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Six ways to deliver market-leading claims

It's no secret that the key to success and client satisfaction is an adviser's ability to deliver a premium service and, should the time come, a seamless claims experience.

Set yourself up for success this year with these six tips for delivering a market-leading claims service.

1. Be there for your clients every step of the way

Most people may only make a claim once in their lifetime. The life events that result in your client needing to make a claim are overwhelming and stressful in themselves, without the added pressure of navigating unknown insurance processes, paperwork and industry lingo. This is always important to consider when supporting clients through the process.

Advisers are a key part of the claims process and can significantly ease the burden of the claimant. Being there to guide and support your clients in their time of need:

- Allows them to focus on what's most important to them – their health and wellbeing.
- Puts their mind at ease and reduces additional stress and pressures.
- Ensures a more seamless claims experience for all parties involved.
- Shows that you care, as you match their unique situation and requirements in order to find a suitable outcome.
- Solidifies the client-adviser relationship, strengthening your business over time.

Ross' story

A good advice relationship can make all the difference when it comes to a claimant's recovery. Following Ross' diagnosis with prostate cancer, his trusted adviser Jack stepped up to manage the claims process for him with his AIA Crisis Recovery Insurance and acted as a support person during his recovery. This helped Ross to get back to his farm and to live his retirement the way he wanted much sooner.

2. Personalise your service

Great advisers provide a personalised service and take the individual needs of each client into consideration when working through a claim, or have thought about what they want to deliver to their clients during a claims process.

What's important to one client isn't necessarily going to be the same for the next. Some clients may just need the key information and deadlines, while others may require assistance in explaining the process to family members or emotional support in addition to complet-

ing and submitting paperwork accurately and on time.

3. Bring rehabilitation into the conversation

Rehabilitation plays a vital role in recovery. It can help your client return to their life, improve their health, get back to work, re-engage with the community and achieve their long-term financial goals.

Rehabilitation has been one of the biggest changes to the claims process over the last decade.

4. Focus on early intervention

The longer someone is off work due to a physical condition, the less likely they are to return to work.

Consider this. If someone is ill or injured and is off work for:

- 20 days, the chance of getting back to work is 70%;
- 45 days, the chance of getting back to work is 50%;
- 70 days, the chance of getting back to work is 35%¹.

Timing is everything. Focus on early intervention to increase the likelihood of your client returning to work.

5. Know the details to get the claim paid as quickly as possible

A market-leading adviser knows what their client's insurer needs to get the claim paid as quickly as possible.

Ensuring you stay up-to-date with the processes and requirements of various insurers your clients use can speed up the claims process. It means you're able to ask the right questions at the right time, in order to deliver accurate and timely information to the insurer on behalf of your client.

The quicker a claim is processed the sooner your client will be able to get back to life.

Caitlin's story

Caitlin was diagnosed with leukaemia at the age of seven. Thanks to her family's AIA Family Protection Insurance and prompt claim processing and payment, Caitlin's mother, Carla, was able to take leave from her job to be with Caitlin without additional financial stress.

6. Encourage proactivity to avoid the need to claim in the first place

Work with your clients to take control of their health and wellbeing to minimise the chance that they may have a claim in the first place.

If there is one stage of the insurance process that truly tests the mettle of an insurer, it is the claims experience. The \$64,000 question is: will the insurer walk the talk in the event of a claim? How can a financial adviser act as a conduit between their client – the policy holder – and the insurer to make a successful claim?

In this issue, insurer AIA Australia details the best-practice approach in claims service. For example, chief retail insurance officer Pina Sciarrone said that the focus on rehabilitation has been the game changer in the past decade. Policy holders are also benefiting from better service through new programs such as eClaims and Claims on Wheels. Read this article to find out more.

Michelle Baltazar

Michelle Baltazar
Director of Media & Publishing



The quote

A market-leading adviser knows what their client's insurer needs to get the claim paid as quickly as possible.

A few starting points:

- Incorporate physical health and wellness into your client conversations.
- Identify your clients' health goals, in addition to their financial objectives as they go hand-in-hand.
- Recommend health and wellness programs, like AIA Vitality, to support your clients as they learn more about their health and improve it over time.

Why AIA Australia

At AIA Australia we're continually working to improve our claims and rehabilitation services to ensure they meet the needs of both the policyholder and the financial adviser. We can help you deliver a market-leading claims service to your clients. Here's a few examples:

- **We have a proven track record of paying claims**
If a claim is eligible to be paid, it will be paid.
- **We're dedicated to offering a quality claims and rehabilitation service**
Our Rehabilitation team can support your clients in their recovery with a personalised Return to Work program tailored to their needs. While physical recovery is an obvious focus, the program also acknowledges the emotional impacts illness and injury can have with services including work-related counselling, wellness programs, further training and career advice for those who need to consider alternate employment.
- **We're invested in future-proofing the claims experience**
Aside from introducing and focusing on rehabilitation in recent years, we're making the claims experience more user-friendly and efficient. We continue to improve and aim to deliver a better service to you and your clients. In recent years we've invested in technological advancements such as eClaims to provide even more ways to submit a claim and launched Claims on Wheels, a mobile service where claims assessors visit the client or adviser to assist with claim requirements.

For more information and to view client testimonials, visit aia.com.au or contact AIA Australia on 1800 033 490.



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