



Re: Insurance 'racket' is exposed by Jack Straw (*The Times* Monday 27 June)

Insurers have been very successful in blaming everyone but themselves for the rise in motor premiums so the admission that insurers do actually benefit from referral fees in *The Times* is refreshing.

What has still to be examined, however, is insurance companies' growing practice of pursuing people injured by their own policyholders, and offering them compensation direct. In this effort to cut the cost of paying for independent legal advice, people are being actively encouraged to accept compensation when, in many cases, they would never have dreamed of doing so.

Insurance companies are quite open about the fact that this is becoming standard practice, but it is another area which is not properly regulated or open to scrutiny. It is only when the whole picture of motor claims and motor insurance practices becomes truly transparent that consumers, including genuinely injured people, will receive the services they deserve.

Deborah Evans
Chief Executive
Association of Personal Injury Lawyers