



**January 2009**

## **NEW FIGURES SHOW INSURANCE INDUSTRY STILL FAILING INJURED WORKERS**

New figures have revealed that thousands of injured workers each year are blocked from claiming compensation because of the insurance industry's failure to trace policies.

Lawyers are now insisting the Government takes urgent action to ensure the situation improves, and have called for a central, electronic database of insurance records backed up by a compensation fund of last resort, to be established as a matter of urgency.

Amanda Stevens, president of the Association of Personal Injury Lawyers (APIIL) said the current method for tracing employers' insurance records, run by the Association of British Insurers (ABI), was failing dismally.

"We know the ABI has tried consistently to improve the number of successful traces over the years, but the figures speak for themselves," she said.

"After nearly ten years it is absolutely clear that the current system is not fit for purpose. The crux of the problem is that the ABI's code for tracing policies is a voluntary code, and the Government's latest review of its performance shows there are still thousands of people who are left unable to claim compensation for their injuries, because employers' insurance policies cannot be traced.

Stevens said the fact that recent policies were proving untraceable - in spite of an undertaking by insurers to record all policies post 1999 - showed the system was fundamentally flawed.

"In theory all policies post 1999 should be available but the fact there are still so many failed traces proves this voluntary system does not work," she said.



“A compulsory electronic database, similar to that used to record car insurance and TV licenses, would automatically record all employers’ liability insurance policies and would be an effective way to ensure workers who become ill in the future are able to receive the help they need. If a database can be set up to record all the TV licences and car insurance policies in this country, one could most certainly be set up to help injured people

“We understand that the ABI is conducting a scoping study into this possibility, and we sincerely hope it will be an open and transparent exercise, and carried out as a matter of urgency. We have written to the Government to ask that those with an interest in the issue are involved from the beginning.”

APIL has also called for an ‘employers’ liability insurance bureau,’ or ELIB, which would act as a fund of last resort to ensure those victims who are unable to trace policies are still able to obtain compensation for their injuries.

“When people cannot trace their employers’ insurers they often have no option but to give up their right to their compensation,” she said. “An employers’ liability insurance bureau would provide the back up these people need to make sure their claims do not have to be abandoned.”

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