

Zurich Rehabilitation

Claims management



Reducing costs by reducing time off work

Many businesses seriously underestimate the costs of day-to-day accidents and injuries.

In addition to increased insurance premiums and compensation payments, there are hidden costs such as loss of production, retraining, overtime or recruiting additional staff. Whilst employer's liability covers compensation and legal costs, your business has to pay the rest.

Zurich Rehabilitation helps you reduce the costs of injuries and accidents at work by helping employees return to work sooner.



Accidents at work

Accidents happen, and it's the employers who have to bear the cost:

- Accidents in the workplace currently cost Britain's employers up to £6.5 billion every year.
- Injuries at work actually cost employers eight to 36 times the amount of any insurance payments.
- In 2007-08 an estimated six million working days were lost due to workplace injury.

Source: Health and Safety Executive (HSE).

Claim	Average claim paid	% of employers' liability claims
Machinery, tools or materials	£9,744	34%
Slip/Trip	£9,326	21%
Struck by object/person	£9,645	15%
Lifting	£10,020	12%
Fall from height	£19,656	5%

Source: Zurich Claims.

“TRW Automotive has utilised Zurich’s Rehabilitation services since 2003. Rehabilitation is a core element of TRW’s loss prevention and loss mitigation programme. Since the inception of the programme, we estimate costs avoided through reduction in lost time of approximately £6m. During the same period, TRW’s Employers’ Liability premiums per unit of payroll reduced by approximately one third. Zurich’s Rehabilitation team has provided excellent service throughout this period and continues to do so.”

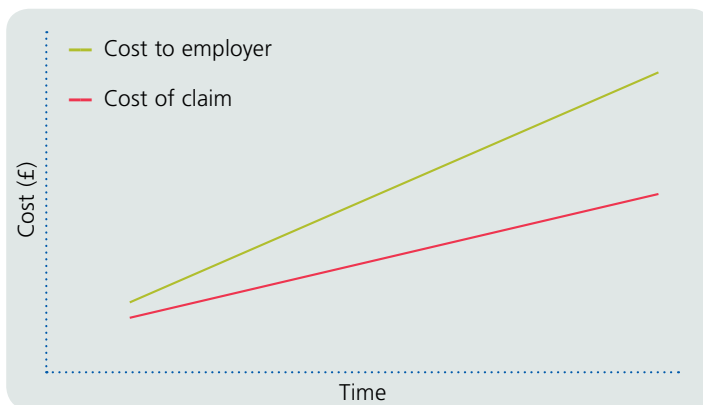
TRW Automotive

Reducing cost with Zurich Rehabilitation

Zurich Rehabilitation is an innovative approach to injury management, which brings together traditional insurance, risk management and injury management to help your employees return to work sooner. It's all about working with you to help manage the cost of business risk.

Zurich Rehabilitation is suitable for most injuries arising from workplace accidents and offers

immediate access to professional medical expertise. As well as demonstrating a commitment to the wellbeing of your employees, this early intervention can help reduce the cost of accidents to your business. For example, loss of earnings can form a large part of a claim. By reducing the length of time an employee is absent from work Zurich Rehabilitation can have a big effect on the final costs.



The cost of absence following an accident at work.

The type of injuries most likely to benefit from Zurich Rehabilitation are:

- back injuries
- neck injuries
- musculo-skeletal injuries
- hernia.

We can't put a specific figure on the total cost savings available – these vary from business to business and financial results can take up to three years. We believe that the additional medical costs in most cases are less than the claims savings, reducing the overall claims cost. This should reduce premiums.

Here's a case comparison to help illustrate the point.

CASE STUDY

A 50-year-old factory worker sustained a groin injury while moving heavy machinery. He visited his GP who diagnosed a left inguinal hernia. The injured employee was unable to remain at work until a surgeon saw him and the hernia was surgically repaired. The local NHS waiting time for this referral and procedure was over 12 months.

