

# Hand Arm Vibration Syndrome Risk

## Case Study 2



### Rationale

The Insured, a major manufacturer of precision components and assemblies, employs some 3000 people, with both historic and ongoing activities where HAVS is a foreseeable problem.

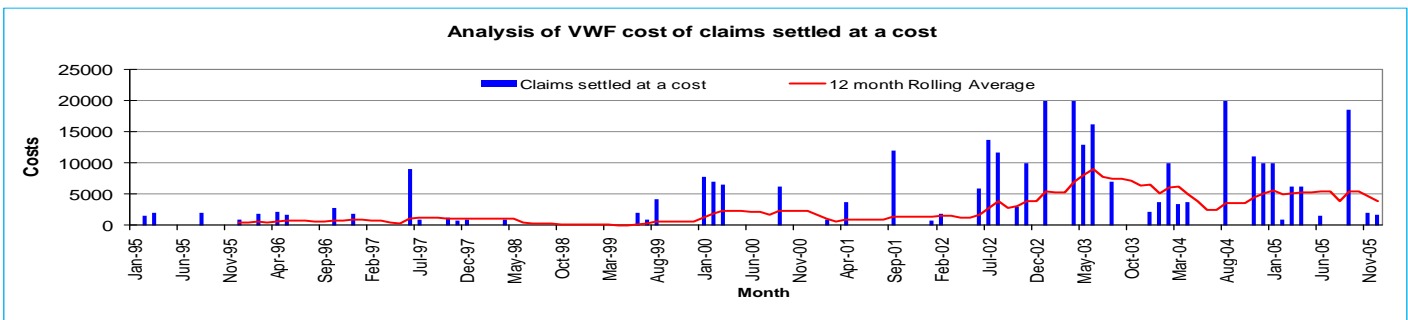
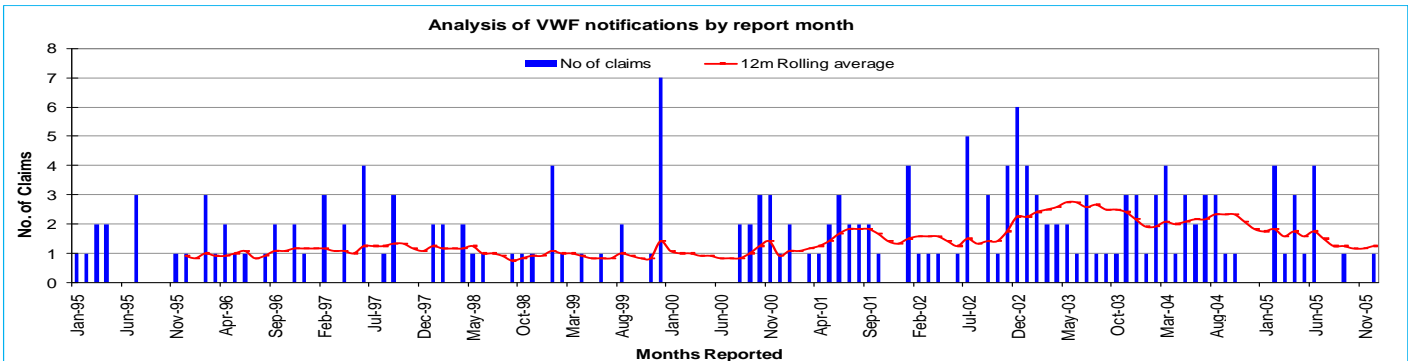
Analysis of the account established that new HAVS claims were steadily increasing, peaking at up to 5 per month. Settled cases in the same period peaked at some £14,000 average per month, where liability was established.

A risk management review of the account established that management of HAVS was, at best, fragmented. The client had few or no exposure cut-off dates and, in light of the Control of Vibration at Work Regulations 2005 and case law under 'Brookes -v- Mainline' ruling, it was envisaged that future liabilities arising out of alleged breach of statutory duties could be significant if these deficiencies were not addressed.

Occupational Health monitoring introduced and Planned Maintenance systems upgraded.

### Impacts

- The assessments highlighted poor practices, unsuitable and inadequately maintained equipment, and poor reporting of symptoms, each of which has been addressed
- Cut-off dates are now established which will also support a defence against future claims
- HAVS claims now see average settlements of less than £2000 per month; a consequence of historic exposures, whereas new exposure claims have disappeared
- It is estimated that payback from the investment was less than 2 years.



### Approach

QBE supported the purchase of HAVS monitoring equipment and for the training of 4 risk assessors. A QBE-preferred specialist training provider and expert in HAVS litigation was sourced to ensure both statutory and civil needs were being addressed. Following training, all UK sites were visited and meaningful risk assessments were undertaken. Concurrently, HAVS training was provided to equipment users as well as

The above impacts are an indication of mutual financial success for both QBE and the Insured.

For further information:

Email: [RM@UK.QBE.com](mailto:RM@UK.QBE.com)

Website: [www.qbeurope.com/rm](http://www.qbeurope.com/rm)