



liP Raises Standards and Reduces Costs

CHIS have recently reviewed the impact on care related businesses involved in an employers' liability claim and found the time involved by the employer is significant in accessing records, providing information to lawyers & insurers, and attending meetings. While the cost of employers' liability claims may be covered by insurance, the impact on the business and the owner/manager's time is immense.

Those clients who have had to make an employers' liability claim told CHIS they were surprised at how long the experience went on for and how little information seemed to be available until they had to provide further information. This information was invariably requested with less than a few days notice, so distracting the owner/manager from their duties while accessing and providing this information.

In an effort to understand what makes someone more likely to claim in different situations, CHIS reviewed the files of those CHIS clients with more than one employers' liability claim and found none were accredited to Investors in People (liP).

Wondering if the liP really made such a difference, CHIS then researched those CHIS clients with the liP accreditation and found far fewer employers liability claims had been made by those companies with the liP accreditation than those without such accreditation.

Commenting on their findings, David Waters, Managing Director, said 'CHIS' clients are all from the care sector, predominantly care homes, so operating within a similar business environment. One client has recently been voted as one of the best employers in the Sunday Times Best Employers list for 2007 and, while employing over 450 people, they had not made any employers' liability claims in the past three years.

There is a stark difference to be seen by those who place greater emphasis on the well being of their staff by achieving the liP accreditation than those who do not do so.

CHIS and the underwriters they work with have been able to secure a substantial discount for those care providers who are able to demonstrate a greater care for the well being of their staff through accreditation to liP or similar.'

