



December 2012

Fraud crackdown – regional press

As a lawyer committed to helping people with genuine injuries, I worry that the public perception of whiplash claims means injured people are resented for, and discouraged from, making claims, while the real problem of fraud is overlooked.

The Association of Personal Injury Lawyers (APIL) has a ten-point plan to sort the wheat from the chaff and asks the insurance industry to put its money where its mouth is and help tackle the problem without damaging a genuinely injured person's access to fair redress.

Our proposals include a ban on insurers paying compensation without ever seeing any medical evidence. In trying to get rid of claims as quickly and cheaply as possible in this way, insurers risk encouraging people without valid claims to seek compensation, or denying the correct level of compensation to genuine claimants who need to get back on track. The plan also calls for new guidance on diagnosing whiplash injuries, a ban on spam texting, and robust enforcement of a future ban to prevent insurers from selling claimants' details.

Instead of attacking all whiplash claims, the insurance industry, claimant community, and the Government, must all work together to develop a system which works well for the people it is supposed to help.

Karl Tonks

President of the Association of Personal Injury Lawyers (APIL)