



Re: *Liverpool is named as the UK's whiplash claims capital* Daily Mail - 29 May 2012

Two years ago, legal costs for whiplash and other road traffic claims were slashed after negotiation with the insurance industry. Have insurance premiums come down as a result? Of course not.

Government figures show that claims for whiplash actually fell by four per cent in the past year. The insurance industry is clearly enjoying its game of smoke and mirrors at the expense of genuinely-injured people. But who is benefiting from falling whiplash claims and costs which have been pared down already? Certainly not the honest motorist, who is still being stung for high insurance premiums.

People who make false claims for whiplash, or any other injury, are committing fraud. Fraud is a crime and, at the very least, insurers should not be paying compensation if they suspect a claim is fraudulent. That is an entirely separate issue from the very real needs of people who have been injured through no fault of their own, who are in pain (sometimes long-term and debilitating) and who have a right to compensation.

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