

EmployABLE

78,000
 **injuries**

to employees
 reported under
 RIDDOR*

28.2
 **million**

working days lost
 due to work-related
 illness and workplace
 injury*

*HSE.gov.uk - Key figures
 for Great Britain 2013/14

What is our EmployABLE service?

Employable is a non-fault pre-claim rehabilitation service. This is designed for employees who have sustained an injury as a result of a workplace accident and have been absent from work for more than three days.

How do we support rehabilitation?

We have a team of experienced medical professionals, including registered nurses, physiotherapists and occupational therapists, who provide advice and guidance on medical and personal injury issues. They combine the latest rehabilitation methods with the use of medical, social, educational and vocational measures, used for training and re-training individuals disabled by disease or injury.

The team has a vast knowledge of various conditions and injuries that can happen in the workplace. The team also works outside of the litigation process and does not get involved in aspects of liability. This means they can stay focussed on their main aim which is to help individuals attain optimum recovery.

Claims Example

An employee of a manufacturer had their hand crushed at work. There was immediate pain and swelling, so after a visit to A&E a wrist fracture was diagnosed and plaster applied. The employer reported the incident to the Allianz Rehab team, who quickly referred the employee to our specialist rehab provider.

An assessment and action plan for treatment was made immediately.

Due to the rehabilitation they received, the employee returned to full-time work and on the same duties as before the accident.

How does the EmployABLE service work?



If you would like to benefit from our EmployABLE service, please speak to one of our Claims Business Consultants who can arrange this for you. Once in place, if one of your employees is injured at work, you can access the service by reporting the injury to our Rehabilitation team at: employableinbox@allianz.co.uk

When your employee sustains an injury at work



You can report the injury to our Rehabilitation team: employableinbox@allianz.co.uk



Our Rehabilitation team will capture all of the details relating to the injury and confirm eligibility of the service for you.



We will then review the incident details and conduct an initial assessment of the injury through contact with the employee.



If additional rehabilitation is deemed appropriate and approval given by the employer, we will send the case out to an independent third party clinical provider to carry out a telephone assessment.



The rehabilitation company will implement the recommendations to a set delegated amount. If there are any concerns relating to progress, they will raise this to our Rehabilitation team to review.



The rehabilitation company will send progress reports to you and us so we can keep informed of your employees' rehabilitation.



The rehabilitation company will close the case when your employee has been able to return to work for a sustained period of time.



The rehabilitation company sends invoices to Allianz.

How does our specialist approach benefit you?

Early intervention is key to the success of an injured employee's rehabilitation. Our specialist team will quickly make an assessment of the injured party and provide you with advice on clinical best practice and rehab process to ensure the best outcome.

By using our EmployABLE service, we can expedite NHS or private referral so you and your employee can benefit from expert input without delay. This not only ensures they can get the rehabilitation they need, but it will also aid a swifter recovery and return to work. Using our specialist rehabilitation services will also help to drive down claims costs and ensure you have a healthy and full workforce.

Our EmployABLE service provides:

- a comprehensive rehabilitation assessment to support your employee(s) back into the workplace
- timely access to a return to work rehabilitation programme which is assessed at the earliest stage of medical intervention
- cost reduction – by effectively managing and reducing the amount of time the injured person is not at work.

How much does the EmployABLE service cost?

There are no up-front costs if you would like to opt for the EmployABLE service. However, should you select this option, please be aware that any treatment costs will be reflected in your claims experience.

To find out more about our EmployABLE service, please speak to your local Allianz representative.