

**Actuaries
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**Enriching Customer
Connections**
Allianz and Finity
November 2025

Presented at the 2025 IDSS



The Actuaries Institute acknowledges the traditional custodians of the lands and waters where we live and work, travel, and trade. We pay our respect to the members of those communities, Elders past and present, and recognise and celebrate their continuing custodianship and culture.



Introduction



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Why ECC was needed

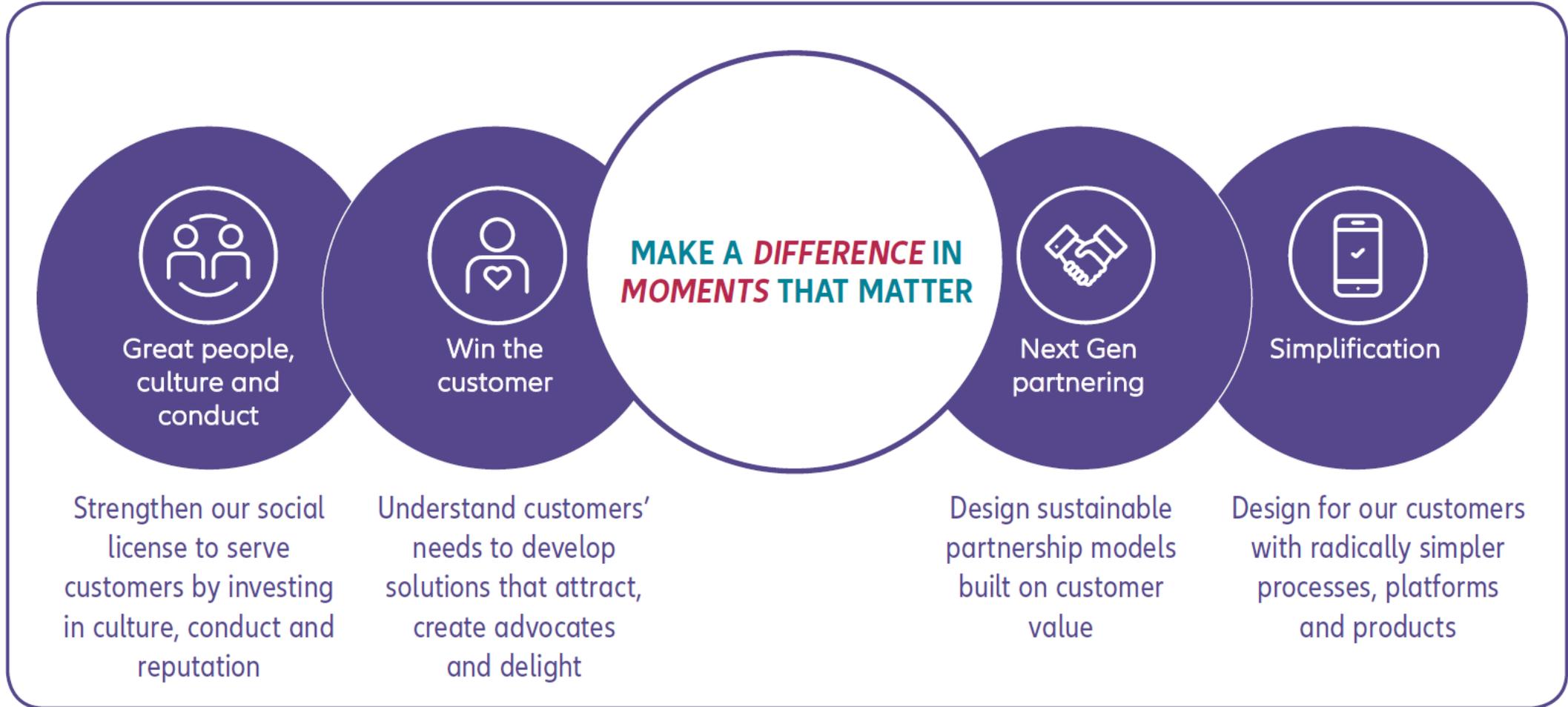


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Strategic Focus Areas



Strategic Focus Areas

Trust emerged as a critical factor for health and social care, prompting Allianz to focus on building and enhancing trust within the CTP Scheme.

We achieved this by designing the Enriching Customer Connections program, which emphasized desirable behaviour change towards consistently respectful and compassionate interactions.

ECC embedded behavioural economics principles into our business processes and customer communications.



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Allianz Strategic Directions



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Allianz Strategic Directions

Allianz's current strategy of "Care You Can Count On" is driven through our "customer obsession."

