

---

**In relation to the following English and Australian Scheme Companies:**

HIH Casualty & General Insurance Limited  
(In Liquidation and subject to Schemes of Arrangement) ACN 008 482 291

FAI General Insurance Company Limited  
(In Liquidation and subject to Schemes of Arrangement) ACN 000 327 855

World Marine & General Insurances Pty Limited  
(In Liquidation and subject to Schemes of Arrangement) ACN 000 093 112

FAI Insurances Limited  
(In Liquidation and subject to Schemes of Arrangement) ACN 004 304 545

**And in relation to the following additional Australian Scheme Companies:**

CIC Insurance Limited  
(In Liquidation and subject to a Scheme of Arrangement) ACN 004 078 880

FAI Traders Insurance Company Pty Limited  
(In Liquidation and subject to a Scheme of Arrangement) ACN 000 177 177

FAI Reinsurances Pty Limited  
(In Liquidation and subject to a Scheme of Arrangement) ACN 004 401 138

HIH Underwriting & Insurance (Australia) Pty Limited  
(In Liquidation and subject to a Scheme of Arrangement) ACN 004 906 110

---

**INSTRUCTIONS FOR COMPLETION & RETURN OF THE FINAL CLAIM FORM FOR ESTIMATION**

---

The companies listed above have all entered into schemes of arrangement in Australia under Australia's Corporations Act 2001 (the Australian Schemes), and HIH Casualty & General Insurance Limited, FAI General Insurance Company Limited, World Marine & General Insurances Pty Limited and FAI Insurances Limited have entered into Schemes of arrangement in England and Wales under the United Kingdom's Companies Act 1985 (the English Schemes) (collectively, the Schemes of Arrangement or the Schemes). The Schemes of Arrangement are available on the HIH website [www.hih.com.au](http://www.hih.com.au).

The Final Claim Form for Estimation (Final Claim Form) is intended for use both by Scheme Creditors in respect of claims under Insurance Contracts and by other Scheme Creditors.

The Schemes of Arrangement include Definitions sections which define certain terms and expressions used in the Final Claim Form and in these Instructions. Note that the term "Scheme Creditor" as used in the Final Claim Form and throughout this document includes a contingent Scheme Creditor whose claims are yet to be agreed by the Scheme Company.

The Final Claim Form consists of 5 sections – Sections A to E.

You can download a soft copy of a blank Final Claim Form from the HIH website [www.hih.com.au](http://www.hih.com.au) and then complete it electronically, if you wish. If you adopt this approach, you must also submit a signed copy of Section C in pdf format. You can also print a hard copy of a blank Final Claim Form from the website or request an additional copy from the HIH Help Desk (see contact details below).

The completed Final Claim Form together with all supporting documents must be returned so that it reaches the Scheme Company **by midnight 2 September 2013 (British Summer Time)** which is the first business day after 31 August 2013 being three months after the Estimation Date of 31 May 2013. See page 8 of these instructions for full details on returning your Final Claim Form.

Contact our Help Desk if you have any questions about the Schemes of Arrangement or if you need assistance completing this Form. The contact details for the HIH Help Desk are:

**Australian Scheme Creditors**

Tel: +61 (0)2 9650 5777  
E mail: [estimation@hih.com.au](mailto:estimation@hih.com.au)  
Fax: +61 (0)2 9650 5760.

**English Scheme Creditors**

Tel: +44 (0) 20 7743 0858  
E mail: [hihenquiries@asta-uk.com](mailto:hihenquiries@asta-uk.com)  
Fax: +44 (0) 20 7743 0901

---

## INSTRUCTIONS FOR COMPLETION

If you currently have an Established Scheme Claim or a potential claim against a Scheme Company, you should have received with these instructions a Final Claim Form in which some sections are pre populated with data from the Scheme Company's records. If you intend to return the Final Claim Form to notify Liabilities for determination, please also correct any pre populated details that are incorrect or out of date. It is important that the Scheme Company's records are complete and reflect current data.

### **Scheme Company**

You should have received with these instructions a separate Final Claim Form for each Scheme Company against which you have a current Established Scheme Claim.

If your Final Claim Form is not pre populated, it is important that you correctly state the name of the Scheme Company against which you wish to notify a Liability for determination. (Refer to the list of the HIH Scheme Companies on the first page of these instructions). **Note: you must complete a separate Final Claim Form for each Scheme Company against which you wish to notify a Liability for determination.**

The name of the Scheme Company must also be included in the headings of Sections D and E.

