# MyRecovery

## How harnessing the power of behavioural science, data and analytics can drive better outcomes for the injured.

**David Bacon – QBE**
**Ben Edwards - Quantium**

QBE

QBE People Risk Claims



## Our Vision

"To be the best at helping people get their lives back together after an injury, by being good people supported by science and analytics."

# An innovative suite of tools

## My Recovery at the core

My Recovery provides personalised data and insights so we can deliver the best possible customer experience, care and support for injured people and employers.

**QBE has invested significantly to:**

- Help its customers proactively manage injuries and incidents
- Assist injured people to return to work sooner



# CLARA Analytics

## AI and Machine Learning

Our exclusive partnership with CLARA Analytics enables QBE to identify portfolio risk, assess the performance of treatment providers and understand the likelihood of claim litigation. Using these smart data sets means we can deliver improved claims outcomes and find the most effective care pathways for injured people.

### Results

**Improved identification of high risk claims** – outperforms humans.

**Insights regarding medical practitioners** associated with poor claims outcomes.

**Litigation-** Identifying claims at risk of litigation early in the claim lifecycle.



CLARA
CATT

Control Tower | Analyzer

Supervisor CATT

Data updated as of **June 15, 2017**

## CLAIM FREQUENCY



3486



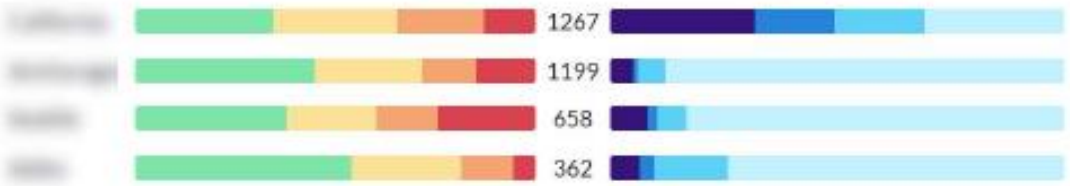
COMPLEXITY LEVEL

Level 1 (<$5k) | Level 2 ($5k-$50k) | Level 3 ($50k-$150k) | Level 4 ($150k+)

LIKELIHOOD OF ATTORNEY INVOLVEMENT

Attorney Involved | High | Medium | Low

## SPLIT BY OFFICE




## ADJUSTER WORKLOAD



# My Recovery

**My Recovery helps us deliver the best possible 'people-centric' care and support. It uses interactive and personalised videos which capture psychosocial risk factors enabling QBE case managers to tailor communication and approaches to the injured persons needs.**

**All data is captured and integrated into our CLARA machine learning models to improve the risk predictions and approach to injury recovery.**

- Provides important claim information
- Gathers psychosocial risk information
- Approves treatment
- Offers services

This improves the experience of initial contact for Injured People whilst supercharging the value of the traditional compensation data set through the use of structured psychosocial data fields



PE1234567

Use this claim number when visiting your doctor or health professional.
Don't worry if you can't write it down now, the number will be shown again at the end.

Question 2/8

Have you had any time off work due to this injury or illness?

- Yes
- No
- I'm not currently employed

Question 3/8

Do you feel supported by your employer in relation to your injury/illness?

- Yes
- No
- I'm not sure
- I'm not employed

Question 4/8

Has your doctor given you a current certificate of fitness or certificate of capacity for this illness or injury?

- Yes
- No

Question 5/8

Do you feel it's safe to continue your every day activities while you recover?

- Yes
- No
- I'm not sure

Question 6/8

How long do you think it will take for you to recover?

- Up to six weeks
- Up to three months
- Up to six months
- Over six months

Question 7/8

Do you need any prescribed or non-prescribed medication to help you get through your recovery?

