

Claims Processing 2013

Building a Foundation for Transformation

www.claimsprocessing.com.au

Main Conference 19-20 June 2013
Workshops 18 June 2013
Venue L'Aqua, Darling Park, Sydney

Benefits of attending:

- ▶ Understand how to overcome siloed data systems that make it difficult to assemble a complete view off a customer
- ▶ Develop a clearly articulated business plan to improve business operations and enhance claims processing capabilities
- ▶ Effectively combat insurance fraud to improve claims management efficiency and decrease claims costs
- ▶ Learn how to establish a simplified function based organisation with standardised systems and processes
- ▶ Understand how to optimise the performance of your people, processes and technologies
- ▶ Master customer centricity in today's multi-channel environment
- ▶ Develop a strategy to manage claims overload and enable rapid response during times of crisis

WORKSHOP A:

Effectively Combating Insurance Frauds to Improve Claims Management Efficiency and Decrease Claims Costs

Facilitators: Craig Gregory, Manager Group Loss Prevention and Awareness, **HBF**

Laurie Ratz, Special Risks Manager, Insurance Council of Aust. & Insurance Fraud Bureau of Aust.

WORKSHOP B:

Addressing Work Culture Needs for Successful Adaptability and Change Management

Facilitator: Dave Williams, Head of Innovation, **Bankwest**

WORKSHOP C:

Developing a Customer Culture for Competitive Advantage

Facilitator: Kay Jackson, Managing Director, **Simplex Insurance**



Featured Partner

claim360⁺

Featured Exhibitor

Xchanging
Inspiring Innovation

Exhibitor

converga
Your business process partner

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IQPC
International Quality & Productivity Centre



Dear Colleague,

Claims processing is a source of escalating costs and increased risk for insurance companies. System wide inefficiencies can lead to inaccurate claims assessments, delayed settlements, claims leakage and losses due to fraud.

In an intensely competitive insurance market, top performers are looking to transform their claims processing function to improve customer satisfaction and loyalty, reduce claim decision cycle times and reduce cost.

Our 6th Annual Claims Processing Forum 2013 will feature best practice case study sessions from across the insurance industry with the aim of providing you with the take-away strategies to transform your claims processing function and gain competitive advantage in the market place.

If you want to simplify, integrate and streamline your claims processing function then Claims Processing 2013 will provide you with the roadmap to transformation and business success.

The key challenges addressed at this year's event:

- Re-branding and repositioning claims processing
- Overcoming siloed data systems
- Claims processing and customer experience management strategies
- Effectively combating insurance fraud
- Identifying and controlling claims leakage

And many more....

Join me and your peers in Sydney this June and build a roadmap for transformation in your claims processing function.

Secure your place today - call **02 9229 1000** or email **registration@iqpc.com.au**

I look forward to meeting you at the event.

Doug Power
Finance Portfolio Director IQPC

Ps. Book before the 29th March and receive two tickets for the price of one!

Who You Will Meet at Claims Processing 2013?

- | | |
|----------------------------|----------------------|
| ▶ Heads of Claims | From |
| ▶ Claims Managers | ▶ General Insurance |
| ▶ Operations Managers | ▶ Health Insurance |
| ▶ Chief Operating Officers | ▶ Life Insurance |
| ▶ Chief Financial Officers | ▶ Insurance Brokers |
| ▶ Case Managers | |
| ▶ Insurance Brokers | |
| ▶ Reinsurers | |

Your Expert Speaker Faculty Led By:

Michael Douman

Head of Clinical and Business Analysis
BUPA

Greg Nichelsen

Head of Business Intelligence Customer Insight
ING Direct

Craig Gregory

Manager Group Loss Prevention and Awareness
HBF

Kay Jackson

Managing Director
Simplex Insurance

Dave Williams

Head of Innovation
Bankwest

Laurie Ratz

Special Risks Manager
Insurance Council of Australia & Insurance Fraud Bureau of Australia

Carly Van Den Akker

Claims Medical Specialist
Swiss Re

Karl Sullivan

General Manager Risk
Insurance Council of Australia

Scott Murray

Team Leader, Claims Applications
Suncorp

Gary Morgan

Lean Sigma Consultant
IAG NZ

Tony Phillips

Senior Manager
RAA Group

Ian Nadge

National Claims Operations Manager
QBE

Doug Campbell

Chairman
Institute of Analytical Professionals Australia

John Simpson

National Head of Claims Corporate Partners
Wesfarmers Insurance

Patrick Shearman

CIO
HCF

Conference Day 1

19 June 2013

8.30 Registration and Welcome Coffee

9.00 Opening Remarks from the Chairman: Doug Campbell, Chairman, [Institute of Analytical Professionals](#)

9.10 From the Basement to the Penthouse: Rebranding and Repositioning Claims Processing

- Processors or Assessors – value adding to the bargain basement
- Balancing financial control vis a vis customer acquisition and retention
- The view from the penthouse – whole of business perspective
- Whose efficiency and at what cost?
- Data quality and the analytics value chain
- Impact of automation and skills upgrades

