



## CAPABILITY STATEMENT

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Australia's foremost insurance  
claims assessing and building  
repair professionals

## COMPANY OVERVIEW

**Mk3 Group** understands the profound impact that damage to an Insured's home can have. The loss transcends mere structural damage, extending to disruption, worry and stress.

At the Mk3 Group, we have smarter, faster and simpler ways to manage home insurance claims. Arising from our own industry experience, we established Mk3 with a focus on prompt and compassionate claim management, aimed at enhancing customer experience.

Our approach ensures that customers understand the entire claim process and their policy coverage entitlements, while the Mk3 Group of companies collaboratively initiate repairs or settlement. We strive for efficiency, emphasising cost-effective solutions and client communication.

**Mk3 Group unifies the process of claims assessment, repairs and restoration, reducing trauma and offering service and convenience for your clients. Our purpose is to help turn damaged houses into homes again.**

### COMPANY DETAILS

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 02 9839 3800

 [mk3@mk3.com.au](mailto:mk3@mk3.com.au)

 [mk3.com.au](https://mk3.com.au)

ABN 30 093 104 977

#### OFFICE LOCATIONS

Sydney, Melbourne, Brisbane, Adelaide, Perth, Canberra and major regional centres.

# OUR PURPOSE

**Reliable and Responsive. Our dedication to service ensures swift and efficient action. Our purpose is to provide uncomplicated claims management through to complete restoration and repair of the client's property.**

Mk3 Group was launched to address a significant gap in the insurance sector, offering a comprehensive approach that unifies claims management by providing building and specialist reports, assessments, restoration services, emergency Make-Safes and building repairs. We direct skilled trades and industry professionals capable of restoring and rebuilding damaged properties.

Serving Insurers across Australia, our integrated services underscore a commitment to quality and efficiency, reinforcing our aim to provide solutions for our valued clients' most critical assets.

**A Team You Can Trust. With a culture based on service excellence, our dedicated teams work efficiently and effectively to deliver a superior experience from initial contact to finalisation.**

## OUR HISTORY WITH CATASTROPHIC EVENTS

### 1999–2005

NUMBER OF CLAIMS 1554

- » CAT 995 Sydney Hail
- » CAT 014 East Coast Low NSW
- » CAT 015 East Coast Low QLD
- » CAT 033 East Coast Low NSW
- » CAT 034 Severe Storm VIC
- » CAT 056 QLD Floods



### 2006–2007

NUMBER OF CLAIMS 1498

- » CAT 063 Cyclone Larry
- » CAT 073 Pasha Bulka Storm
- » CAT 076 Blacktown Hail

### 2008–2011

NUMBER OF CLAIMS 1892

- » CAT 086 QLD floods
- » CAT 095 East Coast Low (QLD)
- » CAT 102 Victorian Hail
- » CAT 112 Brisbane River Flood



### 2016–2018

NUMBER OF CLAIMS 3365

- » CAT 172 Severe Storms (NSW)
- » CAT 173 Ex TC Debbie
- » CAT 185 Kellyville Hail



### 2013–2015

NUMBER OF CLAIMS 2967

- » CAT 154 East Coast Low (NSW)
- » CAT 155 East Coast Low (QLD)

### 2019–2020

NUMBER OF CLAIMS 5424

- » CAT 191 QLD Rain
- » CAT 193 QLD Bushfire
- » CAT 195 NSW Bushfire
- » CAT 196 Sunshine Coast Hail
- » CAT 201 East Coast Low (NSW, QLD, VIC, ACT)
- » CAT 202 Flooding (NSW, QLD)
- » CAT 204 Springfield Lakes Hail



### 2021–2022

NUMBER OF CLAIMS 6908

- » CAT 212 Rain + Flooding (QLD, NSW)
- » CAT 214 Rain + Flooding (VIC)
- » CAT 216 Rain + Flooding (SA)
- » CAT 221 Flooding (NSW, QLD)



## COMPANY DIVISIONS

The Mk3 Group, with its five specialist companies, stands as a cohesive force in residential insurance claims management. Through our integrated process from assessment to handover, we prioritise a customer-focused approach that resonates with our clients.

