

Witness Name: Debra Pollard  
Statement No: WITN3094036

**INFECTED BLOOD INQUIRY**

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**EXHIBIT WITN3094042**

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This is the exhibit marked "WITN3094042" referred to in the statement of Debra Pollard no. WITN3094036.

15th February 1985

GRO-C

Dear Dr Tuddenham,

I have persuaded the insurance company which I have been corresponding with (see enclosed copy letter) to write to you since I have challenged the weighting against me on grounds of health. They have received the basic facts from my G.P. I don't know on what basis actuarial assessments of haemophiliacs are made, or whether these take account of current circumstances rather than something determined in the distant past, but it seems that they are initially willing to give me only  $\frac{1}{3}$  of normal cover which I take to mean  $\frac{1}{3}$  of life expectancy for someone of my age. I would be surprised if this were reasonable, especially as in 1972 I took out an insurance policy on terms that were <sup>about</sup>  $\frac{2}{3}$  of normal cover. I should have thought that I was nearer now to the norm rather than further.

I'm sorry to bore you with this; ~~apart~~ it is one of those policies which is more for investment than anything else, but I think they are rather off the mark.

This is just to give you warning that you will hear from the firm, and to tell you what I feel is wrong with their assessment.

I think there is quite an important principle involved in all this and it is difficult to penetrate the curtain of 'professional' mystique and non information in order to find out how these assessments (which could prove very costly to many people) are made

Yours sincerely

GRO-C

A wholly owned subsidiary of Municipal Mutual Insurance Limited



# Municipal Life Assurance Limited

99-100 Sandling Road,  
Maidstone ME14 1XX  
Telephone: 0622 679351

Manager and Actuary: P. J. Dyer, FIA

Dr E Tudderham  
The Royal Free Hospital  
Pond Street  
London NW3

18 FEB 1985

15th February 1985

Your Ref:

Our Ref: nb/jt/km  
(Which please quote in your reply)

Tel Ext. No.

Dear Dr Tudderham

RE J M A DINKEL

Recently Mr Dinkel applied for life assurance and we obtained a report from Dr Gayton who informed us of Mr Dinkel's haemophilia. In view of Dr Gayton's comments, we imposed a loading on Mr Dinkel's policy.

As you know more about Mr Dinkel's current state of health I have been asked to write to you requesting more information and I would be grateful if you could complete and return the enclosed form.

Yours sincerely

GRO-C

MR J TOOMEY  
LIFE UNDERWRITER  
ENCL

Chief General Manager, A. R. M. Maclean, B.Com., FCA  
Registered Office: 22 Old Queen Street Westminster SW1 Registered Number 59469 England

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