



Re: Victory for drivers in insurance scandal (*The Times* - 9 September 2011)

We welcome the Office of Fair Trading's (OFT) call for evidence on motor insurance, as it's an opportunity for the public to be given an impartial view as to the real reasons for spiralling premiums. What the OFT must look for is the real data behind all the spin.

Insurers do not do everything they can to reduce costs. If fewer dragged their heels in admitting liability and agreeing settlements in cases, the process of dealing with claims would become shorter and less expensive.

It is simply unfair for insurers to blame injured people for rising premiums. There is no evidence to support the allegation that many claims are spurious.

The Legal, Sentencing and Punishment of Offenders Bill fails to tackle the real problems in the system and will only penalise people with complex or catastrophic claims by taking money from their much needed damages.

It is a badly conceived Bill which will cut genuine claimants off from their right to full and fair access to justice, and the knee-jerk decision from the Government to ban referral fees acts merely as a smokescreen for it.

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