

WHEN CLAIMS GET PERSONAL

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Large Loss Claims Manager



NFU Mutual
CORPORATE INSURANCE

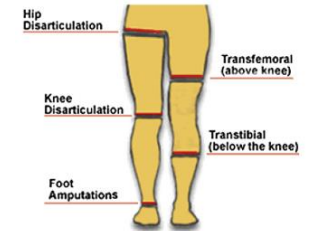
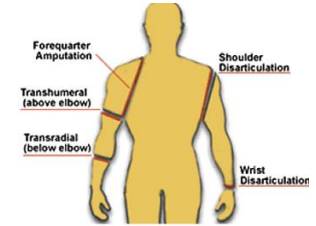
Overview of claims arising...



- Employers' Liability
- Public Liability
- Motor Personal Injury & Fatals
- Product Liability
- Non PI Liability
- Environmental Liability
- Disease
- Regulatory

Personal & Catastrophic Injuries

- Brain (TBI)
- Spinal
- Amputation
- Chronic illness
- Electrocution
- Death



Claims examples - Transport



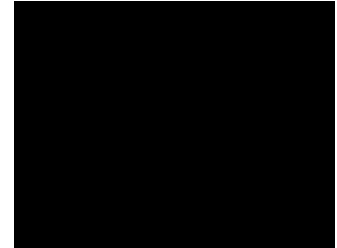
Maintenance and working from heights

Basic failures can lead to life changing injuries...



Case example:

Delivery driver collecting frozen game

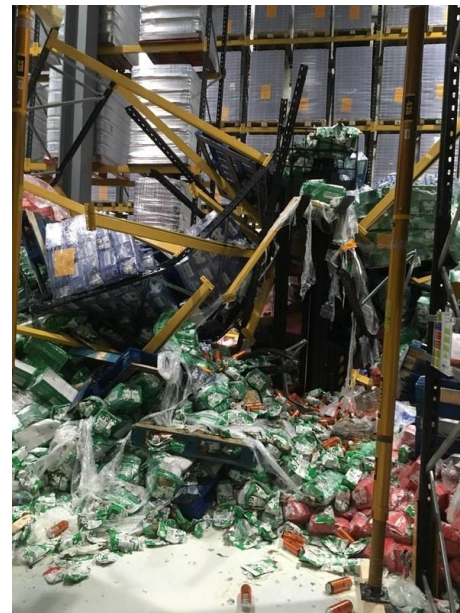


“To open the door push the stick in the hole which pushes the handle on the outside and opens the door.”

Case example:

Fatal accident at Large Corporate – warehouse racking collapse

- Employee crushed
- Regulatory Solicitors
- Counselling and Rehabilitation Services
- Liaising cross sites and with brokers at every stage
- Investigations complete
- Preparedness for Criminal Case
- Preparedness for possible Civil Claim



Reputational Risk



Counting the cost of personal injury

- General Damages
 - Care
 - Loss of earnings
 - Accommodation
 - Experts
 - Legal
 - Other incl. DIY, Travel & Transport, Court of Protection etc.
- But remember..*
- Limits of Liability & Indemnity



Personal Injury Discount Rate



- Changes effect all claims involving bodily injury (EL, PL, Motor)

- The new rate was set at -0.75%



- **“Those suffering from serious injuries can receive significantly higher compensation payments.”**

- Active in consultation



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