%

faster time to receive first treatment using My Recovery

35%

increase in the proportion of medical reports returned

47%

faster turnaround in the time taken to return those reports to the QBE claims team

14.6%

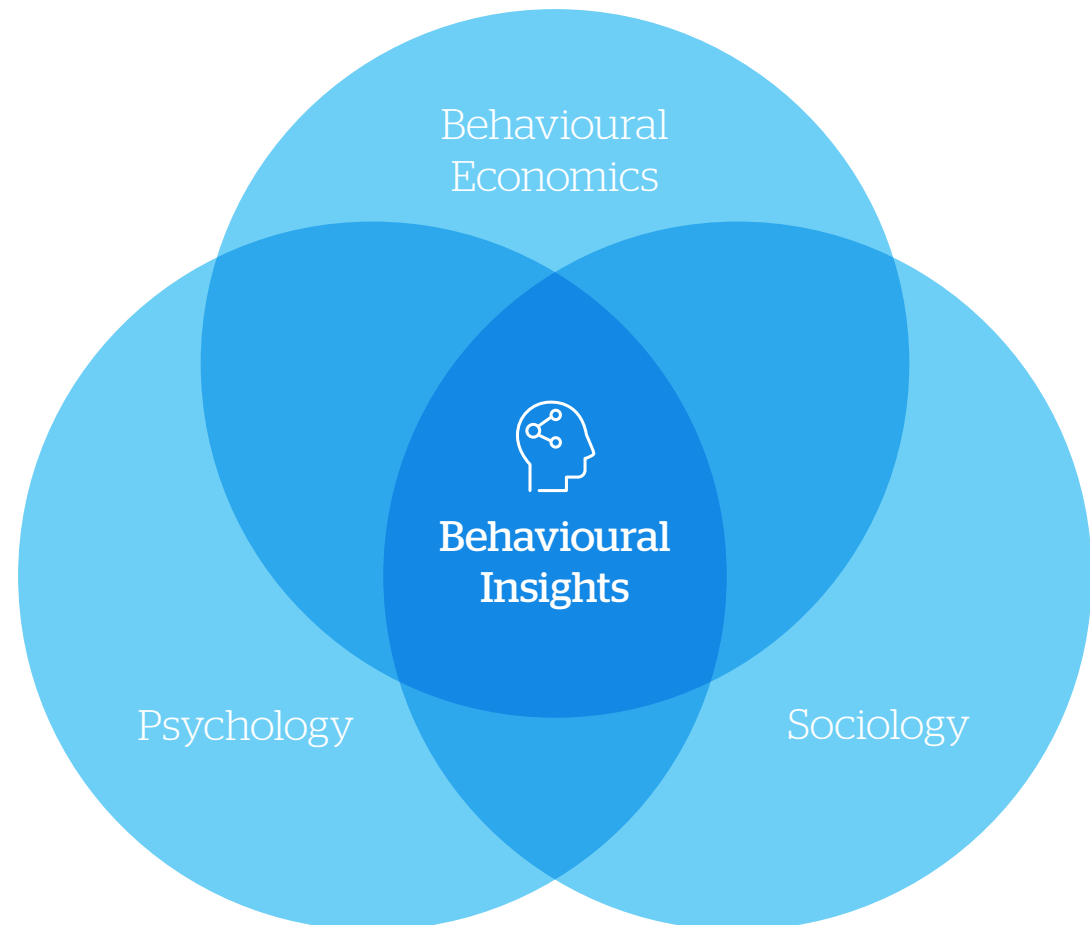
reduction in QBE's average wage spend at 12 weeks suggests a faster return to work

The science of human behaviour

Behavioural insights draw on the holy trinity of human behaviours – behavioural economics, psychology and sociology. It uses a science-based approach to help understand and influence the way people conduct themselves in everyday life.

“From a QBE People Risk perspective, embedding the Behavioural Insights philosophy into the business has meant identifying ways to assist customers and injured people,” says Bacon.

“It’s empathetic communication that enables us to positively impact customers’ health and safety.”



