

MJM

STRENGTHENING THE VALUE OF INSURANCE[®]





Drive. For hire.

Have you ever thought about the one thing that successful people all seem to have in common?

Drive.

Every day, around the globe, across five continents and sixteen time-zones, hundreds of driven people go to work at MJM, the world's leading insurance investigations firm.

Welcome to the new world of MJM. Our drive is all yours.



Strengthening the Value of Insurance

We have a single focus at MJM: to provide expert investigation services to our clients in a manner that minimises the cost of loss and maximises client profitability. It's our drive that makes us achieve this in the shortest possible time-frame, over and over again.

We have been conducting both factual and surveillance work on behalf of many of Australia's largest insurers, self-insured corporations and leading law firms, since 1988. We have completed investigations throughout Australia and on every major continent.

Until 2006, we were known in Australia as Milne & Associates, one of the nation's fastest growing insurance investigations firms. A formal merger with US-based MJM, the world's leader in the field of insurance investigations, with whom we have sustained an effective partnership since 2004, brought about, not only the name change, but unprecedented opportunities for our clients.

MJM's technology solutions (such as CaseTrak®, a web-based case management system) secured it the position as the pioneer of new and innovative fraud-fighting strategies to meet the changing needs of the insurance industry. In Australia, we have integrated MJM's worldwide resources, streamlined workflows, and provided clients with the most comprehensive fraud-fighting technology and customer service system available in the market today.

We provide our clients access to unparalleled industry knowledge, expert consulting and customised business models, all backed by extensive global investigative resources and logistics experience.

Most importantly, when you deal with MJM, you realise a positive return on your investment. We make sure of it.

0800hrs — Lagos. An investigator is already well into his day undertaking a death verification investigation.

0932hrs — Istanbul. A burglary in Sydney has led one of our investigators to Istanbul to verify an exotic carpet purchase.

1015hrs — London. Our diligent investigators receive a brief from our Brisbane office to conduct surveillance on a number of claimants in receipt of workers compensation and disability benefits.



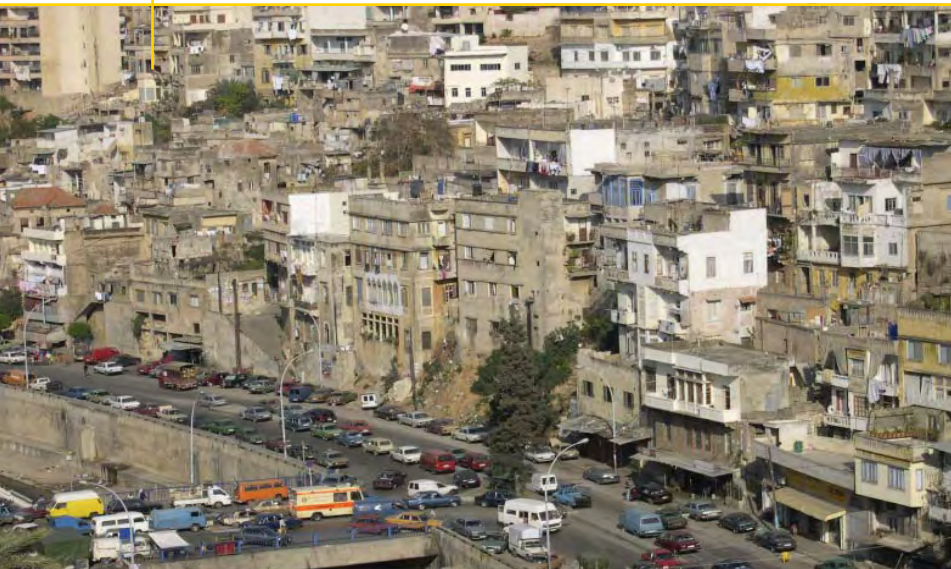
Drive – in action throughout the world

MJM is a global network of the best 'think-alike' local companies, with the most driven investigators available anywhere, creating one truly borderless operation.

As a result, you will quickly notice that unlike any other investigations company, there are more empowered, professional, driven people available on the ground to care for our clients, whether their investigations or offices are local or anywhere around the globe. With speed, integrity, and utmost professionalism, MJM delivers quality-driven results. Every time.

It will make you wonder how a company this size can feel so personal.

1149hrs — Beirut. A medical and hospital fraud assignment is commenced by one of our accredited investigators.



1419hrs — San Francisco. An MJM investigator sends through (via Viper21) his fifth investigations report for subrogation and recovery claims this month.



