

## CLAIMS MANAGEMENT

### *Minimising the impact of claims?*

Organisations face many challenges in minimising the impact claims (in particular injury claims) have on their business and solutions need to be in place to meet this ongoing challenge head on.

Organisations should be confident that their service provider is handling claims correctly, robustly and efficiently from initial notification of the incident right through until its conclusion. There must be a proactive approach in every stage of this claim process.

As economic pressures have increased, so has the likelihood of incidents becoming claims as compensation culture has driven claims volumes and values to an all time high.

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### ARE THE FOLLOWING QUESTIONS APPLICABLE TO YOUR ORGANISATION:

- **Do you have claims tarnishing your claims history which you believe should not have been settled?**
- **Do you have spurious claims that have been settled without your agreement?**
- **Are claims settled without a rigorous defence being made first?**
- **Do claims take a considerable amount of time to be settled or repudiated by your service provider?**
- **Do you have an agreed process in place of what to do in the event of a claim?**
- **Do you know what information and documentation is required at the outset for claims to be defended?**

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It is important that regular reviews of an Organisations internal claims processes and reviews of external service providers such as your Insurance Broker, Insurance Company, Loss Adjustors etc is carried out. This review examines all aspects of the claims handling process and how data is captured.

### SOLUTIONS

- **Establish a claims process and procedure blueprint**
- **Do you have spurious claims that have been settled without your agreement?**
- **Adopt an early intervention strategy**
- **Achieve early cost effective settlement**
- **Fight the cases that we deem dubious**
- **Identify and defeat fraud**
- **Constructively communicate with all parties involved**
- **Support rehabilitation**