

Reducing claims

Musculoskeletal Disorders (MSD) are common in the logistics industry. A client's claims history identified MSD as the cause of 40% of their EL claims; a percentage that was also reflected in their accident trends. Each MSD claim averaged £10,000 in direct claim costs, totalling more than £1.8 million across the previous five underwriting years. Indirect costs to the business were estimated at £15 million.



Approach

QBE initially worked to understand the client's culture and business objectives. We discovered that risk assessment of handling - across warehouse and delivery operations - was inadequate. Incorrect handling methods and a lack of effective training were also identified.

In conjunction with the client's Health & Safety Manager, a new strategy was devised, aimed at all levels of the business. QBE recommended and supported two actions:

- A manual handling awareness campaign encouraged employees to share information about MSD and their causes with their families
- Full ergonomic assessments by a QBE specialist demonstrated the detrimental impact of existing working practices - both on employee wellbeing and the business itself.

Outcome

QBE's manual handling campaign prompted management and employees to recognise the importance of safety at home as well as work. Our step-by-step approach provided everyone across the business with the knowledge and confidence to change their working culture. We were also able to demonstrate a sound business case for change.

In the two year period following our involvement, manual handling accidents reduced 21% and manual handling claims reduced 30%.

Further information

If you would like any further information or advice on our Risk Management Service please contact the team on rm@uk.qbe.com

For more information on QBE visit:

www.QBEurope.com/business/risk-management.asp

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