1632hrs — Phnom Penh. One of our experienced investigators searches for a witness involved in a fraudulent travel claim.





Our Services

Combating fraud is an uphill battle. Industry surveys conservatively estimate insurance fraud accounts for 5 – 10% of all claim payments. Each year, this crime costs insurers \$832m a year. However, fighting fraud is an expensive and complex proposition for insurers. Finding the most cost-effective way to win the battle against fraud is every insurer's challenge.

MJM has created services that are specifically designed to produce value-driven results and increase our clients' profitability. We are operating in an industry where cost-effectiveness and bottom line benefits dominate. Therefore, we don't just conduct investigations. We are constantly responsive to the unique needs of our clients and are looking for and implementing new processes and technologies to yield the greatest results.

MJM is retained by insurers, major corporate clients, self-insured corporations and leading law firms to investigate and report on circumstances, causation, quantum and recovery options.

The results of MJM's in-depth intelligence gathering have saved hundreds of millions of dollars for our insurance clients.

Our service offerings cover, but are not limited to:

Claims Investigations

- Workers Compensation
- CTP Claims
- General Insurance
- Liability & Disability Claims
- Travel & Medical
- Life Claims

Surveillance

- Workers Compensation
- Disability Claims
- Public Liability
- CTP Claims
- Medical Claims

Special Investigations Unit

- Claims File Review
- In-depth Claims Analysis
- Advanced Investigations
- Prosecutorial Packaging

Consulting

- Risk Assessment & Management
- Technology Initiatives
- Undercover Operations
- Intellectual Property Investigations
- Copyright and Trademark Consulting
- Asset Recovery
- Employment Screening

Anti-Fraud Training

- Risk Management
- Pro-active Claims Management
- Identifying Suspicious Claims
- Managing High Risk Claims
- Follow-up Investigations

Global Investigations

- Claims Investigations
- Marine & Cargo
- Surveillance
- Contestable Death Claims
- Beneficiary Claims
- DBA Claims (Middle East)
- Life, Health Travel & Medical

Our People

Driven people are always on the search for new and better ways to do things; and never ready to take no for an answer.

Investigators

MJM always retains the moral and ethical responsibility to their clients as they push the traditional boundaries of investigation in order to dig out the silver bullet of important information that will truly make a difference.

Sometimes this means calling on our global expertise and solutions or deploying highly sophisticated customised approaches when it makes more sense.

MJM recruits only the very best in investigative professionals, giving consideration to specific background, experience and industry knowledge. Our investigators are drawn from key State and Federal Government bodies, the insurance and legal sector and law enforcement agencies. Many are highly skilled in multiple facets of investigation and are mindful of the key requirements of our clients. They conform to the Human Rights Act and other Statutes that govern the rights of the individual.

The physical surveillance-investigation service that we provide is based on our belief that surveillance is an art form that requires complete dedication to be consistently proficient and

successful. Our specialists, who excel at this craft, possess the skill, experience, sophisticated equipment, creativity and an innate "sixth sense", to be successful on a consistent basis and overcome the common challenges in the field.

Case Managers

In addition to our topflight investigation specialists, MJM has recruited outstanding Case Managers, whose knowledge of insurance investigations procedures and methodologies is extensive. Their purpose is to ensure consistent high quality service and we are proud of how they go about achieving this time and time again.





Bright Ideas: the total solution

MJM is revolutionising the Australian insurance industry as an alternative outsource solution.

As insurers and self-insurers re-engineer their non-core functions, and TPA's streamline their claims processes to deliver faster and efficient service back to their clients, MJM is focussed on delivering a level of quality and service that assists in reducing unnecessary cost for our clients.

Insurers now recognise that the centralisation and standardisation of claims investigations are the two key factors which reduce cost and improve overall efficiencies.

This is achieved through a customised Outsourcing program. It is now a real alternative for insurers.

Recognised as having the industry's foremost vendor management program, MJM's outstanding Outsource solutions encompass a range of models and programs, all customised for each individual client.

MJM has a well documented system of "best practice methodologies" ensuring our commitment to consistent levels of service throughout our entire program. Additional savings directly attributable to our programs include:

- trained experts managing your investigation process
- minimisation of transactional data and associated costs
- improvement in time/cost efficiencies
- improved speed of decision making
- a nationwide vendor panel delivering consistent standardised services
- and our experienced staff driving measurable results back to our clients

With all cases centrally managed utilising our CaseTrak® technology, Claims staff have one point of contact, improving the quality, communication, efficiencies and timeliness of cases and results. A strategic and collaborative plan detailing

time frames, technology requirements, human capital, change management processes and expected outcomes ensures a successful result for both parties.

