

Index

- access to justice
 - conditional fee arrangements and, 250–2
 - increase in tort claims and, 206–9
 - personal injury claims reform and, 437–40
- Access to Work scheme, 349–50
- Accident Line Direct, 248
- accidents
 - allocation of costs from, 423–5
 - cost of, 422–3
 - in Criminal Injuries Compensation Scheme, 298–9
 - defined, 3–5
 - estimates of claims involving, 184–7
 - factual causation in, 97–8
 - industrial injuries scheme and, 323–5
 - injury and illness insurance, 275–9
 - personal injury or death from, 13–15
 - preferential treatment in compensation for, 446–7
 - prevention via insurance, 414–20
 - tort liability and prevention of, 410–13
 - see also types of accidents, e.g., road and traffic accidents*
- accountability
 - as motivation for claims, 193–4
 - vindication of victim and, 403–5
- accounting requirements, liability insurance and, 228–30
- actio per quod servitium amisit* principle, full compensation calculations and, 136–7
- acts, negligence as result of, 64–76
- actuarial evidence, full compensation and, 145–9
- add-on accident schemes, 457–61
- administrative costs of compensation, 17–19, 367–8, 375–82, 395–6
 - no-fault systems and, 455–7
- affirmative obligations, burden of, misfeasance v. nonfeasance and, 67
- after-the-event (ATE) insurance
 - claims financing and, 210–14
 - conditional fee arrangements and, 250–2, 279–80
 - development of, 437–40
 - growth in claims and, 201–2
 - settlement negotiations and, 262–5
- aggravated damages, 401
- airline disasters
 - damages recovered from, 156n.125
 - settlement procedures in, 269–71
- Albert v. Motor Insurers' Bureau*, 244–5
- Alcock v. Chief Constable of South Yorkshire*, 80
- Allitt, Beverly, 261–2
- alternative dispute resolution (ADR), individual claims settlement and, 256–7
- animals, strict liability concerning, 87–8
- Animals Act 1971, 63–4, 87–8, 234–5
- annuity
 - life insurance and, 275–9
 - structured settlements as, 128–9
- anti-discrimination legislation, disability rights and, 345–6
- appeals of damages awards, lost earnings and support calculations and, 133–7
- arbitration, individual claims settlement and, 257–8
- asbestos litigation, 99–100, 200–2, 217–19
- assault, CICS provisions involving, 302–3
- assessment-of-damages approach, factual causation and, 104–5
- Association of British Insurers, 206
- Association of Parents of Vaccine Damaged Children, 94–5
- Association of Personal Injury Lawyers (APIL), 201–2, 252–3

- assumption of responsibility test, duty of care and, 59–60
- Atiyah, Patrick, 465–7
- attachment of earnings order, 212–14
- attributory causal inquiry, legal causation and, 106–12
- Australia
- corporation liquidation and bankruptcy in, 217–19
 - disability scheme in, 443–5, 447–50
 - tort reform in, 204–5
- balance of probabilities test, factual causation, 99n.4, 100–1
- bankruptcy
- declaration by defendant of, 212–14
 - of US corporations, 217–19
- Barlow Clowes investment, 288–9
- Barrett v. Enfield London Borough Council*, 61–2
- before-the-event (BTE) insurance, 210–14, 249–50, 279–80
- breakdown of settlement negotiations and, 262–5
- Benefits for Disabled People: The Way Ahead*, 317–18
- 'benzodiazepine' group litigation, 191–3
- bereavement benefits, solace compensation, 394–5
- bereavement damages
- CICS assessment of compensation and, 305
 - earnings-related principle and, 140–3
 - family claims, 81–2
 - tariff system and, 156–7
- bereavement support payment (BSP), 332–4
- Beveridge Report, 313–15, 318–20, 383–5
- tort damages and social security benefits, 370–4
- bilateral monopoly, settlement process for individual claims and, 255–8
- 'blame culture', shift in social attitudes concerning, 199–200
- blameless victim concept, in Criminal Injuries Compensation Scheme, 300–3
- blanket immunity, statutory duty of care and, 61–2
- blood contamination claims
- social security benefits and, 340–1
 - strict liability and, 95–6
- Bolton v. Stone*, 34–5, 175
- breach of statutory duty, 86
- negligence and, 26
 - workmen's compensation and, 310–12
- British Coal group litigation case, 261n.67
- burden of proof
- Criminal Injuries Compensation Scheme, 294–5
 - factual causation, 97–8, 102–3
 - individual claims process, 255–8
 - over-compensation issues and, 358–60
 - shifting of, 84–6
- Burmah Oil Co. v. Lord Advocate*, 104–5
- but-for test
- legal causation, 106–12
 - multiple causal factors, 103–5
- Bux v. Slough Metals Ltd*, 102–3
- Cantley Working Party, 265–7
- capacity v. disability, 318n.40
- carer as defendant, damages restrictions for, 139–40
- carer's allowance (CA), 332
- Carmarthenshire County Council v. Lewis*, 167–8
- causa causans* injury, 365–8
- causa sine qua non* injury, 365–8
- causation
- balance of probabilities test of, 99n.4
 - basic principles of, 97
 - factual causation, 97–105
 - general deterrence and, 428–9
 - legal causation, 106–12
 - misfeasance v. nonfeasance and, 66–8
 - no-fault compensation and, 453–7
 - non-legal framework for, 111–12
 - pragmatic analysis of fault and, 175–9
 - strict liability and, 83–4
- ceilings on insurance coverage, 281n.21, 416n.77
- strict liability and no-fault schemes, 448–50
- 'chance' cases of personal injury
- lump-sum damages and, 119
 - variation of awards after trial in, 123–4
- Chaplin v. Boys*, 240–1
- charitable donations
- over-compensation and, 367
 - tax exemptions for, 346–8
 - tort damages and, 370
- cheapest cost-avoider principle, allocation of accident costs and, 423–5

- children *see* family claims
- crimes of violence and, 295–8, 299
- death and disability of, 15
- dependency actions in cases with, 120–3, 134–5
- duties of physical protection of, 69–72
- duty to control conduct of, 72–4
- gratuitous care compensation and, 135–6
- home accidents involving, 186–7
- injury and illness insurance compensation and, 279
- insurance coverage and, 236–9
- mental distress and nervous shock linked to injury of, 300
- as primary victims, 78–9
- propensity to claim in cases involving, 196–9
- tort liability involving, 239–41
- vaccine damage in, 94–5
- chronic illness, compensation for, 19–22
- Citizens' Advice Bureau, 248
- Citizens' Charter, 201–2
- Civil Justice Review, 184–7, 378
- civil law
- illegality defence and, 57–8
 - means of tortfeasor and, 166–7
- Civil Liability (Contribution) Act 1978, 88–9
- civil procedure
- compensation orders and, 286–8
 - settlement negotiations and, 262–5
- Civil Procedure Rules (CPR), individual claims process and, 253–8
- claims and claimants
- accident victims and tort claimants, 183–7
 - actions commenced, statistics on, 183–4
 - actual and potential claims, 184–7
 - alternative remedies to, 195–6
 - backlog in CICS of, 305–8
 - CICS claims level, 307–8
 - compensation culture and, 199–209, 248–9
 - conduct of claimant, 44–58, 300–3
 - cost of tort compensation and increase in, 375–82
 - decision not file, reasons for, 194–5
 - financing for, 210–14, 247–52, 450–2
 - group claims, 193
 - growth in number of, 200–2
 - individual claims, 253–8
 - industrial injuries and illnesses, 188–90
 - liability insurance and cost of, 225–30
 - medical injuries, 191–3
 - motivations of, 193–9
 - out-of-court settlement, statistics on, 183
 - propensity to claim and, 196–9
 - public liability claims, 191
 - road accidents, 187–8
 - size and complexity of, 269–71
 - social attitudes concerning, 199–200
 - time taken for, 265–7
 - trial proceedings, statistics on, 183
 - types of claims, 187–93
- 'claims-made' coverage, 227
- claims management companies (CMC)
- expansion of, 437–40
 - growth of, 201–2
 - legal services from, 248–9
- Clinical Negligence Scheme for Trusts, 381–2
- cohabitation rule, bereavement benefits and, 333–4n.96
- collateral source rule, over-compensation and, 365–8
- collective liability, 167–8
- commercial interests v. safety, 31–4
- common employment defence, 310–12
- common law
- conduct of claimant in CICS and, 300–3
 - industrial injuries disablement benefit and, 327–9
 - insurance practice influence on, 236–9
 - liability insurance and, 235–41
 - self-injury and, 413–14
 - workmen's compensation and, 310–12
- common sense, legal causation and, 109–10
- community responsibility, no-fault compensation and, 453–7
- community-wide accident prevention techniques, 415–16
- compensation
- accident prevention and role of, 410–13
 - administrative costs of payments, 17–19
 - assessment of systems for, 395–6, 447–50
 - attitudes concerning, 389–92
 - categories of, 10–12, 358–60
 - CICS assessment of, 303–5
 - corrective compensation, 392
 - as corrective justice, 401–2
 - costs of, 17–19
 - criminal compensation orders, 286–8
 - criminal injury claims, 285–6
 - culture of, 199–209, 248–9
 - cumulative benefits and, 357–8
 - current issues in, 437–42
 - defined, 3–5