- In 2017, the NSW Government transformed the CTP Scheme from a litigated, adversarial lump sum payment scheme to a person-centred design focused on supporting road accident victims.
- Allianz Australia pioneered the adoption of Behavioural Insights (BI) methodology which utilises findings from psychology, cognitive science, and behavioural economics to design policies and services that effectively influence human behaviour.



Allianz Strategic Directions

Return to Life Philosophy

A holistic, biopsychosocial approach promoting evidence-based, high-quality service to enhance health and social outcomes for our customers. This philosophy aligns with the principles of the Clinical Framework for delivering Health Services and Health Benefits of Good Work.

Customer Centricity

Integrating person-centred, behavioural economics principles within customer communication and engagement processes to deliver empathetic and empowering experiences, boost customer satisfaction, and improve social and health outcomes.

Allianz Strategic Directions

Goals of ECC

- Create person-centred experiences through intuitive processes and clear language.
- Enrich holistic recovery and return-to-life experiences.
- Enhance case management services to support timely recovery and better scheme outcomes.
- Improve case manager knowledge by equipping staff with tools to manage complex and sensitive issues.

Allianz Strategic Directions

Achievements of ECC

- We transitioned from transactional interactions to behaviourally informed, person-centred recovery partnerships.
- We prioritised early psychological safety and intrinsic motivation over traditional compliance-based claim handling.
- We restructured case manager workloads and roles, shifting from passive file administration to proactive behavioural coaching and facilitation.
- We altered the cost-to-serve model, reducing long-tail claim costs through earlier resolution and integrating new services into revised structures.
- We created a new form of value centred on recovery and RTW outcomes, customer experience, and overall cost efficiency beyond administration speed alone.



ECC Implementation



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ECC Implementation

ECC comprised three major components:

1. Person-Centred Communication and Engagement
2. Motivational Interactions
3. EASE (Every Approval Should be Expedited) Program



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Person-Centred Communication & Engagement

- We simplified language in written communications.
- We reframed and redesigned messaging within communications, focusing on recovery and wellbeing rather than injury.
- We used personalised language to empower customers and humanise written communication.
- We employed commitment devices to engage customers in developing personal recovery goals.
- We discussed social norms within recovery planning, recognising customers' unique experiences and evidence-based recovery time frames.

Motivational Interactions

- We developed Case Manager coaching and training utilising 'motivational interviewing techniques' using the OARS framework.
- We developed face-to-face case manager training on building resilience, providing tools and methods to support customers in their recovery pathway.
- We addressed customer distress, emotional triggers, and effective working relationships, designed by AP Psychology, through an industry-first Decision Based Learning Platform, guiding Case Managers through best practice conversation pathways.

EASE: Every Approval Should be Expedited Program

- We developed process simplification and streamlining, ensuring timely access to treatment and delivery of key liability decisions.
- We developed portfolio segmentation to provide designated contacts with a deep understanding of early treatment and statutory benefits requirements.
- We enhanced document index systems for accelerated processing of critical documents.
- We used employee education and coaching to embed a culture of expediting the right support for customers.

ECC Outcomes



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ECC Outcomes

1. Process Enhancements
2. Customer Benefits
3. Case Manager Benefits



Process Enhancements

- **Claim Lodgement and Registration:** We minimised double handling for faster certainty and reduced anxiety through accelerated liability decisions and access to treatment.
- **Liability Decision Peer Review:** We amended peer review process for first liability decision to increase efficiency through data gathering tools for new claim lodgement, reducing confusion and conflict through accurate decisions.
- **Payments and Authorizations:** We developed earlier scheduling of workflow due dates for liability decisions and treatment approval, ensuring quick delivery of what matters most to customers.
- **Decision Tree Matrix:** We increased autonomy of Case Managers and streamlined peer review processes.
- **Weekly Income Calculation:** We streamlined calculation and review processes, promoting interim payments to provide funds until accurate calculations are made, particularly appreciated by customers with severe injuries.

Customer Benefits

- No claims denied due to insufficient information.
- Improved customer experiences and satisfaction.
- Enhanced stay-at-work rates.
- Reduced time to earlier treatment and care.
- 78% of Allianz customers accessed treatment and care before claim lodgement, outperforming competitors.
- The proportion of customers receiving income support within the first month improved from 37% (2018) to 70% (2020), exceeding industry averages.

Case Manager Benefits

- Enhanced case manager knowledge.
- Improved communication and messaging, supporting compassionate and empowering conversations.
- Reduced internal reviews and associated Personal Injury Commission (PIC) tasks.
- Lower case manager turnover.

