

QBE Employers' Liability Risk Managers Forum

Giles Quartly

Portfolio Manager - Employers' Liability

gquartly@qbe-europe.com



QBE
European
Operations

Slips, Trips & Falls: The Reality

Each year there are circa:

- 10,500 major injuries
- 37% of all major injuries are STF
- 20% of over 3 day injuries are STF
- 50% of all public reported accidents are STF

Source HSE

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Slips, Trips & Falls: The Reality

- Root cause of other accidents
 - falls from height
- Estimated costs of slips, trips and falls
 - UK plc circa £800m
 - Employers circa £500m

Insurance Impact

- 28% of all employers' liability (EL) claims
- Up to 75% of public liability claims
- Claim frequency of 3.5 claims per 1000 employees
- Average claim value £8,800
- 25% EL “slip” claims settled with no damages

Source: analysis of larger QBE clients

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