



QBE Connect

A practical approach to Employees' Compensation, supporting recovery with empathy and expertise

Employees' Compensation is a critical moment for both the employee and the employer. At QBE, we focus on helping injured employees recover well and supporting businesses to continue operating with confidence. This reflects our purpose of **enabling a more resilient future**, through a combination of deep expertise and a people centred approach.

QBE Connect approach

QBE Connect is our integrated approach to managing Employees' Compensation claims.

It brings together **claims, risk, health, legal and insurance expertise**, recognising that effective recovery depends on how these elements work together, not in isolation.

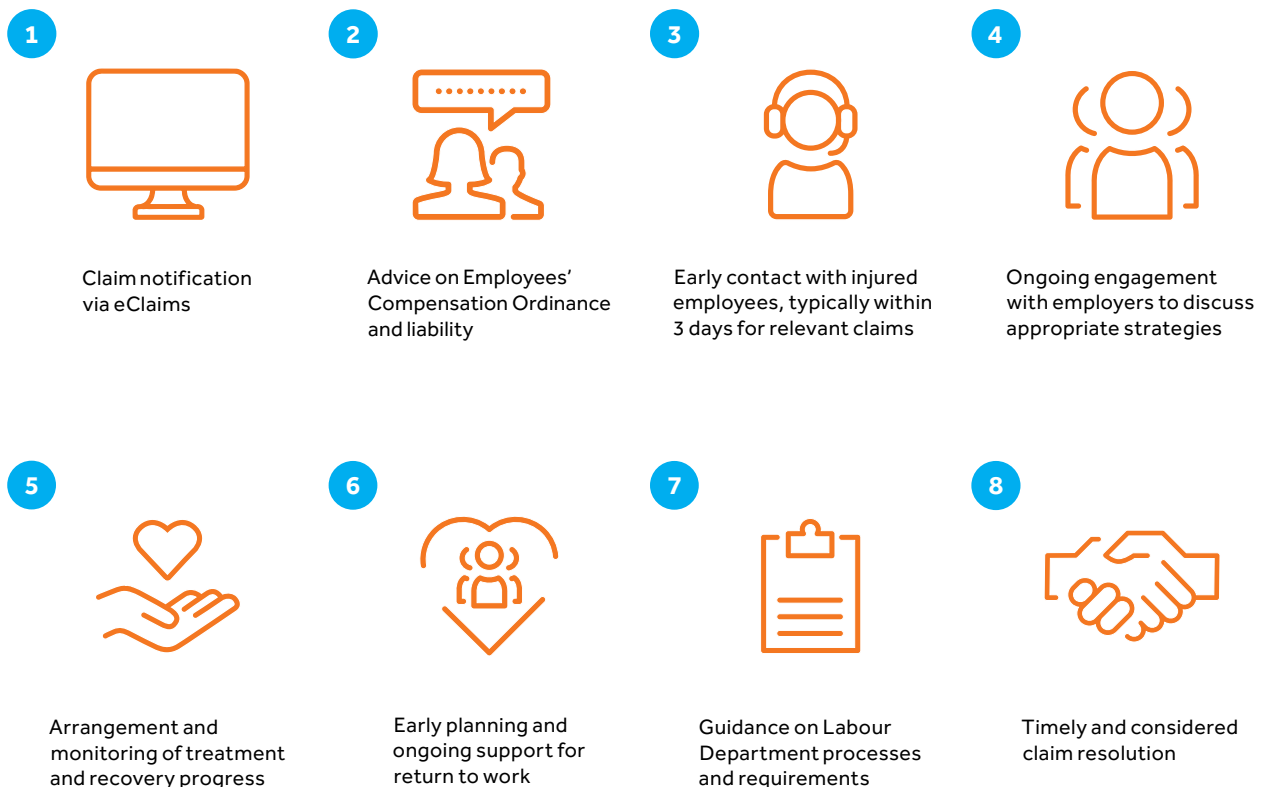
This coordinated model enables:

- ✓ a focus on recovery and return to work from the outset
- ✓ earlier engagement with injured employees
- ✓ consistent, informed decision making
- ✓ clear communication with employers

The result is a more connected claims experience, where both technical expertise and practical support are applied throughout the life of the claim.

How QBE Connect works in practice

Claims are actively managed from first notification through to resolution, with clear ownership and early intervention:



Each step is designed to ensure claims are progressed with clarity, consistency and purpose, reducing delay and improving outcomes for all stakeholders.

What this means for you

QBE Connect is designed to support both **recovery for employees** and **continuity for your business**.

Through this approach, you benefit from:



Earlier and more effective recovery

Injured employees are supported with timely, specialised treatment and structured return to work planning.



Clear communication and coordination

You are kept informed at each stage, allowing you to plan with confidence.



Reduced disruption to operations

Proactive claims management helps minimise time away from work and supports retention of skilled employees.



Better control of claims outcomes over time

Consistent management and early intervention support more stable claims experience and cost outcomes.



Medical and treatment approach

Our panel of medical providers supports:

- ✓ timely access to specialised treatment
- ✓ ongoing monitoring of recovery progress
- ✓ clear communication on medical outcomes
- ✓ support for return to work planning and certification

This ensures treatment is aligned to recovery goals, helping injured employees return to work safely and efficiently.

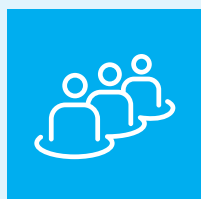


Early return to work

A structured return to work approach is central to QBE Connect.

This supports:

- ✓ reduced compensation costs
- ✓ retention of experienced employees
- ✓ minimised loss of productivity
- ✓ improved workforce stability and morale



Supporting recovery and prevention

QBE Connect not only focuses on individual claims, but also helps identify patterns and risks across your workforce.

Through claims insights and expertise, we support you to:

- ✓ identify common injury drivers
- ✓ strengthen workplace awareness and training
- ✓ implement practical measures to reduce repeat incidents

This ongoing insight helps improve safety and supports more resilient business performance over time.



Digital support

Our eClaims platform provides a simple, efficient way to:

- ✓ submit claims
- ✓ track progress
- ✓ access required information

Supporting faster communication and improved visibility throughout the claims journey.



Find out more?

For more information on QBE Connect, please visit qbe.com/hk.

