

# SCOR Feeling

## **PREVENTION AND EARLY INTERVENTION FOR PSYCHOLOGICAL COMPLAINTS**

TO REDUCE THE NUMBER  
OF DISABILITY CLAIMS



«THE PROGRAMME CONTAINS MANY INTERESTING AND HELPFUL ASPECTS. IT HELPED ME TO MOTIVATE MYSELF, TO EXPRESS MY FEELINGS PRECISELY AND TO DEFINE AND BREAK THROUGH THOUGHT PATTERNS.»



## A CHANGING WORLD OF WORK

The working world is in a state of rapid change. After automation in the 20th century, global digital networking is now taking place and artificial intelligence will take over large parts of work processes. With these changing work processes, the psychological demands on employees are also increasing. The growing number of patients with mental health problems has been met with an inadequate availability of specialist medical treatment in our health system.

According to a study by the Chamber of Psychotherapists from 2018, there are still excessive waiting times in Germany for an initial consultation with a psychotherapist (approx. 5-6 weeks) and for a psychotherapy (approx. 19-20 weeks).

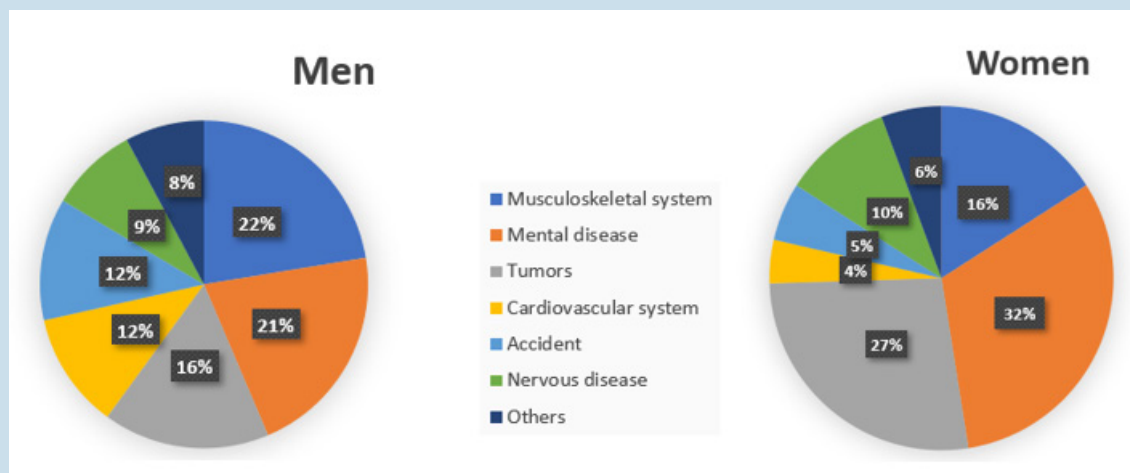
This situation is also of major importance for life and health insurance, as psychological complaints become chronic and thus have an influence on the ability to work.

## IMPACT ON LIFE AND HEALTH INSURANCE

Psychological complaints, e.g. due to depression, anxiety, stress or burn-out are one of the main causes of incapacity to work in Germany. The number of sick days due to mental illness has been rising continuously since 1997. Frequently, excessively long waiting times for an appointment with a registered psychotherapist/psychiatrist are the cause of chronification and hospitalization. However, these consequences can be avoided with early intervention.

An internal SCOR analysis of the benefit portfolios of various life insurers shows that, in some portfolios, mental illness already represents more than 30% of all new cases of occupational disability. Weighted by insured amount, the share of mental illness is even higher than by number of policies. Further, more women than men are affected.

SCOR internal analysis of a claims portfolio by cause:



Mental illness is therefore of particular importance for the long-term profitability of disability portfolios. A further increase in mental health disorders among the working population has been met with inadequate specialist medical care in this area. Life insurers are therefore advised to take early measures to ensure the long-term profitability of their portfolios. There are various options for action in this regard: For example, the underwriting policy for new business could be changed in terms of product design in the area of workforce protection and target group concepts, preventive measures could be offered to reduce the number of claims, or early intervention could be initiated in the event of a claim as part of the initial assessment.

However, this last point is problematic because in occupational disability insurance, claims are not reported until 8-9 months after the symptoms occur. At this late point in time, the illness has often already become chronic and «early intervention» is therefore hardly possible and not very successful.

SCOR has therefore chosen to follow a preventive approach. In addition to prevention, this approach has also enabled us to gain initial insights, as this approach is not yet established in the German life insurance industry. In particular, improving customer loyalty through regular contact over the long term with possible service offers is an important and new approach.

## THE FEEL PROGRAMME DEVELOPED BY SENTIO SOLUTIONS

Sentio Solutions is a start-up company that develops biomarkers and digital coaching to change the way we recognise and manage mental stress. The online coachings offered combine scientifically recognised cognitive behavioural therapy (CBT) with new digital technology.

Each user receives an emotion tracking wristband, which identifies stress reactions through physical signals, such as an increase in heart rate, skin moisture and skin temperature, and transmits them to an app, where they can be evaluated in real time. With the Feel wristband and the Feel app, the user can see in real time on his smartphone how he reacts to which stresses in everyday life. They also have the opportunity to explain in more detail feelings associated with stress reactions. With relaxation exercises and individually developed short training sessions in combination with online coaching, the insured learns to recognise himself and his reactions to stress and how to deal with them better. After an introductory interview, the coaching takes place on a weekly basis in the form of a video call.

