

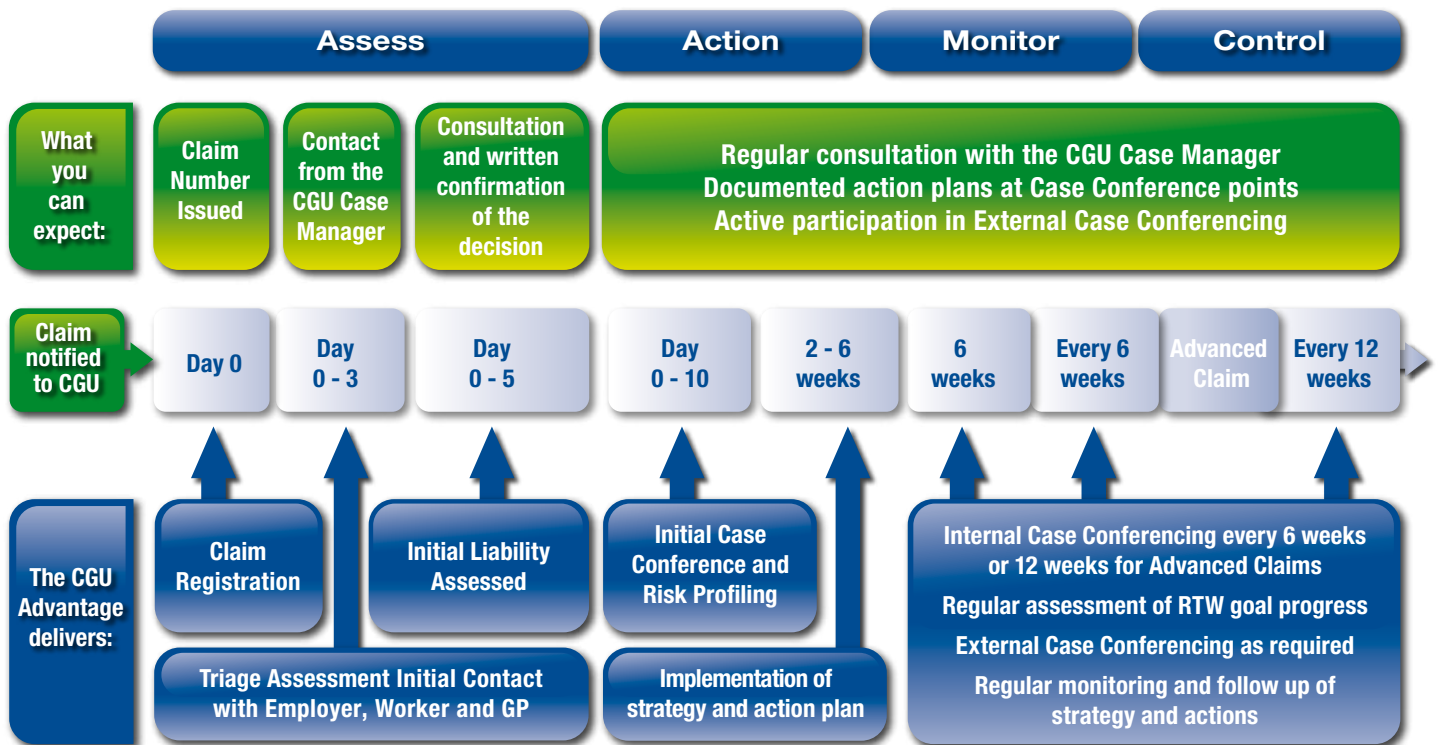
# Claims Management Approach

CGU's National Claims Model brings together best practice claims management processes from across our state-based businesses. These claims solutions are backed by our Customer Service Standards, ensuring you know exactly what to expect from CGU.

Our approach is based on open communication, collaboration and proactivity, underpinned by the development of claim management strategies focused on timely return to work outcomes. Our approach also involves a robust framework of claim reviews, case conferencing, trend analysis, reporting, treatment provider engagement and transition planning.

To ensure we deliver the best outcomes to our clients, all CGU claims staff have remunerated performance goals which are aligned to outcomes meaningful to our clients. We use the balanced scorecard methodology to monitor and drive performance, and, with 'Customer' one of the scorecard's four pillars, particular emphasis is placed on goals meaningful to our customers.

This creates an environment where our success – and that of individual CGU staff – is aligned to the success of our clients. The end result is more robust and effective claims management, and better claims performance.



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# Key aspects of our approach include

## Prompt Assessment & Liability Determination

- Initial notification of workplace injuries can be made to CGU 24 hours a day, seven days a week via our Online Initial Notification of Injury system at [cgu.com.au/workerscompensation](http://cgu.com.au/workerscompensation).
- Triage and risk profiling will inform decisions on liability and the development of strategies to drive timely return to work
- Initial liability decisions are based on available information. A decision to 'Pend' a claim will be made where further information is necessary to make an informed decision
- Ongoing liability is continually assessed in accordance with legislative timeframes and in consultation with the intermediary and employer

## Robust Claim Strategies

- CGU's collaborative approach ensures open and effective communication
- Periodic reviews and claim strategy refinement assists our ability to leverage expertise and maintain a return to work focus
- We monitor claim trends at both an industry and employer level, which can assist the prevention of further injuries

## Claim Reviews

- Claim reviews occur at a time and location that suit you
- Claim reviews are designed to ensure you have a thorough understanding of actions that have occurred to date as well as the expected return to work goals
- Individual claim summary reports are developed and presented at the review
- An overview of claim costs incurred and estimated future costs are presented for discussion

## Case Conferencing

- Case Conferences are structured internal meetings used to formulate or refine claim management strategies and document timetabled actions and responsibilities
- Case Conferences also provide an opportunity to table strategic advice from internal experts, including technical, injury management, medical and legal support
- We welcome your involvement in case conferences to ensure all parties have the opportunity to provide input into the management of high risk claims

## Timely and Efficient Processing

- CGU's philosophy is to deal quickly, efficiently and accurately with approvals and payments
- Wage and medical reimbursements will be paid promptly, and in line with legislative requirements and client expectations

## Breadth of Expertise

- CGU provides intermediaries and employers access to Psychologists, Physiotherapists, Exercise Physiologists, Rehabilitation Nurses and Occupational Therapists
- We'll use the knowledge and expertise of our experienced team to establish strategies for managing the issues your business faces, and set goals to enable us to track - and improve - performance where required