

What are we talking about?

- Income Protection Claims
- Rehabilitation
- Understanding the psychosocial elements to a claim

What are we talking about?

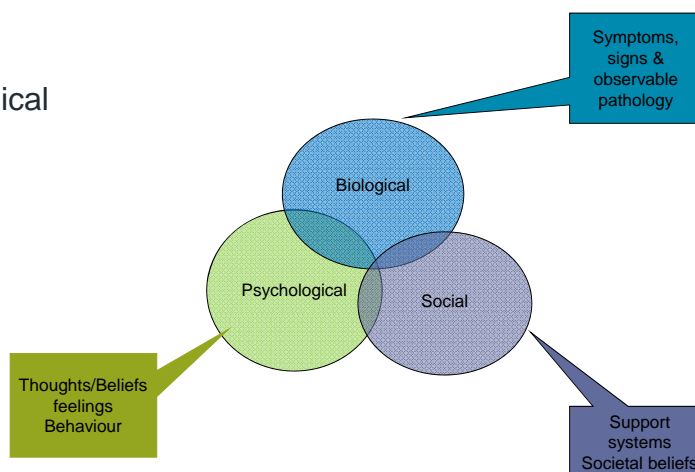
- Robert & Simon
- What are some of the beliefs that Robert /Simon might hold
- How might Robert/Simon feel about his situation?
- Why do you think the outcomes are so different?
- What explains the different outcomes?

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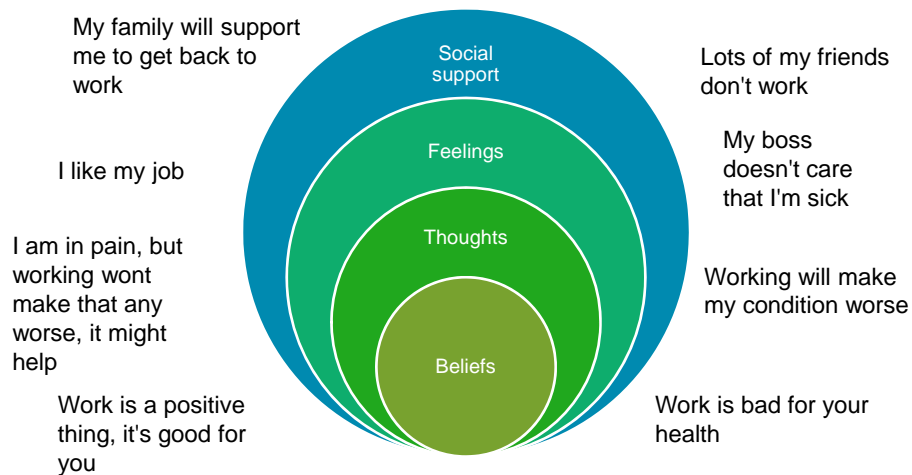
What is the biopsychosocial model?

- Biological
- Psychological
- Social



source: Dr Geoff Davies, Cons Occ Physician

Psychosocial factors



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Psychosocial factors



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Introduction – why study psychosocial factors and claims?

- Psychosocial factors predict recovery better than biomedical alone
 - There is limited research specific to the insurance industry
- Can we generalise data from Department of Work and Pensions (DWP) or the non insured population?
- People are different – one size does not fit all
- Potential for use at both UW and claim stage

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Overview of research

- HSBC group income protection
- Swiss Re Clinical team
 - research team (clinicians and assessors)
- Claimants invited to participate during telephonic claim form completion
- Questionnaire based on previous research
- Data collection started October 2011
- Initial data review April 2012

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Methods

- Claimant consent obtained to participate
- 23 questions asked over the telephone following initial claim form completion
- Data entered, individual coding for anonymity
- Plan for multivariate analysis when numbers allow
- Initial findings
 - frequencies, correlations and initial observations

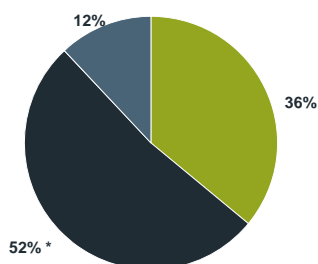
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Participants (April 2012)

40 employees invited to participate
15 declined
62.5% response rate

Participant outcome at April 2012



* Some of 52% recent claimants

- RTW achieved
- Remain on claim
- Terminated/resigned

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Initial results - demographics

Demographics	
N	25
Male	6
Female	19
RTW @ 6 months	9
No RTW @ 6 months	8
Other *	8

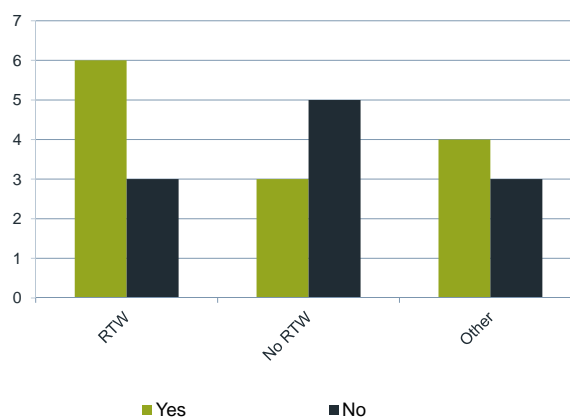
* consists of terminated, resigned and no RTW 1-5 months

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I do think I will be back to work in 6 months

Number of responses for each option

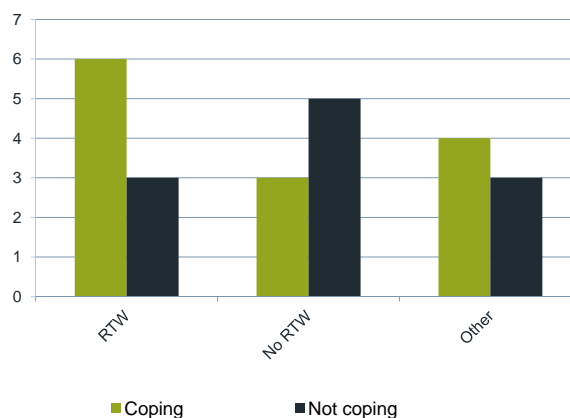


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How are you coping with this health problem?

