

Rehabilitation in action

When an accident happens, a cheque from an insurance company can help compensate the injured parties. But, while financial support is important, adding rehabilitation to the claims process can add significant value, delivering better outcomes to those injured while also benefiting policyholders by helping to control claims costs.

At Allianz we are firm believers in the importance of providing rehabilitation to injured parties. Over the past 10 years, we have developed our rehabilitation service and now employ a team of clinical practitioners, including nurses, physiotherapists and occupational therapists, to coordinate the work we do with injured parties.

Our rehabilitation service

When a case involving a personal injury is brought to our attention - either as part of a claim or in some instances before a claim is made - a member of the rehabilitation team will contact the injured party to discuss their injury and, where appropriate, arrange an assessment to determine whether it is appropriate to arrange any additional treatment. The decision is ultimately based on whether it will reduce the length of time it will take for a recovery or, in the case of more serious injuries, to live as independently as possible.

The team also works with other parties such as claimant solicitors and the NHS to ensure the person receives the most appropriate treatment. It also follows the Rehabilitation Code, a voluntary code designed to promote the use of rehabilitation and early intervention in the compensation process.

Benefits for injured parties

Using rehabilitation to support the claims process has a number of benefits. First and foremost it can make a significant difference to the injured party.

Early intervention, where treatment is provided as soon as possible after the injury occurred, can greatly improve an individual's chances of recovery and quality of life. As an example if someone has suffered a musculoskeletal injury such as a back problem, a course of physiotherapy may get rid of the pain and enable them to return to work. Left untouched, musculoskeletal problems can often get worse, potentially even requiring surgery.

Providing support as quickly as possible also reduces the risk of the injured party developing psychological problems. This can greatly reduce the chances of a return to work. For example studies have found that once someone has been off work for six months, the chance of returning to work is just 50% and by a year this has fallen to between 10% and 25%.

Benefits for policyholders

As well as helping the injured party, rehabilitation also benefits Allianz's policyholders. Although there are costs involved with providing treatment through our rehabilitation service, offering this support to injured parties can result in much greater savings on claims costs, with these savings feeding through to our customers' premiums.

Savings can come from lower claims for loss of earnings where someone is able to return to work quicker; reduced claims for damages, where early intervention has lessened the severity of an injury; and even lower administration costs, where a reduction in the length of time it takes to settle a claim means it costs less to process. We also find that in some instances where we have helped an injured party, they might decide not to bring a claim against a policyholder at all.

While providing this type of support to injured parties is not mandatory for insurance companies, with benefits for all parties, rehabilitation is a very important part of our claims service.



Case Study

In June 2013, whilst at work, a 46 year-old male was crushed by a compactor, a machine used to crush waste, and sustained multiple fractures to his leg leaving him completely unable to walk and in hospital for a number of months, due to the extent of his injuries.

Once the case was picked up by the Allianz rehabilitation team a full assessment was carried out of the patient and a plan was put together to support his discharge home. Once home, another assessment was carried out by the Rehab team to ensure his comfort and safety, approving a range of equipment for him that was not available on the NHS, as well as a cleaner, a gardener and a case management team to liaise with his employers.

At this stage, the man was unable to put any weight through his badly damaged leg and was therefore given support in his home to assist him with washing himself, preparing food and other every day activities. Throughout this process the Case Management team and the Allianz Rehabilitation Coordinator maintained contact with the man's employer, ensuring they were aware of how his recovery was going and also keeping dialogue open to retain his job.

As the man became more physically fit, Allianz Rehab team provided him with a private physio and home exercise bike to improve his stamina and strength, with the aim to have him back to work as soon as possible. His return to work programme was then put together – including a worksite assessment and graded return to work scheme. Thankfully, the man was able to manage all of his pre-accident roles at work within a 12 month period.

This demonstrates how early intervention not only improves the clinical outcome for clients, but by delivering early treatment and supporting the NHS provision can also reduce the lifecycle of a claim and costs for an employer.

To find out more about how our rehabilitation services can help you contact claimsrehabilitation@allianz.co.uk.