The employer referred the case to Zurich and the Occupational Health Adviser (OHA) arranged a private referral to a surgeon. As a result the operation was successfully performed just two months after the accident and the employee returned to full duties at work two months later.

By reducing the time off work from 14 months to four months Zurich's intervention resulted in a massive £13,700 cost saving (saving on sick pay of £14,400 less the treatment costs of £1,700).

Additionally the employee received treatment 10 months earlier than the NHS could have provided it, and the employer saved on the considerable hidden costs they would have incurred during that period.



How Zurich Rehabilitation works

Following a RIDDOR reportable incident (for example a back injury), you can immediately contact our Occupational Health Advisors (OHAs). Our team will liaise with the injured party, claims handler, solicitor, GP and treatment providers to assess the injury and arrange for the most appropriate medical consultation and treatment. In most cases, we can arrange for treatment to start within a few days of your call to us. This helps ensure the best possible outcome for your employee so that they can return to work sooner.

The OHA will notify our claims department of all new cases referred to us. This allows us to manage any potential claim (for instance by investigating the accident), before a formal claim is made.

Once treatment has been provided and the injured party has made progress in their recovery, we will look for them to return to their employment in a safe and appropriate manner.

We will always consult with you about the return to work and look to create a partnership between the employer and employee to ensure the return to work is sustainable.

Because Zurich Rehabilitation gives us the opportunity to work closer with you to manage accidents at work, we don't charge for the service of our medical management team. However, we do record treatment costs and they can form part of your ongoing claims experience.

Case study

Circumstances of accident

In October 2006 an employee fell from a 3.69 metre tall ladder whilst conducting his duties. He received a fracture to the base of the skull and was in a coma for 14 days. Our customer was eager to use our rehabilitation programme to ensure that their employee made a successful and speedy recovery in order to return to work.

What we did

Based on the original information and our experience of such cases we had factored in a high degree of care as the employee lived on his own. We funded rehabilitation and a case manager to oversee a phased return to work allowing the claimant to continue living independently. The claimant appears to have made a remarkable recovery and has been recommended to return to work on a full-time basis. In light of his excellent recovery, we reduced the reserve from £1.3M to £250,000.

What this meant for the customer

Zurich Rehabilitation promptly provided necessary care and support for the employee, who made a speedy recovery and was able to return to work sooner. This saved the customer significant potential claims costs.



To learn more about how Zurich Rehabilitation can help you, call your usual Zurich contact, your broker or visit our website www.zurich.co.uk

