



Dr Doron Samuell

Behavioural Economist | Consultant Psychiatrist

Greater Sydney Area | +61292526611 (Work) | director@behaviour.ai | behaviour.ai

Summary

Dr Samuell is a behavioural economist and medical specialist with expertise and experience in using quantitative and qualitative evidence to identify and develop strategy to resolve complex behavioural problems. The problems range from micro and macro economics drivers of poor productivity and performance to research on the social and medical impacts of medical conditions.

With leadership experience across Asia-Pacific, India and North America, Dr Samuell brings a breadth of skill and experience, combined with a nous for innovation, working at the forefront of emerging intersections of knowledge. He applies evidence-based approaches to deeply understand and solve problems that have a meaningful commercial and social impact in the manufacturing, health and financial sectors.

Winner of the 2024 award for [outstanding public policy research](#) by the American Academy of Actuaries.

Education

University of Canberra Research affiliate School of Economics	2024 - present
University of Sydney Business School Doctor of Philosophy (Ph.D.) <ul style="list-style-type: none">Quantitative research examining and resolving data information asymmetries in life insurance contractsConducted a randomised controlled trial with customers of life insurers to test behavioural primes on smoking disclosuresUndertaken observational research in Oceania and North America using primary customer health data to establish contextual factors relevant to personal disclosure	2017 - 2023
The London School of Economics and Political Science (LSE) Masters (M.Sc.), Behavioural Economics <ul style="list-style-type: none">Graduated with meritDissertation on data asymmetries in personal disclosures	2015 - 2017
Harvard Business School OPM <ul style="list-style-type: none">Finalist in negotiation and strategy competitions	2007 - 2010
Royal Australian and New Zealand College of Psychiatrists F.R.A.N.Z.C.P. <ul style="list-style-type: none">Fellowship of the RANZCP	1997 - present
The University of Western Australia Bachelor of Medicine, Bachelor of Surgery (M.B., B.S.) <ul style="list-style-type: none">Completed undergraduate medical training	1982 - 1988

Career Summary

Australian Insured Lives Project Chief Investigator <ul style="list-style-type: none">Longitudinal research to better understand the factors affecting the customer journey in life insurance.	2023 - Present
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Industry Innovation Science Australia**2022 - 2025****Board Member**

- Collaborative decision making, guidance and governance to the Department of Industry
 - Participation in grant applications
 - Provide feedback and guidance on RDTI, resource allocation and new program development
 - Board lead on CRC program
 - Board lead on [commercialisation and collaboration](#)
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Behaviour, Sydney, Australia**2017 - Present****Founder, Owner and Practice Lead**

- Manages a team of senior behavioural economists, from diverse backgrounds, who work with corporate and government clients to solve complex behavioural problems
 - Conducts randomised and observational experiments to solve problems with pecuniary impacts
 - Provides advanced behavioural solutions to improve productivity and profitability
 - Designs programs to improve customer honesty in financial services applications
 - Develops behavioural finance training curricula for RTOs training financial advisors
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Clanwilliam Health (Asia-Pacific), Sydney, New South Wales, Australia**2021 - present****Chief Medical Advisor (AU)**

- Subject matter and market expert for Ireland-based insuretech
 - Guides product development
 - Focuses on secure medical data management and behavioural change between doctors and third parties
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Insurance Council of Australia**2016 - 2018****Strategic Advisor**

- Resolved a long-standing problem of general insurers not providing travel insurance to customers with a history of mental difficulty
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Allianz Life, Sydney**2015 - 2022****Chief Medical Officer**

- Interprets medical data and provides technical assistance.
 - Participates in product development
 - Develops and trains staff
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Zurich Life Insurance**2014 - 2021****Chief Medical Officer**

- Improved access to insurance offerings for customers with a history of mental health difficulty
 - Support for claims and underwriting
 - Staff training
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AMP, Sydney, Melbourne**2013 - 2017****Strategic Advisor**

- Advised on product development, underwriting and claims
 - Developed an evidence-based approach on mental health underwriting, improving customer access to insurance products
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Viraj, Mumbai**2011 - 2020****Strategic Advisor**

- Corporate restructure of a stainless steel manufacturing company
 - Applied behavioural processes to improve communication and profitability
 - Applied behavioural principles to improve staff retention and productivity
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Professional Opinions**2002 - Present****Founder, Owner and Practice Lead**

- Director of professional services company
- Quality control for 400+ senior medical specialists providing risk management services and litigation support
- Develop and guide policy for the financial service sector
- Provides alternative dispute resolution support for sensitive interpersonal matters

Skills

Behavioural Economics

- Improves client profitability and productivity by iterative experimentation and implementation
- Manages a team of senior academic researchers
- Supervises both qualitative and quantitative research
- Provides behavioural insights and interventions to large companies and government departments
- Models economic impacts of behavioural change

Banking and Insurance

- Contributor to the Actuaries Institute Green Paper on Mental Health
- Collaborator with Deloitte Data Analytics to provide evidence-based solutions to customers
- Senior Associate, ANZIIF
- Held appointments with several life insurers as chief medical officer

Publications

- Samuel, D., & Christodoulou, D. (2023). Lower disclosures from customers screened by financial advisors. *Journal of Risk and Insurance*, 1–28. <https://doi.org/10.1111/jori.12453>
- Christodoulou, D., Samuel, D., Slonim, R., & Tausch, F. (2023). Counteracting dishonesty strategies: A field experiment in life insurance underwriting. *Journal of Behavioral Decision Making*, 36(2), e2302. <https://doi.org/10.1002/bdm.2302>
- Demetris Christodoulou & Doron Samuel (2020) The adviser effect on insurance disclosures, *Applied Economics*, 52:5, 519-527, DOI: [10.1080/00036846.2019.1646883](https://doi.org/10.1080/00036846.2019.1646883)

Appointments

- 2012-Workcover NSW Advisory Board
- 2019- present Inaugural Chair, a collaboration between Deloitte and Sydney University in behavioural field research
- 2020-present NSW Faculty of Adult Psychiatry
- 2021-present Medical Assessor, [Personal Injury Commission](#)
- 2022-present Board Member, [Industry Innovation Science Australia](#)