

## Low back sprain with high claim potential

This 26 year old man worked for a landscaping company as a labourer and on 5 July 2011 he injured his back while lifting paving slabs at work. He was taken to his GP on the day of the accident and was signed off work for two weeks. Upon his return to work while performing another manual handling task his back pain re-occurred and he was subsequently signed off work again.



### Rehabilitation

- This case was referred to the QBE Rehabilitation Team in December 2011 by an external panel QBE claims handler, however, due to problems obtaining accident documents from the insured, and determining a liability decision, rehabilitation was placed on hold. The file was eventually referred to a panel rehabilitation provider, on 14 May 2012 and a face-to-face assessment was conducted on 23 May.

### Key facts

Total cost of rehabilitation	£2,912
Claim initial reserve	£246,110
Claim Settlement	£42,338
Estimated Return to Work saving in days with Rehabilitation	RTW not achieved but rehabilitation demonstrated that he could RTW
Cost savings due to rehabilitation and claims intervention	£100,000



*"I am very satisfied indeed with the input from the rehabilitation team. It has worked very well and smoothly. In summary, a great example of joint working between the rehabilitation team at QBE and claims that's ended in a fine result. I know we have saved £100,000 here collectively, maybe more."*

*Senior Argent Claims Handler*

### The case manager

- The face to face assessment determined that the Injured employee was suffering on-going psychological difficulties, 'panic attacks,' as a result of feeling that he was not able to provide for his family, and was still on the waiting list for NHS physiotherapy. A case manager was therefore appointed and facilitated immediate private referral for both physiotherapy and psychological treatment, due to the long waiting times to receive these via the NHS. The physiotherapist treated the muscle sprain the employee had suffered and the psychologist addressed the psychological concerns of the employee, with all treatments concluding in September 2012. All practitioners, including the employee's GP then supported a return to work. The case manager then arranged a worksite assessment with the employer in an attempt to formulate a structured return to work plan.

- The employee was not agreeable however to meet with his employer, despite being signed fit to work, and as a result it was determined there was no further input rehabilitation could assist with. The case was therefore closed in September 2012 and the claims handler managed to agree a settlement.

### Results

The employee could have remained off work for a considerable period of time and although the involvement of rehabilitation did not achieve a return to work as initially intended, it did still help the claims handler manage the claim and facilitate a lower claims settlement. Had the medical information not been collected by the rehabilitation provider it would not have been proven the employee was fit to return to work and the loss of earnings component of the claim could have been considerable, as it would have been projected to extend over a longer period of time.

### 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](http://www.QBEurope.com/rehabilitation) or contact your broker.

### QBE Insurance Group

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