



Rationale

The Insured are a large operator in the aviation sector based in the UK. Musculoskeletal disorders (MSD), particularly back injuries from lifting operations, have traditionally represented the client's main claims exposure, significantly impacting their employers liability account performance.

From QBE's initial analysis in 2005 the following observations could be made:-

- 31% of claims received over 6 years were MSD with the proportion rising annually
- MSD claims represented over 30% of claims costs since policy inception with the proportion rising annually
- The Insured's defensibility rate for MSD claims was less than half the QBE average
- Predominant reasons for poor claims defence included a lack of up to date training and incomplete documentation.
- As a major part of a strategy to impact MSD accidents and claims, a manual handling training pilot was developed using one of QBE's preferred training providers.

Approach

After a successful pilot in 2005 a full training programme was facilitated by QBE. The programme commenced early 2006 targeting baggage handlers, recognised as the Insured's most 'at risk' cohort of employees in relation to manual handling injury potential. Over 18 months, and with a number of logistical and other complexities to overcome, circa 3500 employees were taken through the very best 'anatomical biased and practical' manual handling training. The programme provided the Insured and QBE with:-

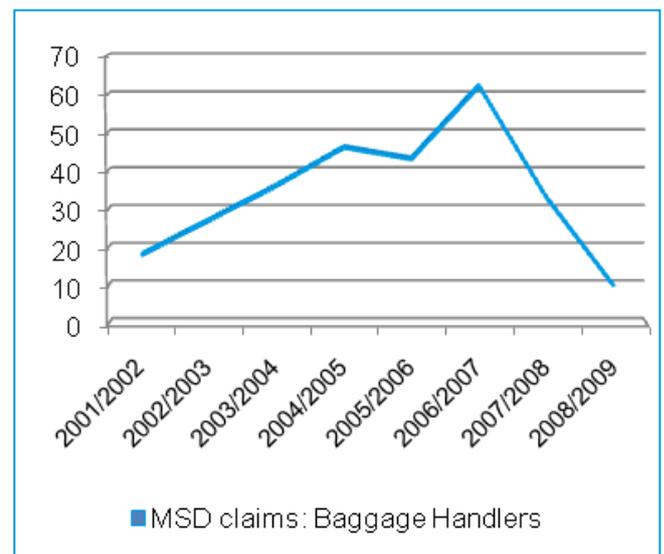
- A best practise training solution, as part of the client's strategy to impact the frequency and severity of MSD related accidents and claims
- Anatomical risk assessments, customised safe systems of working and bespoke training to assist arguments in defence of unmeritorious claims
- A bespoke induction/refresher training DVD, posters, booklets and other training and campaign literature.
- An ongoing maintenance programme, including root cause analysis of accidents, mop-up training and audit support.

The training provider

QBE and the Insured sought a partnership with a provider that could provide practical, task based training delivered at the 'coal face' and in unambiguous language that their employees understood. The provider selected provided a truly innovative and proven approach, with the delivery and credibility to make an impact in even the most challenging working environments.

Impacts

The Insured have seen significant reductions in reportable accidents and absence rates for the cohort of employees targeted by this programme. Claims impacts were anticipated from 2007, following a deteriorating MSD claims trend since 2001. Claim numbers have reduced dramatically, even taking into account claim development factors. This is supported by feedback from our claims team suggesting far fewer claims where the lack of task specific training was a contributory factor.



Notwithstanding data impacts, this training programme has delivered behavioural change, as employees have responded extremely positively to what they have perceived to be a significant investment in their health, safety and welfare.

A sample of feedback from the training:-

“Should have done this course 21 years ago”

“Helps you understand how your body functions whilst at work”

“Kept everyone’s interest and was well informed about the nature of our work and the problems we face”

“Very good and entertaining; his (the trainer’s) enthusiasm for the subject carries over very well”

“Trainer comes over as interestingly human and consequently made me very enthused”

“First time I have fully understood the subject. Clear and enjoyable course”

“Enjoyable course to attend, right on the ball with the subject matter”

“A1 course content, very informative, well presented”

“Very good advice and totally ‘on the money’ for our working environment”

“The trainer was excellent. I learned a lot about how to care for my body and avoid back injuries”

and project claims savings over the course of a three year training programme, thus providing a viable business case for the investment. Training is still ongoing but accident and claims indicator data would suggest that the Insured are on course to enjoy substantial successes.

These initiatives demonstrate that joint investment and partnership in risk management initiatives between Insurers and their clients can reap substantial mutual financial benefits, whilst also positively affecting the health, safety and wellbeing of thousands of employees.



Building on success

Following the success of the baggage handling programme the Insured expressed their desire to ensure consistency of training for all departments and employees. QBE were delighted to assist in devising and facilitating additional programmes covering the Insured’s entire workforce. QBE were able to predict

For further information:

Email: RM@UK.QBE.com

Website: www.qbeeurope.com/rm