MJM has achieved substantial success and continued growth with many of our Outsourcing Models. This is attributable to the outstanding level of management and field expertise among our staff, but more importantly, it has been our ability to meet and often surpass the expectations formalised in our all-inclusive Service Level Agreements (SLA's).

This is a significant part of our overall process and we work diligently with our clients to ensure we have a managed process which creates a level of quality and achievement, all adding value to the relationship.

The true value proposition is an inherent part of our business. The ultimate focus is delivering that value to your business, so collectively there is an immediate advantage for all stakeholders.

"Centralisation and standardisation are the two key factors which drive down your cost and improve overall efficiencies."

Technology: a key to success

“...there is one ultimate weapon – speed.”

MJM differs from many other investigations firms in another crucial respect – namely our technology solutions.

In fact, MJM was the first investigation company to implement a world-class technology platform – CaseTrak® - delivering our entire range of services on-line and in a secure environment. This proven state-of-the-art management system is being used extensively throughout the world by leading insurers, self insurers and third party administrators. Fittingly, in 2004, MJM's CaseTrak® won the Australasian Claims Expo's award for “Innovation in Claims Management”.

Claims-handling is one of the world's most information-intensive businesses. And technology is the key to helping you with your information needs. The added benefits of improved productivity and increased intelligence through improved analytics cannot be ignored. Insurers realise the importance of robust technology

solutions because they drive efficiencies and improve customer satisfaction. And in today's business, there is one ultimate weapon – speed.

Part of your criteria for selecting an investigations firm should rightly be: “Is your organisation equipped to make my life easier?”. We pride ourselves on being able to unequivocally answer “Yes!”.

Improve Workflows

MJM's strategy is to provide our clients with the fastest, safest and most professional investigative service in the industry today. Our clients have applauded the way in which we have developed our state-of-the-art technology suite that not only delivers those key components of the investigation but also drastically reduces unallocated expenses, speeds up decision making, improves workflows and reduces labour costs.

MJM CaseTrak® delivers the investigation report, streaming video, photographs and customised management reports direct to the client's desktop and provides 24/7 access. This web-based system delivers outstanding benefits to claims officers and senior management.

Client Management System

Our clients' successes with CaseTrak® led us to develop our proprietary Client Management System, VIPER21. This system allows MJM to automate internal and external processes. VIPER21 provides MJM's Case Managers with quick and easy access to every element of the investigation whether open or closed and allows them to deliver electronic updates on all cases direct to the client.

The other strategic advantage for our clients is the management reports which are extrapolated from our data showing a real return on investment across the investigative process. No other program delivers the information provided by MJM in a manner which clearly defines real cost savings measured against expenditure and claims exposure.

Without a doubt, our speed, quality and service consistently reduce operating costs for our clients.

“This web-based system delivers outstanding benefits to claims officers and senior management.”

A Road Less Travelled

There is no single route that leads to the unravelling of a fraudulent insurance claim. Organised fraudsters are continually devising new ways and means to take advantage of an insurer. As a consequence, to be successful in the claims investigation business you often need to veer away from mainstream methodologies and the rudimentary mindset.

At MJM we don't like to follow the crowd. Instead we pursue the road less taken. We remain ever vigilant to the complexities of fraudulent claims and organised fraud, continually seeking out information which will assist our clients to defend these insidious claims.

And that's what sets us apart from our competitors.



Delivering the Promise

Delivering the promise means more than just delivering a report.

Basing business decisions on flawed intelligence can compromise your company's bottom-line and ultimately its survival. At MJM, we are serious about protecting your company name.

Whether manager, employee or contractor, all MJM associates are guided by the same core values:

- Integrity is a requirement
- Respect for oneself and others
- Excellence in everything we do
- Moral responsibility in our actions
- Professionalism is our signature

To our clients, this means that once they put their trust in MJM, they may rest assured that MJM will do things right and do the right thing. Therefore, providing you with quality investigative information that minimises your financial losses, increases your profits, preserves your corporate reputation and produces successful outcomes, is what we mean by delivering the promise.



Take Our Word For It.

To truly experience the value of a cutting-edge global insurance investigations firm run by a team of empowered, driven people like MJM, nothing beats checking it out for yourself.

You'll easily find a contact person near your city by visiting our website at www.mjminc.com.au, or email us at admin@mjminc.com.au right now.

We'll be driven to succeed on your behalf too.

www.mjminc.com.au

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