



## **Proclaim - Experts in Liability claim management**

Proclaim has extensive experience in the management of liability 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 split our Liability claim management business into two distinct divisions:

1. Insurance – for administering claims on behalf of insurers and / or underwriting agents and coverholders.
2. Corporate - for administering claims on behalf of self-insured companies, including claim management for major events, training programs and under excess claims management.

These two divisions are separately managed and staffed to increase specialisation and focus, and avoid conflicts of interest.

### **Technical expertise + local knowledge = superior solutions that give you an edge**

#### **The Proclaim Edge – services that go beyond**

- High levels of technical expertise, with all Account Managers for liability claims being legally qualified, meaning more is done at the desk.
- Complete understanding of the different regimes in each State of Australia, so we don't rely on solicitors in the different States.
- Speed of service.
- Flexibility to design project specific claim programs tailored to your needs.
- Tailored on-line reporting including on-line incident entry.
- Strategic management of service providers to ensure cost effective service.
- Structured review and communication program on claims and any issues.
- Compliance with Code and Privacy Act.
- Efficient allocation of costs to the claim (and loss ratio) if required.
- Option of Queensland PIPA representation at conferences by our Brisbane office rather than default to expensive legal representation.
- Early and accurate reserving on the basis of an agreed reserving philosophy

#### **The Proclaim Edge – key benefits**

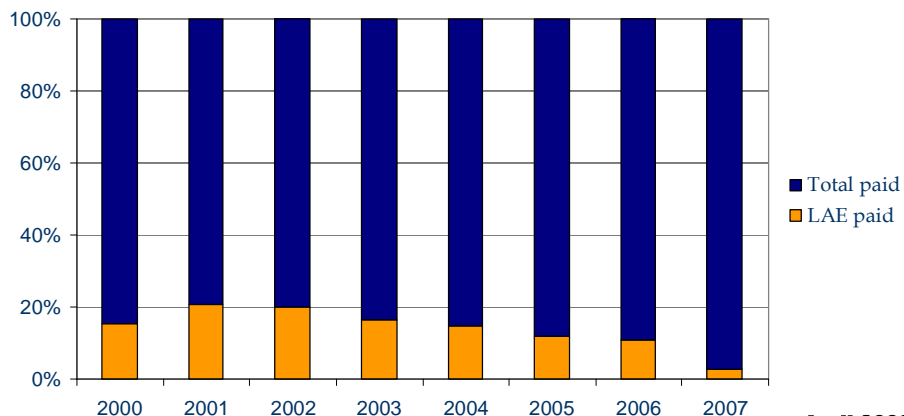
- Saves you time and money.
- Supports your brand and business through a superior claim process.
- Ready access to high levels of technical expertise.

- A wealth of benchmarking and historical data for risk management and benchmarking purposes.
- Availability and accountability to you and your customers.
- Reporting that maintains control of your financial exposure.
- No staffing hassles - we manage that for you .
- Trust - that you can rely on the outsourcing partner to do their job and not create additional burden for you.

As we grow we have built significant support infrastructure that supports your business to get superior results. We have separated functions such as incident entry, trust accounting, settlements and systems so you can get the best possible service around your claim portfolio. It enables us to get the best possible results. We pride ourselves on keeping claims costs significantly below industry averages and controlling legal expenses is a key part of that.

## Legal/adjusting expenses as a % of total paid finalised claims

General Liability Finalised Claims



April 2008

## References

**Knight Frank – Campbell Flack, General Counsel:** “I am constantly impressed by Proclaim’s efficient, intelligent and proactive dealings with our clients and claimants – we are delighted with their service and the results it achieves and would recommend them to anyone”

**Macquarie CountryWide Trust , Macquarie Office Trust and Macquarie Direct Property Trusts – Zoe Sweeney, Operations Executive, Real Estate Capital:** “Proclaim have been working with us for approximately six years. We originally employed Proclaim to work solely with Macquarie CountryWide Trust and as that was so successful we rolled their service out to the other trusts as well. As the trusts have grown, the number of insurance claims has continued to rise, as have premiums and deductibles.

With Proclaim's assistance we have been able to establish a sound historical database of claims and incidents that we have been able to provide to our insurers upon renewal of our policy, thus helping to minimise premium and deductible increases. Proclaim have helped identify some "problem" areas where recurring incidents have occurred at our assets. They have provided a "hands-on" approach to managing each incident or claim, helping to reduce potential litigation taking place and minimising costs, while ensuring the way keep our customers happy.

Proclaim's services have made a significant contribution to our business from a cost saving perspective by minimising the costs associated with each incident and claim. They always provide an excellent level of service and have superbly managed the growing number of liability claims we have experienced across our property portfolios. We would not hesitate to recommend their services.

## Successes - Case studies – The Proclaim Edge in action

### Claim Management at Work - Liability - Shopping Centres claim management

Proclaim commenced managing claims for a large property trust in 2002. At the time, their claims were being managed by an insurer and they had little control over their risk or their exposure. The average cost of claims over \$1 was over \$15,000 which was in line with industry standards but outside our KPIs.

We worked with the Trust to improve risk management, incident response and the claim management culture. We also worked in tandem with them and their brokers at renewal in providing presentations to insurers on their risk program.

5 years later and we have managed over 700 incidents and nearly 200 claims.

- Average cost of current & finalised claims reduced by 60% (\$4,000).
- Average cost of all finalised claims \$1,992 reduced by 75%

- 80% of claims settled for < \$5,000.
- 65% of claims settled for < \$1,000.
- Litigated claims < 5 %
- Lawyers instructed including Qld PIPA claims < 5%
- Investigators instructed < 5%

**Includes 2 years preceding impact of tort reform.**

## **Team and resources supporting Proclaim Liability Claims Management**

### **Insurance Team**

The Insurance team is managed by Richard Thomas and includes Maria Rosman as Technical Specialist and three further legally qualified Account Managers, together with a support teams plus a 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.

### **Corporate Team**

The corporate team is managed by Marianne Lim in Sydney (Sydney, Brisbane) and by Matilda Luff in Melbourne.

Marianne and Matilda are supported by a team of 8 legally qualified Account Managers, together with a support team and technical specialists.

### **Our clients include:**

Zurich  
Marketform  
CGU

Dual  
Newline  
AIG

QBE  
HCC  
Catholic Church Insurance

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

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