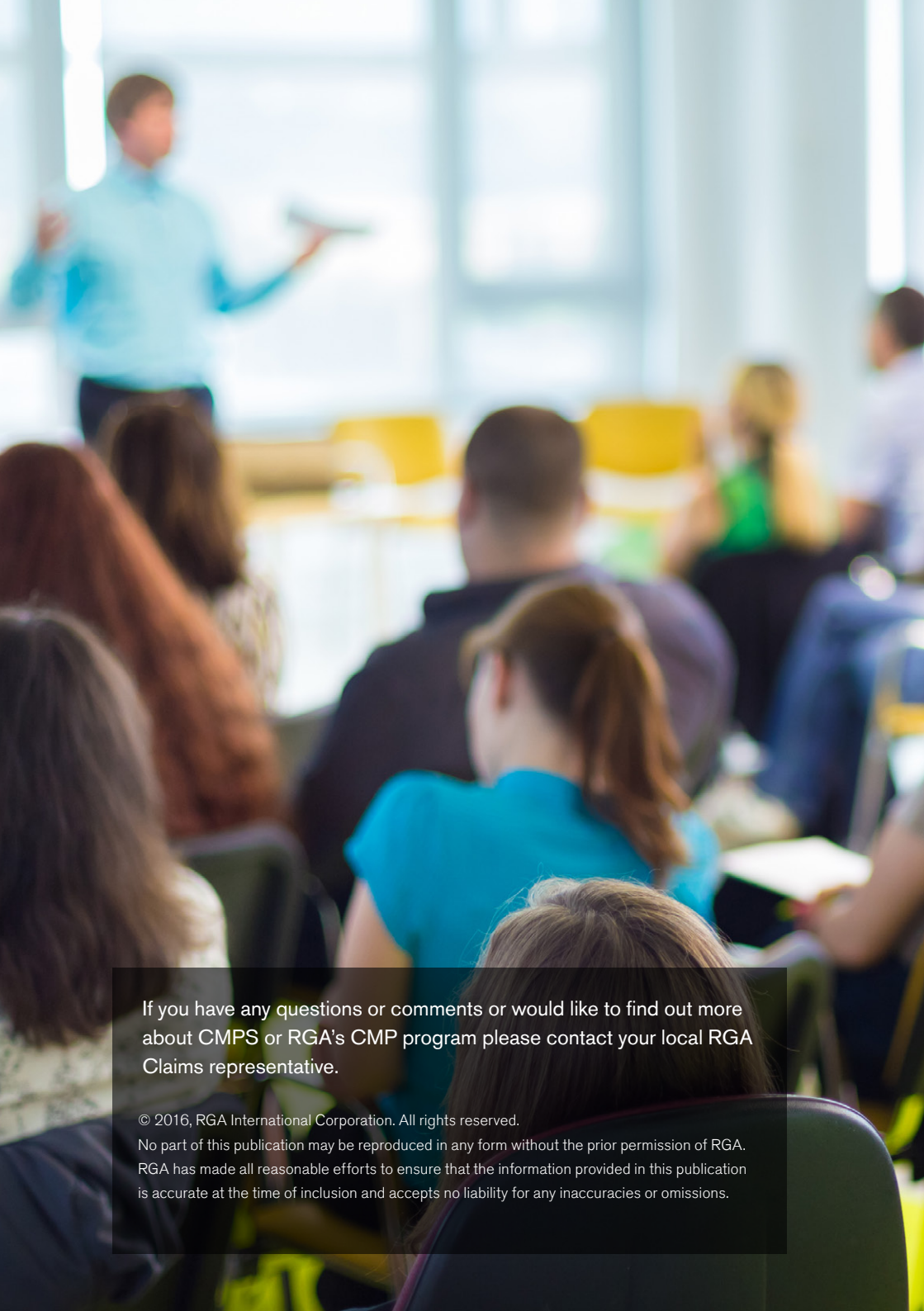


Claims Management Pathway



RGA





If you have any questions or comments or would like to find out more about CMPS or RGA's CMP program please contact your local RGA Claims representative.

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Following from our beginnings in the USA in 1973, RGA entered the Australia and New Zealand markets in 1996. In less than a decade, RGA was conducting business with all of the major life insurers in Australia and New Zealand and is now among the leading life reinsurers in the region.

