

Claims support from experts empowered to make decisions

# What you can expect from us.

## **The right skills at the right time to deliver the optimum outcome**

## **Backing up our promises**

When you buy an insurance policy, you're buying a promise to pay. At QBE, we take that promise seriously.

We look to settle claims fairly and promptly. We have an excellent record for paying claims. As one of the world's leading insurers, rated A+ by Standard & Poor's, we have the financial strength and security to deliver on the promises we make.

We're committed to giving you and your broker the support you need throughout the claims process. Our main priority is getting you back on track as fast as possible after you've suffered a loss.

## **Expertise makes the difference**

We see everything from the most straightforward to the most complex of claims. So, whatever happens, you'll find we have the experience and the expertise you need.

Our deep understanding of claims enables us to connect you with the right expertise and the right resources at the right time. That means your claim will always be handled by the best person for the job (or the best combination of people, if it's a complex claim). We empower our claims handlers to move fast and make decisions when they're needed.

To give you the full support you need, we occasionally bring in outside experts. We carefully select and monitor all our partners, making sure they match the same high service standards we deliver. We work exclusively with market-leading firms who share our values and commitment to outstanding customer service.

## Bringing you the benefits of innovation

We recognise the power of data to inform and improve the claims handling process. Investing in our data analytics and robotics capabilities helps us manage your claims more efficiently and deliver consistently optimal outcomes.

Our data science team develops applications that provide our claims handlers with data-driven insights. We've recently introduced three separate robotics solutions, promoting speed of liability decision-making, supporting fair and consistent settlements, and combating potentially suspicious or fraudulent claims.

We're on track to have more than 20 robotics and analytics solutions in place by 2020.

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## Setting high standards

We're often told it's the expertise of our people that sets us apart. To maintain this edge, we constantly invest in their professional development, encouraging them to extend their knowledge and study for professional qualifications.

We take pride in the outstanding service we deliver to customers and brokers. But we're always looking for ways to make it even better, so that we don't just meet your expectations, but exceed them.

We constantly measure our performance against demanding targets and also regularly seek customer feedback, which we factor into our service planning.

Your satisfaction is the true test of our service. But it's always good to receive additional validation in the form of industry award wins.

## British Insurance Awards 2016 Major Loss Team of the Year

## Rehabilitation First Awards 2016 Rehabilitation Initiative of the Year

## Claims Management Awards 2017 Insurer of the Year

## The Insurance Fraud Awards 2018 Commercial Fraud Team of the Year

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### QBE European Operations

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QBE European Operations is a trading name of QBE UK Limited, QBE Underwriting Limited and QBE Europe SA/NV. QBE UK Limited and QBE Underwriting Limited are both authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. QBE Europe SA/NV is authorised by the National Bank of Belgium under licence number 3093.

What if your business was hit with a major loss?

# Seeing you through a major loss.

**Let's hope it never happens. But, if it does, you'll be glad you have QBE's dedicated major loss team on your side**

## **At your service**

Our major loss team is here to support you and your broker in dealing effectively with even the most complex of claims.

The team provides a rapid, effective response to all major incidents, including serious and catastrophic personal injury claims, property damage, and product liability losses.

You can rely on our experienced team for technical expertise, continuity of service, and good communication, every step of the way.

## **Helping you prepare**

Planning ahead will help protect you from the impact of any major loss event.

We can support you in preparing a major risk response plan that defines key roles and responsibilities, and advise you on how to stress-test live scenarios.

We can also help you review your current processes, including business continuity and crisis response plans, and put you in touch with appropriate legal and loss-adjusting specialists.

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## Helping you respond

### Within three hours

Effective communication and decision-making are crucial straight after a major loss. As soon as we've received notification we'll assign a dedicated claims handler to address your immediate needs.

Within three hours of notification a specialist loss adjuster and/or solicitor will be working with you. A specialist solicitor endorsed by QBE will be there to support you with any criminal, regulatory or statutory issues arising from the loss. We'll assess your needs fully, and identify how we can support your immediate financial, medical, and media relations requirements.