## SECTION A – YOUR SCHEME CREDITOR DETAILS

Some or all of the details in Section A may be pre populated with information currently held by the Scheme Company. If any of the pre populated details are incorrect or out of date, please amend them as appropriate.

If no details in this section are pre populated, you must provide the following information to enable a determination to be made in respect of your claim(s).

### **(1) Scheme Creditor Name**

Where this section is pre populated, it will show the Scheme Creditor's name according to the Scheme Company's current records. If the Scheme Creditor's name is now different to that shown in (1) you must provide evidence of the change of name with your Final Claim Form to facilitate consideration of the claim and to ensure that Scheme payments are made to the correct party.

If you are completing a blank Final Claim Form and the Scheme Creditor's name is different to what it was when you entered into a contract or took out a policy with the Scheme Company, you must provide evidence of the name change to facilitate consideration of the claim and to ensure that Scheme payments are made to the correct party.

### **(2) Scheme Creditor/Potential Scheme Creditor Principal Identification Number (PID)**

The Scheme Creditor PID is an identification number allocated to all parties who are known to have a current or potential claim against a Scheme Company. If the Scheme Creditor PID is not pre populated, it can be left blank and a number will be allocated to you if your Notified Liability is determined to give rise to an Established Scheme Claim.

### **(3) Address of Scheme Creditor**

Please provide the full postal address of the Scheme Creditor.

### **(4) Name and Contact Details of Authorised Representative of the Scheme Creditor**

This should be the name of the person who is authorised to sign the Final Claim Form on behalf of the Scheme Creditor and the person to whom all enquiries should be addressed.

Please provide the direct contact details of the authorised representative, including country and area codes, where applicable.

The name and position / capacity of the authorised representative must also be included in Section C at (15) and (16) and the authorised representative must sign at (17).

## SECTION B – YOUR ESTABLISHED SCHEME CLAIM

### **(5) Current Established Scheme Claim**

If you currently have an Established Scheme Claim, the amount will be pre populated at (5) in the currency in which Scheme distributions are paid. Separate amounts will then be shown for each currency in which claims have been acknowledged.

---

Instructions as to how to proceed are fully set out in the Final Claim Form.

## **SECTION C – YOUR FINAL SCHEME CLAIM DETAILS**

Section C provides a summary of your Final Scheme Claim. The figures that you provide in Section C must be supported by the detail in Sections D and E and must agree with the corresponding total figures in those 2 sections.

### **(6) Currency**

Separate columns are provided for each of the major currencies with capacity to add other currencies, if required. **Note:** whilst claims may be admitted in the relevant policy currency, Scheme distribution payments are only made in Australian Dollars, US Dollars, Sterling or Euros – see clause 37.6 of the Australian Schemes and clause 31.6 of the English Schemes.

### **(7) Your Established Scheme Claim as shown in (5)**

If an Established Scheme Claim figure is shown in (5) in Section B, it will be repeated here.

If you agree that this figure is your current Established Scheme Claim, simply proceed to add the details of any outstanding and/or additional Liabilities for determination in (8) to (14). **If you agree that this figure is your current Established Scheme Claim and there are no outstanding and/or additional Liabilities for determination then there is no need to complete and return the form.**

If you do not agree that this figure is your current Established Scheme Claim, please delete it and proceed to add full details of your total Scheme Creditor claim in boxes (8) to (14). You must provide full details of your total Scheme Creditor claim – including any claims which you believe may have already been agreed.

Whilst there is no need to provide any supporting documents for amounts that have already been agreed by the Scheme Company, further documentation may be requested in some cases.

### **(8) to (13) Components of Your Final Scheme Claim**

These boxes should be completed with the total figures from the nominated columns in Section D and Section E.

For full details of what is required, see the information under each of the columns in Section D and Section E below.

### **(14) Total Net Liabilities for Determination**

Complete with the total of (7) to (10) less the total of the amounts in (11), (12) and (13) to arrive at the net total of Liabilities for determination.

Before proceeding to enter signatory details, please tick to indicate whether you are registered for GST/VAT purposes.

### **(15) and (16)**

Complete with details of the person signing the Final Claim Form on behalf of the Scheme Creditor and their position or the capacity in which they are signing. These details must be same as those in (4) in Section A.

### **(17) and (18)**

The person whose details appear in boxes (15) and (16) must sign at (17). Enter the date of signature in (18). If you intend to submit a soft copy of the Final Claim Form by email, an electronic signature is acceptable. If an electronic signature is not available you must email a signed copy of Section C in pdf format.