- Yes
- No

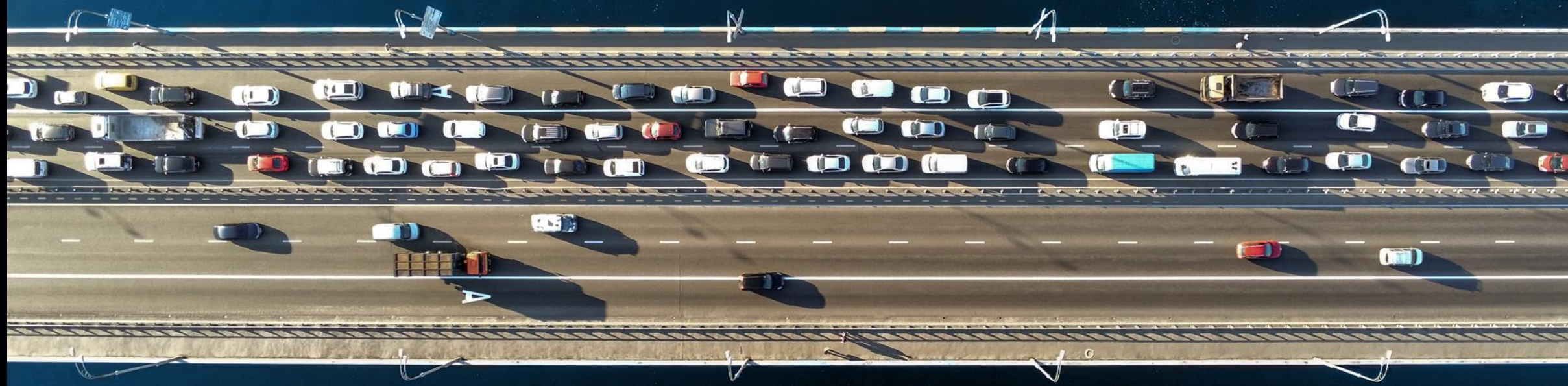
Question 8/8

Are you confident that you can manage your injury or illness with the right support?

- Yes
- No
- I'm not sure

A Case Manager will be in touch soon

# Evaluating the program



# Some numbers to get us started…

**3,800**

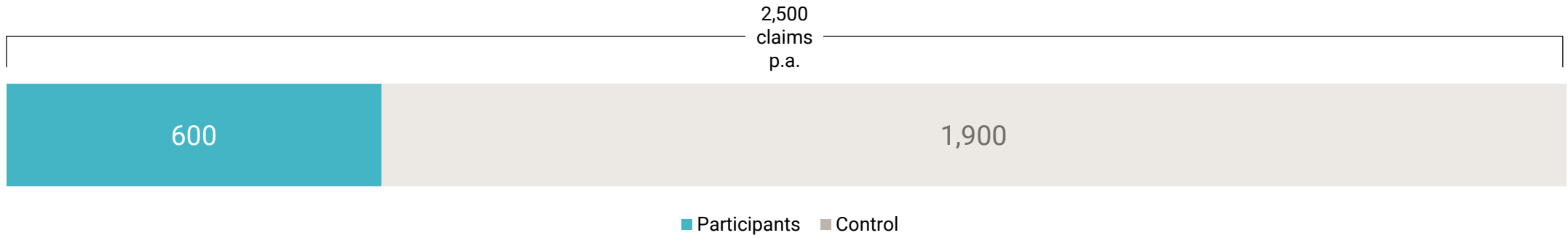
Number of people that have participated in My Recovery nationally

**The evaluation focuses on NSW CTP participants.**

The My Recovery program has been rolled out to QBE's underwritten CTP and workers' compensation portfolios.




~2,500 claims each year on which to evaluate the program




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# Evaluation is centred around three principles