Program Evaluation

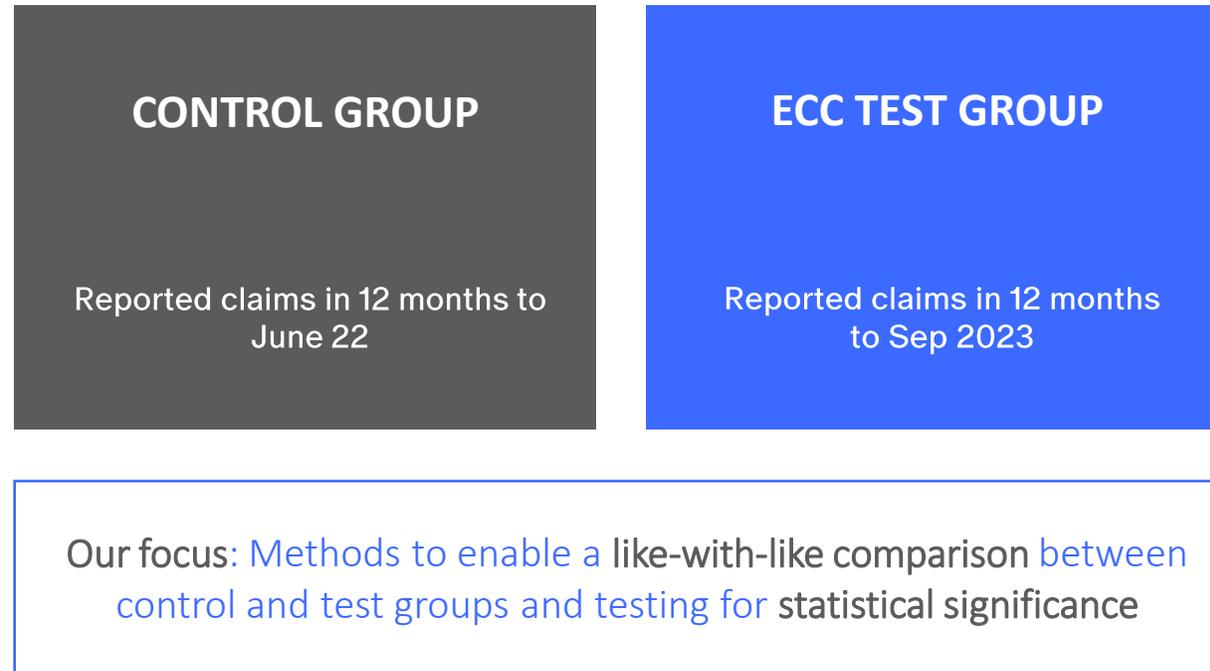


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Test and Evaluation Cohorts

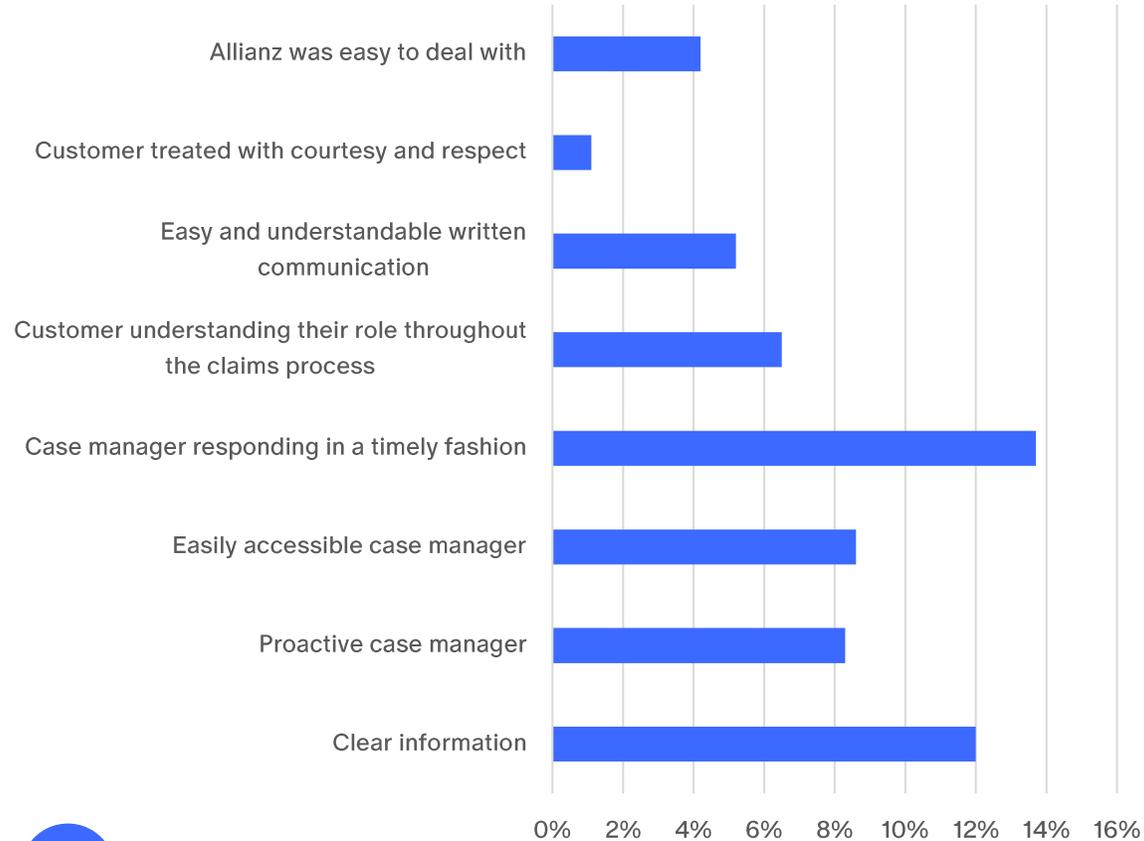


Evaluation Criteria

- Voice of Customer (VoC) customer survey responses
- Work rate metrics (i.e., Return-to-work, Stay-at-work and Work rate)
- Claim costs
