



***'Cabinet summit to cut the whiplash injury claims'* – Daily Telegraph 6 February 2012**

The Government's summit on whiplash is an opportunity for policymakers to shed light on our misunderstood and misrepresented system of claiming compensation.

Injured people and their lawyers are used to being held to account. But any balanced examination of the issues must also ask the following questions of the insurance industry:

- Why does the Association of British Insurers repeatedly complain about the legal costs of road traffic claims when legal costs have been slashed by around £1/2 billion pounds a year through a new legal system – a system which insurers helped to develop? And why haven't premiums fallen to reflect this?
- Insurers hold a wealth of information about fraud, so why have they so far (despite repeated requests) failed to share this information with claimant lawyers so we can all work together to get rid of the criminals who give genuinely injured people a bad name?
- How many unnecessary and invalid claims do insurers generate by approaching accident victims who would never think of making a claim, and offering cash up front, just to have it dealt with quickly?
- Claimant lawyers are bound by robust rules to tell clients when they pay a referral fee, and how much they pay. Why are insurers not bound by such rules to tell claimants what they charge?



- In 2010, 20 motor insurance advertisers spent a total of £184 million on advertising. How much of that was paid for through our premiums?

David Bott  
President  
Association of Personal Injury Lawyers