## **SECTION D – AMOUNTS OWED TO YOU BY THE SCHEME COMPANY**

Care should be taken in completing Section D because if the information you provide here is accurate then that will facilitate a prompt determination of your Notified Liability. **Note - a separate Section D MUST be completed for each currency in which you are notifying a Liability.**

Where details are not pre populated, you must enter the name of the Scheme Creditor, the Scheme Creditor PID if known, Currency and Scheme Company at the top of the page.

---

If an amount has been pre populated in (5) in Section B and you agree that this amount is your current Established Scheme Claim, you only need to notify details of any outstanding or additional Liabilities that you wish to be determined.

However, if you dispute that the figure at (5) is your current Established Scheme Claim or if no figure has been pre populated in (5), you must notify details of the total Liabilities that you wish to be determined. This includes any claims that you believe may have already been agreed.

You should complete a separate line for each contract / policy under which you are notifying a Liability.

**(19) Scheme Company Contract / Policy Number**

If known, enter the identifying number of the contract / policy under which your claim arises. If you have not already done so, you should provide a copy of the policy schedule, slip, cover note or any other documents that will identify the contract or policy. If you do not have a record of these identifying numbers, you should request them from your broker.

**(20) Class of Business**

Enter the class of business – e.g. liability, professional indemnity, or marine.

**(21) Contract / Policy Inception Date**

If known, enter the inception / commencement date of the contract/policy. In the case of continuous contracts or contracts of more than 12 months, you should show each annual renewal as a separate contract.

**(22) Participation Percentage**

Enter the participation percentage, i.e. the proportion of the total risk for which the Scheme Company is liable under the contract / policy.

**(23) Policy Limit**

Enter the limit of cover provided by the policy.

**(24) Broker Name or Reference Number or Your Reference**

Enter the name of the broker that placed the contract / policy with the Scheme Company. If the name of the placing broker is not known, you should enter the name of any other broker or intermediary who has acted on your behalf in relation to the contract / policy. Alternatively, enter your broker's reference number or your own reference number.

**(25) Scheme Company Claim Number**

Enter the claim number that appears on any correspondence you have received from the Scheme Company in relation to this claim.

**(26) Claims Paid / Expenses Incurred and Any Premium Returns**

Enter in this column amounts that fall into the following five categories:

- Amounts paid by you to third parties who have made a claim against you and any related expenses.
- Expenses you have incurred such as repair / replacement costs to insured property.
- Any amount owed to you by the Scheme Company in respect of premium return.
- In the case of claims under reinsurance contracts, any unpaid claims which have not yet been agreed by the Scheme Company.
- In the case of non insurance creditors, amounts that you claim as due to you from the Scheme Company.

If possible, please complete a separate line for each category and a separate line for each claim under each policy / contract.

**Note:** If you are registered for GST in Australia or VAT in the UK ( or similar goods and services taxes in other jurisdictions), you must enter the **net** amount of your claim on the basis that you are entitled to claim an input tax credit for the GST/VAT component. Documentary evidence supplied to support your claim must clearly indicate the net, GST/VAT and the gross amounts.

The information required in support of your claim will depend upon the nature of your policy / contract with the Scheme Company.

***Policies of Direct Insurance***

---

If you are an insured under a policy of direct insurance (e.g. public liability, marine), enter the amount of your loss including any associated legal or other expenses paid. You must substantiate your claim by providing:

- Copies of quotes and / or repair tax invoices.
- Copies of the significant pleadings in any court proceedings taken against you. Where no court proceedings have been taken, provide a copy of the correspondence with the claimant or their lawyers.
- A copy of any court judgment or terms of settlement which reflect the amount paid by you.
- Copies of all tax invoices for legal or other expenses.
- Proof of payment of the amounts claimed. Acceptable proof includes a receipt issued by the payee or a copy of a bank statement confirming presentation of a cheque.

If you are managing multiple claims against you, you should provide the relevant claims bordereaux.

#### ***Contracts of Reinsurance***

Cedants under contracts of reinsurance may enter block totals where the amounts notified are supported by the relevant claims bordereaux, copies of which must be provided. Otherwise, claim by loss must be shown.

### **(27) Outstanding Reserves**

#### ***Policies of Direct Insurance***

Enter the amount of your outstanding reserves i.e. the amount that you estimate will be expended in the future in respect of existing claims. You must provide documentary evidence to support your claim by way of:

- Written quotes for future repair or replacement costs.
- Copies of legal advices as to the likely outcome of any current legal proceedings or other current claim against you.
- Copies of legal advices as to your potential exposure for future legal costs and expenses in relation to any current legal proceedings or other current claim against you.

