



Re: Personal injury claims 'pushing up insurance' – *Grimsby Telegraph* (19 January 2012)

For too long, insurers have got away with blaming everyone but themselves for rising car insurance premiums. Laying that blame with injured people and systematically linking compensation claims to a lack of scruples is unjust, inaccurate and must stop.

Whiplash injuries can be extremely painful and can often linger, leaving some people with debilitating chronic conditions. It must be remembered that the burden of proving whiplash, as with other injuries, lies with the victim. Insurers have every right, and opportunity, to challenge medical opinion and it is their responsibility to do so if they feel a challenge is warranted.

All too often an insurer will contact someone who has been in a crash, often within hours of the incident, and offer them a 'no strings' cheque for whiplash with no medical report. Not only are insurers effectively generating claims by doing this, an injured person who needs to make a claim to put his life back on track may unknowingly accept a much lower offer than to what he is entitled. The House of Commons Transport Committee's call to halt insurers' sharp practices such as this is very welcome.

Any action to tackle rising motor premiums must prioritise the need of people with genuine injuries, including whiplash, to have access to full and fair compensation.

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