

CommInsure IntelHub

Frequently asked questions

What is CommInsureIntelHub?

CommInsureIntelHub is an online tool enabling nominated superannuation fund staff and fund administrators to easily review, navigate and draw insights into their member's claims and underwriting activity. CommInsureIntelHub creates downloadable interactive reports which:

- provide users with detailed and meaningful analysis on their members underwriting and claims information, enabling them to better service their members and make mutually beneficial decisions regarding their insurance offering
- help trustees to demonstrate compliance with their regulatory requirements.

How do I access CommInsureIntelHub?

There are two ways to gain access to CommInsureIntelHub:

- Directly via <https://reporting.comminsure.com.au/WholesaleLifeCustomerReporting>.
- Via the link on the CommInsure group insurance site (<https://group.comminsure.com.au>), then clicking on the 'CommInsureIntelHub' logo.

To make it easier for future use, we recommend saving the CommInsureIntelHub site to your browser as a bookmark or favourite. Please note that not all users of the group insurance site will have access to CommInsureIntelHub.

How do I log in to CommInsureIntelHub?

When you access CommInsureIntelHub via either of the two methods above, you will be asked to provide a 'user name' and 'password'. Your account manager should have provided you with two unique user names and passwords; allowing two authorised users to access CommInsureIntelHub. Please insert the respective user name and password, and click 'log on'.

Please note that user names and passwords are unique to an individual and should not be shared.

What reports does CommInsureIntelHub offer, and what are they used for?

The metrics outlined in this document are available under the 'My Portfolio Report'.

Portfolio overview

Report name	Purpose
Claims payments	Shows the claim payments made during the current month, last month and previous 12 months.
Benefit	Enables you to establish, at a glance, if the previous month's benefit payments were aligned with the previous 12 months'. More detailed analysis is available in the Claims payments page.
New claims received	Shows the new claims received in the current month, last month and previous 12 months.
Benefit	Enables you to establish if the previous month's number of new claims lodged were aligned with the previous 12 months'. More detailed analysis is available in the Claims volumes page.
Claims Service Level Agreement (SLA)	Shows the claims level agreement results for the date period selected.
Benefit	Enables you to track CommInsure's transactional cycle times as outlined in your Insurance Services Agreement. You can see the 12 month trend for each individual transaction type, and increase the measurement period for up to 13 months.
	A detailed breakdown of the transactions that make up the performance is available through the Claims SLA page.
Underwriting cycle time	Shows underwriting cycle time for the current and previous 12 months, the target SLA, monthly average, and percentage completed in 30 days or less for each month.
Benefit	Enables you to track CommInsure's underwriting cycle time service levels as outlined in your Insurance Services Agreement. You can identify trends, spikes or changes in cycle times over a 13 month period.

Claims	
Report name	Purpose
SLA details	Shows the number of individual claims transactions that were completed within a specific time period, as well as the percentage completed within the SLA and the average duration.
Benefit	
Enables you to track Commlnsure's transactional cycle times as outlined in your Insurance Services Agreement. You can see the 12 month trend for each individual transaction type, and you can increase the measurement period for up to 13 months. This also allows you to review and download the specific transactions that were finalised, and thereby contribute to the SLA performance. Where specific transactions are outside the agreed service timeframe, you can discuss the reasons with your case or account manager.	
Claims volumes	Shows new claims received, cases finalised, pending cases and those in the process of payment for volume review (income protection). Also shows the number of claims by benefit type, and declined claims information, including volumes and member details.
Benefit	
Enables you to identify trends and spikes in new claims received. You can verify if the number of pending claims is stable, giving you the ability to ensure that Commlnsure is in control of your pending portfolio. By selecting a specific month or months; you can also download details of claims received, finalised, declined, pending or those in the course of payment. For trustees reviewing declined claims, this is useful to ensure that all declined claims have been sent to you for review by your administrator.	
Claims pending	Shows the average and median age of open claims cases, the number of claims closed per benefit type, and a list of members who have had a claim open for the date range selected.
Benefit	
Enables you to identify longer duration claims where a decision has not yet been reached by selecting the relevant duration period. You may then check the Wholesale Life Portal to identify what is causing the delay in making a decision. This will also identify the case manager responsible for the case, and you can contact them to follow up on the status and discuss alternate strategies for reaching a claims decision.	