- dependency actions, 120–3
 discounted settlements, 268–9
 distribution of losses, 396–9
 egalitarianism and, 9–10, 21–2
 enforcement of, barriers to, 123–4, 212–14
 equivalent compensation, 393–4
 ex gratia schemes, 93–6
 fault principle and, 27–8, 163–5
 v. first-party injury and illness insurance, 280–4
 full compensation, 131–40
 functions of, 389–92
 general deterrence and, 427–30
 goals of, 452–7
 growth in claims involving, 200–2
 illegality defence and, 57–8
 increase in amounts awarded as, 202–3
 liability insurance and size of, 220–30, 237–9
 limited v. comprehensive reform of, 443–5
 means of tortfeasor unrelated to, 166–7, 287n.21
 mental distress and nervous shock, CICS provision for, 300
 negotiation of amount of, 267–71
 ‘no liability without fault’ principle and, 50–1
 payment in absence of fault, 173–5
 v. prevention, 5
 purposes of, 366–7
 reasonable expectations and, 8–9
 redistributive compensation, 393
 risk allocation and, 399–401
 solace damages, 81–2, 393, 394–5
 sources of, 17–19
 strict liability limits on, 131n.45
 survival actions, 120–3
 tort claims, 285–6
 types of, 392–5
 as vindication, 403–5
see also cost of compensation; damages in tort liability; over-compensation
 compensation neurosis, lump-sum damages and, 119
 compensation orders, 286–8
 Compensation Recovery Unit (CRU)
 actual and potential claims and, 184–7
 growth in claims statistics, 200–2
 industrial injuries and illness claims, 188–90
 subrogation and recoupment and, 361, 373
 Competition and Markets Authority, 205–6
 conciliation, individual claims settlement and, 257–8
 conditional fee arrangements (CFAs), 201–2
 before-the-event insurance and, 279–80
 breakdown of settlement negotiations and, 262–5
 claims management companies and, 248–9
 evolution of, 250–2, 437–40
 financing for claims and, 210–14, 249–50
 individual claims settlement and, 256n.40
 conduct
 of claimant, 44–58, 300–3
 deliberate v. negligent conduct, 406–8
 industrial injuries scheme and, 322
 injury to others, 406–13
 rules and standards of, 406–14
 conflict of interest, individual claims settlement and, 256–7
 Congenital Disabilities (Civil Liability) Act 1976, 47–9, 63–4, 232–5, 437–40
 consecutive causal factors, liability and, 103–5
 consent, *volenti non fit injuria* and principle of, 52–4
 consent order, periodical payments and, 129–31
 constant attendance allowance (CAA), 328–9
 Consumer Protection Act 1987, 62–4, 89–92, 111–12
 compensation under, 437–40, 448–50
 medical negligence claims and, 191–3
 strict liability limits on compensation in, 131n.45, 442–3
 Consumer Rights Act 2015, 52–4
 contingencies
 full compensation and, 145–9
 lost earnings and support calculations, 133–7
 contract law
 duty of care and, 62–4
 misfeasance v. nonfeasance in, 64–8
 tort liability and, 231–2
 undertakings in, 68–9
volenti non fit injuria and, 52–4
 Contracts (Rights of Third Parties) Act 1999, 231–2
 contractual duties, strict liability and, 86–7
 contributory benefits
 employment and support allowance, 330–1
 industrial injuries scheme, 325–9
 contributory insurance principle, social security and, 318–20

- contributory negligence
 - amount of compensation in cases of, 268–9
 - assessment of, 49–50
 - basic principles of, 45–52
 - conduct of claimant in CICS and, 300–3
 - family cases and, 47–9
 - fault system and, 50–1
 - general deterrence and, 427–30
 - of insured, first-party insurance and, 282
 - 'last opportunity rule' and, 46
 - liability insurance and, 223–5
 - needs of victim and, 172–3
 - v. negligence, 47
 - products liability and, 90–1
 - self-injury avoidance and, 413–14
 - subjective considerations in, 236–9
 - tort law and, 44–58
 - usefulness of, 51–2
 - volenti non fit injuria* (assumption of risk)
 - defence and, 54–6
 - workmen's compensation and, 310–12
- Cookson v. Knowles*, 121–3
- Corfield v. Groves*, 244–5
- corporations
 - liquidation of, as result of liability claims, 217–19
 - as tort defendants, 214–19
- corrective compensation, 392
 - goals of, 452–7
 - no-fault systems and, 453–7
- corrective justice, tort liability as, 401–2
- cost of accidents
 - allocation of, 423–5
 - externalization of, 423–5
 - general deterrence and, 422–3, 431–3
 - no-fault systems and, 459
- cost of care damages
 - equivalent compensation and, 393–4
 - full compensation calculations and, 137–40
 - growth in compensation amounts and, 202–3
 - inflation and, 227–8
 - liability insurance and, 225–30
 - overall maxima for, 160–1n.146
 - periodical payments for, 130
- cost of compensation
 - analysis of, 385–7, 440–1
 - assessment of intangible loss and, 149–54
 - compensation in absence of fault and, 175
 - criminal injuries compensation, 387–8
 - design negligence and, 41–4
 - funding approaches and assessment of, 450–2
 - liability insurance, 225–30
 - 100-per-cent principle, 143–5
 - payment of, 375, 379–82
 - products liability and, 89–92
 - settlement negotiations and, 262–5
 - social security system costs, 383–5
 - social services cost, 382–3
 - social welfare reform proposals and, 461–5
 - subrogation rights and, 363–5
 - tort compensation, 375–82
 - value of activity v. risk prevention, 36–7
- Creutzfeldt-Jakob Disease (CJD)
 - 'rational fear' of, 78–9
 - strict liability claims and, 96
- Criminal Injuries Compensation Act 1995, 292
- Criminal Injuries Compensation Appeal Panel, 307
- Criminal Injuries Compensation Authority (CICA), 285–6, 288
- Criminal Injuries Compensation Scheme (CICS)
 - accidental injuries in, 298–9
 - administration of, 305–8, 323n.60
 - assessment of compensation in, 395–6
 - assessment of compensation under, 303–5
 - benefits under, 341
 - claims consciousness and, 307–8
 - compensation orders and, 288
 - conduct of claimant under, 300–3
 - cost of, 387–8
 - crime of violence in, 295–8
 - development and justification for, 289–94
 - exclusions, 299
 - fault principle and, 27–8
 - human causes in, 5–7
 - mental distress and shock in, 300
 - negligence and, 44
 - 100-per-cent principle and, 143–5
 - over-compensation issues and, 358–60
 - political debates about, 389–92
 - rioting injuries and, 279
 - scope of, 294–9
 - subrogation rights and, 362–4
 - tort claims, 285–6
- criminal injury compensation
 - alternative sources, 288–9
 - compensation orders, 286–8
 - cost of, 387–8
 - Criminal Injuries Compensation Scheme and, 289–308

- exemption from recoupment, 374
- general deterrence and, 430–1
- no-fault principle and, 453–7
- over-compensation and, 374
- social security benefits in addition to, 358–60
- tort claims, 285–6
- criminal law
 - illegality defence and, 57–8
 - negligence and, 44
- Crown indemnity, 416–20
- culpability
 - v. liability, 163–5, 167–72
 - without liability, 171
- cumulation, over-compensation and, 357–8
- customary practice, negligence and, 41–4
- 'Dalkon Shield' case, 193
- damage not within risk principle, legal
 - causation and, 112–14
- damages-based agreements (DBAs), 210–14, 249–50, 251–2
 - before-the-event insurance and, 279–80
 - individual claims settlement and, 256n.40
- damages in tort liability
 - aggravated damages, 401
 - alternatives to lump sums, 127–31
 - charitable payments and, 370
 - costs of, 375–82
 - criminal injuries compensation and, 374
 - early periodical payments systems, 128
 - in fatal cases, 120–3
 - full compensation, 131–40
 - general damages, 132
 - general deterrence and, 427–30
 - intangible losses, 149–60
 - mixed lump-sum/periodic payments, 127–8
 - overall maxima for, 160–1
 - over-compensation and, 365–74
 - personal injury cases, 118–20
 - personal insurance and, 368–70
 - punitive damages, 161–2
 - sick pay and, 365–74
 - social security payments and, 370–4
 - solace damages, 81–2, 393, 394–5
 - special damages, 132
 - structured settlements, 128–9
 - suitability of lump sums, 125–7
 - tort law principles concerning, 365–8
 - variation of awards after trial, 123–4
 - see also* compensation; cost of compensation
- Damages Lottery, The* (Atiyah), 465–7
- dangerous things and activities, strict liability and, 92–3
- date of injury, lump-sum damages and, 120
- Davie v. New Merton Board Mills*, 235–6
- day-centres, 351–2
- death
 - accidents as cause of, 13–15
 - full compensation provisions involving, 131–40
 - goals for management of, 452–7
 - intangible losses from, 150
 - interest on damages for cases involving, 132–3
 - life expectancy of victim, damages based on, 136
 - lump-sum damages in cases of, 120–3
 - negligence as liability and, 26
 - non-accidental causes of, 15
 - in road accidents, 187–8
- Defective Premises Act 1972, 63–4
- defective products liability
 - contractual duties and, 86–7
 - duty of care and, 62–4
 - strict liability and, 89–92
- defendants
 - bankruptcy declaration by, 212–14
 - employers and corporations as, 214–19
 - group claims and, 258–62
 - individual claims process and, 253–8
 - individuals as, 210–14
 - insurers as, 219–20
 - liability criteria for, 210
- defensive medicine, tort liability linked to, 410–13
- delay of settlement
 - lump-sum damages and, 120
 - negotiations and, 265–7
- dependency action
 - in fatal cases, 120–3
 - lost earnings and support calculations and, 134–5
- dependency culture, shift in social attitudes concerning, 199–200
- design
 - of drugs, claims related to, 191–3
 - home accidents and, 186–7
 - objective standard of care and negligence in, 41–4
 - products liability and, 89–92
 - tort law and improvement in, 406–13

