



## The Cost of Smoke - An Insurer's Perspective

**Tony Paulson** 

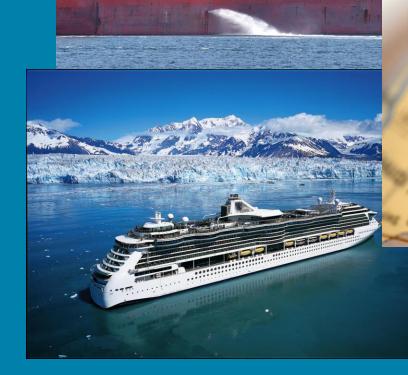
West of England

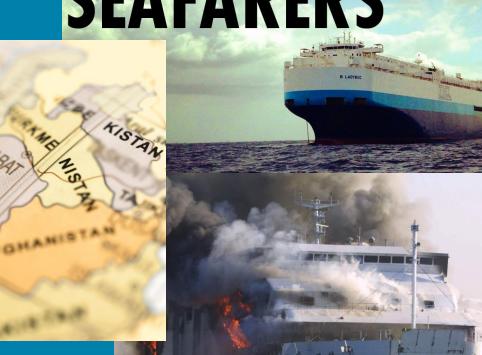






## ABANDONED SEAFARERS











## NO SMOKING



**VIOLATORS ARE SUBJECT TO FINE** 









