



QBE EUROPEAN OPERATIONS

QBE Employers' Liability Wellbeing Process - A Strategic Approach

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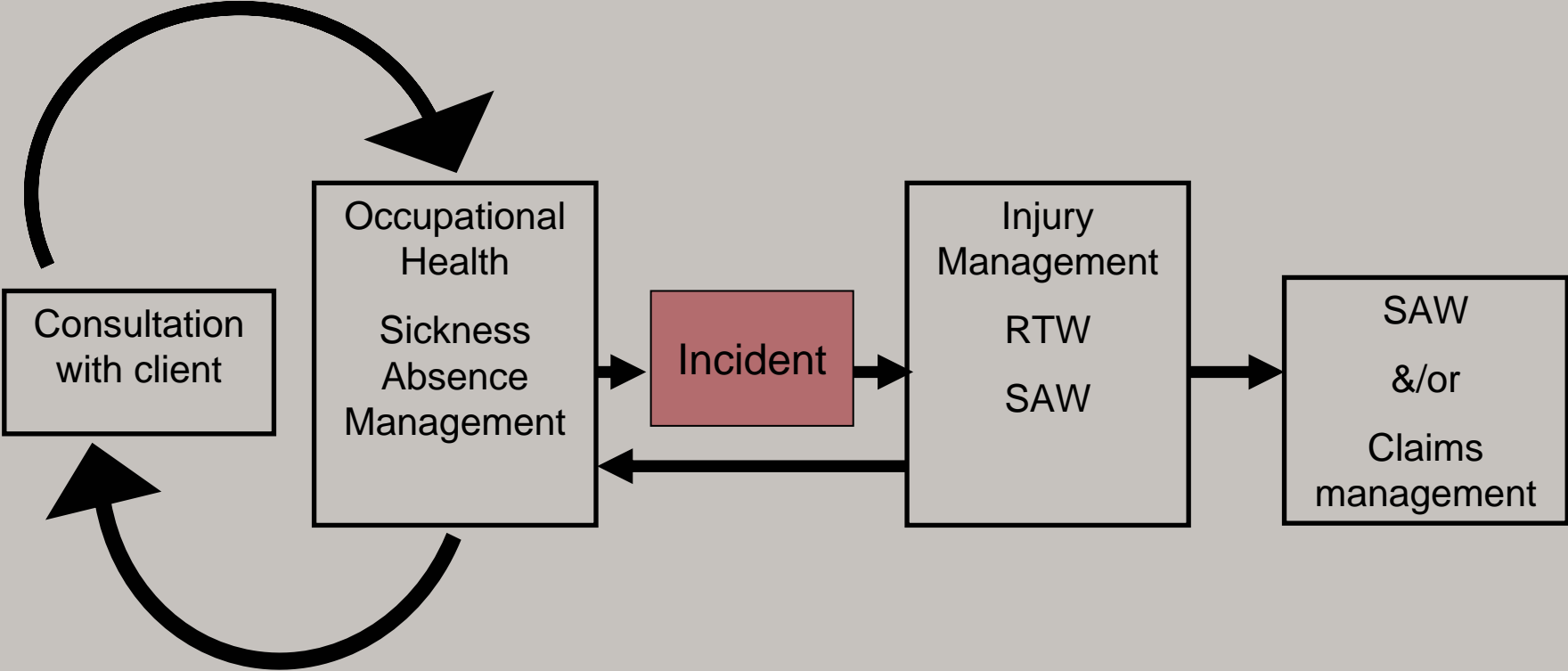
MD Corpore Ltd

Agenda

- The Wellbeing Process
- Best Practice Injury Management
- Our Provider...
- The QIE Rehabilitation Team
- Overall benefits