- deterrence
 classification of, 405–6
 contributory negligence and principle of, 45–52
 goals of, 452–7
 no-fault systems and, 453–7
 risk-related premiums and, 416–20
 self-injury avoidance and, 413–14
 tort liability as tool for, 405–20
see also general deterrence
- 'development risk' defence
 drug-related injuries and deaths claims, 191–3
 products liability and, 90–1
- Diffuse Mesothelioma Scheme, 362
- disability and the disabled
 employment and support allowance, 330–1
 employment services for, 348–50
 income loss from, 16–17, 19–22
 industrial injuries disablement benefit and, 325–9
 insurance against, 276–7
 legal environment for, 345–6
 medical model of, 349–50
 mobility services for, 350
 natural and human causes of, 5–7
 pensions, 278
 personal independence payment and, 331–2
 personal v. social model of, 345–6, 348–50
 prevalence of, 15–16
 reasonable expectations and, 8–9
 severity of, 19–22
 social security benefits for, 317–18, 329–32
 social services for, 348–52
 statutory sick pay and, 329–30
 tax reliefs for persons with, 346–8
 tort claims v. benefits for, 337–41
 tort compensation reform and, 447–50
- Disability Discrimination Act 1975, 348–50
- disability living allowance (DLA), 317–18
 personal independence payment as replacement, 331–2
- Disabled People's User Led Organizations (DUPLOS), 332n.90
- Disabled Persons (Employment) Act 1944, 348–50
- disclosure, in settlement procedures, 253–8
- discount rate, full compensation and, 146–8
- disease
 industrial injuries and illnesses claims, 188–90, 323–5, 340n.117
- liability insurance and claims involving, 225–30
 natural and human causes of, 5–7
 products and materials linked to, 425–6
 propensity to claim damages for, 197–8
 subrogation and recoupment of compensation for, 362
- distinct tort, negligence as, 26
- distribution of loss, 210, 396–9
- Dodds v. Dodds*, 47–9
- Donoghue v. Stevenson*, 59, 62–4
- double compensation
 damage awards and, 148–9
see also over-compensation
- Doughty v. Turner Manufacturing Co.*, 112–14
- Dow Corning case, 193
- drug-related injuries and deaths
 claims estimates for, 191–3
 factual causation in adverse-effects claims, 101–2
 general deterrence and elasticity of demand, 425–6
 products liability involving, 90–1
 vaccine damage claims, 94–5
see also medical negligence
- dual compensation systems
 proposals for, 444–5
 social welfare reform proposals and, 462–5
- duties of physical protection, 69–72
- duty of care
 common situations involving, 62–4
 duties of physical protection and, 69–72
 duties to control conduct of others and, 72–4
 liability insurance and, 236–9
 nature of, 59–62
 nervous shock and, 76–7
- earnings-related principle
 compensation reform and, 447–50
 lost earnings compensation, 140–3
 national insurance and, 315
 social security system and, 316–20, 337–41
 statutory sick pay, 329–30
- economic loss
 compensation orders and, 286–8
 dependency action in fatal cases and, 120–3
 duty of care and, 59–60
 factual causation and, 104–5
 family claims, 81–2
 foreseeability and, 115–16
 politics of compensation for, 391–2

- suitability of lump sum damages in, 125–7
see also income loss; lost earnings
- economic principles
 general deterrence and, 420–2
 in mixed system, 10–12
 shift in social attitudes concerning, 199–200
- efficiency, tort system and absence of, 399
- egalitarianism
 assessment of intangible loss and, 149–54
 compensation systems and, 9–10
 disability rights legislation and, 345–6
 earnings-related principle and issues with, 140–3
 means of tortfeasor and compensation agreements, 166–7
 severity of disability and compensation payments, 21–2
- Eileen Trust, 95–6
- elasticity of demand, general deterrence and, 425–6
- Elliot, D. W., 437
- employers
 cost of tort compensation for, 379–82
 experience ratings in liability insurance for, 418–20
 sick pay obligations of, 365–70, 374
 statutory sick pay reimbursements, 329n.81
 as tort defendants, 214–19
 wage advances by, for prospective tort settlement, 358–60, 362–3
- Employers' Liability Act 1880, 310–12
- Employers' Liability (Compulsory Insurance) Act 1969, 214n.4, 220–5, 232–5, 281n.21
 compulsory insurance under, 244–5
- employment and support allowance (ESA), 317–18, 330–1
- employment risk, industrial injuries scheme and, 321–5
- employment services, for disabled persons, 348–50
- Equality Act 2010, 345–6, 350
- equivalent compensation, 393–4
- error
 v. negligence, 163–5
 in social security system, 341–4
- European Communities (Rights Against Insurers) Regulations 2002, 218–19
- European Convention on Human Rights (ECHR), 201–2
- European Convention on the Compensation of Victims of Violent Crimes, 295–8
- European Court of Human Rights (ECtHR), 61–2, 201–2, 437
- European Union (EU)
 crime victim compensation directive, 295–8
 road and traffic accidents compensation in, 241–5
- evidence
 in group claims, 258–62
 individual claims process and problems with, 255–8
- exceptionally severe disablement allowance (ESDA), 328–9
- exceptional risk principle, accidental injury in Criminal Injuries Compensation Scheme and, 298–9
- exemplary damages *see* punitive damages
- ex gratia compensation schemes, 93–6
 vaccine damage, 94–5
- ex gratia principle, criminal injury compensation and, 292
- experience rating
 employers' liability insurance, 418–20
 first-party insurance, 431
 medical negligence, 419n.87
 in motor insurance, 417–18
- explanatory causal inquiry, legal causation and, 106–12
- externalization of costs, 423–5
- factual causation, 97–105
 causing and increasing risk of harm, 99–102
 limits of liability in, 105–16
 multiple causal factors, 103–5
 'NESS' test of, 103n.22
 omissions in, 102–3
 proof of, 97–8
- 'fair, reasonable, and just' principle, assessment of intangible loss and, 152–4
- family claims
 for care services, full compensation for, 139–40
 contributory negligence in, 47–9
 Criminal Injuries Compensation Scheme and, 294–5
- earnings-related principle and, 140–3
- fatal cases lump-sum damages and, 121–3
- insurance for children and, 279
- lost earnings and support calculations and, 134–5

- family claims (*cont.*)
 suitability of lump sum damages in, 125n.21
 value of household services calculations and, 135–6
- Family Fund, 340–1
- Fatal Accidents Act 1976, 47–9, 81–2, 120–3
 bereavement damages in, 156–7, 332–4
 intangible losses in, 150
 lost earnings and support calculations and, 134–5
 privity of contract doctrine and, 231–2
 proceeds of crime and damages under, 302–3
 social security benefits and damages under, 374
 value of household services calculations in, 135–6
 widows' damages in, 225–30
- fault principle
 claimant's conduct and, 44–58
 collective liability and, 167–8
 compensation unrelated to, 163–5, 173–5
 contractual duties, 86–7
 contributory negligence and, 45–52
 duty of care and, 59–62
 foreseeability and, 114–16
 home accidents and, 186–7
 individual defendants and, 166–7, 210–14
 legal test of, 175–9
 liability insurance and, 237–9
 liability v. culpability and, 167–72
 negligence as, 28–44
 objective definition, 169–71
 100-per-cent principle and, 144–5
 popular morality and, 171–2
 pragmatic objections to, 175–9
 procedural devices and, 84–6
 proposals for replacement of, 442–3
 risk allocation and, 399–401
 in road accidents, 187–8
 society's responsibility for human causes and, 7–8
 strict liability and, 83–4
 in tort law, 27–8
 victim's needs and, 172–3
- feature rating
 first-party insurance, 431
 in Industrial Injuries Scheme, 418–20, 430–1
 in motor insurance, 417–18
- figths, CICS provisions about damages linked to, 302–3
- Financial Services Authority (FSA), 228–30
- Financial Services Compensation Scheme (FSCS), 228–30
- finer and penalties v. tort compensation, 408–9
- fire insurance
 loss-prevention measures and, 414–16
 property damage claims involving, 195–6, 280–4
- first-party (personal) insurance
 beneficiaries of, 231–2
 compensation from, 10–12
 damages and, 368–70
 deductibles in, 416–20
 general deterrence and, 431
 injury and illness insurance, 275–9
 legal expenses insurance, 279–80
 liability insurance and, 220–5
 loss distribution in, 398–9
 losses from compensation, shifting of, 358–60
 lost-earnings compensation and, 448–50
 over-compensation and, 358
 personal injury claims and, 235–6
 social security benefits and, 358–60, 444–5
 tort liability and, 280–4
 tort reform and expansion of, 465–7
 types of, 275–80
- First-tier Tribunal (FtT)
 Criminal Injuries Compensation Scheme, 305–8
 social security system, 335–7
- Fisher Committee, 341–4
- 'floodgates argument', nervous shock liability and, 77
- The Forensic Lottery* (Ison), 437
- foreseeability
 duty of care and, 59–60
 legal causation and, 114–16
 negligence and principle of, 38–40
- fraud
 claims fraud, 206–9
 conduct of claimant in CICS and, 300–3
 as crime of violence, 295–8
 criminal injury compensation, 288–9
 industrial injuries claims fraud, 321–5
 in social security system, 341–4
 tort claims against, 285–6
- free-rider problem, vaccine damage claims, 94–5
- free will, duties of physical protection and, 72

