

# QBE Construction Claims

Claims Proposition



# A specialist approach to construction claims

**QBE is proud to be a market leader in construction insurance. We deliver a multi-function claims service, tailored specifically to the needs of businesses in the construction sector.**

We set up our claims construction practice in 2017 to ensure a joined-up, collaborative, customer-focused approach across all lines of business and across all our teams in underwriting, claims, risk solutions and client engagement.

Having a dedicated construction claims proposition means we can focus on your business, the issues you face, and the claims you experience. It helps us understand your risks and challenges better, so we can deliver a fully tailored service.

You can count on us to be there when things go wrong, but also to add value in many other ways - as outlined in this document - before, during and after claims arise.

To support us in delivering a market-leading construction claims proposition, we partner with law firms and loss adjusters who are recognised experts in the construction sector - across all lines of business (see inserts for further details).



Service Proposition

# Our service proposition

**When you partner with QBE, our goal is to target - and ultimately reduce - your total cost of risk with tailored claims solutions.**

Throughout the claims journey, we'll work side by side with you and your broker, meeting regularly to update you on our current analysis of your claims experience. We'll pass on valuable insights on how your claims spend is arising and how you can reduce it. This might mean advice on updating your processes around things like how claims are reported, help with accident investigation, or an introduction to one of our specialist partners.

# What you can expect from us across the claims journey

## Before

**Before a claim arises, we work to build trust, so you can feel confident about us and how we work.**

- > We'll introduce you to all your key contacts, so you know exactly who will be dealing with your claims. We have dedicated construction claims adjusters across all lines of business. That means you can be confident your claims will always be handled by the right person, with the right expertise, at the right time
- > We'll discuss and agree a claims process tailored to your business needs. We aim to give you the comfort of knowing that we truly understand your business and that you will have a known and pre-agreed process in place, if and when a claim arises
- > We'll give you access to our expert legal and loss adjusting partners
- > We'll share our unique construction industry insight and intelligence on the kinds of claims we're currently seeing in your sector
- > We'll introduce you to our Major Loss team, so you can be confident of our expertise and the process that will kick in when you need us most. That way you'll know who you can call on in your hour of need - from legal representation and media communications, to on-site adjusting and investigations. We can also help you test your business resilience against a major loss
- > We'll give you access to our award-winning rehabilitation team (free with your EL policy). They'll be there if a claim arises, working with you to get your employees back to work efficiently and economically
- > We offer a variety of tools and services to help you optimise your immediate response to incidents and potential claims. These include incident management training and claims defensibility workshops. Delivered in partnership with our colleagues in QBE Risk Solutions, these take a holistic approach to dealing with claims, from prevention right through to adjusting.

## During

**Whenever a claim arises, we aim to give you reassurance that you're in the best possible hands.**

- > A QBE claims adjuster will be appointed to your claim, along with an appropriate legal team (if required). They will work with you to bring the claim to the right conclusion
- > We'll act fast to protect your brand reputation and work with you to pursue any subrogation or recovery options
- > You can count on us to keep everything on track and to keep you fully updated on the progress of your claim. You'll have direct access to your claims adjuster or another key point of contact
- > We'll be open and honest in all our communications. For example, we'll follow pre-agreed protocols and make you aware of any changes to strategy as soon as we can
- > We'll make on-site visits wherever relevant and practicable. We do this because we believe it provides significant claims-investigation benefits

## After

**With most insurers, the last time you'll hear from your claims adjuster is the day your claim is settled. We work differently at QBE.**

- > We'll use your claims MI to analyse patterns and trends, applying our far-reaching claims expertise to offer insights on areas of concern or potential drivers of future claims
- > We'll meet with you to discuss any lessons we can learn together and any steps we can take to continue improving your claims journey with us
- > We'll aim to meet face to face with you, your broker and our underwriters throughout the annual cycle, and also following renewal to review any open or outstanding claims
- > Our risk and claims teams will work together collaboratively to review risk control and root cause analysis. We'll provide you with valuable and actionable risk management insights after a large or complex loss to help reduce the risk of future claims and costs
- > We'll share success stories with you
- > We'll invite you to some of the networking, educational and training events we facilitate. These include mock-trial workshops and crisis management seminars
- > We'll share our sector-wide market insights and keep you up to speed with current and anticipated market developments.