If you are a company managing multiple claims against you, provide details of your current reserves or provisions together with details and supporting evidence as to the basis upon which those reserves have been calculated.

#### ***Contracts of Reinsurance***

List your current reserves by claim together with details and supporting evidence as to the basis upon which those reserves have been calculated.

### **(28) Incurred But Not Reported Claims (IBNR)**

Enter the amount of the undiscounted IBNR by contract / policy. For the purposes of the Final Claim Form, IBNR is defined as the difference between the total projected future claim payments and the outstanding reserve (27), before allowance for discounts (29). The IBNR is made up of claim amounts which have been incurred but not adequately reported and/or incurred but not reported.

#### ***Nature of the IBNR Estimate***

The amount submitted as IBNR should be on a best estimate basis, which is the statistical mean or average of the distribution of outcomes.

#### ***Methodology of Estimating IBNR***

The methodology to be used in estimating IBNR is not prescribed by the Scheme Administrators. Scheme Creditors may use any reasonably justifiable and robust projection method.

#### ***Supporting Documentation Required***

The Scheme Administrators will need the following information supplied by you in order to review and understand the claim for IBNR that you are submitting:

- A description of the methodology and assumptions that you have used to estimate the total projected future claim payments (and hence how you have estimated your IBNR claim). This may include, but is not limited to:
  - a) the development of paid and incurred losses to the policies (including curve fitting),
  - b) any approach in setting a frequency of a claim event arising and an average claim size (or “average cost per claim method”),
  - c) any exposure based analysis employed,

- 
- d) any benchmarking methodology used,
  - e) the economic assumptions used, such as the rate of inflation or wage growth, superimposed inflation, and indexation of policy limits (where relevant),
  - f) how an allowance was made for any policy terms (e.g. deductibles, aggregate limits),
  - g) the assumptions made for recoveries, subrogation or other factors that affect the claim(s) submitted, and
  - h) the methodology that you have used to allocate to each policy, where applicable, your projected future claim payments (and hence your estimated IBNR claim).
- Any and all legal judgments and precedents relevant to the IBNR claim.
  - Details and status of any current legal proceedings relevant to the IBNR claim.

Also note:

- Different methodologies can be used to estimate the IBNR based on the type of claim loss;
- The IBNR provided in (28) will be by contract/policy. Where different types of IBNR apply to one contract / policy, the supporting documentation should clearly separate the source and components of the IBNR claim submitted.

The amount of detail you should supply as supporting documentation will depend on the depth of analysis it has been appropriate for you to undertake, and the magnitude of the claim. As a guide, it may be considered helpful to provide documentation consistent with the requirements of relevant actuarial standards, including:

- Professional Standard 300 (issued by the Actuaries Institute (Australia)).
- Insurance Technical Actuarial Standard; Technical Actuarial Standard D: Data; Technical Actuarial Standard M: Modelling; and Technical Actuarial Standard R: Reporting (each issued by the Board for Actuarial Standards (United Kingdom)).
- Actuarial Standard of Practice No. 41 (issued by the Casualty Actuarial Society (United States of America)).

Although an actuarial report may not be necessary for all IBNR claims, Scheme Creditors considering substantial outstanding reserves and/or IBNR amounts should note that the provision of such a report may assist in supporting their claim. Documentation provided that gives clear justification for the assumptions made and relevant supporting information, and in spreadsheet form (where applicable), would also be of assistance.

The Scheme Administrators may contact you to discuss further the information that you have provided and the methodology and assumptions that you have used and may, in some cases, request further information to enable them to assess your IBNR claim.

### ***Example***

Suppose you have not yet advised the Scheme Administrators of a claim you have paid of AUD10,000 and an outstanding reserve of AUD100,000. For the purposes of your Final Claim Form, you believe that the best estimate of the projected future payments to occur is AUD120,000 (i.e. the total cost to you will be AUD130,000 including the amount you have already paid).

You will complete your Form by:

- a) submitting AUD10,000 in column (26) of Section D as the Claims Paid / Expenses Incurred and Any Premium Returns;
- b) submitting AUD100,000 in column (27) of Section D as the Outstanding Reserve;
- c) submitting AUD20,000 in column (28) of Section D as the IBNR being the projected future claim payments of AUD120,000 less the Outstanding Reserve of AUD100,000;
- d) providing supporting documentation on:
  - why your best estimate of the claim is AUD120,000, including the methodology and assumptions adopted, and
  - why no recoveries are possible (in this example).

