



2nd Asia Pacific Mediation Conference

Presented By :
Insurance Disputes Resolution Organisation
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About IDRO

- An independent and impartial body specialising in insurance disputes resolution.
- A professional, customer-focused, transparent & service oriented way of resolving insurance disputes.
- Replaces Insurance Ombudsman Bureau and the Tribunal for Motor Third Party Property Damage Claims.
- A one-stop alternative mechanism for resolving insurance disputes.

IDRO – Independent Board

Balanced representation:

- CASE
- AAS
- GIA
- LIA
- Chaired by a retired Supreme Court Judge familiar with insurance law.

Jurisdiction/ Scope

- Claims involving insureds up to S\$100,000 for life and general insurance.
- Third party claims of up to S\$50,000.
- Claims relating to market conduct and service standards of up to S\$10,000

IDRO's Process

- 2 stages : Mediation & Adjudication
- 1st stage : Mediation by Case Manager
 - Facilitation of an amicable resolution of dispute acceptable to both parties
 - Free of charge
- 2nd Stage : Adjudication
 - Both parties present their case to the adjudicator(s)
 - Adjudicator(s) make an award based on facts and merits of each case, taking into account considerations of fairness and equity.
 - Charges:
 - To Complainant : Nominal Admin Fee S\$50
 - To Insurer : S\$500

IDRO Rulings

- The award is binding on the insurer but not the complainant.
- Claimant has option to pursue legal proceedings, mediation or arbitration as provided in most policies.

Guidelines in Mediation

- **Factual :**
 - Information gathering
 - Focus complainant on relevant issues
 - Perception of fairness, response to contentions by other parties
 - Understand positions of both parties and merits thereof
- **Emotive :**
 - Understand the expectations, needs and concerns of both parties
 - Managing of emotions (e.g. unfairness, anger etc) and expectations
 - Arising from miscommunication, personality clashes, rigid/unnecessary bureaucracy etc
 - Empathise with the emotions of parties (especially the individual complainant)
- **Handling :**
 - Cool down emotions (focus on relevant issues)
 - Identify/explain unrealistic, unreasonable expectations
 - Address the concerns of the parties
 - Identify common ground of the parties

- Understand cultural differences
- **Resolution :**
 - Explore and identify “win-win” solutions
 - Highlight benefits of solutions to each parties and how their concerns are addressed
 - Explain how solutions meet the needs of the parties
- **Environment :** Observation of strict confidentiality by Mediator and both parties so as to promote conducive environment of trust and openness which would promote amicable resolution

Do's & Don't

- Open mind/objectivity
- Avoid fault based, focus on resolution
- Discuss and propose solutions
- Accurate information
- Avoid defensive mentality, “stone-wall” attitudes

Contacts

Contact us:

Email : info@idro.com.sg

Phone : 6327 8878

Fax : 6327 8488

Office :

20 Cross Street

#02-01/02 China Court

China Square Central

Sinagapore 048422

Website : www.idro.com.sg