

Insurance Claim Philosophy

June 2020



Our philosophy

To support our members and their dependents through their time of need by paying all genuine claims promptly and with compassion.

This philosophy underpins our actions and those of our business partners.

Prime Super is a Trustee that advocates passionately on behalf of its members, our claimants and/or their dependents during the insurance claims process. We have a culture of delivering a claims experience that supports fair, ethical, timely and transparent outcomes – with a minimum fuss and complexity.

Our purpose is to ensure:

1. all claimants are treated with compassion, respect and understanding ... a claims service that is thoughtful, proactive and executed in a collaborative manner
2. that the claims process does not add to the claimant's trauma
3. the provision of an intuitive claims service that is straightforward, convenient and has a primary point of contact
4. that claimants or their dependents receive clear information about the claims process in a timely and professional manner
5. members on Income Protection claims are supported to return to the workforce through contemporary rehabilitation services ... a claims service that champions the health benefits of good work.

We believe that:

- ✓ every claimant has a genuine need and we should aim to understand their whole circumstance
- ✓ early, ongoing and holistic engagement leads to better member outcomes
- ✓ every interaction with claimants and/or their dependents adds value and focus on how we can meet their needs.

We will commit to:

- ✓ access and use data intelligently to better understand member and claimant needs
- ✓ deploy a claims management strategy that has the interests of our claimant and their dependents at heart
- ✓ align with business partners and service providers to share the same values and aligned philosophy.

We will secure commitment from our business partners, Insurer and Administrator to ensure:

- ✓ claimants have access to compassionate and supportive processes with user-friendly tools and technology
- ✓ staff who interact with our claimants are engaged and committed to a positive resolution
- ✓ claims managers and customer-facing staff are trained and accredited to a high standard
- ✓ the approach of our Insurer and Administrator minimises claims complaints and re-opened claims.

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Prime Super