

WINTER 2008

# UPDATE

THE COMMINSURE PUBLICATION FOR

FINANCIAL PLANNING PROFESSIONALS



See behind the seams  
at Made-to-Measure!

Trauma Cover –  
real life claims story

Top Adviser –  
Mark Williams in  
South Australia

Combat volatility  
in retirement with  
annuities

*Jason Sargent*

*Kicking goals with  
Life New Business.*

CommInsure





*04. Jason Sargent at Sydney Football Stadium*

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### PHOTOGRAPHIC CONTRIBUTIONS

*Gavin Blue, Scott Ehler, Jupiter Images*

### Important information

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# Welcome to Winter 2008

## Update Magazine

Running a business and playing a team sport share many common attributes such as good communication skills, a competitive edge, and a desire to achieve. In this issue of Update, we introduce you to someone who has developed and utilised all three attributes to great success in both arenas - Jason Sargent, Manager of Business Execution and the Life New Business Team.

As well as spending five minutes with one of our top advisers, Mark Williams, we also find out how guaranteed

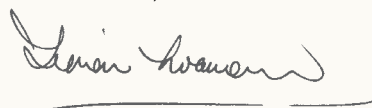
annuities can be used together with other products to combat market volatility in retirement.

With growing concerns around the prevalence of mental illness, we take a look at how CommInsure provides support for mental health claimants and how we are searching for ways to effectively manage the impact of mental illness at claim time.

And finally, off the back of winning Australian and New Zealand Institute of Insurance and Finance's award for Life Insurer of the Year 2007,

CommInsure scooped the Plan For Life and AFA awards prize pool with eight out of nine awards including Life Company of the Year and Annuity Provider of the Year.

Best Wishes,



SIMON SWANSON,  
MANAGING DIRECTOR



# Jason Sargent

## Kicking goals with Life New Business



Standing in the centre of the Sydney Football Stadium, Jason Sargent is philosophical about the 26-10 loss of his beloved Parramatta Eels to the Melbourne Storm in the 2007 NRL semi-finals. “They just didn’t get it right on the day, but they’ll do better this year” he says with a determined optimism that carries through to his professional role as Manager, Business Execution for CommInsure.

Born and bred in Parramatta, Jason has been a die-hard fan of the Eels for as long as he remembers. Like most young boys, he even aspired to don the jersey himself – and he came close; playing representative rugby league at school boy level and also playing at club level against the likes of Brad Fittler.

A sporting all-rounder, Jason also played representative tennis as a teenager and laughs when he recounts an encounter he had with Todd Woodbridge and Jason Stoltenberg as a junior. “My doubles partner and I were number one and two in the district at the time, but we only got one game off them in the match. I think they might have given it to us; they didn’t even break into a sweat!”

Jason says he was a sport fanatic as a kid. “But I’m more a beer-drinking-arm-chair-watcher now,” he laughs. This is not strictly true. He now returns to the grounds each Saturday – but in the capacity of doting father, cheering on his twelve year old son and seven year old daughter. And, he hasn’t lost his competitive edge either, which is

now applied in his role at CommInsure, stating simply, “I don’t like to lose.”

The team-building and problem solving skills he learned in the sporting arena are now put to work on a daily basis. Jason recently accepted the role of Manager, Business Execution, where he will take on the responsibility of delivering critical initiatives across the Life Insurance Services business to the benefit of both customers and staff. “This is a fantastic opportunity for me to continue to work closely with our key stakeholders while also ensuring the continued success of the Life New Business teams,” he said.

Known by his work colleagues as ‘Sarge’, he is good at leading and organising a team. Prior to this role, Jason managed six Life New Business teams (around seventy staff) who process the life applications for the business.

Having started with the CBA Group eighteen years ago, Jason has built up strong customer relationships over time. When he was at the Financial Services Processing Centre, he also worked in the super and investment

area, but says he prefers insurance. “It’s gratifying to work in a business that provides some security and peace of mind to clients.”

