

Panel Discussion: Cross Fertilisation Opportunities for CTP, WC and Medical Indemnity Claims Management

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# Today's Agenda

- Findings From International Best Practices Research
  - Must Haves
  - Choices
  - Cross-Fertilisation
- Discussion
  - Lessons Learnt
  - Opportunities
  - Obstacles and Challenges



### There are some "must haves" in claims management

Greater customer focus

- Balanced focus on client and financials
- Greater focus on client outcomes, as well as satisfaction with service delivery

Proactive claims management

- Early intervention
- System-based triggers: event-based, not time-based
- Dynamic, recognising risk factors associated with each claim

People are as important as IT

- ▶ High quality staff focused on most complex, high-risk claims
- Straight-through processing for simple, low-risk claims

More sophisticated use of data

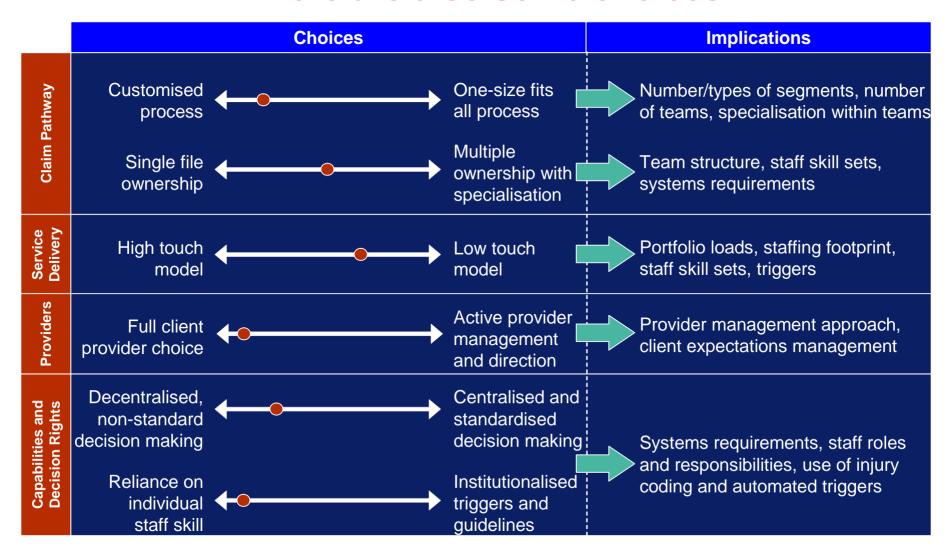
- Greater use of psychosocial factors
- Increased sophistication of data and analytics, to support claims decision making and performance management

Active provider management

- Outcomes focus, rather than fee-based negotiations seek "win-win"
- ▶ Sharing best practices in treatment, encouraging specialist providers
- Tailored approach for different types of providers



#### There are also some choices





# There are opportunities for cross-fertilisation, but also obstacles

#### **Opportunities**

- Provider management
- Systems
- Payments
- Claims management (for some, but not all types of claims)
- Data and analysis

#### **Obstacles**

- Different regulatory environment between products and states
- Different points of leverage in claims management
- Different stakeholders
- Different injury mix