



The Scotsman

Re: *Thousands of firms risking ruin by trading without liability insurance* (Business Page, 24 September)

Sir

The fact that firms which trade illegally without liability insurance risk financial ruin is only part of the story.

It misses the crucial point that if an employee is injured while at work, he is unlikely to be able to claim the damages he needs to get his life back on track and get back to work if his employer is uninsured.

In the past year, according to the Government's own figures, workplace claims in Scotland increased by less than one per cent. Only two weeks ago Sheriff Principal James Taylor, in his report on civil litigation costs, pointed to a declining level of civil litigation in the Scottish courts and concluded that there is no 'compensation culture' in Scotland.

Let's be clear - if employers choose to break the law and take risks with their businesses, it has nothing to do with fear of litigation and everything to do with cutting costs in a tough economic climate. That's the employer's decision. But to do it at the expense of someone needlessly injured in his place of work is completely unacceptable.

Gordon Dalyell
National Executive Committee Member for Scotland
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