



RE: Opinion – A welcome move to take on whiplash claims (*The Independent*, 15 February 2012)

Legal costs have already been slashed to the bone following the introduction nearly two years ago of a streamlined, fixed fee system for low-value road traffic claims. Insurers helped to develop this system and are now saving up to £1/2billion a year. So why haven't premiums fallen to reflect this?

The tools for reducing insurance premiums lie in the hands of the insurers themselves. It is utterly wrong to make people with genuine injuries the scapegoats for the insurance industry's own failings.

Deborah Evans

Chief executive

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