



QBE Rehabilitation

Post claim Rehabilitation

Rehabilitation services embedded into QBE's claims management process to promote positive outcomes for all stakeholders.

Expert rehabilitation services

QBE customers benefit from the work of our in-house Rehabilitation team, who assist our claims handlers and policyholders in facilitating rehabilitation for formal personal injury claims.

Our postclaim Rehabilitation services are embedded into our Claims management process, which is offered across all claim classes and all levels of injury.

Post-claim Rehabilitation

The service is multi-faceted and offers many benefits to the policyholder and claimant, by having access to our trusted panel rehabilitation suppliers who provide clinical rehabilitation and treatment services.

- A holistic rehabilitation service addressing accident-related **physical and mental health** barriers to recovery and return to work (RTW).
- **Rapid access** to treatment through our panel providers' vast treatment supplier networks.
- **Agreed treatment rates** with our panel providers, keeping claims costs down, compared to Third Party Solicitor rates.
- Face-to-face or **virtual** assessments and case management available.
- **'Treatment Only'** services available to arrange treatment recommended in medicolegal reports.

Clinical support

Our in-house Rehabilitation team are clinically trained and have a wealth of experience in various clinical settings, across different disciplines. They provide expert clinical guidance to our claims handlers, policyholders and rehabilitation providers, to optimise recovery and claims outcomes. We encourage referrals into the rehabilitation service as soon as possible after injury, as we know that the sooner we become involved, the better the outcomes are.

Early capture of accidents and injuries to provide early intervention rehabilitation

Post claim products

Our post claim products are designed to meet the needs of the claimants and policyholders, dependent on the severity of the injury and the value of the claim. From the minor, whiplash-type injuries, to complex multi-trauma, we offer the right level of service to support injured parties with their recovery.

- **Post claim Minor:** remote case management for low value portal claims for minor physical and psychological injuries such as whiplash and travel-related anxiety.
- **Post claim Moderate:** remote case management for more complex injuries such as fractures and PTSD, that have impacted the injured party's RTW.
- **Post claim Major/Catastrophic:** face-to-face case management for severe or complex injuries such as brain injuries, spinal cord injuries and amputations.

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The Benefits

- Best practice rehabilitation advice available from experienced in-house Rehabilitation team.
- QBE-led rehabilitation and treatment costs are on average 44% cheaper than TPS-led treatment.
- Stringent clinical governance over panel rehabilitation providers ensures quality treatment provision to injured parties.
- Experienced case managers with expertise in RTW are utilised.
- Specialist case managers available for complex needs (e.g. burns, paediatrics).
- Workplace assessments and vocational redirection services available.

Evidence-based and cost-effective rehabilitation and treatment provided

A closer look

An employee sustained serious crush injuries after heavy machinery fell on them at work. After receiving a formal Employers' Liability claim, QBE Rehabilitation obtained joint instruction with the claimant solicitor and arranged a face-to-face Immediate Needs Assessment (INA) with our panel provider. The INA identified that the injured party would benefit from private physiotherapy treatment and psychological therapy. The case manager also liaised with the policyholder to facilitate a phased RTW. The rapid access to treatment and RTW assistance expedited the injured party's recovery and RTW, saving over £28,000* in claims costs with a small outlay of approximately £3,800 in rehabilitation costs.

* Saving verified by claims team.

Contact

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Contact us at QBEReturn@uk.qbe.com to learn more.