



Department
for Work &
Pensions



DIFFUSE MESOTHELIOMA PAYMENT SCHEME

ANNUAL REVIEW 2024- 2025

An abstract graphic in the bottom left corner consisting of several thin, curved lines in shades of blue and grey, resembling stylized grass or reeds.



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Any enquiries regarding this publication should be sent to us at:

Disability, Health & Support Directorate
Diffuse Mesothelioma Payment Scheme
Department for Work & Pensions
Caxton House, 1st Floor
Tothill Street
London
SW1A 9NA

Email: CAXTONHOUSE.DMPS@DWP.GOV.UK

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Ministerial Foreword

I am pleased to publish the eleventh Annual Review of the Diffuse Mesothelioma Payment Scheme (DMPS), which covers the period 6 April 2024 to 5 April 2025. The review covers the Scheme's activities during this period.

Since the Scheme was launched in April 2014 I am pleased that it has successfully helped over 2290 people with mesothelioma, awarding just over £335.1 million in compensation payments. This Scheme is crucial to those who are diagnosed with mesothelioma and are unable to pursue civil claims.

The average (mean) payment awarded to successful applicants for the latest year of operations was £137,000.

I would like to thank the contracted service providers for their claims administration and levy collection services and the Association of British Insurers for their support via the levy. This ensures the Scheme continues to support individuals that have been diagnosed with such a terrible disease.

Finally, I would like to thank the members of the DMPS Oversight Committee, ably chaired by Baroness Rita Donaghy, for giving their time voluntarily to help review and scrutinise the performance of the Scheme and assess its effectiveness.

Rt Hon Sir Stephen Timms MP
Minister for Social Security and Disability

1 BACKGROUND

The Diffuse Mesothelioma Payment Scheme (DMPS) was launched in April 2014 and began taking applications from July 2014.

The DMPS is a scheme of last resort. It provides compensation payments to people diagnosed with mesothelioma due to negligent exposure to asbestos during their employment who cannot pursue a civil claim because their former employer no longer exists, and their former employer's insurer cannot be traced.

2 SCHEME RULES

To receive a payment applicants must demonstrate that they meet all the eligibility criteria. An applicant must make a claim to the Scheme Administrator with supporting evidence. The application form is available electronically via the DMPS website and in paper format.

[Home - TopMark Claims Management \(mesoscheme.org.uk\)](http://mesoscheme.org.uk)

The evidence required to support the application should include:

- a copy of the diagnosis of diffuse mesothelioma
- proof of employment history

- a witness statement detailing how the exposure to asbestos occurred
- confirmation they have not received a payment as specified in the legislation compensating them for an asbestos related disease
- confirmation that they are unable to make a civil claim – including the results from an Employers' Liability Tracing Office (ELTO) search to confirm whether an insurer exists

3 SCHEME PAYMENTS

Payments are tariff based according to the applicants age on diagnosis.

Payments are subject to recovery of benefits rules – meaning that any relevant industrial injuries payments or DWP lump sum payments already paid in respect of diffuse mesothelioma are recoverable from any DMPS payment. This is to ensure that a person does not receive a Government payment twice for the same condition.

Dependants of people with mesothelioma who have died may also be eligible for a payment under the Scheme.

The review of the DMPS tariff has recently been concluded. An amendment to the regulations is

available on [Legislation.gov.uk](https://www.legislation.gov.uk) and has increased the tariff. The Annual Review for 2025-2026 will report on these changes in more detail.

4 THE ROLE OF EMPLOYERS

The Employers' Liability (Compulsory Insurance) Act 1969 requires all employers in Great Britain to insure liability to their employees for injury or diseases sustained throughout the course of their employment.

This 1969 Act provides a right to compensation for employees who sustain injuries at work because of negligence from their past or present employers.

However, in the cases of a long-latent disease (as with diffuse mesothelioma) it can be problematic for people to pursue civil claims due to the difficulty in tracing employers or their employers' insurance policies to bring proceedings to the courts.