Number of responses for each option

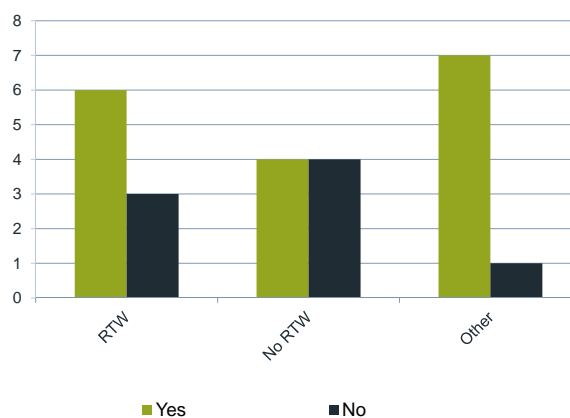


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Having my illness/health problem is embarrassing to me

Number of responses for each option

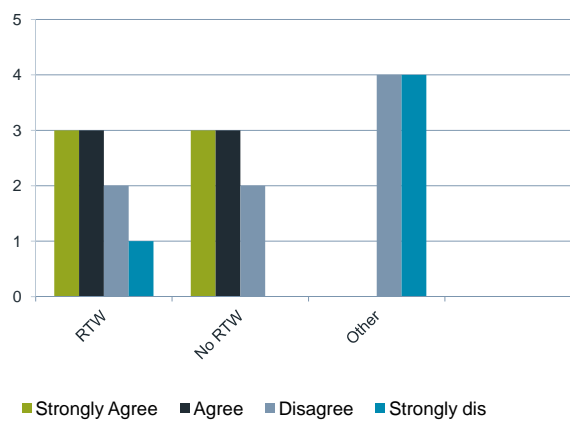


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Do you feel valued in your workplace?

Number of responses for each option

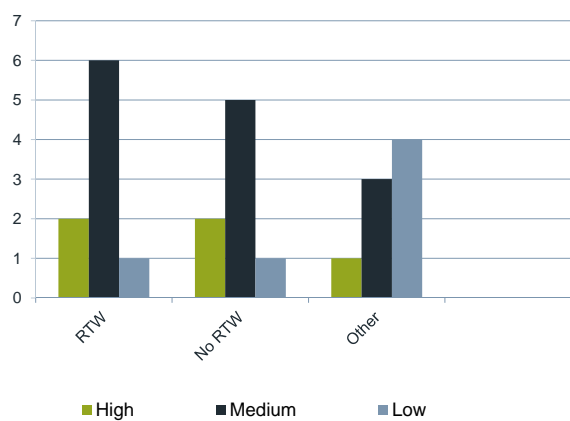


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Self efficacy

Number of responses for each option

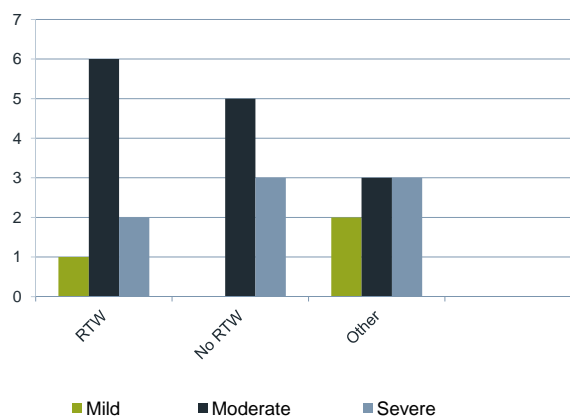


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Self report depression and anxiety

Number of responses for each option



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How do you think this could be useful within IP claims management

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How do you think this may influence risk selection and inception/termination rates

- Shorten notification/deferred periods, take action before a claim is technically a claim
- Understand the psychological blockers to a claim
- Invest in rehabilitation in all forms
- Gather all data
- Work with the employee and the employer
- Taking no action results in a "disabled lifestyle"
- Investment up front results in more terminated claims.

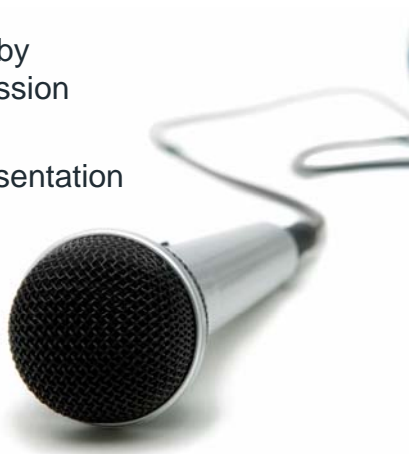
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Questions or comments?

Expressions of individual views by members of The Actuarial Profession and its staff are encouraged.

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