

Peter Hardham LL.B

Panel Chair



INSURANCE OMBUDSMAN SERVICE LIMITED

ABN 23 062 284 888

# Setting Standards - Investigators

- (a) Statements in writing;
- (b) Reasonable timeframe for interviews;
- (c) Treat interviewees respectfully;
- (d) Provide them with copy of statement.



# What do assessors / adjusters do?

- (a) Attend premises;
- (b) Ascertain the loss;
- (c) Call in experts.



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# The Flood Experience

- Wollongong
- Katherine
- Townsville



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# Fraud Cases

- (a) Description of loss;
- (b) Credibility;
- (c) Consistency;
- (d) Demeanour;
- (e) Detail.



# Comments (1)

- There's no way they will pay this claim.
- He only stayed 10 minutes.
- He wouldn't get up on the roof.
- He didn't take any notes.
- He was half drunk and leered at me.  
(Female)
- He ingratiated himself with me. (Female)



## Comments (2)

- He turned up when I was under the shower. (Female)
- He didn't understand the policy.
- He knew everything – but claim not paid.
- Get quotes – but claim not paid.
- She was friendly and nice. (Male & Female)
- He lost all the receipts. (Everyone)



# Determination 24293

The folly of emptying out the  
pool.



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# Estoppel

Wrongly admitting liability.



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# Standards (1)

- Take notes, photographs etc.;
- Utmost good faith;
- Insurance Contracts Act 1984;
- Accurate Comprehensive Reports;
- Don't lose receipts;



## Standards (2)

- Allocate enough time;
- Difficult clients;
- Follow up things;
- Maintain good communication;
- Be careful if admitting liability.



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