We'll set up a steering group comprising key individuals from all stakeholders. The steering group will then agree action points, and initiate a communication process that keeps all parties fully informed as the situation unfolds.

### Within 48 hours

As the case management plan cascades down, we'll make informed assessments on business continuity, legal liabilities, and claims reserves.

We'll get specialists to work on providing physical or psychological rehabilitation to anyone who needs it, and set up a dedicated rehabilitation helpline.

Should the prospect of a criminal or civil prosecution arise, we'll bring in additional legal specialists to support you.

We'll also instruct any relevant expert witnesses (for example engineers or forensic engineers) and make contact with any other interested insurers.

### Within 30 days

Over the ensuing weeks, your dedicated specialist claims handler will continually review the situation, making sure we're giving you the support you need.

Within 30 days, we would aim to have confirmed the scope of policy coverage, established legal liability, identified recovery and subrogation opportunities, and put a first sustainable reserve in place.

We would also expect to have formalised a strategic recovery plan – identifying actions and responsibilities – and appointed experts to advise on regulatory and health and safety requirements. We will continue to assess the need for interim financial support.

### Beyond 30 days

We'll continue to support you fully in the months and years following a major loss.

Your dedicated claims handler will keep in close touch, helping to minimise the long-term impact on you, your people, and your customers.

We can also work with you to carry out a post-loss review. This will help capture all relevant risk management lessons, minimising the chances of anything similar happening in future.

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Who's there to protect your business against the harm insurance fraud can cause?

# Fighting back against fraud.

**Fraud exposes your business to financial, regulatory and reputational harm. It also pushes up premiums. But at QBE, we're pushing back**

No business is immune from fraud. That's where QBE's Special Investigation Unit (SIU) comes in. It combines the full range of expertise required to protect our customers, and our own business, from the financial and reputational impact of fraud.

Since we set up the SIU in 2010, we've identified 50,000 instances of potential fraud, and successfully challenged 14,500 fraudulent claims, saving more than £300m in the process. We've also helped customers protect themselves by sharing intelligence and promoting fraud awareness.

To achieve this level of performance, we invest strongly in our SIU team, giving them the resources they need to deliver advanced data washing and analytics, sophisticated fraud detection and case management, statistical analysis and benchmarking, and best practice across all aspects of special investigations.

## **Our dedicated anti-fraud hub**

The Special Investigations Unit acts as a central hub for fraud intelligence data within QBE, and directly coordinates the handling of all serious or organised fraud claims. The SIU works with claims teams across all QBE lines of business within Europe and internationally - and with external agencies such as the Insurance Fraud Bureau, the Insurance Fraud Enforcement Department, the Insurance Fraud Investigator Group, and the National Crime Agency.

## Intelligence gathering

We take data from a wide variety of sources including our own claims records, pooled resources within the insurance industry, police and crime agencies, government and other public bodies. QBE was the first insurer to partner with the Cabinet Office under the National Fraud Initiative.

We wash all the data we gather using advanced deterministic analytics. Our specialist fraud analysts also validate and triage the automated fraud leads we receive from a variety of sources.

## Homing in on fraud

To help us identify potential instances of fraud, we employ sophisticated predictive analytics models with text mining capabilities. Wherever appropriate - in line with best practice and our own protocols - we flag up cases for immediate intervention from a specialist fraud claims adjuster.

## Spotting the trends

Standing back from the data to see the big picture, we analyse and benchmark against broader trends to produce sophisticated management information that helps identify emerging threats in the fraud arena.

This supports other teams across QBE in defining underwriting criteria and making better informed decisions on risk selection. The freer we can keep our portfolio from fraud, the lower the premiums we can quote you.

## Taking fraud in hand

Wherever we've identified potential fraud, we refer it for active case management by one of our specialist fraud claims adjusters. With a variety of backgrounds in insurance, the law, and police work, our expert adjusters have the all skills they need to tackle insurance fraud effectively.