- Time to first Treatment / Care service
- Internal Reviews

Customer Satisfaction improved with introduction of ECC program

VoC Measure Improvement

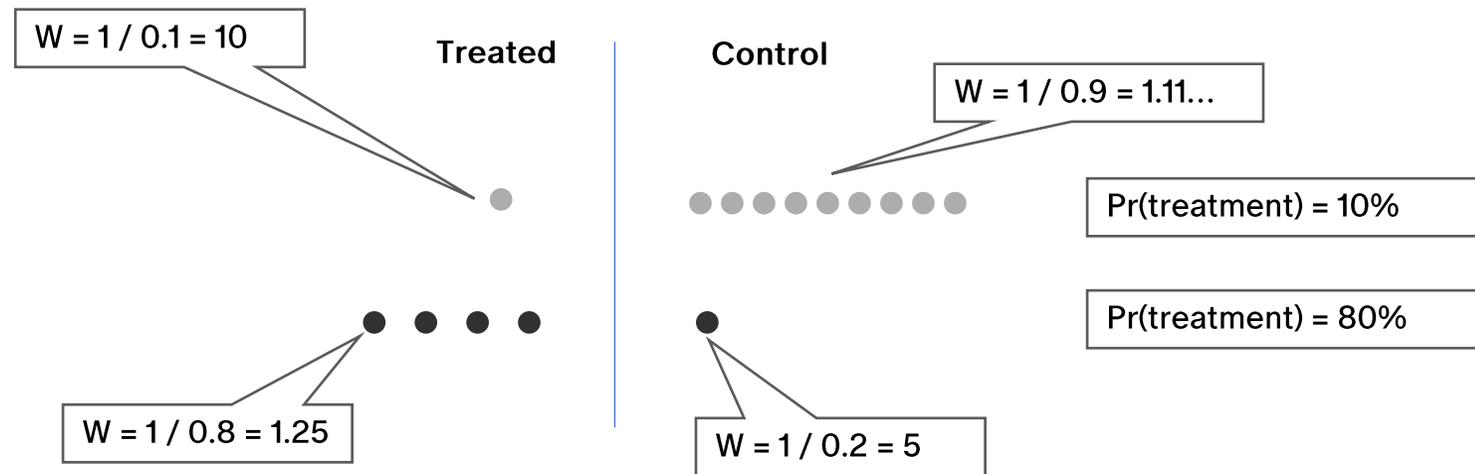


Overall customer satisfaction increased from 66.1% to 71.4%. Improvements also seen in eight customer metrics measured in the Voice-of-Customer survey

