

20 December 2011



Your ref:
Our ref: L/2/1/11F

Dear Consultee

JOINT CONSULTATION PAPER ON INSURANCE CONTRACT LAW: POST CONTRACT DUTIES AND OTHER ISSUES (DISCUSSION PAPER NO 152)

We invite comment on the abovementioned Consultation Paper which has been published today. Related news releases are available on our website.

Currently, with the Law Commission for England and Wales (which has the lead role in the project), we are examining insurance contract law. This is the second Consultation Paper on aspects of this project. The Consultation Paper includes proposals to improve remedies for late payment of valid insurance claims, clarify the law on insurers' remedies for fraudulent claims, extend the categories of life insurance and simplify the law on policies and premiums in marine insurance.

Consultation is critical in all our law reform projects to ensure that the final recommendations contained in our report would, if implemented, result in law which is just, principled, responsive and easy to understand. We would therefore be grateful to receive your views on any or all of the proposals in this Paper; they will be fully considered and analysed in the course of reaching our final conclusions. Even if you agree with our proposals but do not wish to make any further comments, a brief note to that effect would also be most helpful as an indication that our proposals are on the right lines.

As the Law Commission for England and Wales is leading this project, please send your comments to that Commission at the address shown at the front of the paper. Where possible, we would prefer the electronic submission of comments. Electronic response forms are available on the websites of both Commissions. Please note that the consultation process for this project will conclude on **20 March 2012**; accordingly, we would be grateful if comments were submitted by then.

PLEASE NOTE THAT information about this Consultation Paper, including copies of responses, may be made available in terms of the Freedom of Information Act 2000 and the Freedom of Information (Scotland) Act 2002. Any confidential response will be dealt with in accordance with these Acts and as stated at the front of the Consultation Paper. We may also attribute comments and publish a list of respondents' names.

Finally, should you wish to offer any comments on the way in which we conduct our consultation exercises, we would be pleased to hear from you.



Yours sincerely

MALCOLM MCMILLAN

Chief Executive