Success is about more than faster recovery

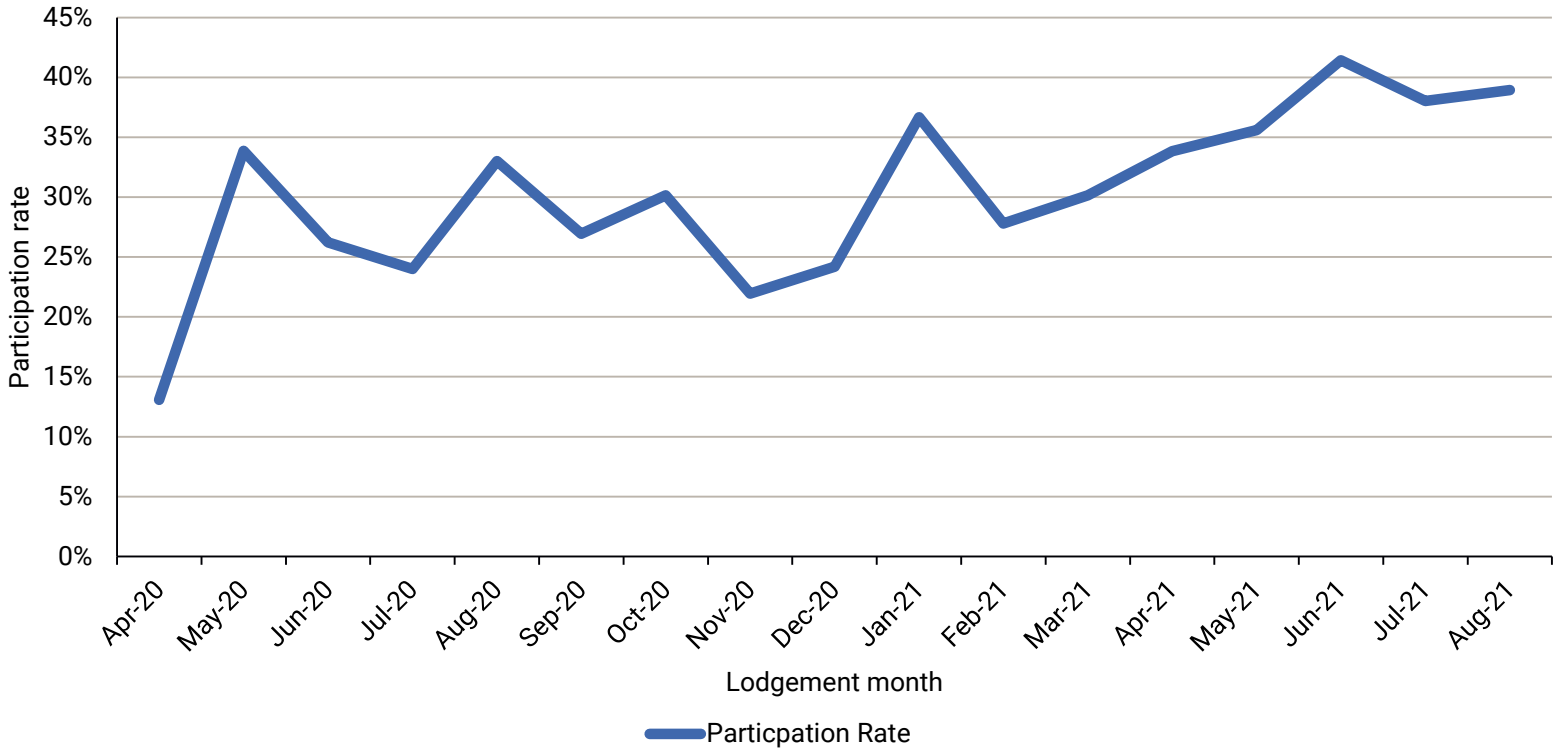
- Compensation data has practical advantages to client reported outcome measures
- Program participants may differ in complexity to non-participants



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# The program is achieving participation rates just under 40% for eligible clients in NSW