- 'front-loading', cost of tort compensation and, 376
- full compensation
- distribution of loss and, 396–9
 - dual compensation proposals and, 444–5
 - first-party insurance restrictions on, 280–4
 - interest rules, 132–3
 - lost earnings and support, 133–7, 140–5
 - medical and other expenses, 137–40
 - practical application of, 145–9
 - in tort law, 131–40
 - tort law commitment to, 206–9
- funding of compensation systems, 210–14, 247–50, 252, 450–2
- future earnings
- fatal cases lump-sum damages and, 121–3
 - full compensation for lost earnings and support, 133–7
 - interest on damages for, 132–3
 - life expectancy of victim, damages based on, 136
 - periodical payment of damages and, 129–31
 - personal injury lump-sum damages and, 118–20
- Galanter, Marc, 252–3
- general damages, defined, 132
- general deterrence, 420–33
- allocation of accident costs, 423–5
 - costs of accidents and, 422–3
 - criminal injuries compensation and, 430–1
 - defined, 405–6
 - first-party insurance and, 431
 - funding approaches to compensation and, 450–2
 - policy implications of, 431–3
 - practical application of, 427
 - responsiveness to price mechanism, 425–6
 - rules and standards of behaviour and, 406–14
 - social security system and, 430–1
 - theory behind, 420–2
 - tort system and, 427–30
- Goldman v. Hargrave*, 74–6
- Gorris v. Scott*, 112–14
- government
- funding for compensation and role of, 450–2
 - general deterrence and role of, 420–2
 - payment of compensation by, 379–82
 - subrogation rights and, 363–5
- gratuitous care
- carer's allowance for, 332
 - distribution of loss and, 396–9
 - full compensation for, 139–40, 225–30
 - liability insurance and damages for, 240–1
- group claims, 193
- settlement procedures, 258–62, 269–71
- group litigation order (GLO), 260–2
- Gurtner v. Circuit*, 244–5
- half-deduction rule, tort damages and social security benefits, 371–3
- Hand, Learned (Judge), 32–3, 428
- harm
- bodily injury v. mental harm, 78–9
 - duties of physical protection and, 69–72
 - factual causation and risk of, 99–102
 - foreseeability of, 38–40, 114–16
 - legal causation and agents of, 109–10
 - likely magnitude of, 35–6
 - mental harm principle, 76–7
 - misfeasance v. nonfeasance and prevention of, 65
 - necessary condition of, in factual causation, 97–8
 - personal responsibility for, 47–9
 - probability of, 34–5
 - shifting burden of proof of, 84–6
 - value of activity v. cost needed to avoid, 36–7
- 'harm-within-the-risk' principle, legal causation and, 112–14
- Harris 1984 Survey, 188–90, 255–8
- contributory negligence and, 50–1
- Harvard Medical Practice Study, 184–7, 191–3
- hazard, negligent design and role of, 41–4
- Health and Safety at Work etc. Act 1974, 86
- Health and Safety Executive Summary Statistics for Great Britain 2016*, 418–20
- Heil v. Rankin*, 152–4
- hepatitis C virus, blood contamination claims and, 95–6
- Highways (Miscellaneous Provisions) Act 1961, 63–4
- Holmes, Oliver Wendell, 169
- home accidents, estimates of claims involving, 186–7, 197–8
- home-help care, 351–2
- House of Commons Transport Committee, 205–9
- insurance premium increases and, 228–30

- housing and residential accommodation programs, 351
- Housing Grants, Construction, and Regeneration Act 1996, 351
- human capital approach, assessment of intangible loss and, 151–2
- human causes
- accident and injury from, 5–10
 - egalitarianism and, 9–10
 - legal causation and, 108–9
 - reasonable expectations and, 8–9
 - society's responsibility for, 7–8
- human immunodeficiency virus (HIV), blood contamination claims and, 95–6
- Human Rights Act 1998, 201–2
- Hunt v. Severs*, 240–1
- hypothetical causal factors, liability and, 103–5
- 'identification' doctrine, contributory negligence and, 47–9
- illegality, defence of, 57–8
- conduct of claimant in CICS and, 300–3
- illness *see* disease
- industrial injuries scheme and, 323–5
 - insurance against, 275–9, 280–4
- incapacity, v. disability, 318n.40
- income loss
- effect of disability on, 16–17, 19–22
 - lost earnings and support, full compensation for, 133–7
- income protection insurance (IPI), 275–9, 280–4
- income replacement
- disability-related measures, 349–50
 - employment and support allowance, 330–1
 - non-tort systems of, 448–50
 - social security recoupment and, 373
 - social welfare reform proposals and, 461–5
 - universal credit, 334–5
- incommensurability, negligence and, 33
- independent contractors, vicarious liability of, 216–17
- Independent Insurance company, 205
- Independent Living Fund (ILF), 332n.91
- Index-Linked Government Stocks (ILGS), 125
- individuals
- claims process for, 253–8
 - subrogation rights against, 363–4
 - as tort defendants, 210–14
- Industrial Assurance and Friendly Societies Act 1948, 279
- Industrial Injuries Advisory Council, 324–5, 467
- industrial injuries and illnesses
- benefits for, 325–9
 - claims and claimants, 188–90
 - cost of compensation in, 379–82
 - duty of care and, 62–4
 - employed earner requirement, 318–19n.43, 321–5
 - estimates of claims involving, 184–7
 - experience ratings in insurance coverage and, 418–20
 - growth in claims involving, 200–2
 - liability insurance and claims involving, 225–30
 - loss-prevention measures of liability insurers, 414–16
 - overview of, 320–9
 - scope of 'industrial injuries scheme', 321–5
 - subrogation rights and, 362–3
 - workmen's compensation and, 310–12
- industrial injuries disablement benefit (IIDB), 325–9
- cost of, 383–5
 - tort law v., 337–41
- Industrial Injuries Scheme (IIS)
- accidents and diseases under, 323–5
 - development of, 321–5
 - experience ratings and, 418–20
 - general deterrence and, 430–1
 - social welfare reform proposals and, 461–5
 - solace compensation in, 394–5
 - tort compensation reform and, 447–50
- inequality
- assessment of intangible loss and, 151–2
 - earnings-related principle and issues with, 140–3
 - in mixed society, 10–12
 - subjective factors in non-pecuniary loss and, 157–9
- inexperience, objective definition of fault and, 169–71
- inflation
- cost of tort compensation and, 375–82
 - full compensation and, 148
 - liability insurance and, 227–8
 - periodical payments and, 130–1
 - social security system and, 337–41
- initial causation, 109n.38
- injury
- industrial injuries scheme, 323–5

- insurance against, 275–9, 280–4
 self-injury, avoidance of, 413–14
 tort liability and prevention of, 406–13
see also accidents; personal injury
- insanity, crimes of violence and, 295–8
- Institute of Actuaries, 377
- insurance
 accident prevention via, 414–20
 ad hoc types of, 276–7
 for children, 279
 common law and practice of, 236–9
 costs of tort compensation and, 377–8
 earnings-related principle and, 140–3
 fire coverage in, 195–6
 growth in tort claims impact on, 203–9
 impact of damages on viability of, 237–9
 liability insurance comparison with, 220–5
 loss-prevention measures, 414–16
 no-claims bonus in, 212–14
 periodical payments and, 130–1
 response to price mechanisms and, 425–6
 risk-related premiums, 416–20
 subrogation rights and, 363–5
 tort reform and influence of, 468–9
see also first-party insurance; liability insurance, third-party insurance
- insurance crisis, liability insurance and, 228–30
- intangible losses, 149–60
 assessment of, 149–54
 limitations on damages for, 159–60
 subjective factors in, 157–9
 tariff system and, 154–7
- intention, fault principle and, 27–8
- interest rules
 full compensation, 132–3
 growth in compensation amounts and, 202–3
 settlement negotiations and, 262–5
- international aspects of tort law,
 non-pecuniary damages and, 155–7
- intervening causation, 109n.38
- invalidity benefit, 317–18
- investment
 of lump sum damages, 125–7, 148–9
 of periodical payment damages, 130–1
- Ison, Terence, 437
- Jenkin, Patrick, 322
- Jobcentre Plus, 349–50
- joint liability, 88–9
 factual causation and, 101–2
- judgment in tort claims, enforcement of,
 123–4, 212–14
- judicial law-making, intangible loss assessment
 and, 152–4
- Judicial Studies Board, 155–7
- jury trials, non-pecuniary loss assessment and,
 154–7
- knock-for-knock agreements
 liability insurance, 224–5
 subrogation rights and, 365
- knowledge, foreseeability and, 38–40
- 'last opportunity rule', contributory negligence
 and, 46
- Law Commission
 actuarial evidence recommendations, 145–9
 family claims for damages and, 81–2
 investigation of compensation by, 389–92
 medical expenses compensation and, 137–40
 non-pecuniary loss assessment and, 155–7
 periodical payment of damages proposals
 and, 128
 reform of nervous shock principle, 80–1
 sick pay insurance schemes, 277–9
 statutory tariff rejected by, 156–7
 suitability of lump sum damages research
 by, 126
- law enforcement
 accidental injury by, 298–9
 battery claim against, 403–5
- Law Reform (Miscellaneous Provisions) Act
 1934, 27–8, 120–3, 134–5, 232–5
 liability insurance and, 225–30
- Law Reform (Contributory Negligence) Act
 1945, 46, 232–5
- Law Reform (Personal Injury) Act 1948, 232–5,
 371–3
- Law Reform (Husband and Wife) Act 1962,
 63–4, 232–5
- Law Society, 248, 252–3
- legal aid
 abolition for personal injury of, 437–40
 absence of, for CICS procedures, 305–8
 cost of, 382–3
 financing for claims and scarcity of, 210–14,
 249–50
 settlement procedures and, 247–52
- Legal Aid, Sentencing and Punishment of
 Offenders Act 2012, 251–2
- Legal Aid Scheme, 234–5

