

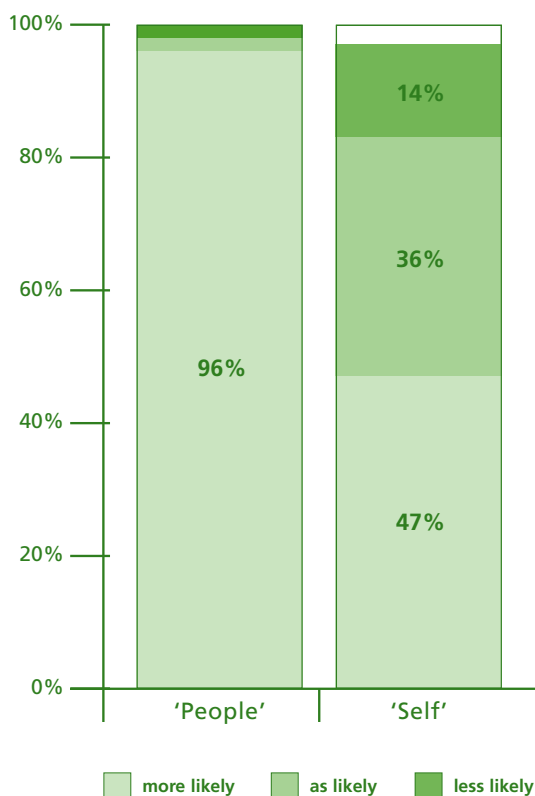
Public attitudes to 'blame and claim' culture revealed

Norwich Union commissioned independent research looking into whether there is a compensation culture in Britain and what people really think about claiming.

The tables below highlight the main findings of the research.

The majority of people believe we claim more freely

Number of people who are more likely, less likely or as likely to seek compensation today compared to 10 years ago

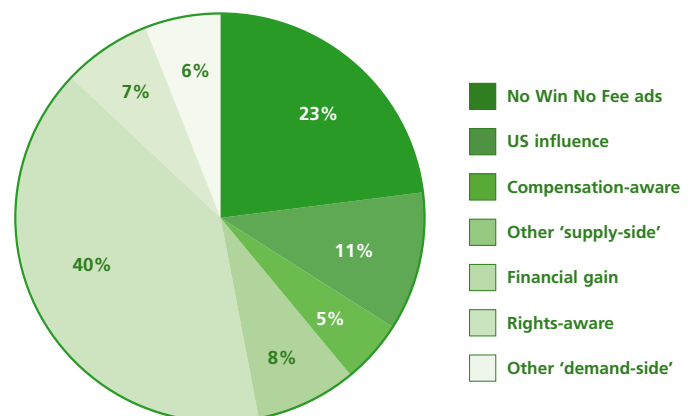


An overwhelming 96% of people in Britain believe we are more likely to seek damages today than we were a decade ago.

While three quarters of Britons are worried about the impact of an increasing 'blame and claim' culture, nearly half say they are themselves more likely to claim compensation.

Main reasons for 'blame and claim' culture

What do you think is the main reason for people in Britain being more likely to seek compensation today?



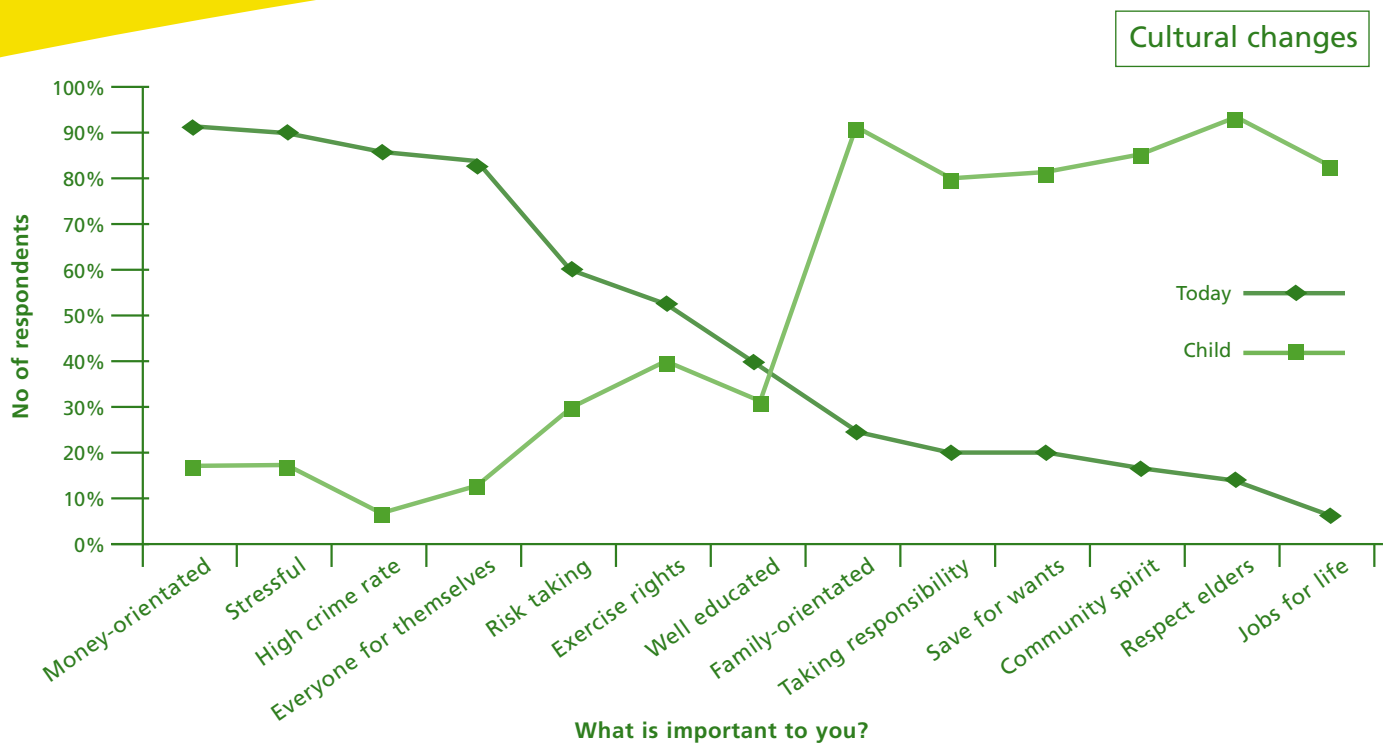
The report indicates that the public is putting the compensation 'industry' in the frame for stimulating demand. Nearly a quarter of people think the No Win No Fee adverts on TV are raising people's expectations as to what they're entitled to. In fact, a third of people think such advertising should be banned.