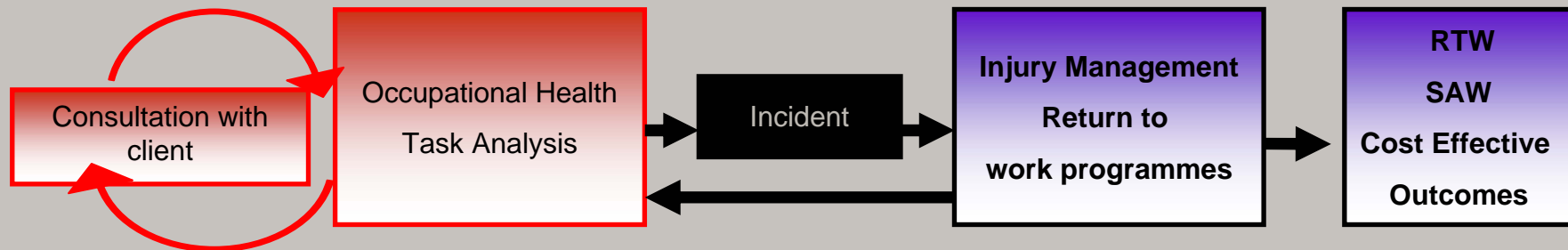


The Wellbeing Process – Step by Step



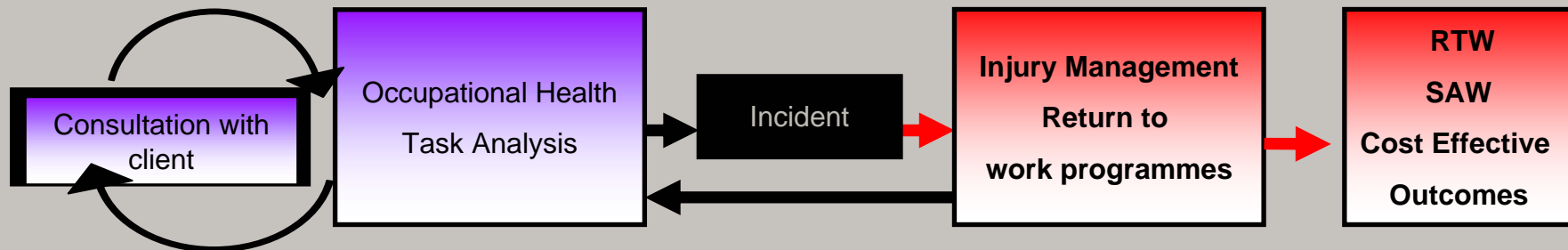
What we do

- Consultancy – internal and external
- Occupational health
- Sickness absence management
- Task analysis
- Job banks



What we do

- Minor Injury Management service
- Riddor triage service
- Major Injury Management service
- Whiplash Scheme – Motor



Major vs Minor

Major injury

An injury which is likely to impact all aspects of a person's lifestyle, requiring significant time off work and with high potential to effect their ability to return to the same level of work in the future.

Minor injury (MiMs)

An injury which is limited in its life impact and can be expected to be resolved within a 3 month period, with early intervention using standard treatments.



Best Practice Injury Management

- Immediate capture of absences/incident notifications
- Early identification of cases for intervention
- Holistic approach – bio-psychosocial model
- Interventions in the workplace
- Feedback into business for continuous improvement
- Integrate into company policies



Our Injury Management Provider

- Specialist *independent* injury management provider
- All healthcare professionals
- Nationwide coverage – local delivery
- Leading IT systems
- Proven cost reductions - benchmarks



