

BARC First Insurers' Forum held on 11th June 2010
Summary

This was a well attended forum held at the ABI offices in central London.
Invited Speakers:

- Nick Starling, Head of General Insurance & Health, ABI
- Julie Birch, Rehabilitation Manager, NFU
- David Fisher, Technical Claims Manager, AXA
- Rosie Corless, Rehabilitation Manager, QBE
- Tim Ablett, Chair

INITIAL WELCOME & INFORMAL SANDWICH LUNCH

The event was initiated with an informal sandwich lunch and refreshments before the forum began.

FORUM

INTRODUCTION – NICK STARLING, ABI

An interesting intro by Nick centring on the ways in which insurers and rehab should be more closely linked and how early intervention should be encouraged.

Nick raised the good point that if a vehicle gets damaged then it is repaired quickly and put back on the road – the same is not done for injured people.

There was a Q & A afterwards which questioned how early intervention may take place when there are delays in notification, scepticism on spending on rehab early on.

Nick was asked whether the ABI would be a good body to assist in research between rehab outcomes and claims outcomes – the latter is an unknown to rehab companies at present.

INSURANCE SPEAKERS

- **JULIE BIRCH, NFU**
- **DAVID FISHER, AXA**
- **ROSIE CORLESS, QBE**

All three presentations by the above insurers had much the same message, albeit delivered in different ways:

- Do not always understand the term case manager – this is unclear to them as a case manager could be someone handling cases from minor injury to catastrophic
- Blurring of goals/therapy drift – a general feeling that when goals set and not achieved, new goals set (more treatment etc) and these not achieved, etc
- Qualifications – are the people dealing with cases holding the right qualifications and have they the right level of experience?

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- IT/MI – not enough or the wrong kind of information
- Expense – often seen as a way of making money but not providing much in return
- Self governance/commerciality – knowing when to stop treatment and advising all parties of this
- Innovation – rehab companies are not seen as being innovative or creating new niches etc; insurers are continually adjusting to the market etc with new products
- One size not fitting all – an off the peg product is not always appropriate and that there should be flexibility in offerings/treatment

A Q & A session followed wherein the above points were discussed further – the consensus being that there was not a clear dialogue/understanding between insurers and rehab providers.

TEA/COFFEE & NETWORKING

The majority of attendees took the opportunity of seeking further refreshment and a chance to talk less formally.