Building a long-term plan for help


To ensure an enduring customer-centric solution and long-term skills for the organisation, QBE partnered with BehaviourWorks Australia at Monash University to create an in-house Behavioural Insights team. QBE opted to form this partnership as it wanted the new unit to be an integral and sustainable part of the organisation, seamlessly integrated within the business. The new QBE team discovers and implements more effective ways to deliver improved claims outcomes in Workers Compensation and CTP.

From inception, the Behavioural Insights team observed that while a lot of the academic work around injury recovery was well established, there was little practical application of it for Workers Compensation or CTP customers.

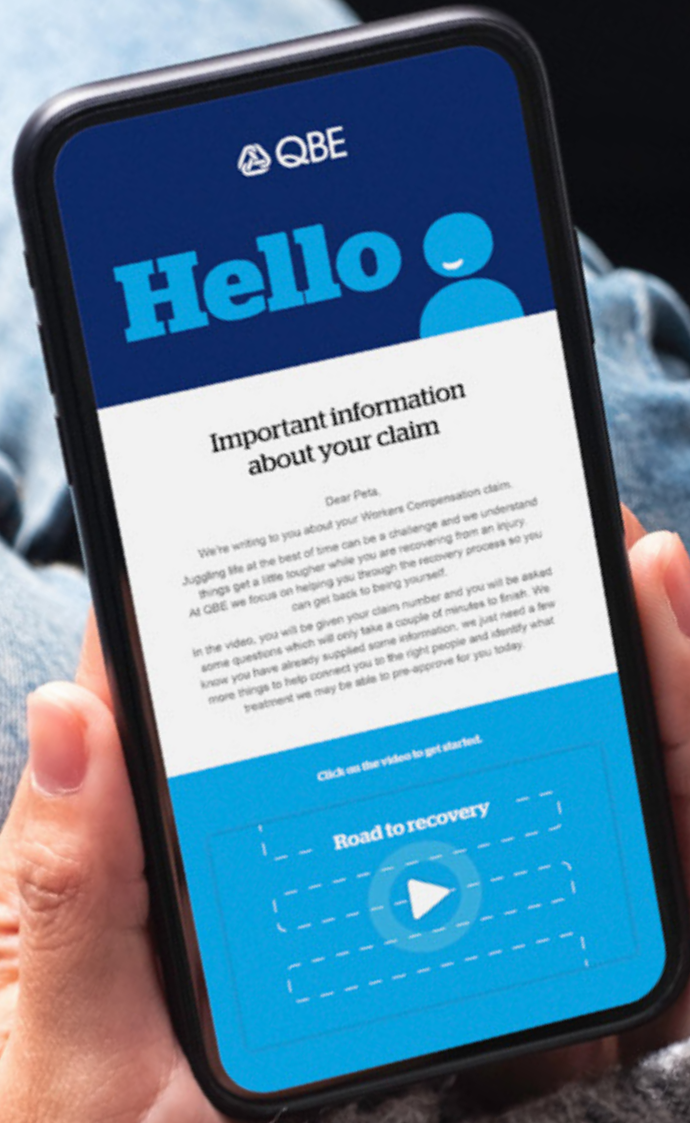
Bacon says, "Typically when expert consultants partner with commercial enterprises they attempt to quickly understand the culture and processes, provide classroom-based training and fast track results that only influence one or two issues."

Because it is based on assumption, often the end result of this approach is neither sustainable nor impactful, Bacon says.

"We're dealing with injured people in hugely stressed situations," he explains. "They're people who might be a bricklayer or a nurse and they've had an injury, so they're vulnerable at the time."

A photograph of three people in a meeting. A woman with blonde hair is in the foreground, smiling and looking towards the right. Behind her, a man with glasses is looking at a laptop screen. In the background, another woman is visible, also looking towards the laptop. The setting appears to be a modern office or meeting room with large windows and wooden accents.

"Empathising and understanding is really, really important - just to be human, beyond the claims process."