Michael Douman, Head of Clinical and Business Analysis, [BUPA](#)

9.50 The HCF Transformation Program: Establishing a Simplified Function Based Organisation with Standardised Systems and Processes

- Developing A business case that links to drivers of change
- The gradual transformation of HCF's IT systems in support of the firms desire to move beyond just a health insurer
- Real time analytics capabilities under an on-going core system transformation project
- Consolidating CRM, Claims and policy platforms
- Ensuring middle management and front line staff are on board with transformation plans
- Claims processing and customer experience management as a competitive advantage

Patrick Shearman, CIO, [HCF](#)

10.30 Morning Refreshments and Networking Break

11.00 Mastering Customer Centricity in Today's Multi-Channel Environment

- Creating momentum through staff engagement and training programs
- Taking your people on a change journey and empowering them to provide an improved customer experience
- Ensuring your employees are committed to contributing to a common goal and are working together to achieve it
- Integrating self-service choice for your customer
- Analysing complaints and negative feedback as an opportunity to identify areas of improvement

Tony Phillips, Senior Claims Manager, [RAA Insurance](#)

11.40 Panel Session: Optimising the Performance of your People, Processes and technologies to Increase Service Effectiveness and Efficiency, and help Build Customer Loyalty and an Improved Customer Experience

- Adopting a customer centric management strategy through which the customers wants and needs drive a company's business processes
- Evaluating customer's opinions and structuring internal processes to meet their needs
- Breaking down organisational silos to speed up and improve the customer experience
- Improving training methods to better equip staff with customer oriented skills
- Utilising workforce optimisation and voice of the customer analytics to improve customer service, reduce costs and generate continuous performance improvements across your entire customer service value chain

Panel members:

Tony Phillips, Senior Claims Manager, [RAA Insurance](#)

Michael Douman, Head of Clinical and Business Analysis, [BUPA](#)

12.20 Lunch and Networking Break

13.20 Identifying and Controlling Claims Leakage

- Identifying and examining the causes of claims leakage – process, technology, human
- Reviewing the data and determining your course of action
- Utilising technological solutions to leverage efficiency in your claims process
- Reporting analysis to identify potential and actual claims leakage
- Utilising predictive analytics to identify and control claims leakage and reduce cost

Ian Nadge, National Claims Operations Manager, [QBE](#)

14.00 Effectively Combating Insurance Frauds to Improve Claims Management Efficiency and Decrease Claims Costs

- With an increased focus on customer satisfaction, are you reluctant to stall claims processing to investigate a hunch?
- Recognising and reducing opportunistic and organised claims fraud
- Overcoming siloed data systems that make it difficult to assemble a complete view of a customer
- Exploiting the advantages of analytic based techniques to recognise fraud and stop it before it occurs

Craig Gregory, Manager Group Loss Prevention and Awareness, [HBF](#)

14.40 Panel Session: Managing Claims Overload and Enabling Rapid Response in Times of Crisis

- Keeping on top of claims processing in times of crisis by improving response times
- Streamlining the claim set-up to allow greater focus on adjudicating claims
- Maintaining a high level of customer service by providing timely and adequate support to policy holders
- Evaluating outsourcing options to maintain workflow during times of crisis

Panel members:

Ian Nadge, National Claims Operations Manager, [QBE](#)

Craig Gregory, Manager Group Loss Prevention and Awareness, [HBF](#)

Laurie Ratz, Special Risks Manager, [Insurance Council of Australia & Insurance Fraud Bureau of Australia](#)

15.20 Afternoon Refreshments and Networking Break

15.50 Fraud and the Insurance Industry

Using examples based learning, the presenter will look at the impacts that different types of frauds and fraudsters can have on the general insurance industry.

- Overview of the fraud risks from different areas
- Honesty, perception and fraud
- Fraud and the claims investigation process
- The investigation process

Laurie Ratz, Special Risks Manager, [Insurance Council of Australia & Insurance Fraud Bureau of Australia](#)

16.30 Moving to an Innovation Mind-Set – Viewing Claims Processing as a Profit Centre

- Impressing customers on the front line and fostering loyalty while concurrently improving processes and procedures that can boost the bottom line
- Automating processes and utilising self-service to free up staff time to interact with customers
- Utilising an outsource partner rather than invest heavily in technology and training so you can save money but yield an improved claims process
- Workforce optimisation to decrease turnaround time and enhance customer satisfaction

Wendy Scott, General Manager Information and Program Services, [RACQ](#)

