

Reducing claims

Knowledge is power – but a lack of it can be crippling. This transport company's employment liability claims were extremely high for this reason. Along with weak accident reporting arrangements that resulted in vulnerabilities when it came to their claims defence, there was inadequate learning within the company after each accident and/or claim. As a result, the number of incidents continued to increase while the client's defences remained weak.

Approach

QBE started by getting feedback from the client after every claim and challenging the insured's position accordingly. We then held presentations to educate senior management on accident investigation and claims defensibility. As a result, the client employed more shift accident investigators and modified their accident reporting process and documentation, which included sharing claims feedback with the relevant managers / authorities, both for comment and to ensure any gaps were closed in future.



Outcome

Today, this client has retained a very profitable business in a challenging marketplace due to a reduction in the number of liability claims brought and their increased defence of others. Working with a supportive rather than critical insurer like QBE was key to this, and the client says they will be quick to seek our advice in future.

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