



Accident Claim Management Services for Clients of



Prepared by

Proclaim Management Solutions

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Introduction – DUAL and Outsourcing claims

For DUAL, outsourcing your claims in Accident and Health claims can provide the flexibility and cost advantages to deliver ultimate service and cost benefits to your clients, including:

- Flexibility to design project specific claim programs on a program by program basis.
- No need to add claim resources – we manage that process as the volume increases.
- High levels of service and responsiveness to support DUAL's brokers and their clients
- Strong expertise in Personal Accident with Kate Ellis being our National Manager for Accident Claims and Russell Walker providing further technical expertise as Senior Technical Consultant.
- Tailored web reporting – including 24/7 incident entry (worldwide) over the web and 24/7 claims reporting to you or your clients in the format you require.
- Compliance with Code of Practice and Privacy Act.
- Supporting Emergency Assistance service provided by leading independent company Customer Care, so no conflict.

Needs we have identified as important to the DUAL program

We understand for DUAL that the key requirements for brokers and clients of DUAL hinge on technical expertise and speed and responsiveness of the service.

Our objectives are to meet DUAL's requirements for their clients which we understand to be:

- Rapid and customer focused response to claims.
- Expertise to reduce the length and cost of claims.
- Working partnership with Emergency Assistance provider.
- Superior service to that received from local insurers. We want brokers to view Proclaim as an asset to DUAL which assists DUAL to build their business.
- Strategic management of service providers including medical and emergency assistance.
- Efficient incident reporting including on-line capabilities.
- Easy on-line access to accurate and up to date reports on claims.
- Good reporting functionality including splits by territory, cause and types of claims.
- Reduced expenditure on service providers (including loss investigators) as a percentage of total spend.
- Protection of the DUAL brand in an increasingly critical and competitive customer environment.
- Tailoring program to respond to client needs including service standards and KPIs.
- Flexibility in resourcing potential programs across several different products.
- Compliance with Code of Practice.
- Compliance with Privacy Act.

Proclaim's Services

Proclaim provides a customer focused solution that will include a number of key features and benefits.

Key Features – 1. Technical expertise plus 2. Sharp service standards

Among the key deliverables that the Proclaim Accident and Health claims service will provide are:

1. Technical Expertise

- Industry and legal expertise at the desktop.
- Training of client staff where required including development of a tailored incident reporting system and procedures and guidelines (including FAQs).
- Strategic management of medical and service providers to ensure resources are applied in a cost and time efficient manner.
- Regular availability of claims reports and/or constantly updated reports accessible online.
- Control and coordination of the claims process.
- Availability of meaningful claims trend data for use in ongoing risk assessment and management.
- Ability to benchmark claims performance against the industry average.
- Regular claim reviews including graphical trend analysis, risk management recommendations and benchmarking exercises.
- Compliance with Code of Practice and privacy legislation.
- For accounts with claims volume we are happy to do a review of the existing claims experience and incident reporting procedure. This is to ensure that where we can we introduce smarter procedures and incident forms/ web forms that are as user friendly as possible but also ensure that the right information is gathered easily and quickly at the time of incident - so we can settle most claims as and when they are lodged.
- Providing ongoing real time access to descriptive and financial information on claims (including reserves and payments) via our online reports at www.proclaim.com.au - Quick and easy access to up to date claim and incident data including claims by type, territory and cause
- In Kate Ellis and Russell Walker we have two of Australia's foremost claims technicians. See their CVs on the next page.

2. Service standards

We do not overload our staff, so we can meet our service commitments to you. These include:

- Response to customer claims within 24 hours.
- Speed of investigations especially with respect to lower value claims.
- Speed of claim resolution and reduction of any long term claims.
- Rapid turnaround to customer queries.
- Online rapid incident notification and online access to claim reports.
- 24 hour assistance from emergency assistance partner - Partnership with emergency assistance provider with phone service 24/7 and worldwide network
- Service standards that meet and exceed the Code of Practice including standards in that Code:
 - 24 Hour acknowledgment of notifications
 - 8 business day turnaround on review and information requests
 - 10 days maximum from receipt of adequate information to coverage response
 - Phone calls returned same business day or within 24 hours
 - Routine requests responded to within 10 days
 - Payments done within 5 days maximum

Key Benefits

We believe that some of the major advantages to DUAL and their clients in using Proclaim services include:

- Faster and more rapid response to customer claims.
- A Claims Manager that understands how DUAL and Arch operates
- A Claims Manager with the expertise to assist clients through difficult claims
- A Claims Manager prepared to tailor client specific solutions to improve processes and performance
- A Claims Manager who is available and makes an effort to understand the needs of your organisation and your industry – and who has a track record of value adding with initiatives such as training, contract reviews and newsletter production
- A Claims Manager who is available to discuss claims and claim trends with you, your broker and the client – with offices Melbourne, Sydney & Brisbane
- A Claims Manager with strong expertise in Accident claims and a track record of delivering great service and saving costs.
- Reporting that maintains control of financial exposures and meets all Lloyds obligations.
- Ready access to legally qualified claims expertise and risk related advice.

