

## ANNOUNCEMENT



### "SERVICES WILL CONTINUE TO IMPROVE FOLLOWING CHANGE OF OWNERSHIP" SAYS NEW CHAIRMAN

The Health Claims Bureau Group (HCB) is pleased to announce that James Harris has acquired Gen Re's shareholdings in Health Claims Bureau Limited. Mr Harris said "I am grateful to Gen Re and its management teams in Cologne and London for their considerable help in developing the Group's business in the time they have been shareholders and we look forward to continuing to work with them in the future".

As a result of the change of ownership the Board of the Group has been restructured as follows: -

#### **Jim Harris MIPI (Chairman & Managing Director)**

Jim has a wide experience of investigative matters commencing with service as a Section Officer in the British South Africa Police Criminal Investigations Department based in Zimbabwe. In 1980 he moved to the United Kingdom from where both his parents originated.

Jim spent a brief period in general investigation before setting up his own company specialising in the investigation of disability insurance claims in 1984. In 1993 at the invitation of a leading re-insurer the Health Claims Bureau was formed and Jim became its Chief Executive. Jim became Chairman and Chief Executive in April 2008.

#### **Professor Mansel Aylward CB MD FRCP FFOM FFPM**

Mansel was Chief Medical Adviser to the Department of Work and Pensions (and its antecedent, the Department of Social Security) from 1996 to May 2005. He is currently Chair of the Wales Centre for Health, a trustee of The Shaw Trust, which provides training and work opportunities for people disadvantaged by disability, ill health or other social circumstances, and Director of the UnumProvident Centre for Psychosocial and Disability Research at Cardiff University.

#### **Eoin Byrne B.Comm**

Eoin, a Commerce graduate from University College Dublin, has over 30 years experience in the Financial Service Industry. During his career with Norwich Union and Hibernian Groups he operated at Director level, until his retirement in 2005. His responsibilities included all Operational Divisions with specialisms in Business, IT and Process Solutions and Implementation, Legal and Compliance, Underwriting and Claims.

He served on many Industry panels and Boards including panels in the Irish Insurance Federation and the Insurance Ombudsman Board. He joined Health Claims Bureau in 2007 and was appointed to the Board in 2008.

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#### **John Gibson FSAI FFA**

John is a Fellow of the Faculty of Actuaries and the Society of Actuaries in Ireland. He spent most of his career with Friends Provident, moving to Dublin in 1987 where he was Chief Executive of the life company in Ireland until his retirement in 1996. John's earlier actuarial responsibilities included the design and pricing of Income Protection Insurance contracts. John was President of the Irish Insurance Federation in 1995-96 and served as Chairman of the Practising Certificate Committee of the Society of Actuaries from 1998 - 2000.

#### **Peter Le Beau MBA FCII**

Peter is one of the best-known consultants in the life and health insurance sector. He began his career at Commercial Union (now Norwich Union), moved to British and European and latterly went to Swiss Re, where he was initially head of underwriting and later became head of UK marketing.

He left in 2001 to set up an independent consultancy, Le Beau Visage, which focuses on differentiation in the protection sector. Since starting Le Beau Visage, he has regularly co-authored the Protection Review and the Redmayne Report on Reassurance. He runs a strategic discussion group called The-Net-Work and, in 2005, he set up the Income Protection (IP) Task Force with Clive Waller to promote greater awareness of the value of the product. The task force produced a White Paper on IP in 2006. Peter is a non-executive director of several companies and he is a passionate believer in the value of protection.

#### **David Pitcher FCII FAMS DMU(AMS)**

David was Chief Underwriter for the Medical Sickness Group, where he was responsible for both Underwriting and Claims, from 1981 to 1997. In 1997, he became Claims Manager for Permanent Insurance Company. He was Permanent's representative on the Association of British Insurers Income Protection and Critical Illness Forum and a member of the Industry Working Party liaising with the Government's New Deal project. He retired from Permanent at the end of 1999. David is a Fellow of the Chartered Insurance Institute and of the Assurance Medical Society. He is a member of the Health Claims Forum, the Association of Medical Underwriters and other Industry Associations. ....continued on Page 2 ☞

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## The Group's Management Team remains unchanged: -

**Jim Harris** – Chairman and Managing Director.

**Simon Lunn** – Operations Manager, Visiting Services – Health Claims Bureau.

**Sheila McGivern RGN** – Clinical Lead, Triage Visiting Service.

**Kay Ryan** – Operations Manager, Investigation Services – James Harris Investigations.

**David Pitcher** – Technical Director – Portfolio Audits, Temporary Assessors, Training & Claim Management.

The new Chairman, Jim Harris, commented that he and his Board of Directors intend to continue to develop and improve the Group's existing services and, at the same time, to develop new services to expand the Group's customer base.