Corpore

Pro active Injury Management – reducing claims costs

Best practice delivery and holistic approach

Outcome focussed – RTW and case duration

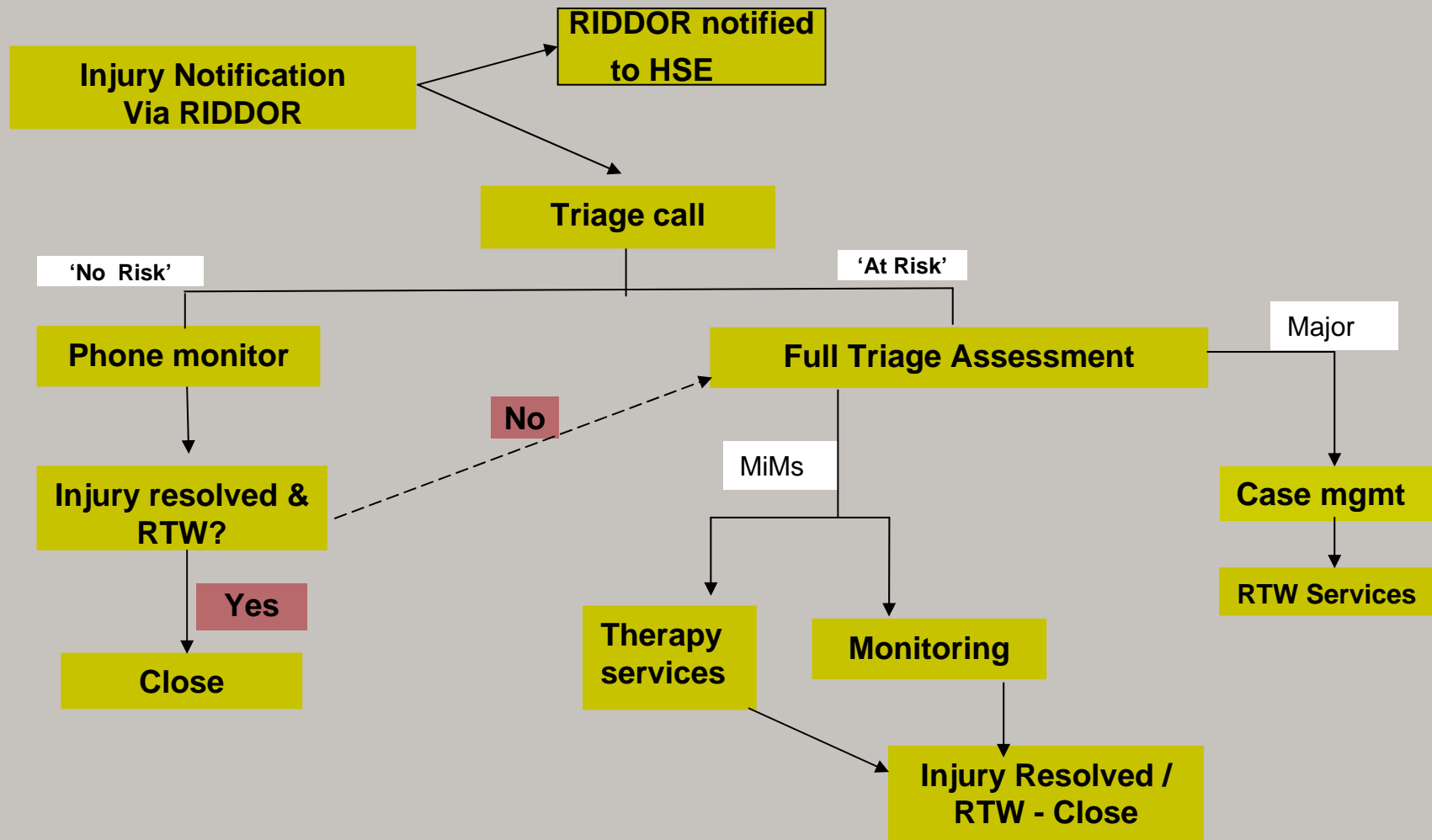
Innovative and cost effective solutions

Working in partnership with client, to embed processes

Ensuring ***‘the best provision for the client’***



The Process – MIMS / RIDDOR



The Future

konektiva™

Company Code:
User Name:
Password:

*Streamline
Collaborate
Drive Outcome*

Konektiva is a new generation Case Management system that is designed primarily to support and streamline all aspects of the injury management process.

Konektiva is more than just a case management system. It is an outcome driven process that imbeds proven industry concepts like the early intervention model for excellent return to work results. It is unique in its integration of injury management and medical process management... it sets a new benchmark for best practice.

Konektiva Benefits Include:

- Reduced time and activity to provide initial service instructions
- Reduced communication cost
- Improved work flow information and timing
- Removal of or reduced paperwork
- Pro-actively manage cases
- Remote and live auditing 24 hours, 7 days a week
- Establish and consistently manage application of business and jurisdictional legislation rules
- Data mining to your tailored needs - mapping and correlation of activity and outcomes
- Analyse performance of all stakeholders in the process

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konekt

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NSW/ACT: 14/5/07 1:40:28 AM	VIC: 14/5/07 3:40:28 AM	WA: 13/5/07 10:40:28 PM	TAS: 14/5/07 3:40:28 AM
SA: 14/5/07 1:40:28 AM	NT: 14/5/07 12:10:28 AM	QLD: 14/5/07 12:40:28 AM	LON: 13/5/07 3:40:28 PM

Version UK v070116 (Demo) Last Updated: 17.01.2007

Done Internet

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RIDDOR

https://www.konektiva.com - New Notification - Microsoft Internet Explorer

Referral Date: 14/05/2007 New Notification

Type of Referral: Injury Disease

About You

Full Name: Job Title:
Telephone: Fax:

About your organisation

Employer:
Address:
Town: County: Postcode:
Industry: Local Authority:
Employees size: No employees 1-10 employees 11-24 employees 25-49 employees 50-199 employees
 Self-employed Not know Small - < 50 employees Large - > 200+ employees
Does the affected/injured person usually work at this address? Yes No

About the injured person

First Name: Last Name:
Home Address:
Telephone: Fax:
Town: County: Postcode:
Date of Birth: Gender:
Trade or Job Title: Local Authority Employee: Yes No
Was the affected/injured person: a member of the public? on a training scheme? One of your employees?
 employed by someone else? on work experience? self-employed and at work

The disease you are reporting

Type of disease:
Doctor Name:
Address:
Town: County: Postcode:
Date of statement of the doctor who first diagnosed or confirmed the disease:

Describing the work that led to the disease

Done Internet

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Our Results

Minor Injury Management	
RTW rate	99%
Average duration	12.4 weeks
Average cost	£318
Return to Work Services	
RTW rate	80%
Average duration	20.5 weeks
Average cost	£1952
Therapy Network	
Average cost	£167.25
Average number treatments	4.26



So The QIE Rehabilitation Team.

- Client interfacing
 - Brand reputation
 - Marketers
- Knowledge of UK rehabilitation market
- Supplier management – Contract; SLA's and KPI's
- Audit of provider panel
- Claims management & analysis
- External bodies



The Wellbeing Process: Post Incident Benefits

Minor Injury Mgt referrals:

- EL claims settled for **third less** than those without Minor Injury Mgt input
- 70 – 88 rtw%'s

Major Injury Mgt:

- Cost savings ratio **£1:3**
- Avoidance of litigation



Wellbeing – A strategic approach

Wellbeing is a strategic approach to the care of employees and rehabilitation using early intervention

- Bespoke : not ‘one size fits all’
- Faster return to work
- Increase business efficiency
- Costs against claims experience
- Contain hidden and direct costs





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QBE Employers' Liability Wellbeing Process - A Balanced Approach

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