



### **Small claims court regional letter campaign, April 2013**

I am appalled by Government plans to force hundreds of thousands of injury victims to argue their cases in court without a lawyer.

The Government wants to increase the number of road traffic accident cases heard in the small claims court. But this court is designed for people to represent themselves, rather than have legal assistance.

This means if someone crashes into your car, injuring you or your family, you will have to go to court with no legal advice and argue against fully qualified lawyers defending the person whose negligence caused the injuries.

The Association of Personal Injury Lawyers (APIL) knows from experience that people can be seriously undercompensated in these circumstances as, of course, any insurance company's first duty is to its shareholders. It's completely unfair and makes a mockery of justice.

It's a classic David and Goliath situation with people unable to recover the money they need to get their lives back on track.

Insurance companies persuaded the Government to introduce these plans by claiming costs would reduce and savings would be passed on to motorists through lower premiums. Unsurprisingly, insurers have refused to give the Government any commitment on how they will come down or when.



These changes will create a totally uneven playing field, weighed heavily in favour of big business. People with genuine injuries will struggle to find justice while insurance premiums remain sky high.

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