

DI Claims Success

Holistic approach enables more "moments like this"



Can a rehabilitation approach help injured or recovering employees live better and get back to work sooner? Can it also be cost effective and improve your bottom line? Disability insurers are discovering that together with Swiss Re, a holistic approach to disability income (DI) claims management is doing all these things and more – creating a triple win for patient, employer and insurer.

- Get case-by-case claims advice
- Identify trends, diagnoses, and your key claims drivers
- Source specialist rehabilitation providers
- Improve your team's knowledge of therapeutic early intervention and the barriers that can prevent or delay return to work

Summary of results

- Employees access faster treatment; an improved claims experience; enhanced health, financial stability, and wellbeing.
- Employers improve workforce management, morale and productivity.
- Insurers increase their return on investment and save on benefit payments.

How does it work?

We design an approach that's tailor made for your products and market, based on a wealth of well-rounded expertise and evidence-based research. We combine it with an overall portfolio view that helps you direct resources to where they count the most.

Our clinical team includes a range of allied health professionals who bring specific expertise in areas like vocational rehabilitation, physiotherapy, psychology, and occupational therapy. Together they consult with you to help you:

- Design and implement a holistic, bespoke claims management approach
- Develop specialised return to work services for key health conditions
- Build and promote a proactive claims management culture

A worthwhile investment return

Working together with our clients, we've demonstrated a 9:1 return on investment in rehabilitation services. Here are other successes:

- More than 400 people living with and through cancer have returned to work and better health through an award-winning cancer work support service developed for the UK.
- One insurer saved 20% on benefit payments by reducing the average claims duration by seven weeks and lowering the number of claims going into payment.
- Three large disability insurers in the UK now deploy a tailored early intervention rehabilitation proposition for claims.
- The early intervention gives claimants faster access to treatment, stronger sense of self-worth, better financial stability and overall improved wellbeing.
- Employers improve productivity and absence management, reduce the need for temporary staff and associated costs and see better overall morale.

Many disability insurers view rehabilitation as "nice to have" but too costly to implement. Swiss Re is challenging this assumption with a new early intervention, collaborative approach that increases profitability and helps people get access to timely rehabilitation and return to work support.



Would you like to enjoy the benefits of getting more DI claimants back to work? Contact your Swiss Re representative to find out how you can share in our "We've done it!" moment.

We're smarter together