



Daily Express

Re: *At last we have minister who puts the public first* (2 May 2013, page 14)

Far from being 'put first', members of the public who are genuinely injured on the road have become the whipping boys for high motor premiums.

The Office of Fair Trading labelled the costs insurers charge each other for repairs and credit hire as 'dysfunctional'. This practice is currently being investigated by the Competition Commission, and is the real issue. Along with insurance company overheads, these costs account for more than half of the average premium.

Two major insurance companies have admitted that the average motorist should not hold his breath while waiting for a premium reduction in the wake of the Government's reforms of the personal injury claims system. And the Association of British Insurers has so far been careful not to commit to how much premiums will come down by, or by when.

Note that every investigation into the so-called 'compensation culture' has found that it does not exist, and new Government statistics show that whiplash claims have fallen for the second year running.

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