Today RGA uniquely provides regular on-site support by our local underwriting and claims associates in Sydney, Melbourne, Brisbane, Wellington and Auckland. Our Wellington office was established in 2007 and we are the only life reinsurer with local presence in New Zealand.

Through four decades of steady global expansion, RGA has grown to become one of the world's largest and most highly respected reinsurers, recognised for our superior risk management, innovative solutions, and dedicated client focus. Our core products and services include individual life reinsurance, individual living benefits reinsurance, group reinsurance, health reinsurance, financial solutions, facultative underwriting and product development.

We are one of the largest life reinsurance companies in the world and the only global reinsurance company to focus primarily on life and health-related reinsurance solutions.

Our headquarters are located in St. Louis, Missouri and we have operations in 26 countries serving multinational and domestic clients in more than 80 countries.



Australia	France	Japan	Poland	United Arab Emirates
Barbados	Germany/CEE	Malaysia	Singapore	United Kingdom
Bermuda	Hong Kong	Mexico	South Africa	United States
Brazil	India	Netherlands and Nordics	South Korea	
Canada	Ireland	New Zealand	Spain/Portugal	
China	Italy		Taiwan	

RGAs Claims Management Pathway

There is a real opportunity in the Australian market to 'raise the bar' in disability claims management. Shifting focus from a benefit payment, medically focused model, to a more proactive and effective, holistic case management model of best practice claims management.

RGA has developed a fresh approach to disability claims management. We believe fundamental improvements to claims management practices are needed and some deeply held industry norms must be challenged. We will have succeeded when there is a lasting transformation and continuous improvement cycle for the management of disability claims.

Expert Training from RGA

RGA continually seeks out and refines world-class best practice disability claims management practices and brings these together in practical training for the Australian market.

This is RGA's Claims Management Pathway, which encompasses a range of modules focused on developing assessors' skills and knowledge to world class best practice.

CMP is offered exclusively to RGA's treaty clients, with the goal of continually raising disability claims management standards.

Benefits of CMP

- CMP brings together a wealth of knowledge sourced from RGA's global pool of industry experts and external advisers.
- Training modules cover a range of subjects essential to develop the skills and knowledge of your claims team for the future.
- Modules are designed to meet the needs of all Claims Assessors, from trainee to the most experienced professionals.
- Select a training format that matches your business requirements – training location, sequencing and duration of modules can all be adjusted to suit your company's needs.
- CMP's ongoing training development means that the training is relevant to the issues you are facing right now in the market.
- Relevant *ANZIIF CIP* or *ALUCA CPD* points can be earned on completion of individual CMP modules.

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Facilitator Lead training

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- Claims Strategy
- Contacting the Customer
- Contacting the Employer
- Duration Management and Risk Profiling
- Duration Management Planning
- Effective Internet Searching
- Effective Telephone Communication
- File Noting
- Financial Analysis Employee
- Financial Analysis Multiple Business Entities
- Financial Analysis Sole Trader
- Functional Assessment
- Functional Interviewing
- Introduction to Claims Management Part 1- Assessment Principles
- Introduction to Claims Management Part 2- Assessment Tools
- Introduction to Life Insurance for Rehabilitation Consultants
- Insurance Fundamentals
- Investigating Occupations
- Long Term Claim Assessment
- Maximising RTW Outcomes
- Reinsurance Fundamentals
- TPD Assessment
- TPD Legal Concepts
- Tools to Enhance TPD Assessment
- Use of IMEs and CMOs
- Use of Medical Resources

E-Learning Modules available

- Effective Use of Internet Searches in Claims Assessment
- Insurance Fundamentals
- Introduction to Claims Strategy
- Introduction to Duration Management
- Introduction to Functional Assessment
- Introducing the BPS Model to Claims Management
- Investigating a Customer's Occupation
- Use of Surveillance in Claims Assessment

CMO Claims Training

RGA's global network of Chief Medical Officers can provide a range of training on medical topics that directly impact the effectiveness of your claims management practices. Details can be provided upon request.

Insurance Fundamentals

A career in life insurance is best founded with an understanding of the key concepts of insurance. In this module participants will learn a brief history of life insurance, how a basic life insurance policy works, what a life insurance contract is, the key products available to customers and industry bodies that regulate the market.

Reinsurance Fundamentals

Understanding the concept of reinsurance can help assessors to understand their own role. In this module we educate claim assessors regarding the basic theory of reinsurance and the role that reinsurers play in life insurance.

