

# Health and Safety Consultancy



## Claims management

One of the most difficult decisions in managing the risk to your business is deciding who manages the claims. Is it the financial controller as it is an unplanned expenditure and a budgetary issue? If you employ a legal advisor in-house should they look after it due to their experience in legal matters, or should it be the Health and Safety Manager? There is no definitive answer to this question other than to say that it should be the person who best meets your specific organisational requirements.

Is your current system working? Do you want to consider other options? Do you want to audit your current set-up?

IOH assists clients with identifying the lessons to be learned from claims and the way in which they have managed claims. A robust internal system of managing claims can reduce the number you receive as well as acting as a reactive feedback loop into your health and safety system.

At IOH we assist our customers in negotiations with insurers with a view to getting them the best premiums available. Also through a proactive approach to addressing issues around accident management within your workplace we can assist you with identifying improvements which can be presented to your insurer. IOH is not a regulated claims management company and does not operate in this fashion.

**IOH is here to help you with *Reasonable and practical health and safety* adding value and not cost to your business.**



Picture by Chris Sharp