



THOMPSONS
S O L I C I T O R S

Justice for Asbestos Victims – Questions and Answers

Will this mean more government spending funded by the taxpayer?

No. Payments will be made by the negligent companies responsible for causing the death, or by their insurers – in line with the principle that the polluter should pay.

Will this lead to an increase in insurance premiums?

The insurance industry may say that it will but there is no reason why it should because:

- i) Insurers could and should have reserved for this contingency;**
- ii) They make multi million pound profits annually and could pay for this out of some of those profits;**
- iii) Insurance is about taking in premiums against a risk (premiums which they have been able to invest for years) and paying out what is fair if the risk becomes a reality.**

Will this impact adversely on the government's reforms to mesothelioma compensation announced by the DWP in March 2007?

No. Those (welcome) changes are about making the system of paying state benefits for mesothelioma fairer and faster.

Didn't the DWP reforms announced in March 2007 mean an increased bill for the insurers in mesothelioma cases - so isn't it unfair to make them pay more again?

No. Those changes ended a windfall that the insurers had benefited from since 2000 amounting to a saving of over £40m. They had deducted payments received by victims from the government but not paid those sums back to the government.

Will this mean that people suffering from other fatal conditions can ask for the same increases?

They could, and in principle there is no reason why they should not. But the position for mesothelioma victims is unique because the condition is always fatal

and almost always caused by exposure to asbestos. Their families experience unusually severe grief and an enduring sense of loss, often exacerbated by having witnessed the extreme pain, suffering and death of a loved one and knowing that it was caused by the negligence of a previous employer.

Can you tell me how this affects my constituency?

We can let you have government statistics for the number of mesothelioma deaths in your constituency and therefore an indication of the number of families who would gain from the changes we are campaigning for. Please contact Tom Jones on 020 7290 0009.

