

EML puts interactive video technology to work improving client engagement.

Client profile

EML

eml.com.au

- EML helps create safer workplaces and achieve better return to work outcomes for employers and workers.
- Has met the claims management and related injury management needs of employers and workers in Australia since 1910
- Manages workplace injury claims across multiple jurisdictions in Australia
- One of five agents appointed by WorkSafe to manage employers' WorkCover insurance and injured workers' compensation claims in Victoria



Overview

Although Australian claims manager EML has been managing workplace injury claims for more than a century, they have only been an agent in Victoria since 2016. That was when workplace insurance regulator WorkSafe Victoria appointed EML Vic Pty Ltd as one of its agents to manage employers' WorkCover insurance and injured workers' compensation claims in that state. EML began looking for new approaches to add value for their clients, differentiate its service offering to injured workers and improve return to work outcomes.

Business challenge

"The workers compensation industry is ripe for innovation," says Helena Swindells, EML's customer experience manager for Victoria. "We want to bring something different to the market, so we've been looking at how the business operates and how we manage our clients' claims. We've given a lot of thought to how people want to interact with us and have looked to find new ways to give our clients that choice."

Traditionally, insurers' communications with injured workers have taken place over the phone or in writing, and clients have been expected to digest very complex claim information by reading lengthy documents. EML found that these channels did not work best for every client.

"We interact with a huge range of people," Swindells says. "Some prefer to talk over the phone or meet face-to-face, while others prefer communications that they can access at their convenience. We looked for a technology solution that would

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—Helena Swindells, Customer Experience Manager, Victoria, EML

Technology used

- EngageOne® Video

"In our industry, people can feel they're being treated like a number. The videos' personalized greeting helps make injured workers comfortable with the claims process right from the start. Making that personal connection is important."

— Helena Swindells, Customer Experience Manager, Victoria, EML



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present information about claims in a straightforward and engaging manner, providing the details people need without bombarding them with information."

Solution

EML worked with Pitney Bowes and Sydney-based design studio IVEO to create an EngageOne® Video solution that would introduce injured workers to the workers compensation scheme and answer common questions about the process of having a claim. The solution would run in the cloud, so no on-site deployment or maintenance would be required, but it would need to meet WorkSafe privacy requirements pertaining to the types of data EML could store in the cloud.

The organizations developed an interactive video that greets each new EML client by name and provides them the option to view different topics as they choose. The video explains what the client can expect during the workers compensation process, including how they will be paid for lost income and when, as well as information about treatment options and returning to work.

"In our industry, people can feel they're being treated like a number," Swindells says. "The videos' personalized greeting helps make injured workers comfortable with the claims process right from the start and allows us to give them the details of their case manager. Making that personal connection is important. The response so far has been highly positive."

Benefits

Case managers report that the video solution is improving the quality of their initial conversations with clients. "In the past, the first questions people asked were about the process," Swindells says. "They wanted to know how they were going to be paid, how the amount would be calculated and who would make the payment. Now customers no longer have these questions if they've watched their video, so we can start talking about how to help their recovery, sooner."

EML receives reports that detail how many clients view each scene of their video and what proportion of each scene they watch. "This is meaningful to understand because it enables us to refine the video going forward," Swindells says. "As an industry, we make a lot of assumptions about what is important to people. Now we can understand what people are watching and what information they keep going back to."

The videos are also proving beneficial for family members of injured workers. For example, if a spouse or partner has a question about the workers compensation process then the injured worker might choose to show them the video to help find an answer. Now, EML is creating a new video offering for employers to help explain their insurance premium calculation and how to make payments. "There are so many possibilities for giving people quality information through this type of video," Swindells says.

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