

## Reducing claims / Reducing injuries

Companies can lose confidence, focus and drive during difficult trading periods. In 2011, this timber engineering and distribution firm had been hit hard by a shrinking market and poor financial performance. It was a deteriorating focus on health & safety standards, however, that proved their biggest downfall. With a lack of investment in risk reduction initiatives, and poor senior management engagement on the issue, a claims culture was now prevalent. The result was significant financial losses and increasing insurance premiums.

### Approach

Despite their poor performance, we supported this client by taking a longer-term view of the business and developing an intensive risk reduction strategy with them post renewal. First getting buy-in from senior management, this three-year improvement plan involved:

- Undertaking a bespoke survey programme identifying and addressing key exposure areas at their three main sites
- Investing in new essential manual handling equipment, boosting workplace safety and reducing claims
- Training senior, operational and health and safety managers in risk management, accident investigation, risk assessment and claims defensibility
- Implementing new measures that addressed the prevailing claims culture
- Adopting QBE's Rehabilitation Services to reduce their 'absence at work' issues.



### Outcome

While the client's previous inaction initially resulted in premium increases, the strategy's financial and business benefits far outweigh this. Results include:

- A 40% reduction in projected claims frequency at the end of 2013 compared to 2012
- A 72% fall in manual handling incidences since new aids were introduced and improved operational efficiency
- A reduction in all accidents over the three consecutive years
- Defence of five liability claims, two of which have progressed to litigation – of which one was discontinued in the client's favour.

The company finance director also wrote to us recently, outlining the value of our support in transforming their business and management culture, and stating his desire for a long-term partnership in the future.

### Further information

If you would like any further information or advice on our Risk Solutions 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)