Introduction to Claims Management Part 1 – Assessment Principles

It is vital that new claim assessors are introduced to the fundamental principles of claims management. The module will cover what is involved in claims management and provide an overview of the key assessment concepts in relation to medical, occupational, financial, functional and investigative assessment.

Introduction to Claims Management Part 2 – Assessment Tools

In order to follow best practice it is important that new claim assessors are introduced to the tools that can be used when assessing a claim. This module will cover the assessment tools available when considering medical, occupational, financial, functional and investigative assessments.

Introduction to Life Insurance for Rehabilitation Consultants

Increasing numbers of allied health professionals are joining the claims teams of life insurers. This module introduces the principle concepts and explains the role of rehabilitation in life insurance for rehabilitation consultants that do not have previous life insurance experience.

Contacting the Customer

The relationship between the claims assessor and the customer is fundamental to effective claims management. This module explains how to prepare for contact with the customer, demonstrates the techniques used to structure a conversation and considers how to analyse the information gathered and how it affects the claim strategy.

Contacting the Employer

In addition to their relationship with customers, claims assessors are required to maintain effective communication with third parties and this can include the customer's employer. This module provides guidance on what to ask the employer and methods which can be used to get the employer actively involved in their employee's return to work plan.

Case Conferencing

Case conferencing is an ideal opportunity to gather your experts together to evolve new or existing strategy and drive the management of your claims. This module considers how to conduct a productive case conference, examining preparation, questions to ask and who to invite.

Effective Telephone Communication

An effective telephone call can accelerate claims assessment strategy and drive outcomes. This module provides assessors with tools to allow them to develop a claims communication strategy and will also examine how to incorporate the claims assessment goals into customer communications.

Effective Internet Searching

Internet searching can provide an additional source of information for claims assessors. In this practical module we introduce claims assessors to effective methods of internet based searching and demonstrate how they can assist in the investigation and assessment of claims.

Functional Interviewing

It is critical that assessors develop their skills in investigating a customer's functional capacity via targeted questioning. In this module we will discuss how to identify potential functional requirements of the customer's occupation and then how to question the customer to identify their capacity to perform these duties given their functional capacity.

File Noting

The likelihood of claims files being passed onto different assessors over their duration as well as the possibility of legal examination, ensures it is critical that assessors apply best practice with their file notes. This module includes demonstrating how to effectively record information in a file note and develops assessors' skills in the creation of effective file notes.

Use of Medical Resources

Working well with medical practitioners can be highly influential in driving positive outcomes from the claims assessment process. In this module we investigate the role of the treating doctor and consider the appropriate focus of interactions between the doctor and the assessor.

Tools to Enhance TPD Assessment

The assessment of TPD benefits has become one of the most demanding challenges for claims assessors. In this module we enhance assessor knowledge of how to effectively assess TPD claims for both 'Non-Working' and 'Working' TPD Definitions using the most appropriate tools currently available.

Use of IME's and CMO's

Independent Medical Examiners and Chief Medical Officers are amongst the supportive resources that claims assessors refer to daily. This module provides an introduction to the role IMEs play in claims assessment and the focus of interactions between the IME and the assessor. It will also look at the importance of identifying the purpose of an IME and the use of targeted questions.

Financial Analysis of Employees

Employees' remuneration is frequently designed as a "package" which is paid using tax effective methods. This can make it challenging to determine their complete income. In this module we will develop assessors' skills in the identification of customers who are employees, then demonstrate and practice how to calculate an employee's pre-disability income.

Financial Analysis of Sole Traders

A sole trader may be the simplest form of business structure, however there are still opportunities to seek a tax benefit which can complicate financial analysis. In this module we build assessors skills in the identification of customers who are sole traders, then demonstrate and practice how to calculate a sole trader's pre-disability earnings/income.

Financial Analysis of Multiple Entities

The more complicated a customer's business structure the more challenging it may be for the assessor to complete the financial assessment. This module will advance assessors skills in the identification of customers who have business structures including multiple entities and assist in interpreting how they relate to one another. We will also examine the steps to tracing the customer's personal exertion income through the multiple entities so that the pre-disability income can be determined.



Claim Red Flags

A red flag is an indicator of potential problems and it is critical that claims assessors develop skills to identify and assess these warning signs. This module discusses the information needed to be able to distinguish red flags as well as the practical application of formulating strategies to address the impact that these can have on an assessment.