Our commitment to deliver prompt, cost-effective property loss assessments and repair services sets us apart, exceeding our clients' expectations while, at all times, complying with the applicable industry codes and standards.

**Our divisions combine to form an integrated company, offering collaborative services to our important customers, prioritising ease and convenience in our commitment to customer care.**

### » MK3

Mk3 is the claims management division, dedicated to overseeing and handling insurance claims. Mk3 manages claims through every stage of the claim life, coupled with the ability to apply the relevant PDS and provide accurate reports including detailed scopes and claim determination. With the additional benefit of managing contents schedules of loss and temporary accommodation, this division strives to enhance the customer's experience, ensuring prompt and empathetic management while reducing the claim lifecycle.

### »

#### **NATIONAL INSURANCE BUILDERS**

National Insurance Builders is the specialised building division of our business. Handling all forms of building repairs, including emergency cases, they are licensed throughout Australia. With the ability to manage projects of any scale and volume, they are equipped to deliver solutions to a diverse range of needs.

### »

#### **REVIVAL RESTORATIONS**

Revival Restorations oversee and conduct all restoration works related to contents, including damage from EOL, storm, fire, flood, mould and biohazard incidents. Their role is crucial in the claim process to ensure that loss is initially mitigated and subsequent damage is managed effectively and efficiently.

### » TRANQUILITY HOMES

Based in New South Wales and Queensland, Tranquility Homes is our division specialising in larger building repair and restorative works, including asbestos removal. Their experienced team guarantees safety and quality in all construction projects.

### » CLAIMSTREET

Claimstreet offers a consultancy service to the insurance sector, providing analysis, review and recommendations on claims causation reports and costed scopes across various domains. Their expertise in validation and comprehensive evaluations supports insurance companies in making informed decisions and reducing overall claims costs.

**Upon receiving a customer's initial lodgement, we respond promptly by directing assessors who can confidently initiate Make-Safe repairs. We understand that our actions reflect the insurance company's commitment and we operate swiftly to uphold that trust.**

# OUR SERVICES

Mk3 offers an extensive suite of services, handling everything from claim assessments and damage scoping to initiating emergency repairs and restoration works.

With specialised divisions including National Insurance Builders, which is licenced across Australia to manage all types of building repairs and Revival Restorations, which are our experts in fire, flood, mould and biohazard mitigation, our cohesive approach ensures prompt, quality service.

Our dedication to mirroring the insurance company's commitment to their valued clients is paramount and our integrated process reflects a focus on transparency and efficiency in times of need.

**As the face of your company in the field, our team of professionals reflect your dedication to service and safety, leaving customers feeling secure.**



## END-TO-END CLAIMS MANAGEMENT

From lodgement to finalisation, Mk3 Group possesses the capability to oversee every stage of a claim. We offer claims management services, further aiding the Insurer with effective resource utilisation.



## ACCURATE SCOPES AND COSTINGS OF RESULTANT DAMAGE

Mk3 Group delivers precise damage assessment and valuation with our accurate scopes and costings service. Specialising in identifying and detailing the extent of damage, including contents schedules of loss we ensure that accuracy and thoroughness are key to managing a claim properly from the start.

## CAPABILITY STATEMENT



## ACCURATE DETERMINATION ON CLAIMS

Mk3 Group ensures accurate determination of claims, reflecting our commitment to trust, integrity and customer satisfaction. By meticulously assessing each claim, we align with legal standards and financial efficiency, fostering a reputation for excellence. Our precise claim handling not only upholds our integrity but also reinforces our position as a leading provider in the insurance industry.



## DETAILED AND CONCISE CAUSATION REPORTS

Mk3 Group excels in managing claims from lodgement to finalisation. Our efficient and coordinated approach ensures prompt and quality service, reflecting the Insurer's commitment and optimising resource utilisation.