### **(29) Discounts**

Enter an amount representing the effect of time value discount on **both**:

- the outstanding reserve (27), and
- IBNR (28).

Time value discount is the reduction in the total of outstanding reserve (27) and IBNR (28) as a result of discounting projected future claims costs to their net present value as at the 31<sup>st</sup> May 2013.



---

The interest rates to be used when calculating time value discount are not prescribed by the Scheme Administrators. Scheme Creditors may use any reasonably justifiable interest rate based on the yield of sovereign bond rates in the country of domicile of the Scheme Company for the expected term of the claim payment(s) as at the 31<sup>st</sup> May 2013.

The interest rate may be set based on a “yield curve” (with different interest rates by cash flow duration) or a “flat rate” that averages across the potential durations relevant to the claim payment(s).

Please note that if you have an amount shown in outstanding reserve (27) that is not settled at the Estimation Date, you must include here the reduction caused by applying the time value discount to the outstanding reserve up to the date of expected payment(s).

### ***Supporting Documentation Required***

The Scheme Administrators will need the following information in order to review and understand the basis for the discounts applied:

- The interest or discount rate(s) used (either a “flat rate” or curve) and how it is calculated;
- An explanation of why those particular rate(s) have been used; and
- Information to support the timing of projected future claim payments for the purposes of applying appropriate time value discount factors.

### ***Example***

Building on the example set out in (28), suppose you believe that the projected future payments will occur in 2 years time. You have estimated the interest rate applicable for a 2 year term in the domicile of the Scheme Company as 2.5% per annum.

You will complete your Final Claim Form by:

- a) submitting minus AUD5,782 in column (29) of Section D as the Discount, calculated:
  - by applying a discount factor, which in this case is -4.8186% (i.e. the effect of discounting at 2.5% per annum for 2 years, which is  $(1.025)^{-2} - 1$ ),
  - so that the calculation is -4.8186% x AUD120,000; and
- b) providing supporting documentation as to:
  - why you expect the claim to settle in 2 years time;
  - how you estimated the interest rate at 2.5% p.a.; and
  - why you have assumed the domicile in question.

### **(30) Credit Balances Such As Those under Letters of Credit or Other Security OR Premium**

If a figure has been pre populated in (5) in Section B and you agree that this figure is your current Established Scheme Claim, you do not need to complete this section **unless** you are aware of any premium that you owe to the Scheme Company. In which case, enter the amount of the premium in Section E (41). You should also enter here the value of any subrogation rights that you may have in relation to the claims / expenses shown on (26). Any balance remaining under a letter of credit or any available reserve retentions have already been included in the calculation of your current Established Scheme Claim.

However, if you do not agree that the figure at (5) is your current Established Scheme Claim or if no figure has been pre populated in (5), you must enter here the amount of any balance remaining under a letter of credit, any available reserve retention, any premium due and/or any subrogation rights.

### **(31) Net Total**

Enter the net total for the Notified Liability on this line.

## **SECTION E - AMOUNTS YOU OWE TO THE SCHEME COMPANY**

Where details are not pre populated, you must enter the name of the Scheme Creditor, the Scheme Creditor PID, currency and Scheme Company. A separate Section E must be completed for each currency in which you owe amounts to the Scheme Company.

Complete a separate line for each contract / policy under which you owe amounts to the Scheme Company.

### **(32) Contract / Policy Number**

---

Enter the identifying number of the contract / policy.

**(33) Broker Name**

Enter the name of the broker that placed the contract / policy with you. If the name of the placing broker is not known, please enter the name of any other broker or intermediary who has acted on your behalf in relation to the contract / policy.

**(34) Your Reference or Broker Reference Number**

Enter your own reference number or the reference number of your broker.

**(35) Class of Business**

Enter the class of business – e.g. liability, professional indemnity, marine.

**(36) Claim Description**

Enter a brief description of the claim or nature of the losses that relate to the balances shown.

**(37) Contract / Policy Inception Date**

If known, enter the inception/commencement date of the contract/policy. In the case of continuous contracts or contracts of more than 12 months, you should show each annual renewal as a separate contract.

**(38) Claims Submitted by the Scheme Company and Agreed by You**

Enter the value of claims that the Scheme Company has submitted to you and that you have agreed but not yet paid.

**(39) Claims Reserves Presented to You by the Scheme Company**

Enter the value of the claims reserves that have been presented to you by the Scheme Company and that you have agreed.

