



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

Sir John Chadwick
One Essex Court
London EC4Y 9AR

17th November, 2009

Dear Sir John,

I acknowledge receipt of your letter of 30th October.

By now, a month after the Judicial Review Judgement, we had expected to have seen the Treasury's revised remit to you in advance of the Court hearing set down for tomorrow. However, we learned for the first time on Friday 13th November that the changed Terms of Reference will be in the form of a Command Paper which cannot be laid before Parliament until after the Queens Speech. In consequence we have reluctantly agreed to deferring the hearing until 2nd December.

Procrastination by The Treasury has gone on far longer than we anticipated and the EMAG board has concluded we should not delay any longer before informing you of EMAG's views to help you in your task.

I attach a paper that EMAG has commissioned and developed with Burgess Hodgson: "**Principles of compensation for Equitable Life sufferers**". The principles in the first section arise from our representations made to the Parliamentary Ombudsman in May 2008 - see Schedule A. In Schedule B we set out responses relating to your August Interim Report. Finally, in Schedule C, we comment on other matters in your Interim Report.

We suggest an early meeting with yourself and your actuarial advisers, Towers Perrin.

Yours sincerely,

A handwritten signature in blue ink that reads 'Paul Braithwaite'. The signature is written in a cursive, flowing style.

Paul Braithwaite
General Secretary of EMAG Ltd



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Sir John Chadwick
One Essex Court
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27th October, 2009

Dear Sir John,

Having prepared a draft response to your interim report, we consider it only sensible to complete it after we have had the opportunity to study your revised instructions and the Treasury's skeleton submission to the Court.

Assuming completion of the Judicial Review on 18th November we therefore aim to submit our response by 25th November.

We trust that you agree and hope that you will extend your deadline accordingly.

Yours sincerely,

A handwritten signature in blue ink that reads 'Paul Braithwaite'. The signature is written in a cursive, flowing style.

Paul Braithwaite
General Secretary
EMAG Ltd