## EMERGENCY REPAIRS

Mk3 Group's immediate Make-Safe repairs minimise further damage, reflecting the Insurer's commitment during distressing times. Specialists in EOL, flood, fire, malicious damage, impact and storm events. Our building and restoration divisions, National Insurance Builders and Revival Restorations, capably prioritise emergency repairs, guaranteeing efficient claims handling for every situation.



## RESTORATION SERVICES

Mk3 Group excels in restoring peace of mind after catastrophic events. Specialising in efficient restoration services, including liquid extraction, mould remediation and biohazard handling, they ensure damaged properties are returned to a safe, liveable condition. Our work will align with legislative requirements, prioritising the mitigation of loss with only necessary repairs.



## BUILDING REPAIRS

With over two decades of residential building repairs, the Mk3 Group specialises in minimising disruption to daily lives. Understanding the needs of both Insured and Insurer, we complete repairs with efficiency and care.

# ACCREDITATION AND EXPERTISE

## CATASTROPHE MANAGEMENT

At Mk3 Group, we have demonstrated expertise in CAT management, dating back to the Sydney Hailstorm of 1999 and extending to the East Coast Low of 2022, where we attended to approximately 4000 claims and managed repairs for more than 1500 homes. Our ability to identify urgency and escalate emergency repairs has proven vital, ensuring that all claims were dealt with priority and in an orderly fashion.

## END-TO-END CLAIMS MANAGEMENT

Mk3 Group demonstrates proficiency in managing claims from start to finish. With all elements overseen by one team, we maintain constant communication with both the insured and the insurer, streamlining the process. Each party has one point of contact, from claim allocation to final invoice review.

Our operation within Delegated Authority Limit quickens claims processing and minimises claim lifecycle. Through end-to-end management, we help the Insurer optimise their workforce's efficiency, with the assurance that we represent them by delivering transparent and precise claims management services to the Insured.

**Our commitment to key associations and accreditations ensures we remain at the forefront of insurance safety, service and security.**



Mk3 Group possesses several key accreditations and certifications, including ISO accreditation 9001:2016 and building licences in all states and territories we currently service, to meet the diverse needs of our clients and their customers. These credentials underscore our commitment to quality, compliance and professionalism, ensuring that we uphold the high standards expected within the insurance and construction sectors.

- ✓ MASTER BUILDERS ASSOCIATION
- ✓ ISO 9001: 2016
- ✓ AFCA

## BUILDERS LICENCES

- |                   |                |
|-------------------|----------------|
| ✓ NSW 237013C     | ✓ SA BLD241958 |
| ✓ QLD 1205587     | ✓ WA BC100821  |
| ✓ VIC CDB-U 61193 | ✓ ACT 20111075 |



CASE

# STUDY

CATASTROPHE 221

## THE PROBLEM

In the aftermath of CAT 221, a catastrophic storm that struck New South Wales and Queensland on February 22, 2022, the sheer scale of devastation was overwhelming. Approximately 4000 claims were received by the Mk3 Group for storm and flood damage, necessitating a rapid response to conduct emergency repairs to mitigate further loss, and make properties liveable where possible or assist those impacted with temporary accommodation if required. The challenge was exacerbated by the constraints of a global pandemic with closed borders and servicing such high volumes of claims in a short timeframe became a monumental task.

## OUR SOLUTION

Mk3 Group promptly mobilised staff from across the country, with a focus on initiating emergency repairs within an average of 24 hours. Despite the vast nature of the devastation and the added complication of supply chain issues due to COVID, within 4 months, Mk3 had assessed 99% and had finalised over 60% of allocated claims. The concerted effort was at the time double the industry standard rates. Due to this effort policy holders were able to return to normal life much sooner illustrating Mk3's commitment to acting as vital support, akin to first responders, in such calamitous circumstances.



**Service Beyond Expectation.** The Mk3 group believes in offering more than what's expected. Our commitment to service is our pledge to our clients, turning challenges into solutions with empathy and efficiency.