**(40) IBNR Presented to You by the Scheme Company**

Enter the value of the IBNR presented to you by the Scheme Company. If the Scheme Company has not presented an IBNR to you but elects to claim an IBNR in the future, you will be advised of the amount claimed and offered the opportunity to dispute it.

**(41) Other Amounts Payable by You to the Scheme Company e.g. Premium, refund & recoveries**

Enter the value of any other amounts payable by you to the Scheme Company such premium due under the relevant contract / policy, refunds and recoveries.

**(42) Total**

Enter the total of the entries in (38) to (41). Once all lines are completed, enter the total of all lines at the foot of the page. The total at the foot of the page must agree with (13) in section C.

**INSTRUCTIONS FOR THE RETURN OF THE FINAL CLAIM FORM**

The completed Final Claim Form together with all supporting documents must be returned so that it reaches the Scheme Company **by midnight 2 September 2013 (British Summer Time) which is the first business day after 31 August 2013 being three months after the Estimation Date.**

Final Claim Forms received after 2 September will **not** be considered. You may return your Final Claim Form in one of the following ways:

**1. Electronically**

Send a soft copy or pdf of the completed Final Claim Form and all supporting documents to the email address below.

Note: If you send a soft copy of the Final Claim Form, it must contain an electronic signature or you **must** also send a pdf version of Section C that has been signed by your authorised representative.

**2. By Mail**

Send your completed Final Claim Form and all supporting documents addressed to the Scheme Company at the PO Box below. You must ensure that you allow sufficient time for your mail to reach the Scheme Company **by midnight 2 September 2013 (British Summer Time).**



---

### 3. By Facsimile

Send your completed Final Claim Form and all supporting documents addressed to the Scheme Company to the fax number below.

### 4. By Hand Delivery / Courier

Deliver your completed Final Claim Form and all supporting documents to the Scheme Company at the address below.

#### Australian Scheme Creditors

**E mail:** [estimation@hih.com.au](mailto:estimation@hih.com.au)

**Fax:** +61 (0)2 9650 5760

**Mail:** GPO Box 2707  
Sydney, NSW, 2001  
Australia

**Delivery:** HIH Group  
Level 1, 117 Clarence Street  
Sydney NSW 2027  
Australia

#### English Scheme Creditors

**E mail:** [hihenquiries@asta-uk.com](mailto:hihenquiries@asta-uk.com)

**Fax:** +44 (0) 20 7743 0901

#### Mail and Delivery:

Ms Debbie Clark  
Asta Insurance Services Limited  
5<sup>th</sup> Floor  
Camomile Court  
23 Camomile Street  
London EC3A 7LL

### Checklist

Before returning your Final Claim Form, please check that:

- ✓ All relevant sections have been completed in accordance with the Instructions.
- ✓ The name of the Scheme Company, the Scheme Creditor and the relevant currency are completed in the headings of Sections D and E.
- ✓ A separate Section D and E has been completed for each Scheme Company and for each currency.
- ✓ The Scheme Creditor's authorised representative has signed at the foot of Section C.
- ✓ All required supporting documentation is being provided.

Your attention to these matters will reduce the need for the Scheme Company to write to you to request further information and / or supporting documents.

### ACKNOWLEDGEMENT OF RECEIPT OF YOUR FINAL CLAIM FORM

The Scheme Company will acknowledge receipt of your Final Claim Form by letter or e mail within 21 days of receipt. If you do not receive an acknowledgement of receipt within this time, you should contact the HIH Help Desk so that the matter can be investigated. Contact details for the HIH Help Desk appear on page 1 of these instructions.

### WHAT HAPPENS AFTER YOUR FINAL CLAIM FORM IS RECEIVED AND ACKNOWLEDGED?

The Scheme Administrators must determine whether any Notified Liability gives rise to an Established Scheme Claim within three months of 2 September 2013.

If the Scheme Administrators do not accept, in full or in part, that a Notified Liability gives rise to an Established Scheme Claim, they will notify you of the extent to which the Liability is not accepted.

If, after a period of a further three months after issuing written notice of their determination, the Scheme Administrators have not reached agreement with you as to whether any part of the claim specified in the Final Claim Form gives rise to an Established Scheme claim, the Scheme Administrators must refer the matter to a Scheme Adjudicator for determination.

You should refer to the HIH website [www.hih.com.au](http://www.hih.com.au) for information in relation to the timing and quantum of future Scheme distribution payments.