17.10 Close of Conference Day 1

17.15 Drinks Reception and Networking

Conference Day 2

20 June 2013

8.30 Registration and Welcome Coffee

9.00 Opening Remarks from the Chairman

9.10 The Insurance and Reinsurance Market: The Good, the Bad and the Ugly

- How will the economic outlook for 2013 impact on the insurance industry?
- Rewarding and retaining specialist staff
- The role of technology in the distribution of commercial insurance products to customers in 2013
- The opportunity to build on the many lessons learnt from the various cyclones, flooding and earthquakes experienced in 2012
- The year of the customer - ensuring you provide your customers and the community with a variety of products and services tailored to their needs

Karl Sullivan, General Manager Risk, [Insurance Council of Australia](#)

9.50 Workforce Management: Delivering Excellent Customer Service throughout the Claims Process

- Managing organisational change and embedding customer centricity
- Giving staff the right tools to deliver the right information at the right time across the customer touch points
- Setting clear KPI's, deliverables and SLAs to measure staff against and identify improvement areas
- Ensuring all employees are committed to contributing to a common goal and are working together to achieve it

John Simpson, National Head of Claims, [Wesfarmers Insurance](#)

10.30 Morning Refreshments and Networking Break

11.00 Using Information Intelligence to Gain Competitive Advantage

- Gaining an information edge using data to generate efficiencies and new revenue streams
- Exploiting big data to generate insights to build competitive advantage
- Identifying business opportunities and improving customer retention

Greg Nichelsen, Head of Business Intelligence Customer Insight, [ING Direct](#)

11.40 Panel Session: Optimising Claims Processing with the Right Mix of Insourcing and Outsourcing

- When and how should business process outsourcing be used for claims management?
- Leveraging both internal competences with external niche expertise
- Outsourcing components of the claims process to those with expertise critical to quality while freeing insurers of having to hire, train and manage resources
- What processes are better kept in-house?

Panel Members:

Greg Nichelsen, Head of Business Intelligence Customer Insight, [ING Direct](#)

Scott Murray, Executive Manager, BT Claims, [Suncorp](#)

John Simpson, National Head of Claims, [Westfarmers Insurance](#)

12.20 Lunch and Networking Break

13.20 Simplex Insurance: Placing CEM at the Forefront of Everything we Do

- Survival strategies for small and medium size brokers in a competitive market place
- Our role as a valued partner of the insurance industry
- The strategic role of technology in meeting customer expectations
- Becoming a customer centric organisation in a changing environment
- Utilising current skills and improving processes to adapt to customer needs

Kay Jackson, Managing Director, [Simplex Insurance](#)

14.00 What Place does Intervention have in the Disability Claims Management Process

- What is early intervention and why has it been so effective in some insurance jurisdictions (for example, workers compensation)
 - * What place does early intervention have in the disability claims management process?
 - * Personal injury/illness claims have different challenges - what does this mean for the intervention approach?
 - * Success stories - where early intervention has had a positive impact on claims durations

Carly Van Den Akker, Claims Medical Specialist, Assistant Vice President, Claims, Accounting and Liability Management, [Swiss Reinsurance Company Ltd](#)

14:40 Afternoon Refreshments and Networking Break

15.10 Transforming Claims Processing with Improved Quality and Reduced Cycle Times

- Combining process management and decision management to decrease process complexity and increase business agility and engagement
- Developing a clearly articulated business plan to improve business operations and enhance claims processing capabilities to meet future needs
- Studying existing processes and systems to provide a clear vision on business and technology goals
- Defining a cost effective plan to achieve technology strategy goals
- Utilising customer experience management as a key differentiator in a competitive market place
- What worked, what would we do differently second time around?

Scott Murray, Team Leader, Claims Applications, [Suncorp](#)

15.50 Addressing Work Culture Needs for Successful Adaptability and Change Management

- The key to successfully implementing new technology and methods
- Ensuring all employees involved in the process are 100% bought into the concepts from the start
- Preparing your engagement strategy
- Shaping the team through on-going training and development of existing and future employees

Dave Williams, Head of Innovation, [Bankwest](#)

16.30 Close of Conference Day 2



Featured Partner - Claim 360

Claim360 is a revolutionary end-to-end claims management solution.

Its unique flexibility allows clients to use Claim360 as a completely outsourced claims management solution or use one – or more – of its individual service offerings including FNOL, assessing, procurement, repair, QA and supply chain management.

Claim360 comprises the independence and transparency of Loss Adjusters, with the cost control and supplier management of Builders – to provide insurers with unparalleled efficiencies around their key performance indicators.

Claim360 is underpinned by Claim Central Holding's industry leading, multi-award winning claims management technology.



Featured Exhibitor - Xchanging

Xchanging provides business processing, technology and

procurement services internationally for customers in almost every industry sector. With customers in a wide range of industries and across many countries, Xchanging are a truly international outsourcing specialist.

