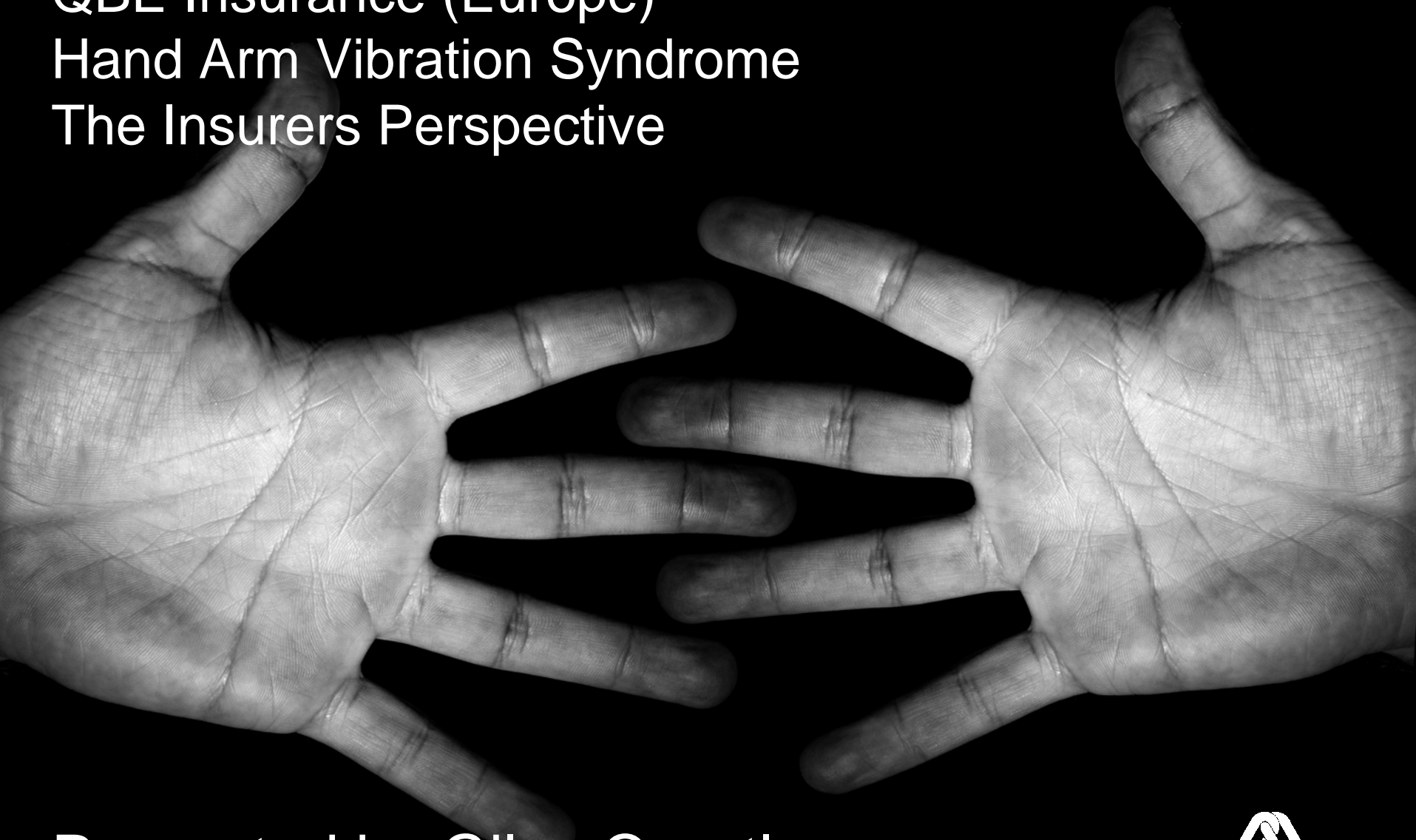


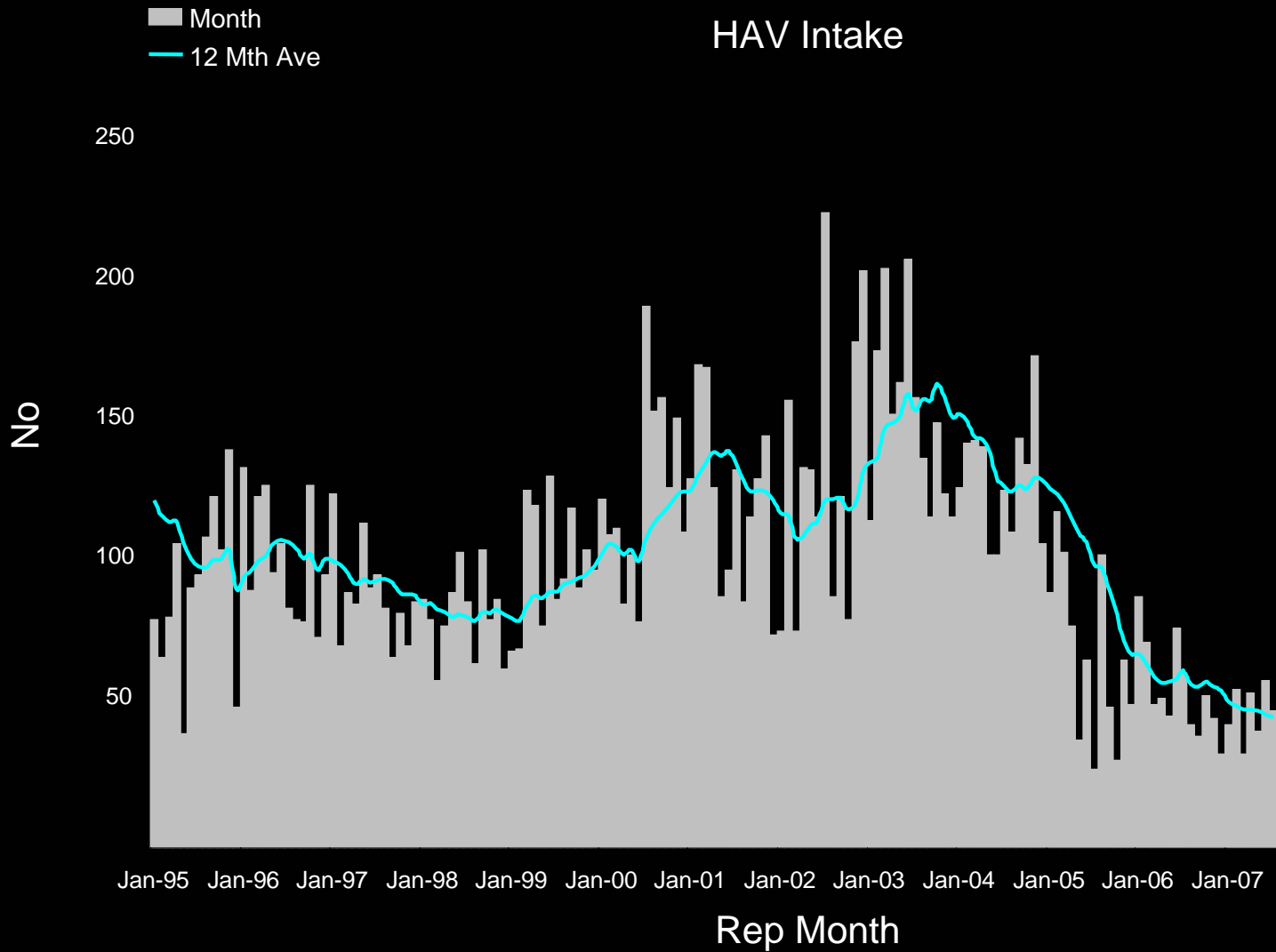
QBE Insurance (Europe)
Hand Arm Vibration Syndrome
The Insurers Perspective



