



Comcover Information Sheet

Comcover Incident and Claim Management

Comcover's Claims Management services ensures a consistent and co-ordinated approach is undertaken in the recording and management of claims against the Australian Government.

What is an Incident -v- a Claim?

Comcover's Statement of Cover defines a **Claim** as:

1. any demand by a third party against a **Fund Member** for compensation; or
2. a request by **you** for indemnity in accordance with **your Schedule of Cover** and the Statement of Cover.

An **Incident** is an event or circumstance where a **Claim** has not arisen but may do so in the future.

Importantly, it is the Fund Member's responsibility to contact Comcover to advise of any event or circumstance even if at the time of notification there has been no demand from a third party or obvious loss or damage suffered by the Fund Member.

Reporting an Incident or Claim

Early notification of an event or loss likely to give rise to a Claim is crucial so Comcover is able to protect the Fund Member's interest and minimise any subsequent loss.

Incidents and Claims are both lodged using the **Online Claim Forms** available on the [Comcover Launchpad](#).

Using the Online Claim Forms has a number of advantages for Fund Members including:

- The ability to type directly into the Form.
- The ability to attach supporting documents directly into the Form.

- Receiving an immediate confirmation regarding successful submission.
- Receiving a Comcover reference number immediately after submission.
- The ability to access, export and print previously submitted Forms from the Launchpad.

Monitoring Incidents & Claims

The **Claims Report** available in the Comcover Business Intelligence portal on the Comcover Launchpad allows you to generate reports on Claims and Incidents.

The **Individual Claim Search** allows you to access a detailed summary of a particular Incident or Claim.

A guide is available from the Comcover Launchpad on how to access and generate these reports.

Comcover Launchpad >User Guides> Comcover Business Intelligence: Claims Reports User Guide.

Management of Incidents and Claims

Incidents and Claims are managed differently.

1. Acknowledgement of an Online Claim Form Submission

When submitting an Incident or Claim through the Online Claim Forms, an automatic confirmation of submission is provided and includes the Claim or Incident reference number.

2. Acknowledgement of registration in the Claims Management System

Once registration of the Claim or Incident is complete, an email confirmation is sent to the Notifier.

For Incidents, the email contains:

- Confirmation it has been registered as an Incident.
- Confirmation of the Incident reference no.
- Confirmation it will be treated as an Incident or 'notification only'.

For Claims, the email contains:

- Confirmation it has been registered as a Claim.
- Confirmation of the Claim reference no.
- Confirmation and contact details of the Claims Consultant managing the Claim.

3. Comcover Business Intelligence Reporting

Both Incidents and Claims appear in the Claims Report and Individual Claim Search report available in the Comcover Business Intelligence portal.

4. Closure – Automatically Closed

Incidents - Where no further communication has been received from the Fund Member or Third-Party Incidents are closed in our System after six (6) months. Incidents may be re-opened at any time should further information be received.

Claims - Claims remain in an active or open status until they are appropriately resolved.

Summary – Incidents -v- Claims

	Incident	Claim
Acknowledgement of Submission	✓	✓
Acknowledgement of Registration	✓	✓
Confirmation of Reference No	✓	✓
Assigned to Claims Consultant	✗	✓
Active Management by Comcover	✗	✓
Appears in Comcover BI Reporting	✓	✓
Closure: Auto-closure	✓	✗

An Incident becoming a Claim, a Claim becoming an Incident

Occasionally an event or loss may be initially reported to Comcover as an Incident however, in the weeks or months following the report, further information is provided that causes the Incident to be viewed as a Claim.

If this occurs, the Incident record in our Claims Management System is updated to a Claim. The Claim will then be assigned a Claims Consultant and communication confirming the change is sent to the Fund Member.

The matter will now be visible in the Comcover Business Intelligence Portal as a Claim and not an Incident.

The matter will retain the same unique reference number assigned at lodgement.

The transition of an Incident to a Claim can also occur in reverse. An event of loss may be reported as a Claim, however, the Claim is not pursued. Depending on the individual circumstances, the Claim record may be changed to an Incident report only.

Assistance

If you require any assistance with using the Online Claim Forms or Business Intelligence portal, please contact your Comcover Relationship Manager on 1800 651 540 – Option 3.