5 THE ROLE OF THE INSURANCE INDUSTRY

To address this the insurance industry agreed to finance a scheme that pays a lump sum payment to individuals negligently exposed to asbestos by their employers.

6 THE SCHEME LEVY

This scheme, the DMPS is funded by a levy imposed on the Employers' Liability Insurance industry. Each year those active insurers are informed of their contributory share of the levy and the monies are collected by the contracted service provider.

The Levy is recalculated on an annual basis.

The value of the Levy for 2024-2025 was set at £28.6m and calculated as follows:

- an estimated cost of the Scheme for 2024-2025 of £29.1m. This is primarily based on the volume of claims expected for 2024-2025 and the successful number of applications paid in this period, minus
- a surplus of £0.5m leftover in respect of the levy collected during 2023-2024.

An annual surplus has been common since the Scheme's inception, arising primarily because of variations in the level of successful applications paid out each year.

7 SCHEME OBJECTIVE

As a scheme of last resort, the DMPS should provide an application and decision-making process that is accurate, simple, impartial, timely and sensitive to the circumstances of people with mesothelioma and their dependants.

8 SCHEME PERFORMANCE AND MONITORING

The Department's overall assessment of the Scheme's Administrator's performance is based on several factors:

- monthly management information provided by the Scheme Administrator
- agreed service levels and key performance indicators
- production of annual statistics by the Scheme Administrator for 2024-25, published alongside this Review
- performance review meetings held every two months
- additional monthly management information distributed to the Oversight Committee (OC) members

The monthly management information provided typically included the following:

- number of applications received
- method of application
- number of successful / unsuccessful applications
- reason for unsuccessful applications
- average (mean) award to successful applicants
- age and gender of all applicants
- number of reviews requested and their outcome
- number of reviews that are subsequently referred to First Tier Tribunal
- number of reviews that are referred to the Upper Tier Tribunal
- number of formal complaints

The Department and the Scheme Oversight Committee have scrutinised the Scheme's performance and processes for the year 2024-2025. This involved an assessment of the management information to test the administrator's performance against indicators set out in the contract.

Following this scrutiny, the Department is satisfied that this now well-established Scheme that takes decisions and pays awards in an accurate and timely manner. These are in line with both the

Scheme's operating principles and with previous year's performance levels.

As a result of these processes, we can confirm that the Scheme has met its objectives for this reporting period 2024-2025.

9 SCHEME ADMINISTRATOR

The Scheme Administrator was contracted to the Department following a re-tender for claim administration and management services. Since 2018 TopMark Claims Management (a division of the Davies Group Ltd), has been appointed to provide the services to February 2028.

It is the Scheme Administrator's responsibility to ensure robust checks are made against all claims and to ensure all alternative options have been pursued.

The Scheme Administrator must have a sound understanding of the disease and its effects. At the same time it must be sensitive in interactions with applicants, their dependants or representatives and undertake claims processing quickly and efficiently.

10 SCHEME STATISTICS

During the eleventh year of operation the Scheme has paid out a total of £335.1 million in compensation to 2290 successful applicants with the average (mean) payment awarded around £137,000. 395 applications were received in this reporting period of which 73% were successful awarding a total of just over £30.4m in compensation.

Compensation payment amounts awarded are according to the applicant's age and are the same for both female and male applicants.

The DMPS annual statistics are published alongside this annual review.

Further details of previous releases of DMPS statistics can be found at:

<https://www.gov.uk/government/collections/diffuse-mesothelioma-payment-scheme-annual-reviews>

11 ONGOING COMMITMENT TO THE SERVICE DELIVERY OF THE SCHEME

TopMark have continued to work collaboratively and diligently with the Department to mitigate any associated risks and ensure that successful applicants receive their compensation in a timely manner.

Both contracted service providers (TopMark - the Scheme administrator and Tracing Services Limited – the DMPS levy collector), continue to maintain sound business relationships, holding regular meetings to ensure that performance is maintained, and business continuity has not been affected.

