

Creativity Drives Results

QBE North America's Robert McDade thinks outside the box to manage risk.

When Robert McDade sees problems, he gets creative.

And that's just what happened when he tackled rising litigation and associated legal spend at QBE North America for its large attritional claims book.

As the company's vice president of litigation and recovery services, McDade knew that larger firms would tackle the legal spend issue by developing an internally managed staff legal program.

It's an efficient and cost-effective way to manage claims, litigation and

legal spend.

But QBE North America's claim volume wasn't high enough to build such a program.

That got McDade thinking outside the box.

What if QBE North America worked with a law firm to do the same things an internal group would do? Perhaps they could act as an outsourced staff counsel?

McDade's "outsourced staff counsel" idea had legs from the start. After a meticulous selection process, QBE North America partnered with

a firm that showcased a history of superior claims litigation handling and was open to creating a tailor-made program.

After some initial testing, QBE North America saw progress and expanded the program considerably.

Now, it is responsible for closing 25% of all claims litigation annually with a 48.7% reduction over average closed file legal costs. QBE North America even reports the program has led to millions of dollars in cost savings.

Another problem that McDade was able to tackle in this last year was defense counsel selection — and once again he steered away from conventions.

He implemented an artificial intelligence-driven program to evaluate firms based on fees, indemnity outcomes and ability to deliver lowest possible settlement awards.

"That process is difficult

to do in a systematic way, because the nuances of each claim make apples-to-apples comparisons difficult," McDade said.

"As our system constantly learns, it makes that process much easier, and we are already seeing significant cost savings. We are looking to support a large portion of claims with this AI-driven model."

Eric Sanders, head of claims at QBE North America, worked closely with McDade on these projects. He called McDade a strong collaborator who uses his open-mindedness to solve tough problems.

"Bob is a high-integrity leader who holds himself and others accountable. He leads with empathy and brings a great blend of technical and leadership skill to his role," Sanders said.

"One of his strongest traits is curiosity. The ability to stay curious whether it is an initiative we are pursuing or in helping lead a team is something I really admire about his leadership."

By Jared Shelly



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— Robert McDade, vice president, litigation and recovery services, QBE North America

No Litigated COVID-19 Claims

Quick thinking and a willingness to learn distinguish this risk manager.

Hospitals were overwhelmed by COVID-19 cases at the height of the pandemic. Among those affected was Hoag Memorial Hospital, a facility in southern California employing around 6,500 health care workers. As well as having to contend with rising cases of infection, the hospital was also exposed to greater potential claims and had to implement a host of new protocols to deal with the virus.

It also presented Windee McKinley with her first big challenge since taking on the position of director, HR, operations and compliance. McKinley worked around the clock with doctors and nurses to help employees who had contracted the virus.

Despite still learning the ropes in her new role, McKinley, having worked at Hoag in HR for five years, immediately realized the hospital's workers' compensation program needed some significant improvements. Diving straight in, McKinley quickly got up-to-speed with exactly what was required for the program and dealing with the

wider pandemic, implementing new safety protocols, increasing personal protective equipment orders to cope with the surge in admissions and keeping up with the latest state-mandated reporting.

"I implemented an electronic intake form utilizing SharePoint for symptomatic employees to complete that drilled down into vaccination status and how they had acquired the virus, as well as electronic contact tracing to notify other staff of potential exposure and outline any quarantine requirements," McKinley said.



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— Windee McKinley, director of HR, operations, Hoag Memorial Hospital

"Additionally, I implemented a ticketing system, Zendesk, to manage all inquiries following up on status of testing and claims, and started a new graduate program to oversee the SharePoint/COVID tracking.

"All this allowed our case managers to focus on closing 200-plus open COVID-related claims by April/May. We have also been able to work on improving our workers' compensation program, including processing all other claims in a timely manner, and strategizing each claim to reduce ongoing liability and financial costs."

McKinley ensured staff received paid sick leave they were due under the Families First Coronavirus Response Act. All the time, the hospital was under extreme pressure having to deal

with patients brought in on a daily, even hourly, basis as subsequent waves of the pandemic struck.

Using CorVel Corporation's risk management platform, McKinley made sure all non-industrial COVID cases were reported under Senate Bill 1159. That required investigating, carrying out contact tracing, finding out from employees when they were tested and how many were working on site at the time a case was reported.

Putting a plan in place, she ensured the facts were documented and reported on the platform. During her short tenure to date, McKinley has closed 134 claims files and had no litigated COVID-19 claims.

Average costs incurred per claim also decreased 28%. In addition, under her watch, 96% of employees returned to work in full capacity.

"Windee's forward-thinking approach to risk management, her focus on safety and her compassionate approach to employee engagement resulted in collaborative, effective and efficient management of COVID-19 and general workers' compensation claims," said Lauren Dorough, associate marketing manager at CorVel Corporation.

By Alex Wright