

# Casualty Risk Solutions





# What you can expect from us

Our casualty Risk Solutions team is here to help you influence your organisation's safety, health and liability risk profile, with the aspiration of reducing the likelihood of incidents and mitigating their overall impact when they do occur.





## Casualty Risk Solutions

Our risk management experts have the experience and insight to help you understand and quantify your exposures so you will be empowered to make informed decisions and build resilience into your business.

Our solutions are designed to help prevent injury and ill health within the workplace, and to protect the public, reduce your product liability exposure and to prevent damage to third party property.

## Large Organisations

We're ready to work with you, every step of the way. This could mean acting as an extension to your in-house risk management team, or carrying out a wholesale risk management review of your business and strategic goals, or to help you create a tailored risk management plan – all through an insurance lens.

We take the time to understand your concerns, risks and goals and then make recommendations that reflect that understanding. We'll work with you to establish targets and timelines for delivery and provide real time feedback to help you keep on track. We also offer guidance and advice on many aspects of your business, from 'nuts and bolts' to corporate culture.

We will provide you with a QBE point of contact to guide you through our full suite of risk management materials and ensure you have access to our dedicated webinars, forums and workshops.

We also work across our Risk Solutions practice as well as in claims and underwriting, so you benefit from a single integrated QBE.

## Small and Medium Organisations

If you're a smaller or medium-sized business, we offer a range of services including online training modules, self-assessments, guidance and toolkits, to deliver the support you need in a way that works for you.

All the materials we provide are created by the same team of specialists who work with our large corporate customers, with the same quality of guidance provided as standard.



# The starting point

## Risk control triage

Our starting point is to understand your exposures, claims profile and the issues which keep you awake at night. We will ask for key information associated with your risk management arrangements and establish a baseline risk profile to inform our ongoing support so that it is targeted at the key issues with greatest impact.

Our resultant support could then be in the form of a survey programme, a baseline claims risk resilience review or other bespoke risk management programme.

Survey

Intelligence

Targeted action

Risk improvement



### Risk Control Surveys

**Our Casualty Risk Control Surveys are often the starting point for further interaction with our customers.**

**This provides us with the insights, data and intelligence to often inform the rest of your risk management programme and support we can provide.**

**We help you build resilience into your business in two main ways: by partnering with you on your long-term strategy and by recommending improvements you can make today. Over the past five years QBE has carried out around 10,000 risk control surveys via our customer digital interface, QRisk. The data assembled in this way forms a vast knowledge base that helps us take a more informed and evidence-based approach to risk management.**

We use a detailed survey approach - following a carefully structured, hazard-based assessment protocol that addresses all the key issues that give rise to claims across Employers' Liability, Public Liability and Product Liability. This includes a detailed review of risk management systems along with inherent hazard exposure and control. The benefits of our approach include:

- > In many cases, the same repeated hazards have the potential to cause claims and it follows that risk management should be integrated and consistently applied across the business and so our survey process is aimed at helping you to identify your loss drivers and management system root causes
- > Exposures show a spread of loss causes, with no one dominating factor, and our survey methodology gives proportionate attention to each resulting in a complete and even-handed assessment of risk quality; and
- > Our evaluation of our customer's risk management is structured and objective resulting in consistent measuring of metrics, which is essential for reliable benchmarking.

### Claims Risk Resilience Reviews

Our initial triage may highlight that support is needed around the claims risk management process and that our best starting point will be to stress test your incident risk management arrangements to help to prepare for any future claims.

Taking a sample of significant near misses or unsafe acts and conditions, we will review your investigation processes, including information and document gathering and collation, to conduct an effective 'dry run' of the investigation process to stress test your arrangements. This will include a review of the suitability and sufficiency of policy, arrangements, risk assessments, safe working practices, training, monitoring and review. A real life 'Plan, Do, Check Act'.

This review will help to ensure that the fundamental building blocks are in place for sustained risk improvement programmes resulting from our other support interventions.



# Tailored services for our larger customers

We pride ourselves on our differential risk management support programmes, and in particular our bespoke interventions. We are constantly challenging ourselves to provide you with value add and impactful solutions. You can therefore be assured that our risk management proposition will be constantly developing to help you solve your risk management challenges.

## Bespoke survey and review solutions

We recognise that for some customers, our baseline survey process may not be enough. Utilising our self-assessment questionnaires, we can facilitate topic-based deep-dive reviews of the common causes of claims - through facilitated completion of the questionnaires in conjunction with your relevant stakeholders. We can then benchmark performance by Division or Region, including suitable signposting to relevant Risk Insights, Risk Essentials and templates.

Additionally, for high volume public facing risks, we can carry out bespoke out of hours or 'mystery shopper' survey programmes.



## Training

We are able to deliver bespoke client training workshops utilising in-house skills and independent industry specialists including:

- > Key exposures and the business case for change
- > The liability claims environment and legal framework
- > Claims defensibility.

In particular, our unique accident investigation modular training programme can allow customers to pick and mix your modules to complement your own internal training programmes. This includes our unique 'Golden Hour' training available as an eLearning module for your management teams.

## Effective Supervision Framework

Recognising the importance of this safety critical position, we have developed a supervision framework and we can lead customers through the five key stages of effective supervision, intrinsically and methodically enabling you to assess your organisation's inherent approach to supervision.

This will lead customers to online guidance and self-help tools to support you with the sustainable management of this crucial aspect of risk management including help with the identification, appointment, monitoring and review of your supervisory level, including eLearning training modules around associated essential soft skills.

## High Impact Low Probability Reviews

Conventional Risk Control Surveys focus on the widely evidenced and defined aspects of claims exposure, focusing on the relatively low risk but high frequency areas of claims. Whereas our high hazard approach focuses on high hazards – the low frequency events that, if materialised, could be catastrophic to an organisation.