Jason has often dealt with advisers personally when they raise queries about application processing. “I try to take a commonsense approach to roadblocks and issues. We want advisers to know we want their business to go through. I try to work to find a compromise and get the job done.”

And, what has been the biggest challenge during his time at CommInsure? “Assisting advisers to write business when we introduced the problematic adviser software tool, CommIQ – and not losing sight of the end goal. We worked hard as a team through this period. There were many long hours and a lot of manual work to ensure the business could support advisers. It was pleasing to see the team rise to the occasion so many times. This is an experience that we have learnt from and as a result we’ve built a foundation that will set us up for future success.”

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”





# Processing Life Applications

Tracey Bruzzano, David Beattie and Kathy Yakimoff are Team Managers in Life New Business. Here they provide answers to frequently asked questions on processing Life applications.

## **What can advisers do to ensure an application is processed in the best possible time?**

It's important for advisers to ensure that applications are completed in-full before being submitted. This sounds simple, but a staggering amount of applications we receive are incomplete. They can also pre-position clients about medical requirements, loadings and exclusions, to make sure they understand the process. This can be achieved by organising pre-assessments with Underwriting and by utilising the Adviser Guide. There is a checklist attached to the application form which can assist in making certain all information required for assessment is complete and attached to the submission.

## **What are the common hurdles in having an application processed?**

The two common hurdles are:

- delays in receiving medical and financial documentation from doctors and accountants; and
- incomplete or incorrect information submitted on the application form.



## **How does the Life New Business team work together to assist with processing applications?**

The business is set up to incorporate end-to-end accountability across both Administration and Underwriting. Therefore, work plans for each day are shared between the management teams, to ensure our service delivery is being met. Regular meetings are held to ensure all teams are kept up to date on changes, initiatives, issue resolution and idea generation to support our service delivery.

## **Does it help if the adviser has a good relationship with Life New Business or their BDM?**

Absolutely! Experience shows us that the better the relationship is, the more

successful the partnership between the business and the adviser becomes. We encourage a good working relationship with both their BDMs and Life New Business. The better we communicate with each other, the better the potential for improved understanding of adviser and client needs.

If we can build on our relationships it would open up many opportunities for advisers and CommInsure to work together and share information through feedback and ideas, to continually improve our delivery of service.

# News in brief...

## Phil Hill – Executive Manager Life Underwriting



Continuing on her mission to secure the employment of the best underwriters and technical experts in the field, Chief Underwriter Ruth Keaney was delighted when Phil Hill accepted the role of Executive Manager Life Underwriting last year.

Phil moved to CommInsure in August, and he is now working with senior management to develop and implement the life underwriting operational strategy. He is also responsible for the four operational retail underwriting teams throughout Australia.

Having worked in the industry for 30 years, many advisers will know Phil

from previous Chief Underwriter and managerial positions at other insurers in Australia and overseas.

Phil says he is impressed with the way CommInsure invests time and resources into state underwriting teams. "I know from experience that advisers like to work with underwriters in their local area. My role is to ensure that we provide advisers with the right levels of experience and expertise."

"I'm really enjoying this challenging role, and continuing my relationship with advisers throughout the country," he said.

## Client Portfolio Management – Have you tried it yet?

We've had fantastic feedback from advisers using the new Client Portfolio Management system. Have you tried it yet? Want to know why you should? Read on...

Client Portfolio Management (CPM) is an advanced online management system that allows you to manage your CommInsure business. It allows you to track applications that are in-suspense with Outstanding Requirements and also view your in-force policies as well.

You can do all the following in real time:

- Access a report of your existing portfolio of clients to support mail merging and campaign management.
- See and review a detailed view policies and summary of cover for a Life Insured.

- Monitor in-force policies for Life Risk Insurance products.

So when your client calls about their application or policy, you can login to CPM and give them an answer immediately. Best of all, it's simple to use.

### HOW TO ACCESS CLIENT PORTFOLIO MANAGEMENT

Login to the Adviser Website **[adviser.comminsure.com.au](http://adviser.comminsure.com.au)**

Under 'Sales and Marketing Tools', click the Client Portfolio Management link

The 'Software & Applications' link also provides a handy User Guide and Frequently Asked Questions sheet.

