



An independent association of
Equitable Life Members & Policy-Holders
funded by subscription

Equitable Members Action Group Ltd

Address for correspondence:

42 Bartholomew Villas, Kentish Town, London NW5 2LL

Telephone: 020 7267 5938 www.emag.org.uk

19 March 2009

Dear xxxx,

Equitable Life: A festering, shabby Injustice.

The cross-party Public Administration Select Committee (PASC) has today issued a stinging report on the Government's response to the Parliamentary Ombudsman's report on Equitable Life.

Having studied the issues in depth the Committee is unanimous in concluding that the Government's response is "**inadequate as a remedy for injustice**". In a searing indictment of how the Government has handled this scandal, the Committee concludes that a key argument to justify the Government's position was "**shabby, constitutionally dubious and procedurally improper**". It went on to say that most people would consider the Government's position "**morally dubious**".

Committee Chairman, Tony Wright has said "There is a very clear case for defined compensation where the State itself has caused injustice."

"We say there should be a straightforward compensation scheme of the kind the Ombudsman said, run by an independent tribunal. What the Government has said is that we have no obligation to compensate at all but we'll simply have an ex-gratia scheme for some people on grounds which are still unclear."

Under the Government's proposed charity scheme around 90% of people will be ruled out and unable to get the compensation they deserve. EMAG wants proper compensation for ALL the victims of this scandal and not just hardship handouts for a maximum of 10% of victims. This is about the moral duty to pay compensation for the injustices that the Parliamentary Ombudsman has found.

The PASC report states very clearly that the Government's plan for handouts for the few is both unjust and inadequate and that it should pause for thought.

Parliament needs to stand up for the million wronged policyholders and make the Government think again. Otherwise the only route left to justice will be expensive litigation, which nobody wants and is exactly what the creation of the Ombudsman was designed to avoid. With PASC having delivered a second damning verdict, the ball is in your court to stand up now for your constituents and your Ombudsman.

EMAG members are extremely grateful for the many MPs who have argued for proper compensation. **We call on MPs to insist on an urgent Commons debate on the PASC report and the need for justice.**

Yours sincerely,

Paul Braithwaite

General Secretary of EMAG

paulbraithwaite@gmail.com

Some useful links:

The PASC report: www.publications.parliament.uk/pa/cm200809/cmselect/cmpublic/219/219.pdf

The Guardian today: <http://www.guardian.co.uk/business/2009/mar/19/insurance-equitable-life>

Dr. Tony Wright MP on TODAY: <http://news.bbc.co.uk/1/hi/health/7952000/7952113.stm>

Equitable Members Action Group Limited, a company limited by guarantee, number 5471535 registered in the UK.
Registered address: Camburgh House, 27 New Dover Road, Canterbury CT1 8DN