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PRESS RELEASE

**IN-HOUSE CLAIMS TEAM PROVIDING EXPERTISE AND EFFICIENCY**

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### **Cardif Pinnacle\* Creditor Claims team**

The Cardif Pinnacle in-house creditor claims team continues to build upon the strong competencies already embedded within the department's working structure to create yet further improved efficiencies which benefit the customer and insurer alike. With the ever evolving 'insurance landscape' the Cardif Pinnacle creditor claims team (one of three in-house claims teams numbering approximately 70 employees) is working continually to provide the best possible service for their clients.

For instance, Cardif Pinnacle's internal claims investigation service, St. George's has had one of its most successful years to date identifying and preventing fraudulent claims. This is an issue very much at the forefront of the whole insurance industry as this type of criminal activity is generally becoming increasingly more sophisticated.

### **Lynn Jocelyn, Cardif Pinnacle's Claims Technical Manager comments:**

"In the past we have worked with a wide range of external investigation companies on an ad hoc basis, to help us validate our claims and also control our claims risks. As a company looking at the changing world of insurance, we decided to review our procedures to come up with improved efficiencies and improved ways of managing and controlling costs in this area.

After a tendering process with external investigation specialists, we have selected four companies to work with. Our aim for 2006 is to exceed in what we have already achieved. By working along side these companies, we can ensure that we are fully implementing their expertise whilst complimenting our own proven in-house skills."

\*Cardif Pinnacle is a trading style of Pinnacle Insurance plc

**About Cardif Pinnacle ([www.cardifpinnacle.com](http://www.cardifpinnacle.com)). Formed in 1971 as Pinnacle Insurance plc, Cardif Pinnacle, as it is now known, forms part of global banking group, BNP Paribas. The trading style, Cardif Pinnacle, incorporates the name of Pinnacle's longstanding parent company, Cardif SA. Cardif Pinnacle continues to be one of the UK's leading providers of creditor, warranty and special risks insurance which has in more recent years diversified into a range of other protection-based products including Medical Cash Plans, Sports Injury, Pet Healthcare, Accidental Death, Personal Accident, and Income Replacement cover. The Cardif Pinnacle Group has also established itself as a broad based supplier of financial services and investment products. It provides competitive, tax efficient, investment products both through Independent Financial Advisors (IFAs) and direct to the public. Sister company, Financial Telemarketing Services Ltd, provides telemarketing and outsourcing to leading Banks, Building Societies and Finance Houses. Parental links with BNP Paribas have helped Cardif Pinnacle to develop business outside the UK in Ireland, Sweden, and the Republic of South Africa.**

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