

Monthly Editorial
by
Jim Harris
Group Managing Director



Editorial:

Welcome to the first electronic newsletter, published by the Health Claims Bureau Group.

This newsletter is designed to keep our clients, (and potential clients) up to date with developments within the company and associated companies. We hope it will inspire feedback and comment to help us to maintain our high standards, and raise even further the quality of our services.

Within the HCB Group, we have, in the last year spent a considerable amount of time and money developing our new secure websites, and copies of our newsletters will be available to refer to from there. We will be publishing monthly, and the main feature each month will be an editorial feature, authored by someone within the Group, designed to feature the area of the Group in which they work. I hope this will prove to be informative and useful. Web addresses are:- www.hcbgroup.co.uk and www.jhigroup.co.uk.

The new strap-line used at the head of our newsletters, "**Gathering Fact, Removing Doubt**", inclusively encapsulates the work of the Group across all the varying services provided, such as:-

- ▲ Home visit by Inspector or Health Claims Visitor (Nurse)
- ▲ Claim Investigation and Surveillance
- ▲ Claim Assessment Services
- ▲ Provision of relief assessors
- ▲ Aided rehabilitation through case management
- ▲ Training programme for new assessors

As founder members of DISPA, (Disability Insurance Service Providers Association), we are committed to raising and maintaining standards. Our presence in the market for the past 23 years is, I believe evidence of this commitment.

Within the Group we have a wealth of expertise and experience, and always welcome the opportunity to discuss either strategic issues, individual cases or potential problems, with existing or new clients.

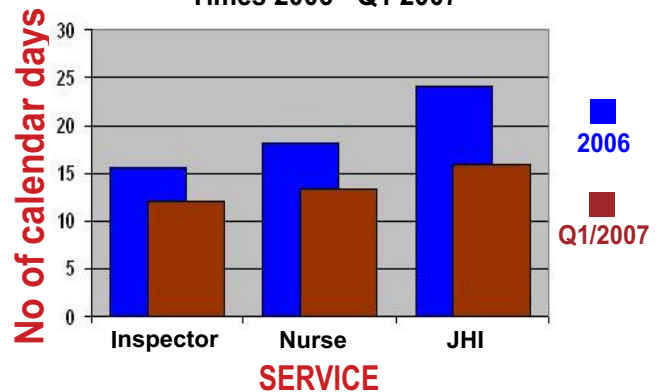
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Quarterly Stats...

STATISTICAL REVIEW – GROUP TURNAROUND TIMES

HCB Group Average Turnaround
Times 2006 - Q1 2007



The graph shown demonstrates the efforts we are continually making to reduce our turnaround times. These times are from the date instructions are received, to the date the report is despatched to clients. Improvements have been made to our turnaround times owing to increased use of electronic transfer of reports between us and clients, as well as proactive operational management.

Not surprisingly, the Q1 2007 figures are much improved, however in fairness, historically this is a much quieter period, as our clients wrestle with budget release, and other internal new year procedures and arrangements, and it is expected that the summer months will see the turnaround times drawing closer to our 2006 experience. Our ambition however, as always, will be to see an improvement.

HCB Strapline Competition



We had a competition internally, to choose a strap-line for our newsletter. There were many interesting entries, but the winner was Peter Smith, with "Gathering Fact, Removing Doubt." As mentioned in this month's editorial, we feel this truly reflects our overall ambition, and the general ethos of the organisation. Well done Peter.....

Surveillance - Tracking Devices

James Harris Investigations has become aware of the fact that there are occasions where Private Investigators have used tracking devices attached to a claimant's vehicle, in order to totally minimise the risk of losing someone they are following.

Following some concerns expressed by a client over this, JHI conducted some enquiries to establish the legal position. The outcome was, that whilst not illegal, there was doubt over the proportionality of this investigative tactic for the investigation of Income Protection claims. JHI carried out a survey of its clients, and, without exception, all those surveyed who responded, expressed concern and said they would not authorise the use of tracking devices on cases of theirs instructed for surveillance.

The full paper published by JHI is available on request. Contact David Pitcher at dpitcher@hcbgroup.co.uk.



DYNAMICS OF DISABILITY CONFERENCE, USA

HCB were the only delegates from the UK at the huge Dynamics of Disability Conference, held in Miami, Florida in March. The conference is now officially the largest in the world specifically dealing with disability insurance. It is hosted by JHA Inc, a GenRe company based in Portland, Maine (www.jhaweb.com).

It was fascinating to see how Income Protection Insurance operates in the huge US market, and the scale of the market there has to be seen to be believed. Some interesting facts gathered from our trip are:-

USA Disability Insurance Market

- **DI – Disability Insurance.**

Normally used to describe the products available to individuals. Some products only pay benefits for a fixed period of up to 2 years. Generally products have a short deferred period as policyholders are self employed.

- **STD – Short Term Disability.**

Normally pays benefit for short-term disability for up to 12 months. Usually a Group Insurance policy sold in conjunction with:-

- **LTD – Long Term Disability.**

Commonly deferred 6 to 12 months but pays benefit to FRA.

- **Group insurance**

is the larger part of the market but has only 30% market penetration.

Disability Awareness in the USA

- The number of American Workers who have become disabled has increased by 35% since 2000.

- 56% of workers do not realise that the chances of becoming disabled have risen.

- 90% underestimate to possibility of becoming disabled.

- 85% of workers expressed no concern that they might suffer disability of 3 months or more.

- Nearly 60% have not discussed how

they would manage an income limiting disability.

- More that 80% of workers who have planned financially for disability are confident of their ability to maintain their lifestyle in the event of disability.

News from Ireland

Some readers might not be aware that HCB has a subsidiary company in Dublin, (Health Claims Bureau (Ireland) Limited). HCB(I) provides Nurse visiting and Investigation/surveillance services to disability insurers in Ireland. Whilst the administration of the Irish operation is managed in the UK by Albert Ryan, (pictured), all the operational activity is carried out by our Irish field force. We have 5 nurses, and 4 investigators covering the Irish Republic.



Any insurer with claimants living in Ireland that wants to talk about our services in more detail, could visit our Irish website at www.hcb.ie, or contact Albert Ryan on 01235 821333.

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If you have any comments, no longer wish to receive this newsletter or have a colleague that would like to receive it, please email the editor at: news@hcbgroup.co.uk