



Regional newspapers – whiplash/car insurance premiums (February 2012)

Whiplash is a genuine injury, and genuinely injured people are shamelessly being used as scapegoats for the insurance industry's own failings and bad practices.

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 set the fixed fees and are now saving up to £1/2billion a year as a result. So why have premiums not already fallen?

And insurance companies are well aware that they are behind the frequency of claims they complain about so much.

Most of us at least know of someone who has been approached by an insurer offering a quick settlement, with no medical examination, after a prang. This is to capture the genuinely injured people before they have a chance to pursue the proper compensation they are entitled to.

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