



Behavioural insights for a better claims journey

Create more
'moments like this'



The faster and more efficiently insurers pay claims, the more everyone benefits. But a typical claims journey is fraught with opportunity for delay. Our insights can help you keep things moving with improved response time, better cooperation and more moments of success.

With more than 100 scientific trials completed, our Behavioural Research team has an arsenal of practical improvements that positively influence behaviour across the claims process. This might mean faster turnaround on doctor requests, quicker payment of valid claims or better participation in rehabilitation which helps more people return to work. The results depend on your pain points and the problem you want to solve.

Benefits include:

- Improved response times from stakeholders
- More take up and cooperation
- Streamlined claims process
- Faster payment of valid claims
- More satisfied customers

How does it work?

1. We start with a pain point in your process and together decide what behaviour is ripe for change.

2. Using our evidence-based research, we determine which behavioural economics bias applies and what triggers are most likely to influence the pain point.

3. We design and implement a change, track the effects and measure the results.

Claims can be a complex business with a web of stakeholders involved – attending physicians, medical specialists, claims assessors, attorneys, employers and rehabilitation professionals and of course, the patient. Each step is an opportunity to improve, and our research shows that anyone involved – from a doctor to the patient – can be influenced by principles of behavioural economics. Using the right message, the right context and the right delivery can make a measurable difference.

We've successfully implemented changes for insurers with a range of systems and challenges including those hampered by multiple legacy systems or manual paper transactions. The bottom line? Even small changes in one area can deliver significant improvements.

Let's talk about your pain points and craft a solution to make it better. Contact your Swiss Re representative to start the discussion.

We're smarter together

Show me the results!

Simple changes can create big results for claims turnaround. Here are a few examples of how our trials have made a difference for clients.



**33% faster
turnaround**
for reports from doctors.



30% more uptake
of rehabilitation case
management services.



51% increase
in doctors who fully
completed a table that
describes a patient's
functional abilities