- legal causation, 106–12
 damage not within risk principle and, 112–14
 foreseeability and, 114–16
- legal expenses insurance, 279–80
- 'legal expenses insurance', 210–14
- legal profession
 CICS procedures and involvement of, 305–8
 costs of tort compensation and, 377–8
 group claims and, 258–62
 growth in tort claims and changes in, 203–9
 growth of claims and changes in, 201–2
 liability insurance impact on, 239–41
 propensity to claim and role of, 196–9
 tort reform and, 468–9
- legislation
 breach of statutory duty, 86
 for disability rights, 345–6
 duties to control conduct of others and, 72–4
 duty of care and, 60–2
 growth in tort claims and changes in, 203–9
 intangible loss assessment and, 152–4
 liability insurance impact on, 232–41
 products liability and, 90–1
- liability
 collective liability, 167–8
 control over property and, 74–6
 v. Criminal Injuries Compensation Scheme, 300–5
 culpability and, 163–5, 167–72
 of defendants, criteria for, 210
 deterrence of negligence and, 406–8
 duties of physical protection and, 69–72
 exclusion of tort liability, insurance containing, 231–2
 limits in factual causation of, 105–16
 misfeasance v. nonfeasance and identification of, 67–8
 of Motor Insurers' Bureau, 241–5
 negligence as, 26
 for nervous shock, 76–81
 rules of, liability insurance and, 236–9
 settlement without admission of, 403–5
 subrogation and recoupment and, 360–5
 volenti non fit injuria (assumption of risk) defence and, 44–58
 without culpability, 171
 see also specific types of liability, e.g., strict liability
- liability-cum-liability insurance, 415n.70
- liability insurance
 accounting requirements and, 228–30
 ceiling on, 281n.21, 416n.77
 characteristics of, 220–5
 claim estimates and, 186–7
 common law and impact of, 235–41
 compensation in absence of fault and, 175
 contributory negligence and, 51–2
 cost of tort compensation and, 375–82
 coverage requirements, 223–5
 as defendant, 219–20
 earnings-related principle and, 140–3
 of employers, 379–82
 for employers and corporations, 214–19
 experience ratings and, 418–20
 first-party insurance and, 282–4
 impact on deterrence of, 406–8, 410–13
 inflation calculations and, 227–8
 knock-for-knock agreements, 224–5
 legal impact of, 232–41
 limitations of, 225–30
 limited effects on law of, 239–41
 loss-prevention measures in, 414–16
 means of tortfeasor and, 166–7
 objective standard of care and, 40–4
 over-compensation and, 366–7
 personal injury compensation and, 212–14
 premium rates for, 237–9
 propensity to claim and, 196–9
 reform of tort law and, 203–9
 risk-related premiums and, 416–20
 road accident claims and, 187–8, 220–5, 232–5, 380–2
 statutory provisions and, 232–5
 tort law and, 4–5
 vicarious liability and, 218–19
 see also insurance
- life expectancy
 in fatal cases, damages based on, 136
 intangible loss assessment and, 152–4
- life insurance, 275–9
- life valuation, assessment of intangible loss and, 149–54
- likely magnitude of harm, negligence and, 35–6
- Lim poh Choo v. Camden Health Authority*, 131–2
- Lincolnshire Health Authority, 261–2
- Lister v. Romford Ice and Cold Storage*, 239–41
- 'long-tail liability', 227
- long-term disability
 compensation for, 19–22
 overall maxima for damages and cost of, 160–1n.146

- social security system benefits for, 317–18, 341
- loss, compensation and distribution of, 210, 396–9
- loss of amenities, 149–50
 - CICS assessment of compensation and, 303–5
 - first-party injury and, 282
 - full compensation limits and, 132
 - interest rules for damages and, 132–3
 - in mixed systems, 10–12
 - solace compensation and, 394–5
 - tariff system and, 155–7
- loss-of-chance principle, factual causation, 100–1
- loss of faculty, 149–50
- loss-prevention measures
 - experience ratings, 418–20
 - insurance use of, 414–16
 - risk-related premiums and, 416–20
- lost earnings
 - CICS assessment of compensation and, 303–5
 - earnings-related principle in compensation for, 140–3
 - equivalent compensation and, 393–4
 - full compensation for, 133–7, 140–5
 - growth in compensation amounts and, 202–3
 - inflation and compensation for, 227–8
 - life expectancy of victim, damages based on, 136
 - motorists and employers responsibility for, 358–60
 - 100-per-cent principle and, 143–5
- lost years damages
 - calculation of, 136
 - growth in compensation amounts and, 202–3, 225–30
- lump sum damages
 - alternatives to, 127–31
 - benefits of, 127–8
 - discount rate and, 146–8
 - in fatal cases, 120–3
 - inflation calculations and, 227–8
 - periodical payments in conjunction with, 130–1
 - personal injury cases, 118–20
 - structured settlements and, 128–9
 - subrogation and recoupment and, 362
 - suitability of, 125–7
 - taxation of, 346–8
 - variation in awards after trial, 123–4
- Macfarlane Trust, 340–1
- malingering, 100-per-cent principle and risk of, 144–5
- Marchioness* case, 258–62
- marginal utility of money, assessment of intangible loss and, 150–1
- market conditions
 - general deterrence and, 420–2
 - market-based compensation funding, 450–2
- mass torts, propensity to claim in, 197–8
- material-increase-in-risk rule, factual causation, 100–1
- McWilliams v. Sir William Arrol & Co.*, 102–3, 104–5
- means-tested benefits
 - over-compensation and, 358–60
 - social security system, 318–19n.43, 448–50
- media coverage, of group claims, 193, 258–62
- mediation, individual claims settlement and, 257–8
- Medical Defence Union, 191–3, 381–2
- medical expenses, full compensation for, 137–40
- medical negligence
 - claims estimates for, 184–7, 191–3, 379
 - cost of compensation in, 381–2
 - counterproductiveness of tort liability and, 410–13
 - disability and, 5–7
 - duty of care and, 60–2
 - experience rating in liability insurance and, 419n.87
 - factual causation and risk of harm in, 99–102
 - foreseeability and legal causation involving, 115–16
 - group claims involving, 193
 - growth in claims involving, 200–2
 - legal aid for claims of, 249–50, 382–3
 - management of claims involving, 440–1
 - motivation for claims of, 193–4
 - NHS claims involving, 379
 - over-estimation of liability risk, 407–12n.34
 - periodical payments in cases of, 130–1
 - res ipsa loquitur* principle and, 85
 - risk-related premiums and, 416–20
 - vicarious liability and, 217–19
 - see also* drug-related injuries and deaths

- mental distress
 in Criminal Injuries Compensation Scheme, 300
 family claims, 81–2
 limitations of claims including, 76–7
 primary victims, 78–9
 secondary victims, 79–80
see also nervous shock
- mental illness, industrial injuries scheme and, 324–5
- mesothelioma risk
 factual causation and, 99–100
 growth in claims involving, 200–2
 politics in benefits for, 340n.117
- ‘mid-Atlantic rates’
 group claim settlements and, 269–71
 non-pecuniary damages and, 155–7
- misfeasance
 control over property and, 74–6
 duties of physical protection and, 69–72
 duties to control conduct of others and, 72–4
 negligence as, 64–8
 undertakings and, 68–9
- mitigation of damage doctrine, 413–14
- mixed society
 full compensation calculations and, 136–7
 politics and economics in, 10–12
- modified accident schemes, 457–61
- Monckton Committee, 366–7, 370–4
- Monk v. Warbey*, 244–5
- Montreal Convention, 156n.125
- moral hazard, accident prevention via
 insurance and, 414–20
- morality
 legal causation and, 110–11
 liability v. culpability and, 167–72
 misfeasance v. nonfeasance and, 64–8
 negligence as fault and, 37–8
 objective definition of fault and, 169–71
 popular morality and fault principle, 171–2
- mortgage protection insurance, 277n.10
- Motability, 350
- Motor Accident Solicitors Society, 252–3
- motor insurance, 279–80
 categories of, 457–61
 deductibles in, 416–20
 growth in claims and cost of, 205–6
 impact on deterrence of, 412–13
 liability coverage in, 220–5
 over-compensation and, 366–7
- Motor Insurers’ Bureau (MIB), 27–8, 187–8
- compensation policies of, 358–60
 deliberate injury by vehicle and, 298–9
 liability insurance and, 232–5
 structure and function, 241–5
 subrogation and recoupment and, 361
 uninsured motorists and cost of
 compensation for, 381–2
- multi-party claims, 193, 197–8, 258–62
- multiple defendants, in employer and
 corporate liability claims, 217–19
- multiplier, in full compensation, 131–40,
 145–9
- Murphy v. Culhane*, 302–3
- mutual insurance plans
 for employers and corporations, 214–19
 for medical negligence, 381–2
 for road and traffic accidents, 381–2
- National Asbestos Helpline, 248
- National Audit Office, 379
- National Disability Insurance Scheme
 (Australia), 443–5, 447–50
- National Health Service Litigation Authority,
 377
- national insurance (National Health Service)
 Beveridge Report and, 313–15
 collection of contributions to, 346–8
 contributory insurance and, 318–20
 cost of, 377, 379
 Crown indemnity and, 416–20
 establishment of, 312–13
 medical negligence insurance and, 381–2
 negligence claims against, 379
 social services provision by, 348, 382–3
 statutory sick pay contributions and, 329–30
 subrogation and recoupment in, 362,
 429–30
 tort damages and, 374
- National Insurance Act 1911, 312–13
- natural causes
 accident and injury from, 5–10
 egalitarianism and, 9–10
 legal causation and, 108–9
 reasonable expectations and, 8–9
- negligence
 acts v. omissions and, 64–76
 collective liability and, 167–8
 conduct as, 406–8
 v. contributory negligence, 47
 crime and, 44
 v. crimes of violence, 295–8