### Temporary Claims Assessors

There is a continuing shortage of experienced income protection claim assessors and the unexpected or unplanned absence of an assessor on sick leave or maternity leave can create a significant problem for claims managers. There are also occasions when it is necessary for experienced assessors to undertake development projects away from the claims department. Whatever the reason a shortage of experienced assessors can have an adverse impact on the quality of claim management and customer service.

Recruiting and training replacements is not practical in the short term, particularly when the absent assessor is expected to return and their job is being held open. Due to the general shortage of assessors recruiting an experienced person to cover the period of absence is not likely to be successful.

Health Claims Bureau has a number of experienced assessors available for short term contracts to cover temporary absences. Our assessors are mature and have wide experience in managing both individual and group income protection claims. They are used to adapting to different computer and workflow systems and will quickly adapt to an office's own claim philosophy and practices. Our temporary assessors will help to keep work up to date and ensure that claim management standards are maintained during periods of temporary absence at a fixed cost.

The Bureau's team of assessors are also available to audit books of claims and report how effectively the claims philosophy and process is being followed or to audit the claims philosophy and process and make recommendations for improvement where appropriate.

Clearly it is important to start planning to cover absences at the earliest opportunity. Insurers that are faced with a potential absence of an assessor should contact us at the earliest opportunity.

For further information please contact David Pitcher on 01235 750590 or at [dpitcher@hcbgroup.co.uk](mailto:dpitcher@hcbgroup.co.uk)

### HCB welcomes new clinical lead for Triage Visiting Service

HCB welcomes Sheila McGivern BSc (Hons) RGN to her new post as Clinical Lead for the Triage Visiting Service. Sheila comments "I am keen to embrace further diversification and I am in agreement that the role of Clinical Lead with responsibility for clinical assurance within the Triage Visiting Service, provides a crucial primary clinical point of contact for clients, essential in maintaining efficient, information and evidence based claims management".

Prior to graduating BSc (Hons) in Nursing Studies Sheila worked for over 10 years as a life underwriter and new business manager. Sheila has 15 years experience as a degree-level registered nurse with experience in mental health, acute medical and surgical and community and terminal care. She has extensive knowledge of clinical nursing practice and has achieved a number of post-registration qualifications and is currently pursuing a mental health qualification.

Sheila has been with HCB for more than 3 years before taking on the role of Clinical Lead and we look forward to introducing Sheila to our clients over the coming months. To contact Sheila please call 0844 561 6601 or direct on 07831 331545.

### Use of the Medical Disability Advisor continues to grow

In 2007 Health Claims Bureau became the sole distributor of the Medical Disability Advisor (MDA) published by the Reed Group in Colorado, USA. Since then the number of leading UK Income Protection insurers using the MDA as part of their claims process has continued to grow. ....continued in next column

The MDA, available as a book, on CD or over the internet, provides evidence based Disability Duration Guidelines and much more: -

- Definition of the illness/condition
- Diagnosis
- Treatment
- Prognosis
- Differential diagnosis
- Specialists
- Comorbid conditions
- Complications
- Factors influencing duration
- Return to work
- Reasons for failure to recover

It can be argued that a huge amount of information is available for free on the internet but it is often not easy to identify the author, the author's agenda or to validate the quality of the information. The information in the MDA is reviewed by a Medical Advisory Board and the MDA is published specifically to provide evidence based guidelines to people assessing the validity of disability absences.

We believe that the MDA is an invaluable tool for disability claims assessors. Further details can be seen and you can open a 30 Day Free Trial at [www.mdainternet.com/hcb](http://www.mdainternet.com/hcb). Alternatively please contact David Pitcher on 01235 750590 or [dpitcher@hcbgroup.co.uk](mailto:dpitcher@hcbgroup.co.uk) for further information.

A DISPA MEMBER



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