We believe that the tangible benefits of a more effective claims management regime will include dollar savings in claim portfolios and enhanced ability to market a superior service. Through improved management of customer complaints and strategic direction of service providers you and your clients will save both time and resources.

Service Team

Proclaim differentiates itself from the rest of the claims industry by hiring quality staff with technical expertise and commercial acumen whose drive is to understand their client's business and assist in saving their clients time and money. Many of our staff are legally qualified or have shown superior capability within the insurance industry. The benefit to our clients is access to a professional who wants to understand their industry and who is available, responsive and innovative.

National Claims Manager – Kate Ellis

Kate has 15 years experience in the insurance claims field, 9 in Accident and Health Claims.

Kate recently joined Proclaim to manage the Accident and Health Claims team as we continue to grow the department. Kate's role at Proclaim is to use her expertise and experience to build the best claim team in the market, using skill at the desk combined with better processes and technology, including web based reporting. Kate comes to us most recently from ACE Insurance, having managed the local A&H team for the past two and a half years. Her technical responsibilities in this role extended throughout the AsiaPac region on large losses and included daily contact with a larger offshore team responsible for 90% of the A&H Claims portfolio.

Kate's experience includes:

- Liaising with Underwriting staff to ensure continued relevance of Policy Wordings, including recommending changes when required to eliminate any ambiguities.
- Technical specialist, addressing referrals from a team of 35 staff processing a large volume of claims and responsible for approving any Death, Permanent Disability and Serious Illness claims.
- Review and approval of large losses and declines from the local Managers within the Asia Pacific region.
- Providing material for documentation to assist Brokers with educating Insured Persons under Expatriates programs.
- Handling claims in the following lines of Business – Personal Accident & Illness Policies (Death, Capital Benefits, Loss of Income, NMME), Expatriate Insurance, Inpatriate/Temporary Resident Insurance, Corporate Business Travel Insurance, Leisure Travel Insurance, Permanent Disability Insurance, Student Accident Insurance, Consumer Credit Insurance, Trauma & Serious Illness Insurance, Sporting PA Insurance (Country Rugby League, Queensland Rugby League, Bicycle Victoria), Voluntary Workers PA Insurance.
- Auditing of Claims Handling and claim procedures, both internal and external (TPA's).

Senior Technical Consultant – Russell Walker

Russell is a highly experienced Accident and Health Claim Manager who has 30 years experience as Claim manager of a large insurer (Ace/ Cigna) and as manager of a Third Party Administrator (CSN).

Russell joined Proclaim in 2007 to manage our growing portfolio of Accident and Health Claims.

Russell frequently runs client training presentations and will be involved in industry discussion groups as part of his role at Proclaim. There are not many parts of the Accident and Health business that Russell has not been involved in. Russell's role at Proclaim is to use his expertise and experience to build the best claim team in the market, using skill at the desk combined with better processes and technology, including web based reporting.

Russell's experience includes:

- Assisting Brokers and Insurers in reviewing Policy Wordings and recommending improvements when required. Developing a strong team of people to handle and process a large volume of claims.
- Handling claims in Australia and Asia Pacific Regions.
- Handling claims for Union Business (EBA) –e.g. CFMEU, Maritime Union. Mining Industry.
- Developing programmes to assist expatriates overseas.
- Handling claims in the following lines of Business – Personal Accident & Illness Policies (Loss of Income), Expatriate Insurance, Inpatriate Insurance, Corporate Business Travel Insurance, Personal Travel Insurance, Permanent Disability Insurance, Loss of Licence Insurance (Experience in handling claims for Qantas Airways, Air China (Asia Pacific Area) New Zealand Locomotive Engineers, Sporting Insurance (AFL, Queensland Rugby Union, National Basketball League, Motorcycling Australia, Little Athletics, Australian Cricket, National Hockey Association, National Netball League) Accident School Insurance, Scouts Accident Insurance Policy.

Russell also has a network of part time and full time experienced accident claims handlers available for both project and annual renewable business, including Barbora Pradeaux who works alongside Russell, so Proclaim can scale up quickly to manage variation in volume. Prior to Russell joining us Proclaim managed a process where over 5000 claims for loss of income were lodged in a period of 3 months, so we have the experience to scale quickly and handle large volumes.

Kate and Russell are supported by a team of expert Accident and Health professionals as well as HR, Finance, Business Development and support teams.

External Resources

Proclaim pride ourselves on strategically appointing and managing external service providers that ensure that the client obtains a quick and cost effective service. We want our providers to share Proclaim's drive to resolve claims quickly to the satisfaction of our clients and their customers. Our focus is on driving value so we retain service providers where their services can create some meaningful difference to the cost of a claim.

We understand that the selection of the right Emergency Assistance provider is a key consideration for clients, which is why DUAL and Proclaim settled on Customer Care to provide emergency assistance to DUAL clients. The reasons for selecting Customer Care were around their service capabilities and worldwide network which assures you a strong service in this critical area.

We believe that emergency assistance is a separate and critical skill set which we believe is not a core competency of claim management. Therefore we choose to partner with the best available service provider to furnish you with the best available service across both claim management(Proclaim) and emergency assistance (Customer Care).