The aim of the process is to review an organisation's approach in managing these high hazards and to test their robustness and resilience throughout the organisation.

These reviews do not follow a conventional management system audit approach but instead focus on a single 'hazard' and follows its implementation throughout the business, exploring and testing the series of layers of protection.



# Help yourself

## Our self-service risk management tools

We know that you want easy access to readymade risk management tools to tackle the key risks and claims drivers facing your business. Through our customer digital interface, QRisk, you can self-register and access a range of risk management self-assessments, tools and guidance.



## Casualty Risk Solutions

### Risk Management Self-assessments

QBE self-assessments are accessible through our innovative risk management customer digital interface, that enables you to undertake the self-assessments quickly and easily. The purpose of the self-assessment process is to review your organisation's risk management activity to generate valuable feedback and recommendations to improve your risk profile. Each risk improvement provides signposting to QBE toolkits, QBE guidance in the form of Risk Insights and Risk Essentials, and to other useful online risk management resources.

The Casualty focused self-assessments consider common exposures and key claims drivers within your industry. Where you have many locations, we can design a multisite programme and consolidate the data in the form of a stewardship report.

The self-assessment process is a tool that assists in enhancing your organisation's overall risk profile. Completing this process and implementing the recommended risk improvements will ensure your business is in a strong position when managing a civil liability claim.

### Risk Management Toolkits

Working with topic risk management specialists, we have built a series of risk management toolkits to share leading practice with our customers and to support your efforts to continually improve your risk management around the key claims topics. For some, the toolkits will support the implementation of recommendations we've made through our surveys and reviews; for others, it will provide a starting point for further discussion and risk management development.

Our toolkits comprise:

- > An introductory Risk Insight Guide which takes customers through key areas of concern
- > A series of Risk Essentials technical guides which provide the topic risk management detail from a claims prevention and mitigation perspective
- > A series of risk management templates including toolbox talks, risk assessment templates, policy document templates and monitoring & audit templates.

### Knowledge is power: guidance, case studies & best practice advice

All QBE customers have unlimited access to our comprehensive range of online guidance, case studies and best practice advice which are designed to give you a simple overview of the key issues and standards required on a variety of risk, liability and health and safety matters.

The key to successful operational risk management is getting the right information to the right people at the right time. To help you, we've developed a series of short Risk Snapshots for you to use on site to brief both managers and site operatives to supplement your toolbox talks.

### Training

Access to discounted IOSH, IIRSM, NEBOSH and RoSPA accredited health and safety training through our Risk Solutions Panel providers, as well as access to our ISRM accredited eLearning modules.



# QRisk

**Having a good working knowledge of risk management can make a real difference to your business performance and help build resilience against the many challenges you face.**

That's why QBE customers have access to a new and improved QRisk risk management tool to help you take the guesswork out of risk management – understand and manage risk, minimise disruption, and maximise opportunities.

QRisk is free for all QBE business insurance customers and it's easy to use. It's an online platform giving you access to:

- > Our suite of self-help tools including liability self-assessments to evaluate current operational risks
- > Our Minds in Business self-assessment and profiling tool and access to targeted support
- > Our Risk Culture Profiling tool, a ready-made and comprehensive framework for evaluating risk culture
- > Our ESG Framework and self-assessment helps you to identify your priorities, provides guidance and can be used as a static planning tool
- > Our Knowledge Centre giving you guidance and support to improve your risk profile
- > Our Risk Solutions Panel, our hand-picked panel of providers with a proven ability to add value to particular aspects of your risk management strategy.

And, if we've carried out a site survey:

- > Access to survey data and reports
- > Risk trends, insights and benchmarking against industry peers and our portfolio
- > Monitor your progress through automated tracking and reporting.

QRisk gives you the insight and support that you'd expect but because it's all online you can self-select from the assessments and guidance offered, run through them at your own pace, and take what you need at your discretion and with no cost. You're in full control.



# Minds in Business

**There has never been a better time for you to consider your mental health and wellbeing strategies with rates of absenteeism and presenteeism on the rise and workforces across the country affected.**

**The issue is costing businesses billions of pounds, but QBE is here to help with an innovative solution developed in conjunction with Mind and Anker & Marsh.**

Human error is the hidden claims driver that is not recorded, but our research indicates customers with mentally resilient workforces will have fewer accidents and an improved claims profile when compared to those who don't.

Customers engaging with the self-assessment tool are posed several questions designed to consider your strategic approach. Once the process has been completed, you are provided with a bespoke risk improvement plan along with a proposed timeframe for completion. This will enable you to evaluate where you are on your mental health journey and identify areas for improvement. The risk improvement plan will signpost you to a suite of resources and guidance, a large proportion of which is provided by our specialist partner provider panel.

Our primary goal is to help you to build and maintain healthy and happy workforces.



# Our specialist Risk Solutions Panel

**We know when it makes sense to draw on other peoples' specialist expertise. We maintain a hand-picked panel of providers with a proven ability to add value to particular aspects of your risk management strategy, a number of whom offer QBE customer discounts.**

Across products, services and support, each of these providers is a recognised leader in its field, and each has something different to offer. We'll often recommend you work with a combination of providers to give you an integrated support service that meets your precise requirements.

We work with our panel members because we know they're the best at what they do, and we know they'll match the same high standards you'd expect from QBE.



# Customer events

**Our renowned customer events address critical and current issues in risk management, liability and the claims environment.**

Delivered through a combination of webinars, virtual workshops and face to face seminars and conferences, our events often involve topic leading authorities complemented by the QBE risk management perspective. We know that your time is precious and so we ensure that customers attending our events are stimulated, challenged, entertained and informed and leave with additional knowledge, insights and tools to take back to your business.





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