Proportion of eligible customers that participated in the program*



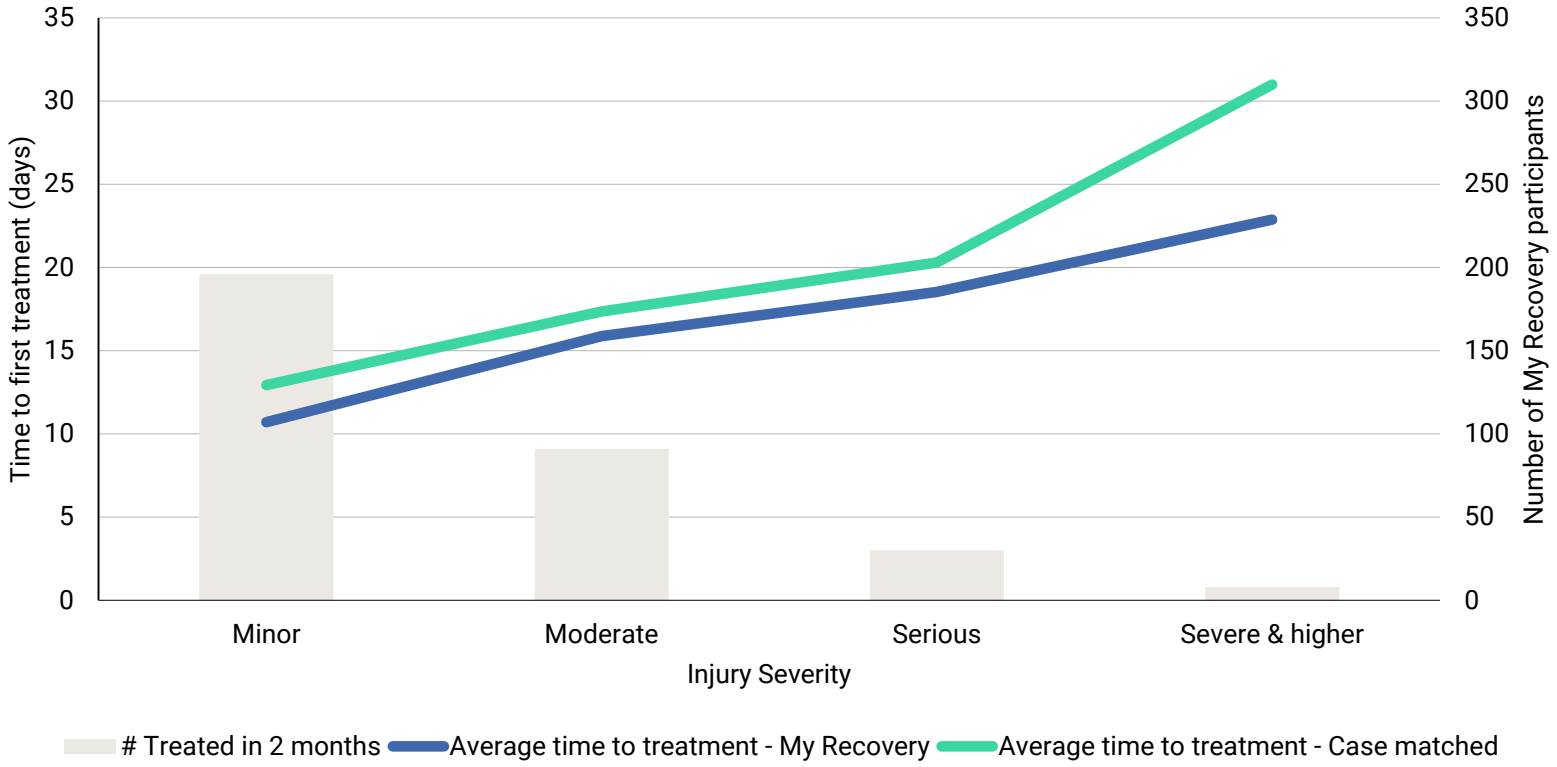

- ~85% of clients are offered to participate
- Initially, ~30% of clients are participated
- Adjustments made by QBE's Behavioural Science team in February 2021
- Participation rates are now mid-high 30's
- The program has enabled QBE to begin collecting psychosocial data at scale

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*Customers eligible for the program are all claims that do not meet injury exclusion or claim type exclusion define in the appendix. Program participation defined as a customer who receives and completes all 7 questions on the MyRecovery video.

