

Reducing injuries

For this client, frequent employee exposure to manual handling tasks such as movement of steel led to a disproportionate number of musculo-skeletal disorder (MSD) injuries and high frequency of lost time accidents. Some large-loss equipment-related claims, such as including employees interfering with machine guards, had invited prosecutions.

They had received a number of Employers Liability claims. Despite poor evidence capture, the client did not fully recognise the clear gaps in their claims defence, and their perception was that QBE should be defending more claims.

Approach

We commissioned a multi-site survey programme and presented our findings, along with claims trend analysis, to the client's UK safety team. A bespoke seminar involved representatives from claims, rehabilitation, risk management, a panel lawyer and Pristine Condition, a QBE-preferred manual handling solutions provider.

Following the seminar, we engaged with the client and published an improvement plan along with targeted risk funding. Two QBE-preferred suppliers are now working with the client, Pristine Condition and Procter Machine Guarding.

Three Claims Reviews were held to focus on the key issues and claims defensibility training session was scheduled to follow.



Outcome

As a result of QBE's involvement, the client has experienced reduced EL claims frequency and added claims defensibility to those that have been made. Lost-time accidents are also down.

Following a resurvey programme, significant improvements have been made at a problem location and further improvements are expected following the roll-out of the Pristine project. The risk has subsequently been renewed on a three-year deal.

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/business/risk-management.asp