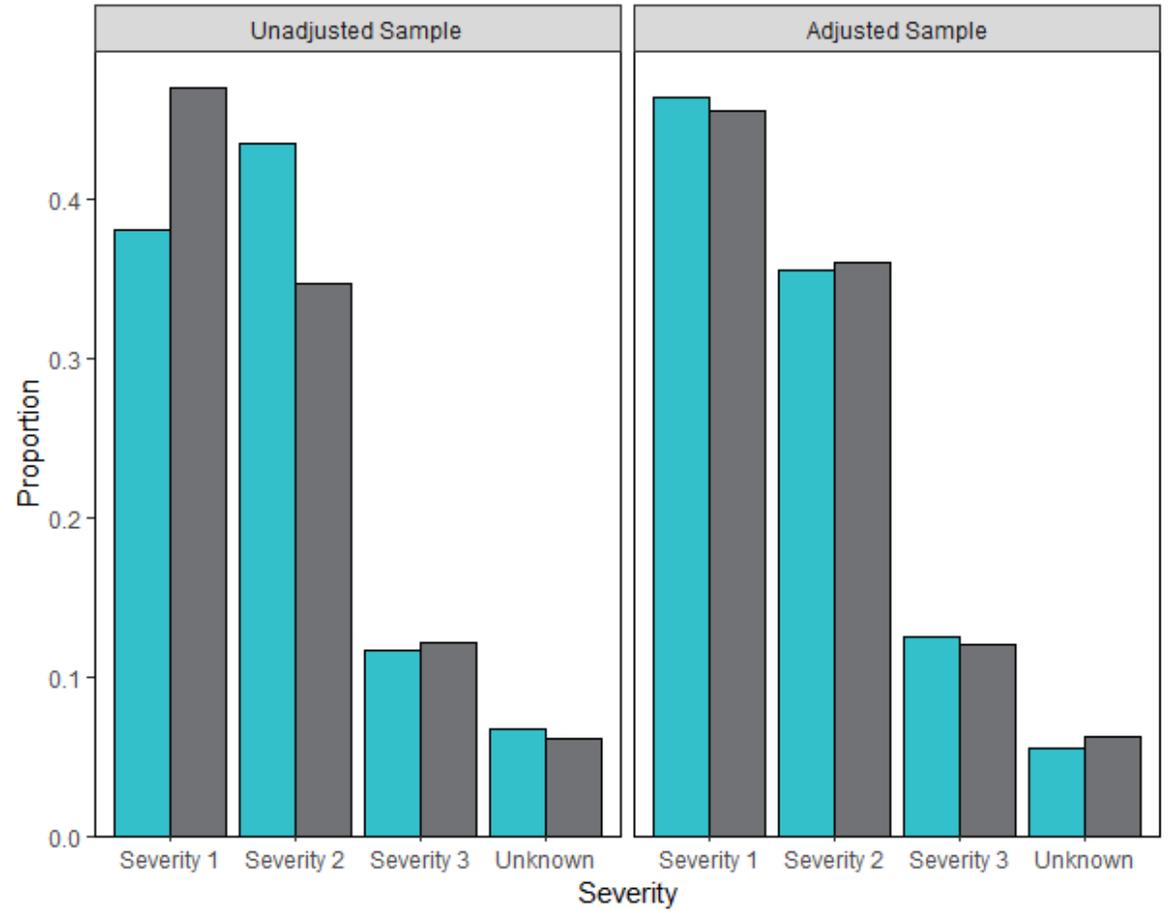
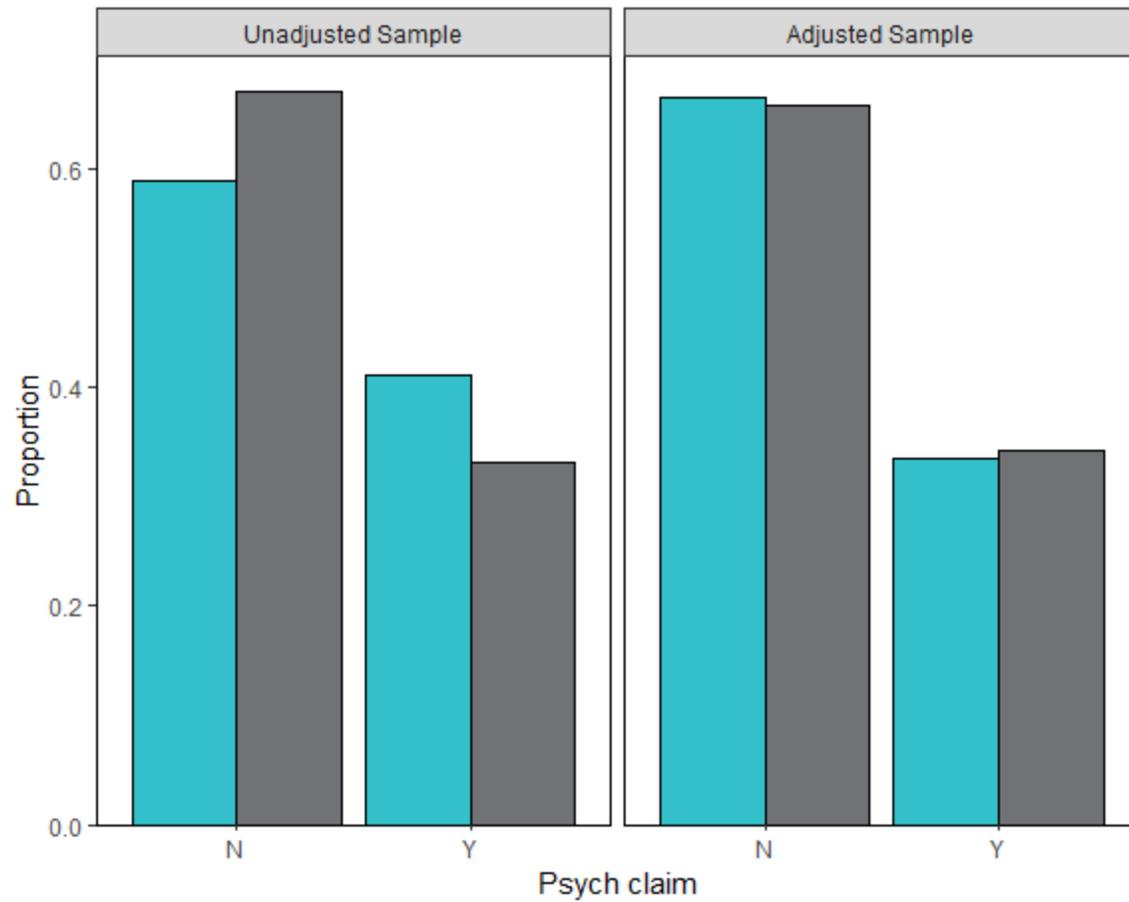