Test, learn, listen and optimise

By creating a test and learn environment within the People Risk business, we discovered that in almost all cases the improved outcomes for injured people also translated into lower claims costs for employers, says Bacon.

“We already knew that the initial contact with people injured in motor or work-related accidents was important,” says Bacon. “So, shortly after the BI team was formed, it launched an initiative called My Recovery.”

My Recovery involved creating a personalised video sent to injured people that integrated the person’s responses with claim analytics software.

Helping people get the right support, faster

For those who completed our early intervention My Recovery program, we saw:

- 63% pre-approved for psychosocial support
- 23% faster time to receive their first treatment
- 1,266 pre-approved for physio sessions

Empowering an injured person's path to recovery

Digital workshops were held with QBE employees to share behavioural insights and develop their verbal communication skills through the use of motivational interviewing - an evidence-based approach to talking with people about changing their behaviour.

Luke Freeman, a member of QBE's Behavioural Insights team says this method has proved particularly useful. "You're more likely to get an effective behaviour change if you've built up a rapport with that person," Freeman says.

Changing the text in a letter may not seem significant in the scheme of things, but using the principles of behavioural insights allowed us to introduce a sense of fairness about the procedures injured people were being asked to follow, says Freeman.

"This, in turn, helped them feel more comfortable and assisted them to facilitate their own recovery." Freeman explains.

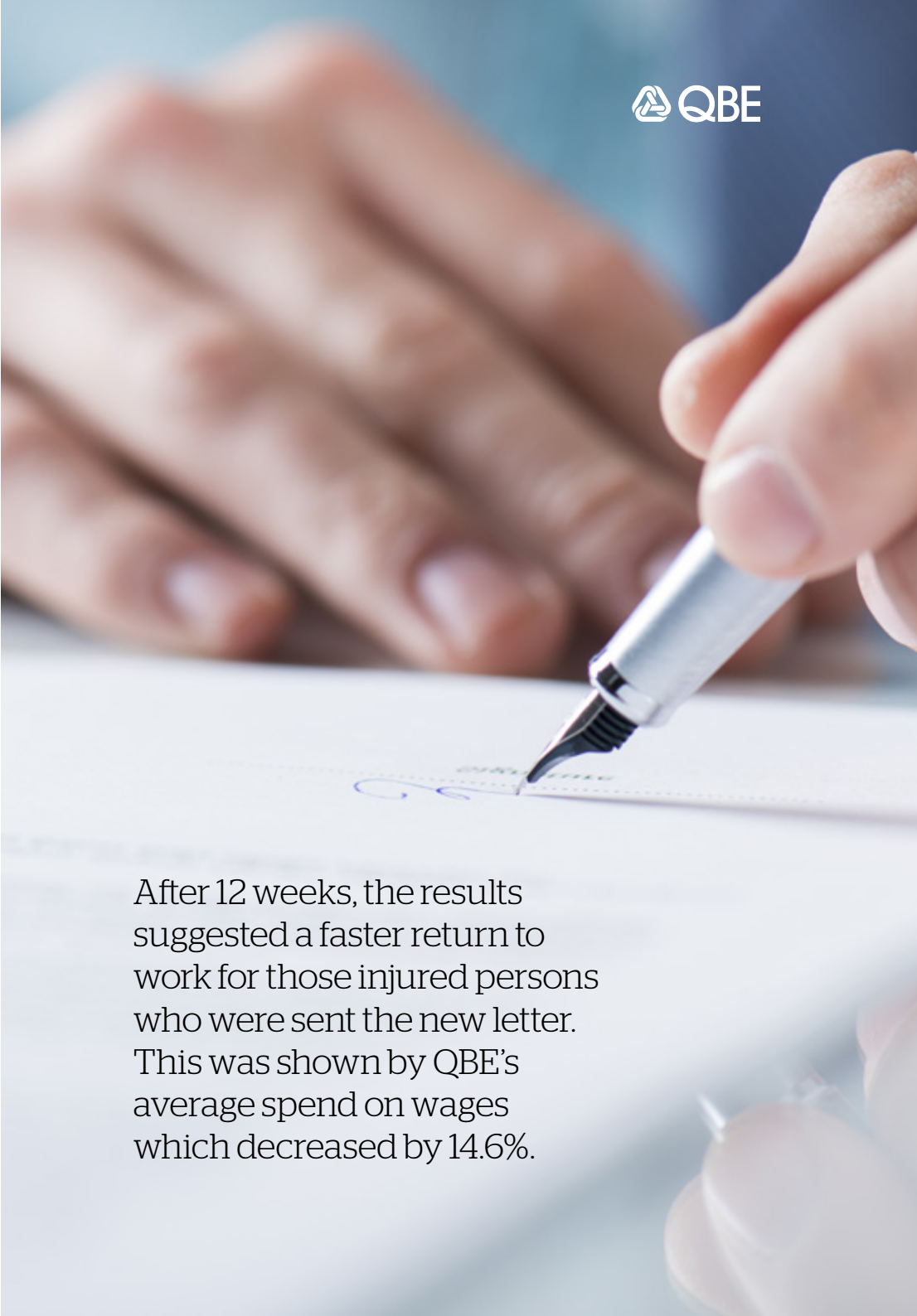
"It's this empathetic communication that delivers valuable data to drive better claims outcomes for all stakeholders, while improving current risk models."