# The program has fast tracked the treatment[1] of our participants by 15-20%

Time to first treatment, where treatment occurs within 2 months of lodgment[2]

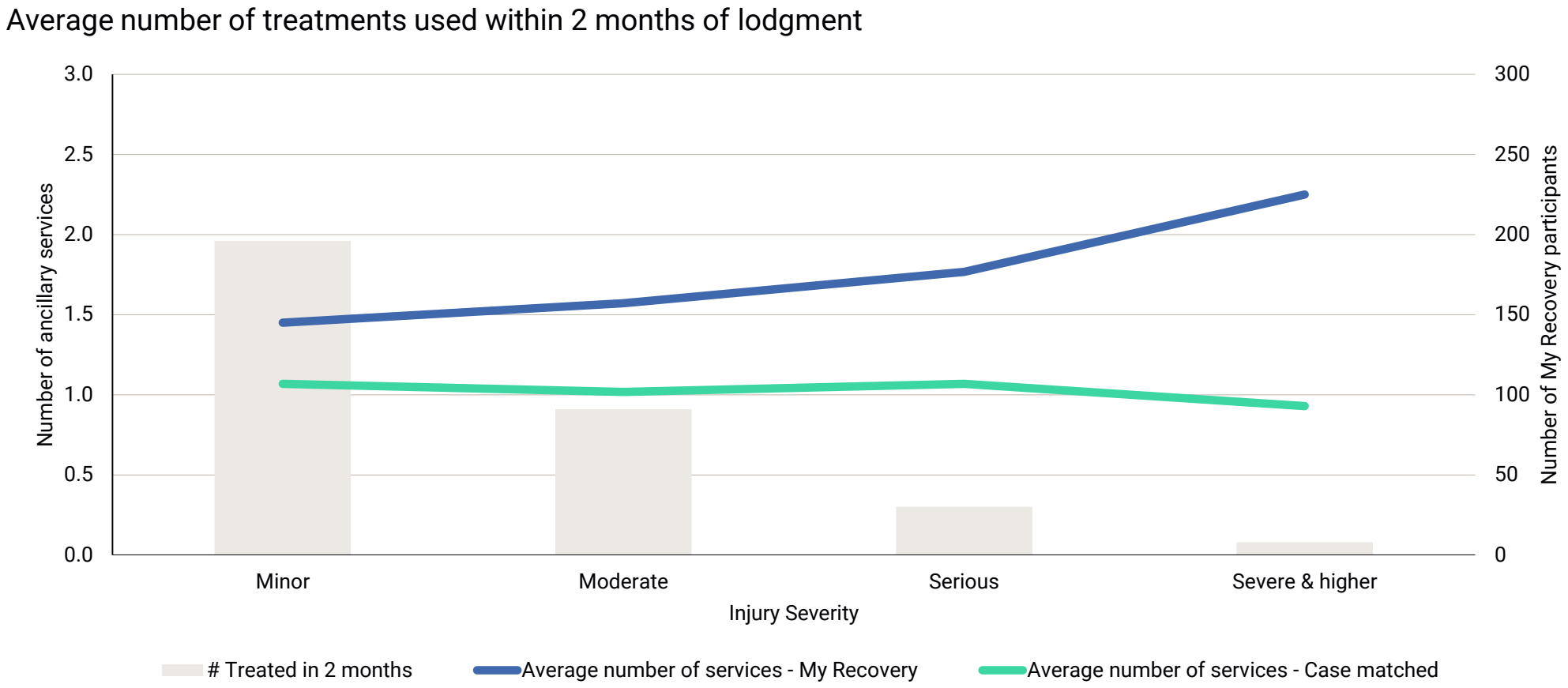



- Prior to My Recovery, participants accessed treatment on average within 15 days
- My Recovery participants seek treatment within 13 days
- Participants from the 2021 are seeking treatment within 11 days.