- damage not within risk principle and, 112–14
 defined, 28–31
 duties to control conduct of others and, 72–4
 duty of care and, 59–62
 v. error, 163–5
 expanded liability for, common law impact of, 236–9
 family claims, 81–2
 as fault, 28–44
 foreseeability principle and, 38–40, 114–16
 function in tort law of, 37–8
 general deterrence and, 427–30
 goals of compensation in, 453
 of insured, first-party insurance and, 282
 as liability, 26
 liability insurance and, 219–20
 likely magnitude of harm and, 35–6
 nervous shock and scope of, 76–81
 objective standard of care and, 40–4
 probability of harm and, 34–5
 safety v. commercial interests and, 31–4
 value of activity v. cost needed to avoid harm, 36–7
 negotiation of settlements
 amount of compensation and, 267–71
 breakdown in, 262–5
 procedures for, 252–62
 time taken for, 265–7
 nervous shock
 in Criminal Injuries Compensation Scheme, 300
 industrial injuries scheme and, 324–5n.66
 negligence and, 76–81
 primary victims of, 78–9
 reform proposals, 80–1
 secondary victims, 79–80
 see also mental distress
 ‘NESS’ test of factual causation, 103n.22
 net costs of accidents, general deterrence and, 422–3
 New South Wales Law Reform Commission, 126–7, 450–2
 New Zealand Accident Compensation Act 2001, 143–5, 437, 443–5, 446–7, 453–7
 NHS Injury Cost Recovery Scheme, 362
 NHS Litigation Authority (NHSLA), 191–3, 440–1
 NHS Redress Scheme, 440–1, 444–5
 ‘no-duty’ technique, 74
 no-fault compensation
 analysis of, 389–92
 goals of, 453–7
 private insurance proposals and, 465–7
 proposals for, 442–3
 road and traffic accidents, 457–61
 tort reform and, 443–5
 ‘no liability without fault’ principle
 contributory negligence and, 50–1
 foreseeability and, 114–16
 objective definition of fault and, 169–71
 non-accidental death and injury, statistics on, 15
 non-earners, productive activity of, full compensation calculations and, 136–7
 non-employment risk, industrial injuries scheme and, 321–5
 nonfeasance
 control over property and, 74–6
 duties of physical protection and, 69–72
 duties to control conduct of others and, 72–4
 negligence as, 64–8
 undertakings and, 68–9
 non-pecuniary loss
 assessment of, 149–54
 CICS assessment of compensation and, 303–5
 claims for, 144–5
 compensation orders and, 286–8
 distribution of, 396–9
 first-party insurance and, 281n.21
 growth in compensation amounts and, 202–3, 225–30
 industrial injuries disablement benefit and, 325–9
 limitations on damages for, 159–60
 over-compensation and, 358, 366–7
 politics of compensation for, 391–2
 subjective factors in, 157–9
 tariff system and, 154–7
 tort compensation reform and, 447–50
 non-traumatic disease, defined, 3–5
 not-for-profit organizations, social services provision by, 351–2
 nuclear disaster, insurance and, 279
 objective standard of care, 236–9
 negligence and, 40–4
 occupational pension schemes, 278

- occupiers' liability
 control over property and, 74–6
 duty of care and, 62–4
 estimates of claims involving, 184–7
 liability insurance and, 234–5
 Occupiers' Liability Act 1957, 234–5
 Occupiers' Liability Act 1984, 63–4
 occurrence basis coverage, liability insurance and, 227
 Ogden tables, 145–9
 omissions
 factual causation and, 102–3
 as negligence, 64–76
 100-per-cent principle
 distribution of loss and, 396–9
 lost earnings compensation and, 143–5
 overall maxima for damages and, 160–1
 tort reform and, 447–50
 OPCS Disability Survey, 15–16, 351
 optimal allocation of resources
 general deterrence and, 420–2
 tort law and, 427–30
Osman v. UK, 61–2
 out-of-court settlements
 liability insurance and, 219–20
 statistics on, 183
see also settlement procedures
 out-of-pocket expenses, full compensation for, 139–40
 over-compensation
 for accidents, 3–5
 administrative costs of avoidance, 367–8
 categories of compensation and, 358–60
 causes of, 357–8
 charitable payments and tort damages, 370
 collateral source rule, 365–8
 criminal injury compensation, 374
 earnings-related principle and, 140–3
 lost earning and support damages, 135–6
 100-per-cent principle and, 144–5
 in personal injury cases, 119
 personal insurance and tort damages, 368–70
 punitive damages and, 161–2
 sick pay and tort damages, 368
 subrogation and recoupment, 360–5
 tort damages and, 365–8
 victims' insurance payments as basis for, 367–8
 'overlapping' benefits, 320
 pain and suffering
 accident compensation and, 3–5
 assessment of, 149–50
 CICS assessment of compensation and, 303–5
 first-party injury and, 282
 full compensation and, 132, 148–9
 interest rules and compensation for, 132–3
 liability insurance and, 240–1
 mixed compensation systems and, 10–12
 over-compensation for, 366–7
 subjective factors in consideration of, 157–9
 tariff system for, 156–7
Paris v. Stepney Borough Council, 35–6
Parry v. Cleaver, 367–8
Paths to Justice survey, 194–5
 pay-as-you-go compensation funding, 450–2
 payment of compensation
 analysis of, 375, 379–82
 political analysis of, 389–92
 Pearson Commission (Royal Commission on Civil Liability and Compensation for Personal Injury), 14–15
 claims research by, 184–7, 200–2
 compensation distribution and sources data from, 17–19
 contributory negligence and, 50–1
 on cost of social services, 382–3
 on cost of tort system, 375–82
 criminal injury compensation and, 293–4
 dangerous things and activities proposal, 92–3
 establishment and findings of, 437–40
 future earnings issues and, 118–20
 on growth in compensation amounts, 202–3
 on industrial injuries and illnesses claims, 188–90
 industrial injuries disablement benefit and, 327–9
 industrial injuries scheme and, 321–5
 on liability insurance, 219–20
 lost earnings compensation and, 144–5
 medical negligence claims, 191–3
 non-pecuniary loss compensation and, 159–60, 447–50
 on over-compensation, 357–8
 on payment of disablement pensions, 19–22
 propensity to claim research and, 196–9
 railway accidents liability proposal, 93
 on road accident claims, 187–8
 road accident scheme of, 459

- on settlement procedures, 246–7
- on social security system, 315, 383–5
- statutory tariff rejected by, 156–7
- suitability of lump sum damages research by, 126
- time take for settlement procedures, 265–7
- vaccine damage claims, 94–5
- perfect competition, general deterrence and, 420–2
- periodical payment of damages
 - basic elements of, 129–31
 - early proposals for, 128
 - growth in compensation amounts and, 202–3
 - inflation calculations and, 227–8
- periodical payments order (PPO), 129–31
- personal accident insurance, 275–9
 - substitute/solace compensation and, 394–5
- personal independence payment (PIP), 317–18, 331–2
- personal injury
 - accidents as cause of, 13–15
 - compensation distribution for, 17–19
 - contributory negligence and, 51–2
 - court proceedings for cases of, 264–5
 - criminal injury compensation, 288–9
 - defined, 3–5, 14–15
 - duties of physical protection and, 72
 - duty of care and, 59–60
 - estimates of claims involving, 184–7
 - first-party (personal) insurance v. tort damages, 368–70
 - foreseeability and legal causation involving, 114–16
 - full compensation provisions involving, 131–40
 - goals for management of, 452–7
 - impact of liability insurance on claims involving, 235–41
 - industrial injuries and illnesses claims, 188–90
 - innovations in claims arrangements for, 437–40
 - insurance against, 222–3, 368–70
 - intangible losses damages in, 149–60
 - legal specialists in, growth of, 201–2
 - liability insurance as defendant in, 219–20
 - lost earnings and support, full compensation for, 133–7
 - lump-sum damages in cases of, 118–20
 - negligence as liability and, 26
 - nervous shock as, 76–7
 - non-accidental causes of, 15
 - products liability and, 91–2
 - in road accidents, 187–8
 - settlement negotiations and, 252–3
 - severity of, 19–22
 - tort law as deterrence to, 406–13
- Personal Injury Bar Association, 252–3
- personal liability, of employers and corporations, 215–17
- personal responsibility
 - human causes and, 5–7
 - liability insurance and, 237–9
 - shift in social attitudes concerning, 199–200
 - in tort law, 401–2
- physical injury, risk of, fear induced by, 78–9
- Piper Alpha* oil rig case, 155–7, 259n.63
- Pneumoconiosis etc. (Workers Compensation) Act 1979, 362
- policy decisions
 - duty of care and, 60–2
 - growth in tort claims and changes in, 203–9
 - liability insurance impact on, 239–41
 - negligence and, 31–4
- politics
 - of compensation, 389–92
 - ex gratia compensation schemes and, 93–6
 - in mixed system, 10–12
 - social security system and, 337–41
 - social welfare reform proposals and, 461–5
 - vaccine damage claims, 94–5
- popular morality, fault principle and, 171–2
- positive conduct, negligence as, 64–8
- post-traumatic stress disorder (PTSD)
 - damages relating to, 159–60
 - industrial injuries scheme and, 324–5
 - secondary victims and, 79–80
- Powers of Criminal Courts (Sentencing) Act 2000, 286–8
- pre-action disclosure, in settlement procedures, 253–8
- preferential treatment, tort reform and, 446–7
- prevention
 - of accidents, insurance and, 414–20
 - goals of, 452–7
 - tort liability as tool for, 405–20
- price mechanism, general deterrence and response to, 425–6
- primary cost of accidents, 422–3, 428–9
- primary liability, subrogation and recoupment and, 360–5