ANNUAL REPORT OF THE OVERSIGHT COMMITTEE

1 TERMS OF REFERENCE

The Oversight Committee (OC) serves as an independent scrutiny and advisory service to the Department for Work and Pensions (DWP).

The Committee provides a stakeholder perspective on the Scheme and complements the monitoring function undertaken by the DWP – ensuring that those who are eligible receive payments through simple but thorough and efficient processes.

The Committee also makes any recommendations on how to improve the processes where necessary.

The full Terms of Reference are on the Gov.uk website.

[Diffuse Mesothelioma Payment Scheme Oversight Committee - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/organisations/diffuse-mesothelioma-payment-scheme-oversight-committee)

2 MEMBERSHIP

The membership of the Oversight Committee is made up of representatives from key interest groups with links to other stakeholders and end users. Members give their time on a voluntary basis.

Membership for the period 6 April 2024 to 5 April 2025:

Baroness Rita Donaghy	Independent Chair
David Ellis	Asbestos Victims Support Group (GMAVSG)
Shelly Asquith	Trades Union Congress (TUC)
Laurence Besemer	Forum of Insurance Lawyers (FOIL)
Richard Thompson	Senior Claims Technician Zurich Commercial Insurance – Complex Disease Unit
Stephen Glynn & Kevin Johnson	Association of Personal Injury Lawyers (APIL)

3 STATUS OF THE OVERSIGHT COMMITTEE

The DWP retains sole, formal responsibility for monitoring the performance, administration and contract management of the Scheme.

4 ACTIVITIES

The Oversight Committee held two meetings during its eleventh year (2024 – 2025), on 22 May 2024 and 6 November 2024.

Any matters arising from the meetings are recorded on an Action Log and DWP prepares the meeting minutes that are available on the Gov.uk website.

[Diffuse Mesothelioma Payment Scheme Oversight Committee - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/organisations/diffuse-mesothelioma-payment-scheme-oversight-committee)

The Committee received monthly Management Information (MI) in a secure and timely manner from the Scheme Administrator throughout the period of 2024-2025.

Whilst the Oversight Committee does not deal directly with Scheme users, it does monitor the processes of TopMark and the DWP. The Committee acknowledged that the processes and systems are established and are functioning well.

5 SUMMARY OF MANAGEMENT INFORMATION

The key areas of the MI that the Committee focus on are;

- The number of applications to the Scheme
- The number of applications that are successful and unsuccessful
- The number of withdrawn applications
- The total compensation awarded
- The average compensation awarded to successful applicants
- The age and gender of the applicants
- The number of reviewed applications and the outcomes
- The number of complaints
- The number of pending decisions
- Payments received by the Compensation Recovery Unit (CRU)
- The number of applications referred to the First Tier and Upper Tier Tribunal

The Committee also analyses the data and makes observations from comparisons of the previous year's data and the current year.

A more detailed analysis of the statistics for the total period of the Scheme is on the Gov.uk website:

<https://www.gov.uk/government/publications/diffuse-mesothelioma-payment-scheme-annual-review-2024-to-2025>

6 OUTLINE OF WORK AND COMMITMENTS

TopMark have attended the meetings and provided detailed monthly MI Reports. They have also produced the statistical information that is published alongside the Annual Review and the Committee welcome the style and content of the report.

The Committee also acknowledges and thanks the DWP team for their work to progress the Tariff Review which will be reported on for the publication of the 2025-2026 Annual Review.

7 CONCLUSIONS BY THE CHAIR

This is the eleventh year of the Scheme and of the Committee's work. Members are volunteers representing very different organisations. I thank them for their invaluable work, contributions during the meetings and their collegiate approach.

I would also like to thank the DWP team for providing the secretariat support throughout the year whereby they have facilitated the meetings, managed stakeholder and member

communications and produced and published the meeting minutes.

Rita Donaghy
November 2025