On selected cases, they can also call on the highly specialised expertise of our handpicked partners in legal practice and investigations.

## Protecting your brand

We prioritise identifying organised fraud and acting on it at the earliest possible opportunity. If your business is affected, we'll consult fully and frankly with you, taking all possible steps to avoid damage to your reputation or brand.

## Fighting fraud nationwide

QBE is a committed player in the national effort to combat serious and organised fraud. We're a member of the General Insurance Fraud Committee at the most senior level, and have data sharing agreements in place with third parties including partner legal specialists and investigators.

We collaborate actively with the Insurance Fraud Bureau (and its Insurance Fraud Intelligence Hub), the City of London Police's Insurance Fraud Enforcement Department, the Insurance Fraud Register, and the Association of British Insurers. Together with partners like these, we're turning back the tide of fraud that's pushed premiums up for so long.

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Reducing workplace accident absence and claims costs

# Helping your people return to work.

**That's what our award-winning rehabilitation team is here for**

Our rehabilitation services deliver consistent financial benefits for your business. But our first priority is the wellbeing of your people – and getting them back to what they do best. By intervening proactively after an accident, we can minimise their pain and suffering and fast-track their physical and psychological recovery.

## **Accelerated recovery**

Early capture and assessment of workplace accidents allows us to supply the right medical expertise at the right time, and so reduces the impact of workplace injury. The sooner your injured employees return to work, the sooner your business can get back to full productivity.

Through us, you benefit from an award-winning team of experts across a wide range of clinical specialisms, backed by handpicked third-party providers. Our input protects your business, your claims position, and your injured employees themselves. This reduces both the likelihood and the potential value of claims – and can thus help reduce your future insurance costs.

## **Partnership and support**

We give you access to a market-leading suite of rehabilitation, return to work, and absence management services. We deliver proactive support and advice, working in partnership with your broker. We'll help you integrate our services into your business and train your staff to take full advantage. We'll share data, analysis, best-practice insights, and advice on emerging health risks. This ensures you benefit fully from our advanced approach to rehabilitation.

## QBE Return

Intervening early can make all the difference. We're happy to get involved as soon as you notify us that an injured employee has not returned to work (and is not expected to do so within 30 days) and there is a real prospect you could be held legally liable.

Currently seen as best practice in the world of claims, our offer of proactive intervention maximises the chances of restoring an injured employee quickly to health. It is not dependent on an employer's liability insurance claim being made.

When one of your employees is absent following a workplace incident, it can impose significant demands on your business. Not least in terms of managing their well-being, conducting accident investigations, and providing for replacement staffing.

That's where QBE Return comes in.

### Report and Review

The first stage in the process is for you to notify us whenever an accident or incident occurs.

We will then contact you with an offer of rehabilitation – provided the accident results in continued employee absence and legal liability is likely to attach should you receive a formal claim. You're under no obligation to accept this offer, but proactive early rehabilitation can be highly beneficial and is industry best practice.

### Recover and Restore

Our rehabilitation services are delivered by independent specialist providers. From your employees' perspective, the offer of rehabilitation appears to come from you, rather than from QBE, and is often seen as an employee benefit.

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 return to work.

This might include physiotherapy or psychological therapies, diagnostics such as X-rays or MRI scans, minor surgery, or consultant procedures.

Evidence shows that injured employees who receive early rehabilitation through QBE Return get back to work an average 13% faster than those who don't. So, even if the injury does not result in a claim, your employee absence costs (typically more than £100 per day) are likely to be significantly reduced.

### The benefits of early intervention

If a claim comes in at any point during the rehabilitation process, our early involvement in reviewing the case, from both an insurance and an injury perspective, will mean we're well positioned to help you manage the incident effectively. It also enhances claims profiling and accurate reserving.

Beyond its financial and employee wellbeing aspects, our rehabilitation service has many other benefits. It protects and enhances your brand reputation. It underpins good relations with employees, unions and regulators. And it generates valuable management information, driving improved risk management right across your business.

In short, it makes your business stronger.

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