If you don't have a password, click on the 'Forgot my Password' link and follow the prompts.

For more help, call your BDM or the Adviser Technology Help Desk – **1800 240 405**.

“Congratulations CommInsure on a great new tracking system. It is clear and simple to navigate.”  
Michael Blumberg, Western Australia.

# Genesys National Conference

## September 2007

In 2007, CommInsure was honoured to have been selected as one of four Genesys Risk Insurance Partners. This renewed commitment extends the proud, established partnership with the dealergroup, which began with Associated Planners and Garrisons.

After the rigorous tender process, the CommInsure team travelled to the Burswood Convention Centre in Perth for the Genesys national conference.

Simon Harris, National Accounts Manager said CommInsure sponsored an adviser dinner and hosted a popular coffee counter at the trade stand.

“The theme for the conference was Ignite. And as you can see from the photos, that’s what happened on the dance floor at the Seventies Gala Dinner,” he laughed.

“With CommInsure representatives from sales, underwriting and claims at the conference, we were able to have good, meaningful discussions with Genesys advisers about our service offering and product strengths.”



01 CommInsure's stand in Perth

02 The CommInsure team at the 70's Gala Dinner



# Behind the seams at Made-to-Measure

During our February Made-to-Measure roadshows, the CommInsure team delivered a number of new and innovative alterations and adjustments to our products and services. These alterations are designed to help you provide tailor made insurance solutions for your clients.



We took comments from financial advisers like you and adjusted our products to better fit your clients' needs. Some of these updates included the introduction of Essential Income Care and waiver of waiting periods for specific conditions. We also launched our new look adviser site incorporating Client Portfolio Management and a wide range of support programs to make sales easier for you.

To find out more about the new alterations, contact your local CommInsure Business Development Manager. Thank you to all the advisers who made it, and to those who didn't, we hope to see you at the next event!



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- 01 Darren Putland and Darryl Pearce
- 02 Tony Coeo, Maurice Giampetrone, Maryanne Mase and Romano Pally
- 03 Kevin Dilley, Rick Foster and John Cutt
- 04 Mick O'Grady and Mark Williams
- 05 Neil Watson, Chris Blaxland-Walker and Mandy Penkin
- 06 Todd Kardash speaking in Perth

# Five minutes with a top adviser

## Mark Williams

United Financial Solutions (Apogee) - Cumberland Park, South Australia

From casinos, to funds management, to offering financial advice, Mark Williams has enjoyed a varied career revolving around money. However, after watching too many people lose their money to Poker and Roulette, Mark decided he would rather help people protect their wealth rather than watch them lose to Black 22.



### **When did you become a financial planner?**

I've been offering financial advice since the year 2000.

I've had previous experience in funds management, particularly in the banking and casino finance related industry. And having actually worked in casinos when I left school, I became aware of the fact that many people need help with managing their money. I completed my Diploma of Financial Planning within 18 months, and began my career as a financial adviser.

### **What was working in a casino like?**

Casinos are a world of their own. My own experience of working in casinos

came from Operations Management roles in both Adelaide and Cairns. In Adelaide, I was responsible for the management and training of staff and liaising with Government regulators.

After that, I was lucky enough to be heavily involved in the set up of Cairns' only casino. With 15+ hour days, it was hard work – but very rewarding. We set up within five months and the work encompassed implementing compliance procedures, hiring and training staff, embedding computer and security systems, among other things. Every potential employee had to go through police checks and compliance processes – with a team of 40, these government regulations were a horrific process!

With so much money floating around, security is paramount. In recent visits to casinos, I've noticed security is everywhere, watching every move employees and guests make. Employees in particular are watched, and are not allowed to have pockets, or carry any money.

While casinos can be great fun, they can also be quite sad. In that line of work you see a lot of people lose a lot of money they can't afford to lose. Helping people manage and protect their money is much more satisfying than watching them lose it all on Black 22.

