



# **Fivaz, Ogle & Associates**

*INSURANCE & CLAIMS SOLUTIONS*

**“ENDEAVOURING TO TRANSFORM INSURERS  
PROMISE INTO REALITY”**

# MISSION

## “Endeavouring to transform Insurers Promise into Reality”

Our business is to provide solutions in respect of your Insurance Problems

We will assist you in identifying the risk, the management thereof, and finding a suitable underwriter. We are also able to provide adjudication services in respect of the selection of Insurance Brokers and other Specialists in the Insurance Field.

When disaster strikers we are able, through our skills and network of associates, to provide services and functions solely directed at solving your Claims problems and achieving an equitable settlement.

We are also able to assist in the resolution of Brokers and Insurers day to day claims problems by providing temporary handling facilities, managing run-off contracts, training and claims handling audits including the review of systems and standards.

### BENEFICIARIES

- Insurance Intermediaries.
- Insurers / Underwriters
- Corporations, Companies and other Business.
- Provincial Legislatures.
- Metropolitan Councils and Local Service Units.
- Financial Services Institutions.
- Mines and Mining Houses.
- Unions and Worker Representative Organisations
- Public Utility Corporations.
- Auditors.
- Legal Advisors, Attorneys and Counsel
- Judicial Managers, Curators and other Investigating Bodies.
- Risk Managers
- Insured Individuals in respect of Major Loss / Damage / Injury.
- Insured Individuals.
- Universities and Technikon.
- Loss Adjusters and Assessors

### DOMAINS OF EXPERTISE

- Material damage losses (fire, storm, flooding).
- Business Interruption (loss of profit) claims. Advice, Policy Interpretation, Formulation and Presentation.
- Fidelity Guarantee / Commercial Crime Investigation. Formulation and Presentation.
- Directors and Officers Liability.
- Public and Product liability including Defective Workmanship.
- Engineering Type Losses.
- Contractors All Risk.
- Project Delay.
- Marine / Goods in transit.
- Mining losses.
- Personal Accident.
- Banking / Financial Institution special covers including Errors and Omissions Risk Management Overview and Claims.
- Review of Insurance Policy Wordings
- Workers Compensation; Claims Management, Premium vetting and Risk Management.
- Disability / Debility Assessment.
- General Claims Management and run-off contracts.
- “Catastrophe” claims management.
- Mentoring General Management and Sharing of Skills.
- Adjudication – Broking and other Insurance Services – from specification to selection.
- Hospital and Healthcare Institutions – Risk Surveys, Loss Investigation.
- Medical Aids / Medical Funds – Risk Survey and Loss Investigation
- General Risk Management and Loss Prevention

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Fivaz, Ogle & Associates (Pty) Ltd

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#### CONTACT

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AJ – Adrian Ogle – Cell: 083 273 9940

# SERVICES

## **Policy Wordings / Risk Management**

- Review and provide comment on policy wordings, and the application of deductibles.
- Assist and comment on current Risk Management / Risk Transfer philosophy / programmes severally or jointly with the appointed Insurance Broker.
- In conjunction with our associates undertake detailed Risk Identification and Risk Management projects and investigations.
- Assist in the Broking and Placing of large and / or Complete Risks.

## **Claims Auditing**

- Review outstanding claims and reasons for settlement delays.
- Review settlements and payments
- Determine training needs, etc
- Review Systems and Standards

## **Claims**

- Investigate losses / events and determine the specific types of insurance coverage involved and comment on the adequacy of the portfolio of insurance covers in respect of the losses.
- Co-ordinate and assist with the investigation, formulation and presentation of a detailed and documented claim to insurers.
- Consult, advise and co-ordinate in the engagement of other experts, and to effectively manage the claims process.
- Attending any and all meetings / discussions as necessary with brokers, insurers, loss adjusters, consultants and other involved parties.
- Monitor and manage the activities and actions of the parties involved in the loss and recovery process.
- Review of insurance claim rejections and repudiations and if required reinvestigate and reformulate.

