



## **The Scotsman**

### **Re: Insurance fraudsters may lower premiums for us all (23 June 2014)**

It's quite right that insurance companies should be tough on fraud - fraud is a crime.

But personal injury claims and fraud are not synonymous, and injured people have a right to pursue redress without being criticised for doing so.

The volume of fraudulent and exaggerated whiplash claims is unknown, yet the insurance industry continues to call for action. The House of Commons Transport Select Committee found in its investigation into the cost of car insurance that there is no authoritative data on the level of fraud, and no consensus about what constitutes fraud.

The committee also pointed out that the price of motor premiums is in the hands of the insurers, and said that the industry needs to put its own house in order. In particular, insurers should stop offering damages without seeing evidence of an injury in a medical report.

It is interesting that the connection between personal injury claims and high motor premiums is still being made when Government figures show that the number of whiplash claims in the UK has fallen by 29 per cent since 2011, and more specifically by nine per cent in Scotland between 2012-13 and 2013-2014.

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