### **What do you enjoy about writing risk insurance?**

I enjoy providing wealth protection solutions to individuals and solving the insurance needs of business clients.

I believe protecting wealth is very important for people. If something were to happen to a client and they hadn't protected their wealth, it could all come crashing down like a house of cards. For the small amount that personal insurance costs, it really is priceless.

“  
**When life situations change,  
so do insurance needs**  
”

### **What is your strength in writing risk insurance?**

Keeping the insurance equation simple so that the client can understand what it is that they are purchasing, while still having the technical knowledge to explain more complex cases with those clients that want a higher level of understanding.

### **How do you acquire new business?**

Over a number of years, I've established an excellent referral network, including accountants. I also find mining my existing client base offers a great way to find new opportunities.

### How do you build relationships with your clients?

I build strong client relationships through ongoing communication, both written and verbal, and of course, consistent quality service. Because some of my clients are very active, while others are the complete opposite, I try to match my level of communication to the individual needs of each client. Producing a bi-annual newsletter for all my clients, means I can keep them informed of improvements and changes that may benefit them, and I always offer a letter or personal call.

For any change of life situation such as marriage, taking on debt, I encourage my clients to make me aware. When life situations change, so do insurance needs.

### Have you had an interesting claim story?

One claim that springs to mind is a specialist doctor in Adelaide who was initially very risk insurance adverse.

After considerable discussion and persuasion I convinced him to take out an insurance portfolio. Some 10 months after his policies were issued, my client was diagnosed with cardiomyopathy. Since then, he has received a trauma pay out of \$300,000 and is currently receiving the proceeds of his income protection plan – around \$25,000 in monthly benefits. I made sure I was able to hand over the cheque to him personally, and I remember his wife cried.

### What makes you choose CommInsure?

I deal with CommInsure simply because they are easy to deal with, have very good underwriting capabilities and of course their products stack up very well.

### Do you have a good relationship with any of the Life New Business team?

Ken Espiritu is a fantastic help, to not only myself but also my support staff



Mark Williams with SA State Manager, Mick O'Grady

when it comes to follow up and keeping us in the loop with the progress of our business in suspense.

He provides us with a central point of contact and someone who knows our business practices and how we operate. It can be very frustrating to go through a call centre – if you don't have designated teams for different states you just go into the pool. When it comes to life insurance, if you have a question, you want an answer straight away.

### Do you have a good relationship with any of the Underwriting/Claims team?

Yes, Brendan Ryan, is our Mobile Underwriter here in Adelaide. A mobile underwriter gives me the opportunity to talk one-on-one about pre-assessments and general underwriting queries. It's always good to form a strong relationship with an Underwriter, because as well as helping me, it also helps Brendan understand the business we introduce to CommInsure.

## ON A PERSONAL NOTE

### What do you enjoy doing when you are not working?

Playing a relaxing round of golf! My favourite golf course is St Andrews in Scotland. I played there in 2004, it was just spectacular. One of the things you don't realise when watching on TV is there is an air force base just next door and a beach beside the 18th hole.

### What is your favourite holiday destination?

Thailand, particularly Bangkok and Chang Mai (north).

### What was your most memorable trip?

2006 was an interesting trip. We were there for Christmas which was amazing – in Penang on Christmas Day and then off to Bangkok on the 27th. We stayed there for three or four days and were only about two kilometres from the bombing when it occurred on New Year's Eve.

After spending 10 hours there, we came back to our hotel to rest and find out exactly what had happened. While it was quite chaotic with police everywhere, after the hotel shut off all the lights, to avoid being a target, we felt quite safe.

### Any final tips for the Casino fans?

Make sure you keep a "Poker face", and like Kenny Rogers says, "Know when to hold them, know when to fold them".



# Under the microscope: Trauma Cover

CommInsure's Trauma Cover provides a lump sum payment if the insured suffers from one of 48 specified medical conditions.

Trauma Plus provides cover for ten additional trauma conditions, including diabetes complications and melanoma, for an additional premium. This option is available to both Trauma Cover in conjunction

with Life Care, and stand-alone Trauma policies.