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[1]Treatment includes Allied Health services, pain management, and pharmaceutical services
[2]Claims with accidents in 2020

# … it has generated a 50% uplift in the use of services

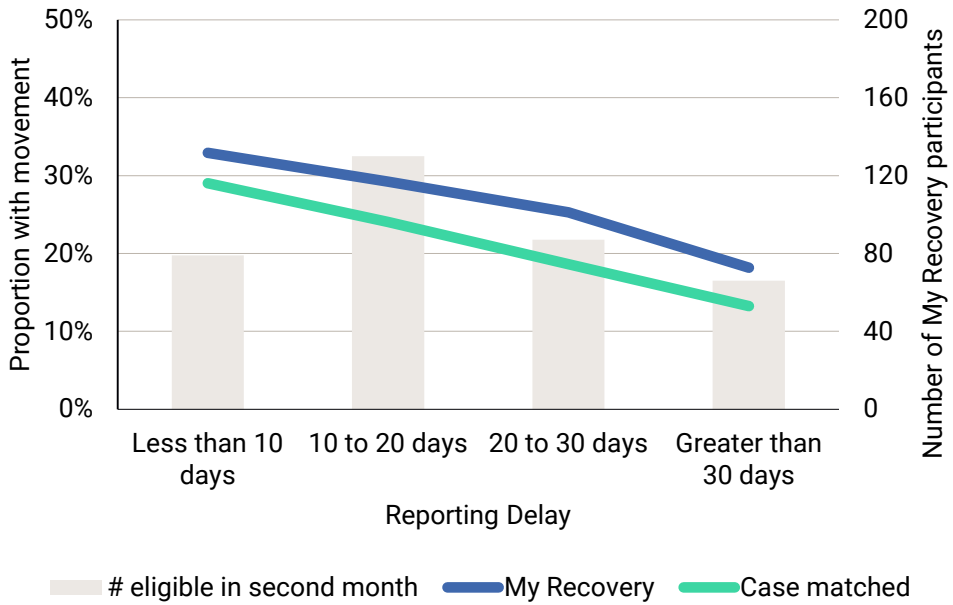




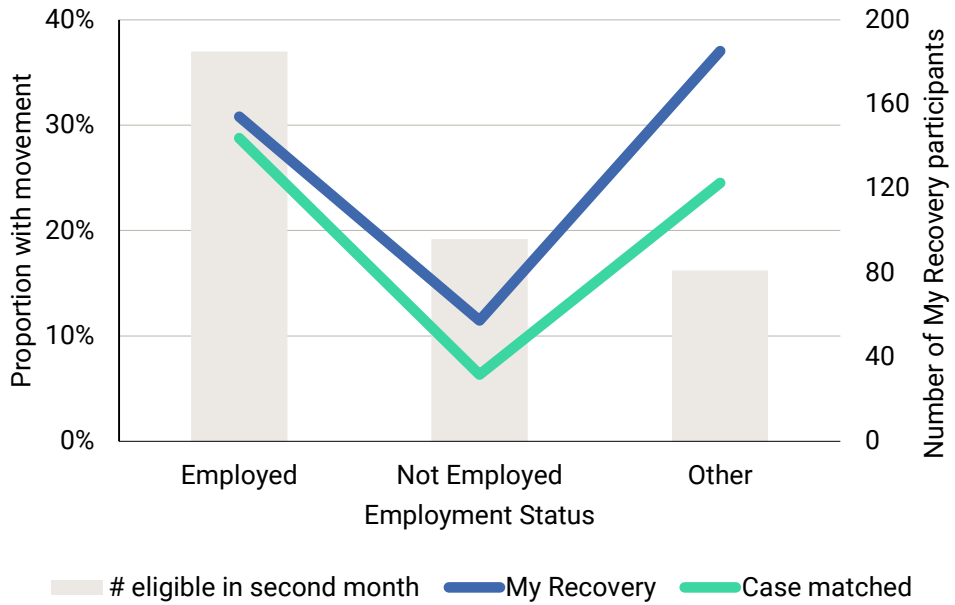

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# … and is generating a 25% uplift in the number of clients with an improved capacity to work

Proportion with positive movement in Fitness for Work status within two months by Reporting Delay




Proportion with positive movement in Fitness for Work status within two months by Employment Status




A positive movement in Fitness for Work status includes a change from no capacity to work to partial or full capacity, or a change from partial to full capacity to work.



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# Questions

QBE Before & After