- primary victims, of nervous shock, 78–9
- private insurance, tort reform and, 465–7
- private medical insurance (PMI), 275–9
- private nuisance, strict liability concerning, 87–8
- privity of contract doctrine, 231–2
- probability of harm, negligence and, 34–5
- procedural devices
- fault and, 84–6
 - liability insurance impact on, 239–41
- products liability
- contractual duties and, 86–7
 - duty of care and, 62–4
 - estimates of claims involving, 184–7
 - res ipsa loquitur* principle, 84–6, 89–92
 - as strict liability, 89–92
 - strict liability reforms and, 442–3
- professional negligence, fault and, 28–31
- propensity to claim, research on, 196–9
- property damage
- claims involving, 195–6
 - control over property and, 74–6
 - criminal injury compensation, 288–9
 - enforcement of claims in, 212–14
 - equivalent compensation and, 393–4
 - general deterrence and insurance on, 431
 - insurance subrogation of claims in, 235–6
 - MIB investigation of claims of, 241–5
 - subrogation rights and, 365
 - tort reform proposals and, 467–8
 - volenti non fit injuria* and, 52–4
- property insurance, 275–9
- before-the-event insurance, 279–80
 - compensation under, 282–4
 - exclusion of tort liability, 231–2
 - v. tort compensation, 280–4
- proportionate liability, factual causation and, 101–2, 104–5
- proximity, concept of, duty of care and, 59–60
- psychological injury, nervous shock as, 76–7
- psychosomatic effects, of nervous shock, 76–7
- public injury
- financing for claims involving, 210–14
 - vindication of victim and, 403–5
- public interest, negligence and, 31–4
- public law, compensation in absence of fault and, 173–5
- public liability
- claims estimates for, 191
 - costs of compensation in, 381–2
 - estimates of claims involving, 184–7
 - growth in claims involving, 200–2
- public policy
- duties to control conduct of others and, 72–4
 - duty of care and, 60–2
 - growth in tort claims and changes in, 203–9
 - shift in social attitudes concerning, 199–200
- punishment
- in tort law, 401
 - as vindication, 403–5
- punitive damages, 161–2
- means of tortfeasor and, 166n.7, 287n.21
 - restrictions on, 401
- railway accidents, strict liability in, 93
- reasonable expectations
- equivalent compensation and, 393–4
 - protection of, 8–9
- reasonable fortitude principle, secondary
- victims of nervous shock and, 79–80
- reasonableness standard
- context in mixed society of, 28–31
 - criminal injury compensation and, 293–4
 - duty of care and, 59–60
 - fault principle and, 175–9
 - foreseeability and, 38–40
 - motor insurance and, 224n.29
- reasonable person principle, negligence and, 28–31
- recklessness
- crimes of violence distinguished from, 297
 - fault principle and, 27–8
- 'recognizable psychiatric illness', nervous shock
- liability and, 76–7
- recoupment, 360–5
- national insurance (National Health Service) and, 362, 429–30
 - tort damages and social security benefits, 370–4
- redistributive compensation, 393
- reduced earnings allowance, 325–9
- reinsurance, 223n.28
- tort reform and costs of, 204–5
- remarriage of widows, fatal cases lump-sum damages and, 121–3
- remoteness test
- factual causation liability and, 105–6
 - foreseeability and, 114–16
 - general deterrence and, 427–30
 - primary victims of nervous shock, 78–9
- Remploy Ltd, 349–50
- Re Polemis* case, 114–16

- Report on Compensation for Victims of Crimes of Violence* (JUSTICE), 289–94
- reserve requirements, liability insurance and, 228–30
- res ipsa loquitur* ('the thing speaks for itself')
- factual causation and, 97–8
 - harm and, 84–6
 - products liability and, 89–92
- responsibility principle
- legal causation and, 106–12
 - misfeasance v. nonfeasance and, 66
 - objective definition of fault and, 169–71
 - shift in social attitudes concerning, 199–200
 - society's responsibility for human causes, 7–8
- retirement allowance, 325–9
- retrocession insurance, 223n.28
- Revill v. Newbery*, 302
- 'rights culture,' growth of tort claims and, 201–2
- Riot (Damages) Act 1886, 279
- risk
- cost of precautions v. value of activity, 36–7
 - in Criminal Injuries Compensation Scheme, 298–9
 - damage not within risk principle and, 112–14
 - foreseeability of, 38–40
 - industrial injuries scheme and, 321–5
 - magnitude of harm and, 35–6
 - pooling in insurance of, 414–16
 - strict liability and, 83–4
 - in tort law, 399–401
 - volenti non fit injuria* (assumption of risk) defence, 52–7
- risk-related premiums, 416–20
- Road Accidents* (Elliot & Street), 437
- road and traffic accidents
- claims and settlements, 187–8
 - compensation costs, 379, 380–2
 - contributory negligence and, 46–7
 - cost of, 420–2
 - design negligence and, 41–4
 - distribution of loss in compensation for, 398–9
 - duty of care and, 62–4
 - estimates of claims involving, 184–7
 - fault principle and, 27–8
 - finances and penalties for, 408–9
 - first-party (personal) insurance for, 465–7
 - group claims involving, 193
 - growth in claims involving, 200–2
 - individual claims process and, 253–8
 - legal causation and, 106–12
 - liability insurance requirements and, 220–5, 232–5
 - motor insurance costs and claims increase from, 205–6
 - Motor Insurers' Bureau and, 241–5
 - near misses and, 163–5
 - NHS cost increases and, 382–3
 - objective definition of fault and, 169–71
 - personal injury or death from, 13–15
 - propensity to claim in, 196–9
 - property damage claims involving, 195–6
 - risk variation and insurance for, 36–7, 380–2
 - seat belt use and, 413–14
 - social services costs of, 382–3
 - tort as deterrence to, 406–13
 - tort reform proposals and, 457–61
 - vicarious liability and, 217–19
 - volenti non fit injuria* and, 52–4
- Road Traffic Act 1988, 218–19
- liability insurance requirement under, 220–5, 232–5
 - Uninsured Drivers Agreement and, 241–5
- Ronay, Egon, 276–7
- Royal Society for the Prevention of Accidents, accidental death and injury statistics, 13–15
- 'run-off coverage,' 227
- Rylands v. Fletcher*, 87–8, 399–401
- safety devices and procedures
- commercial interests v, 31–4
 - contributory negligence regarding, 45–52
 - factual causation and absence of, 102–3
 - pragmatic analysis of fault and, 175–9
 - self-injury and failure to use, 413–14
 - school programs for disabled persons, 351–2
 - seat belt use, 413–14
 - secondary cost of accidents, 422–3, 428–9
 - secondary liability, subrogation and recoupment and, 360–5
 - secondary victims, of nervous shock, 79–80
 - self-injury, avoidance of, 413–14
 - self-insurance
 - costs of tort compensation and, 377–8
 - by employers and corporations, 214–19
 - Senior Courts Act 1981, 123–4, 130–1
 - 'serious and wilful default,' workmen's compensation and, 311–12
 - service industries, industrial injuries scheme and, 324–5

- settlement procedures
 amount of compensation and, 267–71
 breakdown of negotiations and, 262–5
 discounted settlements, 268–9
 ‘front-loading’ in, 376
 group claims, 258–62, 269–71
 importance of, 246–7
 individual claims, 253–8
 influence on conduct of, 408–9
 legal assistance and claim financing for,
 247–52
 negotiations protocol in, 252–62
 size and complexity of claims and, 269–71
 time taken for, 265–7
 without admission of liability, 403–5
- sexual assault victims, compensation for,
 285n.1
- sheltered employment services, 349–50
 ‘short-tail’ liability, 227
- sick pay
 insurance schemes, 277–9
 statutory sick pay, 329–30
 tort damages and, 365–74
- Skipton Fund, 95–6
- Social Fund (SF), 334–5
- social responsibility
 human causes and, 7–8
 no-fault compensation and, 453–7
- Social Security Act 1989, 371–3
- Social Security (Recovery of Benefits) Act
 1997, 361, 363
- Social Security Contributions and Benefits Act
 1992, 322
- Social Security Policy Inspectorate, 277–9
- social security system
 administration, 335–7
 assessment of compensation in, 395–6
 bereavement benefits, 332–4
 Beveridge Report and 1946 Acts, 313–15
 carer’s allowance, 332
 CICS assessment of compensation and
 payments from, 303–5
 compensation in addition to, 358–60, 444–5
 cost of, 377–8, 383–5
 developments since 1946, 316–20
 disability benefits, 329–32
 error and fraud in, 341–4
 failure to claim benefits in, 341n.120
 flat-rate principle of, 140–3
 foundations of, 310–13
 general deterrence and, 430–1
 industrial injuries scheme and, 320–9
 lost-earnings compensation and, 448–50
 lump sum damages and, 127
 mobility services in, 350
 national insurance and, 312–13
 natural and human causes in, 5–7
 100-per-cent principle and, 143–5
 over-compensation and, 366–7
 right of appeal in, 246–7
 subrogation rights and recovery of benefits
 from, 364
 taxation of benefits and, 346–8
 tort damages and benefits from, 370–4
 tort system and, 337–41
 universal credit in, 334–5
 workers’ compensation, 310–12
- social services system, 348–52
 cost of, 382–3
 employment programmes, 348–50
 housing and residential accommodation,
 351
 mobility services, 350
- social values
 compensation culture and shift in,
 199–200
 conduct and, 408–9
 general deterrence and, 429–30
 liability insurance and, 237–9
 negligence and, 33
- Society of Labour Lawyers, 362–3
- soft law, non-pecuniary loss assessment and,
 155–7
- solace damages
 defined, 393, 394–5
 family claims and, 81–2
- special damages
 defined, 132
 interest on, 132–3
- special investment account rate, interest on
 damages and, 132–3
- specific deterrence, defined, 405–6
- standard of care
 contributory negligence and, 45–52
 objective standard of care, 40–4, 236–9
volenti non fit injuria (assumption of risk)
 defence and, 56–7
see also duty of care
- State Earnings-Related Pension Scheme
 (SERPS), 316–17
- State insurance systems, compensation from,
 10–12
- ‘state-of-the-art’ defence, products liability
 and, 90–1

