



**Welcome
to QBE EO
Rehabilitation**



Our QBE EO Rehabilitation Services

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1 Our vision, early intervention

Benefits of early intervention

We take a proactive approach to rehabilitation, and early intervention is at the core of what we do. It enables us to provide swift, appropriate support, which helps people get back to work promptly, as well as reducing potential claims costs. Introducing rehabilitation as early as possible promotes faster and sustainable recovery for employees, alongside many additional benefits to your business.

In the event of a claim, we can assist with effective injury management, while also enhancing claims profiling and accurate reserving. Early intervention helps maintain positive communication with injured employees, as well as unions and regulators, enhancing your brand and driving improved risk management right across your business. In short, it helps make your business stronger.



2 Our in-house clinical team

Clinical support

Our in-house Rehabilitation team are all qualified clinicians, with a wealth of experience in various settings across different disciplines, providing technical expertise in relation to the rehabilitation process. Our role is to provide best practice injury guidance to our customers, our claims teams and our rehabilitation providers, to optimise recovery and claims outcomes.

We proactively encourage referrals into our rehabilitation services as soon as possible after injury, as we know that the sooner we become involved, the better the outcomes are. Our input not only protects your injured employees but also helps safeguard your business and protects your claims position, in addition to helping to reduce your future insurance costs.



3 Offering you proactive rehabilitation

Proactive rehabilitation

Our top priority is offering proactive rehabilitation support to your employees. By intervening quickly after an accident at work, we focus on supporting the wellbeing of your employees and help to minimise the impact of their injury. With faster access to both physical and psychological support, we assist employees to get back to what they do best, by promoting a safe and sustainable recovery.

Early capture and assessment of workplace accidents allow us to offer the right medical expertise at the right time. By reducing the impact of a workplace injury, we help your business return to full productivity quicker, offering consistent financial benefits for our customers.



4 Early referral, with QBE Return+

QBE Return+

Employee absence after a workplace incident can result in significant impacts on your business. Managing injuries, conducting accident investigations, and replacing absent staff are just a few of the factors to consider, however QBE Return+ can help reduce the impact of injuries and absence. Our market leading pre-claim rehabilitation service QBE Return+ offers early, proactive intervention that expedites sustainable recovery and return to work for your injured employees.

Designed as a best practice intervention, QBE Return+ assists our customers by offering employees early access to private treatment and return to work assistance that helps support health and wellbeing after injury, independent of an employer's liability insurance claim being made.

Additionally, our in-house QBE Rehabilitation Team can help integrate this service into existing health and wellbeing provisions your business may have and offer training to staff to ensure a consistent approach. We offer MI and data analysis, best practice insights and guidance on emerging health risks, ensuring your business benefits fully from our proactive approach to rehabilitation.

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



5 Responding quickly at the critical moment

Major Incident Response Service

Our early intervention rehabilitation services include our Major Incident Response Service (MIRS), a specialised pre-claim product designed to minimise the impact of a major incident on our customers. Should the worst occur, our early intervention response service can be deployed rapidly. We provide a dedicated telephone hotline for involved employees, family members, and members of the public to access clinical advice, support, and treatment if required (including psychological services, physiotherapy, or funding for emergency travel and accommodation).

We acknowledge every business is different, which is why we provide a service that is tailored to your needs during a crisis. Our customers have the reassurance that this service is available to them in the event of a major incident and can be set up within a matter of hours.



6 Postclaim rehabilitation

Expert rehabilitation services

Our Postclaim rehabilitation services are embedded within the claims management process and offered across all claim classes and all levels of injury to promote positive outcomes for all stakeholders.

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

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.

The service is holistic, and provides access to a range of physical and mental health treatments to address accident-related barriers to recovery and return to work. By using our panel rehabilitation providers' vast treatment networks, rapid access to treatment can be offered to claimants to expedite their recovery. An added benefit is that our fixed treatment rates with our panel providers keep claims costs down, compared to those we see presented via Third Party Solicitor rates. We ensure that appropriately specialised clinicians offer the right level of support for all referrals, to facilitate optimal rehabilitation.



QBE Rehabilitation

Contact the QBE Rehabilitation team
at postclaimrehab@uk.qbe.com
to learn more.

For pre-claim services or enquiries,
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