

Claims for noise-induced hearing loss being notified to insurers increased by 189% between 2011 and 2014. Excessive legal costs mean that on average for every £1 paid in compensation to the successful claimants, £3 is paid out in legal costs to the claimants' lawyers. Vital reform is required to improve the process for those genuine claimants.

The deafness claims that we see at the moment come from England and Wales. Scotland, which has an entirely different solicitor's fee regime, is producing practically nothing by the way of industrial deafness claims.

Now this represents, I guess really, it shows us the picture that's been created from change of fee regimes in the past from solicitors' firms who are looking for more lucrative lines of business outside of road traffic accidents and have come to industrial deafness to be their target of the moment.

The process at the moment is fundamentally flawed. So even an individual who potentially has a genuine claim and yet has been put through a poor audio-metric process, we take one look at it, we decline.

The claimant's law firm promptly puts that on the shelf and there it stays. Now, that doesn't do justice any good. It certainly is wrong so far as the genuine claimant is concerned, but it's very much part of this process where the sheer volume of claims to produce the amount of paper that's being pushed around does nobody any favors at all.

Now we do through the handling of these claims, we pick up data. We can compare proper claims, genuine claims. We can look at individual performance by claimants' solicitors. We can also start to gather data on doctors who are notionally signing off audio-metric traces because we start to build a picture. We start to build up trends and then, of course, we can react to those trends. And we are seeing claimants' law firms who I would have to say seem at least to be trying to follow a sensible process and now want to come and talk to us.

Aviva already have a broad understanding of what would be a sensible way forwards so far as the conduct of noise-induced hearing losses claims are concerned, and that really is to get back to a principle of having some form of recognized body - it doesn't have to be formalized - but recognized body who both sides can understand will undertake an audio-metric trace properly.