The Trauma Buy-Back Benefit will reinstate 100% of cover twelve months after the original trauma payout.

Certain exclusions apply, such as a limit of which trauma events can be claimed under the reinstated cover. This is now a standard feature of CommInsure's Trauma Cover – and no additional premium is charged.

## Recent trauma claims paid to clients insured with CommInsure

Sex	Age	Occupation	Approx period policy in force	Type of Claim	Amount paid	Cause of Claim
Female	48	School Teacher	9 years	Trauma	\$49,997	Heart Bypass
Male	30	Self-employed	3 years	Trauma	\$79,104	Multiple Sclerosis
Female	48	School Teacher	6 years	Trauma	\$57,178	Breast Cancer
Female	54	Manager	2 years	Trauma	\$51,250	Breast Cancer
Male	56	Taxi Driver	7 years	Trauma	\$60,684	Heart Attack
Female	61	Company Director	5 years	Trauma	\$552,207	Heart Attack
Male	51	Roof Tiler/Plumber	1 year	Trauma	\$200,000	Severe Burns
Male	42	Accountant	7 years	Trauma	\$65,000	Benign Brain Tumour
Male	52	Doctor	6 years	Trauma	\$1,189,180	Heart Valve Replacement
Female	56	Bookshop Manager	10 years	Trauma	\$61,957	Breast Cancer
Male	60	Insurance Broker	5 years	Trauma	\$172,203	Nodular Melanoma
Male	52	Dental Prosthesist	5 years	Trauma	\$113,350	Heart Attack
Female	48	School Teacher	9 years	Trauma	\$49,997	Heart Bypass

Source: CommInsure claims data, 2006

# Top advisers share their success with insurance bonds

Have you recently recommended an insurance bond to a client? In this article we meet two top CommInsure advisers to get their views on why they recommend insurance bonds and why they specifically choose CommInsure Investment Growth Bonds.



**Meet Marc Bineham**, Managing Director of Noall & Co. and authorised representative of Professional Investment Services, and one of CommInsure's strongest supporters of risk products. His impeccable work ethic and rapport with clients has transformed his clients into advocates. Recently Marc was referred by existing clients to a prospective client who had millions of dollars to invest through a court settlement.

After gaining the trust of the client, the advice that Marc gave was incredibly important, as the funds invested would have to look after the client's expenses for the rest of their life. Marc recommended part of the proceeds be invested in a CommInsure Investment Growth Bond which alone would provide

a regular income stream and would considerably reduce the client's tax liability.

Marc said, "I have always seen insurance bonds as an excellent vehicle due to their flexibility and great tax advantages. You can pick an investment option and then leave the Fund Managers to do their job while our clients get on with the rest of their lives. When I needed to look for an insurance bond I went to CommInsure first. The low fee of 1.5% coupled with the choice of investments and comfort factor with the size of CommInsure were among the reasons for choosing the CommInsure Investment Growth Bond."

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From implementing  
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”

**Meet Nicole Bowd**, Senior Financial Planner at Commonwealth Financial Planning for Ballarat and Geelong areas. Over the past year Nicole has been amongst the highest selling advisers of CommInsure Investment Growth Bonds. Her unique ability to create both valuable referral relationships and a healthy rapport with clients recently resulted in her gaining yet another valued client.

According to Nicole, the client had just come into a multi million dollar windfall. Based on the client's circumstances, Nicole recommended investing the proceeds into a CommInsure Investment Growth Bond.

"From implementing this strategy the client will save over \$150,000 in tax every year (as the bond is tax effective with a lower tax rate of 30%), and the bond will provide income to meet their monthly expenditure requirements. I chose CommInsure due to their death benefit guarantee, low management fee, regular monthly withdrawal and strong branding," Nicole says.

**For more information** about CommInsure Investment Growth Bonds, please contact your CommInsure BDM or Alex Kambos (Executive Manager, Business Development Investments) on 0414 297 381.



