

Reducing claims

Health and safety management is critical to business success. This bus and coach manufacturer had a well laid out, clean and tidy workplace. However, their weak and inconsistent accident investigation and information gathering led to vulnerabilities within the organisation, and spawned a claims culture. While the majority of these claims were low severity, their high frequency, coupled with adversarial union relations, meant that the impact to the business was significant.

Approach

QBE initially met with the senior management to openly discuss the key issues – predominantly a lack of data and robust systems to boost claims defence. Following this, we ran a Claims Defensibility Workshop with solicitors HBM Sayers for the company's leadership team. Learnings were later cascaded to line management. Finally, we created a myRMEQ liability report for the client – an innovative QBE measurement tool that evaluates the efficacy of a client's approach to managing their liability risk. With the results revealing the business's strengths and weaknesses, we were able to support the client in developing a thorough risk improvement roadmap for the future.

Outcome

Having improved their systems, and introduced best practice accident investigation to mitigate their claims culture, this client now has a much greater awareness and focus on claims defensibility. They're also closely following the risk management and risk improvement strategies created by QBE, which have already had a dramatic impact on the business.



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/rm