



Employer's Liability



Taking risk management to the next level

All major employer's liability insurers have experienced poor results from their portfolios in recent years. ACE is no different, but unlike many competitors, we are actively seeking new ways to help customers manage their employer's liability insurance, helping to control costs as well as ensure the stability of our business portfolio.

As you are aware, the key for an underwriter when underwriting employer's liability is to understand the risk and the attitude of a company's management towards its health and safety responsibilities. ACE led the way in 2000, introducing a mandatory health and safety questionnaire for all renewals and new business providing us with a basic health and safety assessment. Much of the insurance market followed our lead, and now we are taking our commitment to improving this sector one stage further.

From 2004, selective site visits will be conducted with clients to acquire a better understanding of their commitment to health and safety. These visits will not only confirm that documents and procedures are in place to meet regulatory requirements and provide claims defence, but also to seek evidence that procedures are active, responsibilities are understood and good health and safety practice is woven into the culture of the organisation. Conducted at our expense by an independent third party organisation, these visits are free to clients and are designed to provide fairer differentiation between clients based on their health and safety commitments.



So how will they work?

A qualified Occupational Safety and Health professional will conduct a site visit to interview appropriate members of the organisation, review relevant documentation and conduct a brief survey of the processes and working environment. The assessors report will be submitted to underwriters for consideration as part of the renewal process, and observations will be referred to you for review with your client. Only if serious or imminent danger is identified will the assessor request immediate action by the client, and in such cases they will contact our underwriter so that you can be informed and take appropriate action.

Please be reassured that this visit is not a full health and safety audit but is designed to aid the underwriting process. The assessor will not be taking any measures to provide additional services to your client as part of this visit.

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For logistical reasons, it will not be possible to visit all our mutual clients during the first 12 months of this initiative but we will ensure that the visits will be conducted at a time distant to the renewal so that we are in a position to offer terms in accordance with, or exceeding, the recent ABI guidelines.

This initiative will enable us to have a greater understanding of your clients' business, benefiting both you and your clients. We welcome your support and co-operation in explaining this initiative to your clients and providing us with the client contact details to enable us to complete our visit. These assessments are a real advancement in our capability to offer your clients insurance solutions that recognise their commitment to the welfare of their employees.

If you have any questions or require any further information please contact your usual ACE Underwriter or Business Development Manager.