# Security for retirees during market downturns

The impact of recent market volatility is starting to sink in with retirees. The media is full of bad news with frequent reports of super and shares taking a nose dive, while the cost of living continues to soar. This is causing panic amongst Australians who have spent their lives accumulating assets and investments to enable them to retire comfortably. The current challenge for advisers is to determine which investments will help their clients during the tough times.

**Guaranteed Annuities**  
Lifestream Guaranteed Income

Product Disclosure Statement (PDS)  
Preparation date: 20 September 2007

**Guaranteed Annuities**  
Guaranteed Index Tracked Annuity

Product Disclosure Statement (PDS)  
Preparation date: 20 September 2007

Clive Levinthal, General Manager Product Management, says the challenge for retirees is determining which investments will provide the best return while reducing the level of risk.

“It’s important for advisers to assist retirees in developing strategies to protect their income. It’s critical to get the right balance between risk and return. One strategy is to diversify retirement income streams by spreading the risk across two to three income products, such as guaranteed annuities, insurance bonds and allocated pensions.”

Upon retirement, retirees have the option of taking their superannuation payment as a lump sum payment or as an income in retirement. The Government encourages people to take their super as income and offers attractive tax concessions for retirement income products.

“  
**It’s critical to get the right balance between risk and return**  
”

CommInsure Guaranteed Annuities continue to offer secure, regular income payments that are unaffected by movements in investment markets or changes in the economy. Combined

with an insurance bond and/or allocated pension, these products can work together to provide the peace of mind of regular payments via the annuity, access to capital via the allocated pension and tax benefits via the insurance bond.

Clive explains, “By using a combination of products, retirees can benefit from the allocated pension with their growth assets in the good times, while benefiting from the guaranteed annuity in the bad times. CommInsure’s Investment Growth Bond provides a solid investment vehicle across the market highs and lows by providing a death benefit guarantee (which is unique to the market) and tax benefits. This method of diversification provides better protection for retirees’ investments during retirement.

Of course, it’s imperative to assess your client’s individual situation, financial goals and risk profile before making recommendations.

Find out how CommInsure Investment Growth Bonds and Guaranteed Annuities can form part of your clients’ retirement portfolio by visiting our adviser site at [adviser.comminsurance.com.au](http://adviser.comminsurance.com.au) Your technical and strategy queries can be answered via Jeffrey Scott’s Business Growth Services team on **1800 761 067** (9am–5pm, Sydney time, Monday to Friday).



# Better understanding client needs

Knowledge enables change and improvement, and one of the best ways to obtain knowledge is through research. To ensure our service approach, product offering and engagement strategies are continually aligned to adviser and customer needs, we regularly participate in adviser and consumer research.

CommInsure's most recent research involvement was in a Newspoll\* online omnibus to better understand consumer needs, and better support advisers in the sales process.

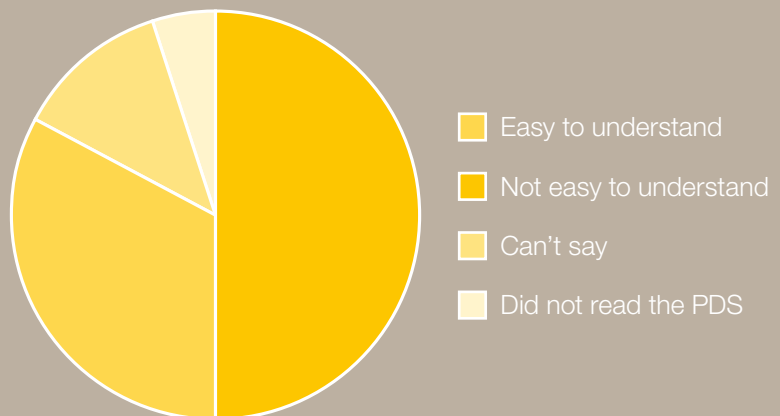
Through this research, we discovered:

- 47% of respondents have never seen a financial adviser
- 70% said that if they were sick or injured they would need to rely on their savings to survive
- Half of respondents who brought a new life insurance policy in the last four years, did not find industry PDS's easy to understand
- 29% have depression or a mental illness, but stigma is changing with 46% having told their employer with half being uncomfortable doing it
- 30% knew that counselling/support services for depression or mental illness were offered by their employer
- 51% of respondents were not aware of tax advantages available when purchasing Income Protection Insurance.