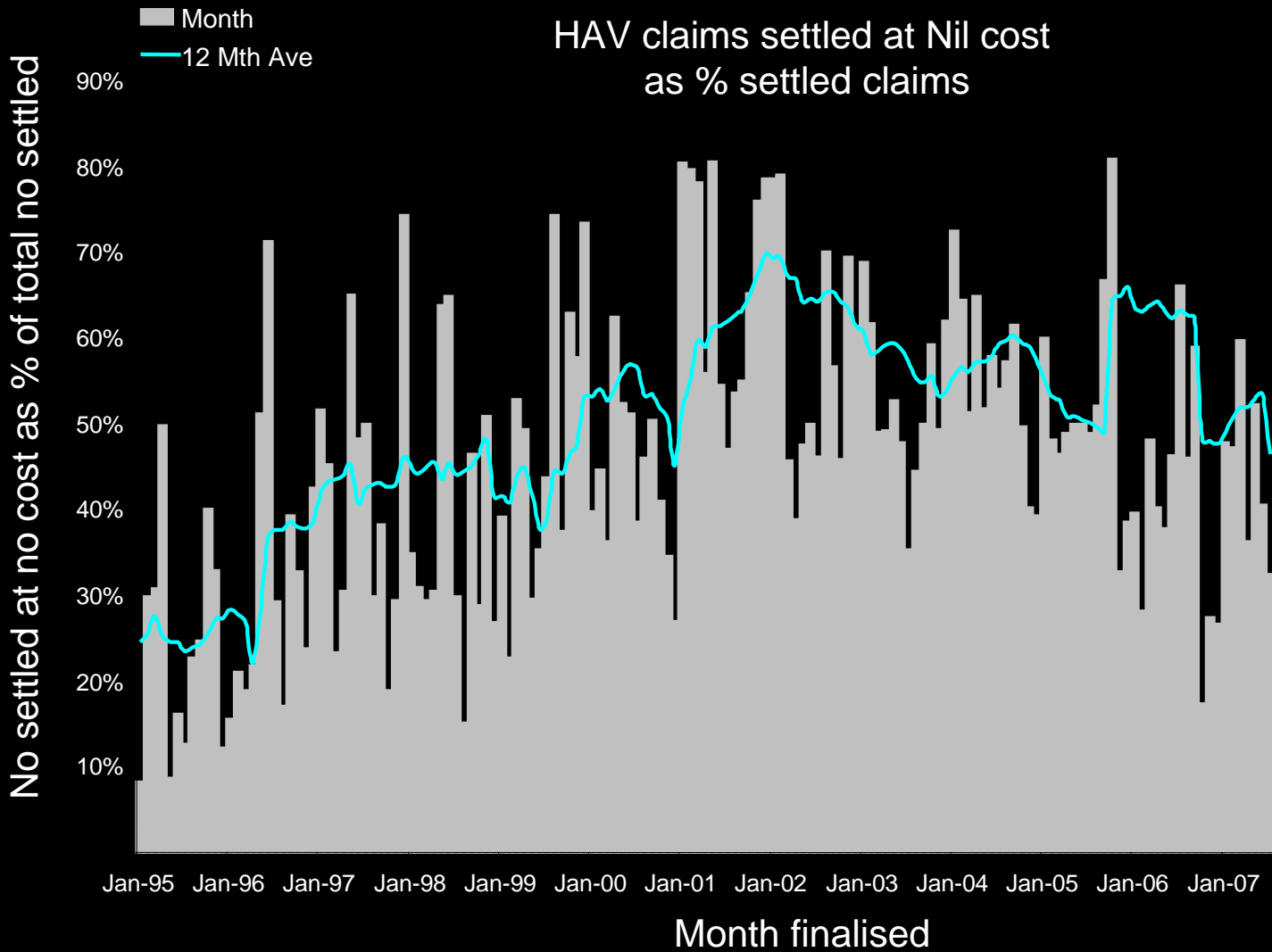
Presented by Giles Quartly



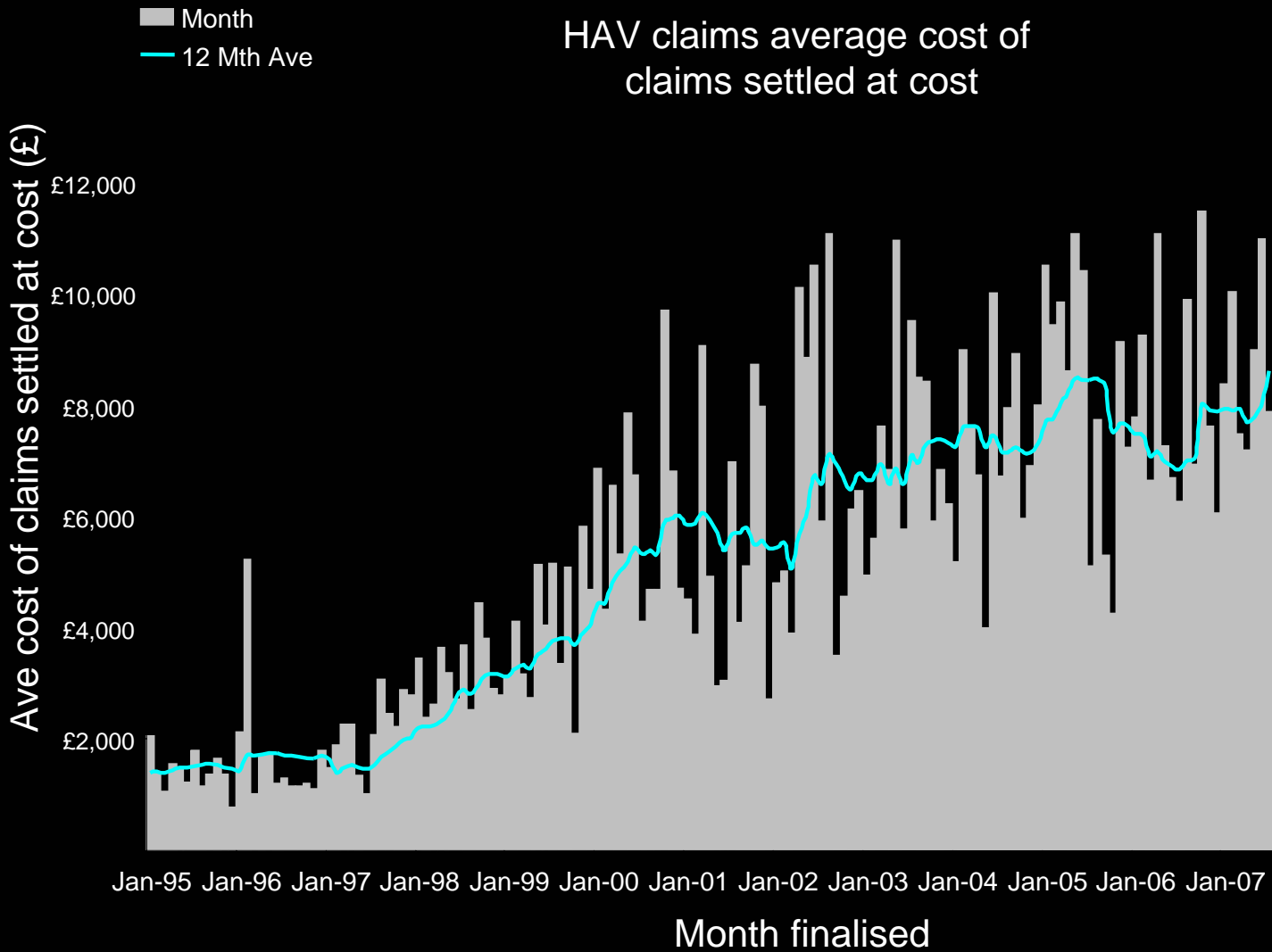
HAVS – Claims Intake



HAVS – Claims Settled at Nil Cost