# Our partnership approach across the insurance cycle

**For us, claims management isn't just about adjusting and settling claims after they've happened. We believe in preparing in advance for claims, and learning from them afterwards.**

Our Claims Relationship Management team will work with you and your broker to make sure we fully understand what really matters to your business. We'll then agree claims handling procedures that properly match your needs and priorities.

Our claims relationship managers ensure full coordination of claims services across all lines of business. More than simply providing a single senior point of contact, they act as your advocate, making sure every member of our team understands and delivers what you need from QBE.

## Engagement planning

At the beginning of each insurance year, we'll meet with you and your broker to capture your current priorities and discuss where opportunities for improving your claims performance may exist. We'll then propose a detailed Engagement Plan that sets out a shared set of goals, backed by clear milestones, timeframes and activities.

## A full appraisal

Our annual Appraisal Report captures insights and learnings from your claims data, underpinning a robust governance framework. An extensive independent assessment of claims performance pinpoints opportunities for driving better outcomes across avoidance, defensibility, frequency and severity.

## Measuring success

At the end of each insurance year, we'll join you in reviewing how your claims performance has developed across the annual cycle. Together, we'll assess how successfully we have achieved our mutually agreed goals.

**We want you to judge us, not by what we say, but what we do.**



Risk Solutions

# Our joined-up approach to risk management

**As part of QBE's wider Risk Solutions proposition, we work with our Risk Solutions colleagues to ensure a coordinated approach.**

This includes Claims Risk Resilience Reviews, carried out in conjunction with our Risk Solutions colleagues. These help capture learnings from previous incidents and prepare for future claims. This could include offering you access to our modular accident investigation training.

QRisk is a unique web-based system, exclusive to QBE customers, that helps you understand and manage your risks. Over time, this can help reduce your frequency of losses or claims and bring down your overall cost of risk.

QRisk enhances the transparency of the site survey process. Among other things, it enables you to benchmark specific elements of your practices against your industry peers. This can include tracking your risk improvement categories against your claims causation codes and your risk management performance against your claims defensibility rates. Better MI makes for better decision-making.

**We pride ourselves on making a difference. Businesses who use our services have fewer claims and lower premiums.**

Rehabilitation

# Construction industry insight

## Construction requires a specialist rehabilitation approach for a number of reasons.

Certain types of injury are more (or indeed less) prevalent in construction than other sectors. For example, fractures and complex injuries occur more frequently in construction. The sector also has a high incidence of upper limb injuries, which account for 58% of all referrals.

Early and appropriate intervention is particularly important in treating such injuries. Our MI highlights the crucial difference it can make to reducing days lost. Conversely, back injuries due to manual handling activities, a common focus for rehabilitation services in many sectors, account for just 7% of referrals in construction, compared with 20% across all sectors.

**QBE Return+** Early proactive rehabilitation is widely recognised as best practice. QBE's Return+ pre-claim rehabilitation service enables you to refer workplace injuries proactively to rehabilitation services. This helps you get your employees the most appropriate treatment at the most appropriate time. And that gets them back to work sooner. On average, QBE customers using Return+ save 383 absence/loss days as a result. Those in construction do even better, saving an average 566 days. That's 32% more than other industries.

## Work, health and wellbeing

Employers have a duty of care for the mental as well as the physical wellbeing of their employees. But recognising the close links between health, wellbeing and work can also drive real benefits for employers, leading to increased employee engagement and improved organisational performance. Addressing issues like stress, anxiety and depression can significantly reduce the number of days lost to mental health problems. Taking care of employees' mental health benefits your bottom line. We can help you build a more robust organisational framework that promotes positive mental health and wellbeing outcomes.