Claims Strategy

An effective strategy sets direction and priorities for the assessment of ongoing disability benefit claims. In this module we develop assessors' skills in the creation of strategy by describing the steps in creating an effective strategy for a claim, as well as how to review and rework a strategy over the life of a claim.

Duration Management and Risk Profiling

Assessment of claims for ongoing disability benefits requires skills in both setting a claim duration and managing towards the duration goals. This module will look at the steps involved in setting a duration, the BPS factors that influence a claims duration and ongoing assessment techniques to ensure the claims is managed towards the forecasted duration.

Duration Management Planning

You've probably heard that 'failure to plan is a plan to fail', but poor planning can be worse than no planning at all. In this module the focus is on developing assessors' skills in creating a plan to achieve the claim outcome within a specified duration timeframe.

Investigating Occupations

If someone describes their occupation as a company director yet they wear steel cap boots and work clothes, are you sure you understand their actual job role? In this module we will examine the importance of analysing and understanding a customer's occupation and how this influences the claims assessment.

Functional Assessment

What is functional assessment and how can it contribute to claims management? This module will explain the importance of understanding a customer's functional capabilities and how this impacts on their ability to work. It will also look at tools that can be used to assess a customer's functional capacity.

Long Term Claims Assessment

Managing a customer that has been receiving benefits for an extended period of time requires the claims assessors to consider adopting a different approach to someone newly on claim. In this module we consider the skills required to assess long term claims as well as implementing new strategies to influence the outcome of the claim.

Maximising RTW Outcomes

We believe in the health benefits of good work and providing assessors with understanding of why 'Return to Work' (RTW) outcomes are important in claims management. In this module we identify biopsychosocial factors which can influence RTW outcomes and the knowledge to plan a successful RTW for their customers.

TPD Assessment

Total and Permanent Disablement (TPD) benefits have been part of the suite of products sold by life insurers for a long time. This module develops assessors' skills in the assessment of TPD claims by explaining the principles of TPD assessment and reviewing at the key components required to make a decision when assessing a TPD claim.

TPD Legal Concepts

It is vital that the discussion of legal concepts is relevant to your policy wording. We focus on providing bespoke workshops for assessors with practical steps to determining the date of assessment for claims assessment as well as the case law legal precedents. This module will also provide constructive steps to identifying a customer's ETE.

Use of Surveillance in Claims Assessment

We have many tools that can be employed in claims assessment, but need to ensure that we use our resources wisely. This online module discusses the why, how and when to arranging surveillance during the assessment of a claim.

Introduction to Claims Strategy

This online module is designed to provide introductory information illustrating the purpose and construct of claims assessment strategy and to set a claim strategy. This module is complimentary to the facilitator lead module Claims Strategy.

Introduction to Duration Management

This online module is designed to provide introductory information describing duration management and how to set a claim duration to assist in claims assessment. This module is complimentary to the facilitator lead module Duration Management

Introduction to Functional Assessment

This online module is designed to provide introductory information illustrating functional assessment and how to assess the customer's functional capabilities. This module is complimentary to the facilitator lead module Functional Assessment

Investigating a Customers Occupation

In this online module participants will learn why investigation of a customer's occupation is important, how a functional limitation can impact different jobs as well as how to identify red flags. We will also provide some suggestions on how to carry out an investigation.

Introducing the BPS Model to Claims Management

This online module introduces the model that attributes outcomes to the interaction of biological factors (genetic, biochemical, etc.), psychological factors (mood, personality, behaviour, etc.) and social factors (familial, cultural, etc.). This module introduces biopsychosocial (BPS) risk factors and the influence they can have on claims assessment.

Effective Use of Internet Searches in Claims Assessment

This online module focuses on learning how the use of internet searches in the public domain can impact claims assessment. Learners will review techniques to utilise search engines effectively, as well as how to record any information that is discovered. This module is complementary to the facilitator lead Effective Internet Searches.

Insurance Fundamentals

This online module provides a brief history of life insurance, how a basic life insurance policy works, what a life insurance contract is, the key products available to customers and industry bodies that regulate the market.

Participant Quotes

“Very informative- great introduction to assessing.”

“Great course - should be rolled out to all consultants.”

“The session reinforced the importance of planning for the claim, goal setting and communication.”

“Greatly helped to consolidate knowledge and give further helpful information.”

“Good, engaging training with very useful information for case management”

“I just wanted to say that was definitely the best training. Discussion, an activity then discussion. So clear and so easy to follow.”



