

# QBE Return+

## Early Intervention Rehabilitation

### Supporting your employees.

**We have been notified that an incident/accident has recently resulted in, or will likely result in an employee's absence from work.**

At QBE we believe best practice in claims management is taking a proactive approach to rehabilitation.

The faster we get involved, the more we can do to limit the impact of workplace accidents by safely and sustainably expediting your employees' return to work after injury.

Our focus is helping your employees recover safely, by offering a rehabilitation service that assists you in managing your employees' work-related injuries, QBE Return+.

The service is delivered by one of QBE's trusted independent rehabilitation providers, with referrals being made directly to the provider via an online referral portal. Once a referral is submitted, the rehabilitation provider will immediately e-mail the injured employee offering time slots to book a telephonic assessment and will reach out by telephone if an assessment isn't booked within 24 hours of the e-mail being sent. Once booked, the telephonic assessment will be carried out to determine what interventions may be required to expedite recovery and facilitate a safe and sustainable return to work.

The service operates with a delegated authority of £3000 per referral. If the delegated authority is breached, QBE may proceed to review the legal liability position and determine whether rehabilitation support should continue, or if the case should move toward closure.

Should you have any questions or queries please feel free to contact one of the QBE Rehabilitation Team at [QBEReturn@uk.qbe.com](mailto:QBEReturn@uk.qbe.com)



## Making a QBE Return+ Referral

- > Inform and seek consent from the injured party to share their information prior to making the referral to the rehabilitation provider.
- > Complete the online referral form - [Click here to make a referral.](#)
- > Share the 'Employee Information Leaflet' to inform the injured party of the rehabilitation process and provide details regarding the rehabilitation provider.

**Although the QBE Return+ service operates under a delegated authority of £3000, the average case cost ranges from £200-500 (depending on business sector)\*. Total rehabilitation costs never exceed the delegated authority without prior agreement from QBE.**

**For insureds with Conventional employer's liability cover the costs of rehabilitation will sit on their claims experience. Customers with non-conventional employer's liability policies can still use and benefit from the pre-claim rehabilitation service, and QBE's negotiated rehabilitation rates, but costs will be directed to them.**

## Early Intervention with QBE Return+

### Best practice: Managing Employee Absence

#### Did you know?

- > Absence due to workplace injuries and work-related Ill Health is thought to cost Great Britain £20.7bn a year (HSE, 2023\*\*).
- > Early intervention is a key factor in promoting return to work, as the chances of an employee returning to work after absence decreases when the absence becomes long term.
- > Regular communication keeps employees engaged and helps to make them feel supported with returning to work after an injury.
- > There is no “one size fits all” approach to managing employee absence. It typically requires being open to change and taking into consideration of specific needs (e.g. medical, psychological, and personal).

**Line managers play a key and pivotal role in managing employee absence (CIPD, 2023\*\*\*). According to industry research several simple steps can be taken to facilitate and optimise a safe and sustainable return to work after absence.**

### Stay in touch

- > Provide positive feedback to reinforce their recovery/ return to work progress to date.
- > Encourage affected employees to attend team meetings and social events when able.
- > If communication is difficult, propose an agreeable time for discussion in writing.

### Contact

#### QBE Rehabilitation

Contact us at [QBEReturn@uk.qbe.com](mailto:QBEReturn@uk.qbe.com) to learn more.

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### Advice

- > Discuss resources available for support such as EAP and flexible working arrangements.
- > Seek support from all team members to foster a supportive workplace environment for your injured employee.
- > Provide opportunities to contribute to decisions affecting employees’ return to work and gradual recovery.
- > Most employees will attempt to return to their pre-injury role gradually. There may be some restrictions to their capacity to perform the full nature of their duties. In this instance, assist by identifying meaningful and suitable duties in consultation with your employee and their treating practitioners’ recommendations.

### Plan ahead

- > Schedule a return to work meeting to “welcome back” your employee, discuss their progress, and to update them on the business developments in their absence.
- > Draft a phased return to work plan in collaboration with your employee to outline meaningful and medically suitable duties, specific timeframes, and progress review dates.
- > Actively participate in progress review meetings (weekly, fortnightly, or monthly) to discuss their stage of recovery and proposed return to work, when able, and provide them with the tools they need to progress further.

#### References:

\* *Continued QBE Return + data analysis.*

\*\* *Costs to Britain of workplace fatalities and self-reported injuries and ill health, 2021/22.* <https://www.hse.gov.uk/statistics/assets/docs/cost-to-britain.pdf> [Accessed on 4 June 2024].

\*\*\* *Health and wellbeing at work* <https://www.cipd.org/globalassets/media/knowledge/knowledge-hub/reports/2023-pdfs/8436-health-and-wellbeing-report-2023.pdf> [Accessed on 4 June 2024].