## Presenteeism

When someone suffering ill health turns up to work regardless, that's presenteeism. And it's a problem. It's actually a much bigger problem than absenteeism - two and a half times bigger. That may come as a surprise. But presenteeism has been shown to result in loss of productivity, persistent poor health, exhaustion and chronic musculoskeletal and joint disorders. This is just one more reason why prompt and appropriate rehabilitation interventions make such a difference - for construction firms in particular.

## Major Loss

# Seeing you through the fallout from a major incident

**If you're unlucky enough to be hit by a major loss, our construction claims team will work closely with QBE's dedicated major loss team to help you and your broker handle even the most complex of claims.**

Our major loss team provides a rapid, effective response to all major incidents, including serious and catastrophic personal injury claims and major property damage.

We can also support you in preparing a major risk response plan that defines key roles and responsibilities, and advise you on how to stress-test live scenarios. You can rely on our experienced team for technical expertise, continuity of service, and good communication, every step of the way.

### Within three hours

As soon as we've received notification we'll assign a dedicated claims handler to address your immediate needs. Within three hours of notification, a specialist loss adjuster and/or solicitor will be working with you. A specialist solicitor will be there to support you with any criminal, regulatory or statutory issues. We'll be there to support your immediate financial, medical, and media relations needs, and we'll set up a steering group comprising key individuals from all stakeholders to agree action points and set up a rapid communication process.

### Within 48 hours

As the case management plan cascades down, we'll make informed assessments on business continuity, legal liabilities, and claims reserves. We'll get specialists to work providing physical or psychological rehabilitation to anyone who needs it, and set up a dedicated rehabilitation helpline. Should the prospect of a criminal or civil prosecution arise, we'll bring in additional legal specialists to support you. We'll also instruct any relevant expert witnesses (for example engineers or forensic engineers) and make contact with any other interested insurers.

### Within 30 days

Your dedicated specialist claims handler will continually review the situation, making sure we're giving you the support you need. Within 30 days, we aim to have confirmed the scope of policy coverage, established legal liability, identified recovery and subrogation opportunities, and put a first sustainable reserve in place. We also aim to have formalised a strategic recovery plan - identifying actions and responsibilities - and appointed experts to advise on regulatory and health and safety requirements.

### Beyond 30 days

We'll continue to support you fully in the months and years following a major loss. Your dedicated claims handler will keep in close touch, helping to minimise the long-term impact on you, your employees, and your customers. We can also work with you to carry out a post-loss review. This helps capture all relevant risk management lessons, minimising the chances of anything similar happening in future.

Fraud Prevention

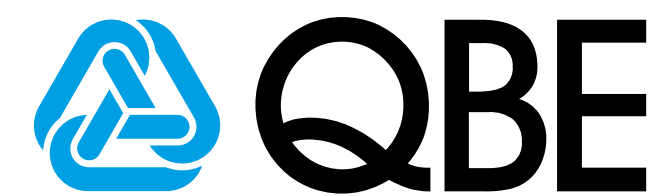
# Fighting back against fraud

**Fraud exposes your business to financial, regulatory and reputational harm. It also pushes up premiums. But at QBE, we're pushing back.**

If you are affected by fraud, our construction specialists can call on QBE's Special Investigation Unit (SIU). This combines the full range of expertise required to protect against the financial and reputational impact of fraud.

Since we set up the SIU in 2010, we've identified 70,000 instances of potential fraud, and successfully challenged 22,000 fraudulent claims. We've also helped customers protect themselves by sharing intelligence and promoting fraud awareness.

To achieve this level of performance, we invest in our SIU team, giving them the resources they need to deliver advanced data washing and analytics, sophisticated fraud detection and case management, statistical analysis and benchmarking, and best practice across all aspects of special investigations.



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