\* This Newspoll study was conducted online in January 2008 among n = 1200 adults aged 18-64 nationally.

## ARE PDS's EASY TO UNDERSTAND?

The responses to this research have helped CommInsure make numerous improvements to our products and services. After discovering 50% of respondents did not find industry issued Product Disclosure Statements (PDS) easy to read, our Personal Insurance Portfolio and Total Care Plan Super PDS's were re-written in 'plain language', as well as being significantly reduced in size.



## COMMINSURE PDS's IN PLAIN LANGUAGE



# Managing Mental Health Claims

With growing concerns around the prevalence of mental illness in Australia, Commlnsure is committed to developing a better understanding of mental illness, and finding ways to help our mental illness claimants get back on the best road to recovery.

One of the ways we have done this is by conducting research to find out more about Australians' mental health. According to this research conducted by Newspoll, 29% of respondents have depression or a mental illness. But the stigma attached to mental health is clearly changing with 46% of those sufferers informing their employers of their illness.\*

Additionally, Commlnsure is a major financier for the Industry Funds Forum Mental Health and Wellbeing Program. The program, **Super friend, someone to turn to**<sup>^</sup>, has 13 key objectives, some of which include:

- educating members, employers and other fund participants about mental illness and how to recognise early signs in you and/or your work colleagues, family members or employer/employees;
- reducing disabilities and the amount of time lost from work as a result of mental illness; and
- the development of an industry standard, to be adopted by all group life insurers, for the collection and maintenance of data relating to claims associated with mental illness, including suicide claims.

\* Finance Study 2008, Newspoll Market Research.

<sup>^</sup> Find out more at [www.industryfunds.org.au](http://www.industryfunds.org.au)

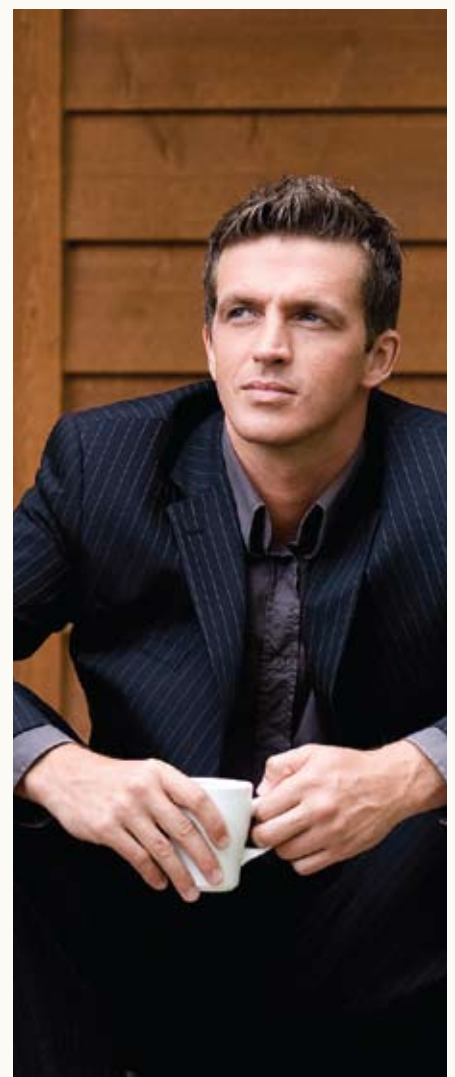
## Managing mental illness claims

In line with Government initiatives and recommendations, the key to the successful management of a claim for mental illness, and more specifically depression, appears to be active coordination of care; a collaborative approach.