## **Mentoring**

- Claims Management and Handling
- Claims Staff
- See Annexure

## **Workers Compensation and Personal Accident**

- Claims advice event investigation and Calculation of Disability
- Claims Management
- Premium Vetting
- Risk Identification and Management
- HIV / Aids Management
- NIHL prevention programmes
- Disability and Debility assessment.

## **Management**

- Temporary Management of Assignments

## **Operating Principles**

- In respect of all assignments consultants and associates with relevant prior experience are used.
- Active Client participation in projects is encouraged, to promote the transfer of our knowledge and experience.
- The confidentiality of client's systems, procedures and documents is respected at all times. Our standard terms of agreement include an enduring confidentiality clause.
- Our assignments may involve multiple reporting lines; for instance to the client, to the client's insurance brokers or to insurance underwriters. We are

scrupulous in respecting the obligations arising from these different reporting lines.

- Fivaz Ogle and Associates do not and will not act as an insurance agents or brokers, and never seek to influence a client's choice of broker or underwriter. We will however, if required, provide an objective view of the expertise skills and services of an Insurance Intermediary as well as provide an objective view of wordings and cover provided.

## **FEEES**

- These will be negotiated on receipt of your enquiry including the amount of the retainer if required.
- On acceptance of our terms and conditions we will ask you to sign a letter of appointment, which will incorporate our standard terms of business. We will also summarise the mandate, objectives and expected outcomes.

## **SHAREHOLDERS**

### **AJE (Gene) Fivaz**

- 35 Years experience in the Insurance Industry.
- National Claim Director "Price Forbes Group" (now Alexander Forbes)
- General Manager Graham Miller & Co Loss Adjusters
- General Manager IGI Group
- Managing Director Rand Mutual Assurance Company
- Director South African Insurance Association.
- Member of Workers Compensation Board
- Director of Workers Rehabilitation Association
- Fellow of Institute of Directors
- Member of Institute of Marketing Management

### **Adrian J Ogle**

- 26 Years experience in the Insurance Industry.
- Claims negotiator Mutual and Federal Insurance Company.
- Member of the Price Forbes Specialist "Group Claim Unit"
- Director – PFV Commercial and Industrial Division.
- Owner Savic Insurance Brokers
- Associate of Chartered Insurance Institute.
- Associate of Insurance Institute of South Africa.

Both Gene Fivaz and Adrian Ogle are highly respected in the Insurance Industry both Internationally and Locally by Insurers, Brokers, Loss Adjusters and the Legal Fraternity.

## **TECHNICAL ASSOCIATE**

### **Anthony I Davey MIFireE FSAESI**

- Chief Fire Officer – Alberton Fire and Rescue Services – Retired
- MIFireE – Member of the Institution of Fire Engineers
- FSAESI – Fellow South African Emergency Services Institute
- Diploma SA Noodhulpliga
- Certifications with SA Red Cross, St John Ambulance and EMA
- 30 years with Alberton Town Council – Emergency Services
- 11 years as Head of Department
- President of St John Ambulance Alberton Branch

- Chairman of Fire Fighting Sub Committee for National Key Points – Alberton
- Vice Chairman Public Relations – South African Emergency Services Institute
- Technical Committee of the South African Bureau of Standards for fire-fighting and equipment
- Chairman of Fire Chief's Committee for fire prevention, East Rand
- Various study tours to UK, Europe and U.S.A

## **RISK MANAGEMENT AND RISK IDENTIFICATION**

All organisations, to greater or lesser degrees, face elements of risk in their day-to-day activities. However, if profits and revenue are to be maximised, it is vital that the risk element is strictly controlled. Risk identification and sound risk

management procedures are therefore essential. An ever-increasing number of Corporations, Financial Institutions and other Business including Government and NGO's are recognising the need for holistic and integrated risk identification and management strategies and programmes.