- statutory provisions
 - breach of statutory duty, 86
 - criminal injury compensation and, 293–4
 - duties to control conduct of others and, 72–4
 - duty of care and, 60–2
 - liability insurance and, 232–5
 - products liability and, 90–1
 - vehicle insurance, 241–5
- statutory sick pay (SSP), 329–30, 358–60
- Street, H., 437
- stress-related illness, industrial injuries scheme and, 324–5
- strict liability
 - blood contamination claims, 95–6
 - breach of statutory duty and, 86
 - compensation limits in, 131n.45
 - contractual duties, 86–7
 - Creutzfeldt-Jakob Disease claims, 96
 - dangerous things and activities, 92–3
 - duty of care and, 62–4
 - fault principle and, 83–4
 - goals of compensation in, 453
 - joint liability as, 88–9
 - liability insurance and, 222–3
 - preferential treatment and, 446–7
 - private nuisance and animals, 87–8
 - products liability as, 89–92
 - proposed extensions of, 92–3
 - proposed schemes for, 442–3
 - railway accidents, 93
 - risk allocation and, 399–401
 - vaccine damage claims, 94–5
 - vicarious liability as, 89
- structured settlements, 134n.54
 - inflation calculations and, 227–8
 - proposals for, 128–9
- subrogation, 360–5
 - first-party (personal) insurance, 368–70
- substitute compensation, 394–5
- 'success fees', 210–14, 249–50, 251–2
 - recovery from defendant of, 437–40
- suicide, crimes of violence distinguished from, 297
- support, full compensation for, 133–7
- survival action, in fatal cases, 120–3
- surviving spouses and children,
 - earnings-related principle and, 140–3
- tariff damage calculations
 - CICS assessment of compensation and, 303–5
 - distribution of loss and, 396–9
 - growth in compensation amounts and, 202–3
 - industrial injuries disablement benefit and, 325–9
 - non-pecuniary loss assessment and, 154–7
- taxation
 - compensation systems and, 346–8
 - cost of public liability and, 381–2
 - cost of social services and, 382–3
 - criminal injuries compensation and, 387–8
 - general deterrence and, 430–1
 - loss distribution for compensation and, 398–9
 - over-compensation and, 366–7
 - periodical payment damages, 130–1
 - road and traffic accidents costs and, 382–3
 - social security system and, 337–41
 - tax credits and, 346–8
- terrorism
 - insurance and, 279
 - Victims of Overseas Terrorism Compensation Scheme and, 308–9
- thalidomide cases
 - delay in settlement of, 265–7
 - discounted settlements in, 268–9
 - legacy in tort law of, 437
 - product liability and, 91–2
 - strict liability reforms and, 442–3
 - tax issues in settlement of, 340n.118
- third parties
 - legal causation and, 108–9
 - subrogation and recoupment and, 360–5
- Third Parties (Rights Against Insurers) Act 2010, 218–19, 233–4
- third party capture/third party assistance, 247–52
- third-party debt order, 212–14
- third-party liability insurance, 10–12, 220–5, 275–9
 - deductibles in, 416–20
 - dual compensation proposals and, 444–5
 - fault principle and, 27–8
 - legal effects of, 240–1
 - loss distribution in, 398–9
- Third Report* (Criminal Injuries Compensation Board), 285–6
- time taken for settlement procedures, 265–7
 - backlog of CICS claims and, 305–8

- tortfeasors
- culpability v. liability for, 163–5
 - employers and corporations as, 214–19
 - exposure of, as vindication, 403–5
 - individuals as, 210–14
 - insurers as, 219–20
 - liability criteria for, 210
 - means of, compensation separated from, 166–7, 287n.21
 - punishment of, 401
 - responsibility of, 4–5
 - subrogation rights and claims against, 363–5
 - see also* defendants
- tort law
- acts and omissions in, 64–76
 - causation in, 97
 - claimant's conduct in, 44–58
 - conceptual basis of, 25–6
 - as corrective justice, 401–2
 - v. Criminal Injuries Compensation Scheme, 300–5
 - current issues in, 437–42
 - damages principles in, 365–8
 - family claims in, 81–2
 - fault principle in, 27–8
 - full compensation under, 341
 - general deterrence and, 427–30
 - growth in compensation amounts and changes in, 202–3
 - illegality defence and, 57–8
 - insurance industry influence in, 468–9
 - internationalization of, 155–7
 - legal profession and, 468–9
 - legislative expansion of, 27–8
 - liability insurance impact on, 232–41
 - limited v. comprehensive reform of, 443–5
 - loss distribution in, 398–9
 - misfeasance v. nonfeasance in, 64–8
 - natural and human causes in, 5–7
 - negligence as liability in, 26
 - nervous shock in, 76–81
 - practice of, 4–5
 - preferential treatment and reform of, 446–7
 - prevention and deterrence as result of, 405–20
 - private insurance reform proposal and, 465–7
 - pro-claimant trends in, 200–2
 - punishment in, 401
 - social security system and, 337–41
 - social welfare reform proposal for, 461–5
 - 'third-party' liability insurance and, 10–12
- trade unions
- damages and off-setting of social security benefits opposed by, 371–3
 - industrial injuries system and, 383–5
 - legal assistance from, 247–52
 - 'tranquillizer' group litigation, 191–3
- Transport and Road Research Laboratory, 164–5
- traumatic injury
- defined, 3–5
 - natural and human causes of, 5–7
- trial for damages
- breakdown of settlement negotiations and, 262–5
 - variation of awards in, 123–4
 - waiting times for, 265–7
- undertakings, misfeasance v. nonfeasance and, 68–9
- underwriting losses, growth in tort claims and, 206
- Unfair Contract Terms Act 1977, 52–4, 234–5
- Uninsured Drivers Agreement, 241–5
- uninsured motorists, costs of road accidents and, 381–2
- United Kingdom
- general deterrence in, 431–3
 - liability insurance crisis in, 205
- United States
- corporation liquidation and bankruptcy in, 217–19
 - general deterrence in, 431–3
- universal credit, 334–5
- unjust enrichment principle, over-compensation and, 365–8
- Untraced Drivers Agreement, 241–5
- Upper Tribunal
- Criminal Injuries Compensation Scheme, 305–8
 - social security system, 335–7
- vaccine damage, ex gratia compensation schemes, 94–5
- Vaccine Damage Payments Act 1979, 94–5
- value of activity
- assessment of intangible loss and, 149–54
 - cost of precautions v., 36–7
 - non-earners, productive activity of, 136–7

- value of household services
 - full compensation damages and, 135–6
 - liability insurance and damages for, 240–1
- variant CJD *see* Creutzfeldt-Jakob Disease
- vicarious liability
 - of employers and corporations, 215–17
 - liability insurance and, 239–41
 - res ipsa loquitur* principle, 85
 - risk allocation and, 399–401
 - as strict liability, 89
 - subrogation and recoupment and, 360–5
- 'vicissitudes' principle
 - factual causation and, 104–5
 - lost earnings and support calculations, 133–7
- victims
 - claims by, 183–7
 - Criminal Injuries Compensation Scheme
 - and status of, 289–94
 - criminal injury claims by, 285–6
 - fault principle and needs of, 172–3
 - restrictions on, vicarious liability and
 - liability insurance and, 210
 - vindication of, 403–5
 - see also* accidents
- Victims of Overseas Terrorism Compensation Scheme (VOTCS), 294, 308–9
- Vincent v. Lake Erie Transportation Co.*, 173–5
- violence, crime of, Criminal Injuries Compensation Scheme definition of, 295–8
- volenti non fit injuria* (assumption of risk)
 - defence
 - agreements not to sue and, 52–4
 - conduct of claimant in CICS and, 300–3
 - contributory negligence and, 54–6
 - self-injury avoidance and, 413–14
 - standard of care and, 56–7
 - tort law and, 52–7
 - workmen's compensation and, 310–12
- voyeurism, crimes of violence distinguished from, 297
- Wagon Mound (No. 1)*, 114–16
- Wagon Mound (No. 2)*, 34–5
- war
 - insurance and, 279
- Victims of Overseas Terrorism Compensation Scheme and, 308–9
- Warsaw Convention, 156n.125
- Welfare Reform Act 2012, 320
- West v. Shephard*, 158–9
- whiplash claims, cost of motor insurance and, 205–6
- widowed parent's allowance, 332–4
- widows, damages for
 - liability insurance and, 225–30
 - remarriage, lump-sum damages and, 121–3
- willingness-to-pay research, assessment of intangible loss and, 149–54
- 'windfall' damages, full compensation calculations and, 136–7
- Winn Committee on personal injury litigation, 362–3
- witnesses
 - individual claims process and, 255–8
 - pragmatic analysis of fault and, 175–9
 - as secondary victims of nervous shock, 79–80
- Woodhouse, Owen (Sir), 437
- Woolf reforms, 437–40
- workers' compensation
 - industrial injuries scheme and, 321–5
 - origins of, 310–12
 - risk allocation and, 399–401
 - subrogation and recoupment in, 362
- working tax credit (WTC), 334–5
- workmen's compensation, national insurance and, 313–15
- Workmen's Compensation Act 1897, 310–12
- work-related injury and illness
 - accidental injury in Criminal Injuries Compensation Scheme and, 298–9
 - cost of compensation in, 379–82, 383–5
 - deterrence effect of liability insurance and, 412–13
 - estimates of claims involving, 184–7
 - group claims involving, 193
 - growth in claims involving, 200–2
 - liability insurance and claims involving, 225–30
 - mental illness and, 324–5
 - propensity to claim and, 196–9
 - workmen's compensation and, 310–12