We also believe that it is important that these two skills are kept separate so that the costs and service of the Emergency Assistance provider can be contained without fear of conflicts of interest.

About Proclaim

Brief overview

Proclaim's success has been driven by a commitment to innovation and expertise that ensures customers receive superior claim solutions and this is the cornerstone of our business – specialist services tailored to the customers requirements.

As claims management specialists, the establishment and delivery of bespoke claims management functions is our business. We service all types of insurance claims from the incident report to a successful resolution, including the management of Liability, Personal Accident & Loss of Income and liability, motor, property claims. Proclaim is renowned as a specialist in liability classes.

We understand the value and importance of the claim function both in service delivery and cost of administration. We do not underestimate the critical importance of the claim function, and that the outsourcing of this function is an enormous delegation of trust, and is critical to your success.

Proclaim was established as an independent claim specialist in 1999. Our clients benefit from our unique and proactive approach to managing risk.

We handle over 30,000 claim notifications per year and are equally as adept at a large professional indemnity claim as to a small accident claim – and we understand both types of claim are very important

Our Key Differentiators

Specialisation - our core competency is claims management - it is the only thing we do and it is what we do best. We are not adjusters, brokers or lawyers first and claim managers second because we see that as not only a conflict of interest but moreover an inefficient method of tackling risk issues.

Expertise - We staff our unit with experienced technicians and in-house lawyers rather than recycling industry claim staff. Our claim staff investigate the majority of claims from their desktop, ensuring quick assessment of liability and exposure, and cost savings on investigators and solicitors.

Speed - Our service standards are sharper and more aggressive than any other claim manager.

Innovation – We work to provide client specific processes that work best for them. Clients will have a dedicated member of our team available and on call for their requirements and we will work tirelessly to provide creative solutions to difficult problems. We have on-line reporting tools that help track the improvements to cost of risk.

We will understand DUAL's business and you will be able to rely on us to deal with your customers in a way that enhances your brand.

How We Measure Our Performance

We assess our performance against industry statistics and we also benchmark across industry clients.

We have a system of regular Self-Audits with results provided to you that will demonstrate delivery of our key services.

We pride ourselves on delivering flexible and tailored solutions to clients, so a key measurement for us will be client satisfaction. We will seek feedback from the insurer during the course of the year to ensure you are happy with our services and if you require any additional services or changes to the arrangements.

We are also happy to incorporate a set of Key Performance Indicators or a Service Level Agreement that ensures you understand our service commitment and that we are measuring our performance against those deliverables. These would include standards that surpass the requirements of the Insurance Code of Practice.

Successes - Case studies – The Proclaim Edge in action

A tailored project

In 2005 we were asked to design and resource a compensation scheme for income lost by drivers who had lost their licenses due to faulty speed cameras. In conjunction with PWC, we built a business unit with a dedicated claims system with all reporting tools, interface to a call centre and Road Traffic data, as well as a customized cheque issuance process. We processed over 3000 claims for loss of income in a six month period and ensured the client avoided litigation and bad publicity through an efficient and fair system of claim management.

A large claim

- a. Claimant was involved in a Motor Vehicle accident sustaining a broken leg and back injury. Doctor stated claimant will be off work for at least 12 weeks.

Quick investigation by Proclaim indicated that accident was caused by a Third Party Driver who went through a red light at an Intersection striking our claimant's vehicle and causing the injuries to our claimant. It was suggested to the claimant that it would be beneficial for him to lodge a claim against the Third Parties Compulsory Third Party Insurers as the Benefits are higher than he could hope to obtain under our Insurers Policy.

The claimant agreed and withdrew his claim against our Insurers.

Settlement - Savings **AUD \$10,000.00**

- b. Instructed by London Insurer to review a claim in Australia which a Claimant had suffered a major illness and has been on Loss of Income benefits for well over 12 months. Policy covered Loss of Income for 104 weeks plus a Permanent Total Disability Section covering Sickness. Proclaim immediately arranged a medical assessment with the claimant and were able to ascertain that the claimant did suffer the illness and his chance of working again was remote. The Insurers instructed Proclaim to settle claim for USD 142,898.00 but Proclaim were of the opinion that this amount was inflated and the Insurers agreed for Proclaim to settle up to USD \$142,898.00. After several discussions with the claimant, Proclaim were able to negotiate a settlement with the claimant amounting to USD \$120,000.00.

A saving to the Insurer of **USD \$22,898.00**

- c. Claimant submitted a claim for a back injury sustained when he changed a tyre on his vehicle. A doctor confirmed the injury on the claim form and stated the claimant had never suffered a similar injury before and issued a medical certificate for 4 weeks off work. Proclaim immediately had the claimant examined by our specialist who were of the opinion that the claimant, if he ever had a back complaint, had totally recovered from it. Further investigation revealed that the treating doctor had only seen the claimant once before and stated to Proclaim off the record that he only issued the certificate as he was afraid of the claimant. Proclaim contacted the claimant and the claim was withdrawn.

Settlement- Savings **AUD \$10,000.00**