An experienced and highly qualified team

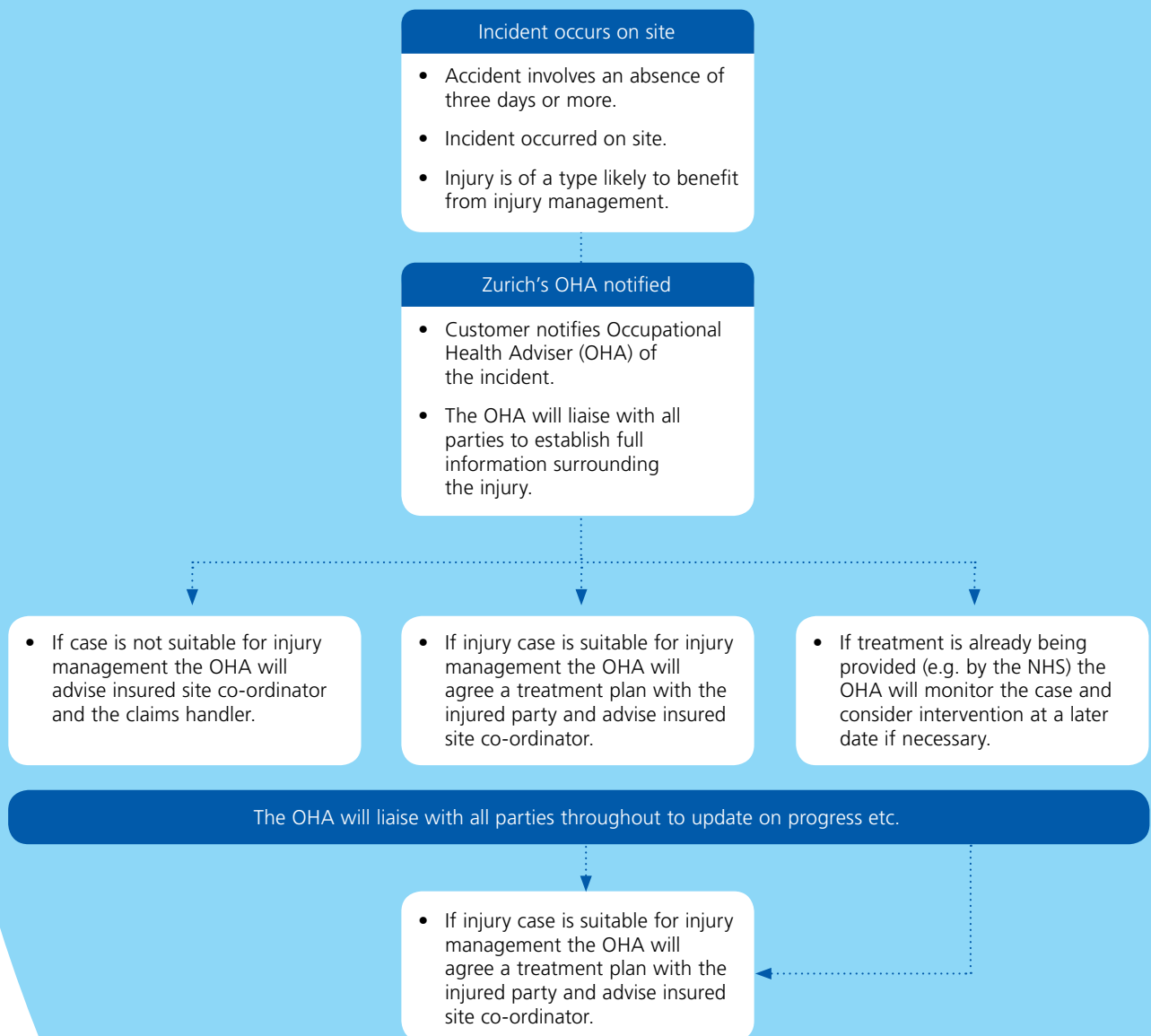
Based in our Medical Management Centre in Birmingham, our qualified Occupational Health Advisers (OHAs) have industry experience, so they can talk to you knowledgeably and help to find the right answer for each individual case.

Strong relationships enable everyone involved to get the best results from Zurich Rehabilitation, so we'll allocate a specific OHA to your business. This means you'll always know exactly who to contact and will get to know and trust your OHA. In return, your OHA will gain a clear understanding of your working environments and can better tailor your employee's return to work.

Our team's aim is to make sure that everyone benefits from the rehabilitation process. This means getting treatment for your employee that will enable them to return to work as soon as possible, while controlling the potential claims costs.

The Zurich Rehabilitation process

The following diagram shows the process for a typical Zurich Rehabilitation case.





CommunityMark
developed by Business in the Community

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.
Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.
UK Branch registered in England and Wales Registration No. BR7985.
UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley,
Fareham, Hampshire PO15 7JZ.

Authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. FSA registration number 203093. These details can be checked on the FSA's register by visiting their website www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

© Copyright – Zurich Insurance plc 2009. All rights reserved. Reproduction, adaptation, or translation without prior written permission is prohibited except as allowed under copyright laws.

The pulp used in the manufacture of this paper is from renewable timber produced on a fully sustainable basis. The pulp used in the manufacture of this paper is bleached without the use of chlorine gas (ECF – Elemental Chlorine Free). The paper is suitable for recycling.



Because change happenz®