



# IOOF

## IOOF claims philosophy

IIML must actively pursue any reasonable insurance claim for the benefit of a member or beneficiary where it considers the details of any declined claim require further pursuit.

Where reasonable IIML will request additional information from the insurer, member, or beneficiary to assist in its consideration of pursuing the claim or requesting a reassessment.

A claim can be a difficult and stressful time for members and their families and that during this period IIML can truly make a difference.

At the core, IIML want to ensure that legitimate claims are paid to members and their families at their time of need in the easiest way. This will be done through:

- Being honest, fair, respectful, transparent, timely, and where possible use plain language in communications.
- Explaining the claims process, keeping members informed and providing additional support if they have difficulty with the process.
- Working with the insurer to make claim decisions quicker in line with the Insurance Code of Practice and to continuously improve the claims processes to make it easier.

IIML's claims philosophy is extended through to the insurance partner to ensure members' experience is heightened through synergy. IIML expect the insurance partner will meet all key performance indicators and will strive to continuously improve their offering which is regularly monitored as part of the insurance partner engagement.

Interest will not typically be paid on claims. However, a case by case assessment will be made around whether interest should be paid, as a gesture of good will, where the claims process has been unreasonably delayed by either IIML or its insurer.