**4000**

CLAIMS MANAGED AFTER CAT 221



**92%**

OF CLAIMS FINALISED WITHIN 12 MONTHS OF THE CAT



**24 HOURS**

AVERAGE MAKE-SAFE RESPONSE TIME

# CASE STUDY

## SENSITIVE AND CHALLENGING CLAIMS MANAGEMENT

### THE PROBLEM

Insurers can be challenged by claims where customers are experiencing vulnerability or suffering financial hardship and require special consideration tailored to their sensitive circumstance, or in some instances the challenge can be due to claims management, placing the Insurer and the Insured in a difficult position.

### OUR SOLUTION

Mk3 Group assessors and claims handlers are all trained to work with vulnerable customers including those who are experiencing financial hardship. Mk3 Group is a trusted partner to our clients and we ensure that the management of the claim is done compassionately, sensitively and with the extra care appropriate for the situation. Expect that we will take the responsibility of managing the claim swiftly and effectively. Claims are assigned to dedicated teams who remain the single point of contact for the customer, a factor we believe reduces the stress of the claim for both the Insured and Insurer.

When Mk3 Group are requested to act on claims or repairs which have stalled due to challenges or differences which seem insurmountable, Mk3 Group has specialist staff trained and experienced in resolution brokering to progress claims beyond the stalemate. Co-ordinating with all parties, Mk3 Group assessors are renowned for their ability to provide accurate reporting on current circumstances and clear direction on next steps to move the claim towards finalisation.



- »» ALL CLAIMS MANAGEMENT STAFF TRAINED IN COMPLIANCE WITH GENERAL INSURANCE CODE OF PRACTICE
- »» CLAIMS ARE ASSIGNED TO DEDICATED CLAIMS HANDLERS
- »» SPECIALISED TEAMS EXPERIENCED IN CLAIM RESOLUTION
- »» PROFESSIONAL EXPERTISE IN SENSITIVE AND CHALLENGING CLAIM MANAGEMENT



# CASE STUDY CATASTROPHE 195

## THE PROBLEM

The bushfire season in Australia in 2019 was especially harsh, with a series of catastrophic events scorching millions of hectares of land across New South Wales, Victoria, South Australia and Queensland. Catastrophes like CAT195 were fuelled by sustained drought conditions and high winds. Anticipating the devastation, the Mk3 Group mobilised staff knowing we would be scrambling to provide assistance to the most vulnerable, ensuring our customers were well-cared for during this devastating period.

## OUR SOLUTION

Facing the uncertainty of ongoing fires, Mk3 Group met the challenges head-on, utilising an extensive local trade network and Builder Partners. We were able to assess our customers' homes within 48 hours on average after gaining access and finalised 96% of the claims within nine months from the date of the declared event. Through targeted deployments of staff and swift claims management, we led the way in rebuilding our customers' lives without compromising quality and service.



# 100%

OF ALL CLAIMS INSPECTED WITHIN  
48 HRS OF ACCESS BEING GRANTED



# 56 DAYS

AVERAGE CLAIMS LIFECYCLE FROM RECEIVING  
LODGE MENT TO FINALISATION



# 96%

OF ALL CLAIMS FINALISED WITHIN 9 MONTHS  
OF THE CAT



## INDUSTRIES **WE SERVE**

Mk3 Group proudly serves the insurance community, catering to various sectors including residential, commercial and strata. Our comprehensive and tailored services reflect our understanding of the unique needs and demands of each sector, reinforcing our commitment to excellence and our role in representing the insurance company's dedication to their policy holders.

- » RESIDENTIAL INSURANCE
- » HOME-OWNERS WARRANTY
- » LOCAL AND STATE GOVERNMENT
- » STRATA

**Quality in Action. As the insurer's representative, our dedication to quality service guarantees exceptional results, setting new industry standards.**

# OUR CLIENTS

Our reputable service has earned the trust of a distinguished list of Tier-1 clients who rely on us to be their representative in the field. With unwavering dedication to quality and professionalism, we reflect their commitment to excellence, strengthening client relationships and ensuring that their standards are upheld in every interaction.







SCAN TO VISIT  
OUR WEBSITE

## COMPANY DETAILS

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*Revival Restorations*  
Insurance Specialist



Claim & Street