On making the compensation system fairer and more efficient the public say:

- Prosecute people who make false claims (38 per cent)
- Ban daytime TV's 'No Win, No Fee' adverts (31 per cent)
- Government should put a limit on claim entitlements (21 per cent)
- Compensation lawyers should get half of what they currently do and receive a fixed fee, rather than a percentage of costs awarded (66 per cent). On average, people think lawyers get 33 per cent of payouts but the figure is closer to £40 out of every £100 claimed

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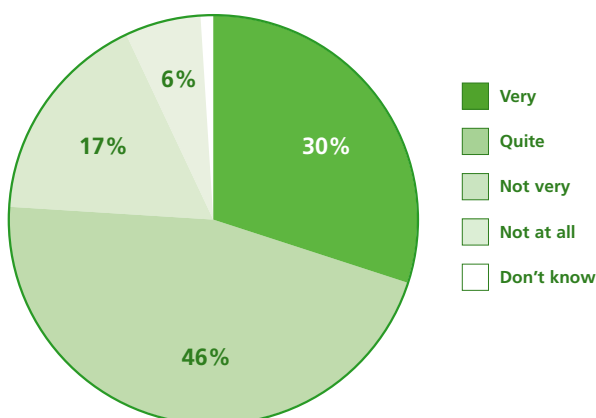
Our values are changing



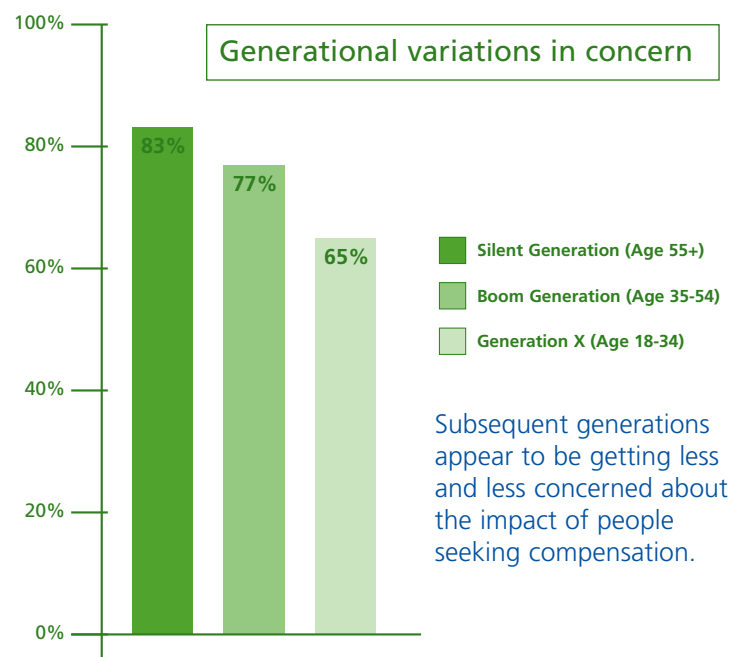
One of the key factors that has led to the rise of a 'blame and claim' culture in Britain is that our sense of collective responsibility has given way to an individualistic approach to life where, 'you are what you have.'

76% are concerned about 'blame and claim' culture

How concerned, if at all, are you about the impact on society of people seeking compensation?



Concern is dropping



Media contacts

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Methodology

Norwich Union commissioned edgar galek ltd to carry out phone interviews with 1,000 UK adults in January 2004. The survey supported an extensive qualitative research project by Norwich Union in conjunction with edgar galek into attitudes towards compensation-seeking in the UK which took place in the last half of 2003.