



Accidents are unpredictable but your claims management shouldn't be....

Proclaim has extensive experience in the management of accident and compensation claims programs. We can design a claims process that fulfils your service objectives and simplifies the claims process, allowing you to focus on your business. We can also seamlessly transition existing business, or implement superior claims models for new business.

High levels of technical expertise coupled with local knowledge and experience can provide the edge you require in your claims services.

The Proclaim Edge – services that go beyond

- High levels of technical expertise in Accident and Allied Health.
- Speed of service.
- Flexibility to design project specific claim programs tailored to your needs.
- Tailored on-line reporting to your specifications that gives you control over claims information.
- Structured review and communication program on claims activity and issues.
- Compliance with Code and Privacy Act.
- Efficient allocation of costs to the claim (and loss ratio).

The Proclaim Edge – key benefits

- Saves you time and money.
- No staffing hassles - we manage the claims and the claim staff.
- Supports your brand and business through a superior claim process.
- Ready access to high levels of technical expertise.
- Speed of response leads to happy customers / producers.
- Availability and accountability to you and your customers resulting in higher levels of service.
- Reporting that maintains control of your financial exposure.

References

Renato Foenander, Claims & Finance Manager, Accident & Health International Pty Ltd – “I have known Russell Walker for 10 years as a colleague in the general insurance industry. In particular, my association with him has been primarily concerned with claims and general operations management in the specialist area of *accident and health* field of insurance.

During my association with Russell he has held several important roles that have included:

- Regional Claims Manger for Ace Insurance.
- Claims and Operations Manager for Corporate Services Network, who are a third party assessor for claims services.

Russell’s experience in dealing with clients extends from small enterprises through to the large multinational corporate sector.

Russell and also the teams that he has managed have always settled claims in a competent, prudent and diligent manner and this service ensures a strong level of trust from his clients.

At an individual level Russell also has the commercial ability to settle claims on “best terms” in a manner that can satisfy both claimants and also his Clients. In his roles as a third party facilitator he has also developed many procedures for his Clients that have simplified their insurance processes”.

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.

Settle 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.

Settle Savings AUD 10,000.00.

Team and resources supporting Proclaim PA

Russell Walker - Prior to joining Proclaim Russell worked as an Operations Director for the Corporate Services Network; Regional Claims Manager, Asia Pacific ACE Insurance Limited, Australasian Customer Service Manager for ACE Insurance Limited/Cigna Insurance Limited, Claims Manager for Insurance Company of North America/Cigna Insurance Limited and Claims Supervisor for GRE Insurance Limited.

Russell is supported by a team of Account Managers, together with support teams in Sydney and Melbourne, plus Trust Accountant and Business Accountant as well as the Directors of Proclaim. In any business we manage you can be assured of a strong and specialized team in support of your business objectives.

Our clients include:

Motorcycling Australia
Chubb Insurance
Australian Professional

AISV - Schools scheme
Forbes UA
Victorian Dept of Treasury

WINsure
Millenium MGA
Lumley

Talk to Proclaim today about how we can help you reduce your costs while building better customer and contractor relationships.

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