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Consumer Protection Code
Consumer Protection Codes Department,
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Your ref:
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cathal.mckenna@ecclesiastical.com

5th January 2010

Dear Sirs,

Re: Submission on Review of Consumer Protection Code

Having studied the consultation paper (CP47) published on your website earlier this year, we (Ecclesiastical Insurance Office) have decided to make a submission focused on a single point that we believe that, if implemented would have a serious detrimental impact on consumers' interests.

The provision we are referring to is Chapter 8 Provision 9 a), the proposed requirement that 'when an accident has occurred and a personal injury has been suffered a copy of the Injuriesboard.ie leaflet is issued to the potential claimant'.

Aside from creating obligations to persons who are not consumers or potential consumers within the definition used in the CPC, and whom the insurer may not be aware of, our objection is based on two key grounds:

- i) It may well serve to encourage nuisance or vexatious claims by encouraging third parties to believe they have grounds for actions due to any injury howsoever caused;
- ii) Due to the nature of the market niches we operate in, many of our clients are required to operate 'accident book' systems where they record any accidents that occur on their premises. According to our interpretation of the above provision we or our policyholder would be obliged to provide a copy of the IB Leaflet to every employee or member of the public that suffers a personal injury on our insured's premises regardless of whether they have indicated that they want to bring a formal claim or not. If we are to be expected to treat all of these as potential claims than this will have a considerable cost implication in terms of administration and reserving even if in the end no additional genuine claims are reported.

We believe that if implemented it is a pro claimant measure rather than a pro consumer measure and all customers including consumers will be required to pay for, without any gain in their protection of their rights.

Yours sincerely,

Cathal McKenna
On behalf of EIO Dublin