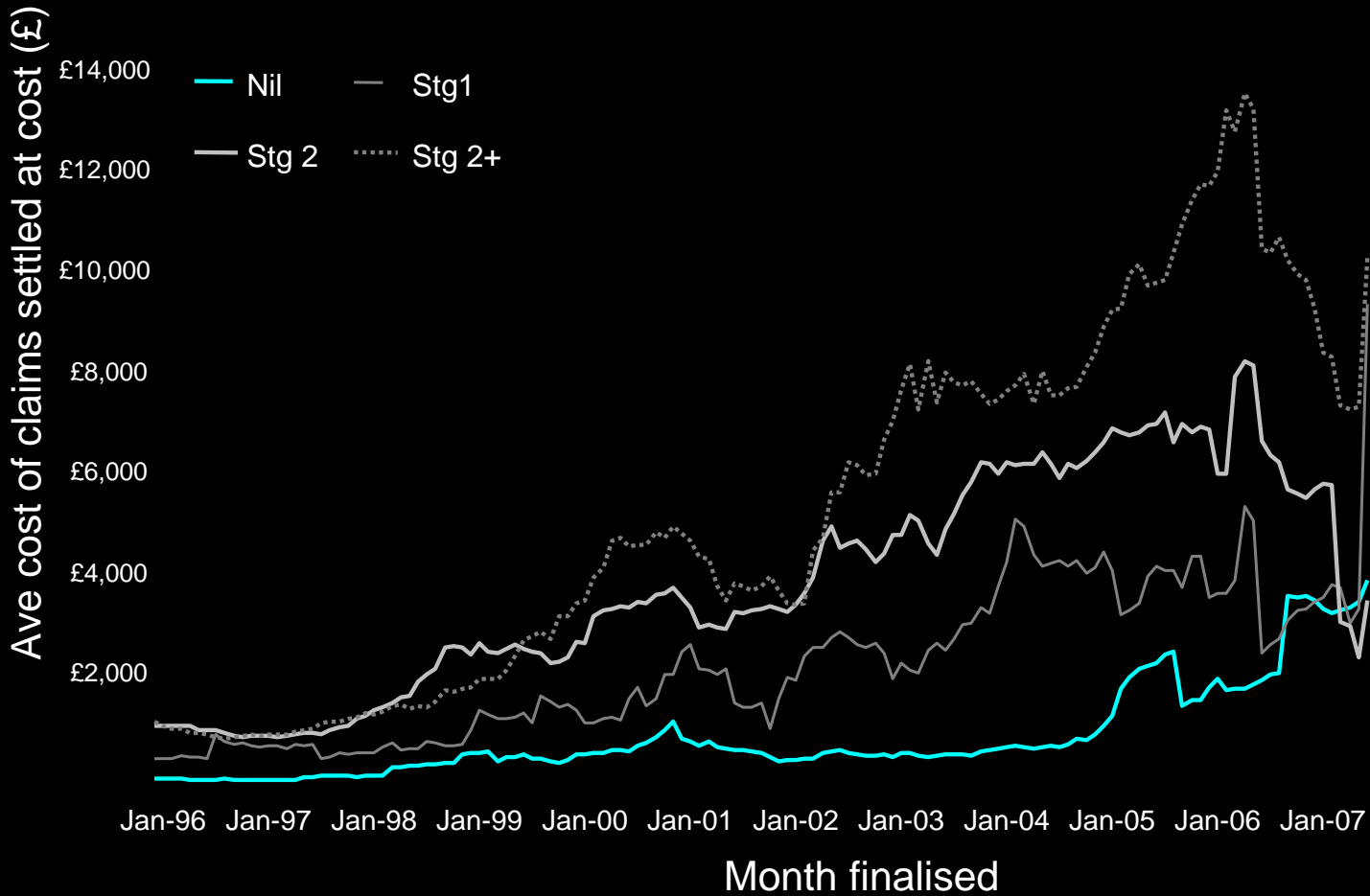


HAVS – Average Cost of Claims Settled



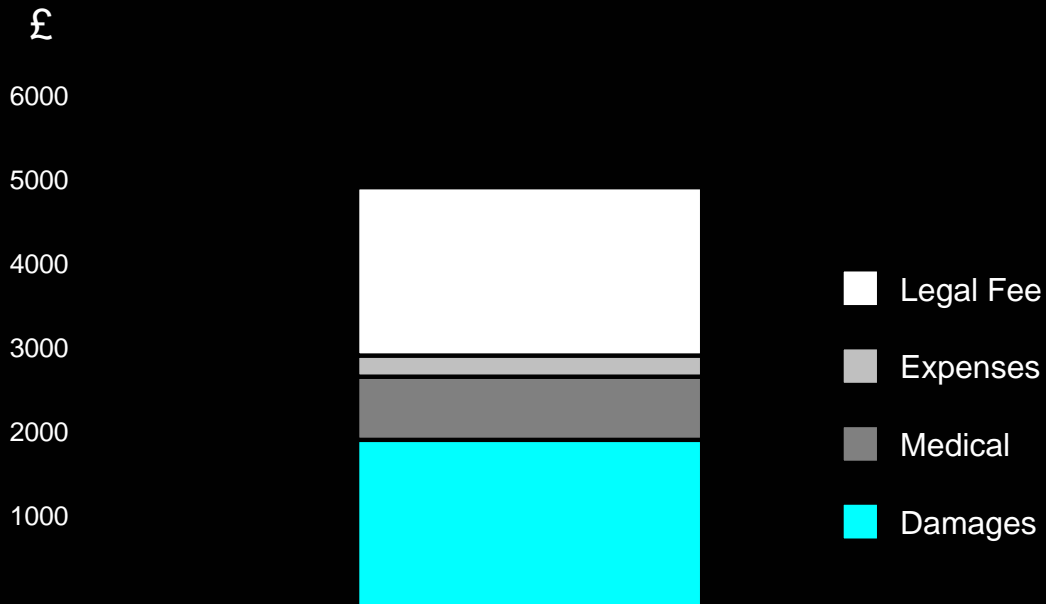
HAVS – Claims Cost by Severity

VWF claims 12 month average