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## Rights of asbestos victims come second to insurers' profits

Victims of industrial disease have once again seen their rights to full and fair compensation come second to the profits of insurance companies, says a not-for-profit campaign group.

Lawyer Karl Tonks, incoming vice-president of APIL, said: "Dying workers are tired of subsidising insurers who have taken money in premiums but who have avoided providing proper compensation because of problems with tracing old insurance policies."

APIL (Association of Personal Injury Lawyers) which fights for the rights of injured people, has spoken out after the Financial Services Authority (FSA) announced new rules which require insurers to publish details of policies which cover employers for injuries caused to their staff.

Information for policies taken out from April this year will have to be published, but details of all policies before this date will not because insurers claimed doing this would be disproportionate and expensive.

Injured workers need to trace their employer's insurance company in order to pursue a claim for full compensation. But this can be very difficult in diseases which take decades to develop, such as the asbestos-related cancer mesothelioma, as employers often go out of business and records are lost.

Mr Tonks said: "Many sick and dying workers who can't trace their employers' insurers from decades ago still won't be able to claim the compensation they need, and insurers know it. Some people are dying from asbestos-related diseases without receiving their compensation and this situation cannot go on."

APIL has called for a fund of last resort to be introduced to help people who cannot claim the compensation they desperately need any other way. It could operate on a similar basis to the Motor Insurers' Bureau (MIB) which compensates crash victims injured by uninsured drivers.



Mr Tonks added: "The right thing is for insurers to support the widespread calls for a fund of last resort because no tracing system, no matter how efficient, will provide complete protection for injured workers. Should the insurance industry continue to obstinately oppose such a fund, the Government must legislate for it."

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Notes to editors:

- APIL (Association of Personal Injury Lawyers) is a not-for-profit organisation, whose members are dedicated to campaigning for improvements in the law to help people who are injured or become ill through no fault of their own.
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