LUMINOS
GB'S CLAIMS MANAGEMENT PLATFORM

Luminos is GB's next-generation claims platform which has operated in New Zealand, United Kingdom and Australia for the past 8 years. Globally, Luminos is the most recommended claims management information system in the industry, demonstrating its powerful capabilities and ease of use.

Luminos provides innovative analytics and at a glance metrics to support the identification and execution of risk mitigation programs and strategies.

The Luminos system is an enterprise, component based claims system built on an open and flexible architecture to manage the end to end processing of multiple claim types, so that it can be adapted to meet the unique needs of our clients.

QUALITY MANAGEMENT

Luminos has inbuilt controls to aid quality management. These include:

- Workflow activity to ensure logical claims sequencing (i.e. preventing claim settlement prior to confirming coverage)

- Inbuilt policy specific delegated authority for reserve movement

- Reserves can be created for different expenses

- Inbuilt policy specific delegated authority for claims decisions

- Inbuilt policy specific delegated authority for payments

- Integrated banking domestic and international payments, cash receipt and reconciliation

- Detailed reserve breakdown

- Hierarchical authority management configurable in line with company structure

- Segregation of payment approvals

- All transactions are fully auditable.

FUNCTIONALITY

The Luminos portal will give you access to an interactive dashboard which will provide:

- An overview of your financial and portfolio performance split by binder or policy version and year of account
- The ability to search any lodged claim by claim number, claimant, status and policy version and coverage.
- The monitoring of individual or total portfolio claims activity
- The ability for information to be exported into excel or PDF format.

Using the Luminos claims management system, a number of workflow and portfolio monitoring features will support KPI compliance. These workflows and tasks are then monitored and measured with upcoming, completed and outstanding tasks reported at a consultant and portfolio level through dashboard reporting.

DASHBOARD VIEW FEATURES

- ✓ Top 10 Policy Version Based on Cost or
- ✓ Claims Volume
- ✓ Top 10 Reserves Movements Amounts
- ✓ Claim Life Cycle Analysis
- ✓ Claim Closure Ratio
- ✓ 10 Most Recently Lodged Claims
- ✓ Claim Count Increase by Policy Version
- ✓ Yearly Financial Totals
- ✓ Accident Type Overview