

Multiple head and face fractures as a result of a collision with machinery

On 18 June 2009 an employee sustained a fractured cheekbone and skull after being hit in the face by a trailer while at work. The injuries were severe and required the employee to be admitted to the local hospital, where surgery was required to stabilise the fractures with metalwork.



Rehabilitation

- Initial reports indicated that the treatment had been successful, the fractures were healing as expected and the injured party was making a good recovery. The strategic claims team raised concerns to the QBE Rehabilitation Team after suspicions were raised that brain damage may have been sustained leading to neuropsychological problems, although clinically there had been no evidence of these to date. As a result of the concerns, rehabilitation was escalated to the field from telephonic based rehabilitation, so closer more intensive rehabilitation case management could be delivered.

Key facts

Total cost of rehabilitation	
(£2,432 case management and £3,075 treatment)	£5,507

Ultimately this claim settled for significantly less than anticipated. Representing a significant six figure cost saving on the original expected cost of the claim	£520,000
---	----------

Undoubtedly it was the combined approach of the Strategic Claims team and the rehabilitation team that resulted in the significant saving.



“

"I think the rehab provided here definitely helped. There were multiple injuries and the accident was quite horrific and could have led to a far more significant claim. I note the various different elements that were considered with rehab, including his blurred vision, physical problems and importantly psychological issues and this multiskilled approach has certainly paid off. There was also close liaison with the insured with a view to get the claimant back to work which was ultimately achieved very soon after the accident given the injuries involved - this also undoubtedly led to a lower damages figure on settlement."

Stuart Furniss (Defendant Solicitor), Partner, BLM Law

The case manager

- The case manager organised a Neuropsychological assessment of the Injured party (IP) and the subsequent assessment report revealed that the IP had sustained some psychological injuries, but the symptoms were improving and no further treatment was required.
- The case manager also organised an Ophthalmic assessment after the IP reported on-going visual disturbances and the subsequent report generated deemed the visual disturbances were as a result of muscle weakness and would improve with simple exercises.
- The IP had put on a lot of weight since the accident so the case manager liaised with the IP's GP and determined this was as a result of a thyroid problem, and unconnected with the accident. The case manager organised a gym membership to help to reduce the IP's weight and thus remove this possible barrier to achieving a successful return to work.

- Since the date of accident the IP had moved from Wales to London, so the case manager liaised with the insured to facilitate a return to work, carrying out alternative duties but full time hours, in a different location on the 17 December 2009.

Results

- The result of early rehabilitation intervention meant that the injured employee was facilitated back to work within six months of referral and returned at least 26 weeks earlier than anticipated in comparison to industry expectations.
- The return to work came as a pleasant surprise to the claims handler who had reserved the claim initially on the basis the IP would not return to work based on medical information available at that time.
- The injured party made a full recovery following his injury and reported he felt fully supported by his employer and the rehabilitation provider. The employee felt his employer really cared about his health given that they instructed an independent rehabilitation provider to assist him to return to his pre-injury health and achieve a successful return to work.

Further information

If you would like any further information or advice on our rehabilitation service please contact the QBE Rehabilitation Team on **+44 (0)20 7105 4000**.

For more information on QBE visit:

www.QBEurope.com/rehabilitation or contact your broker.

QBE Insurance Group

Plantation Place 30 Fenchurch Street London EC3M 3BD
tel +44 (0)20 7105 4000 www.QBEurope.com

4321/CaseStudy/MultiFracturesFallFromHeight/April2013
QBE Insurance (Europe) Limited, QBE Re (Europe) Limited and QBE Underwriting Limited are part of QBE European Operations, a division of the QBE Insurance group. All three companies are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



Made possible by

QBE