Dr Howe Synnott, Psychiatrist, ML COA suggests the key to facilitating a return to work following a claim for mental illness is better communication, coordination and cooperation between the medical profession, rehabilitation consultants and claims case managers. They should all be involved in discussions and an exchange of ideas, combined with early intervention.

The appointment of Rehabilitation Consultants in life insurance offices has put this collaborative approach into action. Rehabilitation Consultants are communicating with treating doctors, psychologists and general practitioners along with the claimant to seek the best possible path for treatment, recovery and return to work. They are working to ensure claimants can receive the necessary treatment at a minimal cost through access to Medicare rebates.



External rehabilitation providers are also engaged to provide support with planning and coordinating return to work programs, along with advocating for the claimant when negotiating return to work options with employers.

## Early intervention

Where mental illness is concerned, early intervention is a key factor in improving the chances of a recovery and return to work. To support a speedier recovery, CommInsure's Claims Case Managers seek to commence management of these claims as soon as possible following notification. In some cases, this can even be prior to the receipt of claim documentation with prompt referral to a rehabilitation consultant.

Building trust can also be a key defense against depression, and dealing promptly with mental illness claims is just one of the ways to help develop that trust. Ensuring our Rehabilitation Consultants are fully equipped to deal with these types of claimants, means claimants can trust in the fact that they have experienced, qualified people dealing with their cases, further encouraging a faster recovery and return to their previous way of life.

## Overcoming difficult hurdles

Dealing with someone who has depression or other mental illness can be very difficult. And while we ensure our Claims Case Managers and Rehabilitation Consultants undergo extensive training to deal with mental illness claimants, it's unlikely that all advisers will have the same skill.

To help you deal with a client with a mental illness claim:

- CommInsure Rehabilitation Consultants and Claims Case Managers can approach the follow up of required information in a sympathetic and collaborative way.

- You can access CommInsure's Client Managers to intervene if you feel uncomfortable discussing the situation with your clients.
- We try to be as flexible as possible in order to accelerate speedy payments and a return to work at the optimal recovery stage.

## Can you help?

If you believe one of your clients is not well, let us know. Don't wait for the waiting period to commence or expire. We can start managing a potential

claim as soon as it is brought to our attention. And the sooner we can provide assistance, the sooner your client could be on track to recovery.

If you are concerned about one of your clients you can also contact a CommInsure Rehabilitation Consultant for a preliminary discussion.

You can contact Julie MacCormick on (07) 3328 5854 or [JulieAnn.MacCormick@cba.com.au](mailto:JulieAnn.MacCormick@cba.com.au) or Tim Hulme on (02) 9947 5972 or [Tim.Hulme@cba.com.au](mailto:Tim.Hulme@cba.com.au)

## PUTTING IT IN PERSPECTIVE

- Mental disorders are the leading cause of the non-fatal burden of disease and injury in Australia, and are exceeded only by heart disease and cancer in the over all disease burden (Health and Ageing Factbook 2006. Chapter 5. Department of Health and Ageing).
- The 2006 IFSA Depression and Nervous Disorders Survey indicated that in 2006 mental illness claims made up 23.1% of all income protection sickness claims, and accounted for 30% of costs.
- As a measure of (perceived) severity, those with mental illness rated their health status and feelings about life similarly to those with cancer. (AIHW Australian Health 2006 report)
- Claims for depression made up 70% of mental illness claims and these claims were more than three times prevalent amongst white collar occupations than blue collar.
- Depression is the fourth most common problem managed by general practises according to data on general practise activity for 2004-05. (General Practise Activity in Australia 2004-05. Australian GP Statistics and Classification Centre)

In 2006, an initiative known as Better Access to Psychiatrists, Psychologists and GPs through the Medicare Benefits Schedule (MBS) was introduced by the Australian Government to help increase community access to mental health professionals and team-based mental health care. General practitioners are encouraged to work more closely and collaboratively with psychiatrists, clinical psychologists and other allied mental health professionals. (Better Access to Psychiatrists, Psychologists and GPs through the Medicare Benefits Schedule (MBS) Australian Government Department of Health and Ageing).



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