

## Reducing claims

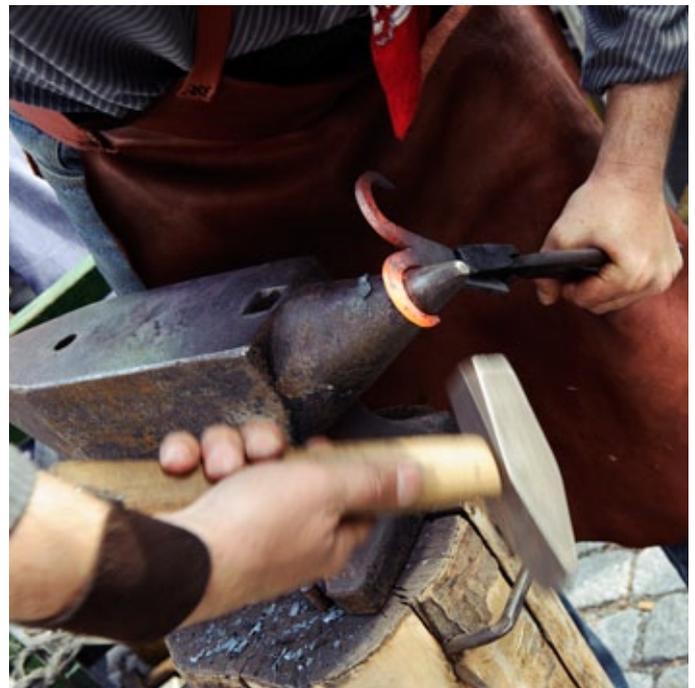
Companies are often unaware of how rigorous they need to be about business risk in order to maintain a safe and profitable organisation. At this steel manufacturer and distributor's site, employees were frequently exposed to manual handling tasks, including moving steel, which resulted in Musculoskeletal Disorder (MSDs) injury claims and lost work-time. In addition to this, there were large loss equipment-related claims, some of which were linked to employees interfering with machine guards. However, with poor evidence capturing on the client's side, and a lack of awareness of large gaps in their claims defence, it was an escalating problem.

### Approach

QBE's first step was to commission a multi-site survey programme to investigate the real risk issues. We presented these findings, together with claims trend analysis, to the client's UK Safety team in a bespoke seminar attended by representatives from our claims, rehabilitation and risk management team, a panel lawyer and manual handling solutions provider, Pristine Condition - a QBE preferred supplier. Following further meetings, we published an improvement plan for the client with targeted risk funding. We also introduced them to two QBE preferred suppliers who are now working with the client to address the business's health and safety, and security needs. Three claims reviews have since been organised by QBE to maintain a focus on the key issues, and a claims defensibility training session was also held for the client earlier this year (2013).

### Outcome

While it was originally felt QBE should be defending more claims, the client now understands that the primary issue lay with the gaps in their claims defence - something they have worked hard with us to address. A subsequent survey of the business has since revealed an increase in claims defensibility and reduction in the claims frequency and accidents leading to lost work-time. Significant improvements have also been made to one of the client's problematic locations, with more expected in the future. As a result, a three-year deal with QBE has been recently renewed.



### 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](mailto:rm@uk.qbe.com)  
For more information on QBE visit: [www.QBEurope.com/rm](http://www.QBEurope.com/rm)