

When it comes to **claims**, our priority is getting you back on track as fast as possible after you've suffered a loss. We'll support you through every stage in the process, bringing in the right expertise at the right time to deliver the best outcome possible.

# Our claims commitment to you.

## 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). We empower our claims handlers to move fast and make decisions when they're needed.

To make sure you always have the full support you need, we'll bring in outside experts where necessary. 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 constantly seek out new ways of harnessing the power of data and technology to improve our claims handling process. Combining automation with human expertise helps us manage claims efficiently - while retaining the personal touch wherever it adds value.

Our intelligent workflow delivery system means we can always match the right resources to the right task at the right time.

Continually investing in the latest technology, we now have more than 40 automated solutions handling 30,000 tasks a week. This gets claims reported, processed and settled quickly and efficiently.

Deploying technologies like optical character recognition and data science allows us to extract key information and generate valuable insights, helping us settle the vast majority of claims fast and fairly.

We're always looking at new communication channels that can help us respond rapidly and efficiently to your inquiries. One example is our recently introduced WebChat service. This gives brokers immediate access to our motor claims team for live updates on individual files.

### 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 continuously 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.

**Claims Management Awards 2017**  
Insurer of the Year

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

**British Insurance Awards 2019**  
Claims Initiative of the Year - Insurer

**Insurance Post Claims Awards 2019**  
Claims Innovation of the Year - Broker/Insurer

**Insurance Times Awards 2021**  
Commercial Lines Claims Excellence Award

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.

## 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.

Helping you get the most from our claims team

# A more productive claims relationship.

Joined-up support, tailored to your needs

## Optimising our claims partnership

Does your business experience high claims volumes or more complex types of claims? Do you have an appetite for improving your claims performance? If so, you can benefit significantly from working with our Claims Relationship Management team.

With its advanced account management capabilities and its proven ability to provide valuable claims insights, our team can play an instrumental role in helping you manage your claims more effectively.

We'll work with you and your broker to make sure we fully understand what really matters to your business. We can then agree claims handling procedures that properly reflect your precise needs.

## Joined-up claims support

Our Claims Relationship Managers are there to ensure we deliver a coordinated claims service across every type of insurance protection you have with us. Through them, you benefit from a single senior-level point of contact, someone who will act as your advocate within QBE and make sure our entire team understands and reflects your requirements.

This way of working helps us deliver tailored claims solutions that target, and ultimately achieve, reductions in your total claims cost. To make this happen, we employ a coordinated suite of services including assessments and data-driven insights to generate practical recommendations that can help improve your claims experience.

## A powerful partnership

When you partner with QBE, we'll introduce you to our full range of expert support services, including rehabilitation, counter fraud and risk solutions.

You'll also benefit from a range of tools we've developed to help you respond more effectively to incidents and potential claims. These include claims investigation, process review and the dedicated *Claims Defensibility Study* approach we've developed in partnership with our QBE colleagues in Risk Solutions. These combine to deliver a truly holistic approach to claims - from prevention right through to adjusting.

### Keeping you in control

Another valuable service we offer is helping you test how resilient your business would be if affected by a major loss. This helps you align your processes, so you'll know exactly who to call on in your hour of need - from legal representation and media communications, to on-site adjusting and investigations. You'll also know what you can expect from us at each key stage following a major incident - from the immediate aftermath through to full recovery.

At every stage in your claims journey, we'll work side by side with you and your broker, meeting regularly to update you on our analysis of your claims experience.

### Insights shared

We'll pass on valuable insights on how your claims spend is incurred and how it could be reduced. This might mean recommending new reporting methods or other process enhancements. It could mean helping you with accident investigations or introducing one of our specialist partners.

You'll also be invited to some of the networking and educational events we facilitate, which include mock-trial workshops and crisis management seminars. At all times, our expert team will keep you fully up to date with current and future claims trends in the wider insurance market.

### Partnership throughout the insurance cycle

For us, claims management isn't just about adjusting and settling claims promptly and fairly. We're equally concerned with preparing for claims before they arise and making sure we learn everything we can from those that do occur.

**Engagement planning** - At the beginning of each insurance year, we'll meet with you and your broker to understand what matters most to your business in the months ahead. We work with you to identify opportunities for improving your claims performance. We'll then create an *Engagement Plan* setting out clear shared goals, activities, milestones, and timeframes.

**Full appraisal** - Once a year, we'll provide you with a detailed *Appraisal Report*. This offers a valuable source of insights and learnings derived directly from your own claims experience. It's also a fundamental part of a robust governance framework. To create this report, we undertake an extensive independent assessment of your claims performance, identifying opportunities for driving improved outcomes, with a clear focus on avoidance, defensibility, frequency and severity.

**Measuring success** - At the end of each insurance year, we'll review with you how claims performance has developed over the annual cycle, mapping this against the goals set out in the *Engagement Plan*. We will then provide you with an *Annual Statement* sharing details of the tangible and intangible benefits achieved over the year.

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.

## How we are tackling fraud

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 63,000 instances of potential fraud, and successfully challenged 20,000 fraudulent claims. 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 Investigation 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 Investigators 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.

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 well-being 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. 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 recovery and their 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 well-being aspects, our rehabilitation service has many other benefits. It protects and enhances your brand and 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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