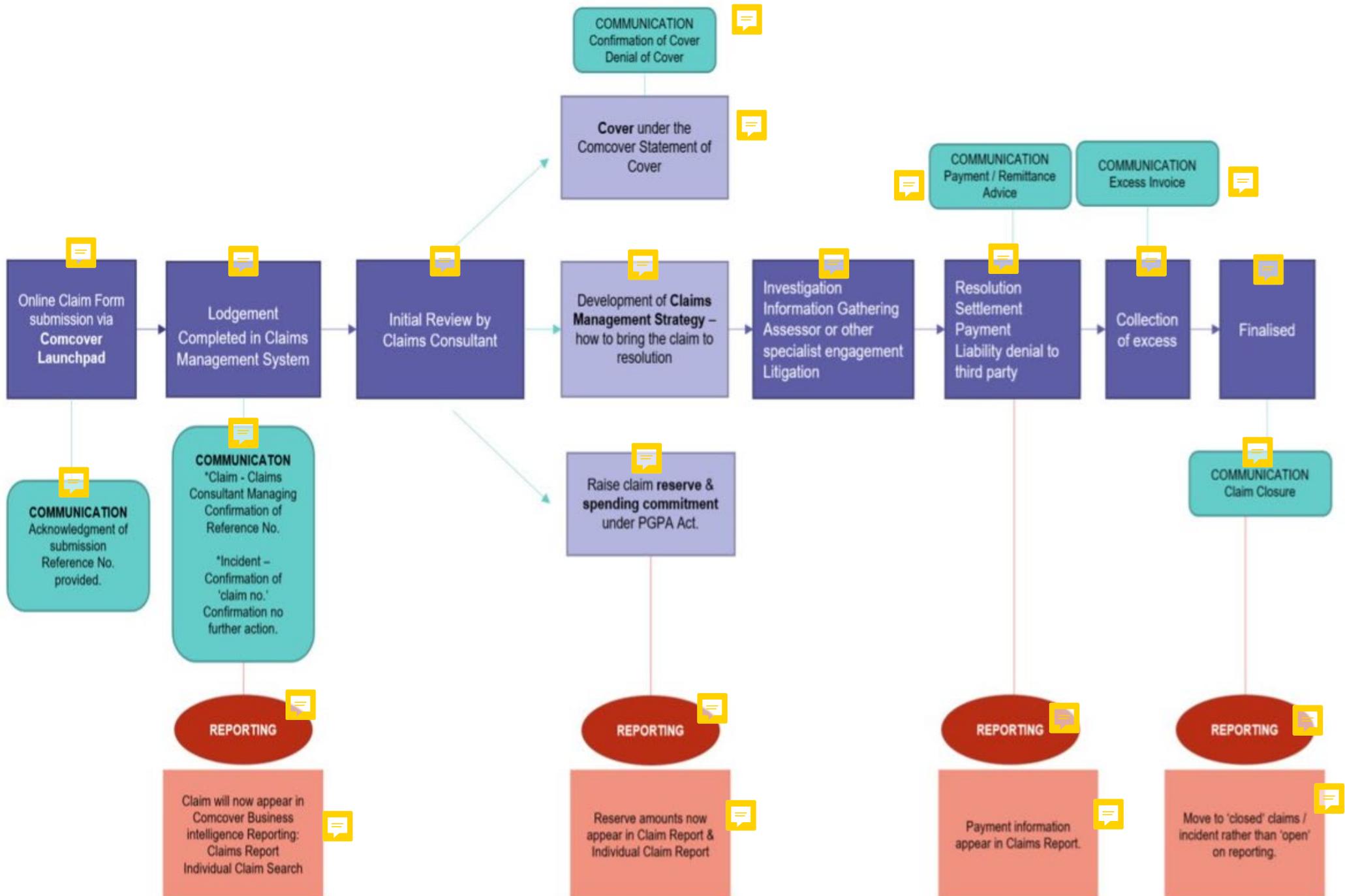
If you have any questions regarding your Entity's Claims or Incidents, please contact the Comcover Claims Team on 1800 651 540 – Option 1.

Simple Claim Management Process

Claims are managed depending on the requirements and characteristics of the individual matter.

However, there are a number of procedural steps that are similar regardless of the type of Claim.

Below is a simple flowchart demonstrating the key steps of a Claim.



Online Claim Form submission via **Comcover Launchpad**

Lodgement Completed in Claims Management System

Initial Review by Claims Consultant

Development of **Claims Management Strategy** – how to bring the claim to resolution

Investigation Information Gathering Assessor or other specialist engagement Litigation

Resolution Settlement Payment Liability denial to third party

Collection of excess

Finalised

COMMUNICATION Confirmation of Cover Denial of Cover

Cover under the Comcover Statement of Cover

COMMUNICATION Payment / Remittance Advice

COMMUNICATION Excess Invoice

COMMUNICATION Acknowledgment of submission Reference No. provided.

COMMUNICATION *Claim - Claims Consultant Managing Confirmation of Reference No. *Incident - Confirmation of 'claim no.' Confirmation no further action.

Raise claim **reserve & spending commitment** under PGPA Act.

COMMUNICATION Claim Closure

REPORTING

Claim will now appear in Comcover Business intelligence Reporting: Claims Report Individual Claim Search

REPORTING

Reserve amounts now appear in Claim Report & Individual Claim Report

REPORTING

Payment information appear in Claims Report.

REPORTING

Move to 'closed' claims / incident rather than 'open' on reporting.