

Letter to the editor
Insurance Times

Sir

Untraceable employer liability claims could raise premiums 7% (Insurance Times, 27 May)

Will the insurance industry stop at nothing in its drive to deflect attention from the need for an ELIB?

In its draft consultation, *Tracing Employers' Liability Insurers*, the Financial Services Authority points out that "currently we face a situation where insurers are subsidised by claimants that are unable to trace the relevant insurance company and/or are not aware of the existence of a potential coverage."

This has been the case for years, and it is now time for the insurance industry to redress the balance in the claimant's favour. There is still a 'polluter pays' principle in this country and this is no time for the insurance industry, which is still failing injured and dying people, to start scaremongering about premium increases to try to avoid its responsibilities.

The introduction of an ELIB, backed by a compulsory database of insurance policy information, rather than the voluntary code we have now, must be a top priority for the new Government, and both need to be introduced in tandem to provide proper protection for vulnerable people.

It is also vitally important that such a system is overseen by the Government to ensure it will stand the test of time and provide independence and certainty to injured workers. It is completely iniquitous that an effective compensation system can be set up for the millions of drivers on our roads, and yet there is no similar system in place for employees in the UK. Both driving and the workplace are, after all, covered by compulsory insurance designed to protect the injured, yet too many workers are dying without receiving proper redress.

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