


Occupational disease and illness

450,000
people



suffer from a work-related illness each year (HSE estimate).*

12,000
deaths



are caused by exposure to harmful substances each year.*

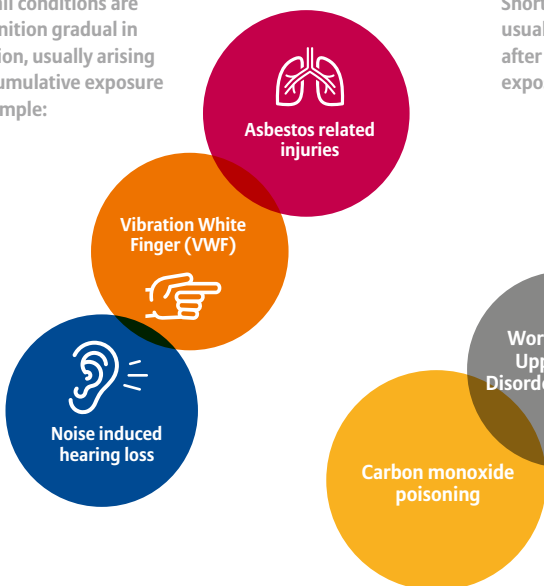
* Source: Health & Safety Executive (HSE) - Occupational Disease, The Facts

What is an occupational disease or illness?

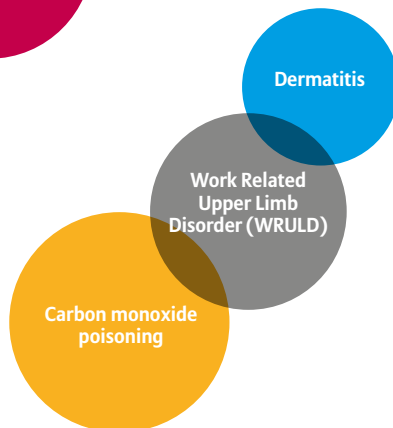
An occupational disease or illness is a specified condition contracted by an employee and can be defined as harm caused by their work or working environment. These conditions can be serious in nature and unfortunately, in the most severe cases, lead to premature death.

Occupational diseases can be placed into two categories:

Long tail conditions are by definition gradual in operation, usually arising from cumulative exposure for example:



Short tail conditions will usually manifest quickly after a short period of exposure for example:



In recent years, we have seen a number of regulatory and legislative changes that have negatively impacted the volume and cost of industrial disease claims, in particular noise induced hearing loss (NIHL) where notifications have risen by over 200% in the last three years.

The introduction of the Employers Liability Tracing Office (ELTO) and the Civil Justice Reforms have had the largest impact. We are working closely with our industry body to support further reform in an attempt to reduce both future volumes and legal costs.

How do we support an occupational disease or illness claim?

There are many circumstances in which these types of claims can occur, making them highly complex in nature. This is why, unlike most insurers, we choose to handle all of these claims in-house. We have a dedicated team of specialist claims handlers who have the expertise to deal with your claim in the most effective way and provide guidance and support throughout the claims process.

To maintain a deep technical knowledge of these types of claims and keep you informed of the latest market trends and developments, members of our disease team represent Allianz at various industry forums, including the Industrial Disease Committee, Mesothelioma Technical Group, NIHL Working Party, Industrial Disease Fraud Forum and ELTO Claims Working Group.

How does the disease claims service work?



Upon notifying us of a claim (via our Liability claims centre based in Milton Keynes), you will be referred to our Occupational Disease team. Due to the complexities of disease claims, we will usually request that you send us a written notification of the claim, either by email or by post to include:

1. A copy of all claims correspondence received from the relevant party
2. The dates of their employment with the company
3. A brief description of the employee's role, duties and place of work
4. Confirmation of whether you hold a personal/ occupational health record
5. A contact name and number for the person in your business who can assist us with our investigations.

We will then contact you to acknowledge the claim and discuss the next steps, we will:



- ensure your claim is administered in accordance with the agreed handling guidelines



- adhere to timescales, set out in the pre-action protocol for disease and illness claims



- instruct a claims investigator and/or solicitor to carry out a site investigation (if appropriate)



- use our expertise to determine liability and causation, instructing our own experts if appropriate to negotiate a settlement that is fair and just for all parties as swiftly as possible, should your business be found liable



- where there is a valid defence to liability, cause or limitation, we shall robustly defend the claim on your behalf, utilising our expert panel of solicitors to prepare the strongest of defences.

How does our specialist approach benefit you?

We're committed to providing you with a quality service and will reassure you from the outset on what to expect from the claim process. Our handlers are allocated individual clients creating continuity in our approach, as well as developing a deep understanding of you and your business. We retain master records of generic data that can help defend claims against your business for many years to come, all of which allows us to work with you to determine your legal liability for the claim.

If you are liable, we will work with you to settle the claim quickly and fairly to avoid escalation of legal costs. We will use the most advanced techniques to quickly identify and investigate fraudulent or exaggerated claims, which may be made against you and/or your business.

Claims Example

A logistics firm received their first NIHL claim. A former employee had alleged exposure to excessive noise whilst employed. The firm was concerned that if the claim was paid it would open up the floodgates to more claims.

An engineering expert was instructed to prepare a report assessing the relevant noise levels. The evidence obtained was favourable and used to raise a defence against the claim. Sharing the report with the firm also enabled them to look at future risk management improvements. 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.

To make a claim or to discuss a potential claim, you can contact us on:

Telephone: **01483 218755**

Email: **disease.runoff@allianz.co.uk**

Post: **Allianz Insurance, Disease & Runoff Unit, Po Box 5007, Milton Keynes, MK9 2BF.**

Alternatively, for more information on our claims service, visit www.allianz.co.uk

