

# Focus on transport and logistics.

Our industry leading pre-claim approach achieves a quicker return to work for your employees, saving money by reducing absence costs and the loss of earnings component of any claim made.

Our award-winning team is made up of experts from a wide range of clinical backgrounds. Their specialist insight into the prevention and management of accident related injury and illness that is adapted to best suit individual needs.

## Industry case study - savings

### QBE Return+ client

QBE Rehabilitation in collaboration with our outsourced panel has achieved the following tangible results and savings to one of our clients in your industry:

- > Return to Work (RTW) rate – 88%
- > Total days saved over 12 months – 429
- > Financial savings based on daily cost of absence - £100,386

#### Summary data

Average case duration	95 days
Percentage of cases RTW achieved	94%
Average days saved per case compared to MDA*	6 days
Total days saved over 12 months	429
Financial savings based on Insured daily cost of absence (£99 per day)**	£ 100,386

#### Savings

## Benefits of rehabilitation

- > Proven reduced loss of earnings for QBE Return cases\*
- > Rehabilitation intervention equals 13% faster return to work\*\*
- > Proven claims savings and cost containment £3.1m estimated in 2019 – see post claim service
- > Proven client absence cost savings
- > Enhanced management information 24/7
- > Enhanced brand reputation
- > Enhanced union and employee relations
- > Improved management of risk.

## Post-Claim Service

Embedded within QBE's claims handling process, this service offers rehabilitation across the various classes, for all levels of injury where a claim has been initiated. This could include telephonic or face to face case management, or a workplace assessment via our outsourced rehabilitation panel. This service also involves vocational rehabilitation, retraining or, if the injury is so severe return to maximum level of independent living.

\* Medical Disability Advisory Guidelines

\*\* Based on HSE daily cost of absence

\* Based on policyholder and QBE Return / Pre claim analysis 2007 - 19.

\*\* Based on QBE Return Data 2019 against the Medical Disability Advisor.

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### And where we have proven that rehabilitation works.

Ensuring the early capture of accidents enables us to protect our clients, their injured employees and their claims position through the provision of appropriate rehabilitation and claims support at the time when it is most needed. In 2019, QBE's rehabilitation services saved an estimated £3.1million on claims indemnity costs. This equates to an estimated average saving of:

- > £1,741 on claims valued £0 – 25k
- > £8,828 on claims £25 – 100k
- > £14,588 on claims £100 – 250k.†

### QBE Recover and Restore

Intervening early can make all the difference. Currently acknowledged as claims and rehabilitation best practise, our offer of proactive intervention expedites return to work post-injury and maximises the chances of restoring an injured employee quickly to health.

With this in mind, we combined our market-leading rehabilitation services with a 'reimbursement for absence costs' benefit\* to help employees and employers manage what has the potential to be a challenging scenario for all parties.

#### 1 > Reporting

An email notifying us of the absence within 72 hours of occurrence

#### 2 > Rehabilitation referral

Initiated automatically when a workplace accident results in continued employee absence and pre-claim liability assessments indicate liability would likely attach in the event of a formal claim being received.

#### 3 > Recovery

The service begins with a trained clinician assessing your employee over the phone. They may provide initial advice and support but will then arrange any treatment considered appropriate in terms of expediting the injured employee's recovery and their return to work.

Employees that work with our Rehabilitation team following a workplace accident return to work on average 13% faster than those who don't.

We cover all rehabilitation expenses up-front (Conventional policies), reducing the financial burden from both employee and employer. We then recover any associated costs as part of the claims process. Furthermore, rehabilitation customers may claim up to 13 weeks of employees pay under this scheme providing all eligibility criteria is met.

The service is just one of the ways in which we help our customers improve their claims experience and manage their cash-flow.

### QBE Return+

QBE Return+ offers our clients access to proactive pre-claim rehabilitation services over and above those related to their standard employers' liability policy, and, as with all QBE Rehabilitation services, helps to protect our clients' claims position.

This is a bespoke service and crafted around your businesses individual needs and requirements/dovetail into existing services. The service provides rehabilitation to employees injured at work to expedite their recovery and in turn reduce both customers absence and claims costs.

You will be given a dedicated Rehabilitation Consultant.

#### 1 > Client questionnaire

Completed by the key decision maker to assist with identifying potential rehabilitation service needs.

#### 2 > Bespoke QBE Return+ proposal

#### 3 > Client implementation

Supported by a QBE Rehabilitation Consultant, this includes initial introduction to the rehabilitation services and processes involved as well as ongoing monitoring of referrals.

† Working alongside actuarial, both our methodology and estimated savings were approved with a net savings of £3.1m estimated in 2019. Cost benefit analysis has been sample peer reviewed by senior technical claims & pro rata methodology applied. Average savings per band based on middle 80% of results. Claims >£250k removed due to data volatility.

\*Customers that have renewed or acquired a policy on or after the 01.10.19. The injured party must continue to receive rehabilitation services for the entire period for reimbursement to take place.

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“Without the guidance and advice of the case manager and later the counselling, I would have struggled to maintain work and put the accident behind me”.

### Injured Party

“The service is seen as a “must have” by the business and feedback from employees and managers alike demonstrate how valued the scheme is. QBE are in the forefront of delivering an effective, efficient and economic rehab scheme. To date 1348 employees have been referred and benefited by the QBE Return Service”.

### Insured

### Contact

**Adam Shelverton**  
EO Rehabilitation Manager  
+44 (0)113 290 6321  
[Adam.Shelverton@uk.qbe.com](mailto:Adam.Shelverton@uk.qbe.com)

### QBE European Operations

30 Fenchurch Street  
London EC3M 3BD  
tel +44 (0)20 7105 4000  
[QBEeurope.com](http://QBEeurope.com)



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