

Mr M J Walters
Backs! 2005 Stakeholder Liaison
Health & Safety Executive
East & South East Division
International House
2nd Floor
Dover Place
ASHFORD, Kent
TN23 1HU



31 May 2005

Dear Mr Walters,

This is a letter to confirm the full support of **QBE Insurance Company (UK) Limited** to the Health & Safety Executive (HSE) Backs! 2005 campaign.

As one of the key employers' liability insurers in the UK, QBE is committed to supporting reductions in the levels of accidents and incidences of ill health across the activities we insure. From a commercial perspective, back injuries are a fundamental area of our ongoing exposure, which we are keen to continue addressing in partnership with other key stakeholders.

Therefore, QBE will be taking the following action as part of Backs! 2005:

- We will release an 'Issues Brief' technical update bulletin to all appropriate clients to make them aware of the HSE Backs! campaign. This will include the forwarding of any HSE guidance or tools that can be used by businesses in reducing the potential for back injuries and outline the long term Musculoskeletal Disorder (MSD) strategy
- QBE's Liability Risk Managers will actively engage in discussions with insureds to ensure a risk managed approach is in place or plans are developed to reduce the risk of MSD injuries
- We will supply the HSE with appropriate data that indicates the likely cost of MSD/back claims and provide anonymised rehabilitation case studies that demonstrate the cost-benefits of employing rehabilitation within a business

It is anticipated that the above actions will bring about the following improvements in the workplace:

- Raise the awareness within companies that strategies can be employed to reduce the risk of back injuries
- Reduce the frequency and severity of back injuries and MSDs as a whole
- Work toward applying a risk managed approach that moves toward best practice

As indicated at the outset, QBE is committed to working with the Health & Safety Executive to help reduce the long term cost to industry and society of back pain and other MSDs in the workplace.

Yours sincerely,

Handwritten signature of Giles Quartly in black ink.

Handwritten signature of Mark Humphreys in black ink.

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Employers' Liability Portfolio Manager

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