Sound risk management practice involves the recognition and, equally important, the anticipation of risks and hazards which can impact on business. These include employee and client infidelity; embezzlement; the distribution and corruption of sensitive data; theft or diversion of funds or other assets; industrial espionage; industrial sabotage; acts of terrorism and increasingly, liability for defective products or unsound advice. Additionally the interruption of a business through Loss or Damage arising from natural disasters, including fire, flood and earthquake can be the cause of business failure and consequent liquidation. Global warming is playing an increasing role in the weather and climatic cycles such as the "el nino" phenomena resulting in unpredictable climatic patterns.

There is also a growing recognition of the importance of the role of risk management prior to mergers or take-overs.

Frequently, due diligence exercises fail to reveal underlying problems of management, motivation, control and systems, which can readily be identified through risk management techniques.

There can be no substitute for the experience of those who have, for years, worked within a risk and a risk management environment. As a result of our and our partners and associates professional involvement with major corporations, industrial enterprises, banking and other financial enterprises the mining industry and commercial enterprises in general, worldwide. We have a unique insight into the identification, management and solutions to risk.

## **CLAIMS INVESTIGATION AND ADJUSTING**

Many Insureds both Corporate and Individual have difficulty understanding the technical language of the insurance policy and the complicated procedures they must follow to comply with the policy's terms. Most people do not realise that Loss Adjusters appointed by Insurers are trained professionals who represent the interests of the Insurance Company that employs them. You will protect your interests by employing Fivaz, Ogle and Associates, whose sole responsibility is to serve you, the insured.

Quotes from "Ombudsman's Handbook"

- "The number of complaints reaching the Ombudsman's office has more than doubled in the last three years"
- "Insurance companies appoint Loss Adjusters to investigate on their behalf. They are the agents, solely, of the insurance company".

## **Insurance Intermediaries Et Al**

In the current climate of fiscal restraint and escalating costs Insurance Intermediaries are no longer able to provide the high levels of claims expertise they did in the past. This coupled with the paucity of competent Insurance people due to emigration and insufficient new entries into the Insurance Claims domain resulted in a shortfall in terms of expertise. Economies of scale therefore determine that the "outsourcing" of this level of expertise is the only viable solution.

## **Technical Assistance**

You will have the advantage of the teams expert assistance based on experience acquired over many years in handling numerous technical problems. Fivaz, Ogle and Associates guides you through the many time-consuming and difficult matters involved in preparing and filing a claim. We help you to receive a prompt and fair settlement.

## **Formulation and Presentation**

You may be able to do this yourselves but it stands to reason that Fivaz Ogle and Associates, who have years of experience and training, can provide valuable input. More specifically, Fivaz Ogle and Associates will assist you in preparation of inventories, estimates and other factual proofs of loss. They will assist with the compiling and submission of claims, as required in terms of your insurance policies. Fivaz Ogle and Associates will also confer, on your behalf, with insurance company representatives and handle all matter essential to a proper and satisfactory adjustment.

Fivaz, Ogle and Associates will not only earn your confidence, but also that of the Loss Adjusters appointed by the insurers, who will recognise that they are dealing with a team of professionals.

## **Identifying the extent of covers**

How much an insurer pays will depend on the extent and interpretation of the Insurance cover you had purchased. It will depend on your expertise or the expertise of your representative, not that of the insurance company's adjuster. Qualified experts working with you will determine everything to which you are entitled.

## **Additional Expertise**

The need for additional expertise in such fields as Forensic, Scientific, Medical, Criminal Investigations etc is immediately recognised and through acting promptly Fivaz, Ogle and Associates can preserve evidence that may otherwise be overlooked or destroyed. The more thoroughly and completely your claim is investigated, compiled and prepared, the faster you can expect an equitable and proper settlement. It also follows that the earlier Fivaz, Ogle and Associates are appointed, the more effective their advice and assistance will be.

## **Insurance Claim Rejection Reversal**

If you have had an insurance claim partially or wholly rejected recently it is possible that with their experience and knowledge of insurance policies, industry practices and their access to specialist expertise that Fivaz, Ogle and Associates may be able to obtain settlement from the insurance company.

### **LOCATION**

Our offices are situated in Gauteng, which lends easy access to Southern Africa and the sub-continent.

### **CONTACT**

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