Claims closed and decision made	Shows a listing of members who have had a claim closed (group life) or decision made (income protection) during a selected date range. Also shows the average and median number of days to close a claims case, and the closed claims by type.
Benefit	
Enables you to track Commlnsure's claims decisions on your member's claims. You can identify trends, spikes or changes in cycle times over a 13 month period. You can highlight a specific month or longer decision durations, and identify the members that were within the specific selection. You can then view those cases on the Wholesale Life Portal, to gain further details of the assessment or talk to the relevant case manager about the cause of a specific case assessment delay.	
Claims declined	Shows lists of claims declined, closed without liability decision and those claims re-opened. Also shows admission rates and resultant decisions following re-open.
Benefit	
Enables you to track Commlnsure's claims decisions on your members' claims and any re-opened claims and the resulting decisions from those re-opens. You can highlight specific months and identify the members within that selection allowing you to talk to the relevant case manager about the reasons for decline or how a review of initial declined assessment is progressing.	
Claims payments	Shows payment summaries for a selected period, total payments, average payment per claim, and details of members with claims payments in the period selected.
Benefit	
Enables you to identify trends and spikes in total and average benefit payments in relation to your claims. Where there is a spike, you can identify the specific claim that is driving the outcome. For group life claims; you can then investigate if this claim is the result of a claim relating to a younger member, or one where voluntary cover is a factor. For income protection claims, you can ascertain whether it is the direct result of a back payment.	
Incident Location	Provides a visualisation of all claims by the members' geographical location.
Benefit	
Allows for tracking of specific incident types in certain regional areas for a broader understanding of the types of claims experienced in those areas and by other demographics, such as age and gender.	

Underwriting	
Report name	Purpose
SLA details	Shows underwriting cycle time for the current and previous 12 months, as well as the profile in duration of cases closed last month.
Benefit	
Enables you to identify trends, spikes or changes in cycle times over a 13 month period. For a specific time period or duration category, you can download the cases where decisions were made and identify those cases that are driving the duration. In the event of a project or initiative to improve cycle times; this data can then be used to identify if cycle times are being delayed by a specific member, or case groupings such as category, age or specific additional requirement types.	
Cases pending	Shows underwriting cases that are pending, with member listing and age grouping.
Benefit	
This report identifies cases that are approaching a point (usually 120 days from inception); where they are likely to be closed with a decision to decline cover, due to insufficient evidence to progress the case.	
The trustee may seek to investigate these cases on the Wholesale Life Portal, to identify what requirements are outstanding. It may then be possible for the policy administrator to contact the member directly, to identify if they need assistance in supplying the outstanding requirements.	
Underwriting volumes	Shows the trends in volumes over a period of time, and a breakdown of cases finalised by status. It also shows a listing of members who have had declined cases.
Benefit	
This report is useful to measure the impact of marketing campaigns driving member interest in voluntary cover, or the impact of a statement run; as you can see the change in volumes. You can also identify movements in case outcomes based on decisions, or cases that are 'not proceeded with'. The trustee may use this information to contact members whose cases were terminated with a decline decision, to identify why they did not choose to proceed with their application.	

In addition to the *'My Portfolio Report'*, the following reports are also available:

'My Premium Waiver' Report

Shows the time period that an income protection claim has been on or off a premium waiver period for a member.

'My Transactions Report'

Designed to help you meet your [SRF250 obligations](#) and published in July each year.

'My Claims Experience Report'

Provides an exportable list of all relevant claims experience data obtained over a five year period as required under [SPG250](#).

I have not received a user name and/or password. What should I do?

Please send an email to lifecclaimssolutions@cba.com.au. We will investigate and get back to you by 5 pm that same day, provided we receive your request before 2 pm.

I've forgotten my user name and/or password. What should I do?

Please send an email to lifecclaimssolutions@cba.com.au. We will investigate and get back to you by 5 pm that same day, provided we receive your request before 2 pm.

My account has been locked out. What should I do?

Please send an email to lifecclaimssolutions@cba.com.au. We will investigate and get back to you by 5 pm that same day, provided we receive your request before 2 pm.

My account has been compromised. What should I do?

Please send an urgent email to lifecclaimssolutions@cba.com.au with a copy to your account manager. We will take the necessary steps to rectify the situation, which may include a password reset or a complete cancellation of the account.

I would like additional staff members to access CommInsureIntelHub. Can I share my access?

We consider the safety and confidentiality of your data of utmost importance. For this reason, sharing unauthorised access to CommInsureIntelHub is prohibited and is a breach of the CommInsureIntelHub Terms of use.

Granting additional access to a user will be considered on a case-by-case basis. Please submit your request via email to your account manager; who will look into the matter.

