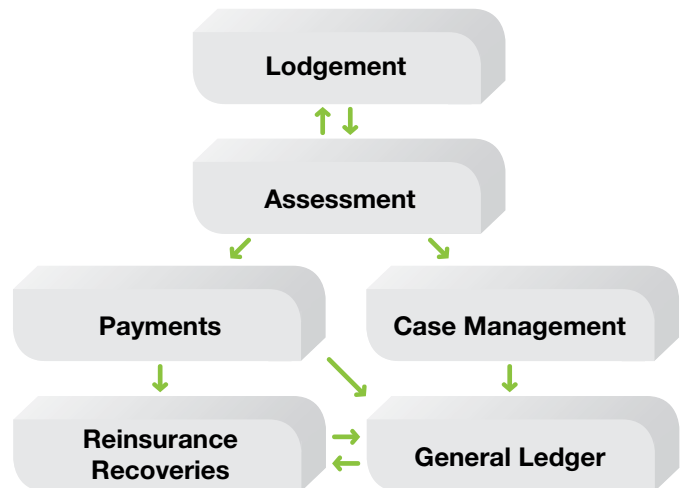


Drive business efficiency and improve service levels with rules-based automation.

Axe's Claims Management Tool offers complete automation of the Claims process from the lodgement and assessment of claims, through payments and case strategy, to re-insurance recovery and general ledger entry.

Multiple clients and channels can all be managed from one system, with real-time monitoring so you know exactly how your business, staff and third party providers are performing.

AUTOMATED CLAIMS PROCESSING



Ensure better claims experience	<ul style="list-style-type: none"> • Speed up settlement times • Eliminate repeated form filling for ongoing claims • Ask claimants only intelligent and relevant questions
Drive cost efficiencies	<ul style="list-style-type: none"> • Avoid unnecessary expense for each claim • Streamline and automate to reduce process cost • Manage staff workloads by optimising distribution of work
Deliver consistent claims outcomes	<ul style="list-style-type: none"> • Use standardised claims processes and assessments • Define and adjust claims rules easily • Capture expert knowledge within repeatable processes
Gain greater business insights	<ul style="list-style-type: none"> • Access real time dashboards and reports • Identify areas for process improvement • Reduce reserves for better claims performance
Tighten control of claims	<ul style="list-style-type: none"> • Track processes and monitor SLAs in real-time • Rate and prioritise tasks by level of importance • Manage performance of third party providers

RULES-DRIVEN CLAIMS PROCESSING

- Straight-through processing from lodgement to automated assessment and payment for simple claims
- Use rules to define and automate standardised claims processes
- Capture expert knowledge within repeatable processes
- Adapt quickly to change through business driven configuration of the rules
- Automate routine tasks to free staff for more complex work
- Provide differentiated and personalised service to claimants and intermediaries.

“Claims processing is the next frontier. Streamlining provides direct benefits to the bottom line while improving the claims experience for customers.”

COMPREHENSIVE CLAIMS PROCESSING

Axe's Claims Management tool automates the claims process and provides an improved claims experience for claimants and intermediaries:

- **Lodgement:** via online web forms, call centre and document scanning;
- **Entitlement Verification:** verify claims against policy terms;
- **Doctor and Employer statements:** online smart forms for medical specialists and employers;
- **Assessment:** automatic assessment of standard cases, creating return to work plans and ongoing automated re-assessment of open cases;
- **Triage:** early intervention for high risk cases to drive more favourable outcomes;
- **Estimation & Reserving:** estimating duration and cost of a claim, and feeding into portfolio reserving function;
- **Payment Calculations:** calculate payments including offsets and taxes, and generating reinsurance recoveries;
- **Ongoing Claims:** manage regular payments including electronic lodgement of payment requests and supporting statements;
- **Claims Workbench:** prioritise daily tasks and balance workload, track progress of investigations or rehab programmes, and monitor status against SLA's;



- **Third party access:** secure, direct access for external stakeholders such as superannuation funds, medical and rehab providers, employers, reinsurers, advisers and claimants;
- **Reporting:** track all aspects of the claims process, including dashboard highlighting of SLA exceptions and unusual trends to internal staff and third parties;
- **Integration:** ability to integrate to back-end administration systems and messaging services.

BUSINESS DRIVES THE SYSTEM

The rules based system means that the business can update the system through the Rules Studio, enabling quick changes without a costly and time-consuming IT process.

Management data from real-time dashboards and reports provides the insights to optimise claims processes and improve the customer experience. Accurate information on cost of claims can also be fed into the underwriting process.



TECHNOLOGY

The Claims Management Tool is part of Axe's Insurance Suite. It runs on the Axelerator Insurance Platform which is a scalable, extensible, open standards software program designed to handle the complexities of insurance new business processing and claims handling.

Intermediary Portals

Quoting and Underwriting

Claims Management

AXELERATOR INSURANCE PLATFORM



Axe provides its Axelerator Insurance Platform together with in-depth insurance expertise to enable adaptive straight-through processing for business velocity without constraints. Our clients achieve sustainable competitive advantage through process orchestration, business insights to deliver improvements and ongoing alignment of systems with business imperatives.

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