How to compare two cohorts with different composition?

Construct a pseudo-population with no confounding through Weighting



Weighting enables construction of pseudo-population to mimic an RCT

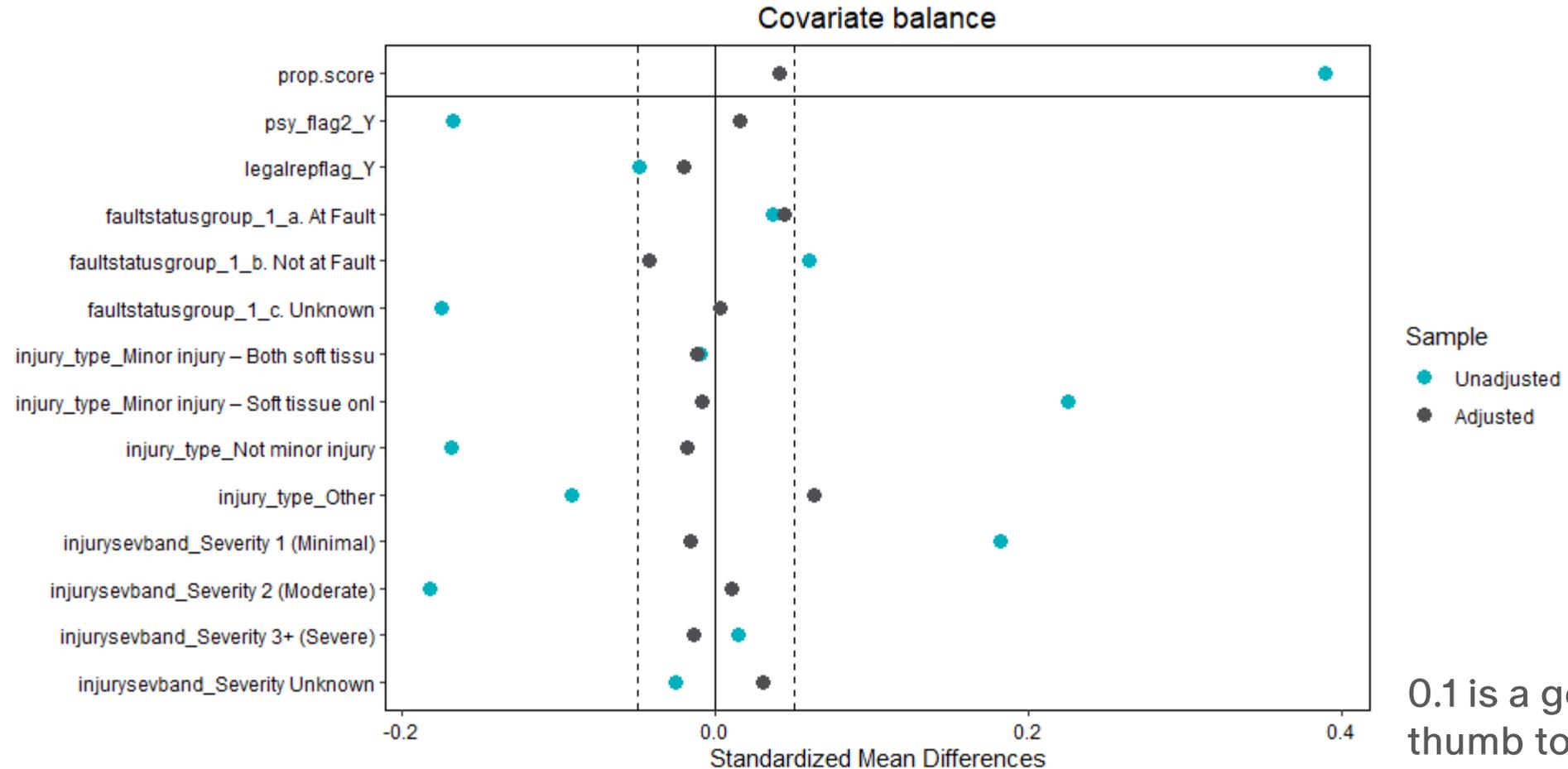


post_intervention pre_intervention

post_intervention pre_intervention



Balance for total data set can be measured with standardized mean difference



0.1 is a good rule-of-thumb to say that the weights have successfully balanced for the confounder variable.



ECC cohort has improved work metrics

- All work-rate metrics saw improvements with introduction of ECC. But only the stay-at-work increases were statistically significant.
- Claim costs were not significantly different

		Control	Test	Difference	Significance
3 Months	RTW 3M	60.9%	62.1%	1.2%	0.754
	SAW 3M	19.8%	32.6%	12.8%	<0.001
	Workrate 3M	70.3%	72.0%	1.7%	0.585
6 Months	RTW 6M	67.8%	68.9%	1.1%	0.803
	SAW 6M	19.8%	35.8%	16.0%	<0.001
	Workrate 6M	74.5%	77.7%	3.2%	0.39