cost of settled claims by VWF severity



A Business Case?

Hypothetical, Stage 1 Claim
Total £5 000

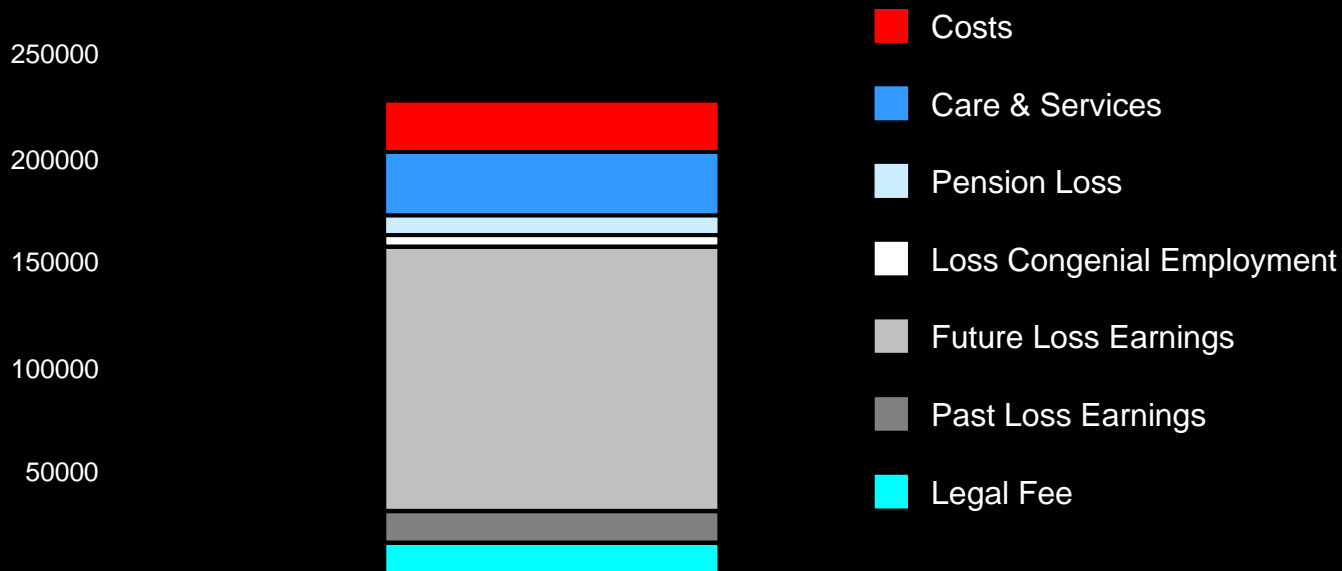


Fred Fettle, Aged 40,
1R31L31SN



Future Financial Loss Impacts

Hypothetical "Severe" Stage 3 Claimant
Total £200 000+



Fred Fettle, Aged 40,
3R5,3L5, 2SN



HAVS – The Issue



Presented by Giles Quartly

