

Resolution Life

Claims Philosophy

We will be there for our customers to help them realise their best life

Our customer commitment
We recognize every customer's situation is unique. We work with our customers and their dependents transparently, fairly and with respect and empathy.

Providing more than financial support
We provide more than financial assistance. We partner with a range of stakeholders to help our customers to return to work and live an active life whenever they can.

Offering tailored solutions
We select the best solution for our customers based on their individual situation, providing the right support and management at the right time.

Empowering our people
Our people are equipped with the experience to effectively manage claims across their portfolio, supported by internal and third-party expertise, best in class tools and ongoing focus on professional development.

Ensuring a sustainable business
We manage our risks across the portfolio and apply our deep insights to ensure we contribute to a profitable business that can support our customers today and in the future.

Our Claims Philosophy is supported by our Core Beliefs, Guiding Principles and Service Commitments

Together these underpin our claims management approach and support an end-to-end model. Our model clearly details how we will organize ourselves and work with a range of stakeholders to deliver quality outcomes and leading customer experience.

Our Core Beliefs

1

We believe in building relationships that empower our customers, designing experiences that feel deeply human, and providing insights and solutions that simply make sense.

2

We believe in the health benefits of activity and work

3

We believe a diagnosis does not always mean disability and support our customer to focus on what they can do, not on what they can't.

4

We believe early and proactive support delivers better outcomes.

5

We believe that our people are fundamental to delivering our unique claims philosophy.

Core Belief 1

BELIEF

We believe in building relationships that empower our customers, designing experiences that feel deeply human, while providing insights and solutions that simply make sense.

EMPOWER

- Facilitate a proactive approach

ENGAGE

- Help customers to explore their options

ENCOURAGE

- Take the lead on recovery planning

PRACTICES

- Customer engagement, with specific focus on effective customer conversations
- Holistic claims management, considering the customer as a whole, not as a medical diagnosis
- Human centred decision making, specifically considering the impact on the customer when making decisions

Core Belief 2

We believe in the health benefits of activity & work.

Here at RLA, we are a signatory to the consensus statement on the “Health Benefits of Work” as compiled by the Royal Australasian College of Physicians (RACP) and The Australasian Faculty of Occupational and Environmental Medicine (AFOEM).

“For most people, their work is a key determinant of self-worth, self esteem, identity and standing within the community... work is a means of social participation and fulfilment.”

Dame Carol Black (2008)

See website:

<https://racp.edu.au>

At RLA we acknowledge the positive impact that work and activity can have on a person’s quality of life.

The underlying principle of how we manage cases at RLA is our belief in the health benefits of activity and work.

Core Belief 3

BELIEF

We believe a diagnosis does not always mean disability and support our customers to focus on what they can do, not what they can't.



**DO WHAT
YOU CAN,
WHERE
YOU ARE,
WITH WHAT
YOU HAVE!**

(TELL BY ROOSEVELT)

PRACTICES

- Establishing functional capacity through functional interviewing
- Recovery goal focus through motivational interviewing
- Holistic claims management incorporating non-medical factors into strategy and plans

Core Belief 4

BELIEF

We believe in early and proactive support to deliver better outcomes.

Research shows early intervention is key to a successful return to work:

- ❑ Off work 20 days – 70% chance of getting back to work
- ❑ Off work 45 days – 50% chance of getting back to work
- ❑ Off work 70 days – 35% chance of getting back to work

Johnson D, Fry T. Factors Affecting Return to Work after Injury: A study for the Victorian WorkCover Authority. Melbourne: Melbourne Institute of Applied Economic and Social Research; 2002

PRACTICES

- Customer engagement specifically ensuring early first contact and proactive ongoing contact with customers
- Holistic Claims Management, specifically proactively mitigating risks in the customer's recovery journey by managing impacting factors
- SLA and LICOP compliance that drive early contact
- Recovery strategies, specifically early engagement of recovery and Life Services

Core Belief 5

BELIEF

We believe our people are fundamental to delivering our unique claims philosophy.



PRACTICES

- Claims Induction program
- Embedded coaching/training
- Capability building programs
- Engagement surveys