The advantages are obvious: continuous analysis and real-time support go beyond the limits of traditional psychotherapy and allow for discreet access to immediate help via online coaching.

The continuous monitoring of emotions, the immediate reporting of emotional states of arousal and the documentation of feelings and thoughts as well as the associated stress factors allow for an improved experience with the coach.

This innovative approach practically offers the insured person a «coach in their pocket».

*Diagrammatic representation of the Feel programme from Sentio Solutions:*



# PILOT PROJECT BY SCOR, GOTHAER LIFE INSURANCE AND SENTIO SOLUTIONS

## INNOVATIVE PREVENTION MEASURE IN EXISTING DISABILITY PORTFOLIO

By pursuing a preventive approach to mental health problems, SCOR has been able to gain Gothaer Lebensversicherung as a project partner.

Initially, suitable groups of insured persons had to be identified in the insurer's disability portfolios according to specific criteria such as age, sum insured and occupation. These insured persons were then offered the opportunity to participate in the Feel programme provided they were suffering from the above-mentioned psychological complaints.

Challenges were the implementation of the data protection regulations, compliance with the provisions of the so called "Distance Treatment Act" and the confidentiality of the health information of the insured persons in the programme. It had to be ensured that neither the insurer nor the reinsurer received health data that could be allocated to specific persons or contracts.

The appealing and confidence-building design of the customer letter was also an essential prerequisite for a positive public image. Among other things, the project was intended to provide answers to the questions of how a healthy person reacts to such contact from their life insurer and whether such a campaign contributes to the consolidation of a positive customer relationship.

Furthermore, the timely involvement of the sales force was of central importance. Here, questions could have possibly arisen regarding the consulting effort and a possible incentive.

In summary, SCOR and Sentio Solutions enabled Gothaer Lebensversicherung's Feel programme to act as a reliable partner not only in the event of a claim, but also to offer innovative emergency aid in the area of prevention.

In conclusion, the Feel programme from SCOR and Sentio Solutions enabled Gothaer Lebensversicherung to act as a reliable partner not only in the event of a claim, but also to offer innovative assistance in the area of prevention.

## LESSONS FROM THE PILOT PROJECT

The findings of the pilot project are extremely positive. The basic acceptance and appreciation of establishing contact during the term of the contract is obviously very high. There was positive and motivated feedback also to the insurance agents, but above all no complaints were received. The active response rate, i.e. the proportion of those contacted who signalled their willingness to participate, was significantly higher than expected. As a rule, this depends largely on the pre-selection of the sub-sets.

The participants in the initiative showed commitment and had high activity times during which the app was used: 75 percent of all participants went through the entire programme and took part in all online coaching sessions.

It is also very important to consider the positive effects on mental health. The participants answered a questionnaire at the beginning, middle and end of the programme. The evaluation of the questionnaires showed that general life satisfaction improved significantly and both the average depression score (DHQ-9) and the anxiety index (GAD-7) decreased substantially during the programme.

*THE PROGRAMME HELPED ME TO BECOME MORE AWARE OF MY FEELINGS AND TO GET TO KNOW MYSELF BETTER. IN MY OPINION, ANYONE WHO WORKS IN A STRESSFUL WORKING ENVIRONMENT CAN BENEFIT FROM THE PROGRAMME (PARTICIPANT AFTER COMPLETED FEEL-COACHING)*



## CONTINUED CLOSE COOPERATION BETWEEN SCOR AND SENTIO SOLUTIONS IN VARIOUS MARKETS AND SECTORS

For the German market, SCOR and Sentio Solutions have agreed to continue their close cooperation. Experience and knowledge gained from the pilot project will be used and expanded in future projects.

In the meantime, the Feel programme has already been further developed and extended by a basic version without using the wristband. This means that in future there will be a second version of the Feel programme with a shortened duration of four weeks for participants with only mild symptoms: «Feel-Relief». This offer can also be used to support employees or insured persons in times of crisis, such as restructuring or COVID-19. The intensive programme with wristband is also still available for participants with moderate symptoms. This multi-stage approach allows an even more cost-effective and tailor-made implementation of the offers, depending on the needs of the participant.

In addition to preventive care in the disability portfolio, other areas of application are conceivable, such as claims management in health or occupational disability insurance or employer group insurance.





## WHAT SERVICES DOES SCOR PROVIDE?

SCOR assists you in analysing your disability portfolio and identifies the appropriate target group to invite to the Feel initiative. The focus here is on profession, age and sum insured. SCOR's internal portfolio analyses show that some professions are particularly susceptible to the occurrence of mental health problems. In addition, we can take over project management and coordination with Sentio Solutions. The pilot project has shown that various experts are needed to successfully implement such a campaign. For example, lawyers and data protection specialists, doctors, actuaries, risk and claims managers as well as experts from marketing and communication were involved in the project work. We would also be happy to discuss cost sharing with you, depending on the existing reinsurance relationships. It was particularly important to establish a data protection concept regarding data processing and data storage, but also to protect the interests of the person insured.

SCOR and Sentio Solutions will be available for further information and will present the results of the pilot project in detail.



# AUTHORS



**Michaela TRAWINSKI**

*Team Leader Claims Life  
SCOR Reinsurance Germany*

**Phone:** +49 (0)221 2928-1359

**Email:** mtrawinski@scor.com



**Thomas TROMPETTER**

*Head of Client Services  
SCOR Reinsurance Germany*

**Phone:** +49 (0)221 2928-1436

**Email:** ttrompetter@scor.com





Life

**SCOR**  
The Art & Science of Risk

Life