A multi-dimensional approach to help injured people return to work

Behavioural insights principles also helped us articulate the importance of providing and communicating a clear pathway back to work. Freeman says, “The importance of the injured person clearly understanding what they can do to help their own recovery is absolutely vital to helping them return to work and get their life back on track.”

The QBE team began by creating a simple letter to the employers of injured workers outlining the importance of the employer supporting their employees’ recovery through the provision of alternative duties.

The letter also asked the employer for their signed promise to support their employee in a graduated return to work. This was in recognition that people who sign commitments to perform a behaviour change tend to follow through. This BI initiative was supported by a digital video providing employers with important information on the claims process and asking them questions that help to assess the psychosocial risk to the injured person.

A close-up photograph of a hand holding a silver fountain pen, writing on a white document. The background is blurred, showing another hand resting on the document. The lighting is soft and natural, highlighting the texture of the paper and the metallic sheen of the pen.

After 12 weeks, the results suggested a faster return to work for those injured persons who were sent the new letter. This was shown by QBE’s average spend on wages which decreased by 14.6%.

Recognising the vital role of doctors

We also began trialling measures to accelerate the return to work information received from the doctors of injured people, says Freeman. This recognised the important role case managers play in helping to get people's lives back together following injury.

“There's clear evidence that shows the longer an injured person is absent from work, the more time they will require to become well again,” says Freeman.

A lot of the time the information obtained from doctors about the injured person's capacity to return to work was either incomplete or wasn't properly utilised in the return to work process, he says.

“We used behavioural insights to change the language of the letter sent to doctors and incorporate factual information about return to work rates,” says Freeman. “We also included a clear call to action for the doctor within a specific time frame, and this helped us implement a far more efficient process.”

“By better communicating and improving the documentation that we provide to people we can reduce their stress and that's really important.”

35%

increase in the proportion of medical reports returned

47%

faster turnaround in the time taken to return those reports to the QBE claims team

“There's a strong body of evidence that shows that people who have a better claims experience will have a better claims outcome.”

Sharing our behavioural insight learnings for the benefit of others

Bacon believes it's important for QBE to share knowledge with those outside the organisation who may benefit from it. As such, the QBE team has consulted with interested organisations to discuss how behavioural insights may benefit them and their customers.

Whether in a compensation context or in the conversation around injury management more broadly, behavioural insights is essentially about removing barriers, says Renae Harris, who has led QBE's BI team since 2018.

"It's about listening, understanding, and showing that, through compassion and empathetic connection, we can make a difference to people's claims experience which is important for the overall health of the scheme," she says.

"Behavioural insights is about making things clear and simple for someone who has never navigated the system before, while providing support and guidance at a time in their lives that can be extremely challenging."