One of the staff members with access has left my organisation or changed role. What should I do?

To ensure the safety and confidentiality of your data, it is important to let us know when a staff member has left your organisation and/or no longer requires access to CommInsureIntelHub. When this happens, please contact your account manager with the user name and email address of the staff member whose access is to be disabled. If you wish to reassign it to another staff member, please provide their name and email address too.

I have logged on with the correct user name and password, but CommInsureIntelHub is not displaying. What should I do?

Please take the following steps:

- Validate that you have internet access. If you are unable to connect, you will need to contact your internal IT helpdesk.

- Ensure that your computer and software meet the minimum requirements outlined in the CommInsureIntelHub User guide, which was issued with your user name and password details. If the requirements are met, please try closing the browser and logging in again.

If you are still unable to see CommInsureIntelHub, please contact us at lifecclaimssolutions@cba.com.au, and we will investigate the issue. We will respond by 5 pm that same day, provided we receive your request before 2 pm.

I get a 'login successful' message but I can't see the report. What should I do?

Please take the following steps:

- close your browser
- re-open browser
- re-logout.

If you are still unable to see CommInsureIntelHub, please contact us at lifecclaimssolutions@cba.com.au, and we will investigate the issue. We will respond by 5 pm that same day, provided we receive your request before 2 pm.

The reports are not displaying correctly on my computer or device. What should I do?

Ensure that your computer or device is set at the optimum resolution shown in the system requirements section of the CommInsureIntelHub User guide. If your computer or device is set correctly and your reports are still not displaying properly; please send an email to lifecclaimssolutions@cba.com.au with a copy to your account manager. We will investigate the issue and respond by 5 pm that same day, provided we receive your email before 2 pm.

My plan is not showing when viewing the 'My portfolio' report. What should I do?

In this event, please send an email to lifecclaimssolutions@cba.com.au with a copy to your account manager. We will investigate the issue and respond by 5 pm that same day, provided we receive your email before 2 pm.

When is the 'My portfolio' report updated?

As per the schedule agreed within your Insurance Services Agreement; the 'My portfolio' report is updated for the previous month by the tenth working day of the current month.

There is an error in my report. Who can I speak to?

Firstly, please ensure that all filters in the report have been reset. If this does not rectify the error, please contact your account manager who should be able to assist you.

How do I export information from a CommInsureIntelHub report?

To export tables, visualisations and data from your report; please refer to the CommInsureIntelHub User guide. Please ensure that you familiarise yourself and comply with the CommInsureIntelHub Terms of use when downloading information.

My reports are taking too long to load. What should I do?

If your reports are taking a long time to load:

- Log out and then back in to CommInsureIntelHub.
- Check if any other websites you have access to are running and loading correctly. If they are also taking a long time to run or load, the problem could be with your device or your internet download speed.
- Check that the system requirements for your device meet the minimum requirements stated in the CommInsureIntelHub User guide.

If you are still encountering issues, please send an email to lifecclaimssolutions@cba.com.au with a copy to your account manager. We will investigate the issue and respond by 5 pm that same day, provided we receive your email before 2 pm.

Am I able to get copies of previous reports?

Yes - from March 2015, historical reports for a period of five years will be available for access in the CommInsureIntelHub main menu. Please note that historical reports can take up to two minutes to load, depending on the speed of your internet connection. Once they have loaded, they will perform at the same speed as the latest report.

Because CommInsureIntelHub went live in March 2015, reports issued prior to this date should have been emailed to you. Unfortunately reports prior to the launch of CommInsureIntelHub will not be available online.

The information in the previous month's reports does not always match the information in my latest report. Why is this?

Reporting is based upon the claims and underwriting data at the date of publication of the report. In some cases, historical values can be altered as a result of recent events, such as the reopening of a case. These can result in movements in the volumes of closed and pending cases, and the cycle times for previous months.

Can I reproduce the information in the reports for my own purposes?

Yes; however, only under the CommInsureIntelHub Terms of use. These set out the conditions surrounding the reproduction and distribution of the reports, visualisations and data; including obligations that you as the trustee (or their representative) have. You will need to consider CommInsure's intellectual property rights; and your organisation's privacy principles, policies and guidelines.

Further information

For more information, please see the CommInsureIntelHub User guide, which was issued at the time you received your user name and password details. If you did not receive this, or have further questions that are not addressed in the guide, please contact your CommInsure account manager.

Important information: This document is issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA), a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124. CommInsure is a registered business name of CMLA.

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