Xchanging delivers superior procurement performance that aligns with business objectives. With an end-to-end portfolio of capabilities from **Sourcing** and **Spend Management** through to **Procure-to-Pay**, Xchanging ensure that savings, policy compliance and cost efficiency benefits are embedded into the business. This creates competitive advantage, lowering costs of sale and administrative expenses and provides executives the space to focus on strategic activities that add value to the business.



Exhibitor – Converga

Converga is a leader in Information Logistics and Business Process Outsourcing. We offer a range of outsourced business solutions which use imaging, data capture, document management and workflow technologies to provide customers with real competitive advantage.

Ultimately we manage paper processes to create valuable information, end to end process visibility and enterprise-wide cost savings. We achieve this by introducing automation and digitisation, economies of scale, the experience of our staff and our continuing investment in state-of-the-art technology.

WORKSHOP A: 18 June 2013 08:30-11:30

Effectively Combating Insurance Frauds to Improve Claims Management Efficiency and Decrease Claims Costs

Workshop Description

It has been estimated that fraudulent claims cost the insurance industry billions of dollars annually. Like most insurance companies, you most likely have some sort of system – whether it's a rules-based manual process or a rules engine application – that attempts to identify fraudulent claims. Your current systems may catch some of the fraudulent claims, but typically not enough of them.

Craig Gregory and Paul Hurrell will draw on their expertise in this area and take you through the different systems and processes you can put in place to guard against fraud and reduce overall claims expenses.

Workshop Outline

- ▶ With an increased focus on customer satisfaction, are you reluctant to stall claims processing to investigate a hunch?
 - Straight Through Processing (automated claim payment system with no human intervention) – how and where to tap in
 - Prioritising investigations
 - The risk of doing nothing
- ▶ Recognising and reducing opportunistic and organised claims fraud
 - Trusted insiders – internal versus external fraud

- Establishing a robust framework and aligned congruence model
- Internal and external fraud referral processes
- Target hardening and marketing
- Zero tolerance for offenders
- ▶ Overcoming siloed data systems that make it difficult to assemble a complete view of a customer
 - Using case management systems to bridge siloed databases
 - Managing fraud across numerous funds with different systems – Privacy implications
- ▶ Exploiting the advantages of analytic based techniques to recognise fraud and stop it before it occurs
 - Prevention versus recovery
 - Application of HIBIS within HBF

About Your Facilitators:

Laurie Ratz, Special Risks Manager, **Insurance Council of Australia & Insurance Fraud Bureau of Australia**

Craig Gregory, Manager Group Loss Prevention and Awareness, **HBF**

WORKSHOP B: 18 June 2013 12:00-15:00

Addressing Work Culture Needs for Successful Adaptability and Change Management

Workshop Description:

The key to successfully implementing new technology and methods is to ensure that all employees in the process are 100% bought-in to the concepts from the out-set, fully integrated and have on-going access to the support they need to ensure transition is smooth.

The efficiency of the claims process is directly related to engagement with your team and the correct engagement strategy ultimately decides if your processing system succeeds or fails.

This interactive workshop will arm you with the tools to effectively manage your business processes whilst maintaining service delivery.

Workshop Outline

- ▶ Managing the customers' expectations: recognising that new technology could affect current processes and ensuring the impact is not felt by customers by ensuring awareness of changes
- ▶ Freeing up vital resources to fix the issues: Planning ahead to allow for additional resources to fix any potential problems
- ▶ Staff recruitment and talent management: Skills set required, shaping the future team through ongoing training and development of existing employees and future recruitment needs
- ▶ Training to ensure consistent service delivery: Utilising service providers expertise and professional service to maximize your knowledge

About Your Facilitator:

Dave Williams, Head of Innovation, **Bankwest**

WORKSHOP C: 18 June 2013 16:00-19:00

Developing a Customer Culture for Competitive Advantage

Workshop Description:

With the tightening economy and customers becoming harder to please – delivering a good multi-channel customer experience is more important than ever.

However customer centricity doesn't happen overnight in an organisation, especially not with the growing amounts of data to handle. This workshop will guide you through customer centric design strategies with the aim of differentiating you from your competitors through a progressive customer experience journey.

Workshop Outline

- ▶ Reinforcing customer centricity with new initiatives accommodating the changing needs of customers

- ▶ Developing a customer centric management strategy through which the customers wants and needs drive a company's business processes
- ▶ Evaluating customers opinions and structuring internal processes to meet their needs
- ▶ Improving training methods to better equip staff with customer oriented skills
- ▶ Handling complaints and negative feedback as an opportunity to identify areas of improvement
- ▶ Taking your people on a change journey and empowering them to provide an improved customer experience

About Your Facilitator:

Kay Jackson, Managing Director, **Simplex Insurance**