	Control	Test	Difference	Significance
Cost at 6M	13,179	14,699	1,520	0.0939

Fewer claims request an internal review in ECC cohort

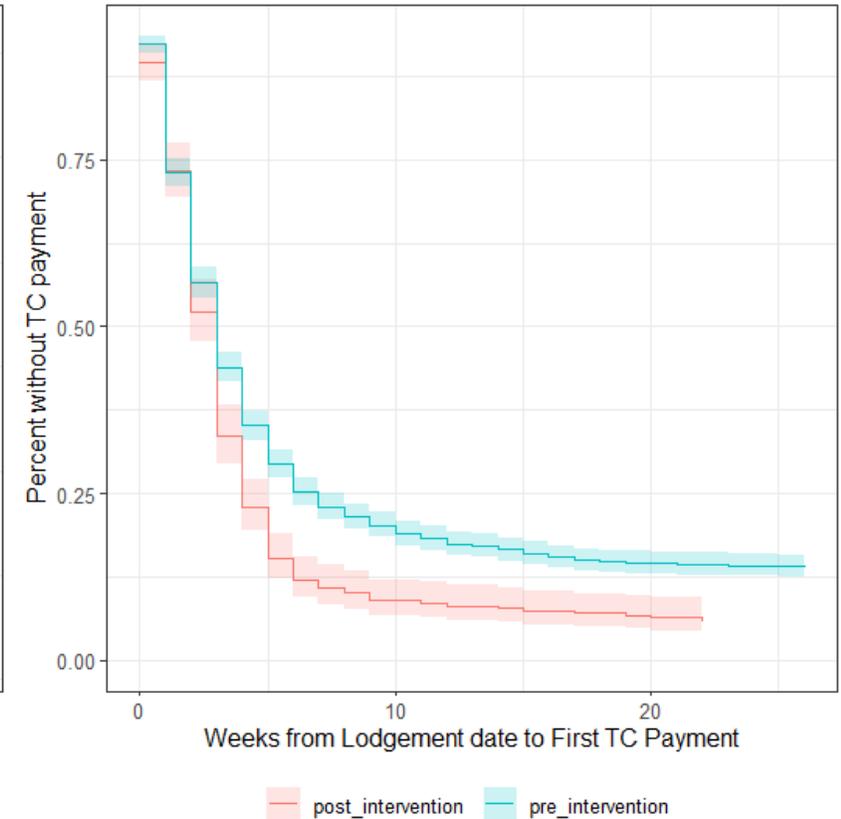
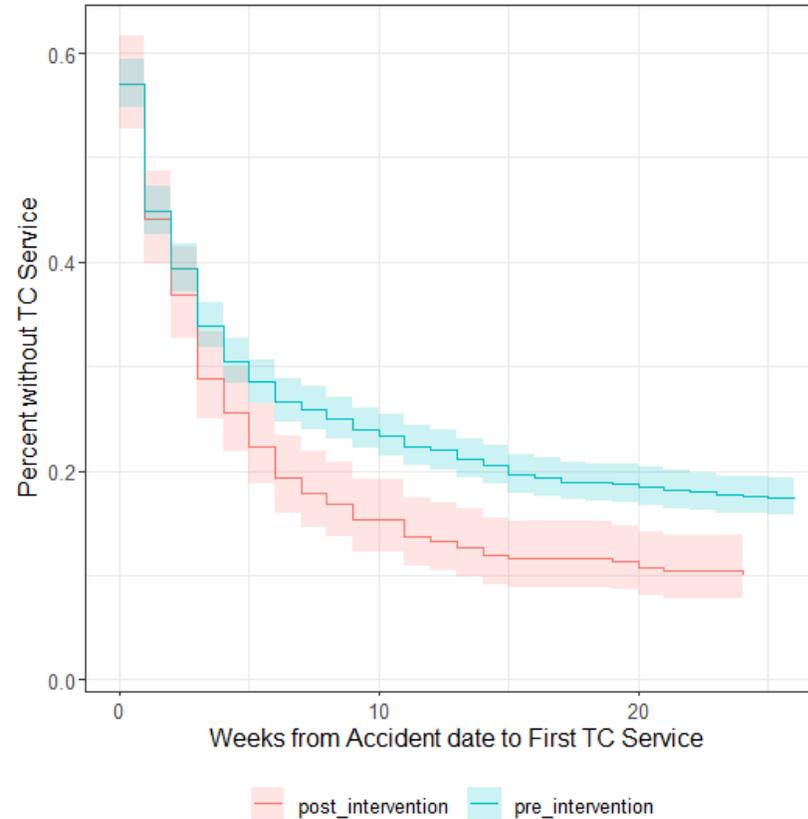
- Approx one third of internal reviews end up with the Personal Injury Commission. Reduced internal reviews are expected to flow through to fewer claims at the PIC.
- Fewer internal reviews leads to cost savings from reduced time cost

	ECC Cohort	pre-Intervention
Total IR	85	381
Total claims in measure	483	1982
Proportion of Claims with IR	17.60%	19.22%

ECC lead to faster access to treatment treatment and care

Time to first treatment / care service is significantly shorter among test cohort.

A cox-proportional hazards regression, with adjusting for confounders estimates a hazard ratio of 1.36 for the test cohort



Evaluation Result

- De-confounded comparison of pre/post cohorts with propensity score weighting
- Better experience for customers with improved customer satisfaction
- Cost savings overall from improved
 - Stay-at-work rates
 - Quicker access to treatment and care
 - Fewer internal reviews and disputes ending up at PIC
 - Reduced case manager turnover
- Very good ROI when costs and benefits accounted for

Conclusions



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Conclusions

- Instils *confidence* to deal with difficult and complex cases.
- *Value* of learning new, alternate strategies for difficult conversations.
- Navigating clients who are in distress with *care*.

"I thought the course was great, and it touched on a lot of areas we encounter. I do feel better equipped to deal with the difficult cases now"

Business as usual

- Part of Allianz learning and development calendar for all new case managers.
- Ongoing commitment towards Allianz's more vulnerable customers.

"Allianz understands my situation and they treated my case very well, they support me and helped me to recover my medical condition, the customer service was very helpful and they tried to help me over the phone"

"Efficient, prompt, very informative and caring. What a pleasure to deal with. Pity the hospital system is unable to respond as did Allianz staff members"

About the Actuaries Institute

The Actuaries Institute is the peak professional body for Actuaries in Australia. The Institute provides expert comment on public policy issues where there is uncertainty of future financial outcomes.

Actuaries have a reputation for a high level of technical financial expertise and integrity. They apply their analytical and risk management expertise to allocate resources efficiently, identify and mitigate emerging risks and to help maintain system integrity across multiple segments of the financial and other sectors. This unrivalled expertise enables the profession to comment on a wide range of issues including life, general and health insurance, climate change, superannuation and retirement income policy, enterprise risk management and prudential regulation, the digital economy, finance and investment and wider health issues.

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