

Managing Insurance Risk

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CMIOSH OSHCR MBIAC MEWI



Main Question's

- ⌘ What do I do to reduce insurance claims?
- ⌘ What is the process when a claim is made?

Reducing the claim impact is largely in your hands - **Get your ducks in row?**



Reducing Claims - Be Proactive

- ⌘ Have a COMPANY HEALTH & SAFETY POLICY and **DO WHAT YOU SAY YOU WILL DO.**
- ⌘ Make sure staff are trained to do the task you ask them to carry out. **MAKE SURE YOU RECORD THE TRAINING.**
- ⌘ If you make your own equipment – **MAKE SURE YOU COMPLY WITH BSEN 1176 & BSEN 1177.**
- ⌘ Make sure you are meeting the aims of the Industry Code for Hygiene

Reducing Claims - Be Proactive

- ⌘ Reduce the likelihood of accidents or incidents
- ⌘ Make sure your staff tells you when something has happened which NEARLY led to an accident
 - **FOLLOW IT UP by reviewing the location**
 - **Keep a note in the day book of what you did.**
- ⌘ Make sure signs are clear and they tell the user **HOW TO USE** the equipment if it can be badly misused or **HOW TO FEED** animals.
- ⌘ Do your **RISK ASSESSMENTS** and then IMPLEMENT THE CONTROLS. Ensure they cover ALL TASKS or AREAS.

Reducing Claims Levels - Be Proactive

- & Complete Accident Books – including treatment given.
- & Incident you believe will lead to a claim - Ask those involved to write a record **AS SOON AFTER THE INCIDENT AS POSSIBLE** of what they saw, what was said and what they did.
- & Photograph the location of the incident and any signs applicable or ground conditions.
- & Make sure your ADIPS or Independent Inspections are carried out and you have received a report/certificates
- & Make sure equipment is inspected daily or as the manufacturer recommends.

Reducing Claims Levels - Be Proactive

- ⌘ Read your insurance small print – T&C's
- ⌘ They are binding and many claims are lost because the condition was not met.
- ⌘ If you don't like a condition, or you don't understand what is required – Or Why, Talk to your Broker / Insurance Company when you take the policy out

If you get a claim

- ⌘ Send copies of all the relevant documents to your Broker or Insurance Company if you don't have a broker.
- ⌘ Enclose any CCTV footage relevant.
- ⌘ Complete incident notification forms.

Claims Process

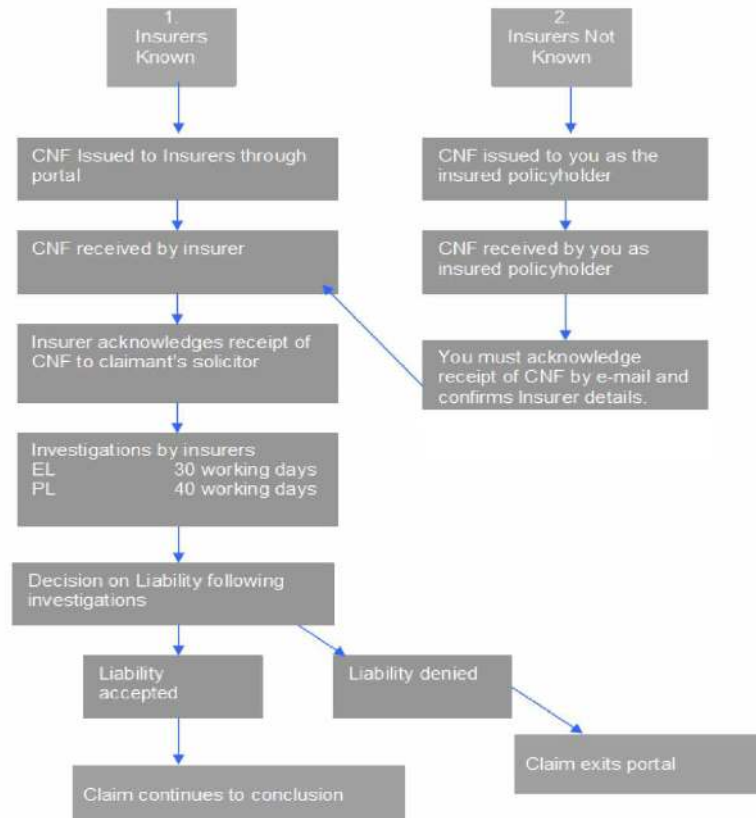
- ⌘ L.J Jackson Reforms applicable for NEW CLAIMS after 31st July 2013
- ⌘ Simplifies the claims management and reduces the legal costs significantly.
- ⌘ A proportionality test for costs
- ⌘ In complex cases, Courts will control costs from an early stage.
- ⌘ Claims being electronically managed
- ⌘ Introduces a CLAIMS PORTAL for claims under £25,000

Claims Process

- & You may get a call from a solicitor if they don't know who your Broker or Insurer is.
- & You MUST tell them who your Insurance Broker is, or Insurance Company if you don't have a Broker
- & A Claims Notification Form will be issued to Insurers via Portal
- & When you receive it, you only have 24hours to reply

How will a claimant pursue a formal claim?

A claimant will instruct a Solicitor, who in turn will issue a Claims Notification Form (CNF). The following flow chart shows the process to be followed:



The document you receive may be titled CNF or DNF (Defendant Only Notification Form). Regardless, stage 2 of the flow chart will apply.

You only have 24 hours to acknowledge the CNF



Having a good Broker or Insurance Company.

You understanding **HOW they work and what they will do **FOR YOU**.**

Making sure they understand your business.